



A new lease on life:

# Why do Norwegian Consumers Participate in Collaborative Consumption?

- A case study of Airbnb and Bilkollektivet -

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## Abstract

Norwegians have started to show an increased interest in the new socio-economic groundswell – *collaborative consumption*. The new economic model is characterized by components such as *peer-to-peer transactions*, *utilization of idle capacity* and *access over ownership*.

The objective of this master thesis has been to gain knowledge of why Norwegians choose to participate in collaborative consumption. We have conducted a case study of Airbnb and Bilkollektivet. The study has been carried out by focus groups interviews with 17 current users of these platforms. The broad range of factors identified during the interviews was coded and reduced into different categories. We identified five categories: financial, convenience, experiential, social and symbolic.

The main reasons why people choose to participate in collaborative consumption are often described as a mean to do good. However, their intentions may not be entirely pure, as participation offers users possible financial benefits as well. Our findings indicate that the motive for participation was predominantly financial. It seems like the Norwegians have bypassed the initial idealistic phase and right into the more “business like” phase of collaborative consumption. In addition, the users also found participation appealing, as the services are convenient to use and offers them perceived control in every step of the process. Through collaborative consumption the power is shifting to the consumers, where they can start deciding which products and services that matters.

**Key words:** collaborative consumption; sharing economy; trust systems; reputation capital; social networks; co-creation; access-based consumption

## Preface

This thesis is written as a part of the Master of Science degree at Norwegian School of Economics, within the main profile Marketing and Brand Management.

The contemporary spirit and relevance of the subject, thus our interest in consumer behavior and service innovation, triggered our desire to explore the phenomenon up close. The process of writing this thesis has been an interesting, educational and a truly exiting experience.

The freedom to choose a subject that sparks such an interest has been both motivating and challenging. We hope that this study contributes with useful insights for stakeholders involved in the area of collaborative consumption, and that it constitutes as a good starting point for future research.

We would like to thank our supervisor, Tor W. Andreassen for the guidance and advice throughout the study, and especially for the encouragement to think differently and maintain an open-minded approach.

Not to forget, completing this study would have been impossible without the help of our respondents who are both users and non-users of sharing services. Their stories are the fundamentals of this study, and due to the interplay between them we were able to achieve a rich data material in a short period of time. We would also like to express our gratitude to Arne Lindelien at Bilkollektivet for providing us with interesting insights and putting us in touch with respondents and Anne Sofie Kirkegaard from Airbnb for her cooperation as well as insights on their experience in the Norwegian market.

Lastly, we are thankful to our friends and family for their support and interest, and especially Øyvind Holte. We would also like to thank DVB Bank for their accommodation during the process of writing the thesis, and the people we met during Oslo Innovation Week through meetings and conferences. It is apparent that this is a subject of interest to many people, and in the spirit of the theme – are willing to participate and share their insights and experiences.

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## 1. Introduction

The 20<sup>th</sup> century has been marked by financial crises, a growing environmental concern and the escalation of technology. In the wake of such events the phenomenon *sharing economy* has emerged. Time Magazine has described sharing economy, or collaborative consumption as one of ten ideas that will change the world (Time Magazine, 2011). The question is no longer whether sharing economy has come to stay, but rather how fast and how far it will grow.

As sharing economy is increasing its market position, more stakeholders are getting involved. It has affected consumers and their consumption patterns. As of today, over 20 million guests have checked-in one of Airbnb's 800.000 accessible accommodations, which are spread over 190 countries (Dagens Næringsliv, 2013). Consumers are replacing their cars with memberships in car sharing companies like Zipcar or peers are making money as taxi drivers through Uber.

The Norwegian economy is characterized by prosperity, and our consumption is still increasing (SSB, 2014). However, Norwegian consumers have lately showed an increased interest in the sharing economy and collaborative schemes. More of us are trying out Airbnb when vacationing. Norwegian car sharing companies, such as Bilkollektivet are taking its stand in urban areas (Dagens Næringsliv, 2014).

Collaborative consumption has not been extensively elaborated in scientific literature, especially not in a Norwegian context. We therefore want to raise the question: *Why do Norwegian consumers participate in collaborative consumption?*

## 1.1 Background

In order to contextualize the study, we find it important to define some relevant concepts within the area of collaborative consumption. Further, we will provide an overview over market drivers that force the new economy and lastly, the three systems of collaborative consumption.

### 1.1.1 Defining collaborative consumption

The sharing economy has been called a few names, like for instance ‘collaborative consumption’ (Botsman & Rogers, 2010), ‘product-service systems’ (Mont, 2002), and ‘access-based consumption’ (Bardhi & Eckhardt, 2012). According to Rachel Botsman, who together with her co-writer, Roo Rogers popularized sharing economy with the book *What’s mine is yours* (2010), *the space is getting blurry and the definitions are being bent out of shape to suit different purposes*. Botsman (2013) argues that some of the terms have different meanings. As she sees it, ‘collaborative economy’ is an overall term, and is defined as *an economy built on distributed networks of connected individual and communities versus centralized institutions, transforming how we produce, consume, finance and learn*. ‘Collaborative consumption’ is seen as a subcategory and *an economic model based on sharing, gifting, swapping, trading or renting products and services, enabling access over ownership*.

Belk (2014) proposes an easier definition, which sums up the essence of the rising phenomenon: *collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or other compensations*. By including other compensations, the definition encompasses Botsman and Roger’s (2010) non-monetary compensation of *bartering, trading and swapping*. Further, Belk (2014) states that the ground that collaborative consumption occupies is a middle ground between sharing and marketplace exchange with elements of both.

### 1.1.2 Drivers of collaborative consumption

#### Societal drivers

##### *Access-light lifestyle*

Urbanization has made it more convenient to participate in collaborative schemes, as a higher population density enables sharing to happen with less friction (Owyang, 2014). It has brought supply and demand together, making it easier for us to find other peers who are willing to share (Böckmann, 2013). Increased urbanization has also made us move into smaller housings, giving us less space to store our belongings (Ibrahim, 2013). As a result, ownership has become a hassle, which in turn has led to an increased demand of *just in time products* (Ibrahim, 2013).

In the age of materialism it has been claimed that many of us have become possessed by our own possessions. Collaborative consumption has brought a new mantra to the table, praising *access over ownership*. Most of us have valued how Spotify and Netflix has given us more convenience and increased choices (Botsman & Rogers, 2010). Through collaborative consumption our lives will continue to become *dematerialized*, which can be a suitable fit for our busy everyday life and increased nomadic lifestyles (Ibrahim, 2013).

##### *Mindset of sustainability*

Our motivation for participating in collaborative schemes goes beyond our desire of an assets-light lifestyle. Lately, there has been an increased awareness of a more eco-friendly consumption (Botsman & Rogers, 2010). As we are growing in number, we are forced to allocate our scarce resources in a more sustainable way. As Liza Gansky (2010) puts it: *simple math suggests that in order to have peaceful, prosperous and sustainable world, we are going to have to do a more efficient job sharing the resources we have*. As collaborative consumption is continuing to rise, Botsman (2010) has identified a value shift from hyper to collaborative consumption, where overconsumption is losing ground to a more responsible consumption. The emerging collaborative schemes have prominent environmental benefits, as it keeps a product circulated maximizing its utility.



### *Desire of communication*

Individuals have always had a desire to communicate and socialize with each other. Gansky (2010) has defined community as a driver for participation in collaborative consumption, where new forms of interaction have provided us new social experiences. Through collaborative consumption emotional stigmas related to sharing have been broken down (Botsman & Rogers, 2010). Botsman also identifies community as a part of the value shift, claiming that *instead of consuming to keep up with the Joneses, we are now consuming to get to know the Joneses*.

### **Economical drivers**

#### *Monetize idle inventory*

According to Botsman (2010), collaborative consumption, as we know it today, occurred in the wake of the financial crisis in 2008. As many got less money to spend, a new economical mindset emerged. People are renting out their idle capacity such as things, spaces and skills, which is giving them the opportunity to earn money with ownership.

In her famous Ted Talk, Botsman states that in our generation, *our relationship to satisfying what we want is far less tangible than in any other previous generation* (Botsman, ted.com, 2010). Focusing on the benefits of the product, or the 'jobs-to-be-done', there is an *untapped potential of our underutilized or unused assets* (Botsman & Rogers, 2010). Botsman and Rogers (2010) identifies this *idling capacity* as a precondition at the very core of collaborative consumption. A frequently used example to illustrate this is the household drill that on average is used 12-13 minutes of its lifetime. In other words, sharing also makes sense in an economical point of view.

#### *Increasing financial flexibility*

Strained resources, and an economic gap between haves and have-nots, can lead to an increased desire for sharing (Owyang, 2014). People are starting to discover the benefit of earning income with ownership, or the saving money with non-ownership. Owners are acting as small businesses by activating their inventory and earning money. It is claimed that over 40 percent of the American workforce can be freelancing by 2020 through collaborative schemes, and there is no reason to believe that this only accounts for the US (Andreassen, 2014). Access over ownership also has an economical aspect. Non-owners have gained a greater

financial flexibility, as they do not longer have to spend money on maintenance and other expenditures related to sharing.

Another financial effect of sharing is that expensive luxury goods have suddenly become affordable for new customers groups. Self-expression through objects will not become entirely outdated, but our smarter society has given us other means to express our identity. Millennials, who are born digital, the powerful relationship of ownership will fracture (Botsman & Rogers, 2010). You are not longer what you own, but what you can access (Belk, 2014). This is in line with chief executive in Sunrun Lynn Jurich: *The new status symbol is not what you own, it is what you are smart enough not to own* (Case, 2013).

#### *Influx of venture capital (VC) funding*

Collaborative consumption has also affected the corporate side of our economy. Entrepreneurs and investors are finding good business opportunities in the new economic upsurge. The ridesharing company, Lyft, raised \$250M from venture capitalists in May this year (The Economist , 2014). This is a modest number compared to Airbnb, which received between \$450-\$500M in a venture financing round, where the company was valued at \$10 billion. Research shows that there has been over \$6 billion of funding in collaborative schemes in the last years (Owyang, 2013) Google Executive Chairman, Eric Schmidt claims that the entire world will be online by 2020 (Gross, 2013). Businesses should prepare for this massive disruption.

### **Technological drivers**

#### *Social Networking Technologies*

According to Belk (2014) *sharing is a phenomenon as old as humankind, while collaborative consumption and sharing economy are phenomena born of the Internet age*. Technology has without doubt been a game changer in the collaborative economy. Social network technologies have provided social profiles and reputation tracking, which has established trust between strangers. With the help of social graphics peers can more easily connect as well.

#### *Mobile technologies*

Without mobile technologies services, such as Uber and Lyft, could not have worked. Many of the startups in the collaborative economy are mobile driven. As access to other people or

resources requires portability, GPS-mapping in real time gives the consumers the opportunity to create the closest match goods or services in the area at any time that they are wanted or needed (Owyang, 2014)

### *Payment systems*

When all comes down to one, the sharing economy is a marked place of goods and services. Intelligent e-commerce and invoicing systems are required to facilitate quick transactions, which in turn helps customers gain trust and assurance (Owyang, 2014). In addition, new forms of digital currencies are starting to emerge, such as Bitcoins (Wired Magazine, 2014).

All in all, it is evident that technology has reduced transaction costs, making it easier to share and access both products and services at a larger scale than before (The Economist, 2013). With the assistance of payment systems, online social networks and reputation systems, we even feel more comfortable about sharing. Botsman and Rogers (2010) defines trust as one of the key principle to get collaborative consumption to function. To make people open up their homes or hitch a ride with strangers, safety and trust must be present.

Botsman and Rogers (2010) find critical mass as another important principle to get collaborative consumption to work – without people there is nothing to share. Critical mass is firstly vital in terms of choice. In order to compete with conventional shopping, there must be enough convenient choices to make customers satisfied. Secondly, reaching a critical mass is important to attract loyal and frequent users. Theses early users provide a critical mass of social proof, signaling that collaborative schemes is something more people should try out. This enables not only to early adopters to cross the psychological barrier that often exists around new behavior (Botsman & Rogers, 2010).

### **1.1.3 The three systems of collaborative consumption**

Botsman and Rogers (2010) divide collaborative consumption into three distinct systems; Redistribution markets, Collaborative Lifestyles and Product Service Systems. Together these systems have reinvented not just what we consume, but how we consume (Botsman & Rogers, 2010).

*Redistribution markets* are characterized by redistribution of unwanted and underused goods. Such has always existed, but have been fueled by current technology. Social networks have enabled users to redistribute goods, either by free exchange or by sale. Ebay and finn.no are all examples of successful redistribution markets. These markets rattle the doctrines of buying more and buying new (Botsman and Rogers, 2010).

*Collaborative lifestyles* include the sharing and exchange of intangible assets such as time, space, skills and money on a local level (Botsman and Rogers, 2010). Instead of using traditional service providers consumers can access these services a distribution network of peers. In addition collaborative lifestyle is happening worldwide as the Internet enables people to coordinate and transcend physical boundaries. Airbnb is one of the most successful examples of this.

The last system is *product services systems*, where consumers pay to access the benefit of a product instead of owning it (Botsman & Rogers, 2010). Product service systems enable products owned by a company, or by individuals, to be shared or rented peer-to-peer. According to Botsman and Rogers (2010) the key benefit of accessing is that removes the burdens of ownership, like maintenance and repair. Car sharing services such as Bilkollektivet are examples of such systems.

## 1.2 Context

Collaborative schemes are being established in many European countries. Even though it has become more widespread in Norway, we find it reasonable to claim that we are still one step behind. The question we then ask ourselves is whether there is a promising ground for collaborative consumption in Norway?

We claim that there are some factors that suggest the opposite. Firstly, the Norwegian standard of living is high, which diminish the need to share. We also have a strong tradition for ownership, both as a practical and social matter. Additionally, a national representative survey also state that a half of Norwegians care little about climate change (NRK, 2014), explaining why some of us do not see the need for a more sustainable living. The fact that Norway is also a non-densely populated country might make it less convenient to participate in sharing activities (Dine Penger, 2014).

Recent studies have focused on motives for participating in collaborative consumption. As this phenomenon is relatively new in a Norwegian context, we find this a bit narrow. Thus, our focus will be to explore factors that affect participation. Our study focus will be on collaborative schemes where a monetary marketplace exchange is taking place. We take into account that perceived value of participating in collaborative consumption rise from both non-ownership and ownership. We then turn to our initial research question: *Why do Norwegian consumers participate in collaborative consumption?*

## 2. Methods

The intention of this chapter is to explain and reason our methodical choices – how they target to uncover our problem description in the best possible manner. Further, we will describe our data collection and analysis. Lastly we will evaluate our choice of method.

### 2.1 Research approach

According to Saunders, Lewis and Thornhill (2012) there are two different research approaches: detective and inductive. The study presented in this paper uses methods associated with grounded theory, whereby the field is approached without a preformed theory to be tested on data collected (Strauss & Corbin, 1998).

We found the inductive approach especially suitable for this study. Firstly, collaborative consumption is an emerging phenomenon, which emphasizes the need of constantly keeping ourselves updated on new articles about collaborative schemes. Secondly, the existing scientific literature on collaborative consumption is scarce, especially in a Norwegian context. Even though some existing literature is of relevance to our subject, we found it counterproductive to base our theory on research developed on context-specific factors that might not be relevant to Norwegian consumers. This is not to say that we approach the field with no knowledge of it. A literature review was generated to provide a foundation for conceptual building. The emphasis is that the explanation or theory emerges as a final result of the research process. As Dey put it, ‘there is a difference between an open mind and an empty head’ (Dey, 1993, ref. in Strauss & Corbin, 1998, p.47).

## 2.2 Research design

Research design focuses on turning a research objective and questions into a research project (Saunders et.al, 2012). Different research designs are used for different purposes and can be categorized into exploratory, descriptive or explanatory. An exploratory design is a *valuable means of finding out what is happening; to seek new insight; to ask questions and to assess a phenomena in new light* (Robson, 2002, ref. Saunders et al., 2009, p.139). According to Saunders et al. (2012) a great advantage of exploratory research designs are that they are *flexible and adaptable to change*, meaning that you must be willing to change direction as a result of new data or gaining new insights.

The aim of this study is to identify why Norwegian consumers participate in collaborative consumption. The purpose of this study is exploratory, and designed to investigate and generate a new level of understanding about a relatively new phenomenon. As more Norwegian consumers and providers are starting to participate in collaborative schemes, we wanted to explore what are the prominent factors affecting such participation. An exploratory research design gave us the freedom to investigate the phenomenon up close, which is what we wanted.

## 2.3 Research method

Research method refers to how you approach your data and how it relates to your research question (Saunders et al., 2012). There is a distinction between two research methods: quantitative and qualitative data. According to Strauss and Corbin (1998) qualitative methods can be used to uncover and understand what lies behind any phenomenon about ‘which little is yet known’. Furthermore, they state that it can give intricate details of phenomena that are difficult to convey with quantitative methods. The newness of the phenomenon might suggest that the average Norwegian consumer would have limited knowledge and experience with collaborative consumption and its implications. Hence, misinterpretation and imaginative power of the respondents might pose a potential threat to data validity. Our open research question emphasized the necessity of in-depth information. Consequently, a qualitative research method was chosen.

### 2.3.1 Research strategy

Our research strategy is a case study, defined as *doing research that involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources of evidence* (Robson, 2002, ref. in Saunders et al., 2009). According to Saunders, Lewis and Thornhill (2009), there are three principal ways of conducting exploratory studies: *a search of the literature, interviewing ‘experts’ in the subject, and conducting focus group interviews.*

Our primary data was gathered through unstructured focus group interviews with users of two collaborative schemes, Airbnb and Bilkollektivet respectively. Bilkollektivet is Oslo the largest carpooling service in Norway and a PSS system based on membership. Airbnb is an example of collaborative lifestyles, where Airbnb have an intermediary role in peer-to-peer transactions. Airbnb have been the ‘poster child’ of collaborative consumption and sharing economy, and as of this year over 3300 Norwegian households are enlisted through their sites (Kirkegaard, 2014). The two case studies were chosen because they are two of the most well established collaborative schemes in Norway. For this reason we anticipated that it would be easier to populate our focus groups. Additionally, they reflect two very different business models and usage implications, and should therefore cover a broad range of collaborative consumers.

A group of non-users was used as a supplement to get a more holistic perspective. Further, we conducted expert interviews to determine the right content for our interview guide. An email correspondence with Anne Sofie Kirkegaard, Communications at Airbnb gave us information about Airbnb’s experiences in the Norwegian market, their main challenges, and their perception of the Norwegian consumers. Lastly, we met up with managing director of Bilkollektivet, Arne Lindelien. Our conversation evolved around many topics, especially Bilkollektivet’s long history and experience as they started up as early as 1995.

Our secondary data consists of literature reviews. These additional data allowed us to triangulate our interview data as well as obtain a better understanding of the development of collaborative consumption in a Norwegian context.

## 2.4 Data collection

### 2.4.1 Research sample

The composition of focus groups should not be too homogeneous as you risk losing a good interaction and dynamics between the respondents (Brinkmann & Tangaard, 2012). However, with a too heterogeneous group one risk both conflict and group members with difficulties relating to each other (Brinkmann & Tangaard, 2012). The collaborative scheme should create the common ground among our participants. To facilitate good discussions we chose to combine each group with members from both platforms, and also strive for an equal gender distribution. This is a somewhat different strategy than what seems to be the ‘rule of thumb’ of group composition. In this particular matter we considered a mixed group to be beneficial.

Respondents from Bilkollektivet were recruited through a post on their Facebook-site where people could send us an email and sign up voluntarily. The respondents from Airbnb were contacted through the Airbnb sites. Because we had a limited time frame to conduct our focus group interviews, the recruitment process turned out to be a bit more time consuming than first anticipated. We contacted roughly fifty persons before we were satisfied with the sample. Our sample size consisted of 24 respondents in total. The respondents were divided into four focus groups. The sample was a uniform distribution of men and women, with an age distribution between 24-55. All of them were living in the municipality of Oslo. Ideally we would have liked to have more respondents and from other types of collaborative schemes as well, but for practical reasons this was not achievable. However, in retrospect, we do not consider this to be a weakness to our study as it allowed us to do more in-depth interviews with our research objective.

Platform	N Users	N	Av. age	Youngest	Oldest
Airbnb	3300 (hosts)	9	36	26	46
Bilkollektivet	3200	8	43	32	54
Non-users	-	7	39,5	24	55

Figure 2.1 – Basic characteristics of sharing schemes and respondents



### 2.4.2 Focus group interviews

Focus groups are a form of group interview that capitalizes on communication between research participants in order to generate data (Kitzinger, 1995). It is a method that is particularly useful when exploring people's knowledge of and experiences with a topic and can be used to examine not only the way people think but why they think that way. Our research question made focus groups particularly fitting, as it allowed us to ask open-ended questions and let our participants discuss issues that were important to them. It gave us the opportunity to make follow-up questions, request elaboration when needed, and resolve misunderstandings during the sessions. Further, Kitzinger (1995) states that the idea behind focus groups is that group processes can help people to explore and clarify their views in ways that would be less accessible in a one to one interview. This methodical strength of focus groups is what Morgan (1997) refers to as *the social interaction as a source of data* (Morgan (1997), ref. in Brinkmann & Tangaard, 2012). Our data is generated on a group level, which we hoped would facilitate more varied statements and meaningful discussions.

The knowledge production of these groups is *contingent* of the successfulness of the social interaction between our respondents. The fact that we did not know any of our respondents, nor did they know each other, presented a possible threat to our data collection. As researchers, we also had limited experience with the execution of these types of interviews, thus careful planning of the execution process was necessary.

### 2.4.3 Approach: interview guide and moderator role

Before conducting focus group interviews it is important to establish interview guides (see appendix A), and determine the level of moderator involvement.

The literature describes three different models separated by their level of structure: open, structured and the *funnel-approach*. In the latter you start off with an open approach and move towards more structured and specific questioning (Morgan, 1997). According to Morgan (1997) less structured groups are especially useful for exploratory research, where the goal is to learn something new from the participants.

When preparing for our focus groups we were aware of the fact that it might be difficult to transfer questioning from an individual form to focus group level. To facilitate interaction between our group members we chose to standardize the opening questions. We started with *descriptive* questioning where they could describe and exchange experiences: *What collaborative schemes do you use today?* This created a common ground and opened up for discussions and question between the group participants. Our *evaluating* questions consisted of various normative statements: *Some claim that anything could be rented. Discuss this.* Some of these were based on their discussions and some were prepared before the sessions. In this manner, our participants got to share their respective perspectives and at the same time allowed us to illuminate our research interests (Brinkmann & Tangaard, 2012).

Furthermore, the moderator role of focus groups is different from the interviewer in an individual qualitative interview and entail: *facilitating and handling the social interaction of the group* (Brinkmann & Tangaard, 2012). In line with our interview structure, we chose a relatively low level of moderator involvement throughout the interviews. The role of the moderator became more prominent in the second part of the session. This would of course vary according to group dynamics and their ability to stay on-topic.

#### **2.4.4 Context and execution**

We chose to rent an apartment in Oslo through Airbnb's sites. This was to create a relaxed atmosphere for our participants, but also to trigger the right mind-set for the topic to be discussed. The interior design of this apartment was highly creative. This turned out to be quite an icebreaker before starting our sessions. The sessions were scheduled to last for one and a half hour.

We started each interview with general information about our study, as well as practical information on how the interview would proceed. In addition we stated that all information would be treated confidentially and that they were completely anonymous. Furthermore, we got their consent to make recordings. We wanted to take audio recordings to ensure as accurate data material as possible for our analysis. In this way we could use quotations in our paper, without affecting the data by our personal interpretation.

The introduction is especially important when conducting focus group interviews. In this part the moderator sets a frame for the social setting of the interview (Brinkmann & Tangaard, 2012). We emphasized that they were the ones that would manage the discussion, that we were here as observers to learn from them as experts on the topic in question. Moreover, we it clear to them that they express their experiences and their attitudes as best they could and that all vires were equally important – there were no such thing as the right and wrong answer.

Our ongoing focus throughout the sessions was to create a trusting and comfortable atmosphere for our respondents. In retrospect we are confident that we accomplished this, as the respondents were open and willing to share information. This was also demonstrated by the fact that people mostly seemed to utter their personal opinions, as opposed to conform what appeared as the group's opinion. Most of the time the respondents took charge of the direction of the discussions. In addition, we found that this type of interview provided us access to non-communicative signals.

## 2.5 Data analysis

In our study the unit of analysis is aggregated to group level. In this process we transcribed data material from our focus group interviews. A thoroughly review formed the basis of our *open coding* which resulted into concepts. The concepts were in turn combined into categories.

### 2.5.1 Transcribing

An important part of our data analysis process was transcribing the data material. The goal of a transcribing process is to give an exact written representation of what has been said so quotes appear as they have been communicated without being influenced by the researchers' interpretation (Saunders et al., 2012). We transcribed all focus group interviews. This resulted in the total of 92 pages transcribing notes, which represent our primary data. This was a time-consuming but also extremely valuable process as it helped us gain a good overview of our data material.

We started the transcribing process right after we had conducted the focus groups. In that way we still had a strong recall of recurrent themes and events, but were also able to 'take a step

out' of the process and review our data material more rigorously. It triggered the analysis process for us as researchers, and illuminated events that were either forgotten or unnoticed, but later proved to be relevant for our analysis. Finally, the transcribing was highly important for our analysis because it enabled us to use interviews and meetings as sources. We have also used quotations to underpin the patterns and trends that we uncovered.

### 2.5.2 Open coding

After transcribing we started an *open coding* of our data. Concepts are very important in science, because when naming phenomena we fix continuing attention to them (Strauss & Corbin, 1998). According to Corbin and Strauss (1998) coding involves finding the right word as conceptually describes what researchers think are discussed in the data. The selected code does not refer to a specific word that is said, but the essence of the data.

In this process we broke down our data into conceptual components. We thereafter sought after events that we think can be explained by the emerging concepts, and could influence participation. We chose to carefully review our data as opposed to using coding software. Although this process was time consuming, it strengthened our analytical process as we had already gained a deep understanding of our material. We also felt that by breaking up our data too much we would lose important nuances obtained in our focus group interviews. Since we have an inductive approach we have not attempted to measure the size of the effects. Instead we tried to uncover patterns, trends and relationships by capturing the essence of our findings, describing them rather than summarizing them.

### 2.5.3 Categorization

The next step after conceptualizing is categorization, where you group the concepts that seem to pertain the same phenomena in more abstract categories (Strauss & Corbin, 1998). We found this process challenging as it was difficult to identify categories that grasped the essence of every concept. We reviewed our concepts combined and tried to identify the relationship between them. In this part we used visual mapping to identify how concepts described different aspects of participation. Turning the concepts into more abstract and simplified categories really contributed to a clearer understanding of what affects participation. Overall, we were satisfied with the way our categories capture the essence of the concepts.

## 2.6 Evaluation of method

To assess the quality of the data in this study we will evaluate to validity and reliability of the methods used for data collection and analysis (Saunders et al., 2012).

### 2.6.1 Internal validity

Internal validity is concerned to whether extent to which the findings or effects can be attributed to what we think they are about rather than flaws in your research design (Saunders et al., 2012). In our design this is related to what extent we were able to access the participants experiences and perceptions.

In our study we have applied a number of different techniques in our data collection. According to Saunders et al (2012) this is an advantage because it backs up that the data is telling you what it appears to be telling you. In this way, our understanding of one data set provides a better understanding of another when these different techniques complement each other. In situations when we felt that existing data did not provide enough information or appeared as vague and ambiguous, we used the interview situation to have the respondents elaborate. This has secured a more profound data collection, thus a better understanding of our material.

According to Saunders (2012) this in-depth knowledge of qualitative studies contributes positively on the internal validity. During the course of our focus groups we tried to secure this knowledge with clearly formulated questions and follow-up questions. The focus group interviews unfolded more like a trusting conversation between our participants, which contributed to more comprehensive answers. The interview guide also contributes to increased internal validity. Our descriptive and normative questioning contributed to both an open and dynamic discussion between our participants. However, in some cases our follow-up questioning might have been too suggestive. Since this mainly was to obtain clarification or confirmation of statements we do not consider this to be a weakness of our data material. This is supported by Monette et al. (2011), which states that the questions asked should guide the discussion but the moderator is free to ask additional questions and even to explore new topics that seem fruitful based on the discussion.

A central risk with focus group interviews as a data collection technique is the threat that researchers affect the behavior of the participants. This is also known as the observation effect (Saunders et al., 2012). Before we started out we were aware that moderators of a focus group may be especially susceptible to influence the responses of the group, because our role as facilitators also entail a higher level of interaction with the group. The respondents addressed each other and got involved in deep discussions. This strengthens that we were able to maintain a low profile, thus not affecting the respondents' propensity to produce 'correct data' or conform to the group opinions.

A concrete measure that was made to increase the internal validity was to transcribe all relevant tape recordings. This secures the broad range of our data material. The transcribing and coding process also gave us a second opportunity to review our data material. It helped us as researchers to manage the risk of overestimating various statements. The answers seemed to be sincere and personal and there were several reoccurring themes across groups. It is then natural to assume that the effects we have seen with these conditions can be attributed to the reasons we believe they are related to.

Considering that we have a qualitative study that goes in-depth, the internal validity of our study as relatively good. Hence, we do not consider this as a limitation of our study.

### **2.6.2 External validity**

External validity is concerned with whether the findings are generalizable (Saunders et al., 2012). This entails whether our findings are viable in other research settings, e.g. other groups or cases. According to Saunders et al. (2012) the intention of qualitative studies is not to generalize to a larger population, but rather go in-depth and explore an area without necessarily drawing general conclusions. This is supported by the fact that we have a small and non-representative sample. One cannot draw generalizing conclusions applicable to the entire population with such variety, because the data is not wide enough.

Further, focus group results are difficult to generalize since the dynamics of the focus groups are also contingent by the interaction of the participants (Threlfall, 1999). According to Krueger (1994) it is important to remember that the intent of focus group *is not to infer but to understand, determine the range, and provide insight about how people perceive a situation* (A.Krueger & Casey, 2000). Our intention is not to generalize the findings in the study, but to

contribute with new theoretical insights. Instead, it is desirable that in hindsight one should be able to go back to test the theory in similar settings. Thus the findings of our limited study provide an indication of what can be relevant in collaborative schemes rather than evidence based on existing theory.

### 2.6.3 Reliability

Reliability refers to whether our data collection technique and analysis procedures would provide consistent findings if conducted by other researchers (Saunders et al., 2012). In qualitative studies it is natural that the reliability is compromised. The flexible method makes it difficult to conduct a consistent data collection. This entails that there are a lot of different factors that can affect the response. The threats to the reliability in our study include observation error and observation bias, as well as participant bias.

Observer error is relevant for interviews and relates to how interviewers ask the questions (Saunders et al., 2012). In our study may inappropriate body language and intonation be factors that have led to such errors by informants have interpreted the questions differently. This may have led to bias between focus group interviews, especially when using semi-structured interview, which is very flexible. In addition, informants have interpreted the questions in a different direction than our intention, and thus we have not achieved the desired response. We tried to reduce this by keeping the interview process as consistent as possible, where we had fixed roles as observer and facilitator through all interviews. However, the fact that we have used semi-structured interviews will have a negative effect on the study's reliability.

Observer bias will also be of central when conducting focus group interviews. In our study this relates to that we as researchers lack the understanding of the setting, which can lead to the unintended misinterpretation (Saunders et al., 2012). Before conducting the focus group interviews we both had gained an understanding of both collaborative schemes. We find this not to negatively affect the reliability of our study. However, we may have different ways of interpreting the replies. The fact that we were both present during all interviews and discussed to reach a common understanding of our observations reduces this bias. This is also a threat in our data analysis. Our method of visual mapping preserves some dimensions of the data and excludes others. It should be noted that the study has been dependent on our goals and our

abilities to exercise creativity. Hence, our subjective interpretation affects the reliability.

Another threat to reliability is the subject or participant bias (Saunders et al., 2012). Participant bias refers to whether the responses reflect reality. The participants might be inclined to conform to the opinion of others or what they thought were the right thing to say in a given situation. On the basis of these measures we find the study's reliability moderate. To handle participant bias we have placed great emphasis on anonymity and confidentiality. Regarding the danger that answers adapted what we researchers want to hear will not be secured through anonymity- and confidentiality principles. As mentioned in the interview guide, we have focused the first to create a safe communication arena.

### 3. Findings

#### 3.1 Factors that affect participation in collaborative consumption

Through our content analysis and open coding we found that there are several factors that affect participation. In the process of categorization we found that the overarching categories or factors were *financial, convenience, experiential, social and symbolic*. The results have been aggregated between the two collaborative schemes to capture the essence of why Norwegian consumers participate in collaborative schemes. Firstly, we will observe that the basic motives for participation and trial is embedded in a need to earn money or avoid costs.

Category	Concepts	Benefits
<b>Financial</b>	<ul style="list-style-type: none"> <li>- Avoiding costs</li> <li>- Earning money</li> </ul>	<ul style="list-style-type: none"> <li>- Financial flexibility</li> </ul>
<b>Convenience</b>	<ul style="list-style-type: none"> <li>- Easy accessibility</li> <li>- Easy in use</li> <li>- Safe to use</li> </ul>	<ul style="list-style-type: none"> <li>- Time saving</li> <li>- In control               <ul style="list-style-type: none"> <li>o Conflict reduction</li> <li>o Security</li> </ul> </li> </ul>
<b>Experiential</b>	<ul style="list-style-type: none"> <li>- Customized experiences</li> <li>- Variety seeking</li> </ul>	<ul style="list-style-type: none"> <li>- Satisfaction</li> <li>- Enjoyment</li> </ul>
<b>Social</b>	<ul style="list-style-type: none"> <li>- Social interaction</li> <li>- Belonging to a community</li> <li>- Social proof</li> </ul>	<ul style="list-style-type: none"> <li>- Sense of belonging</li> <li>- Acceptance</li> </ul>
<b>Symbolic</b>	<ul style="list-style-type: none"> <li>- Environmental concerns</li> <li>- Conscious customers</li> </ul>	<ul style="list-style-type: none"> <li>- Empowerment</li> <li>- Good conscience</li> </ul>

Figure 3.1 – Categories and concepts of findings



### 3.2.1 Financial

The most dominant motive for participating in collaborative consumption is financial. Almost all of our respondents mentioned that the financial benefits were the main reason why they chose to participate in the first place. We have identified the categories earning and saving money.

#### *Avoid costs and earning money*

The users of Bilkollektivet discussed in detail how much money they saved each year by not owning a car. The conversation revolved around how they avoided costs connected to maintenance, insurance, repair and parking: *“Newspapers have an annual calculation of how much it costs to own a car. The average cost is approximately 70.000(NOK) per year.”(B2); “I guess we save about 30.000(NOK) a year”(B1).*

The financial motive was also strong among the users of Airbnb, where most of them were renting out their homes as hosts. Many respondents talked about how the money they earn from participating in Airbnb enabled them to finance their investments and cover their own rent. In addition, the participants described how renting out their empty apartments also financed their travels. Instead of being a financial liability, the idle capacity becomes a source of revenue. The guests expressed that booking through Airbnb gave them more value for money: *“By renting a cheap apartment I can spend the money on adventures and shopping. (A9).*

We found that the Airbnb hosts took their roles as business actors seriously: *“For me sharing economy is business. We love Airbnb, we love guests and everything, but if you flip it, the thing that stands out is the big win we have” (A7).* Through Airbnb they had become better at seizing financial opportunities. *“If someone wants to rent my apartment when it’s not vacant – I might accept. I can take a weekend in Stockholm with the money I earn, or just stay at my parents place.” (A1)*

We found that adoption to collaborative schemes had made the participants think differently about resources, which in turn created increased financial flexibility. *“With Airbnb, you have a greater opportunity to decide for yourself how you want to use the things you own”(A4); “A*

*positive aspect is that it actually frees up capital. There is something about that freedom you get from not owning too much – it is quite valuable” (B5).*

However, members of Bilkollektivet lose the benefits of ownership, like the immediate access to a car and the control over the car. Consequently, practical concerns become more salient; *“There is a certain hassle involved in sharing - this often trumps the financial benefit. If you take out the economic and practical aspects of Bilkollektivet, then I’m out” (B2)*

### **3.2.2 Convenience**

The second most dominant factor was convenience. By convenience we refer to the overall ease of doing things. Almost all of our participants recognized how participation in collaborative consumption gave them easier access to a network of users and offerings. They also emphasized how important it was that the schemes were both easy and safe to use.

#### ***Easy access***

Users of Bilkollektivet valued the fact that their membership allowed them to easy access to cars, even in cities other than your home city: *“With Bilkollektivet you suddenly have access to cars in Oslo and other cities (...) When you have started to use Bilkollektivet – owning a own car just becomes silly” (B1); I went home to Stavanger this summer. Through my membership I could easily access a car while I was there. That was great!”* Some of them discussed how they had a car station close to home and work. It was evident that the easy access made up for not having a car.

Our participants discussed how Internet has made everything more accessible. One of our participants described this quite cleverly: *“For me, ‘sharing economy’, is all about the internet. You can easily find things to rent, swap and buy from others. We don’t any longer have to rely on ‘brick and mortar’ – the Internet has made everything so much more accessible. Just picture the size of online networks (...) Through Airbnb we have hosted over 500 guests and over 12,000 users have seen our small apartment in little Oslo – in little Norway. It’s a whole new world.” (A7)*

### ***Easy to use***

Almost all of our participants mentioned that an important criteria for participation in collaborative consumption that they perceived the services as easy to use. With this increased access follows a lot of new alternatives, which could potentially complicate the decision-making process. Our participants described that their services had user-friendly interfaces, which simplified the process of booking accommodations and cars: *“Sharing services must be simple and user friendly. You can go online and then suddenly you have a car – awesome! If this process had been more complicated one would probably just book a hotel.”* (A7).

However, choosing Airbnb instead of a hotel or a hostel requires a bit more effort. Still it was evident that the users thought that the all-in-all value made up for the increased inconvenience; *“It is not as easy as booking a hostel (...) you have to hand over keys - and most of the times clean the apartment as well. Still, you get more value for money by choosing Airbnb – so it’s worth it”.* (A6)

The hosts also valued how easy it was booking guests, as all users are familiar with the process: *I’ve tried to get my dad to rent out his cabin on Airbnb – instead of using newspaper ads. It’s more lucrative. On Airbnb you’ll find the perfect guest – who knows how the cabin looks like – how far it is from the ocean and so on. Nobody gets disappointed. Everybody knows how the system works.”*(A3) The simplicity and efficiency of the platforms, and how the intermediary takes care of the formal arrangements were highly appreciated: *It is so convenient when someone arranges everything for you. The legal part is taken care of and the payment systems works. The money is already on my account when I come home from vacation. How easy is that?* (A2). *“It’s very comfortable that Airbnb handles the money transactions. You don’t have to discuss price with your guests, which is a relief!”* (A4)

The members of Bilkollektivet also explained that it is easier to share when things were systematized: *That’s a huge advantage of Bilkollektivet and Airbnb – centralized regulations exist. You don’t have to discuss when the car is due for service and so on.”* (B2) In addition, they pointed out how their membership had given them more flexibility and of being timesaving: *“It is so much easier, especially when you live in central Oslo. You don’t have to worry about parking – which is time-consuming and often expensive (...) With a normal rental car you must refuel. With Bilkollektivet you just need to refuel when you have less than half a tank. The cars are always ready to be used”* (B2)

### ***Safe to use***

One of the main challenges of collaborative schemes is how to create trust between strangers, as there is a certain amount of risk involved for both parties in these peer-to-peer transactions. Or as a user from Airbnb more accurately explains it; *“It is sort of a like type system that is based on trust. Because yes, they pay, but they have no guarantee that I will show up – or that the apartment actually looks like the pictures I have posted online” (A9).*

Without trust people do not engage in exchanges. The participants described how trust was their most dominant concern when they started hosting. The fact that guests need to be verified with a passport or driver license gave them a sense of security; *I like that users have to make an effort to create a good profile. I feel like I’m dealing with a real person. I always start a conversation with potential guests. I ask them what they’re planning to do in Oslo – and why they are interested in my apartment. If they say something I don’t like – I reject their request.” (A4)* Airbnb’s interface and social profiles personalizes the interaction experience with other users. Each user profile contains personal information and pictures of their homes. This personalization becomes important as people in this case are renting out their homes.

In addition Airbnb offers insurance to their users. This gives a decisive incentive to take part; *“A few times people have contacted me on Facebook, That’s out of the question for me! If I don’t book through Airbnb I’m not covered by their insurance. The insurance is important - it makes me feel safe.” (A1)*

The hosts on Airbnb explained how important these reputation systems are to act out their part as micro entrepreneurs: *Good reviews are essential on Airbnb – it creates interest and demand (...) The fact that we are connected to a network is a clear advantage.” (A6)* *“When we first started hosting through Airbnb – our mission was to get good reviews. This gives us the opportunity to charge a higher price for our apartment.” (A4)*

Besides influencing their ability to exert market power these reputation systems also entail a great deal of social interaction between peers. The participants had invested a lot of time and effort in building and maintaining their online reputation. An interesting aspect is how this affects their propensity to change to another sharing scheme; *“We’ve spent a lot of time and energy building up our reputation on Airbnb. We have received a lot of good feedback, which*

*is not gained overnight. It requires time. We have established trust between our guests - or customers – and us (...) It would be a stupid to change to another network now.” (A7)*

Some of the users of Bilkollektivet uttered the necessity of these systems in order to maintain a functional self-organization of the service if the network became larger: *“If the number of users in Bilkollektivet increases, two-way trust or rating system would work well (...) It can reinforce confidence and trust” (B2).*

Furthermore, the respondents expressed how reputation systems enable them to make well-informed decisions online: *“Being a girl I don’t always feel safe when I travel alone – like using car sharing. The social profiles are therefore a clear advantage for me. I can look for a female driver. If a male driver has good reviews – I also feel safer.” (B6)*

The following statements support how much the respondents trust online ratings; *“I really trust rating systems and reviews. They easily influence me – even when it comes from large commercial companies, such as Airbnb or Trip Advisor (B2); I always read the reviews on Trip Advisor when I’m booking a hotel or restaurant. The reviewers are independent – they are in the same situation as me. It almost becomes a community.” (N2)*

To sum up, in our context, economic benefits were the most prominent pull-factors to participate in collaborative consumption. Making money by ownership or avoid costs related to ownership gave the respondents financial flexibility. Time saving is also an important aspect. Increased access and reputation systems, reduces the perceived effort and made them feel in control of the process. Having said that, it became evident that there were more experiential and symbolic aspects of participation that the costumers’ value after adopting the collaborative scheme. It also seemed to be determinate factors as to why they continue to use these services. *“What I like about Airbnb is that your vacation becomes more personalized. When I was a student I choose Airbnb because it was cheaper, but now when I have more economical freedom I still chose Airbnb.” (B4)*

### **3.2.3 Experiential**

The majority of our respondents expressed in various ways the experiential benefit gained from participating in collaborative consumption schemes. The freedom of choosing exactly

where to stay when going on vacation, or which car to drive to perform various chores, is a motivational factor for participation. We identified two concepts within the experiential category: customized experiences and variety seeking.

### ***Customized experiences***

Some of our respondents expressed with enthusiasm that collaborative consumption gave them the possibility to choose among various vacation residences, or cars. Being able to get the right product at the right time was something most of the participants valued. It was evident that customized experiences facilitated *better* experiences in all parts of the consumption process.

The process of searching after new experiences amused many of our participants. *“What I like about Airbnb is browsing after the perfect place to stay. You have endless of possibilities... Every year I go to Cologne, San Francisco and Los Angeles. I start by finding the area I want to stay – and then I search for an apartment. I search a bit everyday. When I find something I like – I try to get it. Sometimes it works and sometimes it doesn’t. Maybe it’s my instinct – I like the hunt. The whole process is really fun!”* (A6)

Through these search processes the consumers found alternatives that addressed diversified needs and requirements, as opposed to limit their options like traditional, standardized service offerings might do: *“Through Airbnb I get a much more romantic place to live, rather than a charmless hotel room. Last time I was in Portugal, we booked a whole house with a sea view and a balcony. You get a much better holiday experience. It competes on quality – and on different areas as well, where large hotels comes short.”* (B4) The Airbnb hosts stated how this also seemed to be the case with their guests: *“I think people choose Airbnb because of comfort. A lot of families book my apartment. It’s nice for them to live in a home, where they can make dinners and watch television. Also, I give them a lot of tips, so the travel experience becomes better.* (A1)

### ***Variety-seeking***

Almost all of the participants from Bilkollektivet enjoyed the fact that instead of owning one car they could choose from an entire fleet of cars. One of the participants expressed with eagerness: *“I cannot think of a better way to own a car! You can put it like this; if you own a*

*car, then you only own that one car. If I'm going out with my husband we can rent a mini-Morris. If I'm going to my country house with the rest of my family I can get a nice stationary wagon. If I have to move furniture I'll drive a truck. There is no reason to own a car.” (B1)*

In addition, access-based consumption gives participants the opportunity explore and try out new products, whilst reducing the risk related to buying the wrong product. Being able to choose on-demand products was something that tempted some of our non-users as well: *“So if I can drive a Tesla to meet a client and then change for a Range Rover to drive up to my cabin, then it's getting interesting” (N7).*

### **3.2.4 Social**

Collaborative consumption requires more social interaction compared to owning your own car or just checking in to a hotel. Through these collaborative schemes users can create new social relationships. We identified three concepts within the social category: social interaction, brand community and social proof.

#### ***Social interaction***

The Airbnb hosts often mentioned how their guests liked being social, but never that they appreciated the social interaction themselves. As a matter of fact, only three out of our seven Airbnb hosts chose to stay in their apartments while having guests. Furthermore, only two participants used Airbnb platforms to book accommodation. It was evident that it was other aspects than social interaction, which formed the basis of the hosts' participation.

Our participants were more concerned discussing how far they were willing to give up their privacy, using Airbnb instead of a hotel when traveling. However, the users of Airbnb described their service as a better option than Couchsurfing, as it gave them more personal space: *“I find Couchsurfing much more difficult because you have to force yourself into a social setting. It's not like renting a physical object – you have to deal with the whole package. If you don't like a room you rented on Airbnb – you can handle it for a couple of days. But if you have to live with someone who annoys you – it's so much worse! It becomes a double risk.” (A6)*

Having said that, the users described themselves as sociable people: *“Personally, I think we would score high when it comes to being social”* (B3); *“I think people who choose Airbnb, like our selves, are special kind of people. We are social and don’t mind meeting new people”* (A8) Our interpretation is that the users of Bilkollektivet and Airbnb do not mind the social interaction associated with collaborative consumption. Still, they like to choose their level of social interaction themselves, which seems to be a better fit with the Norwegian demeanor.

### ***Belonging to a community***

As collaborative consumption is based on sharing among peers, the brand communities often grow strong. Participation requires a higher level of involvement. The brand community orientation was particularly evident among the members of Bilkollektivet; *“I’m very loyal, if somebody speaks ill about Bilkollektivet I get mad. I think it’s because we are so few in number, an exclusive group.”*(B3); *“I don’t know many of my co-members in person, but when you meet one of them it’s a bit ‘Wow, are you a Bilkollektivist as well?’”*(B5).

We believe the business model and the fact that they are small in number affect their strong commitment. Further, the community seemed to be built around their sense of shared ownership; *“I think it’s something else, I really do. What is unique with Bilkollektivet is that we own together - that we share it. Instead of me owning one car, there are many cars - and even more people. This is brilliant - then it is both sharing and ownership.”* (B2).

The fact that they considered themselves owners was evident when they discussed whether it was acceptable to drive around in an ad-wrapped car, or with Bilkollektivet’s logo placed on the hood: *“I would hate to drive around as an advertising poster, or even with logos. I consider the cars to be my own private cars.”* (B3); *“I wouldn’t like it one bit. Even if my membership became cheaper – I still wouldn’t like it. For me sharing is different than renting. I am a co-owner – not a renter!”* (B2) It was quite contradicting that the members of Bilkollektivet felt a strong sense of commitment to their brand; still they were not willing to promote their membership. This means that they value their membership as ownership to a large extent. For this reason they would not feel in control if the service were commercialized.

In our group context, it seemed that the brand community was built around common values. The non-profit business model of Bilkollektivet reinforced the participants sense of control



and autonomy; *“Personally, I like the fact that there is no owner on top who get’s all the profit. It’s us – the users - who own the company. It’s fits Norwegians way of being and their conception of community. It’s democracy, where everyone has a vote.” (B1); “It’s important for me that there is no owner who gets all the profit. If it were so, I’d had a completely different attitude towards it. I would have been much more annoyed when things didn’t go smoothly.” (B2)* In this community the members have created a collective sense of responsibility towards the service and other users; *“The community orientation is important. You want to treat the car nice, as you expect the other users to do the same. It requires a joint effort to make the system work.” (B1).*

The hosts of Airbnb also felt a strong commitment to their brand community. *“I’m very proud of being a part of Airbnb and I love promoting it! I have enlisted at least 10 friends... I almost feel like a mentor... I feel a strong need to protect Airbnb if someone talks badly about them. I never had any bad experience with them.” (A1).* Since Airbnb does not have a shared ownership as Bilkollektivet, they use other means to create brand commitment. The hosts expressed that Airbnb took good care of their *super users*. One of the participants received travel credits to feature in a newspaper article about Airbnb. Furthermore, two other participants explained how Airbnb had sponsored a trip to San Francisco, where they met other super users. It was evident that initiative as such created brand loyalty: *“I like staying with companies that treats me well (...) If another company would show up – I would still have stayed loyal to Airbnb.” (A8)*

It is worth mentioning that it was not only satisfaction that resulted in a higher brand loyalty. Some of the users considered the switching costs to be high, making it less attractive to change their sharing scheme. In addition, not everyone liked admitting being a Airbnb host, as it affected their competitiveness: *“If my neighbors start hosting Airbnb guests – I might be forced to charge a lower price for my apartment” (A3).*

### ***Social proof***

Brand communities create the critical mass new users often need to be drawn into new behaviors. We got the feeling that satisfied customers often gave non-users a reason to try out collaborative schemes: *“After the article was published Airbnb said the increase of (Norwegian) users was almost sick.” (A1)* This suggests that brand communities and satisfied

users create a social proof for others to engage in collaborative consumption. It was evident that our participants trusted these voices more than commercial sources: *“I don’t trust advertising that much. I feel much safer when people I know give me recommendations”* (A6) Word-of-mouth had convinced many of our users to try out these collaborative schemes: *“I tried out Blabla Car because my friends recommended it. If it hadn’t been for them I never would have tried it”* (B6); *“I had read some articles about Bilkollektivet – before I started using it. Still, I started using it because my friend used it – and was very satisfied”* (B2)

### 3.2.5 Symbolic

#### ***Environmental concerns***

It was mainly the users of Bilkollektivet who acknowledge the environmental benefits related to collaborative consumption. Some of them described the environmental concern as a driver for participation, while others admitted that they did not have a green motive: *“The environmental considerations are important to me (...) When you don’t own a car yourself – it becomes easier to use alternative transportation* (B4); *“I like thinking green (...) It gives me a good conscience to share cars, as it saves the environment on so many levels”* (B5); *“Of course there exists a underlying environmental motive, still as long as the service is easy to use and cheap – it’s enough for me”* (B3) *“There are other ways of saving the environment, so the financial aspect is more important for me”* (B1).

Some even admitted that participation in collaborative consumption gave them a certain kind of status: *“I admit that reputation is an important aspect. I’m self-employed and it’s nice to show my customers that I’m environmentally conscious. It gives me a standing when I discuss environmental issues (...) People trust me more.”* (B3) It seems liked for most of them the environmental concern affected their attitude towards collaborative consumption, but not necessarily their behavior.

Some of the participants had an interesting view on Norwegians’ relationship to environmental concerns: *“In the 1970’s ecological food and stuff like that was weird. It almost felt like you did not care about the environment, unless you knitted your own clothes or grew your own carrots in the back yard. Today you are almost required to care about the environment. There has definitely been a shift in mindset.”* (B5); *We are facing new times. It*

*has become much more cooler to say 'I don't need to consume. I know that I can – but still I choose not to (...) I think we're getting more aware of the foot print we leave behind us' (A6)*

### ***Conscious consumers***

In the collaborative sphere a different type of status symbol had emerged: *“In our society the coolest people are definitely not the one's who drive the most expensive cars” (A6) “It's a different kind of status – not defined through ownership (B2). “ It seems like Norwegians have a strong need for owning new things. But I think there is a growing awareness that this is not so important anymore.” (B6) Some of our participants described a change in consumption; “In a world were we have some many options to choose from, we - as consumers - have been given the power to support the companies with the right intentions. We are past the stage where we only buy to consume – today we are buying with a cause.” (A8)*

## 4 Discussion

The objective of this study has been to investigate what type of factors that affect Norwegian consumers participation in collaborative consumption. The contextual setting revolves around the different drivers facilitating this new economy – technological, economic and social. The emergence of social media and the way people today interact through Internet is currently changing the traditional patterns of consumption. As we are witnessing how new business actors leverage different aspects of the sharing economy, taking on new roles as intermediaries, we wondered how this play out in a Norwegian context. Our main focus is the underlying factors that trigger participation. Based on this we have strived to answer the following research question in our study:

*Why do Norwegian consumers participate in Collaborative Consumption?*

We have strived to answer this research question by analyzing qualitative data from focus group interviews, expert interviews and memos. The reason for using a qualitative design is because existing literature and theory on the subject is limited, and with an inductive approach and explorative design we wish to add new understanding of the phenomenon in a Norwegian context.

In the following we will elaborate on each case separately in light of existing literature. By doing this we wish to highlight the factors that affect participation in collaborative consumption through both ownership and non-ownership.

### 4.1 Factors that affect participation in collaborative consumption

#### 4.1.1 The Case of Bilkollektivet

In the case of Bilkollektivet we mainly turn to Bardhi and Eckhardt's (2012) interpretive study of members of Zipcar. We find this case study to be particularly relevant as Zipcar's business model to a large extent coincides with Bilkollektivet's business model. Both models are designed as a self-service model based on a market-exchange, but offer a somewhat different experience from traditional car rentals. This is connected to the how more habitual consumption could take place due to closer location of the cars and regularity of use (Bardhi & Eckhardt, 2012).

The respondents mostly discuss consumption motivation such as *reduced costs* and *increased convenience* as the primary reasons for joining Bilkollektivet. This is in line with Bardhi and Eckhardt's (2012) findings in their interpretive study of Zipcar consumers. They found that car sharing was largely motivated by utilitarianism, expressed by convenience and cost savings. This was predominant throughout their data.

Our findings also echo the Zipcar study in terms of how participation is used as a symbolic resource to establish their identity as *smart consumers*. All of the respondents from Bilkollektivet talked proudly of participating in car sharing and how they consider access to be better than ownership in terms of being a cheaper, more convenient and flexible option. Hence, the users of Bilkollektivet appeared as smarter and savvier consumers within the group context.

Furthermore, the users clearly expressed that for them there was something else than owning and driving expensive cars that was signaled status. Bardhi and Eckhart (2012) support how use value can gain symbolic value or sign value within a sociocultural milieu. In this context we interpret that use value of the car is related to the functional aspects, like the need to get from A to B or the process of acquiring the car, whereas the sign value is the connotation of a certain status. The respondents from Bilkollektivet were mainly the ones who expressed environmental concerns. In light of Bardhi and Eckhardt's study this suggests that the participants use their choice to access a good rather than owning it as a reflexive strategy of signaling access as a more environmentally sustainable alternative. Hence, our findings suggest that even though participation is mainly based on utilitarian and functional motives, the *practice of accessing* as a mode of consumption has gained sign value. If not necessarily in the Norwegian society at large, our data reflects that this is the case of the social groups that our respondents identify with or wish to identify themselves with.

In addition, Bardhi and Eckhardt (2012) study consumers did not experience any perceived ownership and avoided identification with the accessed object. This is in conflict with our results. Even though users of Bilkollektivet are actually forgoing ownership members have a perceived sense of ownership. The respondents also spoke warmly of their membership, their fellow members and Bilkollektivet. In his study in the context of sharing Belk (ref. Bardhi and Eckhardt, 2012) refers to this as a sense shared de facto ownership over shared objects, which would suggest that this would hold for this type of access-based consumption as well.

We view this sense of ownership to be connected to the fact that members of Bilkollektivet are members of a cooperative, and are in some way ‘owners’ or at least co-owners. However, there is no actual transfer of ownership happening. The shares can be sold, but given that the buyer only pays for access and get none of the property-rights that comes with ownership, makes it barely different from a membership fee.

In light of Bardhi and Eckhardt’s study we attribute these findings to characteristics of Bilkollektivet’s business model: Like Zipcar, membership in Bilkollektivet involves a low level of social interaction between members. In the Zipcar case this played out as a sense of ‘negative reciprocity’, where everyone was acting out of their own self-interest and assumed that others were doing the same. Conversely, our results show that none of the respondents had encountered any problems that they could not solve together with other users. The current system of Bilkollektivet is based on a more overriding sense of governance, where members are entrusted to self-organize and rectify unwanted behavior. This reinforces the consumers’ perception of (shared) control that one would normally sacrifice with non-ownership.

Our findings implicate that trust between strangers is obtained from their sense of shared ownership, and not necessarily by trust systems. However, the respondents did express a need for a rating system or governance if the number of members increased. We interpret the welcoming of increased governance as a fear of negative reciprocity and loss of control if the network becomes too large. Another aspect is how users of Zipcar felt that online trust systems and market mediation gave a feeling of enforced reciprocal behavior. This outcome would be unfortunate, as the respondents expressed a sense of connection towards Bilkollektivet and the other members. Hence, appropriation processes takes place, which can be attributed to their long-term usage of the service (Strahilevitz and Loewenstein 1998, ref. in Bardhi and Eckhardt, 2012), or perceived control (Belk, 1988).

Our results show that all of the respondents from Bilkollektivet were negative to driving with ads on the side of the cars. We find this point to underline their perceived sense of ownership. This corresponds to Bardhi and Eckhardt’s (2012) findings that commercial ads on Zipcars negatively affect ownership and the users willingness to identify with the accessed object.

In addition to the practical aspects, *experiential value* is obtained through the increased access and variety seeking. In our findings being able to choose from the entire vehicle fleet contributed to a notion that access was even *better* than ownership. Through this shared

resource pool, participation gives the consumers access to items they could either not afford, or cater diversified needs. Hence, access-based consumption not only offset the symbolic properties connected to ownership and possessions, but also important experiential aspects.

Further we found that members of Bilkollektivet showed a strong sense of brand community. Even through customer interaction in Bilkollektivet is relatively low, there is a high degree of interdependence between the participating consumers. Through the co-creation of the service the consumer experience is dependent on consumer collaboration. The respondents stated that it was a *joint effort to make the system work*. This makes Botsman's (2010) statement on how *community is the brand* more tangible.

Conversely, Bardhi and Eckhardt (2012) found a deterrence of brand community despite Zipcars community building efforts. It may be that the profit-motivation of the Zipcar platform plus the way Zipcar promote their platform as "green" and try to get their members to subscribe to the 'green advantages' of car sharing are factors that make the members opposing this 'community building'. This shows the values or motivation of the service provider may make people resist participating in the venture. In the case of Bilkollektivet the participants are allowed to choose for themselves why they choose to participate. Even though Bilkollektivet is non-profit they choose not to market themselves as an idealistic company, but rather focus on the convenience, choice and cost saving (Lindelién, 2014).

To sum up, our findings seem to confirm that cost savings and functionality of access-based consumption carries symbolic capital in a contemporary consumer culture. These are the most prominent motives to participate supported by van de Glind (2013). However, in our context we find that dissimilarities between the two business models have positive effects on the consumers' willingness to participate in appropriation practices beyond acquiring the object. We attribute these findings to the perceived sense of shared ownership that users of Bilkollektivet have. This is reinforced by control and autonomy through self-organization. In this way the respondents experience the benefits of freeing themselves from ownership whilst maintaining a perceived sense of shared ownership. This suggests that ownership still has a 'high standing' in Norwegian consumer culture. However, our findings suggest that perceptions of ownership are changing, and that the relationship of satisfying needs and signaling identity are more immaterial. In our group context it seems that access consumption practices holds a symbolic value, allowing the participants to come off as smarter and socially conscious consumers.

#### 4.1.2 The Case of Airbnb

According to our findings, the financial motivation was the most important factor why hosts choose to enlist their homes on Airbnb. The participants valued the extra income this gave, giving them more financial flexibility. The hosts took on their part as micro-entrepreneurs seriously. They discussed pricing of their homes, competition from neighbors, legal issues and taxation. It was clear that for most of them this was *all about business*.

Prime leaders on the subject claims that there is an idealistic motive behind participation in collaborative consumption, such as social interaction and greener commerce (Gansky, 2010; Botsman & Rogers, 2010). However, a study shows that even though idealistic motives affect attitudes towards collaborative consumptions, it does not necessarily translate into behavior (Hamari & Ukkonen, 2013). Our participants did not mind being social and some of them even had a green mindset. Still, these factors did not seem to be the reason why they chose to use Airbnb. Lately, there has been a discussion claiming that Airbnb has become more about business than sharing (Time, 2014). Taking this into consideration, it may appear as if the Norwegian participants have jumped over the initial idealistic phase and right into business phase of Airbnb.

Our findings showed that *safe to use* was the determining factor for why participants choose to *cross the chasm* and start using. Implements such as insurance guaranties, social profiles with ID verifications and reputation systems generate trust and provide the users with security. Hence, Airbnb's role as a mediator is important for participation, as it makes the users feel safe in every step of the process.

When doing business in an online setting, where there is no face-to-face interaction, it is crucial to obtain trust from customers (Beldad et al. 2010). This becomes even more prominent in collaborative consumption, where transactions take place peer-to-peer without a third party involved (Xiong & Liu, 2002). As a matter of fact, trust issues are considered the dominant barrier for people to engage in the sharing economy (Davis, 2012). A mean to establish trust between strangers in collaborative consumption is implementing social profiles and reputation systems. Reputation system is a product of Web 2.0 technologies, where social networks enable users effecienlty to share their experience with other users on a global scale (Jøsang et al. , 2007). It creates systems where dishonest behavior generates sanctions from



other users. All of our participants claimed that they fully trust to the reputation systems. They described how reputation systems had become an integrated part of their online-decision making process. Botsman (2012) suggest that reputation capital will become the most powerful currency in the future. Reputation capital will be a smart aggregation of your reputation and will function almost like a credit check. Even though there are some private issues to solve before it takes off, it can have an immense value in the future of collaborative action.

With this increased access follows a lot of new alternatives, which potentially complicates the decision-making process. If the perceived effort is too high it will negate the perceived value in return. Consequently, one other dominant motive for using the platforms is practical concerns, or the ease of doing things. It may be related to the process of searching for information, acquiring or assessing the service, or other activities related to the role that the respondents take on the collaborative platforms. The way we interpret this is that even though consumers may have wanted to participate in such schemes before the age of Internet, apparent transaction costs have been too high. Search algorithms combined with a larger network of users have streamlined the matching process and made participation easy. The increased likelihood that the consumers find exactly what they are looking for makes the effort feel worthwhile. If it is difficult to sort through the clutter, the process would become overwhelming and one would probably fall back to the usual way of doing things. It is evident that the platform Airbnb has created reduces transaction costs and makes it attractive for users to sign up.

The last finding was how participants valued the fact that Airbnb gave them the possibility for creating customized experiences. The users described how Airbnb gave them better travel experiences, because they felt they got more value for money and a more personal experience. This shows how Airbnb is a solid contribution to *experiential economy*. In an experiential economy companies are focusing on selling experiences rather than services to attract more customers. As Joseph Pine and James Gilmore (1998) put it: *commodities are fungible, goods tangible, services intangible and experiences memorable*. Experiences are inherently personal and only exist in the mind of the individual (Pine & Gilmore, 1998). Hence, it is important that companies allow their customers to *co-create* their products and services, making it more personal. The outcome of co-creation is more activated and satisfied customers that in turn have a positive effect on a company's performance (Prahalad & Ramaswamy, 2004).

To sum up, ownership enables them to monetize their idle resources. The value of participation they experience is enhanced by system characteristics; increased access to markets and the perceived convenience in every step of the process. However, considering that the respondents are renting out their homes makes the safety issue become more prominent. Reputation systems consisting of ratings, reviews, and profiles offers a more holistic perspective on trust that in turn increases the perceived control.

The insurance offered by the service organizer, Airbnb, increases the feeling of safety, which makes it more appealing to participate. Collectively, these service characteristics enable the consumers to act out their role as the supplier in these peer-to-peer marketplaces. The most interesting aspect is how financial capital is not the only thing the hosts gain from participation – they also built up what Botsman (2010) refers to as their personal reputation capital through the reviews users file on hosts. The importance of building up a strong personal rating in this way is something Norwegian business providers should notice.

## **4.2 Practical implications**

This study has several implications for both established and new businesses.

### ***Critical mass and social proof***

First of all, establishing a centralized hub is vital in collaborative consumption in terms of choice and perceived convenience. Secondly, it is vital to attract a core group of early users to provide a mass of social proof, signaling the value of participating. In these two-sided markets the value of participating is contingent of the other part. Without users, there would be no market. As our findings show how people are building up reputation capital on these platforms, which in turn increases switching costs to change platforms.

### ***Diversifying motives***

Our findings show that the two collaborative schemes studied are fulfilling the most basic functional needs of accommodation and transport, to more experiential and symbolic values. Without necessarily reinventing the offering itself, they are finding new ways to deliver customer value that set these experiences apart from traditional forms of buying and renting. By diversifying the motives the collaborative schemes cater to various needs in all steps of the

decision-making and usage-process: enabling access, connecting them to larger networks and allowing people to customize their own experiences.

### ***Increasing perceived control***

The biggest barriers for participation are the perceived inconvenience of adapting to a new platform and trust. Our findings suggests that in order for access-based consumption to be perceived as good as ownership, companies have to focus on convenience. How giving up ownership does not entail that consumers loose the benefits of accessing the products, but rather get easier access to a product or a service. Online rating systems with two-way ratings reduce the risk of participating and making transactions with strangers. Through rating systems, background checks, frictionless payment systems, and platforms these services are creating a holistic perspective on trust. In a world where online marketplaces are capturing a larger market share, online reputation systems will become crucial to establish trust between strangers. Reputation is a measurement of how much a community trusts you. It ensures our digital identities are in line with our real ones. Over time it is expected that a personal rating in one collaborative consumption scheme, can follow you to other collaborative schemes.

### ***Big data***

Market insight on what people value in these services shows how companies can find new ways to innovate their current offerings. Collaborative schemes are examples of two-sided markets where the role of the company is the trusted intermediary. In these two-sided marketplaces platform that enables individuals to make direct market transactions. The online social interactions and transactions that are produced on these platforms everyday create a tremendous amount of data. Generating customer information about customers' needs, preferences, and reputation creates a market opportunity for businesses. As social media platforms are taking it stance in the advertising market, we are also witnessing how they leverage on their existing networks of users. This is an important aspect to consider for Norwegian service providers.

## **4.3 Strengths, limitations and future research**

Our study aims to discover factors that affect Norwegian consumers' participation in collaborative consumption. We have looked at factors that influence participation, but have not conducted any causality tests and can therefore not draw firm conclusions about cause and

effect relationships. In addition, our findings do not constitute a complete list of factors affecting participation. However, the intent of the study has been to explore what factors that might be prominent in determining participation in collaborative schemes. The factors we have identified might represent building stones in future research. As there are many collaborative schemes and modes of consumption within the sphere of collaborative consumption, it would be interesting to see how the uncovered factors show up in other contexts. Although this is a preliminary study, it would also be interesting to use the findings as a basis to be followed up by empirical research.

There are limitations of our study. These are central when considering the study's main findings. Considerations related to validity and reliability is discussed in the method chapter. The main limitation was the number of respondents. The fact that we only used two collaborative schemes resulted in a smaller sample from each group. Even though we are content with the range of our data material, it is not possible to draw any general conclusions from this material. Also, it is reasonable to believe that that the respondents were more than average interested in the topic. In retrospect we would have liked to conduct the focus interview with our group of 'non-users' after the case study to explore impediments and other relevant factors that affect willingness to participate.

On the other hand, the strength of our study is our inductive and explorative approach. We have strived to collect data in real time, before viewing it in conjunction of existing studies and literature. In this way we do not 'force' any preconceived assumptions on our data. This is also reflected in our discussion, which mainly elaborates on the context-specific factors of our study, rather than embroil on general, more 'obvious' factors that might affect participation. Collectively, the data collection and method of analysis have strengthened the internal validity of our case study. Our method contributes to knowledge that would have been difficult to detect with quantitative studies. Thus the findings of our limited study provide an indication of what can be relevant in collaborative schemes rather than evidence based on existing theory.

## 5 Conclusion

During the course of our study there have been a number of studies on collaborative consumption, motives for participation and focus on alternative modes of consumption. Our study adds to the notion that participation in collaborative schemes is fully in the consumers' self-interest whilst offering a positive social, environmental and economical impact.

As most of the studies focus on willingness to participate, our study's objective was to discover as many factors as possible as to *why* they participate. Our findings indicate that respondents started to use this out of a financial motive, as a means to either save or earn money. These collaborative services have provided them access to either a bigger 'resource pool' or connected them to larger networks. Further, many other possible motives and factors for participation were articulated. During our coding process these were aggregated into *financial, convenience, experiential, social* and *symbolic*.

Further, existing literature have been focusing on non-ownership participation. As we assumed that ownership holds a 'high standing' in Norwegian consumer culture, we wanted to explore how this affect participation differently. The discussion of the two case studies suggest that the prominent factors to why Norwegian consumers participate in collaborative consumption are mainly *financial, convenience* and *perceived control*.

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## Appendix

### Appendix A: Interview guide

(Securing confidentiality and anonymity. General information)

#### Starting questions:

##### Open and descriptive:

1. What type of service do you use today?
2. What were the main motives for joining?
3. What are the main benefits/disadvantages of participating?
  - a. What is most important to you?
4. How did you come across this service? (where/who)
5. Have you recommended it to others? (whom/why)
6. Do you use other collaborative schemes?

##### Evaluative questions (examples):

1. What do you associate with the brand?
2. What do you feel when you use the service?
  
3. Why do you think these services (Bilkollektivet/Airbnb) are successful?
4. Are there any potential for other collaborative schemes in Norway that you could think of?
5. Do you see a potential for collaborative schemes in Norway?
  
6. What are your relationship/attitude towards ownership/assets?
7. Is there anything you own today that you consider renting out?
8. Are there some other things that you would rather rent than own?
9. Where do you set the limit for things that you could rent/rent out?
10. There is a saying that anything could be rented or rented out. Are there some things that you have to own?
  
11. What criteria are important to you when you rent out? (Airbnb)
12. What are your feelings towards the intermediary (Bilkollektivet/Airbnb)?
13. Do you feel like it is a part of sharing economy?
14. Do you consider sharing/renting out more as more hassle than gain?
15. What criteria are important to you when you rent out?
16. Can you think of other benefits connected to collaborative consumption?
17. Do you feel guilty for using services like this when you think about hotel industry etc.?