Perceptions and Acceptance of Collaborative Consumption

Exploring Users' Perceived Benefits, Perceived Risks and Acceptance of this Technology Mediated Platform

A thesis submitted to Brunel University, London for the degree of
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Abstract

A new way of consumption has emerged in recent times, that stands in contrast with the conventional form of purchase from a brick and mortar store. This new consumption runs on technology mediated platforms that are dependent on consumers at both ends. This consumer is socially awakened and looks for alternate way of consuming, instead of buying new every time. This newly formed market, known as collaborative consumption, involves activities like swapping, trading, or renting of goods and services that involves a fee or any monetary compensation. The idea behind is to use under-utilised assets. This system has gained a fair amount of popularity in recent times. Nevertheless, there is insufficient research that points towards the perceived benefits and perceived risks of the usage of collaborative consumption. This research goes beyond that and picks up on the issue of long-term sustainability of the system and whether or not, it is serving the purpose it is meant to.

The objective of this exploratory research is to uncover consumers' experiences to investigate perceived risks and perceived benefits and look into the long-term sustainability of the system. The research question of this study is: *What are the main factors that affect the perception and long-term usability of collaborative consumption in the minds of its users in the United Kingdom?* Total of five themes and nineteen sub-themes (called as aspects of the theme for the purpose of this research) have been identified. The identified themes have been divided under 'identified benefits' and 'identified risks'. The identified themes are: *community of aware individuals*, *equal footing to all*, *abode of unusual goods*, *market of inconvenience* and *conscious consumerism*. These themes are introduced and outlined in depth sequentially. Explanation of each theme is supported by participants' statements and experiences.

An exploratory qualitative design was used for the purposes of this study. Thirty-three semi-structured interviews were conducted with the users of collaborative consumption. These users are UK residents and have used collaborative consumption twice in recent past (6 months) and should have the working knowledge of the medium. The collected data was later analysed using thematic analysis.

This research has followed a rounded approach at presenting the key insights in order to contribute to the literature and provide practical implications. The study found out that the users of collaborative consumption do not necessarily experience same perceived benefits and perceived risks as suggested in the literature. This research does not support the notion of collaborative consumption being the way forward. The research has picked up on issues like *'conspicuous consumerism'*, *'aspirational consumption'*, *'equality of providers and receivers'* and shatters the myth around green consumption being cheap. This research points out how the users of second hand consumption take pride in being a part of the system that differs from commercial consumption, but also raises a question whether this is just a way of keeping up with the trends and are the users just following the sheep factor. This study demands the need of body that can act as a price control measure for collaborative consumption. The research raises an important question: *how do you control the fear of unknown and maximise the returns in collaborative consumption?*

Keywords: *collaborative consumption, consumerism, consumer to consumer, perceived benefits, perceived risks, decision making in collaborative consumption, cognition in collaborative consumption, second-hand consumption*

Declaration

I declare that the work in this thesis titled *"Perception and Acceptance of Collaborative Consumption in the UK: Exploring Users' Perceived Benefits, Perceived Risks and Acceptance of this Technology Mediated Platform"* has been carried out by me at Brunel Business School, Brunel University London. The information derived from the literature has been duly acknowledged and a list of references has been provided. No part of this thesis has been previously presented for another degree or at any other institution.

Parsim Kaushik : *Parsim Kaushik*

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कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥ २-४७

Sri Bhagwad Gita; Chapter 2, Verse 47

I would like to start by thanking my parents Vinod Kaushik and Prabha Kaushik, my brother Shiivesh Kaushik. It is because of your love and support (emotional and financial) that I have reached so far and managed to get to the end of my PhD journey. I am forever grateful to you and your love.

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Table of Contents

Chapter 1: Introduction

1.1 Introduction

The Internet has created a surreal change that was difficult to imagine at first: the shift of power from the hands of marketers to the consumers, has advocated a more powerful consumer. The World Wide Web has given power to consumers to influence their own lives in the marketplace and beyond (Labrecque et al,, 2013). Not only influencing our decision to make any purchase, the internet has altered the way we consume any product or service. This new way of consumption is in straight contrast with conventional system of consuming products and services (Ertz, Durif, & Arcand, 2016). Possessing a commodity is not the definitive manifestation of fulfilling a desire (Bardhi & Eckhardt, 2012). The shift has come to accessing the goods from merely owning them.

Lately, the consumption patterns of consumers have seen manifold changes. Market at the moment is tilting more towards recycling the consumption that is, using one asset again and again to make the maximum utilisation of the same, rather than purchasing new products repeatedly for various needs. Also, it is to be noted that the global financial crisis of 2008, has made socially awaken consumers question *'capitalism'* (Quental, Lourenço, & Da Silva, 2011); and has motivated them to look for alternative ways of consumption which are more effective in terms of usage and cost. This system involves swapping, trading, or renting of goods or services which involve a fee or any monetary compensation (Botsman, 2013).

The main idea behind collaborative consumption is naïve, which is to let loose the value from under-utilised personal possessions (Dillahunt & Malone, 2015). This concept of sharing is nothing new but has seen new heights in recent years due to increase in purchase and assets lying idle (Trivett & Staff, 2013). This system of exchange has seen its growth with the help of information technology (Henten & Windekilde, 2016). Sharing has always been considered as a mark of teamwork, mutual aid and harmony (Benkler, 2006). As per Belk and Russell

(2009), the internet has marshalled a new era of sharing. People have seen to be opened to sharing their possessions like apartments, bikes, cars, clothes, extra storage space, repair tools and many other everyday possessions which are lying idle for any owner.

Hence, it is ideal to say that this marketplace smoothens peer-to-peer sharing, and the users are both consumers and suppliers; these users are also known as 'Prosumers' (producers + consumers) (Barnes & Mattsson, 2016). This way of sharing has empowered a consumer. In this set-up, people no longer depend on what a big brand will offer, that controls the make and cost of any product or service. *Empowered consumers* directly communicate, negotiate, and collaborate with each other, using collaborative consumption as a platform to satisfy their needs (Ertz et al., 2016).

Collaborative consumption is in trend amongst the socially innovative consumers and has gathered great deal of interest from researchers all over the world. Thanks to various digital platforms, sharing is no longer just constrained to offline jurisdiction, and relationships as well as provisions based on reputation to share various assets can be done and sustained offline as well as online (Bucher, Fieseler, & Lutz, 2016).

Currently, it looks like that the internet has opened doors to an economy based on technology that has broken down the physical barriers, made the time difference between distant locations seem merely a thought. This has expedited a new way of communication without any intermediaries. It is interesting that collaborative consumption has spread across the sectors which at first seemed non-collaborative in nature (Belk & Russell, 2014) like holiday homes, mail / parcel delivery, car sharing, bike sharing, loft space sharing, and there is no dearth of many such examples. Also, the lower transaction costs have facilitated these technology-mediated platforms to gain a spur of popularity (Henten & Windekilde, 2016).

This emerging trend that lets users share their possessions with other users in the same network is termed as *'Collaborative Consumption'*. What started as a niche trend has expanded its wings

all across and has reached a stage which has involved millions of users and has seen to be a profitable trend in all these years (Botsman & Rogers, 2010). Many a times, collaborative consumption has not been considered as niche anymore (Mhlmann, 2015).

It has been suggested that collaborative consumption has been able to make some commendable changes in our lives. Collaborative consumption has been referred to as an event of joint activities (Huber, 2017). Lisa Gansky in her book, *'The Mesh'* (2010) writes that this economy has expedited the exchange of not only classical products and services but of data, information, assistance, talent and long kept knowledge (Gansky, 2010).

Emphasis has been laid on the fact that this kind of economy has the power to substitute the traditional methods of businesses and mainstream consumerism. Over the time, due to inequalities in pay, a price sensible consumer has taken birth, who is inspired to save more in every possible way, and hence, believes in sharing rather than owning (Hasan & Birgach, 2016), which is proving to be a great deal for any consumer.

Collaborative consumption has seen to disrupt the market functionality as it holds together market economies into social while inserting economic activities into social networks (Ertz, Durif, & Arcand, 2017). Many believe that the firms involved in the collaborative consumption have the capability to break the traditional ways of functioning by challenging their methods of operations and form an economy of their own which is unbeatable and therefore, many a times collaborative consumption is referred to as a *'disruptive technology'* (Christensen, 1997) due to various reasons like being pocket friendly or environment friendly. This market attracted a different set of consumers who are looking for change. Consumers at present, with the use of these technology-mediated platforms, are able to access goods and services, they could not afford to own due to restrictions of finances, storage of even environmental reasons (Bardhi & Eckhardt, 2012).

Many believe that this kind of business operation is not going to stay for a very long time; however, many have faith in the system's longevity and that *'collaborative consumption is here to stay, that is more than just a passing interest'.* Literature points out that people who were not be comfortable sharing their possessions earlier, are now happy to choose this sharing model to the mainstream alternatives (Cohen & Kietzmann, 2014). Researches have pointed out that this phenomenon of sharing is not a *'reactionary blip'* to recession (Botsman & Rogers, 2010). Rather, many consider that this way of sharing will give corporates a new way of customer targeting as consumers have found a new way to fulfil their prerequisites. It is also predicted that collaborative consumption is soon going to become a default method in which consumers are going to exchange their assets be it space, storage, personal possessions, skills or services.

These technology-mediated platforms are supported by consumers who share their views and experiences (unpaid) in the form of user reviews. These reviews help other consumers to make a well-informed decision and support their future actions for any transactions. Hence, experiences have become an integral part of consumer engagement with these platforms (Munzel & Kunz, 2014).

1.2 What is the need for this study?

This phenomenon of sharing has gained an immediate popularity because of the *benefits* it provides to its users. Hansen & Windekilde (2016) have recommended that one of the most important benefits users receive is its low transaction cost. Collaborative consumption takes place in peer to peer networks (with people known or unknown to each other) in which users direct various kind of sharing activities like trading, lending, bartering, swapping of goods, transportation, space or money (Mhlmann, 2015). This form of consumption is based on non-ownership alternative to obtaining *product benefits* (Belk, Russell & Llamas, 2011; Belk, Russell 1988; Botsman & Roger, 2011; Bucher et al., 2016). It is important to acknowledge

that a stern faith on the internet as a technology to bring people together is linked to the life form of human beings who are dependent on technology to sort their life (Keymolen, 2013).

As discussed earlier, collaborative consumption has gained its popularity worldwide. Lately, many renowned researchers have expressed and published their views in this area (Belk, 2009; Belk, 2014; Belk, 1988; Botsman & Roger, 2011; Botsman, 2013; Curtis & Lehner, 2019; Hamari, Sjöklint, & Ukkonen, 2016; Kim, Lee, & Choi, 2014). Prior studies have mainly focussed on the explaining the business models operating in collaborative consumption or success factors, or the focus of their study is limited to one area like car sharing or holiday / accommodation. Some of the studies have studied the intentions to participate in collaborative consumption, or the benefits users receive with that participation. However, there is scant literature on the perceived benefits and perceived risks that users face, getting involved in collaborative consumption. This research not only focusses on the perceived benefits, it also focusses on the perceived risks as many concerns have been raised in past, related to the functionality this platform. However, it looks like the concerns have been overlooked. Hence, the study looks at the long term sustainability of collaborative consumption and if the system is actually serving the purpose it is meant to.

It is to be noted that technology plays an important role in connecting one user to the other. Collaborative consumption transactions are mediated through online platforms in form of websites of mobile applications. Hence, it becomes imperative for any of these participating platforms to provide a hassle free user experience. A hassle free experience should include updated user reviews, free flow of information (text and images) and easy navigation aids that lets user to reach any desired result in fewer possible clicks.

Also, majority of studies done in the area of collaborative consumption have been quantitative in nature. To yield beneficial results for future academics as well and management purposes, this research follows the route of qualitative in depth semi-structured interviews. With the help

of this study, I have focussed on three aspects, that is: perceived benefits, perceived risks and sustainability of this technology-mediated platforms.

1.3 The Purpose Statement, Research Question and Sub-Questions

The purpose of this exploratory inductive study is to understand the perceived benefits, perceived risks of participating in various forms of collaborative consumption, along with understanding if the collaborative consumption is fulfilling its promise of being sustainable. Based on the lack of substantial exploration on this topic specifically, the research aims to contribute to literature as well as the practical aspect in the field of Collaborative Consumption. Based on the idea and discussion, this study will aim to answer the following central question:

"What are the main factors that affect the perception and long-term usability of collaborative consumption in the minds of its users?"

Sub-Questions:

- What are the main factors that influence users' decision to engage in collaborative consumption?

- How does demographics (age, gender and education) effect the usage and perception of users towards collaborative consumption?

- What are the perceived benefits of using collaborative consumption?

- What are the perceived risks of using collaborative consumption?

- Is collaborative consumption, a sustainable consumption?

1.4 Research Objectives

This research will aim to meet the following four objectives:

- To investigate consumers' familiarity and attitude towards collaborative consumption in the United Kingdom.

- To uncover consumers' experiences with collaborative consumption.

- To investigate benefits and risks perceived by the users of collaborative consumption.

- To explore if the users of collaborative consumption think that collaborative consumption can be a way of life in future.

1.5 Organisation of Chapters in this Thesis

Chapter 1:

This chapter introduces the study, an overview of the problem statement and the key areas this research aims to address. It further articulates the aims and objectives for this research and lists the research questions. Finally, it highlights with the need for this study, the purpose statement and research question that guides and shapes this study.

Chapter 2: Literature Review

This chapter presents the existing literature from the area of collaborative consumption that relates to the research presented in this thesis. This chapter explains the three typologies as explained by various authors and what motivates the users to collaborative consumption to participate and make collaborative consumption a part of their everyday life. It the various paradigms that are relevant to this study

Chapter 3: Research Methodology and Data Analysis Procedure

This chapter introduces the research methodology for this qualitative exploratory study to find out how consumers of collaborative consumption perceive risks and benefits. It explains why epistemology has been considered a suitable approach for this study. This part also looks into participant recruitment process, the sample size, insertion and elimination criteria of research participants, and the demographics of the chosen interviewees. The latter sections of this chapter lay down the journey of data analysis in detail. This chapter has explained the techniques that have been used to facilitate this research and data analysis procedure.

Chapter 4: Research Findings

The purpose of this chapter is to describe and define the data collected, to help this research. The research question has been answered in this chapter with the help of semi-structured interviews conducted as a part of this thesis. The chapter discusses various themes that stood out from rest of the collected data.

Chapter 5: Discussion of Findings

This chapter discusses the research findings from the previous chapter and situate those findings in the existing narrative and draw out inferences for the subject matter as a whole. The aim of this chapter is to bring together key research findings and draw comparisons with the existing literature of the issue under discussion.

Chapter 6: Research Conclusion

Finally, this chapter describes and reviews the findings of this study by looking at each objective (mentioned in Chapter 1) and describing how each objective has been met. This chapter highlights the key contributions made by this study to current scholarship, research limitations and future recommendations for further work.

Chapter 2: Literature Review

2.1 Introduction

The purpose of this chapter is to present the existing literature from the area of collaborative consumption that relates to the research presented in this thesis. By doing so, I aim to demonstrate the grounds that led to the advancement of the current study. The literature review chapter is divided into two core parts.

This chapter runs through the details of present-day work in the realm of collaborative consumption. To start with, I have explained the concept of '*collaborative consumption*' and its inception. I then move ahead to explain how the concept of sharing and collaborative consumption is viewed by various authors and the current work done that comes close to examining benefits and risks in the world of collaborative consumption. The subsequent section explains the three typologies as explained by various authors and what motivates the users to collaborative consumption to participate and make collaborative consumption a part of their everyday life.

I then explain *'the theory of social dilemma'* and how it relates closely to the core principle of collaborative consumption. This is followed by whether collaborative consumption is viewed as a sustainable form of consumption, and if collaborative consumption can be counted as a *'disruptive technology'*. Furthermore, I have explained the key role of electronic word of mouth in collaborative consumption and the criticism faced by this new form of consumption.

Finally, the literature review explores the three key theories used as a skeleton to support this piece of research. I have used the concept of *'cognitive dissonance', 'risk and perceived risk theory'* and *'perceived benefits'* as the backbone of this research. For every theory, I have proposed pivotal questions that are different from the main research question. These questions were proposed to act as guide to look for answers that go beyond the obvious answers and support the writing discussion chapter, later in the research.

2.2 What is Collaborative Consumption?

Rachael Botsman opened her TEDx talk in 2010, saying

"So today, I am going to explain collaborative consumption and try to convince you that this isn't just a flimsy idea but a powerful economic and cultural force that is reinventing not just what we consume but how we consume"

(Botsman, 2010)

The onset of internet has brought considerable changes to the life of mankind. One of the areas that Information Technology (IT) has revolutionised is 'the way we consume' products or services. In the era of 90's, internet based applications were majorly built on publishing and restoring information (Heylighen, 2017). The communication was always one way. The advent of Web 2.0 and social media has made online communication a two-way street.

Today, an economic model prevails in which various individuals borrow or rent assets from other people for a monetary value or some other kind of compensation. Such a model is known as 'Collaborative Consumption' (CC). Lately, a trend has been observed in which people 'share' their personal possessions (like their house, cars, bikes and various other everyday goods) with others, known or unknown to them (Botsman & Rogers, 2010). Collaborative consumption has believed to have touched those areas that have previously been of non-collaborative nature (Belk, 2014), as a result of societal, economic and technological drivers (Mhlmann, 2015).

Collaborative consumption involves not just 'consumers' but *'obtainers'* who might switch roles to become *'providers'* and vice versa; this can be an important difference between collaborative consumption and conventional consumption (Ertz et al., 2016). Consumers are shifting their spotlight from owning an asset to gaining an experience and access to new products (Bardhi & Eckhardt, 2012). This is regarded as one of the major reasons behind an acute growth of this phenomenon of sharing with (distant) peers (Bucher et al., 2016).

Collaborative consumption is grounded on 'peer to peer' relationships instead of any present market middleman to facilitate exchange of goods and services (Schor & Fitzmaurice, 2015). Access over ownership lets users share their goods and services to other users for a limited time, as per their will and availability through a peer to peer sharing network e.g., lending your car on a short-term basis (Hamari et al., 2016). The studies on collaborative consumption provide an opportunity to understand how consumers are unknowingly participating in hybrid markets. Exchange takes place in various forms and shapes like gift giving, sharing and monetary transactions; and these transactions take place within a single collaborative network (Herbert & Lachaud, 2017). Sharing vs owning of assets is relatively a new concept, hence there is an absence of literature in this field of study (Hasan & Birgach, 2016).

This type of economy is dependent on associations intermediated through peer to peer networks, in order to operate (Allen, 2016; Botsman & Rogers, 2010; Hamari et al., 2016; Hasan & Birgach, 2016). The organisations operating in the collaborative consumption setup acts as an intercessor that matches the closest user with a well-matched available supplier. This is only possible via a database of large enough size available to suit the demand and supply of users (Al-Oraij & Al-Aali, 2016). The sharing of one's asset with another within a peer group is nothing new and has been evident for centuries (Belk, 2009). This approach of sharing assets in exchange for some other commodity or service, dates its roots back to earlier times, where sharing was restricted to close peers within the group. However, the boom of technology and the fact that services can be accessed by few clicks, has made it easier for asset owners to share with consumers, despite geographical distances in some cases. For example: sharing a ride from destination A to B (Uber); spending a night in a safe, convenient and pocket friendly place (Airbnb); renting cars for few hours or full day (RelayRides) – there is no dearth of examples which revolve around our lives today.

Trust and reputation are two very important factors that run collaborative consumption as interactions that happen are mainly between strangers who have very little or no prior experience of dealing with each other. (Guttentag, 2015) suggests that these two components are important because online transactions in collaborative consumption led to offline transactions. Hence, it is seen that these websites or applications lets users message the current owner and consumer of the products and services, prior to making their mind to go ahead with the decision of paying. Also, at any point they have an option of cancelling the transaction. One of the reasons this type of economy has gained popularity lately, as the model gives an opportunity to earn extra income for owners, providing less costly and more convenient options for borrowers and users of this service. Literature has referred collaborative consumption as a naïve vision (John, 2013), that has presented collaborative consumption as seismic shift in the way we exchange items in present, letting individuals to enter a new era of sharing that has been made possible by Web 2.0 (Herbert & Collin-Lachaud, 2017).

Collaborative Consumption is observed as an activity where both the contribution and use of resources are intertwined through peer-to-peer networks (Hamari et al., 2016). Collaborative Consumption focusses on shared access or communal access of products rather than owning them (Barnes & Mattsson, 2017).

One of the oldest and initial definition of Collaborative Consumption dates back to *1978*, which describes the process of CC as: "those events in which one or more persons consume economic goods or services in the process of engaging in joint activities with one or more" (Felson & Spaeth, 1978) (p. 614).

Along with the explanation, authors give examples of activities which could be termed as CC: eating meals with friends or using a washing machine for the family laundry. It seems like authors' benchmark to define CC here is 'the event of joint activities' (Huber, 2017). However, this definition lacks exchange of goods or services with a motive to get monetary benefits. As

a result, CC should be defined as: "The peer-to-peer based activity of obtaining, giving, or sharing the access to goods and services, coordinated through community-based online services" (Hamari et al., 2016) (p. 2047).

In simple words, collaborative consumption is often referred as the most typical form of sharing (Lindblom, Lindblom, & Wechtler, 2018).

Definitions of Collaborative Consumption as explained in Literature	
Author	**Description of Collaborative Consumption**
Perren & Grauerholz (2015), (p. 142)	Collaborative consumption represents an important societal shift by altering the traditional exchange between consumers and firms, requiring even well-established markets to adapt their existing practices or marketing strategies.
Belk (2014) (p. 1597)	Markets wherein people coordinate the acquisition and distribution of a resource in ex-change for a fee or other compensation.
Botsman & Roger (2011)	A system based on sharing underused assets or services, for free or for a fee, directly from individuals.
Matofska (2014) (p. 444)	A socio-economic ecosystem built around the sharing of human and physical resources.
Nguyen, Alaoui, & Llosa (2020) (p. 2)	Collaborative consumption is an economy where: - participants (also called peers) can operate in various roles, acting either as a service provider or as a service user, interacting and influencing each other.

	- service providers are not employees, they do not re-present a company or a brand, but rather act alone, as individuals. - exchanges are based on temporary access to the service providers' goods, such as their home or car. - the ability of service providers and service users to ex-change roles is an important and distinctive characteristic of collaborative services.
Roos & Hahn (2019) (p. 679)	Collaborative consumption can be pin pointed neither as a mere form of economic exchange nor as a primarily normative form of sharing resources. Instead, collaborative consumption is determined by economic/egoistic (e.g., cost savings) and normative (e.g., altruistic and biospheric value orientations) motives.
Guyader (2018) (p. 709)	Collaborative consumption has three styles: - the communal style of collaborative consumption entails participants seeking pro-social relationships in belonging to a community with values of sharing, altruism and generalized reciprocity. - the consumerist style of collaborative consumption entails participants seeking status and convenience, following an access lifestyle trend and with a commercial orientation. - the opportunistic style of collaborative consumption entails participants seeking to achieve monetary gain or personal

	benefits from abusive activities, regardless of the authentic sharing culture and original communal norms.
Ertz et al. (2016) (p. 1)	The set of resource circulation systems which enable consumers to both obtain and provide, temporarily or permanently, valuable resources or services through direct interaction with other consumers or through a mediator.

Like in any other business transaction, the activities in collaborative consumption are market mediated as well, but no transfer of ownership takes place (Bardhi & Eckhardt, 2012) . Collaborative consumption has helped the end consumers to access objects or services that they earlier couldn't afford to own, or they chose not to own due to space constraints or environmental issues (Bardhi & Eckhardt, 2012). For example, many people in London don't prefer to own a car because of expensive insurance, highly priced parking spots and limited availability of parking spots. In this case, services like CarClub run by the Enterprise group lets a customer drive a car as per their need and convenience where he / she could choose from a range of vehicles.

Collaborative consumption has changed the rules of business world. Access of goods predominates over the exclusive ownership and use of assets (Botsman & Roger, 2011) which has revolutionised the current economic practices and made it and integral member of a new collaborative economy (Bauwens, Mendoza, & Iacomella, 2012). This collaborative economy is proving to be a captivating substitute to traditional form of buying and ownership which has given people advantages of ownership with reduced financial strain and ecological benefits (Botsman & Rogers, 2010). The Times Magazine has described collaborative consumption as one of the '*10 ideas that will change the world*' (Huber, 2017) .

Some piece of work in past have also suggested that sharing this kind of economic system is not viable in longer term as it is a temporary phenomenon acting as a cushion in times of economic crisis, its sudden triumph will ease off once the economic crisis settles down (Hamari et al., 2016). However, some researchers are of the point of view that this system has deepened its roots in the market, and it is here to stay for long. As per PWC's report, the research estimated its global annual revenues to be $15bn in 2014, with a capability to reach $335bn by 2025 (PWC, 2014). Hence, it would not be wrong to say that this is a potential new pathway to sustainability (Heinrichs & Harald, 2013). The mechanism is both unstoppable and advanced (Kovács et al., 2017). As collaborative consumption provides access based consumption of products and services which is internet mediated, typically to share the cost (Barnes & Mattsson, 2017).

There are various other terms which are interchangeably used with Collaborative Consumption such as, 'sharing economy', 'peer-to-peer based consumption', 'bartering', 'cooperative economy', 'access based consumption' 'on demand economy' 'gig economy' and there are considerable amount of various other such terms that are introduced every day. However, no clear differentiations in their characteristics are found in literature and hence, these terms are used in exchange for each other. (Belk, 2014) calls these various overlapping terms a 'maze' and suggests that it has become difficult to establish when sharing ends and commerce begins. Collaborative consumption is a notion that is polysemic and ambiguous in nature (Herbert & Collin-Lachaud, 2017).

2.3 Current Literature and Research Gaps

It is important to mention the key work done in the field of Collaborative consumption so far and analyse the frameworks, and methodologies, employed by scholars. The research done by Lee, S. H. (2020) examines guests' perceived risks and benefits of sharing accommodation using quantitative research methods. Furthermore, Zhang, Phang, Gu, & Zhang (2019)

investigate user participation in collaborative consumption by investigating the effects of individual sociability and psychological antecedents including enjoyment, social connection, altruistic motivation, reputation, trust and embarrassment. Scholarship by Clauss, Harengel, & Hock (2019) demonstrates how customer perception of emotional value and quality value drives the loyalty of customer-to-customer based platform, drawing upon variance-based structural equation model.

Hwang & Griffiths (2017) in their study explore value-attitude-intention relationship of millennials in collaborative consumption, drawing upon cognitive hierarchy model and theory of reasoned action. Earlier work by Yang & Ahn (2016) analyses the relationships between motivation, perceived security, attitude, and loyalty toward Airbnb whereas Hamari, Sjöklint and Ukkonen (2016) uncover the relationships between sustainability, enjoyment, reputation, and economic benefits, attitude, and behavioural intention by using structural equation mode. Scholarship by Hartl, Hofmann, & Kirchler (2016) examines if the presence of a governance system in collaborative consumption increases cooperation, and why consumers support a governance system in collaborative consumption and the work done by Kim et al. (2014) analyses preference of car sharing by age. Younger generation has higher intention to use than older generation.

Finally, Choi & Park (2014)'s work analyses regional factors influencing on the frequency of car sharing such as tax revenue, commercial centric, station, and bus spheres.

The above mentioned studies deal with various aspects of perceived risks and benefits in collaborative consumption. However, upon examination, it is evident there are several gaps in research that need to be addressed. Firstly, it is evident that in the current body of scholarship, collaborative consumption has yet to be studied using a phenomenological approach to its risks and benefits. Secondly, analysis of the literature above revealed most studies employ a quantitative methodology which often overlooks subtle nuances of lived experience, a gap

addressed by my study. One study that comes close to the current research is the study proposed by Lee et al., (2016), however, it falls short in taking a holistic view of collaborative consumption. Therefore, in order to address these gaps in current work, the proposed study is a work-in progress to explain the influence of perceived benefits, perceived costs, and perceived platform quality on collaborative consumption, using benefit-cost framework

2.4 Typologies of Collaborative Consumption

Literature suggests three different typologies operating in Collaborative Consumption. The subsections below explain the three different categories operating the domain of collaborative consumption.

2.4.1 Product Service Systems

Product service systems comprise of two words: 'product' and 'service'. A product is a tangible element that is positioned on a marketplace, and a service is an intangible element which accompanies a product. Product service system has been defined as: "Mixes of tangible products and intangible services designed and combined so that they jointly are capable of integrated, final customer needs" (Tukker, 2004) (p. 246).

It has been suggested that the concept of product service system is broad in itself and there can be various possibilities of product service system with products being on one side, and services being on the other side (Somers, Dewit, & Baelus, 2018). Consequently, it is reasonable to say that any offering under product service system will never be able to detach itself from either of the two.

The product to service ratio will vary either in function fulfilment or economic value (Goedkoop et al., 1999). In the scope of collaborative consumption, this mix of product and services offer something that does not require a commitment to purchase, and yet be able to satisfy their needs. This system stresses on *'sale of use'* rather than *'sale of product'* (Baines

et al., 2007). It has been indicated that this can be a way to achieve sustainable consumption (Curtis & Lehner, 2019).

The literature points out three types of product service systems as suggested by Botsman & Rogers (2010). These are,

- **Product-oriented services**: selling the product and adding extra service to the purchase contract. For example: sale of a car and giving first three services for free.

- **Result-oriented services**: The seller and buyer agree on the result and no fixed product is involved.

- **Use-oriented services**: The provider of the product remains the owner and lets other users' access / use it using services like renting, leasing or sharing. For example: Renting an accommodation for few days for holiday purpose.

In context of collaborative consumption, we are referring to *use-oriented service.* Product service system allows users of the system to share multiple products that are owned by the companies or by an individual. The legal ownership of the product stays with the provider (Tukker & Tischner, 2006), unlike in a first time or second-hand sale. The users here pay for short-term access to the product, which is then consecutively used by different users for time period based on their needs (Tukker, 2004).

Product service system is considered to be way ahead as it an eco-friendly solution to many environmental problems (Nishino, Takenaka, & Takahashi, 2017). Collaborative consumption leverages the idling capacity of goods and services (Ala-Mantila et al., 2016). There are plenty of examples of product service system from the domain of collaborative consumption. For example: Zip Car, where cars are owned by a corporate, fuelled by it, serviced and maintained by it. The user of the car pays for the use based on the miles driven. The user is either charged on driven per minute basis or driven per hour basis. Some other famous examples are Uber ride sharing and Uber bikes.

2.4.2 Re-Distribution Market

Re-distribution markets refer to a marketplace where people pass their pre-owned good (as they do not require them anymore) and pass them onto others who need those products. Botsman & Rogers (2010) suggest that a re-distribution market encourages reusing and reselling old items rather than throwing them out, and also significantly reduces waste and resources that go along with new production.

It let users tap into the value in underutilised assets and making them available to others (Stephany, 2015). Re-distribution markets have seen a rise through swapping or reselling via sales, auctions and other ways (Chu, H. & Liao, 2007).

It is important to notice that re-distribution market consists of *tangible products*, as the transfer of products happen from one person to another (Botsman & Rogers, 2010), with almost no element of (intangible) services involved. The exchange in re-distribution market can be decided between two parties at an agreed amount or in exchange of some other product, commonly known as swapping. Hence, it is not necessary that the transaction will always carry a monetary value. Some transactions might take place for no money or product (swap) in return. Botsman & Rogers (2010) suggest that re-distribution market consists of 5 R's: Reduce, Reuse, Recycle, Repair, Redistribute. It has been recommended that this marketplace helps to stretch a product's lifecycle. It is important to note that unlike product service systems, the user of the product retains the ownership. However, the ownership keeps shifting from one user to the other. This approach of using and reusing the same product with shifting ownership frees space in landfills and reduces the need to manufacture new products.

Common examples are eBay, products are sold / auctioned for cash; Freecycle, unwanted items are listed for free; BarterQuest, products are given away in return of points that act as digital currency that can be used for future transactions on that platform; DePop fashion items are listed in exchange of monetary value.

2.4.3 Collaborative Lifestyle

Botsman & Rogers (2010) have defined collaborative lifestyle as *'like-minded people sharing or exchanging intangible things, such as time, space, skills, and money'.* It is interesting to note that this marketplace surpasses its own edges of definition as money is not a resource that is free, and people can share.

Collaborative lifestyles enjoy an additional benefit of exchanges on a local or regional scale that leads to human connections beyond the virtual platform by matching spare capacity with unmet needs (Wahl, 2017). The exchange in collaborative lifestyle is resource base or based on non-product assets. With Locals (www.withlocals.com) connects travellers with locals. These locals help travellers knowing the city / town and guide them with useful explanations like accessing the city like a local.

The likelihood of planning activities, and exchanging information and culture has been reported enjoyable, which in turn contributes to overall value co-creation (Smaliukiene, Chi-Shiun, & Sizovaite, 2015). Withlocals is an example of collaborative lifestyles, where users of the platforms are sharing non-product (intangible) based assets like time and knowledge. Similarly, there are crowdfunding apps / websites that lets users crowdfund individual projects. Another example is Taskrabit where list their skills and run their micro-businesses.

2.5 Why consumers participate in peer to peer sharing?

Piscicelli, Cooper, & Fisher (2015) suggest the initial objective of collaborative consumption was to share the economic liability of ownership. The usage of a product is shared in exchange of a fee depending on the utility of the product. However, with changing times, collaborative consumption has taken a different shape to serve various objectives related to social and financial incentives (Ahmad & Nasution, 2020). Botsman (2015) suggests two benefits with this development: reduced costs and improved perceived quality by consumers.

Over the last few years, an increase in interest to take part in collaborative consumption has been noticed amongst various consumers. Nelson, Paek, & Rademacher (2007) have suggested four motives a consumer has when a person wants to participate for sharing with others. The factors are; *decluttering* (leading a simple life), *economic factor* (savings, bargains), *environmental concerns* (pollution, carbon footprint), and *interest to desire for social value* (extend a helping hand to others).

The advocates of collaborative consumption have suggested some key benefits with its usage: offering unique experiences that commercial providers cannot guarantee; lower prices in comparison to commercial providers; and adjusting to the needs of individuals rather than reacting to changes in demand (Olson & Kemp, 2015). This new way of consumption is expected to have a positive influence on the overall economic productivity by invoking new consumption and entrepreneurship. The success of this form of consumption depends on people's trust in one another (Grybaitė & Stankevičienė, 2016).

Hamari et al. (2016) in their research, examined the main drivers for participating in collaborative consumption. (Hamari et al., 2016) in their research, examined the main drivers for participating in collaborative consumption. Their research displayed that *sustainability, economic gains and enjoyment of the activity (social factors) are the main factors that encourage people to take part in any activity related to collaborative consumption*. However, their research unobserved the significance of *convenience* as one of the motivations to participate in collaborative consumption (Joo, 2017).

Economic as well as social factors can prove to be key motivators for consumers and producers of the system (Joo, 2017). Sustainability as a social factor to influence the usage of collaborative consumption has inconsistent perspectives. (Hamari et al., 2016) maintains that sustainability has a positive impact on user's attitude. On the other hand, Yang & Ahn (2016)

could not find a substantial correlation between sustainability and users' attitude. It has also been contended that consumers of collaborative consumption find their motivation from convenience and economic benefits rather than social value in community (Joo, 2017).

A study done in New Zealand explored motivations to participate in toy borrowing (Ozanne & Ballantine, 2010). Ozanne and Ballantine (2010) discovered four groups of participants that is, socialites, market avoiders, anti-consumers and passives. *Socialites* are considered to enjoy active benefits of sharing and consider sharing as a form of expression of community. *Market avoiders* appreciate the social benefits, but to a lesser degree in comparison to socialites and are the least materialistic of the groups. *Anti-consumers* hold strong anti-consumption, frugality and sharing values. *The passive members* are not socially involved, nor do they hold strong anti-consumption values.

Belk (2014) contributed that consumers are motivated to use collaborative consumption as some products are cost prohibitive (example: cars); and some consumers, especially the young consumers, do not vie those items as a part of their self-definitions and do not want the hassles that accompany ownership of those products (example: storage, insurance and servicing). It is to be noted that, Belk did not test his ideas in practice (Johnson, K. K., Mun, & Chae, 2016).

Piscicelli et al. (2015) in their research mentions that collaborative consumption is a rising trend, however not a rapidly spreading trend. Piscicelli, Cooper and Fisher (2015) have laid their importance to study the practices functioning in the realm collaborative consumption, how these practices are accepted by consumers, and what kind of social dealings they put into place. This new form of exchange forms linkages within the group of people. Collaborative consumption has been noted to help build trust and connect neighbourhoods (Grybaitė & Stankevičienė, 2016). However, it will be interesting to find the drivers of trust in collaborative consumption.

The work done by Schor et al., (2016) stresses on rising environmental concerns and believe that sharing can help re-structure our society that has been taken over by hyper-consumption. This was of sharing and consuming is believed to enhance consumer's lives and safeguard the planet (Grybaitė & Stankevičienė, 2016). Grybaitė & Stankevičienė (2016) argue that benefits of sharing run parallel to magnitudes of sustainable development: economic, social and environmental.

2.6 Theory of Social Dilemma and Collaborative Consumption

Social Dilemma is described as a situation where self-interest in a short term is in conflict with longer term collective interest. Social Dilemma, the term was first used by an American psychologist Robyn M. Dawes in Annual Review of Psychology article in 1980. Robyn M. Dawes defines social dilemma as (Dawes, 1980) (p. 169):

(a) Each individual receives a higher payoff for a socially defecting choice (individuals make their own choices commanding non-cooperation. This option yields maximum possible result) than a socially cooperative choice, no matter what other individuals in society do, but

(b) All individuals are better off if all cooperate than if all defect.

Dawes (1980) points out that social dilemma is characterised by two properties:

(1) Social payoff to each individual for defecting behaviour is higher than payoff for cooperative behaviour, regardless of what other society members do, yet

(2) All individuals in the society receive a lower payoff if all defect than if all cooperate.

In short, social dilemma is a situation in which short term self-interest is at odds with long term collective benefits (Lange, Joireman, Parks, & Dijk, 2013). It is to be observed that individuals come across various tempting but non-cooperative activities. These activities are tempting for individuals which if pursued, everyone will end up being worse off than if everyone would have cooperated (Van Lange *et al.,* 2013).

Human activities are based on rational reasoning, seeking the maximization of utility and savings or maximising the transaction costs (Schor & Fitzmaurice, 2015). Scholars have argued that individuals will be better off if they collaborate with each other, as this action is logical for them and their future. Throughout the last few decades, the world economy saw an expansion based on their ability to buy and own more and more materialistic goods as this would define a person's status in the society. However, data economy i.e., the digital economy has been a game changer in that (Radu & Psaila, 2017).

The current mantra of 'using rather than owning' is believed to interest all products and services that aim to achieve the elongation and optimising the product utilisation phase (Kristin et al., 2013). Also, this type of economy has a great capability to encourage self-employment along with more productive and efficient use of the underutilised or 'dead capital' (Radu and Psaila, 2017). It has been seen that this platform has given an equal chance of employment and generate income for them, a route which was open only for few before this.

Recent studies have suggested that our society and business world is currently facing the issue of maximum utilisation of resources and conservation (Belk, 2014; Hwang & Griffiths, 2017). To attain this, it is important to achieve an economic effective use of natural resources to be able to generate wealth in future and to sustain life in general. The strategy of sharing the unused assets within a peer group has the potential to safeguard scarce resources.

Collaborative consumption: a peer to peer revolution is a networked explanation to exploiting underutilised resources more efficiently and up to their maximum potential. It has been seen that activities related to collaborative consumption engages people who are conscious about environment and ecological benefits. Collaborative consumption is viewed as a sustainable activity to reap the benefits in longer run. However, this formula can fail as well, as many consumers might look for their own economic benefits who look at collaborative consumption

as an opportunity for monetary gains and might use this business model as a mode of consumption, eventually (Hamari, Sjöklint and Ukkonen, 2016).

Literature has referred to collaborative consumption as the 'Trojan Horse' as it has reached worldwide in no time and changed to lifestyle, society's social structure and consumers' perception (Al-Oraij and Al-Aali, 2016). This kind of consumption is revolutionising modern consumption by reducing the users' responsibilities and monetary investment (which was not the case with earlier way of consumption) along with lowering the carbon footprints (Botsman and Rogers, 2010).

Rachael Botsman and Rogers (co-authors of 'What's mine is yours') support the idea of collaborative consumption by correlating the concept with sharing and abandoning property so its use can be done for a more sustainable society. It is believed that western economies have reached their break-even point because of environmental pressure and a radical shift in consumer values (Herbert & Collin-Lachaud, 2017). The industrial revolution has given birth to over consumption and disposable tradition which is to be held responsible for environmental problems like resources running down and upturn in waste (Piscicelli, Cooper and Fisher, 2015). A way to reduce this excess wastage of resources is to decrease buying anything new and increase recycle of current products and resources.

A creation of an economy is required which is robust and promotes the idea of reduce, reuse and recycle (Goyal, Esposito, & Kapoor, 2018). Many scholars and researchers have suggested that Collaborative Consumption as an economic model which is based on renting, swapping, bartering, gifting, lending, borrowing and making use of various underused assets (Piscicelli, Cooper and Fisher, 2015) is a socio-economic which has given a ray of hope to save excessive waste. Business models based on Collaborative Consumption appear to be a more promising solution for more sustainable consumption.

Today, Collaborative Consumption touches almost every possible business deal which ranges from accommodation (Airbnb), to entertainment (Spotify), to food (Deliveroo), to commute (Uber, Car Club), to clothing (Rent the Runway) – and there are more examples of companies coming up which make use of this model. Products and services that aim to extend and optimize the product utilization phase are choosing to share rather than owning (Kristin Leismann et al., 2013). Collaborative Consumption has the power to offer a satisfying alternative to purchasing a product or service and being able to satisfy consumers' needs at the same time. Literature also suggests that for alternative consumption patterns like collaborative consumption to be successful, it is important that a fundamental change is brought in business communities, individuals, policy makers and society at large (Piscicelli, Cooper and Fisher, 2015).

This business model exemplifies a revolution which is proficient of reallocating wealth across the 'value chain', especially eliminating middleman and making a direct contact between small producers and consumers (Schor & Fitzmaurice, 2015). The global economy is still recovering the effects of the past financial crisis; people have started to interrogate the current western politics and economic models. The prevailing economic models have created economic disparity and a vast partition in the society, has led to consumerism and left us with environmental problems which are going to prevail in future if required actions are not taken to mend ways in present.

It seems that economic model that collaborative consumption works on, can help us move out of this situation. There is a noticeable shift in the practice of consumption from the ethos of owning the assets to a culture where a consumer shares the underutilised assets with other consumers. This shift in consumption has been possible because of internet mediated platforms, that allow which connect different consumers across the world to get connected and that enables them to make effective and efficient use of underutilised assets (Martin, 2016).

It is observed that the word '*sharing economy*' is used in exchange of Collaborative Consumption, consistently in various literatures. Literature suggests that sharing economy arises from various technological developments that have abridged physical and non-physical goods and services with the availability of internet technology and ease to use the services (Hamari, Sjöklint and Ukkonen, 2016). This economic model has proven to be a method of more sustainable consumption by creating value out of the shared resources (Piscicelli, Cooper and Fisher, 2015).

2.7 Is Collaborative Consumption Sustainable Consumption?

Why do we produce?

The answer is, so that we can consume.

Products and services are produced so that the market demand can be fulfilled, and consumers can consume them. It has been suggested that consumption started to appear (in contemporary sense), in late eighteenth century, where it was used as an antonym of 'production' (Graeber, 2011). In simple terms, consumption can be defined as *the use of goods and services by households*.

Economists look at consumption as the measure of economic activity that can help them to measure an economy's productive success. This direct relation between welfare and consumption, must be re-examined (Lintott, 1998) and it is essential to ask:

- What do we consume?

- How much do we consume, and why?

- Are we consuming we do not need?

- How much is enough and where do we stop?

- Is our current consumption pattern sustainable in longer term?

Miller (1995) has referred to consumption as *vanguard of history.* It is suggested that consumption plays various roles. Functional role includes satisfying needs like housing,

transportation, food, hobby etc; and identity formation like social distinction, meaning creation and hedonic 'dreaming' (Jackson, 2005).

Nonetheless, recent years have seen a rise of new way of consumption – *people purchasing and using products and resources according not only to personal pleasures and values they provide, but also to ideas of what is right and good, versus wrong and bad, in a moral sense* (Starr, 2009). There are building concerns about patterns of consumption. Collaborative consumption is expected to lighten the harms hyper-consumption is causing to our society (Hamari, Sjöklint, & Ukkonen, 2016). Many suggest collaborative consumption as a new pathway for a sustainable consumption (Martin, 2016).

But question arises, if collaborative consumption is sustainable consumption? Many authors have agreed that collaborative consumption is a way forward and has capacity to contribute towards sustainable consumption (Albinsson & Perera, 2012; Binninger, Ourahmoune, & Robert, 2015; Gansky, 2010; Prothero et al., 2011).

Prothero et al. (2011) believe in the capacity of collaborative consumption and state that 'by shifting the paradigm away from individual ownership to collectivity and sharing, less demand for consumer goods may give way to a new economy that could help take on problems such as pollution and excessive energy usage' (p.36).

It has been suggested that if consumers are asked to pay per product, instead of paying in full, for when they buy a new product, consumers are inclined to reassess their wish to use (Iran & Schrader, 2017). Collaborative consumption is projected to solve the problems of over-consumption by letting users use and dispose their products in a manner that aids three rocks of sustainability: environmental, economic and social (Huang & Rust, 2011). Collaborative consumption thrives on the idea of *'use rather than own',* that implies towards a resource saving (Kristin Leismann et al., 2013) present and future.

However, some seems to disagree with the notion that collaborative consumption is able to satisfy the three drivers of sustainable consumption. Irrespective of various favouring the sustainable consumption aspect of collaborative consumption, many believe that it favours the economic side of it the most. It has been shown that the users of these platforms engage with motivation of economic benefits (Böcker & Meelen, 2017). Böcker & Meelen (2017) also point out that users are motivated to participate in collaborative consumption for increased social interaction. It has been believed that users' primary motivation of participation is not always environmental reasons.

2.8 Collaborative Consumption as Disruptive Technology

Clayton M. Christensen work led to the idea of disruptive innovation which results in 'disruptive technology'. This explains a process in which a service or a product is developed to reach the unattended needs to the market. This service, starting from the bottom and rapidly within a short space of time, moves up the ladder of success dislodging the established competitors (Christensen, 1997). A new knowledge or innovation that disrupts the normal functioning of current market is known as disruptive technology. However, not every technology that disrupts the market is necessarily a disruptive innovation (Christensen, 1997). Past papers and research have observed that for any technology to be a disruptive innovation, it has to satisfy the following criterions (Christensen, 1997; Schmidt & Druehl, 2008) :

- The new product or technology is de-rated, and it underperforms in comparison to the mainstream customers of the older, more successful product. For example: Airbnb

- However, the new product performs on other new dimensions and opens up a new market and target different segment of the market. This segment could be those customers who are either not approached by incumbents or customers who are looking for a switch but can't find a good alternative. For example: Airbnb is so popular now

that it targets not only cash strapped travellers but the customers who seek high end luxurious options to stay like penthouses (Trivett & Staff, 2013).

- After that, the new product or technology may start performing better, picks up the market and starts challenging the existing brands. For example: Two old friends, Joe Gebbia and Brian Chesky along with a web developer friend Nathan Blecharczyk, started a business matching visitor who wanted rooms with locals who wanted to rent out extra space (business model on which Airbnb works) in 2007 / 2008. In 2008, when then US President Barack Obama was to address in 75,000 seated arenas for a Republican and Democratic convention, hotels in Denver could only accommodate 40,000 guests. At that time, Airbnb's website traffic increased as people wanting to attend the conference wanted a space and the numbers worked in favour of Airbnb. They were covered by various TV channels and daily newspapers for the success they achieved.

- Eventually, the new product or technology proves on primary dimension to the point that it attracts the mainstream customers as well; these are the people who rejected that product in the very beginning. For example: Today, more people wanted to rent out extra space. Also, various travellers from across the world- families, newlyweds, businessmen and students are now willing to pay for rented rooms.

These new products and services offer a distinct set of profits (benefits that are untapped by established giants), focussed around being cheaper in the market, more convenient and simple to use (Guttentag, 2015). A situation is created where market cease to function at a regular manner.

Existing literature also suggests that market disruption takes place because of two main reasons (Laurell & Sandström, 2016):

- Technological Disruption

- Institutional Change

Today, market is full of examples from the world of Collaborative Consumption, but their power and capability to impact well established marketplaces and old players in the market remains understudied (Laurell and Sandström, 2016). It is to be noted that these new entrants do not compete as per the established rules of the market but alter the years of established set up to make way for them. For example: Uber is an app different from the traditional call a cab set up.

Companies creating a disruption in the business world show how the established products and services fail not because they lack behind in the fast-changing advancement or overlooking their customers, but because they choose to underestimate the power of small but powerful disruptive products and services that might lack in traditional way of serving the ignored customers but offers various alternative benefits to all (Guttentag, 2015; Christensen, 1997). Since these markets are new and untapped, barriers to enter the competition are less. These new entrants are more innovative and are ready to provide their target customers with better options and address their ignored demands and need (by the traditional service providers) (Koopman, Mitchell, & Thierer, 2015).

However, it is important that for any new product or service that they must reach an acceptable level of performance to gain importance (Adner, 2002). That is possible when mainstream customers start adopting the entrants' offering in volume, this means that disruption has happened. PwC calls the model of collaborative consumption a disruption that is threatening well recognised and time-honoured organisations, the way they operate and earn profits in 'post-materialistic', developed economies (PWC, 2014).

These new entrants operating in collaborative consumption are expected to cause a shift in consumer behaviour from private to shared ownership (Richter, Kraus, Brem, Durst, & Giselbrecht, 2017). This sudden shift in market has threatened the well established businesses

(Belk, 2014). Botsman and Rogers (2010) on the other hand have made an argument saying that collaborative consumption is going to upset the unsustainable practices of overactive consumption that drives capitalist economies. Today, the companies operating in collaborative consumption setup have reached to international level within no time. Ace innovators like Uber and Airbnb are leading the charts with their presence in 724 cities and 65000 cities respectively, at the moment. Other organisations are trying to catch up with the speed of these two giants. It might take them to sharpen their skill set and be more innovative to match the heights of existing giants.

2.9 Role of Electronic Word of Mouth in Collaborative Consumption

The advent of Web 2.0 has led to the creation of the 'user generated content'. Various social networking sites and micro blogging websites like Facebook, Twitter, Wikipedia, Myspace, YouTube, are a part of online sharing community. These social networking sites have made this world a global village and let the users with high self-revelation level and social presence (Kaplan & Haenlein, 2010) where these mediums have possibly outperformed any other activity in online world in 21st century (Chu & Kim, 2011). The users of these sites can exchange information within their network, opinions and thoughts about organisations, people and brands as well. This form of communication is known as 'Electronic Word of Mouth'.

Sharing of information which is possible via electronic word of mouth has the capability to enhance the impact of successful services provided on the current as well as the potential users (Munzel & Kunz, 2013) and this enables them to make better decision. In case of current customers, it motivates them to repeat their purchase or use the same name for different services. Whereas, in case of prospective customers, this information helps them to make their decision-making processes easier as they get their questions answered looking at other people's opinions.

Electronic word of mouth can be defined as: "any positive or negative statement made by potential, actual, or former customers about a product or a company, which is made available to a multitude of people and institutions via the internet" (Hennig-Thurau et al., 2004) (p. 39). Internet today has made it possible for its users to not just share their opinions using some words but to express themselves by uploading various videos and photographs along with some content to express their views with others in their network and extended network as well. Lisa Gansky calls this business as "The Mesh' and refers to it as a place 'where individuals have more choices, more tools, and more power to guide those choices" (Gansky, 2010) .

With the internet deepening its roots in our lives on daily basis, has enabled its users to let them leave their traces of their consumption pattern behind with the help of check-ins, status updates, picture sharing, immediate reviews etc. All this constitute as a part of user generated content, which has been of a great importance to the researchers and business experts as this has the capability to influence the consumer decision making behaviour. This content has allowed an 'ordinary consumer' (Labrecque *et al.,* 2013) gain an open access to large amount of information that is flowing in the online world with almost no cost involved, which was never possible earlier.

Sharing of information, being able to receive that information freely and being able to respond to that information has made this process a two-way communication in contrast to how it was a mono-directional channel previously. In the times before, a brand owner would bombard users with advertising messages with the expectation of their users to abide by those messages. This change has empowered the consumer as a consumer can express their viewpoints and decide to agree and disagree with the brand owners. Academicians have communicated that sharing of opinions online helps in building an online social capital (Belk, 2009; Belk & Llamas, 2011). This kind of empowerment lets consumer gain control in their own hands over

the issues that concern them the most and lets them exert their control whenever necessary to support their decisions (Munzel & Kunz, 2013).

Consumers' reviews, feedback and the communication amongst various consumers, related to any product or service is of high importance in the world of collaborative consumption. The importance of user generated content is paramount. Users have the power to decide if they want to offer their products or services to others; or if they would want to use the products or services of the others based on some variegated photographs, some required details and experience from the other users based on their reviews (Botsman and Rogers, 2010). This kind of economy seems to be developing a new way to building trust amongst known and unknown people in the peer group. However, it has been seen that some users use this empowerment to spread negative word of mouth as well which has been seen to act negatively for the users who offer their products or services and the web portal hosting these services and therefore, various sites have a response option which gives the other party to clarify their stand.

2.10 Criticism faced by Collaborative Consumption

Although, the economic model of collaborative consumption has been highly appreciated by scholars and business world, but a few scholars do not fully agree to its functionality. One and foremost concern raised is 'sharing with strangers' (Rowe, 2017). Rowe has pointed out that in the past, sharing was confined to the people within our social networks i.e., friends and family as pointed by (Felson & Spaeth, 1978). However, on the other hand collaborative consumption defies this practice of sharing amongst known ones.

As pointed out earlier, with the help of Web 2.0, it is possible to share with people with whom one has no association in past. Such a kind of sharing has brought about a higher risk to individuals (Rowe, 2017; Schor, 2016). Not just amongst the scholars, the concerns related to collaborative consumption has been reverberated in print media as well. These organisations have been criticised for their malpractice i.e. poor work standards, ignoring consumer safety,

and various scholars have pointed that the organisations involved in collaborative consumption are skipping their tax payments.

It is believed that instead of promoting peer to peer services for consumers and corporates like Uber and Airbnb are the new middlemen in the shape of new global giants (Rowe, 2017). Their claims of being a part of neoliberalism system fail to correspond with their actions. Also, disruptive products and services often ignore the rules and laws of operating in a business world and that results in various legal issues and they are seen to skip ways of paying taxes as well, which has been a major concern with time and again (Guttentag, 2015; Jones, 2010).

The collaborative consumption business models have seen to be giving rise to an 'informal sector' which is giving rise to low entry barriers to new entrants.

Will it be safe to say that a customer's methodology to buying all the products is the same? The answer is 'no'. A customer takes different time to think and process information for different products like car or to stay with a stranger in their house.

Lately, many consumers have seen to raise their concerns over safety and security issues in collaborative consumption, especially in ride sharing industry. Many complaints claim that ridesharing is less safe than taking a traditional taxicab (Feeney, 2015). Not just the consumers, issue have been raised for the safety of passengers and third party travelling in the same cab. Many argue saying that the corporates operating in this economy ignore the existing rules of the industry to enjoy an unfair advantage over their rivals as the absence of effective ridesharing rules are seen to be missing at present. This is a threat to established names in the industry and to the consumers as well. Claims have been made, especially in the taxi industry that the companies strike off the essential cost of getting criminal background check and drug tests (which are very expensive, between 35%-40% of their operating cost) and that is how they are able to provide cheap services to the customers which comes with additional cost and risk to the users (Feeney, 2015).

There have been numerous reports in the past stating bad behaviour of drivers with passengers. Some of the verbal spats have gone physical as well which implies that the passengers' life could be at risk because of poorly investigated and possibly harmful drivers.

The limitations of participating in collaborative consumption do not end here. Many countries have classified this way of renting and sharing your assets as 'illegal renting'. For example: In case of Airbnb, it has been seen that tenants rent their apartments for an extra income, which has further resulted into punishments ranging from fines to eviction (McNamara, 2015). This has started several debates over the legal viability of someone renting their home on Airbnb. Even the guidance provided by Airbnb on 'legal and regulatory issues' to the hosts is only limited to asking hosts to check the laws of their locality. However, it is seen that government authorities are broadening their strategy that will give web based platforms like Airbnb some breather and immunity to safeguard their hosts (McNamara, 2015).

Even though collaborative consumption has seen an unexploited prospect in new way of sharing within the community of people, known and unknown to the consumers; the concept is still at its early growth stage. Also, some researches have provided enough evidences stating that a number of start-ups operating in the collaborative consumption have failed to make their impression in the eyes of consumers and face serious difficulties due to lack of monetary resources to expand their operations further (Piscicelli, Cooper and Fisher, 2015). On the other hand, various well established companies are seen to lobbying actively to bend rules in their favour. For example: Uber tried to triple its lobbying effect in the United States of America in 2016, focussing on pushing to modernise the existing laws (Radu and Psaila, 2017).

2.11 Cognitive Dissonance

Before I discuss cognitive dissonance, it is important to learn about cognition and cognitive learning. Cognitive learning is used in understanding 'relationship marketing' (Sharifi & Esfidani, 2014). Cognitive process is the process of dealing with any information within the

human brain. To look at it from a bigger perspective, cognition includes everything that goes into consumers' mind which is related to obtaining, handling, absorbing, and saving any information. A study suggests that if a website is not reformed or complex to be used, the user will put more cognitive resources to learn more about it (Sautter, Hyman, & Lukosius, 2004). This can be translated as: if the website is difficult to navigate and follow, then the consumers are less likely to show approach behaviour in response to the online environment provided to them.

The term 'cognitive dissonance' was introduced by psychologist Leon Festinger in 1957. Leon Festinger refers to dissonance as a state of 'inconsistency' or 'disequilibrium'. Cognitive dissonance has been described as: "an antecedent condition that leads to activity oriented towards dissonance reduction just like hunger leads to an activity oriented towards hunger reduction" (Festinger, 1962) (p. 3).

According to Leon Festinger, the discomfort and inconsistency felt will motivate the consumers to look for alternatives and options to eliminate the discomfort and restore cognitive consonance or attain a state of consistency or equilibrium. This approach uses emotions as the core to describe the underlying motivations and assess the main reasons to help understand what affects the behaviour related to consumption (Watson & Spence, 2007).

Cognitive dissonance is an approach that comes from the discipline of psychology and sociology. In the discipline of marketing, researchers have suggested that consumers scrutinise this area only when a consumer engages in a tradition purchase that is, brick and mortar set up. Nonetheless, the understanding of cognitive dissonance in the field of online commerce is still very limited (Yap & Gaur, 2014) and when it comes to activities related to collaborative consumption, scarcity of literature can be felt.

Understanding cognition helps us understand wide-ranging emotions. This approach helps organisations to understand the modern consumer by studying their needs and importance of

emotions in-depth. It is important to understand why and how a consumer makes a decision, what catches their attention, what is their motivation to buy any product or service is and how to gain their loyalty. Literature reveals that each consumer will react subject to stimulation intensity that is, satisfaction or dissatisfaction from the purchase made in past; in correspondence with the mental mechanism that is, processes (Batkoska & Koseska, 2012). Cognitive learning is the process of inclusion of all consumer mental activities in resolving the problem of purchasing certain products or services and resolution of situation occurred (Batkoska & Koseska, 2012) (p.71). This theory suggested by Festinger posits that a consumer who holds incongruity between two thoughts or beliefs or attitudes, can experience cognitive dissonance and that becomes a motivator for individuals to look for a state or reasons that help them to eradicate that dissonant state.

Also, it is seen that cognitive dissonance and dissatisfaction are used interchangeably. However, they are two different concepts on psychological constructs (Sweeney, Soutar, & Johnson, 1996). Literature reveals that dissonance is when a consumer gets psychological tension about the unknown outcomes, whereas dissatisfaction is when the consumer starts comparing the known performance of the product or service against the expected performance (Oliver, 2014). It is important that the difference between the two concepts should be gauged properly to avoid confusion in later stage of learning.

Many times, consumers after looking into various alternatives, make a decision to go for one implying to be choosing against the rest available (Kaish, 1967). Trying to choose an appropriate alternative, a consumer might feel psychological discomfort thinking that they had to let go of the more attractive features of the alternatives they didn't opt for (Koller & Salzberger, 2007). This psychological tension is supposed to reach its maximum or grow further when the decision to be made involves a permanent holding on to it (Yap and Gaur, 2014). Hence, it becomes imperative for a consumer to make a rational purchase decision.

A study revealed that consumers when faced a tension between two or more conflicting thoughts during the beginning of any purchase started looking for a supporting evidence to help them make their decision (Bolia, Jha, & Jha, 2016). In the case of online commerce, consumers are seen to be finding this supporting evidence in the form of online reviews, which are also known as electronic word of mouth, which are seen to be playing an important role in collaborative consumption. It is important to note that not all choices related to purchasing are going to lead to have cognitive dissonance as different consumers have different brinks to reach the stage of disequilibrium (Soutar & Sweeney, 2003).

Past studies have revealed a deep relationship between online reviews for any product or service and consumers' belief in a pre-purchase stage and how it impacted their decision making for the same transaction, when it comes to making any purchase decision in web world. The research established that a greater amount of cognitive dissonance is experienced when a consumer finds large variation between what he / she was expecting in comparison to the online reviews available from the various other consumers who used those products or services in past (Chou, 2012). Literature suggests that a consumer will go for repeat purchase when if his / her questions have been answered satisfactorily during the first purchase and he / she faces reduced psychological tension. Satisfaction and repeat purchases can translate to brand loyalty by overcoming cognitive dissonance (Bolia, Jha and Jha, 2016).

The concept of cognitive dissonance is nothing new for marketers, but it is yet to get its recognition in the field of collaborative consumption and marketers are yet to find ways to overcome it. The main questions that can be answered in the world of collaborative consumption with respect to cognitive dissonance can be: 'Is presence of cognitive dissonance amongst consumers in collaborative consumption more noticeable than other forms of electronic commerce?' 'In what aspects of engaging in collaborative consumption, are

consumers most likely to experience cognitive dissonance?' and 'What can marketers do to address the issue of cognitive dissonance in the field of collaborative consumption?'

2.12 Risk and Perceived Risk Theory

Risk is a tricky idea which does not have a set definition as it varies in context and '*people disagree more about what risk is than about how large it is*' (Yates & Stone, 1992). The concept of risk is understood differently in different areas of research. Risk is referred to as a '*subjective construct*' that suggests to a possible situation of harm or loss (Cooper, 2003). It has been pointed out that risk provides opportunities although it exposes us with the outcomes, we may not desire (Vertzberger, 1998). Therefore, it is right to say that risk represents an uncertainty in potential future outlay. Literature defines risk as

"the situation where a decisionmaker has an a priori knowledge of both the consequences of alternatives and their probabilities of occurrence" (Grima, Özen, Boz, Spiteri, & Thalassinos, 2019).

Literature suggests that the possible outcomes can be calculated by a mathematical formula, in any risky situation (Bem, 1980). Morris (2012) has termed the formula as 'Expected Monetary Value', or EMV which can be explained as below:

$$EMV = \Sigma(probability\ of\ outcome * financial\ results\ of\ outcome)$$

However, this mathematical expression of risk calculations can only be used if one has complete information of all the likely outcomes. The pivot to calculate EMV is to know the probability to gain to lose (Stone & Grønhaug, 1993). In real life, it gets difficult to know all the possible outcomes and the calculations may become more complicated with large number of outcomes. Bem (1980) recommends that a mathematical expression of EMV cannot be applied to more complicated scenarios which relates to handling human behaviour. Further, the results of EMV are based on 'Expected Utility' in psychology where subjective value differs and functions separately from objective value (Bem, 1980). On the other hand, it has been

suggested that people may still take risk as they do not necessarily always follow the objective value behind a decision (Bazerman & Moore, 2012). Every individual is different from one another and they will have their own assessments of subjective probability of every situation, that may result in over / under calculation of risk. Henceforth, subjective calculations of risk can result in different individual risk-taking behaviour.

To mitigate such improbabilities, the concept of 'Perceived Risk Theory' was introduces to the world of consumer behaviour.

Perceived risk is the improbability of making final decision, a consumer faces at the time of purchase. The notion of perceived risk was first introduced by Raymond Bauer in 1960. Perceived risk has been defined as *any action of the buyer is likely to produce consequences that he or she can not anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant* (Bauer, 1960). However, Bauer's idea of perceived risk talks about the concept only at a broad level (Mitchell, 1992).

Literature points out two dimensions of risk that is, *uncertainty* and *consequences* (Cunningham, 1967). These two dimensions can be explained as below

Risk	=	Probability of Consequences x	Negative Consequences of
		Occurring	Poor Brand Choice

 (Peter & Ryan, 1976)

Probability of consequences is referred to as 'chance' and negative outcomes are considered as 'danger' (Dowie & Lefrere, 1980) – these aspects of the perceived risk theory are similar to the aspects of risk as discussed above.

The two-dimensional construct of perceived risk makes it important for research related to new products (Mitchell, Vincent-Wayne, 1999; Bauer, 1960). Bauer (1960) suggests that perceived risk in new the study of new product *corelates with partial ignorance, because neither the consequences of use nor the probability of those consequences actually occurring are known*

with any degree of accuracy. Derbaix (1983) (p.20) posits perceived risk in a given purchase decision will be a function of two factors:

- *The individual's subjective feeling or degree of certainty that the consequences will be unfavourable.*

- *The amount that would be lost if the consequences of the act did prove unfavourable.*

Over the years, it has become imperative to study perceived risk as a part to understand consumer behaviour, as it has been noted that *"consumers are more often motivated to avoid mistakes than to maximise utility in purchasing"* (Mitchell, 1999). As per the perceived risk theory, consumers encounter with any possibility of risk because they face uncertainty and potentially undesirable consequences (Dowling & Staelin, 1994; Taylor, 1974). Over the years, Bauer's notion has stood relevant that consumer decision process involves majority of handling perceived risk. A consumer is always in lookout for more information to ease out cognition process that in tuns helps with the final decision making process for the purchase. It has been suggested that dealing with information implies facing uncertainty, which means dealing with 'perceived risk' (Nicosia, 1969). The concept of perceived risk deals with subjective evaluation of the situation that implies defining and assessing trust relying on subjective possibilities and values (Nyshadham & Minton, 2013).

2.12.1 Dimensions of Perceived Risk

As described be Bauer (1960), perceived risk has two components that is, uncertainty and seriousness of the consequences of the purchase. Perception of risk is deemed as a crucial social and psychological phenomenon that drives consumer's current decision making (Sjöberg, 2000). To be successful and to be able to penetrate a product / service into consumer's life successfully, it is vital for any business to work on reducing the mentioned two components. Therefore, it is essential to understand the concept of perceived risk and identify

the various kinds of perceived risk, a consumer might encounter. The literature till date identifies eight different types of risks perceived by the consumers. Some of them have been added to the list recently.

Mentioned below is a review of eight types of perceived risks as mentioned in the literature:

2.12.1.1 Perceived Financial Risk

Many a times, literature signifies perceived financial risk as economic risk as well. It represents the chances that a consumer might stand to lose money / bear monetary losses (Lim, 2003). Consumers often think that their purchase product / service will not work, or it costs more than it actually should. He / she might relate this aspect to vendors or providers being unreliable. Here, the consumer thinks of the money he / she might lose in case of a bad purchase and they immediately consider it as 'wasting money'. The spending on purchase is immediately compared with possible return on investment.

2.12.1.2 Perceived Performance Risk

Perceived performance risk or product performance risk is referred to as the loss incurred when a brand or product does not perform as expected (Kautonen, 2008). It is related to the functional aspect of a product or service. Here, a consumer might think about product's features, would raise concerns regarding the quality of the product and its functioning as well. The user of a product starts thinking about overall benefits and speculates the operational efficiency after purchase.

2.12.1.3 Perceived Social Risk

Perceived social risk is related to individual's perceptions of other people regarding their purchase. It refers to as the possibility that a user's purchase might not be acknowledged by other associates (Ghuman & Mann, 2018). This arises from the need to be affiliated or belong to a group of likeminded people, that is, social inclusion. Literature posits that consumers are

ready to sacrifice their financial and personal wellbeing to build social connections, in a way that their spending is tailored to preferences of social groups that represents group membership (Mead, Baumeister, Stillman, Rawn, & Vohs, 2011). The user is always thinking about his / her purchase being accepted by the reference group, that can possibly lead to a social embarrassment (Faarup, 2010).

2.12.1.4 Perceived Psychological Risk

Perceived psychological risk refers to as displeasure in own self. This means that consumers will possibly suffer mental stress because of their purchase or decision to purchase (Jacoby & Kaplan, 1972). This relates to own emotions and fears. Here, a purchase has a direct authority on consumer's self-esteem and dignity, that is, the way a consumer might think about himself / herself. A consumer is always thinking about a product in lines with his / her self-identity.

2.12.1.5 Perceived Time-Loss Risk

Perceived time-loss risk is related to the time spent by a consumer for purchase of a product and the wasted time supposing a foul purchase is made (Cases, 2002). A consumer starts speculating about time lost in collecting information about a product, after sales services being efficient or not, and the inconveniences involved in purchase and delays in possessing that product (Derbaix, 1983). A consumer weighs the worth of time spent before a possession, time spent understanding the usage and time lost in case the product needs to be returned.

2.12.1.6 Perceived Privacy Risk

Perceived privacy risk refers to the likeliness of corporates collecting individual data and using that data for unfitting use (Jarvenpaa & Todd, 1996; Nyshadham, 2000). Literature has pointed out that losing privacy by giving out private information can impact users' decision to continue online purchase, share their information (Wottrich, Reijmersdal, & Smit, 2018) and their future intention to pay online (Thompson, Lowry & Greer, 2013). A consumer might doubt a business

and would be reluctant to leave credit card details or share personal information like email, telephone number or address.

2.12.1.7 Perceived Source Risk

Perceived source risk refers to the probability that consumers might suffer because the businesses they made their purchase from, are not dependable enough (McCorkle, 1990). The consumer starts questioning the reliability of that business. The reliability in question can be related to the promised delivery or the whole existence of the business. Here, the user doubts the final delivery of the promised product / service.

2.12.1.8 Perceived Physical Risk

The perceived physical risk encompasses two probabilities:

- The purchase will be harmful for consumer's health (Jacoby & Kaplan, 1972)

- The aesthetics of the product will not be as appealing as expected (Simpson & Lakner, 1993)

Here, a consumer might reconsider going ahead with a purchase on the grounds of it possessing possible threats to the consumer's health and safety. This will lead to chaotic thoughts and in turn resulting in deferred final purchase. Some of the questions that can be answered in the world of collaborative consumption with respect to perceived risks can be 'What are the risks reliver actions taken by users of these technology mediated platforms?' and 'Are there any other dimensions of perceived risk in the realm of collaborative consumption, apart from the one already existing?'

2.13 Perceived Benefits

Perceived benefit suggests how a consumer views certain action(s) that results in positive / beneficial outcome. It has been noted that perceived benefits "refers to the perceived value a customer attaches to the experience with product / service that is, what the product / service

can deliver or do for them" (Mimouni-Chaabane & Volle, 2010) (p. 32). Literature suggests that perceived benefits are considered as the positive outcomes associated with a behaviour in response to a real or perceived threat (Chandon, Wansink, & Laurent, 2000; Melewar et al., 2013). An in-dept assessment of literature recommends that benefits consumer obtains can be categorised as functional and non-functional benefits.

2.13.1 Functional Benefits

Functional benefits convey the benefits that come with the specific performance of a product / service. These are considered to be the primary benefits and are generic in nature. These benefits are based on functional benefits of a product / service. Functional benefits are closely linked to utilitarian benefits such as convenience, variety and quality of merchandise (Forsythe *et al.,* 2006). These benefits include all those benefits that a consumer obtains from the utility of a product / service. These benefits help consumer make the most from the efficiency and economy of their spent. The quality of a purchase, overall savings made and convenience that comes with the usage accounts to increasing the utility of a purchase and purchase experience for a consumer (Chandon, Wansink and Laurent, 2000). Functional benefits are considered to be the most important to formation of consumer attitude (positive or negative), which further decides the future intention to use or to purchase (Liu et al., 2012). These experiences involve less spent and more savings.

2.13.2 Non-Functional Benefits

Non-functional benefits are linked to social and emotional need that results in interesting and enjoyable shopping experiences (Melewar *et al.,* 2013). Non-functional benefits are also referred as hedonic benefits. Hers, a consumer is looking at how *enjoyable* a product / service is. These benefits translate to entertainment and exploration, that gives pleasure, self-esteem and emotion (Chandon, Wansink and Laurent, 2000). These benefits are intangible in nature, connected with intrinsic motivation, fun and pleasure (Kwok & Uncles, 2005). Non-functional

benefits are more experiential in nature. For example: a traveller saves money to fly business class for the first time. These benefits exceed the basic expected benefits of a consumer and provide the unexpected pleasant experience. Here, a customer is trying to discover and explore more products / services sold by a company.

2.13.3 Focussed Research in Perceived Benefits

Functional and non-functional benefits talk about the perceived benefits from the very surface and fail to provide an in-depth account of perceived benefits. Further research in this area showed other, more specific benefits enjoyed by consumers.

Forsythe *et al.* (2006) have explained five major perceived benefits.

2.13.3.1 Shopping Convenience

Shopping convenience refers to the ease / comfort enjoyed by the consumer while making a purchase. Forsythe *et al.* (2006) mentions the following shopping convenience factors:

- Can I shop in privacy of home?
- I do not have to leave home.
- Can I shop whenever I want?
- Can I save the effort of visiting stores?

Here, a customer translates the overall shopping experience to effortlessness enjoyed during the process / at the time of purchase. A consumer looks at avoiding physical and emotional hassle faced otherwise during shopping.

2.13.3.2 Product Selection

Product selection refers to the large availability of products / services available for consumers to choose from. Forsythe *et al.* (2006) have mentioned the following product selection benefits a customer is looking for:

- Items from everywhere are available.

- Can I get good product information?

- Broader selection of products.

- Can I access many brands and retailers?

Hers, a consumer is looking for large variety of products / services, an in-depth information available to validate the purchase and the availability of counter products and other service providers.

2.13.3.3 Ease / Comfort of Shopping

Ease / comfort of shopping refers to no trouble shopping experience. Forsythe *et al.* (2006) mentions the following elements of ease / comfort of shopping:

- Do not have to wait to be served

- No hassles

- Not embarrassed if you do not buy

- No busy signal

Here, a consumer is looking at the service aspect of the shopping experience and how effectively he / she receive that without any difficulty. This helps consumer to come back for more.

2.13.3.4 Hedonic Benefits

Hedonic benefits refer to non-instrumental, experiential, emotional and personally gratifying benefits provided by a product / service (Hirschman & Holbrook, 1982). Forsythe *et al.* (2006) has stated the following hedonic benefits:

- To try new experience

- Exciting to receive a package

- Can buy on impulse in response to ads

- Can custom design the products

It is mentioned that hedonic benefits have two dimensions: *exploration and entertainment* (Mimouni-Chaabane & Volle, 2010). Here, a customer is trying to get involved in new innovative products and / or promotional offers that gives different experience to consumers that they remember for longer.

Additionally, Tsai, Cheng and Chen (2011) have mentioned *'Perceived Usefulness'* as an important benefit a consumer looks for.

2.13.3.5 Perceived Usefulness

Perceived usefulness refers to ease of use and website quality in sense of virtual community and trust in virtual community (Tsai, Cheng, & Chen, 2011). Literature points out the importance of a good website that let users experience a trouble-free navigation, availability of correct information and required help needed by improving the quality of website and upgrading the website on regular basis. It is hence important to keep enhancing a website on regular intervals to enrich its perceived usefulness as it helps consumers entail their trust on the website and directing impacting their purchase intention (Tsai, Cheng and Chen, 2011). Some of the questions that can be answered in the world of collaborative consumption with respect to perceived benefits can be: 'Are there any other perceived benefits in the realm of collaborative consumption that vary from the ones already mentioned in the literature?' and 'If no, then do the elements within the various benefits vary in case of collaborative consumption?'

2.14 Chapter Summary

In this chapter showcases the grounds behind the research question of this study. With a focus to do so, I have reviewed the extant literature and discussed the research gaps in the chapter. I

have divided this chapter in two parts. Firstly, I have broken down collaborative consumption, and then discussed the supporting theories used to guide this research.

This chapter breaks down the work done so far in the area of collaborative consumption and how different authors have defined the concept in their research. I have explained the three typologies of collaborative consumption and looked for reasons present in the literature that motivate users to take part in the use of collaborative consumption. I have taken up to literature to draw similarities between the theory of social dilemma and the basic idea of collaborative consumption. Then, I move to address the importance of electronic word of mouth in the functioning of collaborative consumption.

The literature review then moves on to discuss cognitive dissonance and why the study of cognitive dissonance can be crucial to understand the usage patterns of the users of collaborative consumption. I then take on perceived risks and perceived benefits of e-shopping. This has never been touched together in the realm of collaborative consumption to understand user consumption behaviour and how it stimulates them to continue using collaborative consumption in future.

Chapter 3: Research Methodology and Data Analysis Procedure

3.1 Introduction

Research is defined as *"a systematic and methodical process of enquiry and investigation with a view to increasing knowledge"* (Collis & Hussey, 2013) (p. 77). Literature points out that 'method' and 'methodology' are two separate terms and are often used interchangeably. The two terms are separate but related elements of research practice (Hughes & Sharrock, 2016). Questionnaire, ethnography, interviews, observations, etc, are different types of method that helps to collect data for the matter in question. Methodology gives out a validation and scrutinises the logic behind the use of use a particular method for the matter in question.

Qualitative Data Analysis is referred as "the pursuing of the relationship between categories and themes of data seeking to increase the understanding of phenomena" (Hilal & Alabri, 2013) (p. 181). The purpose of this chapter is to introduce the research methodology for this qualitative exploratory study to find out how consumers of collaborative consumption perceive risks and benefits. This process allowed me a to gain a deeper understanding of consumer's experiences using collaborative consumption as a part of their everyday lives. The goal of this research is not to classify the consumers' response in binary digits, rather to understand the interpretations of different consumers about their perception and usability of collaborative consumption. I have used semi-structured interviews as a part of this qualitative research to aid my work. This method has given me as a researcher the freedom to explore different realities of the subject in concern.

The first part of this chapter explains why I have chosen an epistemological approach to answer the research questions. The section that follows talks about the use of qualitative methods and explains why I thought it was a more suitable approach for the current research enquiry. The later section mentions the course followed for participant recruitment process, the sample size,

insertion and elimination criteria of research participants, and the demographics of the chosen interviewees.

The latter sections of this chapter lay down the journey of data analysis in detail. This chapter has chalked out a detail of how I have used thematic analysis with my epistemological standing. I have used six phase strategy for thematic analysis, as suggested by (Braun & Clarke, 2006). The following part of this chapter carries the steps I have followed to ensure the validity and credibility of this research. The last part of this research talks about ethical considerations, I thought were important for this research and how this research fits into various ethical standards of marketing research.

This chapter explains the techniques that have been used to facilitate this research and data analysis procedure. On that note, I recall my central research question and the sub-questions to support the mentioned below research question.

Research Question:

"What are the main factors that affect the perception and long-term usability of collaborative consumption in the minds of its users in the United Kingdom?"

Sub-Questions:

- What are the main factors that influence users' decision to engage in collaborative consumption?

- How does demographics (age, gender and education) effect the usage and perception of users towards collaborative consumption?

- What are the perceived benefits of using collaborative consumption?

- What are the perceived risks of using collaborative consumption?

- Is collaborative consumption, a sustainable consumption?

Using semi-structured interviews gives an opportunity to get candid with the interviewees and extract more detailed data from the research participants. Semi-structured interviews are a

versatile and flexible tool to collect data on lived experience about specific topics in an exploratory study because it allows the interviewer to improvise follow-up questions based on participant ĕs responses and dig deeper into the phenomena (Polit and Beck, 2010). It also assists in informing the archival data of the research topic (Wengraf, 2001), as is the case with this research, because the interview questions are based on previous knowledge. Open-ended questions were developed before the interview and formulated using an interview guide (Rubin, 2005). This gave the interview sessions a broad structure for the discussion yet left enough room for new themes to emerge from data. Furthermore, the research area was explored by collecting similar types of information from each participant (Holloway and Galvin, 2016).

3.2 Epistemological Approach

Epistemology is "the philosophical study of knowing and other desirable ways of believing and attempting to find the truth. It is a central field of philosophy as it links two most important objects of philosophical enquiry: ourselves and the world. Of course, knowing is not the only way in which we are linked with the world, but it is a crucial one…" (Zagzebski, 2009). The term 'epistemology' is derived from the Greek words that is, *epistēmē* meaning knowledge and *logos* meaning reason. Epistemological approach in the area of management research is concerned with the root of knowledge. Epistemology tries to understand the problem in question by raising some important question like: *'What can be known?'* and *'How it can be known?'*. Johnson & Duberley (2000), defines epistemology as: "…the study of the criteria by which we can know what does and does not constitute warranted, or scientific knowledge" (p. 3)

Choosing an Epistemological approach for my research work, helped me with the following:

- To understand the occasions in which someone has a knowledge of the subject matter, and the occasions in which someone does not have a knowledge of the subject matter

- To reason my own understanding of the statements provided by others, and other resources to acquire knowledge

Epistemological stance focuses on different realities of different individuals. According to this approach, reality is viewed and perceived differently from every individual's point of view and is based on our own unique experiences and understanding of it (Mead, Berger, & Luckman, 1967; Roots, 2007). In other words, the reality is socially constructed by and between the persons who experience it (Gergen, 1999).

Opposite to this point of view, stands a point of view of empiricism stating that reality cannot be changed, and it is same for both you and I (Fletcher, 2017). Empiricism looks at reality as objective that can be quantified. This style of approaching the research data leaves the participants with a position of passive receptacle (Roots, 2007). This belief indicates that a person is the *perceiver* of his or her own world, rather than the possibility that a person can be a *conceiver* or *constructor* of his or her own world (Ashworth, 2003). Whereas, epistemological approach looks at the participants as *sense makers* in a way that each individual tries to understand and make sense of this world as they see and experience it first-hand (Fletcher, 2017; Gergen, 1999; Mead, Berger and Luckman, 1967).

Before I go on explaining why I chose to be an epistemologist for this piece of research, it is imperative to admit that as a researcher, I identify my stance as that of a critical realist. (Archer, 2016) related critical realism with family resemblances where they have a lot in common with each other, and yet they are different from each other. The origin of critical realism is accredited to Bhaskar (1975) with his paper *'Forms of Realism'*. According to critical realists, the world is layered into different domains of reality (Roberts, 2014).

Maxwell (2018) explains Critical realism as following: "…critical realism bases its origin on the blend of ontological realism (the belief that there is a real world that exists independently of our perceptions and constructions) and epistemological constructivism (our understanding

of our world is inevitably our own construction, here can be no perception or understanding of reality that is not mediated by our 'conceptual lens')" (p.19)

As mentioned by Joseph Maxwell, one of the levels of critical realism is ontology. Ontology deals with the nature of reality. Pratten (2014) suggests that Ontology is the study of *'being'* that includes at least the following:

- The study of what is, or what exists, including the study of nature of specific existents,
- The study of how existents exist

Ontology endorses the question of *'what is there to be known?'* As an explorer and a researcher, I identify my stance with the scholars stating that social world and natural world are different from each other. This social world operates without interference and causal laws, and human being have a choice about what they do (Silverman, 2019). In other words, the world exists without interference of the participants or the researcher. The unknown here can be identified and discovered. I second my standing with the literature that a critical realist looks at reality as external and operates independently of researcher's mind (Bhaskar, 1975).

In the very beginning of my research, I had decided to not get restricted with the idea of generalising my findings with numbers. I wanted to explore and know the reality of the matter. The reality of 'why', 'how', 'what' and 'when' fascinated me as a researcher. Hence, I did not want to restrict my findings with just *one reality* or *shared reality.* As a researcher, I have always wanted to gain insights into what people think, which can become a base for future researches. Henceforth, the aim of this research is to explore the perceptions of users of collaborative consumption. I firmly believed that it is only possible when I choose to listen to the users of this technology mediated platform. I opted to listen to their stories and make that as a part of my findings.

My epistemological view of the subject matter helped mould my view towards the steps I take for research design, participant selection, data collection and data analysis. The sections to follow, are my attempt to explain my epistemological way of looking at my research.

3.3 Researcher's Role

"The qualitative researcher's perspective is perhaps a paradoxical one: it is to be acutely tuned-in to the experiences and meaning systems of others—to indwell—and at the same time to be aware of how one's own biases and preconceptions may be influencing what one is trying to understand." *(*Maykut & Morehouse, 1994) (p. 123). Sutton & Austin (2015) suggests that the role of a qualitative researcher involves an attempt to study the thoughts and feelings of the participants. I entered the doctorate programme with some experience of qualitative research as a part of my master's thesis and some prior experience of working in the industry and collecting consumer insights. The prior experience with qualitative research gave me a convincing start for my PhD research, and confidence to deal with bigger volume of data.

A qualitative researcher is considered an *instrument* of data collection (Denzin & Lincoln, 2008). The data collected for a qualitative study is mediated through *human instrument* rather than through any questionnaire, inventory or machinery (Simon, 2011). As a qualitative researcher, I realised that I will be playing the role of a facilitator; facilitating discussion, information gathering, observation making to make sure that I make informed and insightful decisions.

Having utilised various mediums of Collaborative Consumption in the past and being well versed with this technology mediated platform helped me conduct smooth discussions. Acknowledging some experiences that other users have gone through, and self-reflexivity helped facilitate discussions better.

3.4 Participant's Role and their Recruitment Process

This research is a work of thirty-three semi-structured interviews. Each participant was recruited by sending out 'Participant Recruitment Form' and 'Participant Information Sheet' to prospective participants, via email. (The Participant Recruitment Form and Participant Information Sheet has been attached in the Appendix section for reference purposes).

The beginning of participant recruitment was the most difficult and exasperating phase of the whole research process. I started my journey with distributing leaflets and pasting posters in public domains. There were almost zero replies to that. After two weeks of zero conversions, I changed my approach for participant recruitment. I started calling my friends and family to ask for references of people who could be prospective participants. I got touch base with approximately forty-eight people, that resulted in thirty-three interviews in the end. I used purposeful sampling to aid the participant selection process.

Upon the first contact, research participants were provided with an outline of the broader research area with further clarification on the aims and objectives of the study. They were assured of confidentiality and asked for permission. After receiving consent from the prospective participants, official permission to conduct the research was granted through Brunel Research Ethics Office.

The process of purposeful sampling involves identifying and selecting individuals or groups of individuals that are especially knowledgeable about or experienced with a phenomenon of interest (Creswell & Clark, 2017). It is to be noted that apart from the knowledge and experience of the subject matter, research participants should be available and willing to participate, and they should be able to communicate experiences and opinions in an articulate, expressive, and reflective manner (Bernard, 2017; Spradley, 2016).

I had designed inclusion criterions for any participant to be able to participate in my research. The inclusion criterions are as follow:

- The participant has to be over the age of 18 years at the time of signing consent form (Consent form is attached in the Appendix section)

- The participant has to a resident of the United Kingdom

- The participant should have used Collaborative Consumption himself / herself at least twice in recent past (6 months), and should have a working knowledge of the medium

- The participant has to agree to spend minimum of 45 minutes for the discussion / interview

Although this research could have possibly employed more characteristics that would have made the inclusion criterion even narrower than what it is now. However, I feel that the current sample population is closer to being called as narrow than broad.

It is important to mention here that I made sure not to interview people from my academic group like PhD candidates or other colleagues. I also, made sure not to approach friends and family who are close to me and know about my research and its objectives from very beginning. Overall, my participant recruitment strategy generated initial interest of thirty-nine people out of forty-eight. Four out of thirty-nine of them agreed because of peer pressure, and later refused to get interviewed. Rest two were not the regular users of Collaborative Consumption but were interested to know / discuss more about the topic.

3.5 Interview Schedule

The whole interview was divided into five parts, as mentioned below:

- The General Questions: This section was used as an ice-breaker. The initial few questions were related to the participant and getting to know about their lifestyle. The latter questions in this section aimed at understanding whether or not the participants can differentiate between the collaborative consumption and other e-commerce mediums.

- Regarding Perceived Benefits: This section aimed at exploring the benefits (if any) that participants associate with usage of these mediums.

- Regarding Perceived Risks: This section aimed at exploring the risks (if any) that participants associate with usage of these mediums.

- Regarding Users Reviews and Display Pictures: This section intended to understand the importance and role of display pictures and reviews written by other users.

- Concluding Questions: This was the closing section of the whole interview, comprising of three questions. The questions in this section acted as a recall to our discussion about above mentioned sections. Also, I asked them if they would like to get more involved in use of collaborative consumption, in foreseeable future.

There were times when it was difficult for me to draw lines between different section as some questions from one section may lead to discussing a question from another section. As a researcher, I had no control over this.

I have attached 'Interview Guide' in Appendix section for reference purpose.

3.6 Sample Size

This section elaborates on the process I undertook to decide on the suitable sample size for this research. The aim of qualitative work is to have generalisability or transferability, and therefore, samples size is important (Onwuegbuzie, 2003). Literature suggests that the sample size needs to be large enough to capture variety of experiences but not so large to be repetitious, and common guiding principle is saturation point (Mason, 2010).

I have finalised the final number of research participants based on the components as mentioned below:

- Situational factors

- Data saturation

- Research recommendations

I made sure to assess the number of participating interviewees in different phases of data collection:

- Prior to conducting my research

- During the data analysis process

- At the end of data analysis process

I can not stress enough on the fact that number of participants must be reviewed at a later stage of the research in order to make sure that the number of participants chosen for the study was fitting to solve the purpose.

Unlike quantitative research, where the purpose is to count (frequencies) the opinion of respondents, qualitative research aims to explore the range of opinions and different representation of an issue (Gaskell & Bauer, 2000). Qualitative research aims at achieving the depth of the topic in question, and not the breadth of subject matter (Patton, 2005). Literature suggests that qualitative researcher should be pragmatic and flexible in their approach to sampling and that an adequate sample size is one that sufficiently answers the research question (Marshall, 1996).

For any qualitative piece of work, saturation governs the idea of choosing the right sample size (Mason, 2010). The terms saturation is widely used in qualitative research. It simply means that researcher should continue to collect data until nothing new is produced (Green & Thorogood, 2018); the point at which one realises that there are fewer surprises and there are no more emergent patterns in the data (Gaskell & Bauer, 2000). Braun & Clarke (2012), have suggested that *'bigger isn't better'* and the bigger sample size comes with the risk of failing to do justice to the complexity and nuance contained within the data.

As mentioned earlier, situational factors have to be addressed and how that guided in deciding the final sample size. It is to be noted that, I started finding repetition in ideas of research participants after thirtieth interview. However, to confirm that there is nothing new to be

achieved with the designed interview guide, I went ahead for three more interviews, which confirmed that the data has reached a point of saturation. The additional three interviews did not provide anything new that has not been discussed in earlier interviews. Therefore, it is important to mention that thirty-three interviews were sufficient to demonstrate data saturation for this research.

This evidenced that conducting further interview sessions would have not given any new results due to the repetition of ideas from the participants that was uncovered during the final round of interviews. It would also have resulted in misuse of available resources and time for data collection. It is worth mentioning that this research was carried out by a single researcher to achieve doctorate degree. Having thirty-three participants fulfilled that scope of a doctoral thesis. To make sure that my research does not fall out of the quality spheres, the chosen sample size was discussed with and agreed upon collectively with the research supervisors.

3.7 Thematic Analysis and Research Themes Process

The process of detecting, reporting and investigating the common or recurrent patterns (themes) arising from the set of data is known as thematic analysis (Braun and Clarke, 2006). Thematic analysis moves further from just obvious words and phrases, aiming to explore an issue or gain a better understanding of an idea (Guest, MacQueen, & Namey, 2011). Thematic analysis is recognised as not just a specific method in qualitative research, but as an important tool that can be used to aid different methods across qualitative research (Boyatzis, 1998; Nowell et al., 2017). It has proven to be an insightful way of scrutinising the viewpoints of various research participants and bringing together similarities and differences in their thoughts at the same time (Nowell et al., 2017), that delivers an organised final report (King, Cassell, & Symon, 2004).

Common terms, phrases and expressions are clustered together to form themes. The ultimate goal of any thematic analysis is to generate themes. As a researcher my aim was to find out

themes that could directly address my research question. I have followed the path laid by Braun and Clarke (2006) to detect themes. That involves six steps which are discussed later in this section of the chapter. The first part of this section explains my epistemological positioning for thematic analysis. I have identified my epistemological standing with the questions proposed by (Willig, 2013). I, therefore, will use the same process to explain the appropriateness of thematic analysis to the epistemological and methodological position of this study.

"What kind of knowledge does thematic analysis aim to provide?"

Willig (2013) states that thematic analysis produces the knowledge that takes the form of themes, built up from descriptive codes, which capture and makes sense of the meanings which characterise the phenomena under investigation. For the same purpose, I have grouped the answers with common message or meaning, into various themes and have provided a descriptive narrative of each theme with supporting examples of statements by the participants.

"What kinds of assumptions does thematic analysis make about the world?"

According to Willig (2013), an ontological position of thematic analysis cannot be determined, which is also its main characteristic. Ontology answers the question of 'what is there to know' and so, the research question gives and answer to the same. The research question posed for this study presupposes *cause and effect.* It assumes that the users of collaborative consumption decide their perception (positive or negative) and usage of the platform based on the experiences they have had with it. As a result, thematic analysis outlines the experiences and helps to describe the impacts on how the platform is viewed.

"How does thematic analysis conceptualise the role of the researcher in the research process?"

As per Willig (2013), the role of researcher can take different shapes in thematic analysis that is, either a researcher will manifest meanings or be interested in latent meanings. Thematic

analysis resonates with critical realism as it allowed me as a researcher to *manifest meanings* and reflect the explicit content of what a participant has said and why it is important to be told. As per the course explained above, thematic analysis is a good fit for the critical realist epistemological approach and fits the aim of the study.

The second section of this chapter lays down the process I have followed to help with Thematic analysis, as told by (Braun and Clarke, 2006). To support the process, I have followed six phases.

3.7.1 Phase 1: Familiarising yourself with the Data

Braun and Clarke (2006) recommends any researcher to immerse themselves with the data so well that they are aware about the length and breadth of the data. I immersed myself with the data from very beginning of research collection process. The stepping stone for that was to conduct the interviews myself and later transcribe those interviews the same day. I have used the secretary transcription method, instead of Jefferson transcription method, as the secretary transcription method served the purpose for this research. My previous experience of working and playing with qualitative data helped me to transcribe the data for the doctorate degree.

I noticed the emerging patterns from the data sets in the very beginning. During the interview. Some of the themes echoed at that time. For example: 'Fear of unknown' was spotted at the beginning, even before the interviews were finished. 'Flexibility to operate or exist' was another theme that was surfaced in the beginning. To help myself better with data familiarisation, I made sure to write conversational notes during the interview, and additional notes were made after the interview as a part of reflections from the interview. An example of handwritten notes is being shared in the Appendix section.

Apart from that, I made sure to actively read and re-read my transcripts various times, so that I am able to familiarise with my data sets in a better way.

3.7.2 Phase 2: Generating Initial Codes

The second step start once a researcher is familiar with the data sets. The Phase two deals with knowing what is in the data and knowing what stands out (Braun and Clarke, 2006). Coding involves reflecting upon, interacting with and thinking about the data (Savage, 2000). This step involves having to move from raw and unstructured data to making sense and understanding what is going on in the data (King, Cassell and Symon, 2004). This step involves organising the data in meaningful groups (Braun and Clarke, 2006). I used the 'data led approach' to code, the codes here are principally led by data and its attributes (Venkatesh and Bala, 2016).

One example of data coding is shared below for reference

Data Extracted	Coded For
...it is nice to know that you are helping the environment by sharing. Every little counts, you know. But I am always so sceptical about strangers being involved. You just do not know, what is going to come your way. I mean, you may go to someone's house to collect something and what if they do some harm to you. That kind of scares me...	1. Re-use of (limited) available resources 2. Reliance on strangers is higher 3. Fear of unknown always haunts

I made sure to work through evenly with the entire data set, that helped me to identify interesting patterns. I have used both manual as well as software coding. The initial coding was manual. However, with large amounts of data software coding was of better help and reduced the chances of missing out on any important information. I have later used Statistical Package for Social Sciences (SPSS) from IBM, as an aid to organise the raw data.

3.7.3 Phase 3: Searching for Themes

Searching for themes is a phase that "re-focuses the analysis at the broader level of themes, rather than codes, involves sorting the different codes into potential themes, and collating all the relevant coded data extracts within the identified themes" (Braun & Clarke, 2016)

My themes were based on the initial codes extracted from the data. After a close look, I had to combine some of the initial codes together to form an umbrella theme that could comprise the meaning of those codes. For example: the code of 'reduced wastage' and 'repetitive usage helps' was clubbed together in an overarching theme, that is, 're-use of limited available resources'. On the other hand, some of the codes also formed sub-themes.

3.7.4 Phase 4: Reviewing Themes

The fourth phase involves refining of the devised themes in step three. Braun and Clarke (2006), recommends to re-visit the identified themes and dissolve the themes that are not supported by enough data, or the supporting data is too diverse for that theme. While reviewing my initial themes, I noticed that two themes dissolved and formed one theme.

I had to discard some themes that I did not find appropriate to support my study. For example, some of the participants spoke about donating to local charity shops and how it helps save the environment and the community. Such experiences did reflect under saving environment. However, they did not qualify to be a part of collaborative consumption in any way. I had to discard those participant experiences.

This phase requires looking for inadequacies in the initial coding and changing the themes as and when it needs to be (King, Cassell and Symon, 2004). During this stage I had to combines, refine, separate and even discard some of the themes, that I initially thought might stand out. For the same, it took me over a month to scrutinise my themes carefully and make sure that I come up with trustworthy findings.

3.7.5 Phase 5: Defining and Naming Themes

Braun and Clarke (2006), suggests that the fifth phase of thematic analysis involves identifying what aspect of data each theme identifies and what is so special and interesting about them. Braun and Clarke have suggested to come up with punchy and interesting theme names so that it immediately captures readers attention and draws them in reading. Suggestions have been made to conduct and write a detailed analysis, and identify the story that each theme will tell that has come from the participants.

To support my research, I have made distinctions between various themes, so that each theme stands different from each other. I have tried to answer my research question with the help of identified themes. I have tried to compose detailed description in order to reflect the story of each theme.

3.7.6 Phase 6: Producing the Report

The final phase involves telling the complicated story of the data that convinces reader to approve of the validity of the analysis (Braun and Clarke 2006). It has been suggested to provide a concise, coherent, logical, non-repetitive and interesting account of story the data tell – within and across themes.

A detailed report of findings, that involves the sixth phase can be found in Chapter 5 of this thesis. I have tried to produce valuable and rational findings, describing the data sets for this research. I have included extracts of the data allowing the reader to get more personal account of the theme.

3.8 The Quality of Research

It is important to note that the acceptance of qualitative research on equal grounds with quantitative research depends upon the documentation, illustration, and use of data collection, and data analysis methods that maximise both the credibility of its findings and its external

accountability (Beeman, 1995). Quality plays a significant role when a research is performed. Starting from the origin of a research idea, to reviewing literature for the gap; to drafting a research question, to data collection; from analysis of that data, to presenting the findings of that analysis; every researcher is looking for quality in the work. Literature points out that *'Validity'* is one of the key ways of assessing quality in qualitative data (Ali & Yusof, 2011; Guba & Lincoln, 1994; Silverman, 2019).

In this section of my thesis, I have tried to speak about the quality of my work. This section is divided in two parts. Firstly, I have tried to focus on the reporting standards of qualitative research. The second section focuses on credibility and validity of qualitative research. I will present each section separately.

3.8.1 Reporting Standards of Qualitative Research

The American Psychological Association and APA Style CENTRAL, has demarked the standards of reporting for psychology and many other social science journals (Levitt et al., 2018). Reporting guidelines helps researchers to better evaluate qualitative methods and write improved research texts. Such standards are relevant to this research of it being qualitative in nature. Observing to these guidelines has helped enrich the quality of my thesis. Levitt et al (2018), have insisted on revealing every necessary information possible for qualitative research, and hence the length of manuscript can be longer than a standard quantitative research.

3.8.2 Reliability and Validity of Qualitative Research

3.8.2.1 Reliability of Qualitative Research

Reliability or credibility in research is considered as the extent to which a research account is believable and appropriate (Mills, Durepos, & Wiebe, 2009). The presence of credibility in qualitative research gages the lucidity and believability of the description of phenomena in question. Credibility in research corresponds to congruency of findings with reality. I have

made an effort to display the credibility in my work using the techniques recommended by (Shenton, 2004). I have tried to describe the use of some of Shenton's techniques below, which I considered useful for this research.

- *The development of an early familiarity with the culture of participating organisations* in different ways. As mentioned earlier, I have worked on snowballing method, prospective participants were recommended by the participants interviewed earlier. (Guba & Lincoln, 1994) have advocated for 'prolonged engagement' between the interviewer and interviewee to gain satisfactory level of trust in each other. My communication with prospective participants started with emails and texts followed by sending them required literature and phone calls (if necessary when anyone raised a doubt related to the research). This helped both the participant and I to get familiarity with each other. This in turn helped in a better flow of discussion during the discussion.

- For my research, I have used *Source Triangulation* technique via the use of wide range of informants. The participants of this research have been carefully selected to make sure that their stories and experiences add to the rich picture of the research findings, with their varied background, social class, age groups, travel experiences, and their belonging from various cities of the UK. A sheet has been added in the Appendices section to show the triangulation vis wide range of informants.

- I have tried to follow the *tactics to help ensure honesty in informants* when contributing to data. My first communication either via telephone or an email, clearly mentioned that it was not a compulsion for them to participate in this research. Also, they are free to withdraw for this research at any stage, any point. The Participant Information Sheet evidently points out that their identity will be kept confidential. I made sure that I answer any of their queries before, during or after he interview has finished. This gave the participants independence and increased credibility of this research.

- Wherever necessary, I have tried to use *iterative questioning.* I probed wherever I thought was necessary, returned back to the questions and rephrased them where I felt that the answers were not sufficiently given in the first place. At no point I felt that participants were lying about their experiences.

- I had *frequent debriefing sessions* with both my supervisors, during the data collection phase. I had face to face meetings with both of them together and at times individually. That gave me assurance that my findings are on the right path and will yield the required results.

- I let my *peer scrutinise my research* by participating in various conferences at the university and outside university. My annual reviews were helpful to keep the fundamentals of my research in place. Apart from that, whenever possible I tried to discuss my research idea with people outside academia to get fresh perspective on my work.

- During the data collection phase, I made sure to maintain *reflexive journal* to note down my own observations from the interviews. A sample page has been added in the Appendices.

- My *background, qualification and experience* has played a key role to guide me at every step of this research. My past experience with handling qualitative data was a good start for this project and my work experience as a client servicing manager aided the interview process and relationship building with the participants.

- I have provided a *thick description of phenomena under scrutiny* in the literature review section and *examined the previous research findings* in the best possible manner I could.

3.8.2.2 Validity of Qualitative Data

Silverman (2019) refers to validity as the credibility of our interpretations. Validity as a concept has been used to judge quantitative research, in past. However, the concept can very well be applied to the realms of qualitative research as well. Validity represents the truthfulness in findings (Altheide & Johnson, 1994). With time and again, the criteria of validity have verified the presence of rigour and legitimacy in qualitative data (Whittemore, Chase, & Mandle, 2001). Validity assesses whether or not the research results have showcased what the research intended to show in the first place (Joppe, 2000). To fit in the sphere of validity, it is important that a researcher showcases the following in his / her work:

- Freedom from any bias

- The analysis / findings can be applied in broader context

- True picture should be depicted using various perspectives of the respondents

With this piece of research, I have attempted to seek length and breadth of the research problem that talks subtle nuance of the subject matter. This research has tried to present the true and current picture of research problem, with the help of anecdote. To help overcome the **problem of anecdotalism**, I have tried to route my findings via:

- I have tried to report exemplary statements / stories from the respondents. I have not just reported the positive experiences or thoughts of the respondents, I have tried to highlight the negative side of collaborative consumption. Wherever possible, I have supported my claims using statements from various respondents.

- It was not possible to record every incident or story in this thesis. Wherever appropriate, definite and distinct experiences have been included in this piece of work. This was done to increase the credibility of final findings.

- Respondents' validation technique was used to increase the credibility of the research. Towards the end of every interview, I made sure to ask: *"Do you think, I have missed anything from our discussion today, or you would like to add something?"* Also, within

12 hours of every interview, I sent an email out to respondents thanking them for their invaluable contribution. In that email, I asked them to contribute anything that they felt I had missed from the discussion and they think, should become a part of the findings. Out of 33 emails sent, I received 12 replies adding something new from what we had discussed earlier. Silverman (2019) has criticised the researchers who are scared of contaminating their data by not following this approach. This approach helps increase interpretive claims of the findings.

3.9 Ethical Considerations

This part discusses the ethical considerations being followed during the course of this research. I strongly believe that abiding by ethics and an ethical behaviour is an essential part of any research. Hence, I made sure that the handling of this research was in ethical parameters at every stage of this research. My ethical practice was directed by the Code of Conduct laid by The Market Research Society (2019), International Code by European Society for Opinion and Marketing Research (2016), and The Codes of Conduct listed by the American Marketing Association. There are two parts of this section. The first one speaks about the ethical approval by the university. The latter parts discuss the ways in which I adhered to the ethical guidelines for the current study.

I have made sure to keep my research in line with the ethical practices set by the College of Business, Arts and Social Sciences (CBASS) at Brunel University. To make sure that my research falls in line with the ethical standards of CBASS, I filled out an online application using Brunel Research Ethics Online (BREO) portal. I stated the clear purpose of my research, provided the supporting documents (interview guide, research information sheet, Participant Recruitment Sheet, Participant Consent Sheet and Participant Information sheet) for the ethical committee to approve. The evidences provided helped me receive a quick ethical approval by

The Graduate School of Brunel University. I have attached the letter in the Appendix section. My ethical conduct was closely monitored by my supervisors and they offered me advice, wherever it was necessary.

Prior to the interview, the participants were approached by an email or a text followed by an email. The email carried a brief description the research project, along with an attached Participant Information Sheet. Participants were given a free will to decide whether or not to be a part of the project. They were given a free hand to ask as many questions as they would like before, during or after the interview. It was clearly mentioned in the email and in the Participant Information Sheet that they may withdraw their participation at any time. I made sure to convey the same message just before I started any interview. The interview started only after the participant had signed Participant Consent Sheet (provided in Appendix section), approving to the terms and conditions of the research participation with free will.

After several detailed discussions over interview questions, an interview guide was set with a joint approval of my supervisors. The interview guide started with general opening questions that acted as icebreakers and helped participants ease out. The second part had specific questions related to how participants perceive the medium and its usability. The last section was had closing question asking for their feedback or any other comment. As a researcher I understand that participants' confidentiality has to be of prime importance while conducting a research. I have followed confidentiality procedure throughout my research process. The interviews were recorded using a recording device and the data was transferred to my personal computer each time an interview will finish, in encrypted files that I had access to. Each time, after the transfer from recording device to the computer the files were deleted from the recording device to ensure there were no safety concerns.

In the end, participants were asked once again if they were okay to let me use their stories and experiences as a part of my research. They were reminded that at any point if they wanted to

withdraw their participation, they could reach out to me, my first supervisor or straight to the university. Details were provided in the Participant Information Sheet.

3.10 Chapter Summary

This chapter identifies and explains the methodology that I have been used to deal with the research question and the sub-questions to follow, for this piece of research. Through this chapter, I have explained my epistemological standing as a researcher. I then tried to explain my own role as a researcher and how that shaped the character of this research. Later, I have talked in detail about how I went of recruiting participants for semi-structured interview process, I have provided the details of participants. I have also explained the use of semi-structured interviews and why I believed it was a good tool for my work and explained how I have transcribed my interviews. It is followed by the reasons behind chosen sample size and why I thought that it was appropriate to end my data collection with that. Through this chapter, I have provided a detailed account of data analysis process I have used for this research. I have given a thorough description how I have analysed the data I collected using thematic analysis. The quality of this research was assessed by pointing out the credibility and validity aspects of the study. Finally, I have charted the ethical considerations of the research.

Chapter 4: Research Findings

4.1 Introduction

The purpose of this chapter is to describe and define the data collected, to help this research. I have presented the data as it is, without assigning significance, value or meaning to it. As discussed in Chapter 3 and 4, this research is a produce of qualitative data analysis, and hence, thematic analysis is used to describe and outline the data set. With the help of themes and supporting statements by the participants, I have answered the research questions.

It is important to mention here that on an average each interview lasted forty-five minutes. I have one thousand six hundred and forty-one minutes of interview recording. Each interview has been transcribed manually that took five hundred and twenty-seven pages in total. It was not possible to include every small detail from the transcribed interviews. However, I have done my best to include the themes, phrases and key statements of the research participants, that I thought would be impactful and help me answer the key question and sub-questions.

The first part of this chapter talks about research participants. Before I take you through what the participants have spoken about, it is important for you to know who they are. Hence, the succeeding section will discuss the demographics of the participants.

The second part of this chapter will discuss various themes that stood out from rest of the collected data. In the latter section of this chapter, I provide tables that will illustrate themes, subthemes identified during the research findings phase. The table will showcase number of sources and number of references within each theme.

4.2 Participants Demographics

As mentioned earlier in Chapter four, forty-eight prospective participants were approached, based on referrals. Out of forty-eight prospects, thirty-nine (81.25%) showed interest to get interviewed, and in the end, I could interview thirty-three (68.75%) of the forty-eight prospects. The demographics of the final interviewees have been showed below.

A detailed overview of participants demographics has been added to appendix for reference purposes.

Gender	Male	19	
	Female	14	
Education	Undergraduate Degree	15	
	Master's Degree	15	
	Doctorate	3	
Age	18 - 25	2	
	26 - 35	20	
	36 - 45	4	
	46 - 55	2	
	56 - 65	2	
	66 and Above	3	
Participants' Residing in	London	22	
	Outside London, but in the UK	11	
Marital Status	Single	10	
	Married / in Partnership	23	Have Kids — 5
			No Kids — 18
Profession	Student / Freelancer / Contractor	5	
	Employed for Wages	21	
	Homemaker	2	

	Sabbatical	2	
	Retired	3	

Participants Demographics

As a researcher of consumer behaviour, and while conducting this research, I strongly felt that the demographics of the research participants played an important role to influence their thought process and the way they look and approach a situation / product / service. I have tried my best to showcase the same in the section to follow.

4.3 Identified Themes

In this section, I have explained the meaning of each selected theme and its central idea. I have supported the choice of theme and its explanation with participants' statements. Later, I have given the interpretation of those statements in the context of the chosen theme. These interpretations are based on my field notes, reflexive journal and the conversation I had with the participants during each interview, based on my understanding as a researcher. The purpose of presenting those statements is to showcase lucidity in my work and the elements that comprise each theme.

Identified Benefits		Identified Risks	
	Features		**Features**
Theme: Community of Aware Individuals	Cautious Consumption	**Theme:** Market of Inconvenience	Invades Personal Space
	Collective Effort in Problem Solving		Not Always a Cheaper Alternative
	Keeps Products and Services in Circulation		Fear of Unknown
			Effort is More than Results
			Personal Information Always at Risk
	Human Touch		Leads to Conspicuous Consumerism

Theme: Equal Footing to All	Providers and Receivers at Par	Theme: Conscious Consumerism	Ethical / Sustainable Consumption is not Cheap
	Flexibility to Operate / Exist		Rising Environmental Problems because of Continuous Swapping and Traveling
			No Price Control
Theme: Abode of Unusual Goods	Wide Variety of Everything		
	On Call Availability		
	Way to re-Live Old Days		
	Mechanism to Satisfy Aspirational Needs		

List of themes and their Aspects

4.3.1 Theme 1: Community of Aware Individuals

The very first theme that arose from the data sets is *'Community of Aware Individuals''*. The various aspects of this theme represent how users of collaborative consumption think and identify this platform as a means of various (strangers) individuals coming together. The users of collaborative consumption recognise this platform as a community where like-minded people who care to share, can come together. The users believe that any activity or task in collaborative consumption is a two-way street, that is unlike using any other e-commerce websites.

The participants have spoken about the importance and the key role of the use of ratings and reviews by both parties in peer to peer sharing has made the users responsible for their actions. Temporary ownership is one of the key factors that stood out for responsible behaviour amongst the users.

One of the respondents mentioned

"Reviewing and being reviewed is extremely powerful. You are responsible for your actions and behaviour. If your rating slips, you will not get a good match for next time" (Mary, female, London)

Various participants spoke about the technical efficiency of collaborative consumption in matching the right supplier with right provider of goods and services. The users of these platforms have spoken about the importance of helping and enabling individuals who are acting as providers on these mediums.

Another important aspect that stood out was the use and re-use of available resources and keeping the same in circulation. The users of peer to peer sharing recognise the importance of re-use of available resources in order to reduce wastage. The participants also stressed on the importance of keeping excessive purchase in control and peer to peer sharing being an answer for that.

Mentioned below are the key aspects that have been distinguished on the basis of repeat words / phrases that grouped together to form an umbrella theme.

Aspects	Number of Sources	Number of References
Cautious Consumption	17	33
Collective effort in problem solving	23	40
Keeps Products and Services in Circulation with Reduced Wastage	31	57

Number of Sources: total number of participants who added to the formation of each theme

Number of References: total number of citations of the word, phrase or sentences that added to the formation of each theme.

Aspect I: Cautious Consumption

The users of collaborative consumption acknowledge that it requires two or more individuals to come together to finish a task. Some of them identify this platform as means of achieving together. The participants indicated that the system involves reviews and ratings from both sides, the users are more cautious of their involvement and behaviour. Mentioned below are some of the examples to support that notion.

"I have made a point to travel once a year for new experiences. I take help of peer sharing. Last year I went to Argentina, found a farm, worked at a horse farm, in return the owner gave me food and place to stay. We did a swap for our services. If I do well, my reviews will help me get better hosts for next time" (Sharon, female, London)

Sharon is originally from Germany, living in London. During her interview, she expressed her love for travel and how collaborative consumption has given her a platform to fulfil her dreams of sustainable travel goals. She went on explaining about how she offers her services in exchange of free food and living, every year with the use of collaborative consumption. She also implied towards performing well and consciously leaving a good impression on the host, to be able to achieve a higher rating for herself. Many other respondents, like Sharon stressed on cautious participation as they are being reviewed by the service provider; and service providers providing best services as better reviews from the users help them achieve a higher ranking.

It is to be noted that seventeen participants spoke about cautious and thoughtful participation. Ten out of seventeen participants were female who mentioned about cautious participation and collaborating with other users. Another research participant said,

"When I stay in a hotel, I do not care about the condition of that hotel room. I am not bothered if I left coffee mugs in place or bed being made. However, I am more involved and concerned at the same time with peer based sharing. I make sure that I leave the room in a good condition, kitchen is clean, bathroom is tidy, basically how I would want my place to be.

I am well aware that I am being reviewed, same goes for the other person who is hosting me.

I think it's a two-way street" (Carter, male, London)

Many other participants just like Carter, stressed on the temporary ownership aspect of collaborative consumption. They spoke about consciously paying attention to keeping the product in a good condition during the usage. For example, Hannah, regular user of second-hand clothes said,

"I make sure I take care of second-hand clothes, so that when I sell them later, I get good

reviews and that helps me target good customers" (Hannah, female, London)

Both examples from Carter and Hannah speak about consciously using the products and services, and stresses on the importance of a good image that is built with good reviews.

Aspect II: Collective Effort in Problem Solving

The users of collaborative consumption feel that this technology mediated platform brings together users of similar needs and requirements. Users showed their trust in the functionality of the system and feel that these platforms are a way to connect two people: one with the problem and another one who can give solution to the problem. A respondent expressed,

"I love how you can find just the right person in your neighbourhood to solve your problem. I

had spare garden tiles, I posted on a communal group of Islington about them. Not just this

man replied within couple of hours, he showed up on my door and offered to take those tiles

with him at that time with no extra cost. Brilliant. It is like Tinder but for a different

purpose." (Denise, female, London)

Denise is regular user of peer to peer sharing platform. She mentioned that she is more involved with community based sharing within Islington. She spoke about the ease of using such platforms and convenience of being matched with other user who would have a requirement for what one is trying to get rid of.

Another user mentioned,

"I would much rather rent an Airbnb or similar, rather than staying in a hotel. I am aware that I can benefit someone else by providing them monetary support at the same time, rather than paying my money to big hotels. I am more comfortable in knowing that there is a real person who lives in a real flat rather than dealing with some of these very nice, but a large corporate hotel. If you come to think of it then I am just paying for some robotic interactions to hotels." (Ron, male, London)

Ron spoke about collaborative consumption as a way to help and build community. Ron, during his interview kept stressing on the importance of helping each other and community building. Various other respondents, just like Ron, spoke about collaborative consumption as a way of open communication and helping others, rather than paying corporates and contributing to their profits.

Aspect III: Keeps Products and Services in Circulation with Reduced Wastage

While reviewing the data sets, a common message that echoed amongst various respondents was the use of peer based sharing platforms have helped the users re-use the available and sometime the limited resources. They think that the same product / service can be used more than just once, or by many consumers, unlike the conventional methods of purchase, that is, websites or brick or mortar stores. The conventional modes of purchase offer one way of consumption that is, buy and once the users' need has been fulfilled, the product goes to the dumping ground. The users of collaborative consumption believe that this medium is an answer to landfills and wastage. These users feel that if each one of us decide to opt to moderate our purchase via these platforms, the problem of wastage can be well handled.

Mentioned below are some of the statements to support the claim.

"I am a firm believer of sharing. My parents taught me early on to share within my family. Maybe that's why I am able to share with ease with strangers. You share, you save. I am not

just talking about money here; I mean your other resources as well." (Sherry, female,

Bristol)

Sherry spoke about the importance of sharing and why it is important source of resource saving and save our future.

When asked *'So, second hand consumption is your first choice now?'*, Sherry replied,

"Why not? It keeps me in control. I am not hoarding on things as I would earlier do, and I

know many of my friends and colleagues use second hand products as well."

Sherry, along with many other respondents stressed upon resource saving and adding their assets into circulation for the purpose of re-use. Thirty one respondents mentioned once or more than once about the importance of re-use and how collaborative consumption is taking care of that.

A bride-to-be echoed the same thought,

"I am getting married soon and my wedding dress is second hand, which I do not mind. I got

it from 'Still White'. I know there are so many emotions attached to your wedding dress but

who wants to stock £2000+ worth of emotions in that closet? I would not. I will put it in

circulation for someone else" (Sarah, female, Marlow)

Sarah mentioned about her upcoming wedding and wearing an expensive wedding dress. However, she intends to re-sell it, stressing on the importance of not stocking up and putting that dress in circulation for someone else's use.

Theme Takeaway

- The users of these platforms recognise the concept of temporary ownership and consciously use the products and services.

- Female users are more concerned about cautious consumption. Some users of the platform mentioned about being a part of community, as they are a part of collaborative consumption.

- The users associate higher rating with their image and hence put in a thoughtful effort while consuming and product or services.

- The users of this platform have appreciated that this technology mediated platform do not waste their time and effort and felt valued when they see that their demands are matched as closely as possible to the supplier's products / services. Once the right keyword / query is entered and the correct filters are selected, their search gets narrower.

- Users have Some of the regular users of these platforms have mentioned that the correct match of demand and supply is one of the key reasons they are hooked to the system.

- The users have appreciated the idea of not holding onto commodities and putting them in circulation. Users believe that swapping or buying second hand commodities can help control the purchasing habits. This can be a possible answer to stock piling, landfills and fast moving fashion industry.

4.3.2 Theme 2: Equal Footing to All

A common opinion that emerged from the discussion was need to equality. During the discussion, many respondents feel that as consumers, they have the need to feel wanted. They appreciate if their opinions are valued and products and services are designed to fit their needs. Mary from London mentioned

"...what I like about sharing business is that the other person is also a consumer like I am. These people understand where the shoe bites and one size might not fit all, a small alteration might be required."

The participants stressed upon the humanitarian touch that peer to peer sharing brings in. The feeling of providers and receivers of the goods and services being at par resonated amongst various participants. It has been noted that many users of the platform trust the credibility of the platform as they can be learnt from the experiences of other users. The system gives the

users to communicate and ask questions about their experiences with the product or service, from another user before actually paying for it.

The system of peer to peer sharing has given the users of the system an opportunity to be their own bosses and freedom to operate as and when they desire. The participants pointed towards the liability being limited to themselves as they are not answerable to the bosses, until something goes wrong.

Mentioned below are the sub-themes that have been classified on the basis of repeat words / phrases that grouped together to form an umbrella term.

Aspects	Number of Sources	Number of References
Human touch	28	36
Providers and receivers are at par	22	37
Flexibility to operate / exist	21	33

Number of Sources: total number of participants who added to the formation of each theme
Number of References: total number of citations of the word, phrase or sentences that added to the formation of each theme.

Aspect I: Human touch

The users of collaborative consumption spoke highly of the human touch that these mediums of collaborative consumption bring in. Various users feel that the medium helps them feel wanted. When asked *"If I ask you to describe peer-to-peer sharing using just one word, what that word is, and why?"*, one of the users replied

"Human because I am not stuck with customer care executives who have a pre-written pitch and set answers for my query. I feel that is annoying. That is more robotic. Whereas, if you think about peer-to-peer sharing, the other person can be anyone just like me, who is ready to cater to my needs" (Travis, male, Reading)

Upon asking *"In your understanding, and in your experience, what are the key differences or striking differences between peer to peer sharing and conventional ecommerce websites"*, Brad from London answered,

"If you compare a hotel chain with Airbnb, I think the difference is that I am able to get questions answered in a more satisfied way through an Airbnb host. They do not lose touch with you from beginning to end. I can get local recommendations at the same time which are not tourist traps unlike a hotel reception who would recommend because their commissions are based on that."

Both Brad and Travis conveyed a common message of human interaction being able to answer more queries. Many other respondents spoke about the convenience of having another consumer at the other end of the transaction. They feel that a consumer can answer the query better with no hidden motives.

Another user answered that saying

"It feels more direct and personal as if I know the other person." (Alex, male, Cambridge)

Aspect II: Providers and Receivers are at Par

As mentioned earlier in the literature review, the participants of the study area are a mix of service providers, service receivers and people who are service providers and service receivers as well (prosumers). Participants mentioned that conventional ecommerce platforms do not provide a point of equilibrium between providers and receivers of products and services. However, participants seem to believe that collaborative consumption is acting as a disruption to that conventional belief. A common message that echoed here was feeling valued and not ignored.

A participant, who drives Uber said,

"I am not a driver with Uber. They address me as their partner unlike Black Cab. There is a pride in that. I feel more valued. I am paid irrespective of someone booking and not showing up because my Uber values my time and effort" (Mateo, male, Slough)

During the interview, Mateo explained that he takes pride in driving Uber. He mentioned that the setup is different from driving with other cab companies and his accountability is limited to himself. Mateo also mentioned about the ability to feel entrepreneurial and the feel good factor associated with being called *'partner'*. Many other respondents just like Mateo agreed to being at par with the service provider or receiver.

Another participant who is a regular at selling his used products mentioned,

"There is a feel-good factor about these apps and websites. If you keep delivering good services and products to others, you get upgraded and preferred status on these sites with star rating. It reminds me of my school days, seeing that golden star in my notebook. I think they make me feel important." (Liam, male, Essex)

Liam mentioned about his experiences with selling used household goods, specially kids' used products. He spoke about how he works towards getting a high rating. He also mentioned about his Uber rating (4.8 stars) and how it is important for him to make sure his rating does not go down. Other respondents also spoke about importance of achieving a higher rating on collaborative consumption. A respondent mentioned that higher rating implies a good impression on the other user.

When asked *"From your personal experience, can you tell me any incident or story when any of these peer-to-peer sharing platforms has helped you?",* a participant replied

"I can think of a time when I was in Germany for a holiday. The host communicated well, before I reached there. Pictures looked decent. It was a good deal for what I was actually paying. When I got there, the place was filthy. Airbnb helped me with immediate refund and sorted another accommodation for the night. I do not think that a hotel in that budget would

have given me this kind of service. I can say that my voice felt heard." (Benjamin, male,

London)

When asked about the help collaborative consumption offered to the users, Benjamin immediately replied with a story. He spoke about paying less and getting higher services. He went on explaining that the services you get with collaborative consumption are personalised but of higher quality in comparison to the price, and that makes one feel important as a consumer. Many users stressed on the ability to be able to communicate your needs and getting tailored products and services, which is not the case for other ecommerce activities.

Aspect III: Flexibility to operate / exist

An interesting theme that resonated amongst various participants was having the flexibility to operate or exist in the system of collaborative consumption as and when they wish. This reflection came from the participants who play the role of providers in collaborative consumption. Participants felt that they are under no obligation, whatsoever by the system. The key-points that sprung out are:

- This system lets the users to be their own boss

- They are not answerable or liable to anyone

- There are no hidden targets to be achieved

A participant who is in her 70s and rents her villa in Spain to cover for her travel expenses said, *"I love to travel, and I prefer it when someone covers that cost or at least some part of it. I do house swap. I am under no compulsion to use that platform and give them X amount of business for N number of days every month. I do that as and when I want it, above all whenever it is more suitable for me." (Mia, female, Sussex)*

Mia is a retired Spanish lady, who lives with her partner in Sussex. During her interview, she spoke about her love for travel and see the world. However, with limited income, it can get difficult for her. However, collaborative consumption has given her opportunity to travel with

house swap that covers most of her travel cost. She mentioned that she can swap and choose not to swap without any targets from the platform.

A similar thought was shared by Mateo, who works with Uber and does handyman jobs with TaskRabbit.

"I choose my own working hours with Uber and TaskRabbit. I need to notify Uber once when I start and once when I to end my day or a task. I have the flexibility to work or not work, or maybe take a break and go home and visit my family in Bulgaria. I am not answerable to anyone else or take leave approval" (Mateo, male, Slough)

Mateo shared his experience with two different platforms and spoke about the flexibility with working hours and choice of days to work. He went on explaining about the capability to accept and reject a job without being answerable to anyone.

Theme Takeaway

- The users feel that consumer to consumer based platforms have a capability to answer to a consumer's needs in a personalised manner.

- Communicating with other consumers and sharing the experiences helps the users of the system believe in the mechanism of the medium and trust the platform more.

- The users feel important with collaborative consumption as their needs are kept at par with the seller or provider and solutions are offered accordingly.

- Users have shown keen interest to participate more and continuing to use the platforms of collaborative consumption, provided they keep receiving similar level of services.

- The flexible working hours and ability to choose the days and hours of work acts as a motivation for users to participate with collaborative consumption.

- Collaborative consumption has given opportunity to users to explore the entrepreneurial aspect, along with their regular jobs and there are no contracts to tie them.

4.3.3 Theme 3: Abode of Unusual Goods

Various participants seemed to be of an opinion that collaborative consumption is a platform for every and any kind of need. Upon asking the products of services they use it for, the common answers were: *Clothes, Holiday, Ride sharing, Vehicles, Toolkit, Lawnmower, (voluntary) Dog Walkers, (voluntary) childcare, Children toys, Parking space, Vintage clothes, Used makeup* … and many more.

Many participants of peer to peer sharing have stressed upon being able to find everything on these platforms. Some of the users spoke about not being fashion followers and peer to peer sharing keeping the goods in circulation for that. This was cited as one of the key reasons by many respondents to return back to peer to peer sharing and their growing dependability on these platforms.

Another key feature that many respondents spoke about was the easy access to luxury. The platform keeps used products in circulation for lower price, hence giving many users an opportunity to access and experience luxury at much lower cost. This kind of consumption has satisfied aspirational needs of the consumers.

Mentioned below are the key aspects that have been distinguished on the basis of repeat words / phrases that grouped together to form an umbrella theme.

Aspects	Number of Sources	Number of References
Wide Variety of Everything	30	42
On call availability	25	30
Way to relive old day	15	19
Mechanism to satisfy aspirational needs	19	23

Number of Sources: total number of participants who added to the formation of each theme

Number of References: total number of citations of the word, phrase or sentences that added to the formation of each theme.

Aspect I: Wide variety of everything

Various participants, during their interview stated that collaborative consumption as a platform has no restrictions with what a consumer can find. A participant, when asked about the benefits she found switching to collaborative consumption, she mentioned,

"It is amazing. You might find this weird, but I found reusable nappies on eBay. Someone was selling the used nappies. It was cheap and convenient for me to go pick up. I am a first-time mother. I do not want to buy something that my child would not need later. I will wash them well and sanitise before I use." (Sherry, female, Bristol)

Sherry being a first time mother spoke about her concerns to buy new products for her child and then not being able to use them. As a consumer, she is against stockpiling. She is one of many other respondents who mentioned about collaborative consumption enabling them to find any possible product or service to fulfil their everyday or special needs.

Another participant mentioned,

"If you are flying from Gatwick Airport, you can use 'car and away'. One may leave their car with them for as cheap as £30 a week. They clean and try to rent your car on your behalf. If they successfully rent your car, then they share some rent percentage with the owner. I have done it various times and they wash your car for free every time." (Watson, male, London)

Watson mentioned about his car park experience and his ability to earn by renting his car to a company. Many participants mentioned that they are happy to pay a higher price for a product or service that is readily not available.

Aspect II: On Call Availability

A platform that is run and operated by consumers, and majority of them are from the age group for 18 – 35, who are looking for fast and effective solutions for their problems. For them, the solutions should be immediate and applicable, that can be customised.

Various users of collaborative consumption mentioned that these platforms help them find solutions that are easily applicable and effective in nature. For example, a respondent revealed that

"Usually in a hotel the check-in and check-out timings are fixed. I used Airbnb for my last holiday. I was supposed to land at 10pm and get to the property by midnight. However, the flight was delayed. The host waited for us till 2am. He got us some cheese and bread. We wanted late checkout after 4pm, he let us do that as well." (David, male, Esher)

David, during his interview compared hotels with stays using collaborative consumption. David spoke about fast and effective solution provided by collaborative consumption that suited his needs.

Another respondent cited

"I was looking for a particular kind of décor for my per-bridal shower. John Lewis, M&S or any other store was of no help. I found a girl on Etsy who could do that for me and get it delivered in time to my office because I am not home on weekdays. This girl came all the way from Manchester to deliver my products herself because some of the return gifts were fragile." (Sarah, female, Marlow)

Sarah mentioned about her ability to find a service provider as and when she needed. Many other respondents, just like David and Sarah focussed on their requirements being fulfilled as and when they wanted.

Aspect III: Way to re-Live Old Days

An unlikely notion that stood out from the discussion was the way to re-live old days. Participants have pointed that collaborative consumption has made it easier for them to explore

and get hold of products that are old or belong to the lost era. Some participants associated an emotional value to it and considered this medium helpful to find vintage products.

Upon asking an incident when collaborative consumption was of any help to them, a participant immediately smiled and said,

"Last year I saw a social media trend where people were seen in an image divided in two parts, one with a photo from childhood and another one a recent photo in same clothes and pose. I obviously wanted to recreate a photo in a dress that I wore as a child in 80s. I found the exact same dress in my size on such a website. I would confess that I paid extra, but it was worth every penny. I got to re-live so many emotions with that one dress and a picture."

(Anushka, female, London)

Another respondent replied saying,

"I saw a vintage silk top from the 40s that a man was selling from China. I was sceptical but he mentioned that it belonged to his great-grand mother and he wanted to pass it on to a worthy owner. I took that leap of faith. I also received a small note from that man asking me to take care of the top and pass it to next worthy owner. If not this medium, how else would I have possibly found it sitting miles away?" *(Amber, female, London)*

Amber and Anoushka spoke about being able to find old / vintage products. Fifteen respondents spoke about their experiences of being able to access vintage products without any middleman or commission.

Amber went on saying that,

"With this, you can now possess someone's memories and live it your way."

Aspect IV: Mechanism to Satisfy Aspirational Needs

Aspirational products are considered as those products that consumers want to buy and possess, but they cannot do so because of economic reasons; and hope to do so in near future.

The research participants agreed that using collaborative consumption has given them an easy access to products and services they could never think of being able to afford. The statements that stood out from the discussion on how collaborative consumption is helping them overcome their aspiration needs, are as below.

"As I told you that I work for a pharma company and have three children. My wife works from home. We try to go for a luxury family holiday once every year. Last year we went to Crete. We rented a villa there with butler service. It was once in a lifetime experience. I have always wanted to do it. Now imagine doing the same holiday in a fancy sea-side hotel. I could never imagine being able to enjoy such luxury earlier without having access to such a platform." (Oliver, male, Essex)

Many interviewees just like Oliver spoke about collaborative consumption as a medium to access easy and affordable luxury as it does not require permanent ownership. Other respondents conveyed,

"I always dreamt of buying an LV bag. I saw a used LV bag listed online and I immediately jumped on it as it was listed for £175. I haggled and got it for £150. It looks as good as new and nobody needs to know that it is second hand." (Eve, female, London)

"I used an Armani tuxedo for my wedding. I do not wear suits, because my job does not demand it. It was a no brainer for me to not buy one. I found a website that would let people rent their expensive designer clothes. I found a black tux, just my size. I paid £50 for two days and £50 for a new white shirt, and that is how much I spent to dress up for my wedding day. I was never going to waste £1000+ to stock that tux in my wardrobe." (Chris, male, London)

Eve and Chris are amongst the consumers who cannot afford to buy luxurious products. However, collaborative consumption has made it possible for people to get those experiences.

Theme Takeaway

- Collaborative consumption has opened an untapped space of products that is not readily available in conventional ecommerce or brick and mortar stores.

- Users of the collaborative consumption are able to put the products back into circulation if they do not require them.

- Consumers' demands being met exactly when they want, helps them return back to the platform.

- Collaborative consumption has been able to provide fast and reliable solution to the users to fulfil their requirement.

- Collaborative consumption has made old and vintage products accessible to consumers across the globe.

- Participants appreciate the ability to access this aspect without the presence of middleman.

4.3.4 Theme 4: Market of Inconvenience

An unusual theme that stood up from the data and goes beyond the common belief of the users of collaborative consumption, is *'Market of Inconvenience'*. Although, majority of users of collaborative consumption believe that this medium has been a blessing for mankind in general, some of those users think otherwise. This theme pinpoints the annoyances and hassles, as told by the users of this medium.

Despite of various positive experiences, many respondents spoke about the negative aspect of using these platforms. The risk of privacy and personal space invasion is high as the users' lack trust in the professional capacity of good or service provider. The users of the platform have also accepted of paying a higher than average market price, in the name of peer to peer sharing and eco friendly products.

During the discussion, one of the female respondents mentioned about the inconvenience that comes along the use of peer to peer sharing,

"I was with my two other girlfriends on an all girls trip when we used Airbnb. The house wasn't a cheap property. When we got there, we found out that the toilet was broken. After the complaint, we had two (male) plumbers in and out that weekend, and we chad to go across the street, at the host's for the toilet service. It was inconvenient and uncomfortable."

The users have shown less trust in the companies that run this technology mediated platforms. The respondents have agreed to receiving no / less support for any trouble they faced in past. Hence, the respondents feel that the effort (in terms of money and time) invested in these platforms are always more than the actual results. That becomes a demotivating factor for many users to continue using the platform in longer run.

Mentioned below are the key aspects that have been distinguished on the basis of repeat words / phrases that grouped together to form an umbrella theme.

Aspects	Number of Sources	Number of References
Invades personal space	19	31
Personal information is always at risk	24	42
Not always a cheaper alternative	25	42
Fear of unknown	19	26
Effort is more than the returns	18	23

Number of Sources: total number of participants who added to the formation of each theme

Number of References: total number of citations of the word, phrase or sentences that added to the formation of each theme.

Aspect I: Invades Personal Space

When participants were explicitly asked to describe the various inconveniences that collaborative consumption brings along. The foremost thought that resonated amongst various users was the personal space being invaded. It has been noted that the participants have

constantly pressed on the issue that use of collaborative consumption involves sharing their commodity / services / space with other people, who are strangers. Not everyone seems to be comfortable with that.

This was a common thought that was shared between the service providers and service receivers. Some of the statements that stood out to help aid this belief are as below.

"My husband and I used Airbnb for our airport transfers. We expected a separate bedroom as per the property description. When we got there, I noticed a sheet, like a curtain between the couch (where the host was meant to sleep) and our bed. That moment, I felt quite uncomfortable and could not sleep. The host was nice, but he inconvenienced himself to earn that extra money, which I am sure he needed. I think such experiences come in a package when you decide to use these sharing platforms." (Sherry, female, Bristol)

Sherry talks about her experience as a guest here. She was scared of her security and felt that staying at the property was in breach with her and her husband's privacy as they were sharing a room with a stranger. In her interview she mentioned that she could not sleep because she felt threatened and did not want to risk her life by sleeping. She clearly pointed out that these arrangements invade peoples' personal space, be it host or guest. Upon asking why she didn't complain to Airbnb about her situation, she replied *"…because it was for a night and it is further inconvenience."* This implies that consumer measures their level of inconvenience with money and time spent. She mentioned that she did not want to raise the matter further as she was not harmed, and she believed that the host needed money.

Similar thoughts echoed while interviewing a host who used to jointly rent his apartment with his partner, using Airbnb and other similar platforms. However, he had to stop doing it after a while because of personal space invasion and privacy concerns.

"We listed our newly purchased apartment using various peer to peer sharing websites and Airbnb was one of them. We did it solely for extra money that could help us with our

mortgage, but we understood quite early on that it's not worth that hassle. Not every guest

understands the meaning of privacy. They would expect us to be at their service for tea and

coffee when they get up, be it 6am on a Sunday, else bad reviews and less money. We have

had guests coming back at 2am and not being able to open the main door, obviously they are

drunk. Thankfully, it is all over now." (Joseph, male, London)

Joseph who lives close to central London, had to stop listing his property after a year of problem facing. He explained that people get too comfortable in a home setting and expect to get luxuries of home like morning tea and coffee ready, and served for them at the breakfast table. In his conversation he also mentioned that one of the major reasons they stopped was because of stiff competition in the area. He explained that many other young couples were listing their properties for much lower price band and their profit margin decreased. Hence, they (Joseph and his partner) did not find it worth continuing with listing their property.

Joseph, during his interview also mentioned that his experience does not demotivate his to use of such platforms, instead he is an avid user of peer to peer sharing. However, he does not trust the mechanism of reviewing people as he believes reviews are usually biased.

Another host shared similar experience where he and his wife have noticed some guests walk into their bedroom even after leaving notes and specific instructions behind for them. Ali, during his interview mentioned,

"We usually keep our own bedroom door shut and leave instructions for the guests to not

enter our master bedroom. However, at times we have noticed that guests entered our

bedroom, we could just feel it. You can't trust people like that." (Ali, male, London)

Ali, during his interview mentioned that he sued one of the guests and there was no help from Airbnb. Ali explained how the money earned can never substitute strangers trying to enter your private space like bedroom and sometimes trying to destroy your belongings.

One of the interviewees who is a regular user of Uber Pool, said,

"I do not like when co-travellers sitting next to you who are complete stranger to you, try to look into your phone screen." (Kelly, female, Surrey)

The above mentioned examples, and many such examples speak about privacy invasion and letting others access personal space like your home can be a possible threat in different manner.

Aspect II: Not always a cheaper alternative

While conducting the interviews for this research, many users seemed to defy the common belief of collaborative consumption being a cheaper mode of consumption. On contrary, some users believe that using these platforms can turn out to be more expensive than using the conventional ecommerce or brick and mortar stores. This belief has come from their own experience or from learning the experiences of their closed ones. Some interviewees seem to have paid a premium for using these platforms.

Some of the examples to support that notion are as below.

"I am an avid user of sharing platforms and use second hand clothes found online. Some platforms offer bidding mechanism that corrupts the system of sharing. People amp up the price for fun and some just bid higher anyway. If these platforms promote such activities with no supervision, then the whole meaning of sharing is lost, and we are again stuck in the cycle of money and wants." (Holly, female, London)

Holly described that she has always used second hand clothes and migrated from buying them from charity shops to swapping and bidding for used clothes, online. However, she explains that the bidding mechanism is faulted without any supervision and sometimes she ends up paying more. In her interview she also mentioned about the hassle of returns with second hand clothes as one has to pay for postage and sometimes, the other user (seller) refuses to take it back. In her interview, she implied that these activities can prove to be costly for wallet and your own time as well.

Another respondent spoke about surcharges and hidden costs,

"I am guilty of using Uber, every day. One would expect it to be cheaper than a black cab. Uber can be as expensive as black cab, if not more. They have surcharges and sometimes driver take a longer route. It is not a happy option; it is just convenient and addictive. An expensive one!" (Luna, female, London)

Luna explained that her need to use Uber is because of her lifestyle. Many young users (between the age group of 20-35) using this platform, just like her spoke about surcharge on base price. Upon asking if they thought about using public transport, they spoke about safety concerns and hassles of using public transport during peak hours and / or night time and / or weekends. Users expressed their faith in the system because of the technology and how it gave them confidence in the system. However, each one of them agreed to the higher pricing as a pinch. I asked them if they would switch for a cheaper alternative with similar technology; and out of ten interviewees, seven of them agreed to make the switch.

"Platforms like TaskRabbit are good, but expensive. I wanted a handyman who could help me with wall hangings. I thought that ability to choose a skilled person based on reviews is intelligent. But I paid £67.99 for an hour because I chose somebody with good reviews."

(Nicole, female, London)

Nicole pointed out towards her concerns for safety and letting a stranger in her home. Hence, she opted to choose a skilled handyman with good reviews and opted to pay more in return of that.

Aspect III: Fear of Unknown

Any involvement in collaborative consumption requires two or more users (mostly unknown) coming together to finish a task. Upon asking if users are comfortable dealing with strangers, some of the replies that stood out were as follow.

"My property is listed on Airbnb and many other such platforms. I have provided images and a detailed description of where my property is (not the exact address but landmark and street

name) and how it looks. The thought is scary. You never know, someone might just break in one day. It is like giving out too much information. I am always scared." (Hannnah, female, Leicester)

Hannah, a female user who lives alone and has listed her family home on various sharing platforms. She overtly mentioned her concerns about her own safety. When I asked her if she has ever faced any such trouble, she denied but she spoke about how she is extremely careful and selective about who to host and who not to host. She mentioned that she rejects people, just looking at their profile pictures and reading their bios. If bios are not well written, or profile picture does not look sharp, she rejects the request.

On similar grounds, one of the hosts said,

"I once hosted a hooker (19 years old girl). She looked good on paper and told me about visiting London for the weekend. I was gone for the weekend. When I came back, I noticed glitter and some erotic props around my flat. I raised it to Airbnb, but never got any concrete help. I have stopped hosting since then." (Bran, male, London)

Bran is a retired man in his seventies. He feared his safety after that incident. Bran mentioned about reading the young girl's profile and she sounded responsible from the communication. He feels that whosoever came to the flat, wasn't the same person as who he spoke with.

An Uber driver spoke about his concern for safety, and mentioned,

"I drive Uber and often on weekends, I get drug peddlers, who keep changing the destination to deliver their drugs. I am sure, they have knives and guns, maybe. I often ask myself if it is worth risking my life, but I am stuck in temptation of self-employment." (Oliver, male, Essex)

Oliver spoke about his fear for life as he would never know the details of a rider till the rider sits in the car and trip begins. He reckons that many uber drivers just like him have faced similar situations and they are helpless at that time. When I asked him if he made any complaints to

Uber, he explained that he raised the topic in their meetings, but no action is taken. He mentioned that Uber does not behave responsibly for drivers' safety.

When asked, *'When you use Airbnb or similar platforms, do you prefer to use it with group of people, or you are confident doing it alone?'*, users came up with varied answers based on their gender.

One of the female respondents replied,

"I do not think so. I will be so sacred even if I am not sharing that property with the host. You never know. They can fit a camera or can have a spare key and enter while I am asleep or when I am not at the property. No, I would spend more and stay in a hotel." (Sarah, female, Marlow)

On the other hand, a male respondent replied,

"If it is just for a night, then no. If I have a longer stay, then why not." (Steve, male, London)

From the above mentioned examples, it is clear that male respondents sounded more confident to use such services on their own. However, none of the female respondents agreed to using such services all by themselves. They sounded reluctant and preferred to be in presence of other people.

Aspect IV: Effort is More Than Returns

Nineteen out of thirty-three resonated with the notion of putting in more effort than the actual results. Respondents who have actively participated in sharing, on day to day basis, have shown decline in their interest as over the time they have not received the due results. One of the respondents said the following:

"I often swap my clothes. The process is so tiresome. You click good pictures, describe and then if someone shows interest, you answer their queries and sometimes send more pictures. Then, you have pay for the post. Often, I receive some clothes that do not fit me right. It is

such a hassle to return as some people are not happy with that. I have started to feel

demotivated with this medium." (Holly, female, London)

Holly explained that she has been using collaborative consumption for over 4 years now. However, she has always faced issues with returns. She feels that because she is not a brand, she is asked more questions when selling her clothes online. She feels that platforms are not monitored well, and people tend to abuse the power of collaborative consumption.

Another interviewee, who is a regular user of a food sharing apps like *'too good to go' and 'olio', mentioned,*

"I am anti food wastage hence like to use these apps. With some (apps) you pay £7-£10 for a food box and all you get is some bread, soup, sometimes noodles. You do not have a choice and you might have to walk far to get food, not a convenient option but good for environment" (Anushka, female, London)

Anushka is a young female working with a consultancy firm and she shared her love for environment and points that as one of reasons to use collaborative consumption. However, she mentioned that transactions are not smooth, like the conventional ecommerce platforms. Lack of experience in a smooth transaction was one of the key reasons pointed out by many other respondents

A respondent who uses car sharing app, said

"I met with an accident driving Zipcar. I immediately called them and informed them about the incident. They fined me for late return, also charged £375 for the repair. Customer service executive was not attentive during the call. I had zero help and paid money for being honest with them. They told me that they do not give insurance cover." (David, male, Esher)

David spoke about his bitter experience with Zipcar. In his interview, he explained how he feels that terms and conditions in collaborative consumption are blur. David went on explaining how he made an effort to inform the company, instead of leaving the car back in the parking

spot; and he was fined after that. He feels that one ought to be more careful while using such platforms because of lack of after services.

Aspect V: Personal Information Always at Risk

Twenty-four respondents out of thirty-three, during their interview expressed their views about their personal information being at risk. Some of the users expressed that due to the incidents of data leakage in past, they do not fully trust collaborative consumption as stranger involvement is higher.

A female participant, in her mid 40s said

"I never leave reviews. I do not have any profile picture on any of these platforms. I am too scared. However, I make my decision based on the reviews written by other people." (Nicole, female, London)

Upon asking if she will ever take a positive decision if there were no reviews available, she replied

"Never, I want to read other people's experiences. I am happy to pay more but feel safe."

Throughout her interview, Nicole kept insisting on the importance of reading reviews and then going ahead. However, she did not seem convinced with the idea of leaving reviews. She gave few reasons for that:

- Due to her busy schedule and responsibility of kids, she did not have time to think and write reviews.

- She felt that if she writes a bad review for someone, they might be able to track her on social media and that can be a possible threat to the family as well.

- She also explained that she is not comfortable giving too much information about herself on these platforms because of data leakage in past.

This seemed to be a pattern amongst the age group of 36 – 55. Out of six interviewees, five respondents mentioned that they did not leave reviews because of time constraints, family commitments and lack of faith in the medium.

However, another female participant in her late 50s mentioned

"I have grown up in countryside of New Zealand. We did not have hotels there. I remember staying with strangers when we would travel. Reviews or no reviews, I do not care." (Denise, female, London)

Upon asking if she is scared of her personal information being at risk, she replied

"Absolutely. There is so much happening out there. In this fast pace world, you can never be sure. They can trace you from anywhere. I do not trust Uber at all. They flirt and sometimes track you on social media because they know your name and they have seen you in person. (It) has happened with me once. I had to call the cops for help." (Denise, female, London)

Denise, a social worker, is from the age group 56 - 65, spoke about her experience with Uber and how she lacks trust in the platform. During her interview she spoke about how young girls she has come across have faced something similar but with different platforms. She spoke about how her travel experiences, early in her life shaped her thoughts around reviews. This pattern seemed prominent in the age group 65 and above. Three participants from that age group also spoke about reviews playing no, or a small part in their final decision making, while using collaborative consumption.

On the other hand, male participants showed their concern but did not seem much affected. One of the male participants, when asked the same question, replied

"Yes, that thought is always in back of your mind. But what are they going to do? Call me? Follow me? I think I can take care of that." (Alex, male, Cambridge)

Another male participant replied,

"I think that I am okay. I will be worried for my girlfriend, or sister, or a female friend. There are all sorts of things, you know. But I personally do not feel at risk" (Brad, male, London)

The male respondents were concerned about data leak and being tracked by the other users who are strangers to them. However, they did not seem to be threatened with the idea. Nine male respondents showed their concern about personal information at risk. However, five respondents out of those nine, expressed that they are not vulnerable themselves.

Theme Takeaway:

- Users of sharing platforms understand the risk of privacy invasion as the interaction with strangers is higher. This risk experienced by females was higher than male participants. Nine females (out of fourteen) expressed their concern about privacy invasion in this case. However, ten male participants (out of nineteen) showed serious concern towards their privacy. It is to be noted that when those ten male participants were asked if their concern is higher when their partner is with them, eight out of ten male participants replied with a yes.

- Female participants seemed to be more price conscious. Twelve out of fourteen female agreed to have paid a premium for using sharing platforms twice or more than twice. Users comprehend that higher reviews will translate to higher price in case of sharing platforms.

- In case of collaborative lifestyles, a higher price and good reviews do not promise a user to return back for more services. Twelve out of thirty-three users seem to agree with that notion.

- Both male and female respondents recognise the fear of unknown while using collaborative consumption as the reliance on strangers is higher. Hence, respondents mentioned that swapping in person is not safe and posting it is a better option.

- The interviewees expect least help from the companies running such technology mediated platforms as the terms and conditions are not clear. The lack of transparency in terms and conditions is a matter of concern for users. The decision of continuing to use these platforms is affected because of the earlier bitter experiences.

- The users weigh the effort they put in and the return they receive. If the return is lower than the effort, it acts as a demotivating factor for the users for future use of the platform.

- Females think about it more often and feel threatened by stranger involvement, hence do not want to leave traces of their online presence on sharing platforms. The age group of 36 – 55 seemed to be more concerned about their privacy and did not want to leave reviews behind. However, they want to look at reviews of other users. The male respondents seemed more confident in using these platforms. They showed their concern of data leak but that does not affect their usage of the platform.

4.3.5 Theme 5: Conscious Consumerism

The idea of consumerism conflicts the basic motive of collaborative consumption. Consumerism has promoted the idea of more and more consumption of goods and services and that more purchase will make consumer happier. As discussed earlier in literature review, the users of collaborative consumption do not agree to the idea of consumerism. These users are the believers of sharing and making most use of any available resource, instead of wasting and making new purchase every time.

The participants of the research appear to agree with the notion of sharing, as they resonate with the following ideas:

- Collaborative consumption is a sustainable way of living to move ahead in future

- Peer based sharing is an answer to excess and wastage

- Fast fashion has to end, and sharing is the way out of that problem

- It is important to use the current available products to their utmost potential

However, the same participants had varied viewpoints when asked about various risks associated and how they view the long-term functioning of these platforms. One of the participants mentioned,

"It is a smart way of covering the sins you have done in past and continue to do in the name of sharing." (Amber, female, London)

Amber is a regular user of collaborative consumption. However, during her interview she mentioned a few times that collaborative consumption is not a way out of our problems related to over consumption. Instead, she claims that circulation of fast fashion has increased more with collaborative consumption.

Another participant expressed,

"Don't you think that we are using more, maybe in form of swapping; and what about travel. It is a trap. Just a modern and hipsters' way to look at things. We are a part of heard moving in one direction." (Jose, male, London)

Jose is an online travel influencer. From his experience of swapping during travel for work, he feels that our carbon footprint is on rise than normal with ease of swapping and renting.

Respondents have raised their concerns about the long term sustainability of platforms running on the idea of collaborative consumption. The regular users of peer to peer sharing consider this new way of consumption as a gateway to consumerism. The ease of access to luxury, without long term commitment is a concern raised by various respondents.

The respondents have also spoken about the environmental issues that collaborative consumption is giving rise to. The respondents have raised their concern over the actual motives of the organisations that run these tech based platforms, in turn demotivating them to continue using the platform in longer run.

Mentioned below are the key aspects that have been distinguished on the basis of repeat words / phrases that grouped together to form an umbrella theme.

Aspects	Number of Sources	Number of References
Leads to Conspicuous Consumerism	22	34
Ethical / Sustainable Consumption is not Cheap	22	31
Rising Environmental Problems because of continuous swapping and travelling	20	27
No Price Control	18	25

Number of Sources: total number of participants who added to the formation of each theme

Number of References: total number of citations of the word, phrase or sentences that added to the formation of each theme.

Aspect I: Leads to Conspicuous Consumerism

In spite of the common belief that collaborative consumption involves living on what is important and not what is luxurious, many participants of the research think otherwise. Some of the research participants insisted that collaborative consumption has made luxury *'accessible'* and *'affordable'*.

To support the above mentioned claims, some of the statements by the research participants that stuck out of the discussion were as follow:

"It is a fad. Do you really think it will stay forever? Although I am a part of this system, but I know that it is 'the' thing and that is why everyone wants to use it now. Renting a villa or an expensive holiday homes will make me look good in my Instagram pictures, I will get more likes and people will talk about me. Same goes for being able to buy second hand bags or clothes or shoes. People will talk good things." (Jose, male, London)

Jose, in his interview spoke about the importance of an online image for younger generation. He spoke about affordable luxury and how collaborative consumption has made it more accessible with easy renting and easy swapping. In his conversation he mentioned that,

"I can swap a nice two bedroom apartment with a villa in a village of Italy. That is affordable luxury"

Many respondents spoke about luxury good like designer belts, shoes and bags being easily accessible for lower price on collaborative consumption. One of the respondents contributed by saying,

"Today I can approach luxury at the price of high street. I will have to compromise on it not being first hand, or even not in the best form, or not from the latest fashion. It does not matter, really. There are two advantages to that. First, I get luxury brands for cheap. Second, people think better of me. They look at me as someone who can afford luxury. That gives me a feel good factor." (Amber, female, London)

Amber, from her experience pointed towards products she purchased for cheap in auction and using other forms of collaborative consumption. Nonetheless she clearly pointed towards display of economic power by being able to afford luxury. Many other respondents like her spoke about the dark side of collaborative consumption that involves open display of luxury.

Aspect II: Ethical / Sustainable Consumption is not Cheap

Many participants referred to collaborative consumption as ethical and sustainable in long term. At the same time, some of those participants referred to the use of collaborative consumption as expensive. They claimed it be heavier for one's pocket and time as well, from their experiences.

One of the participants mentioned that,

"If you look from outside, everything looks picture perfect and you would think second hand has to be cheaper, but people charge you more in the name of green and clean. Airbnb stays

that claim to be running on green energy are more expensive. Why is that? Why do you pay

more for something that is clean? Doesn't that defeat the whole purpose of green

consumption?" (Sherry, female, Bristol)

Sherry pointed towards the demotivating aspect of collaborative consumption. Many other participants, along with Sherry mentioned during their interview about paying a premium for products that run on green energy.

Upon asking about participants' feeling about whether collaborative consumption is able to deliver the promises of long-term sustainability, or not, one the participant answered,

"I see myself using this system in future, as this is the way forward because of the flexibility it

offers. However, I see some challenges moving ahead. The real motto should not be money

making. It is competitive and users are in it for easy money making. They charge you extra

for their higher ratings. Not always cheap, as one may think" (Lucas, male, London)

Lucas pointed towards the profit making objectives of the organisations operating the platforms of collaborative consumption. Lucas mentioned about products being renewed every time before they find a new / temporary owner and users' finding pleasure in the possession. Other participants pointed towards how paying for a second hand product does not deliver the real value and they can never be sure whether the price paid is delivering enough. Participants went on comparing second hand consumption with first hand purchase and explained that as consumers they can never be sue about the end product and its durability.

Aspect III: Rising Environmental Problems because of continuous swapping and Traveling

Sixty percent (twenty interviewees) of the total participants raised their concerns over the environmental problems that collaborative consumption is giving rise to. Participants spoke about raising carbon footprint, irresponsible travels and frequent swapping leading to a bigger problem in future.

Participants were asked to describe environmental benefits or any concern that comes with the use of collaborative consumption.

The participants from their experiences have spoken about the following issues:

- Rising carbon footprint because of increased travel

- A sudden climb in swapping and renting has led to more usage of postal services than in turn has led to increased use of paper and cardboard

- Easy availability of ride hailing taxis are creating more pollution related problems than ever before

A participant said,

"Everything is now readily available. I feel uncomfortable about it. More people are using Uber instead of public transport. Or I see people driving ZipCars, because of its availability across London. How is that good? Even the companies running these platforms are promoting the usage so that they make more money out of it. As harsh as it may sound, but it is commercial, and we are paying for ease and luxury." (Chris, male, London)

Chris here, speaks about collaborative consumption as a platform that has made 'ease' readily available. He mentioned the growing environmental concerns that come with the ease. Many other participants expressed their concern over growing dependence on these platforms and the choice we as users are making in exchange consumerism.

Another participant showed his concern over increased carbon footprint by saying,

"Easy affordability of rental places to stay at, has given rise to travel industry. Now I am tempted to travel more because I can stay with a local, get local experience and pay less than I would otherwise pay in a hotel. Also, I can now share a car ride with someone who is traveling in that direction anyway. It all sounds good, till you look at the bigger picture. I am increasing my carbon footprint. Easy affordability does not guarantee a clean future."

(Oliver, male, Essex)

Oliver speaks about easy and cheap travel options that makes us compromise on green consumption. More travel implies more carbon footprint. Oliver spoke about temptation to travel because of availability of varied options.

Aspect IV: No Price Control

The users of collaborative consumption often face the problem of no price control on the functioning of this technology mediated platform. The participants have spoken openly about their experiences where the providers have charged them more because offering was either different from others, or with added benefits / services. Some of the participants mentioned that due to lack of monitoring or a governing body, there is no way to have a fixed price band for some products.

One of the participants told,

"I have seen fashion bloggers listing the free bees they have received, on sharing platforms. It is good to not let that go to waste. But you are paying for free bees. It happens a lot because fashion and beauty bloggers do that. There is no real way to assess that. People dictate their terms on pricing." (Hannah, female, London)

Hannah spoke about her experience with platforms like eBay and depop. Hannah pointed toward the users who sell free items. Many other users raised their concern for no price monitoring and providers trying to dictate their terms.

Another participant mentioned about rental listings and said,

"My parents rent their cottage in Scotland. Travellers like to visit when they go for long walks. Market is kind of bad because there is no real price control and others are doing it as well. I give you extra service, say a heated pool, I can command the price. Or, even if I have a fireplace at home, I can dictate the price in the area, for something so small." (Ali, male, London)

Ali mentioned the difficulties with growing competition in renting homes. He mentioned providers trying to charge a premium for extra services or facilities, which should come complementary.

Many users pointed towards uneven pricing for similar products. The users feel that there should be price governing body or price bands for platforms of collaborative consumption.

Theme Takeaway:

- Since collaborative consumption has made it easier to swap and rent, it has become easier for the users to access luxury with no commitments of owning and maintaining it.

- The users of collaborative consumption do not want to experience luxury, rather they associate using luxury with better image. This pattern was seen amongst the age group 18 – 35. Twelve out of twenty-two respondents who pointed towards conspicuous consumerism, fell under this age group.

- The users are confused about second hand purchase as their immediate point of comparison is first hand consumption with better benefits.

- The users of the platform do not necessarily consider collaborative consumption as cost effective because of increasing competition within the system and providers charge a premium in the name of green products and services.

- If we look at the bigger picture, collaborative consumption does not stand in parity with green consumption. The ease and variety of available options is promoting consumerism that is giving rise to carbon footprint, that implies increase environmental concerns.

- The lack of price monitoring is a concern for many users. Uneven price for similar products and services makes users doubt the legitimacy of the providers and makes it difficult for the users to trust the mechanism of collaborative consumption.

4.4 Chapter Summary

In Chapter 4, I have presented the research findings, that I undertook of the participants interviews. The findings were divided in two sections that is, the identified benefits and identified risks. The identified benefits were listed first before moving to identified risks. Each identified theme has been supported by a detailed explanation, along with the participants' statements and the meaning of those statements.

The users of collaborative consumption have identified this medium of sharing amongst peers (known and unknown) as a platform to come together and share. The users of collaborative consumption appreciate that it involves consumers at both ends. The service / product provider and the receiver fulfil the role of producer as well as consumer. Hence, they are known are prosumers.

This activity of sharing involves being dependent on people, and mostly strangers. Hence, the users take help of the listed reviews and ratings. The participants of the research have admitted that reviews and ratings play a key role in monitoring the other user behaviour. A higher review can translate to a good product offered or a better service provided, as it lets the users of the (various) platforms identify the credibility of service provider.

The participants have shown higher interest in using collaborative consumption as this new way of consumption has given them a freedom to choose temporary ownership; and it helps keep the goods in circulation with less wastage. However, the same does not transform to green consumption as easy circulation of goods and services seem to have given rise to carbon footprint. Many participants have agreed to being involved in conspicuous consumerism as peer to peer sharing has made luxury *'accessible'* and *'affordable'*.

Many respondents recounted their experience of paying more that the average market price in the name of sustainable and ethical consumption for peer to peer sharing. If the users think that

they have paid a higher price, that seems to be a demotivating factor for the them to continue to use the platform in longer run, or on consistent basis.

Collaborative consumption has opened an untapped area of keeping products and services in circulation. The users view collaborative consumption as a means to access wide variety of products and services, not otherwise accessible and that includes vintage goods. The vast database available with the technology mediated platforms, lets them match the provider and receiver as closely as possible according to the needs and requirements.

When asked about comparing peer to peer sharing consumption with regular purchase, many participants spoke about the human touch that collaborative consumption brings with it. It lets users to question each other, putting the providers and receivers *at par with each other.* This aspect of collaborative consumption has given them flexible options to use the platform as and when they would like to.

Nonetheless, this type of exchange involves heavy dependence on strangers without being backed by a corporate name. Users have shared their experiences of safety breach and always being under threat of privacy breach. Collaborative consumption can bring negative surprises when personal space is invaded and promised product or service is not delivered.

Many respondents have experienced 'unprofessional' and inconvenient services at the hands of the providers, who are not experts themselves. The companies running these platforms seems to be of less or no help to users at that time. At the same time, there is a lack of governing body that can monitor overall price in collaborative consumption. Many respondents pay higher price for added services and that becomes a demotivating factor for future sue of the system.

Even though the users of collaborative consumption have raised their concern over the new form of consumption, the system still seems to be popular amongst its users. The users have admitted that this form of consumption is better than the other forms of buy and sell as collaborative consumption puts the used products into circulation. Many participants have

experience monetary and emotional benefits; the users have felt valued. The users feel the need

of being more mindful while using collaborative consumption as respondents have agreed to

the need of being a smart consumer for this alternate way of consumption.

Chapter 5: Discussion of Findings

5.1: Introduction

This chapter discusses the research findings from the previous chapter and situate those findings in the existing narrative and draw out inferences for the subject matter as a whole. In order to do justice to all each identified finding in the previous chapter, this chapter follows an explicit arrangement.

The aim of this chapter is to bring together key research findings and draw comparisons with the existing literature of the issue under discussion. I give my interpretation via assigning meaning to the results by spelling out their significance to show how they answer the research questions. So as to achieve that, I discuss each sub-question (as mentioned in Chapter 3) with particular consideration to its input and implication to knowledge and enquiry. To achieve that, I have contextualised my findings with previous research and theory and I then move on to challenge some of the studies, and sometimes my own findings and make my recommendations accordingly.

5.2 What are the main factors that influence users' decision to engage in collaborative consumption?

5.2.1 Cost-Effective

It has been noted that some users engage with second hand consumption for fun, while other do for economic and material necessity (Williams and Windebank, 2005). However, the study under consideration uncovered that the regular users of the collaborative consumption reach out and engage with the platform on regular basis because of the usefulness that collaborative consumption provides. The common perks included the '*monetary benefits*' or '*cost-effectiveness*' it provides. Users of the platform have enjoyed bargains, discounts and easy swap of commodities with no cost involved.

This form of consumption has proved to be a captivating substitute to commercial consumption that gives advantage of (temporary) ownership with reduced financial strain and ecological benefits (Botsman and Rogers, 2010). The participants from the age group 18 – 35 have shown keen interest to participate because of less responsibility and no burden to maintain the assets. The participants from the age group 56 and above enjoy the distribution of financial burden by swapping and renting, and yet being able to enjoy the lifestyle.

It was evident that consumers, if presented with an opportunity of economic benefits will happily engage with second-hand consumption over and over again. The economic benefit was one of the key factors of engagement proven by Nelson et al. (2007) for the use of freecycle, Ahmad & Nasution (2020) and Olson & Kemp (2015). The present research showed similar results of the users being motivated to engage more with collaborative consumption, provided the participants receive economic benefits.

However, this research found out that the economic benefits are a starting point, or a motivation to start using collaborative consumption. It is important that these economic benefits should be perennial in nature with each transaction, every time. The users acknowledge that if the economic benefits are not consistent over the period of time, then they start comparing the money and time invested in the transaction with the commercial consumption, and that's when they start losing their engagement with collaborative consumption. Another question that rose from the discussion is *'if easy access to products and services is leading to a conspicuous consumerism?'* Many consumers view second-hand consumption to be a path to consumerism. There is a detailed discussion on consumerism in later part of the chapter.

5.2.2 A Pullback on Increased Carbon Footprint

Another important factor that came up is growing *'environmental concern'*. The users of collaborative consumption have agreed to be a part of consumption that is recyclable and can be used over and over again. Growing concern over the increased carbon footprint is one of the

key reasons to make such consumption a lifestyle. The users agree to commercial consumption as more inviting over second-hand consumption. However, the users are aware that a commercial consumption leads to fast-fashion, landfills and rising carbon footprint.

The choice between the two is in lines with the social dilemma as suggested by Dawes (1980). Schor and Fitzmaurice (2015) have recommended that consumers can make smarter choices by collaborating with one another and sharing. Radu and Psaila (2017) advocates the increased use of collaborative consumption as it can lead to productive and efficient use of the underutilised or dead capital. Hamari, Sjöklint, & Ukkonen (2016) have proposed that the use of collaborative consumption can be a solution for hyper-consumption.

However, this research has a contrary stand and found out that the users see an adverse side of increased use of collaborative consumption in the name of green consumption. The consumers believe that collaborative consumption stands on the contrary to the general belief of collaborative consumption being pocket friendly. The users' initial motive of participation is reusing and recycling. However, the consumers have experienced paying higher price for recycled consumption, based on peer to peer sharing platforms.

The users have agreed to have payed higher price that is, twice or more than twice, than the commercial consumption for similar product or service. It was evident that women users are more conscious of the price than the men. The women users want to compare the pricing of commercial consumption with collaborative consumption, each time before making the final purchase. These users understand the environmental concerns and are demotivated to pay more for second hand products. However, their image of being a consumer of second hand products come into play.

The consumers agreed to being aware about the dark side that comes with the usage of collaborative consumption. Nevertheless, the users believe in contributing to the larger cause and hence ignoring the negative aspect of the usage until it brings a physical harm to them.

Some users have agreed to regular engagement because collaborative consumption seems to be a viable solution for green consumption.

5.2.3 Fraternity of Like Minded

The users of collaborative consumption consider being a part of peer to peer sharing as being a member of a community / fraternity. The users have shown pride in using second hand consumption, irrespective of being able to afford commercial products and services. The users have agreed to feel more accepted amongst their peer when they show the use of second hand consumption. Consumers view their consumption as a reflection of self (Belk, 1988), and this research has similar findings. The consumers have agreed to feel good talking to their peer (home or work) about being a part of second hand consumption.

A study conducted in New Zealand has named the users who enjoy the benefits of sharing and consider sharing as a form of expression of community, as the socialites (Ozanne & Ballantine, 2010). Botsman & Rogers (2010) describes collaborative consumption as a place to *'like-minded'* people coming together to share or exchange. Nelson et al. (2007) consider the users of second hand consumption as active members of civic life. This falls in line with the findings of the present research. One of the key findings of this study was that consumers associate joining collaborative consumption as being a member of a fraternity with an aim to *'change the world'* for better future. The *'feel good factor'* and *'the feeling of pride and superiority'* were found to be the stimulation for the continuing and regular use of these platforms.

5.2.4 Status of Equality

One of the key factors to continue using collaborative consumption is the *'feeling of equality'* amongst the users. The users have agreed to feel *'wanted'* while using collaborative consumption where the users' expectation is that their needs will be taken care of with a possibility to meet their demands in the best possible way within their budget. The users have

felt valued as the final decision of the users, to purchase or not depends on the reviews and ratings of the consumers who have used the product or service.

Labrecque *et al.* (2013) has suggested that use of reviews and ratings has given power to an ordinary consumer to get open access to large information of inside world, which was never possible (in case of a commercial consumption). Sharing of opinion has led to building an *'online social capital'* (Belk, 2009; Belk and Llamas, 2011). The present study has discovered that participants have felt valued with the usage of collaborative consumption as they have experienced a point of equilibrium between providers and receivers, which is a disruption to how a conventional consumption works.

Another aspect that contributes to the loyalty and continuous usage of collaborative consumption is the *'flexibility to operate / exist.'* The system lets users to be their own boss as their liability is restricted to themselves and there are no hidden targets to be achieved. The flexibility to operate as per one's convenience without any long term commitments is seen to be a key element to continue long term use of collaborative consumption.

5.2.5 Transparency

Collaborative consumption is a peer to peer based platform. The users of collaborative consumption have shown high interest to continue using the platform as it provides higher level of transparency in the transactions. The users have agreed to experience more clarity in terms and conditions, open communication with the providers, ability to ask questions, and no hidden costs via the use of collaborative consumption, in comparison to commercial consumption.

The '*use of reviews and ratings*' has been cited as one of the key reasons for transparency of the system. Munzel and Kunz (2013) have mentioned the importance of information sharing based of previous users' experiences, can enable the users of the platform to make better decisions. It has been noted that the use of well written reviews can help attract new users and

aid their decision making process. Top three areas of sharing where the user review plays an important role in decision making are:

- holiday homes like www.airbnb.com , www.holidaycottages.co.uk and other similar platforms.

- Clothes sharing and swapping like eBay, DePop etc.

- Local experiences like www.withlocals.com

The present study confirms that findings of Labrecque *et al.* (2013) that suggested the use of reviews and ratings have given an open access to large amounts of information to the users of the platform, with almost no cost involved. The ability to ask questions and not commit to buying until a prospective consumer is satisfied, has been viewed as another key motivator to continue using the cplatform.

The use of reviews for decision making helps build and contribute to a social capital (Belk, 2009; Belk and Llamas, 2011). The users agree to be more trusting of the product / service listed, that have well written and detailed reviews. Many users want to proceed looking at the well written description of the product. It shows the authenticity of the provider.

Many users have agreed to have experienced confusion while making a choice at the time of using collaborative consumption. They experienced this confusion more at the time of using collaborative consumption in comparison to commercial consumption, as there is no brand name attached. The users who are acting as providers are also consumers. In this case, the use of other peoples' experiences becomes imperative to get rid of the confusion and performance of that product / service being offered. Apart from that, the reviews help make a better judgement of the provider of that product / service.

When asked if the users will be happy to go ahead with the listed product / service with less reviews and more images provided by the provider; twenty nine out of thirty-three (87.8%)

users of the platform showed no interest to use the platform and preferred to switch to commercial consumption instead.

This finding broadly supports the previous work in the area of electronic word of mouth [(Munzel and Kunz, 2013), (Labrecque *et al.,* 2013), (Belk, 2009), (Belk and Llamas, 2011)] and connects its importance to get rid of psychological tension that is, cognitive behaviour at the time of decision making. This research shows that users feel uneasy to make final decision while using collaborative consumption, due to lack of a brand name. Nonetheless, presence of reviews and ratings by previous users shows transparency and gives them confidence to trust the provider and the listed product / service. It is to be noted, users do not want to try new providers until that is the last available option.

5.3 How does demographics (age, gender and education) effect the usage and perception of users towards collaborative consumption?

Kim, Lee, & Choi (2014)'s research presented a factor analysis of car-sharing preference in Suwon (Taiwan), based on the age group. The research revealed that younger generation (millennials) has higher intention to use car-sharing than the elder generation. Hwang & Griffiths (2017)'s research explored value-attitude-intention relationship of millennials in collaborative consumption, by drawing upon cognitive hierarchy model and theory of reasoned action. This research targets the millennials as a critically powerful consumer segment in the context of collaborative consumption. While looking at literature, I could not find a conclusive research that could express how demographics effect the perception of collaborative consumption amongst the users.

In my research, I found three groups of demographics that spoke more about how users from those groups perceive and use collaborative consumption. Those demographic groups are: Age, Gender and Education

5.3.1 Age

The respondents were divided into six age categories [(18-25) (26-35) (36-45) (46-55) (56-65) (66 and above)]. However, patterns were observed between (18-25) and (26-35); (36-45) (46-55); and (56-65) (66 and above). Hence, for this research three age categories are observed:

18 – 35: This age group is a mix of 'Gen Z and Millennials'. The users in this age group are more trusting of sharing with strangers. They are environmentally conscious and associate their own role in collaborative consumption as a part of their image. The users feel good and take pride in discussing about their contribution in second hand consumption, with their peer. This group is highly active to take part and experiment with more areas of sharing. For example: car, hitch-ride, clothes, food, home, experiences, cosmetics, toiletries etc.

The users of this age group can be called *'high risk takers'*. It was observed that they are ready to take part in new form of sharing. The users also spoke about not being majorly affected by negative reviews and take it as, *"a bag of mixed opinions."* However, a negative experience can impact their usage and interaction with second hand sharing for future. The users from this age group were observed to be enjoying temporary ownership with collaborative consumption as they do not have to pay for long term maintenance.

36 – 55: This age group is a mix of 'Millennials and Gen X'. The users of this age group are least trusting of the idea of sharing with strangers. One of the users explained this idea of sharing with strangers as *'uncomfortable'* and *'confusing'*. Most users in this age group were married (with family). This age group is not forgiving of the mistakes and want to read every review carefully. It was observed that they face maximum confusion in comparison to other two age groups at the time of final decision making and do not want to make a bad decision. The users of this age group can thus be called *'low risk takers'*. They feel pressure of making the right decision and do not mind spending more, to opt for commercial consumption. The reviews and ratings play an important role for these users (irrespective of being a provider or

receiver) as they especially seek for reviews and ratings; and would make their decision based on the number of reviews. However, these users do not want to leave reviews behind and *find it as an activity that wastes their time.*

56 and Above: This age group falls under the category of 'Baby Boomers'. The users of this age group are welcoming of the idea of sharing with strangers. This age group expressed an ease in sharing with or without reviews. One of the users mentioned, *"I will go ahead with zero reviews. You have to give a chance to people."* The users of this age group showed high interest in using collaborative consumption for car sharing and house sharing. However, they showed low interest to be the receivers for other forms of second hand sharing like food, clothes, cosmetics etc. This age group can be categorised as *'moderate risk takers'.*

5.3.2 Gender

A clear difference of opinion and perception towards the usage of collaborative consumption was visible amongst the female and male users. The key points that stood out are:

- Female users are more aware of cautious consumption than male users and they take it as their responsibility to observe green consumption, stating environmental reasons.

- Female users have expressed their concern over the *'risk of personal invasion'.* They have shown less confidence to use collaborative consumption all alone without presence of their trusted partners (male or female) or anyone accompanying them, until the transaction does not involve meeting the other user in person.

- Female users are found to be more price-conscious than male users. Female users are always looking for better deals and will switch to commercial consumption for price difference.

- Both male and female respondents have recognised the fear of unknown as collaborative consumption involves interaction with the strangers unknown to them.

- Female users rely heavily on other users' reviews and rating to make their final decision. Male users rely on other users but will hunt for quality reviews than quantity of reviews.

5.3.3 Education

A pattern came up regarding the perception and usage of users based on their education that is, the level of education. It was noted that the users with master's degree and Doctorate have an eye for detail. They would go ahead with the second hand product of service, provided it is a well written description. A user who is a lawyer with undergraduate and master's degree from London School of Economics said, *"A poorly written description with grammatical mistakes are no no for me. I immediately switch to other listings and do not look for reviews there."* These users also looking for other users' display picture and base their decision to go ahead if the picture of the other user looks professional. The users mentioned that a professional picture can increase the *'credibility'* of the listing and makes it *'more authentic'*.

5.4 What are the perceived benefits of using collaborative consumption?

Perceived benefits are the perceived value that a customer attaches to the product / service (Mimouni-Chaabane and Volle, 2010). Forsythe *et al.* (2006) has classified perceived benefits of online shopping under five categories that is, *shopping convenience, product selection, ease / comfort of shopping, hedonic benefits* and *perceived usefulness*. The present research has identified some elements of perceived benefits as experienced by the users.

Shopping Convenience: Forsythe *et al.* (2006) stated that shopping convenience is related to effortlessness enjoyed during the process / at the time of purchase. A consumer experiences this benefit when physical hassles and emotional hassles are reduced.

For collaborative consumption, it was seen that the users enjoy making final purchase in the privacy of their home and being able to shop whenever and wherever one wants, as the access is possible via phone apps and computers (Al-Oraij and Al-Aali, 2016). However, this finding

cannot be extrapolated for every user of collaborative consumption because of the involvement of strangers without any support or assurance of a brand name makes it difficult for some users to make immediate decisions. Some users are always looking out for comparisons with commercial purchase. These comparisons are primarily based on price and then the usability and final results a product / service might give.

Product Selection: A consumer while shopping online, makes final decision based on: *Items from everywhere are available, Can I get good product information? Broader selection of products, Can I access many brands and retailers?* (Forsythe, Liu, Shannon, & Gardner, 2006). Users of collaborative consumption enjoy a wide variety of products and services listed on various platforms. The users of collaborative consumption enjoy the ability to access, what's not available for commercial consumption. For example: re-usable nappies, ability to rent own vehicle or home when not in use, being able to find clothes and other products from yesteryears, vintage products and many more. A user does not need to leave his / her home to access these goods. They are available on mobile phone apps, with pictures and description.

Ease / Comfort of Shopping: Forsythe *et al.* (2006) states that a consumer experiences ease / comfort of shopping when: *there is no wait to be seated, no feeling of embarrassment if the consumer decides not to buy* and *experiences a hassle free and quick service from the producer.* This is the service aspect that a consumer expects to be provided by the producer of the product / service.

In the case of collaborative consumption, the users have felt no obligation to complete the transaction. Many users admitted having enquired about the desired product / service and have left it just before making a payment because of being able to find a better product / service somewhere else. However, the service aspect of collaborative consumption is dependent upon the provider. The users agree that these providers are not professional corporates, but they are consumers. Yet, many users expect a higher level of service and are scared of being

disappointed. Many users have agreed to be apprehensive of using collaborative consumption where a heavy chunk of money is involved. In this case, they take support f reviews and rating, but do not feel fully confident till they get access of the product / service and see the performance for themselves.

Hedonic Benefits: These benefits are mostly experiential, emotional and self indulging. Forsythe *et al.* (2006) classify these benefits as when: *a consumer tries new experiences, impulse buy in response to an ad,* or *being able to custom design.* It was observed that the users of collaborative consumption enjoy the listed hedonic benefits. The users have access to local experiences (stay with local, cook with local, live like a local), an easy access to luxury good within their budget. One of the key benefits of using collaborative consumption, as experienced by the users is the ability to customise and look for the product / service that fits their need and budget. Many users agreed that the providers are able to customise the product / service as they themselves are consumers and there is always a feeling of empathy involved. However, the factor of impulse buying is missing in the case of collaborative consumption. The users want to be sure of the product / service they are going ahead with. Involvement of a stranger and giving out their personal details to platform full of strangers makes it difficult for them to trust the system. The users want to do their research and draw comparisons with other listed products / services, and then decide to go ahead with it. Many users also experience confusion and feeling of anxiety even after paying for the desired product / service. Hence, the consumers are always cautious of the making final decision with collaborative consumption and do not take impulsive decisions.

Perceived Usefulness: Tsai, Cheng and Chen (2011) explain perceived usefulness as the ease of use and the website quality, by being able to navigate through the website with ease and trust the website with personal information. It was observed that the users of collaborative consumption do not experience high level of perceived usefulness. The users have agreed to be

doubtful of the authenticity of the websites and phone applications. The consumers have also agreed to be apprehensive about leaving their personal details or credit card details behind, with a fear of their information being misused. Some users of the platform also do not like to leave negative review behind with a fear of being tracked down and not getting any help from the system itself. Many users in the UK participate locally with sharing of second hand goods and services. This involves use of poorly designed websites or mobile applications. Some users use community based WhatsApp groups for exchange and swap. Such groups are poorly managed, with no monitoring. Hence, they act as demotivators for the users to continue using the platform.

While going through the data sets, it was observed that the users of collaborative consumption experience some added benefits, which are mentioned below:

Benefits of Collective Effort: The users of collaborative consumption feel that this technology mediated platform brings together users of similar needs and requirements. Users showed their trust in the functionality of the system and feel that these platforms are a way to connect two people: one with the problem and another one who can give solution to the problem. These users also view each other as a part of a community, and they take it as their duty to help each other. The way they extend help to each other is by: leaving a detailed feedback, giving a detailed and clear instructions about the listing, raising awareness about the second hand consumption and the usefulness of the system.

Benefits of Human Touch: The users of collaborative consumption enjoy the availability of human touch with the use of these mediums. The presence of another consumer, who is ready to answer user's questions from their own experience make the users feel at ease. The users have agreed to feel wanted. The absence of middleman or knowing that there are lesser steps to get the solution for their problems is an added benefit. This helps users to feel the comfort and experience reduced psychological tension. This benefit stands in direct contrast with

'presence of unknown' or 'involvement of stranger'. However, this benefit stands as one of the cores concepts of collaborative consumption. Hence, it became imperative for me as a researcher to highlight as a benefit.

Benefit of being not dependent: The users of collaborative consumption enjoy the ability and flexibility to operate or exist in the system, as and when they wish. This observation came from the users who are acting as providers. The users feel under no obligation as the system allows them to be their own boss with flexible working hours / days. The liability and answerability are limited to the receivers of their system. The users also enjoy no hidden targets. This is on lines with the findings of Grybaitė & Stankevičienė (2016). This benefits also lets the users enjoy economic benefits of making money with no cuts as suggested by Hamari et al. (2016).

Benefits of satisfying Aspirational and Emotional Needs: The users enjoy the benefit of being able to find (almost) everything on the medium of collaborative consumption. These needs range from *Clothes, to Holiday, to Ride sharing, to Vehicles, to Toolkit, to Lawnmower, to (voluntary) Dog Walkers, to (voluntary) childcare, to Children toys, to Parking space, to Vintage clothes, to Used makeup* … and many more. Many users enjoy easy access to luxury at much lower cost than commercial consumption. Some users find emotional benefits by using collaborative consumption as they are able to find the products that are not available in commercial markets and can only be sourced with a heavy cost. The users felt that getting hold of such products is expensive while using collaborative consumption as well, but the mere absence of middleman and added taxes saves the trouble. Many users have agreed to enjoy luxury at low cost like: staying in a villa with family (without any promise to the ownership), being able to afford luxury brands. These products are mostly out of fashion, but the users do not mind using luxury brands for lower price, that is readily available. However, there is a constant doubt in the minds of the users about the authenticity of the products. At that time,

they look for more and more reviews. In this case, they are looking for quality and quantity of reviews available.

5.5 What are the perceived risks of using collaborative consumption?

Risk has been referred as *'subjective'* and 'people tend to disagree more about what risk is than about how large it is' [Yates and Stone (1992); Vertzberger (1998)]. Raymond Bauer was the first to introduce the concept of perceived risk and describes it as *any action of the buyer is likely to produce consequences that he or she can not anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant* (Bauer, 1960). Sjöberg (2000) recommends that perception of risk amongst the consumers should be viewed as a crucial social and psychological phenomenon as it directs consumers' decision making. There are eight types of perceived risks identified till date, that a consumer encounters while making any purchase. A consumer may encounter all these risks at once, or some of them at one time.

Collaborative consumption is a user to user dependent platform. These users (providers and receivers) are strangers to each other in most cases (Rowe, 2017). These users are heavily dependent upon a system that runs online, using a website or a mobile application. Guttentag (2013) suggests that trust and reputation are two crucial components for the functioning of collaborative consumption, because online transactions in collaborative consumption lead to offline transactions. Irrespective of various benefits attached (as discussed in the section above) to the usage of collaborative consumption, the users of the system face various risks, each time they use the system.

The consumers of collaborative consumption are always wary about their money being spent on making any purchase using collaborative consumption. Lim (2003) describes this fear as perceived financial risk. The chances are that a consumer thinks that he / she might stand a chance to lose money / bear monetary losses on the purchase made (Lim, 2003). Consumers relate the purchase to *'money wasting'* activity as the product / service might not work or might

cost more than it actually should. Here, the comparison is drawn between the money spent and the possible return on investment anticipated by the consumer. This can be called as perceived performance risk as explained by Kautonen (2008). A consumer doubts the functionality of the product, where product's features would raise concern regarding the quality of the product and its functioning as well. The user is immediately anticipating the purchase by thinking about the benefits a product / service has provided and starts to speculate the operational efficiency after purchase. This feeling of doubting the performance and not sure about the aesthetics of the product can also be categorised under perceived physical risk, suggested by Simpson and Lakner (1993).

This thought resonated in the current research as well. The users of collaborative consumption feel the constant risk of losing money. The lack of a brand name, and the necessary step of interaction with strangers make the users doubt the return on investment. The users have mentioned that even after receiving the product / service, and using it, they have compared collaborative consumption with commercial consumption. Most users are not sure about the 'worth' they receive after money is spent and sometimes think about the *money spent as money lost*.

As explained by Oliver (2014), a consumer can face dissonance that is, psychological tension about the unknown outcomes; and dissatisfaction when consumer starts comparing the known performance of the product or service with the expected performance. The users of collaborative consumption have explained the stresses they felt while looking for alternatives because of the product being second-hand and no return and an absence of return policy. They have experience disappointment in the results of their decision. This referred to as perceived psychological risk (Jacoby and Kaplan, 1972). When asked if they have felt the same while making a commercial purchase, it was observed that this feeling of tension was lower in the

case of commercial consumption, as the presence of return and exchange policies are strongly in place.

Looking for the best possible product / service and making enough comparisons, to be able to reach a final conclusion involves time and effort. A user is seen to be spending time looking for options and read reviews of the shortlisted product / service before making a final call in case of collaborative consumption. Cases (2002) describes this a perceived time loss as the consumer views this time as the wasted time supposing a foul purchase is made. The users mentioned about the constant fear of unknown when they are involved in any purchase related to collaborative consumption. Even the users who use the system on regular basis, find the fear of unknown being in play because of its nature of dealing with the strangers.

Most users fear their privacy being invaded. The users have also expressed the fear of corporates collecting their data from the system and misusing it for marketing purposes. The users of the system feel that the companies running the platform for example, Airbnb, Uber, ZipCar etc., will not help them, or will be of little help to them. These fears have been described as the perceived privacy risk (Jarvenpaa and Todd, 1996; Nyshadham, 2000; Wottrich, van Reijmersdal and Smit, 2018; Keith *et al.,* 2013). The users have agreed that the fear of privacy risk is more prevalent in collaborative consumption than in the case of commercial consumption.

It is to be noted that the users of collaborative consumption are not looking for any validation from others that is, perceived social risk as suggested by Ghuman and Mann (2018) and Mead *et al.* (2011). Rather, the users showed a feeling of pride to be using second hand consumption. They showed less inclined towards group affiliation, and acceptance from other people who use or do not use collaborative consumption. The users have taken pride in using collaborative consumption and be a part of the change in way of consumption. Hence, no feeling of social embarrassment was observed.

The users of collaborative consumption also doubt the reliability of the source of the product / service. The users shared their thoughts about meeting the provider in person and the fear of things going wrong. The users have agreed to be careful when it comes to meeting strangers. This response opposes the usual belief of reasons to take part in collaborative consumption, that is, building the social connections with others outside the known group (Zhang, Phang, Gu, & Zhang, 2019; Ahmad & Nasution, 2020). It is to be noted that many users appreciate a human touch with other users. However, building a social connection is not one of their agendas. Conversely, the users from the age group of 56 and above seemed keen on talking to strangers, and be comfortable with building friendly social connections. Four out of five respondents from that group agreed to be in touch with their product / service providers, even after the completion of the transaction. This is possible, because the users of this age group are either retired or heading towards retirement who are empty nesters. These group members are actively seeking a social connection.

While going through the data sets, it was observed that the users of collaborative consumption experience some added risks, which are mentioned below:

More efforts, less results: The users who have actively participated in sharing, on day to day basis, have shown decline in their interest as over the time they have not received the due results. The users explained how they have faced issues with the return / refund of the product / service. Many users feel that the system is not used well, or the users of the system are not using it as it should be used. Hence, the system is exploited more than it is being used. The transactions are not smooth as a commercial consumption would usually be. This can be because the providers and receivers usually have extra questions that they want to ask each other before moving ahead. Sometimes, completion of a transaction takes longer than anticipated and that becomes a demotivating factor for a user.

Conspicuous consumerism: In spite of the common belief that collaborative consumption involves living on what is important and not what is luxurious, many users of the research think otherwise. Some users insisted that collaborative consumption has made luxury *'accessible'* and *'affordable'*. The users from the age group 18-35, believe in building a strong online image for their social media. Buying luxury brands and going on expensive holidays is not possible with their regular income. However, collaborative consumption has made luxury affordable and accessible with easy renting and easier swapping. The users pointed towards display of economic power in in front of their social groups, by being able to afford luxury. This implies to negative increase in open display of luxury.

Continuous Swapping and travelling, a source of rising environmental problems: Sixty percent of the users interviewed for this research raised their concerns over the environmental problems that a use of collaborative consumption brings in. The users feel that collaborative consumption can be contributing to rising carbon footprint because of irresponsible travels, and frequent swapping can lead to a bigger problem in future. The users raised their concern over these issues:

- Rising carbon footprint because of increased travel

- A sudden climb in swapping and renting has led to more usage of postal services than in turn has led to increased use of paper and cardboard

- Easy availability of ride hailing taxis are creating more pollution related problems than ever before

The users feel that collaborative consumption has made 'ease' readily available. Growing dependence on these platforms is in turn leading to the choice users make that lead to consumerism.

No price control: The users of collaborative consumption often face the problem of no price control on the functioning of this technology mediated platform. The users have spoken openly

about their experiences where the providers have charged them more because offering was either different from others, or with added benefits / services. Some of the users mentioned that due to lack of monitoring or a governing body, there is no way to have a fixed price band for some products. Many other users raised their concern for no price monitoring and providers trying to dictate their terms. Many users who are act as providers on Airbnb mentioned about growing competition in renting homes. Some providers try to charge a premium for extra services or facilities, which should come complementary. This leads to uneven pricing for similar products / services. The users strongly feel the need of price governing body or use of price bands for the use of collaborative consumption, in order to safeguard interests of the users.

5.6 Is collaborative consumption, sustainable consumption?

Lately, consumers have displayed developing concerns over the patterns of consumption. Starr (2009) explains that recent years have seen a rise of new way of consumption – new purchases, usage of products and resources according not only to personal pleasures and values they provide, but also to ideas of what is right and good, versus wrong and bad, in a moral sense. Collaborative consumption has been suggested as a breakthrough for the world and that can be used to fight hyper consumption to result in sustainable consumption (Hamari, Sjöklint, & Ukkonen, 2016; Martin, 2016). Sustainable consumption is supported by three rocks: *environmental, economic and social benefits* (Huang & Rust, 2011).

This research found out that the users go back to using collaborative consumption with an expectation to find better deals than commercial consumption. However, it was found that collaborative consumption is not always a cheaper alternative, and a user can end up spending more money to acquire a product / service. Premium is being charged in the name of recycled consumption / products and being eco-friendly.

The service providers running the system charge a percentage of service fee, which makes the transaction an expensive affair for the users, with other added risks. The overall experience can be heavy on one's pocket. This research earlier supported the notion of collaborative consumption being a cheap. However, it was noted that a user has to invest time and look for various option to find a cheaper product / service than commercial consumption.

The present research found out that the regular users of collaborative consumption, who associate their participation with the system as being a part of a group, have seen a fleeting change in their thoughts. The start of collaborative consumption was to support environmental reasons; however, the users of collaborative consumption have exploited the system and the overuse of it is adding to rising environmental problems.

Travellers are travelling more with the help of collaborative consumption (easy renting / living), consumers choose hail rides over public transports, more paper is being used via postage, users are actively looking for luxury brands because of easy access and affordability. About the social aspect, the current research did not find that every user is looking for the social aspect of collaborative consumption. The users from the age group of 56 and above are interested to avail the social factor. The other age group found it as an added task with the whole activity or considered this kind of interaction as forced interaction as it involves reviewing the other user. Users believe that a complete reviewing can only be possible if one knows the other user and their work ethics.

Hamari et al. (2016) maintains that sustainability has a positive impact on user's attitude. Conversely, this research could not find any relationship between the sustainability and user's attitude. Hence, this research supports the claim of Yang & Ahn (2016) who could not find a substantial correlation between sustainability and users' attitude. It was noted that users would want to continue using collaborative consumption in future as it can become a source of deals, emotions, affiliation to a group, perceived environmental reasons and many others. Users

believe that collaborative consumption is here to stay and will continue to grow in near future, touching every aspect of consumption possible.

5.7 Chapter Summary

In this chapter, I have explained and consolidated the findings of this research and placed it against the present literature. Consequently, I took each sub research question, answering them by reflecting on the experiences, thoughts and stories of the users of collaborative consumption. This study has provided deeper insights into participants' responses, highlighting how the users view the sustainability of collaborative consumption in long term. The present study has presented the analysed data in various ways. It first highlighted the main factors that influence and motivate the users to begin and continue their participation with collaborative consumption. The key factors highlighted are: the use is considered *cost effective, a pullback on carbon footprint, fraternity of likeminded, status of equality* and *transparency.*

The next question discusses the demographics of the consumers of collaborative consumption and how age group, gender and education. I then move on the scrutinise perceived benefits and perceived risks. It has been observed that the consumers of collaborative consumption do not necessarily observe the same benefits and risks as in case of e-shopping. The confusion and risk of losing time and money is higher in case of collaborative consumption.

The last section discusses if the users see themselves using collaborative consumption in longer run. This section of discussion articulates the sustainability issue of collaborative consumption. It raises important issues like consumerism, green consumption not being a cheaper alternative. It leaves us with an important question to think: *if collaborative consumption is actually what it promises to be?*

Chapter 6: Research Conclusion

6.1: Introduction

The present study embarked on to explore the users' perception of benefits, risks and acceptance of collaborative consumption in the United Kingdom. In this concluding chapter, I describe and review the findings of this study by looking at each objective (mentioned in Chapter 1) and describing how each objective has been met. This chapter then discusses research contributions, the limitations, and the future implications of the study. The chapter concludes with my personal reflections.

6.2 Overview of the Findings

6.2.1 Finding for Objective 1:
To investigate consumers' familiarity and attitude towards the usage of collaborative consumption in the United Kingdom.

To address this objective, exploratory research was conducted, followed by in-depth interviews of thirty-three users of collaborative consumption. Thus, this study has provided a thorough review and critic of collaborative consumption literature, exploring different tresses of thoughts and studies in the area.

Collaborative consumption is considered a powerful economic and cultural force that is reinventing not just what we consume but how we consume as well (Botsman, 2010). This way of new consumption is expected to act as a breakthrough to fight the problem of over consumption, landfills, environment related problems.

The users of various age group (high risk takers, moderate risk takers and low risk takers) took part in the study. It was observed that consumers from all age group [(18 - 35) (36 – 55) (56 and above)] have a familiarity with the usage of collaborative consumption. Three users group surfaced from this study (please refer to Chapter 6: Discussion, Section 6.3), each with different knowledge, usage patterns and experiences with the usage of collaborative consumption. It has

been observed that the usage of the platform and dependability of the users on collaborative consumption was influenced by the age group, gender and education.

The users view collaborative consumption as a platform that can possibly provide a solution for every need of a consumer. The usage varies from clothes, to holiday, to ride sharing, to vehicles, to toolkit, to lawnmower, to (voluntary) dog walkers, to (voluntary) childcare, to children toys, to parking space, to vintage clothes, to used makeup … and many more.

This study found out that the consumer has higher expectations (be it reduced price, ease of availability, variety of listings or effortless transaction) from their usage of the system. These users want to keep coming back, provided their expectations are fulfilled every single time, with the usage of the platform. However, because the transaction involves two strangers coming together, the users always fear the unknown. This fear is higher in female users than male users.

The users (both providers and receivers) are on equal footing with each other. The demand side and the supply side are both consumers at different ends of the spectrum. Collaborative consumption has given them an opportunity to have open and free conversations with other users and raise their concerns as and when they want. It is to be noted that these users' dependability on each other is higher in the case of collaborative consumption.

6.2.2 Findings for Objective 2:
To uncover the consumers experiences with collaborative consumption.

The aim of conducting this study was always to put forward consumers' stories. While reviewing the literature, it was observed that the most studies done in the realm of collaborative consumption have used quantitative approach. Hence, consumers' stories were considered to be the best option to understand their perception towards collaborative consumption. In-depth interviews provided invaluable insights in this matter.

The users of collaborative consumption have identified this medium of sharing amongst peers (known and unknown) as a platform to come together and share. The users of collaborative consumption understand and appreciate that it involves consumers at both ends. The service / product provider and the receiver fulfil the role of producer as well as consumer. Hence, they are known are prosumers.

This activity of sharing involves being dependent on people, and mostly strangers. Hence, the users take help of the listed reviews and ratings. The participants of this research have admitted that reviews and ratings play a key role in monitoring the other user behaviour. A higher review can translate to a good product offered or a better service provided, as it lets the users of the (various) platforms identify the credibility of service provider.

The users of collaborative consumption identify themselves as a part of community that cares for the environment. These users who have made collaborative consumption a way of living and an important part of their lives, take pride in using second hand consumption.

This study uncovers wide range of users' experiences that helped investigate their behaviour at the time of satisfied and unsatisfied experiences. These satisfied and unsatisfied experiences lead to building trust in the system. A sizable shift of trust has taken place. From corporates to individuals. The currency of trust for collaborative consumption is the reputation of the user. This reputation is a mix of online and offline footprint. Online footprint is the professional profile of a user, consistently authentic listings, reviews and ratings about the user. Offline trust on the other hand is how users behave with each other when they meet. It is to be noted that offline trust can impact reviews and ratings of a user, that can in turn impact online trust.

6.2.3 Findings for Objective 3:
To investigate benefits and risks as perceived by the users of collaborative consumption.

To understand the main factors that affect the long term usability of collaborative consumption, it was important to first understand the risks and benefits comes along the use of this medium.

Collaborative consumption has attracted many eyes and gained a name for itself because of the efficacy it provides. The users enjoy the ability and flexibility to operate as and when they would like. These users are creators, collaborators, financers, producers and providers. The users can be their own boss with flexible working times.

Collaborative consumption being a peer to peer based platform, has shifted power in the hands of consumers. The users from the age group of 18- 35, find the concept of temporary / rotating ownership quite useful, as they are under no obligation to take responsibility / maintain an asset. It is to be noted that temporary ownership does not translate to a reckless behaviour on users' behalf. The system is governed by users reviewing each other (providers and consumers). The users have found it useful as a higher rating translates to a responsible and thoughtful user at the other end. Consequently, many users put in thoughtful effort while consuming these products and services. Communicating with other consumers and sharing experiences helps the users trust the working of collaborative consumption more. This in turn helps to build trust currency of collaborative consumption.

Users have felt valued with the usage of the system as the platforms match the demand and supply as closely as possible. The users are able to find wide variety of products and service that is usually not available with commercial consumption. However, some users are never sure about the products listed on platforms of collaborative consumption as users have to rely on other people who are strangers to each other. Many consumers have experienced low level of service, or unwanted behaviour from the other user. This makes a user underconfident to use collaborative consumption for the next time. Many users feel the need to do their research every time they consider using collaborative consumption, to be able to feel more confident.

Majority users feel that some purchases have been a money waste activity as product / service didn't perform as it should have, and they end up wasting the time they spent looking for that product / service. With every transaction, the comparison of *money spent vs outcome received*

is immediately drawn. A consumer doubts the functionality of the product, where product's features would raise concern regarding the quality of the product and its functioning as well. The lack of a brand name, and the necessary step of interaction with strangers make the users doubt the return on investment. The users have mentioned that even after receiving the product / service, and using it, they have compared collaborative consumption with commercial consumption.

The users of collaborative consumption have explained the stresses they felt while looking for alternatives because of the product being second-hand and an absence of a return policy. They have experience disappointment in the results of their decision.

Looking for the best possible product / service and making enough comparisons, to be able to reach a final conclusion involves time and effort. Even after spending much time choosing the best product / service, the users feel that the fear of unknown is always high. Most users fear their privacy being invaded. The consumers do not face such fears with commercial purchase as a brand name back the transaction. The presence of a stranger and the factor of unknown always makes it difficult for the consumer to make decisions swiftly.

The consumers have showed less inclination towards group affiliation, and acceptance from other people who do not use collaborative consumption. The users have taken pride in using collaborative consumption and be a part of the change in way of consumption. However, some users insisted that collaborative consumption has made luxury 'accessible' and 'affordable'. This is cited as one of the key reasons of collaborative consumption acting as one of the key factors contributing towards rising carbon footprint. This is in contrast with the belief that collaborative consumption is a source of green consumption.

The users spoke openly about the problems with uneven pricing for similar products. This is because of lack of a body that controls the price. Heavy premiums are charged for something that looks good.

Irrespective of many risks, the benefits received overpowers the popularity of collaborative consumption in various cases. Hence the overall value of collaborative consumption can be described as the sum of perceived benefits and perceived risks.

If the customer perceived value is positive (perceived benefits > perceived risks), the consumer is motivated to return back to use collaborative consumption again and again. However, if the customer perceived value is negative (perceived benefits < perceived risks), then the consumer feels less motivated to return back and use the system again and again.

6.2.4 Findings for Objective 4:
To explore if the users of collaborative consumption think that collaborative consumption can be a way of life in future.

To help meet this objective, this research aimed at exploring the sustainability of collaborative consumption. Many consumers have shown their concern over the growing problems of over purchase and over consumption. To meet this objective, the participants of the research were asked if they would view themselves using this platform in long term and give reason behind their thoughts.

The beginning of collaborative consumption was to support the cause of over consumption and a possible solution to mass production. However, the users feel that consumers of collaborative consumption have exploited the system and its overuse is adding to rising environmental problems. Easy travel options and continuous swapping is leading to new concerns that are being hidden under the name of second hands sharing. The users showed their concerns about easy availability and the ability for users to make easy income.

This way of consumption is leading to a new way of consumerism. This research calls this conscious consumerism. Consumers are seen to be indulging themselves with aspirational consumption (holiday villas, designer dresses, luxury cars, high end brands etc.). The users are not able to draw lines between consumption and over consumption. The ease and variety of available products / services has blurred those lines further.

The current research did not find that every user is looking for the social aspect of collaborative consumption. The need for social aspect of collaborative consumption was evident in the age group of 55 and above. The other users find it as an added (compulsory) task. Many users view collaborative consumption as a cheap alternative to commercial consumption and can be viewed as one of the available options to explore.

Irrespective of many concerns over the usage and doubts about whether collaborative consumption will stand true to its promise, the users believe that it is here to stay and will grow further in near future.

6.3 Research Implications

6.3.1 Theoretical Implications

First and foremost, the present study analyses the benefits and risks of the use of collaborative consumption, as perceived by consumers of the system. This research is a produce of holistic approach, the knowledge produced is reflexive; enmeshed of theories used, subject researched, methods and the researcher. As a researcher of this study, I can confidently say that this study is an extract of exploratory and highly descriptive knowledge. The knowledge produced is not dependent on causal model.

Collaborative consumption being a relatively new form of consumption yet needs more exploration to be done. The aim of this study was to study users' perception in the context of collaborative consumption. Theory of Planned Behaviour is seen to be normally used to study consumers' beliefs, behaviour and attitude that results to certain action. Despite that, the current study takes a route of cognitive dissonance, perceived benefits and perceived risks. This study took an interpretive way to answer the research question by using qualitative technique. This research can be regarded as first to combine the study of perceived benefits, perceived risks under the shadow of cognitive dissonance. This study has provided an insider account and the

subjective meaning users apply to the usage of second hand consumption and how it shapes or changes their consumption, in preference over quantifiable data.

This study found out that the users of collaborative consumption do not necessarily experience same perceived benefits and perceived risks as suggested in the literature (please refer to Chapter 2, Part II; and Chapter 6), rather it went few steps ahead. This research has presented its findings with a rounded approach by analysing the data based on demographics as obvious patterns emerged at the time of data collection.

This study contributes to the literature as the findings of the research do not support the notion of collaborative consumption being the way forward. The research picks up on issues like *'conspicuous consumerism', 'aspirational consumption', 'equality of providers and receivers'* and shatters the myth around recycled consumption being cheap. This research points out how the users of second hand consumption take pride in being a part of the system that differs from commercial consumption, but also raises a question whether this is just a way of keeping up with the trends and are the users just following the sheep factor. This study demands the need of body that can act as a price control measure for collaborative consumption.

In particular this study contributes to the present school of thoughts and is yet distinctive in its findings (please refer to Chapter 5). The revelations achieved from this research can be useful for the researchers who are eager to study perceptions of the users towards second hand consumption or recycled consumption, and how this alternative way of consumption can possibly be adding more to the current environmental problems. The research raises an important question: *how do you control the fear of unknown and maximise the returns in collaborative consumption?*

6.3.2 Practical Implications

This research carries several practical implications that are prominent to be considered for future work.

Implications for Marketers

To begin with, it will be advantageous to look into the demographics of the users of collaborative consumption and target them based on their needs. The study reveals that female consumers are more conscious of the spending, especially for second hand consumption. Female users of collaborative consumption are not confident to use the services on their own, if it involves having to form a direct contact with the provider of the products / services. A further dig into understanding the behavioural patterns of female users versus male users will yield fruitful results in improving the usage of the platform. The present study reveals that consumers from different age groups use and interact with the platform differently. The users from the age group 36 – 55 were found to be least active group with collaborative consumption. For example: the consumers from the age group of 56 and above are either heading toward retirement or are retired individuals. The study found out that they are seeking social connection and are looking for cheaper alternative consumption. Targeting consumers based on their age groups is another avenue for further consideration and increasing the untapped audiences.

Implications for Businesses in Operating in Collaborative Consumption

This study dwells into the perception of the consumers of collaborative consumption. It takes into account the consumers' perspective, the benefits and risks they perceive from the use of collaborative consumption. Further work to make sure that the consumers keep experiencing the benefits can help grow the usage of the system. Conversely, it was observed that risks experienced by the users of collaborative consumption can overpower the benefits experienced initially. Businesses can look at finding ways to minimise or mitigate the negative experiences, that further leads to perceived risks can help gain the trust in consumers from different demographics as well.

For the business world, this study highlights various problems faced by the consumers. The finding can be of great help for the marketing and customer service managers to help maximise customer base and reach wider audiences. This research also highlights the problem of why users leave the platform after first or second use because of diminishing returns on investment.

Implications for Policy Makers

This study expresses various concerns raised by the users of collaborative consumption. The users feel unsure about how the price of a listing is regulated, as collaborative consumption is a peer to peer dependent platform. The user is free to determine and regulate the price of any listing. There is no certain way to determine how the price is fixed and demanded. Policy makers can act as a regulating body to impose a tab that can be a price regulator.

The problems around authenticity of products have also been highlighted. Further work to prevent the users of collaborative consumption from being deceived will be useful for the platforms. The users have demanded the presence of a governing body and strict rules regarding the exchange of goods and services on platforms dealing in collaborative consumption can help keep the fraudulent activities under control.

6.4 Limitations of the Research

Despite this research following a holistic approach towards meeting objectives, it acknowledges its limitations. Unlike quantitative research, where the purpose is to count (frequencies) the opinion of respondents, qualitative research aims to explore the range of opinions and different representation of an issue (Gaskell and Bauer, 2000). Success of any qualitative research relies on the quality of the data gathered (Beeman, 1995). I interviewed industry insiders, the service providers and interviewed 3 Uber drivers to get their perspective as well. However, it was not possible to verify the authenticity of the comments and stories told. Nevertheless, semi-structured interview gave me freedom to ask a particular question in different ways and follow-up with more questions about the same topic.

Use of source triangulation method for this research was useful. Yet, many participants of this research are from London. On the other hand, method triangulation technique was not observed for this research because of time and monetary constraints. Use of group discussion would have acted as a good source to verify the present data and made it stronger. However, as I have explained earlier (please refer to Chapter 4), thirty-three in-depth interviews led to a saturation point and good mix of data from the sources.

The other drawback is the representativeness of the data. As this is a qualitative study, the study does not make any claims that the findings can be generalised in other markets other than the United Kingdom. Although, the participants of the study are from different parts of the world (currently the residents of the UK) other than the United Kingdom, like Spain, Italy, France, China, Singapore; this study however holds no claim to show same results in those countries. Furthermore, because of the time limitation and the scope of this research, it was not possible to conduct a comparative market study.

Another drawback of this study is that most research participants are from the age group of 18 – 35 (66%). This represents an imbalance in the age group distribution. It was not possible for me to speak to people from older demographics as I did not get active responses from my interview requests. A detailed profile of interviewees has been shared in the Appendix. It should be noted that this study will follow weaknesses of any qualitative study.

Additionally, this study does not take into account the current scenario of COVID 19. The data was collected in the summer of 2019, prior to the pandemic. Advent of pandemic has changed the consumption patter massively. The current responses may vary with the current market and economic conditions. However, I expect these results to hold true otherwise.

6.5 Future Research Directions

Looking at section 7.6, there is a scope to build on thesis in near future. This study has tried to provide insight blending the theories that are not well explored for the area under consideration. Keeping that in mid, this is a thesis, the scope of this research is relatively small. Hence, a need of follow up study is required in this particular field, that can improve the knowledge base. New research possibilities have been identified because of the findings of this research. Conspicuous consumerism is a whole world for research. This kind of consumption challenges the key concept of collaborative consumption. It will be interesting to conduct an alternative research and find more interesting evidence on this topic.

I have not touched upon the ethical side of collaborative consumption, and how corporates are pumping money in the system to bend rules and pollute the idea of collaborative consumption. Many participants raised their concerns over the ethical functionality of collaborative consumption. Due to lack of data and discussion that section could not hold grounds to be a part of the findings. A research on ethics of collaborative consumption can contribute massively to the subject matter.

The users of age group 56 and above were seen quite interested to use and explore more ways of sharing and using collaborative consumption. This age group itself can be a target for researcher's study. I expect some insightful data from the users of this age group.

A new study to observe changed consumption patterns and how outbreak of COVID 19 has impacted the industry, will gather interesting insights. The world is going through considerable shift because of the pandemic. Recording the insights of providers and receivers will produce quite resourceful data for academia and management.

6.6 Personal Reflections

In the above mentioned sections, I have given an overview of the present research. In this section, I will briefly conclude this research with my reflexive remarks. This research journey made me realise the importance of second hand consumption. While going through the literature and at the time of data collection, I realised that we take new purchase for granted. In-depth discussions with various participants and working on the findings of this study made me aware of the impact of rising carbon footprint and issue of plastic use.

Before I started this research, I always considered myself a careful consumer. Having said that, I never took part in second hand consumption for my clothes. This research made a significant impact on my thoughts and I now consciously make an effort to share more on daily basis, whenever and wherever I can. I have now become an advocate of waste reduction, and I try to incorporate that whenever possible.

I am still passionate about this particular issue, and I hope to continue my work in the area of over consumption, growing problems of consumerism and green consumption.

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    and-role-of-individual-sociability-on-participation-in-mobile-collaborative-consumption

Appendix

Appendix A
Participant Information Sheet

Title of Study: *Perception and Acceptance of Collaborative Consumption in the UK: Exploring Users' Perceived Benefits, Perceived Risks and Acceptance of this Technology Mediated Platform*

Contact: Parsim Kaushik (PhD research Student) & Dr Selcuk Uygur (Supervisor)

E-Mail: parsim.kaushik@brunel.ac.uk   **Phone**: 07551793499

Location: Brunel Business School, Eastern Gateway, Kingston Lane, Uxbridge, London, UB8 3PH

I, Parsim Kaushik would like to invite you to take part in a research project to support my PhD thesis. Before you decide whether to take part, I would like to tell you more about the research project and what it would involve for you.

What is the purpose of this study?

Today, internet has changed the way we consume any product / service. We as consumers are involved in recycled consumption that is, using one product / services again and again to make the maximum utilisation of the same, rather than purchasing it new repeatedly for various needs. People have seen to be open to sharing their possessions like apartments, bikes, cars, clothes, extra storage space, repair tools and many other everyday possessions which are lying idle for the owner. This kind of consumption is known as peer to peer consumption or collaborative consumption. The purpose of this study is to look into such websites from a consumer's point of view and how it can be improved to make it more beneficial.

Why have I been invited?

You have been invited as you have used peer-to-peer sharing platforms in past and / or are a regular user to it.

Do I have to take part?

No. Your participation is voluntary and you can withdraw at any time without any penalty or giving any reasons.

What will happen to me if I choose to take part?

As you know that your participation is voluntary. Once you agree to take part in the study, we will then decide a place and time suitable for you. I will ask some questions related to the usage of your preferred peer-to-peer sharing website / mobile application. Again, you may choose not to answer a specific question (s) and opt to withdraw your participation mid-way. The interview will be recorder using a recording device and later transcribed. I will make necessary notes at the time of the interview. Your personal information and your answers will be kept confidential and in no circumstance, your information will be used for any other activity.

What will I have to do?

You will be required to answer my questions during the interview. Interview itself can take 20 to 60 minutes or more, depending on our discussion around your answers.

What if there is a problem?

If at any point, you feel that this research is not healthy or the questions being asked are unethical, you may get in touch with Brunel University and inform them about it.

Will my taking part in the study be kept confidential?

Yes, absolutely. Your participation and your answers will be kept confidential and under no circumstances, your information or your data will be used for any other activity.

Brunel University is committed to compliance with the Universities UK Research Integrity Concordat. You are entitled to expect highest level of integrity from our researchers during

the course of their research. Further information can be found on the Brunel University London research integrity webpage here:
http://www.brunel.ac.uk/__data/assets/pdf_file/0007/384235/research-integrity-code.pdf

For any other information on this study, please feel free to get in touch with me on parsim.kaushik@brunel.ac.uk
For any comments, feedback or complaints please get in touch with Dr Selcuk Uygur at selcuk.uygur@brunel.ac.uk or Dr Jane Hendy (Head of School) at jane.hendy@brunel.ac.uk

Appendix B
Participant Recruitment Sheet

Name: ……………………………………………………………………………………..

Sex

Male   Female

Age

Under 18	18 – 24 Years
25 - 34 Years	35 – 44 Years
45 – 54 Years	55 – 64 Years
65 – 74 Years	75 Years and above

Education: What is the highest degree or level of school you have completed?

No Schooling Completed	Some high School, no diploma
High School Graduate, diploma or equivalent	Some College credit, no degree
Vocational Training	Bachelor's Degree
Master's Degree	Doctorate Degree

Professional Status: Are you currently …?

Employed for Wages	Self-Employed
A Homemaker	A Student
Military	Retired
Others	

Have you ever used peer-to-peer sharing platform?

Yes   No

Do you wish to take part in this study?

Yes   No

Consent

I hereby confirm that I have read the Participant Information Sheet and I have understood that all information will be kept confidential and all efforts will be made to ensure that I can't be identified. I also understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason. I therefore agree to take part in this study.

Name …………………

Date …………………

Place …………………

Appendix C
Participant Consent Form

Date ………….
Place …………

This is a participant consent sheet. Please read the following carefully and select the correct answer.

	Yes	No
Have you read the Participant Information Sheet?		
Have you had an opportunity to ask questions and discuss this study?		
Have you received satisfactory answers to all your questions?		
Do you understand that you will not be referred to by name in any report concerning the study?		
Do you understand that you are free to withdraw from the study at any time?		
Do you understand that you are free to withdraw from the study without having to give a reason for withdrawing?		
Do you agree to take part in this study?		
Signature of the Research Participant		
Date		
Name (In Capitals)		

Researcher Name & Signature	
Supervisor Name & Signature	

Appendix D
Semi-Structured Interview Guide

Introduction

Hello! My name is Parsim Kaushik. I am a PhD researcher at Brunel University, London.

I am glad that you have agreed to be interviewed. I would like to explain how this will work. Today, we'll be doing an interview that can last from somewhere between 20 minute to 60 minutes, or maybe more, depending on your answers and our discussions around it. Please be aware that this interview today will be recorded using a recording device and later transcribed. Are you happy to go ahead with it?

In this interview, we will focus our discussion on peer-to-peer sharing platforms. These platforms act as a medium for two users who are in different places (can be closer to you or far from you) to share their unused or underutilised asset (For example: a spare room, vehicle, tool kit, or even unused loft space) in exchange of a monetary transaction. This research aims to understand how these platforms can be improved for a better user experience. My questions to you will revolve around, what as a user do you expect to find on

these platforms in terms of features like design, colour, font, right placement of products, easy navigation to the desired information etc. to make your involvement better.

The information you share with me today will be used to draw results to aid my academic research which will be a property of Brunel University, London.

You have an option to not answer a question if it makes you feel uncomfortable or withdraw at any point of time from this research. Please be informed that your personal information will be kept confidential and we won't use your profile in any way that you don't personally approve. Shall we move ahead?

General Questions

1. Tell me about yourself. (Can you please introduce yourself?)
2. What do you like the most about your profession?
   - What do you like the least?
   - What do you find the most challenging?
3. How do you spend your free time? (If the participant seem interested to talk?)
4. Can you tell me what is your understanding of peer-to-peer sharing platforms?
5. If I ask you to describe peer-to-peer sharing using just one word, what that word is, and why?
6. So, second hand consumption is always your first choice?
7. In your understanding, and in your experience, what are the key differences or striking differences between peer to peer sharing and conventional ecommerce websites?
8. Can you name any two or more peer to peer sharing platforms that you use on frequent basis? Or you might have used in past?
9. While using any of these platforms, what do you prefer to use more: mobile or a bigger screen like laptop? Any reasons for that?
10. From your personal experience, can you tell me any incident or story when any of these peer to peer sharing platforms has helped you?

Regarding Perceived Benefits

11. In your viewpoint, can you recognise any economic rewards associates with peer to peer sharing?
12. Do you feel that peer to peer sharing is proving to be any good to the society as a whole? I know, you are trying your best. But do you feel it is good to the society as well?
13. What about environmental benefits?
14. What is your feeling about meeting new people, using peer to peer sharing? Using these mediums to have local experiences?
15. When you use Airbnb or similar accommodation, do you prefer to do it with group of people, or you are confident doing it alone?

Regarding Perceived Risks

16. Did you ever have a negative or bad experience while using peer to peer sharing platforms?
17. Can you think of any other possible risk associated with peer to peer sharing?
18. In your viewpoint, how important are reviews when it comes to peer to peer sharing?
19. But don't you think reviews can be relative?
20. What about display pictures? Are those important, and why?

21. Do you think that the images provided can be modified and they can be made to look beautiful? So, do you trust the images provided, completely?
22. In your opinion, which one is more important, user reviews or display pictures?
23. For any interested product or service, a user review is not available, or maybe a few of them are available, but high quality, professional pictures are available. Would you still like to go ahead?

Concluding Questions
24. Do you see yourself continuing to use these platforms? Or, maybe, more like these, in say 20-25 years down the line? Do you see your life getting dependent in these platforms?
25. What about sustainability of these mediums?
26. Anything that you think I have missed from our discussion today? Anything that you would like to add?

Thank you for your time and cooperation. Really appreciate.

Appendix E
Sample Interview Notes

London, face to face Interview (22-August 2019)

- film producer
- young male
- likes to travel
- wants his own place on various P2P sharing for some extra income.
- has a wife.
- loves to cook
- likes to go for local experiences.
- avid fan of secondhand consumption.

Airbnb Zipcar
Freecycle
OLIO

→ sharing of goods *in a way* so that people can make best use of whatever the resources   ↳thinks about resource saving

→ makes a lot of sense to minimise the amount of stuff that has to be produced   ↳ talking about wastage reduction

→ less is better and sharing is caring

→ opinion: P2P is more personalised. It is not about quality but mostly about the valuable.

→ crucial point is the way the whole system is changing now. It's more money money.

→ not interested to list my property anymore. go through so much of house, money is not enough + salary jumps + people value and compare with other listings.

efforts → results

crowds are building. Need more
investigation. Trust has gone down lately.

People cheat

→ You get all sorts of people. We once got
Trump supporters. Some guests some kind
of. Stay. What's the point of local experiences.

→ a degree of personal touch is good.
It helps to know other person better
for reviewing purposes. We actually
made friends with a girl and
still in touch.

→ Can't trust the pictures. Have to
dig deeper. Ask more questions.
look at pictures first and then read
reviews to compare.

→ Platforms will run. They have funding.
Shifting away from being consumer
centric. Trust is going down.

→ It's about money now.
There is more misuse. Exploiting the system.

participant is aware about P2P sharing. He likes to use it
because of environmental purposes. His work dictates his thoughts. Now
He rents his spare room. Did it to voice his mortgage. Now
planning to stop it because of increase competition and business
like model to sharing.
He has had many good experiences while using P2P sharing
+ some bad experiences. He is always looking (ref to transcript)
with professional pictures but he knows that pictures
can be made to look good for the purposes of sale.
He likes to write review + make good relationship.
He doesn't belive in sustainability. He doubts the
true motive. He said that people are not sharing
they are out for blood → money.

187

Appendix F
Participants Demographics

Participants	Gender	Age Group	Education	Marital Status	London / Outside London	Employment Status
Participant 1	F	26-35	Masters	Married and expecting a child	Outside London	Employed for wages
Participant 2	M	26-35	Masters	Single	London	Employed for wages
Participant 3	M	26-35	UG	Single	London	Employed for wages
Participant 4	F	26-35	Masters	In Partnership, no Kids	London	Employed for wages
Participant 5	F	26-35	UG	Single	London	Employed for wages
Participant 6	M	36-45	Masters	Married with young Kids	London	Employed for wages
Participant 7	M	26-35	Masters	Married, no Kids	London	Businessman
Participant 8	F	26-35	UG	Single	London	Employed for wages
Participant 9	F	26-35	Masters	In Partnership, no Kids	London	Employed for wages
Participant 10	M	26-35	Masters	In Partnership, no Kids	Outside London	Employed for wages
Participant 11	M	18-25	UG	Married, no Kids	London	Employed for wages
Participant 12	M	56-65	UG	In Partnership, no Kids	Outside London	Sabbatical
Participant 13	F	26-35	Masters	Single	London	Employed for wages
Participant 14	F	46-55	UG	Married, no Kids	London	Freelancer
Participant 15	M	26-35	Masters	Married with young Kids	London	Employed for wages
Participant 16	M	36-45	UG	Single	Outside London	Employed for wages
Participant 17	F	26-35	UG	Married with young Kids	Outside London	Freelancer
Participant 18	M	36-45	PhD	Married, no Kids	London	Employed for wages
Participant 19	M	26-35	UG	Married with young Kids	Outside London	Employed for wages
Participant 20	M	18-25	Masters	In Partnership, no Kids	London	Student / Freelancer
Participant 21	M	56-65	PhD	Single	Outside London	Employed for wages
Participant 22	M	26-35	Masters	Single	London	Employed for wages
Participant 23	M	26-35	UG	Married, no Kids	London	Employed for wages
Participant 24	F	36-45	PhD	Married with young Kids	London	Sabbatical
Participant 25	F	26-35	Masters	In Partnership, no Kids	London	Employed for wages

Participant 30	F	66 and above	UG	Retired, in a Relationship	London	Retired
Participant 31	F	66 and above	UG	Retired and Single	Outside London	Retired
Participant 32	M	46-55	UG	Married, no Kids	Outside London	Freelancer
Participant 33	M	66 and above	UG	Retired and Single	Outside London	Retired