

Peer to peer car sharing in Denmark – an underutilized concept

- A master thesis on the barriers that prevent potential consumers from engaging in peer to peer car sharing services in Denmark with special focus on the company MinbilDinbil



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Nabo til nabo biludlejning i Danmark – et uudnyttet koncept

En kandidatafhandling om de forbrugerbarrierer, der holder potentielle forbrugere fra at deltage i nabo til nabo biludlejning i Danmark med speciel fokus på virksomheden MinbilDinbil.

Denne kandidatafhandling er baseret på en kvalitativ eksplorativ analyse af forbrugeradfærd i forbindelse med nabo til nabo biludlejning i Danmark. Specifikt undersøger afhandlingen interne og eksterne barrierer, der har indflydelse på hvorfor potentielle forbrugere af nabo til nabo biludlejningsselskabet MinbilDinbil ikke benytter servicen. Ved at identificere og analysere disse forbrugerbarrierer søger afhandlingen at afdække, hvilke områder der har hæmmet potentielle billejeres og bilejeres brug af servicen. Formålet med afhandlingen er, udover at klargøre forbrugerbarriererne til servicen, at nå frem til anbefalinger om, hvor og hvordan MinbilDinbil kan forbedre deres virksomhed.

Afhandlingen tager afsæt i Thøgersen og Ölander's (1995) MOAB teori (motivation, mulighed, evne og adfærd) og en litteraturgennemgang af tidligere undersøgelser fra forskellige grene af delebils konceptet. På baggrund af litteraturgennemgangen har det været muligt at koble andre forskeres resultater til teorien og etablere en begrebsramme, der opsummerer de mulige forbrugerbarrierer.

På baggrund af denne begrebsramme blev der udviklet en semi-struktureret interview guide, da det blev vurderet at en kvalitativ forbrugerundersøgelse ville give de bedste resultater i forhold til forskningsspørgsmålet og teorivalget. Ved en samtale med MinbilDinbil blev de potentielle forbrugeres demografiske data kortlagt så en klar målgruppe kunne dannes. Ved gennemførsel af tre interviews med potentielle billejere og tre med bilejere fra målgruppen var det muligt at identificere hvilke barrierer, som forhindrede begge segmenter fra at bruge servicen.

Afhandlingen resulterer i en analyse og diskussion af de potentielle barrierer, som blev etableret i begrebsrammen. Analysen er opdelt efter efterspørgsel og udbud i forhold til forbrugernes standpunkt til brug af servicen. Igennem analysen af de potentielle billejeres barrierer er det blevet identificeret, at dette segment kan være hæmmet af deres mulighed for at bruge offentlig transport, MinbilDinbil's bil placeringer og udvalg, koordinationsproblemer mellem forbrugerne, deres begrænsede viden til MinbilDinbil's bilforsikring og problemer med mistillid. Barriererne til de potentielle bilejere er ligeledes identificeret. Dette segment kan være hæmmet af lave indtjeningsmuligheder, begrænset viden om MinbilDinbil's bilforsikring, problemer med mistillid og koordinationsproblemer mellem forbrugerne.

De empiriske resultater fra analysen og begrebsrammen danner herefter den endelige diskussion. Her blev samtlige barrierer fra begrebsrammen diskuteret og vurderet i forhold til, hvordan resultaterne påvirker MinbilDinbil, og hvad virksomheden kan gøre for at løse dem. Med afsæt i analysen og diskussionen anbefales det, at MinbilDinbil udover at fokuserer på de individuelle barrier, bruger deres ressourcer på at mindske de barrierer, der gør sig gældende for begge segmenter. Disse barrierer inkluderer forbrugernes begrænsede viden om MinbilDinbil's forsikringspolitik, mistillids problemer samt koordinationsproblemer mellem forbrugerne. Ved at forbedre disse områder vil MinbilDinbil sandsynligvis kunne fjerne en del af den usikkerhed, der forhindrer forbrugerne i at benytte deres service.

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1. Background & goal of the study

Collaborative consumption & car sharing

Sharing economy, collaborative consumption, peer economy and access economy are shared terms that describe an emerging trend that has swept across the globe in a very short period. In this thesis, collaborative consumption will be used as the primary term to define the principal idea behind “what’s mine is yours” (Botsman & Rogers, 2010). Instead of buying and adding to the consumption, you should share your belongings. Collaborative consumption champions the notion that consumers should rent or buy the products or services used instead of purchasing a new product or service that they will likely only use a couple of times. The main principle of collaborative consumption is people coming together to share and collaborate in order to meet different consumer needs within areas such as skills, items, favors etc. Today this concept has spread across many industries including cars, accommodation, household appliances and so on. Ownership is no longer the consumer’s ultimate expression of desire (Bardhi & Eckhardt, 2012). In recent times the market has seen a change in consumption norms. This change, some observers found, followed events such as the digitalization of music, Web 2.0 and napsterization (Bardhi & Eckhardt, 2012). While not a new concept, the formal rise of collaborative consumption began roughly after the financial crisis of 2008 and many argue that this was not a coincidence. A combination of post-materialism, overconsumption, environmental concerns and an understanding of how brittle the world’s economy really is, changed the consumers’ purchasing behavior (The Economist, 2013).

Collaborative consumption has already transformed into a highly profitable business and is estimated to become a \$110 billion market (Andjelic, 2014). Even though the concept is relatively new, companies such as AirBnB, which lets owners rent out entire apartments or spare rooms, have since its launch in 2008 had more than 3 million people use the service and today have 300,000 listings on their website (Chudgar, 2013). Another example of rapid growth within collaborative consumption is Ebay, a peer to peer trading site, which began in 1995 and in 1996 had a combined value of goods sold of \$7.2 million. Today Ebay has more than 221 million members who trade for more than \$52 billion worth of items every year (Botsman & Rogers, 2010). While big businesses are dominating the market, the average person also stands to make thousands of dollars by engaging themselves and their belongings. For example the average New Yorker can make \$21,000 a year renting their home out on AirBnB and the average “runner” on Taskrabbit made \$15,000 in a year doing odd jobs such as assembling IKEA furniture (Clendaniel, 2012).

Collaborative consumption is the umbrella term used to describe several underlying branches, which include product service systems, redistribution markets and collaborative lifestyles (Botsman & Rogers, 2010). This thesis is going to focus on product service systems (PSS) and within it peer to peer car sharing in Denmark. PSS is a system where people pay for the benefit of a product without needing to own it. One of the major underlying objectives of a PSS system is to generate and improve the overall revenue gained from a product through its entire life cycle (Rajkumar & David, 2009). In a PSS system an intermediary company enables products that are privately owned, to be shared or rented peer to peer (Botsman & Rogers, 2010). It is the peer to peer market that will be highlighted in this thesis with a special focus on the peer to peer car sharing industry in Denmark.

The peer to peer car sharing phenomena

Peer to peer car sharing is a process in which privately owned cars are made available for other drivers to rent. In this system a group of intermediary companies act as facilitators or marketplaces in which car owners can advertise their car and renters can find a specific, cheap or close car and connect with its owner. Peer to peer car sharing is by the companies marketed as a win-win solution for car owners and renters as it provides an extra income for the owners and can be more convenient and cheaper for car renters than going to a conventional car-hire firm (Tuttle, 2012). The industry is growing rapidly and the biggest peer to peer car sharing companies are Relay Rides, Getaround, Autonetzer and Buzzcar. Relay Rides, the largest car sharing marketplace in the United States of America (RelayRides, 2013) launched in 2012, is currently only available there, but it's so called "virtual fleet" of privately owned cars are already listed at 229 airports and 1,688 cities (Geron, 2013). By the end of 2015 the company's goal is to have a car within a 10 minute walk for each of 100 million people in the United States of America (Geron, 2013). Although most of the growth within car sharing currently lies in America, the phenomenon is spreading swiftly across the globe and is slowly making its way to the Danish consumer.

Car sharing in Denmark

The Danish peer to peer car sharing market is still in its infancy in terms of providers, users and availability of cars to rent. The concept, which exists through three setups: peer to peer, business to consumer and not-for-profit has existed in Denmark since 1997 (Gyring-Nielsen, 2010). Historically the concept has transformed from an organization, which owned cars that people could

have a “share in” to people renting out their own private cars for a profit. As such, Odense Bilklub was the first registered car sharing organization in Denmark in 1997 and was a so-called private limited company of business to consumer sharing. The company had between 5 and 10 cars in the city of Odense (Thøgersen & Norre, 1999). After Odense Bilklub came Hertz Delebilen, which acted as a non-profit car-sharing organization and was an extension of Hertz’ car rental activities. Since then car sharing organizations with non-private cars have emerged all over the country. Aarhus, Silkeborg and Farum are just some of the cities where such organizations have existed in many years (Danske Delebiler). Some of these organizations still exist today, but many have since then closed.

The Danish market currently has four websites that facilitates peer to peer car sharing. These are MinbilDinbil.dk, Gomore.dk, jepti.dk and lejdet.dk. Of these four websites only two are solely committed to cars and they are MinbilDinbil and GoMore. MinbilDinbil was established in August 2013, whereas GoMore is an older project that began in 2005. GoMore surpasses MinbilDinbil with 100.000+ users however GoMore only recently added the car sharing function to its site in 2014 (Gomore, 2014). Previously, they only offered their users the opportunity give other users a ride in their car to a certain destination. Currently this means that MinbilDinbil’s “virtual fleet” of advertised cars is larger and at present stands at 1000 cars (MinbilDinbil, 2014). Focus of this thesis will be MinbilDinbil, the first purely peer to peer car sharing company in Denmark. The company is 100% invested in car sharing, which means that they are not distracted by other ventures like their competitors at Gomore. MinbilDinbil has genuine focus and experience with the consumers that this thesis seeks to research. Being the first company on the market, it gives them a timely lead and consumer experience that provides them with a potential competitive advantage. However, it might also cause them problems. GoMore is already established in the market and they have gained their users trust and loyalty, in so their users’ might be more forgiving if mistakes occur than users of a startup company such as MinbilDinbil, which has limited user history.

In 2011, the American company Zipcar a B2C car sharing firm conducted a study, which revealed three trending reasons with the young generation for choosing car sharing over ownership. Firstly, the high cost of ownership, secondly, social media interaction and thirdly, a sense of environmental responsibility, which leads them to use public transportation (Read, 2011). Both MinbilDinbil and GoMore argue the existence of vast market potential in Denmark for peer to peer car sharing, likely due to three reasons: Firstly, research found that on average most personal vehicles sit idle more

than 90% of the time (McGee, 2013). Furthermore, according to Danmarks Statistik, the number of personal cars in Denmark reached 2.27 million at the end of 2013 and it is expected to pass 2.4 million in 2017 (Danmarks Statistik, 2014). This means that in 2017 2.4 million cars in Denmark will sit idle 90% of the time and essentially become an unexploited resource. Secondly, buying and owning a car in Denmark is extremely expensive compared to the rest of Europe. When buying a car in Denmark, the normal taxation rate is typically at 180%, which makes it the highest taxation on cars anywhere in Europe (Russell, 2013). Additionally, Denmark also has the highest vehicle registration fees, motor vehicle taxes, VAT, insurance costs and fuel costs in Europe (FDM, 2012). This means that a small car owner pays 3.000 – 4.000 DKK a month for the car, eventually adding up to between 40.000 – 50.000 DKK a year (Forbrug, 2009). Having some of the highest car prices and car costs in Europe will undoubtedly deter many young people from buying a car and could instead create greater interest in car sharing. The Danish youth is likely to follow this trend in the coming future and it is therefore expected that car sharing will grow. GoMore argues that within a few years they expect to have 25.000 car sharing vehicles in their “virtual fleet” and one can expect that MinbilDinbil also anticipates such numbers (Ritzau, 2014).

From these numbers and research, it can be concluded that the market potential in Denmark is relatively large however since its launch car sharing has not gained traction amongst the public. Currently MinbilDinbil only has 1.000 cars available for rent, whereas the site has 10.000 members (Overgaard, 2014). Why is there such a large gap between supply and demand? How can it be overcome? And why is there limited interest in the service? These are some of the questions that this thesis attempts to answer.

1.1. Research question

Based upon the information that peer to peer car sharing has had a limited impact on the Danish consumer, it is the aim of this thesis to investigate the following research question:

What are the barriers that prevent consumers from engaging in peer to peer car sharing in Denmark?

1.2. Target group

MinbilDinbil has two potential consumer segments who they wish to offer their service and platform. Firstly, there are the consumers who do not have a car, but want to rent one. Secondly, there are the consumers, who have a car and who want to rent it out. Figuring out, which segment to

focus on is somewhat of a chicken and egg discussion, because what comes first, a supply of cars or the demand to rent cars peer to peer? As previously stated, MinbilDinbil currently has 10.000 members on its site and of these only 1.000 are car owners. This indicates a lack in supply of cars for the company's members and a growing demand by car renters. It needs to be established that MinbilDinbil's service is a marketplace, where consumers meet and establish car rentals. This means that MinbilDinbil acts as a third-party company providing a platform, where interaction between consumers is facilitated and made as easy as possible. Therefore, the company's service cannot exist without users who wish to rent a car and users who rent out their car. Because of the strong influence that both target groups have on the company's existence, the study focuses on the barriers of both consumer segments. Narrowing the field further, the study targets those consumers from both segments who have heard of peer to peer car sharing and are willing, but have not tried it. Examining the reasons of why consumers with and without cars have not yet used their service could support MinbilDinbil in creating a larger supply and demand on the Danish market. Throughout the study, the preliminary research and findings will be divided into two main themes, which are demand and supply. Demand for those consumers who do not have a car and supply for research and findings concerning the consumers who have a car.

After an initial meeting for the assignment with MinbilDinbil, it became clear that the company is searching for consumers within the age group of 25 to 45, who live in Copenhagen and have a high level of activity on social media platforms. Furthermore, MinbilDinbil are looking for consumers who have trust in the internet and who are not afraid of utilizing it, including buying and selling items or providing sensitive information. This will be further explored and explained when examining the methodical choices of the study.

Due to the specificity of the thesis, the main focus will be on the case of MinbilDinbil and the barriers that consumers in Denmark experience with the service. Even though it would be relevant for the thesis, comparisons of consumers from different companies in Denmark or other countries abroad will not be included as neither the time nor the resources are available. Furthermore, the thesis is delimited in only investigating consumers in the age group 25-45, as this is the target group of MinbilDinbil.

1.3. Purpose and target audience

The purpose of this thesis is to explore the barriers that can inhibit consumers from using peer to peer car sharing in Denmark. The investigation will help create an understanding of what mechanisms drive consumers to engage in the collaborative consumption service of car sharing. Special focus will be on MinbilDinbil and its potential customers because of the company's unique position on the Danish market. In the end, the goal of the thesis is to provide solutions for MinbilDinbil to overcome some of the barriers that might hinder potential consumers from using their service.

The intended audiences for this thesis are the thesis supervisor, the examination censor and the company MinbilDinbil. Further audiences of this thesis include students, professors and other academics at CBS and other universities who are interested in the subject of sustainable consumer behavior and collaborative consumption. Collaborative consumption is a newly emerging branch of the consumer behavior research field and therefore academic theories and writings within the subject are scarce. This thesis makes a contribution to the limited collaborative consumption research about Danish consumers and businesses. In recent years there has been an increased interest in environmental issues, which furthers the importance of this thesis and topic. Overall the research has multiple implications and can be transferred to other collaborative consumption industries.

1.4. Thesis structure

The above introduction of the topic is followed by a description of the **methodology**. This section predominantly revolves around the study's different methodical approaches, its scientific considerations and lastly its critical reflections.

The third section of the thesis will explain its **theoretical framework**, which includes the thesis theoretical considerations. This is followed by a **literature review** of academic research on the topic. Based on the theory presented and the literature review, a **conceptual framework** will be created to address the possible barriers that might restrict consumers.

Between the conceptual framework and the analysis, an explanation of the **empirical study** will be given. Here the reader will be informed about the data collection and data processing of the thesis.

Following the section of the empirical study, **an analysis** of the thesis findings from the correlating interviews will be presented. The findings will be indexed according to the MOAB model: Motivation, Opportunity and Ability barriers and according to demand and supply segments.

The eighth section of the thesis will **discuss** the barriers and explain how these barriers connect to the theory, the literature review and the situation of the company MinbilDinbil.

Finally, the **conclusion** of the thesis is presented in the ninth section. The conclusion will summarize the findings and discussion and through the summation answer the research question of the thesis.

2. Methodology

In the following chapter, an introduction of the methodological approach will be provided. The chapter is divided into three sections. Firstly, explanations of the different approaches are provided. Secondly, the scientific considerations are presented. Thirdly, critical reflections about the previously mentioned sections are addressed.

2.1. The study's approaches

In this section, the different approaches will be introduced. The section is divided into four areas including the exploratory research approach, scientific approach, research approach and qualitative methods approach.

2.1.1. Exploratory research approach

The problems that exist around joining car sharing will be examined from an explorative research approach. This approach has been chosen because there is a limited amount of research available in the target market, Denmark. By conducting explorative research, this study is able to explore a new phenomenon and identify some of the factors, which might hinder consumers from engaging in MinbilDinbil's service. Thereby, the study, lays the ground work for further investigations into the research area.

2.1.2. Scientific approach

Before proceeding, it is important to explain the scientific approach of the thesis in order to define the view on the fundamental assumptions of the field of study.

Currently several forms of research paradigms exist, some of which include: postpositivism, constructivism, participatory and pragmatism (Creswell, 2003). Research paradigms are defined as basic sets of belief or worldviews, which guide the investigator (Guba & Lincoln, 1994). The point of departure of this thesis is from a post-positivistic view, because the author seeks to emphasize meanings and seeks to explicate social concerns (Henderson, 2011). A post-positivist approach is as written by Gasson (2009) "Based on the belief that most knowledge is conjectural, this research paradigm emphasizes deductive logic, or warrants, in supporting theory generation. Post-positivism admits reported experience (for example, surveys), sociological or psychological experiments (where the data must be inferred from other phenomena) and observed human behavior as data (p. 55)". In line with the philosophical stance, the research addresses observed human behavior as data. The thesis is interested in understanding the consumers' behavior i.e. what influences consumers have both internally and externally that has stopped them from engaging with peer to peer car sharing. The post-positivist approach is oriented towards a complex and comprehensive analysis of a specific phenomenon and its underlying relations (Adam, 2014). Furthermore as argued by Willis (2007) it is the goal of post-positivist research to find the truth about something. Post-positivists do not believe that truth can be found with one study, but that each study functions as a part of a broader effort to reach the truth. In line with this argument, the thesis functions as initial insight into the peer to peer car sharing market in Denmark. Its findings will not be conclusive, but function as indicators of possible barriers to be further researched. Post-positivist research is usually based on a theory-first model, where a researcher develops specific hypotheses to be tested before conducting a study (Willis, 2007). Research for this thesis is conducted from the MOAB model framework (1995) and a literature review of pre-existing knowledge on the market. From a combination of the above mentioned theory, a conceptual framework of barriers was developed in line with the concept of hypotheses.

2.1.3. Research approach

Two types of research approaches exist: deductive and inductive reasoning (O'Leary, 2007). Deductive reasoning has its point of departure in theory from which hypotheses are formulated. Subsequently, data is collected and analyzed to test if the hypotheses can be proven and the theory substantiated. Inductive reasoning begins with a question and is followed by data collection. The data is explored for themes that lead to generalizations and theory (O'Leary, 2007).

In correlation with the post-positivistic approach of the study, the research applies deductive reasoning. The study's point of departure and frame of reference throughout is the MOAB theory (Thøgersen & Ölander, 1995). The literature review and theoretical approach provides the entry into the field of study (Johnson & Onwuegbuzie, 2004). In accordance with deductive reasoning, a conceptual framework similarly to hypotheses has been developed from a combination of the theory and literature review. Because of the study's explorative element qualitative research will be applied. It is not the objective of the study to develop new theories however it aims to establish insight into a new phenomenon, which has yet to be fully investigated in Denmark.

2.1.4. Qualitative methods approach

Qualitative methods have been widely used in explorative studies to explain social phenomena and the relationship between different factors of a research area (Hesse-Biber & Leavy, 2011). Furthermore, qualitative methods are often used in interpretation and discovery or when there is a lack of knowledge on the subject (Noor, 2008). Because the purpose of this thesis is to investigate consumer's behavior and because of the lack of previous knowledge on the subject, research is conducted qualitatively as it has the potential to examine issues more in-depth and personal than quantitative methods, which presents representative and generalized conclusions. By conducting qualitative research, it is the studies aim to achieve an understanding of how consumers think, their behavior and the reasons for such behavior. When conducting qualitative research such as semi-structured interviews, it allows for interpretation of answers and allows for an intense investigation of individual thoughts, opinions and attitudes, as written by Kvæle (2007):

“A semi-structured life-world interview attempts to understand themes of the lived daily world from the subjects' own perspectives. This interview seeks to obtain descriptions of the interviewees' lived world with respect to interpretation of the meaning of the described phenomena” (p. 11).

Kvæle's (*ibid.*) quote express that in qualitative research interviews, the interviewer wants to explore the life worlds and reality of the interviewed people and examine how they understand the themes that they are questioned about. During an interview, the goal should in this case be to understand the underlying factors that are the reasons of not joining a car sharing service. Qualitative research interviews are especially useful in situations where the researcher wants to obtain unique information and more detailed answers. Because the aim is to understand the behavioral issues that block motivations, opportunities and abilities of the potential consumer, the

qualitative research method is applied. Through this method, the thesis can obtain knowledge of the cognitive and emotional level that influences the consumer (Rasmussen & Østergaard, 2009). A conceptual framework based on the literature review and theory will be established, which display the barriers that influence the consumers' willingness to join a car sharing service. This conceptual framework will function as an expression of the assumptions the study has as a point of departure for the qualitative study.

2.2. Scientific considerations

In the following section, the study's considerations of data collection will be introduced. The section is divided into two sections: primary data collection and secondary data collection.

2.2.1. Primary data

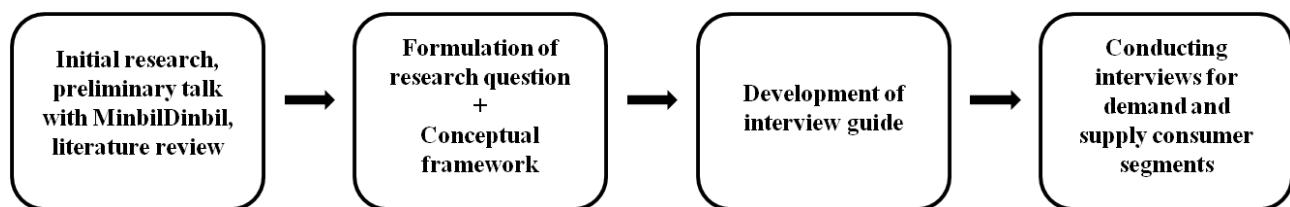
In order to answer the research question, the study's primary data is utilized from several semi-structured interviews with potential consumers of MinbilDinbil's service. This provides insight into the possible barriers that might exist for engaging in peer to peer car sharing. The specific target group criterion is set up from an initial meeting with MinbilDinbil. The respondents were found by using random sampling, however this will be addressed in section 6, the empirical study.

2.2.2. Secondary data

Secondary data has in the study been used to establish the basis for the research in the introductory. The data is based on market research and reports e.g. information about car numbers in Denmark. Secondary data was a key element in developing the empirical investigation and has in this study been used as a starting point for the analysis.

The empirical data collection process for the study has completed as shown below.

Figure 1 – Empirical data collection process



Source: Compiled by the author

2.3. Critical reflections

Research is limited on the topic of peer to peer car sharing therefore by conducting semi-structured interviews the thesis hopes to shed new light on this research area. However when conducting this method there are potential limitations such as human error, finding the right people to interview, extensive time consumption, gaining enough data and possible trust problems between interviewer and the interviewed.

Another limitation of qualitative research is the possibility of biases. Bias in qualitative research can emerge in multiple areas such as biased questions, answers, samples and reporting, but being aware of these issues can help avoid it (Kvale, 2007). As written by Kvale (2007) “Unacknowledged bias may entirely invalidate the results of an interview inquiry. A recognized bias or subjective perspective may, however, come to highlight specific aspects of the phenomenon being investigated and bring new dimensions forward, contributing to a multi-perspective construction of knowledge” (p. 86). In a qualitative research study, bias affects the reliability and validity of findings, which in the end can lead to incorrect conclusions. A bias in this thesis for example could arise from the review of the existing literature. While it might be possible to neglect pre-understandings from the literature review on the subject and social phenomena, having knowledge of its existence is important when interpreting and analyzing the results.

In order to achieve reliability of the study, the processes of the thesis has been designed and constructed with a purpose. All methods, barriers and theories are developed from extensive literature review and published academic sources. The interviews for this thesis were all collected through audio recording and afterwards transcribed to ensure further reliability of the study (Kvale & Brinkmann, 2009). Furthermore, reliability is improved, because all the steps of the methodology and research have been fully elaborated to ensure that the study’s framework can be re-examined by other researchers. For a complete overview of the transcribed interviews, see appendixes 3 to 8.

Issues of subjective interpretations of answers and personal dependency of interview findings are concerns to acknowledge as the thesis is addressing problems specific to MinbilDinbil. Strong ties exist to MinbilDinbil and therefore the thesis might become biased in creating results that can be used specifically for them. The starting point will be initiated from their target group and therefore the results will perhaps be more subjective to the company than a normal industry analysis.

To reduce biases and errors, Hy Mariampolski's (2001) list of means to improve findings will be followed. In order to ensure that the study has valid and useable data, it will attempt to ensure a proper screening of respondents to guarantee a reasonably accurate representation of the target group. Furthermore, in order to ensure validity of the interviews, the study will among other triangulate the respondent's answers by asking the questions in different ways and at various points throughout the interview.

Additionally, it is important for the study to recognize the issue of social desirability bias. Social desirability bias is as written by Spector (2004) "the tendency to respond to questions in a socially acceptable direction" (p. 1045). Seeing as peer to peer car sharing is a new social phenomenon that draws upon a popularized responsibility wave, respondents are likely to respond in an environmentally and socially acceptable way. Special focus is on the respondent's relationship to material items, the environment and trust, which for some might be difficult areas to talk about. In so it can be argued that some answers might be influenced by a perceived image that the respondent have. Even though the study attempts to minimize these biases by avoiding leading questions, conducting interviews in a neutral environment that avoids influence from others, social desirability bias cannot be excluded as a bias.

3. Theoretical Framework

Introduction

In the following section, the theoretical framework will be presented. This is done in order to create a clear path for the thesis and its investigation, but also to make sure that the reader understands the theory behind the argumentation and why this exact theory was chosen.

3.1. The MOAB model

Thøgersen and Ölander's (1995) Motivation-Opportunity-Ability-Behavior model (MOAB) builds on Ajzen's Theory of planned behavior and Fishbein's and Ajzen's Theory of Reasoned Action (Ajzen, 2008). Thøgersen and Ölander (1995) wanted to improve the existing model by incorporating an "ability" concept and a concept of facilitating conditions or "opportunity" to the already existing part of motivation. They (*ibid.*) argue that a set of internal and external influences exists, which enable or prevent a consumer from realizing environmental conscious consumption behavior. The factors and influences that combined lead to the consumer's actual behavior are

labeled as motivation, opportunity and ability (Thøgersen, 2005). Originally the model was created to use as a framework when studying environmentally relevant consumer behavior and more specifically the individual consumer behavior. This is evident in Thøgersen's (1994) own paper: A model of recycling behavior, with evidence from Danish source separation programs, in which he explores the dilemma of trash separation in Denmark. His research has been the inspiration for using the exact model as it has a strong environmental feature that complements the overall theme of the thesis. In this thesis it will be used to illustrate different factors that influence the consumer behavior and consumer choice both internally and externally.

The MOAB model is applicable with the research question because it allows the study to explore the internal and external factors that might have prevented consumers from engaging in MinbilDinbil's service. Thøgersen's research (1994) initially revolved around household consumption and what governments can do to change behavior, but the model has since then also been applied to other cases such as his case (2010) on 1 Ton Less: Reducing Personal CO₂ Emissions. Each factor of the MOAB model will be explored to find explanations to why consumers choose not to engage in car sharing. From a combination of the MOAB model and the literature review, a conceptual framework will be established with possible barriers, which will assist in forming a set of questions that can help reach an answer to the research question.

Before going into detail about the MOAB model, some of its limitations have to be mentioned. Even though Thøgersen acknowledges the importance of a motivational aspect in consumer behavior, his theory does not fully mirror consumer's values and beliefs. The theory lacks in understanding and interpreting the act of motivation, which is a psychological process. Furthermore, the theoretical framework is contemporary and its application on innovative business models is limited so far. Even though these factors influence the framework, the theory provides a thorough and general insight into consumer behavior.

In connection with the research question and the company MinbilDinbil, an examination of the consumer's motivation and their values, beliefs, attitudes and norms are explored firstly. Secondly, an examination of the opportunity factor, which explains different external factors that might have hindered consumers in using the service, will be completed. Lastly, the ability, which explains the internal problems that consumers might have with the service, will be examined (Thøgersen, 2005). The MOAB model puts emphasis on influences that can occur from both internal and external factors thereby both internal and external barriers are represented. By applying the MOAB

framework, the thesis can identify and understand the process and issues that lead to the consumer's actual behavior and the factors that hinder them in using a car sharing service. It is important to clarify in which factors consumers fall short, because these are the barriers MinbilDinbil needs to overcome.

The next section will examine the four aspects of the MOAB model: motivation, opportunity, ability and behavior. It will explore the different components, explain their interconnectedness and clarify how sustainable behavior is created.

3.1.1. Motivation

The first factor of the MOAB model is consumer motivation. To understand why consumers engage in a certain behavior, it is vital to know the motivation behind. Thøgersen (2010) argues that a consumer's motivation for engaging in a pro-environmental way depends on: individual value priorities, environmental concern, attitudes towards specific pro-environmental behavior and internalized norms. Thøgersen (*ibid.*) furthermore argues that consumers' motivation is affected by his or her social norms, ones intention, and ones attitude towards behavior and the belief evaluations. These motivational factors can be influenced by internal and external sources. If a consumer shows motivation through any of the mentioned aspects, his or hers behavioral intention is increased. This can result in an active behavior change, but only if the consumers opportunity and ability factors follows (Thøgersen, 2010).

3.1.2. Opportunity

The second factor in the MOAB model is opportunity. In connection with consumer motivation and personal limitation in the ability factor, consumers can also be limited through a number of external constraints. Thøgersen (2010) defines these contextual factors as conditions determined by nature, the society's infrastructure and availability of product and service alternatives. These factors are included under the "triple a" – availability, access and affordability (Thøgersen, 2010). In order for a potential consumer to engage in an environmentally friendly product or service, he or she needs to have access without having to make a special effort to reach it. This means that consumers of peer to peer car sharing should be able to rent or rent out their car without the need to put in more effort than they usually would. In addition to the aspects mentioned above, country specific culture and values of Denmark are also important to acknowledge within all factors of the model. Country specific values and culture can differ vastly and variation of the factors is likely to exist between

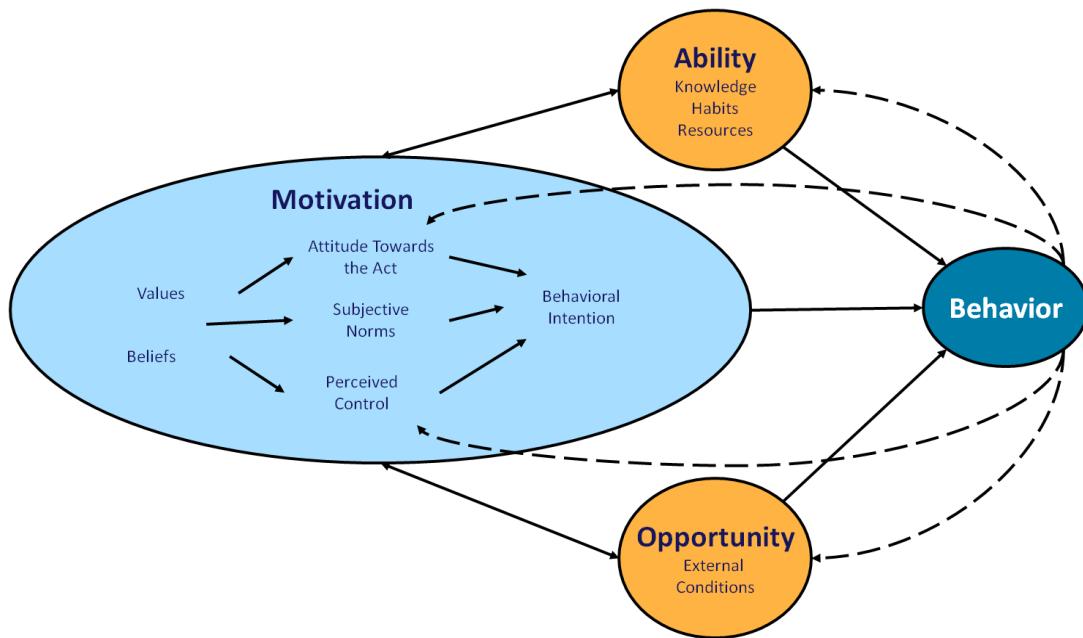
nations. Through the literature review, research from different nations will be explored to examine what barriers exist to peer to peer car sharing.

3.1.3. Ability

The third factor is the consumer's internal ability to carry out pro-environmental behavior. Even though a consumer may have the motivation to buy a sustainable product, he or she might not have the ability. In terms of the MOAB framework, ability refers to the individual consumer's limited resources in connection with limited time and financial resources, cognitive capacity, limited knowledge about problems and solutions and limited skills and task-specific knowledge. (Thøgersen, 2010) Furthermore, environmentally conscious behavior is also affected by lack of knowledge about environmental issues and personal habits (*ibid.*). Knowledge is of principal importance in connection with environmental conscious behavior because it generally requires an understanding of the consequences of a certain behavior to make a change. Habits are hard to change and may unconsciously make consumers repeat environmentally damaging behavior. These limited resources and ingrained habits restrain the effort a consumer applies to live environmentally conscious.

3.1.4. Behavior

Pro-environmental behavior is only furthered if all the above mentioned factors are met. It depends on the individual consumer's motivation, whether the consumer is able and has the opportunities to act in a pro-environmental way (Thøgersen, 2010). When one or more of the above mentioned factors are restricted, the result is likely that a consumer is less willing to engage in environmentally conscious behavior. If ability or opportunity is limited, then the consumer's are bound to reach the "attitude-behavior gap", which is the inconsistency that exists between a consumer's expressed attitude and their actual behavior (Thøgersen, 2010). Through the findings of the MOA factors and interviews, an analysis of where and why potential consumers fail in reaching the wanted behavior of using MinbilDinbil's service can be completed. The consumer's actual behavior will implicitly be explored throughout the thesis. The interconnectedness of the MOAB model is shown below.

Figure 2 - The MOAB model

Source: (Thøgersen, 2010, p. 98)

4. Literature review

The next section of the thesis constitutes the literature review on car sharing. Car sharing can be divided into three categories: peer to peer, business facilitated (B2C) and not-for-profit (CO-OP). The thesis exclusively focuses on peer to peer car sharing, however for the literature review, research from both business facilitated and not-for-profit car sharing will be applied. Both of these concepts have been extensively researched compared to peer to peer car sharing, which have had limited research conducted.

The structure of the literature review will follow the work of the MOAB model. Each underlying factor of the three main points of the model will be divided according to the demand and supply of peer to peer car sharing as mentioned during the target group definition. This is done to assess and deduct the issues that exist for both consumer segments. Applying research from business facilitated and not-for-profit car sharing will affect the balance of supply and demand texts, because the demand of car sharing has been researched extensively, whereas research on supply of cars is limited. However, it is reasonable to assume that some of the barriers transcend car sharing types and segments. The objective of the literature review is to establish what is already known about car sharing in terms of possible barriers. This will lead to the creation of a conceptual framework, which can guide the thesis forward.

4.1. Motivation

The following section will go through the motivational aspects of the MOAB model, which include individual value priorities, attitude, environmental concern and norms (Thøgersen, 2010).

4.1.1. Individual value priorities

Individual value priorities, also referred to as human values, can according to Schwartz & Sagiv (1995) be defined as desirable goals, which vary in level of importance and serve as guiding principles. So far, this topic has not received attention with regard to car sharing in the academic discourse.

4.1.2. Attitude

The attitude of a consumer is by Maio & Haddock (2010) defined as “an overall evaluation of an object that is based on cognitive, affective, and behavioral information” (p. 4).

Demand

Car sharing is a phenomenon that is built around the concept of access over ownership. Access over ownership demands a certain attitude from the consumer, one that is emerging with “the new generation”. The new generation’s attitude towards cars and objects seen as prestigious is different than past generations. Objects that are harming the environment, such as cars are being scrutinized and are losing its value, interest and image. As Kent & Dowling (2013) suggest, the car is losing its grip on the identity formation especially for young people. Hence they argue that being progressive in today’s society seems to be more about smartphones and social media or using bicycles. Kent & Dowling (*ibid.*) researched the imagery associated with cars and sharing. In their research, they suggest that the meanings and ideals of freedom associated with owning a car have been switched to enjoying freedom of not owning a car by an increasing number of consumers. They enjoy not being committed to the consequences of owning a car in terms of payment, cleaning, insurance etc. Kent & Dowling (*ibid.*) conclude that the idea of the privately owned car as a symbol of status and progress is deteriorating concurrent to a raising trend towards collaborative consumption and economic caution. A 2014 study by Le vine et al. (2014) supports the conclusion by arguing that the current generation is less interested in owning cars. This overall tendency is also supported by Botsman and Rogers (2010), who propose that a shift in personal preferences is emerging. People do not desire ownership and responsibility over objects instead they want usage, whenever and wherever it is convenient for them.

Supply

The study has not been able to find any research on this particular area for car owners.

4.1.3. Environmental concern

Environmental concern refers to the level of awareness that a consumer has towards environmental problems and is part of a consumer's overall attitude. As Thøgersen (2010) formulates "the salience of the goal of protecting the environment to an individual consumer or a population is often conceptualized as "environmental concern"" (p. 99).

Demand

Collaborative consumption and hereunder car sharing is an idea that is born from four drivers, which include belief in the importance of community, social networking, pressing unresolved environmental concerns and global recession (Botsman, 2010). Collaborative consumption's main focus is to make sure that products are utilized to the fullest throughout its life cycle in order to reduce waste and over-consumption. It would thus seem that environmental concern and car sharing are clearly interconnected. Research conducted on the emerging market for peer to peer car sharing in Greece suggest that the probability of joining a car sharing service is proportionally dependent with the consumer's concern for the environment (Efthymiou, Antoniou, & Waddell, 2013). A study by Thøgersen & Norre (1999) however challenges this finding by arguing that early adopters of car sharing seem to not be particularly environmentally conscious. They (*ibid.*) argue, that "the readiness to adopt the car sharing idea also depends on its compatibility with the person's values. Contrary, to what one might expect environmental concern seems not to be an important value dimension in this connection" (p. 106).

Another effect of environmental concern and car sharing is studied by Meijkamp (2000). He argues that the adoption of car sharing changes the way in which consumers travel. He found that overall car use is reduced and public transport is increased when a consumer joins a car sharing service. This will be examined further during ability and opportunity as it correlates with habits of car sharing members and service alternatives to car sharing.

Supply

That environmental concern is important to car owners who join peer to peer car sharing have been found by Lewis & Simmons (2012), who studied reasons for using peer to peer car sharing. They

discovered that environmental values were ranked the second highest in importance for a car owner to join. Complementing this finding are Dill et al. (2013), who studied car owners joining car sharing in Portland, Oregon. They found that car owners joining peer to peer car sharing express a high level of environmental concern.

4.1.4. Norms

Norms are defined by Thøgersen (2010) as “shared beliefs in a society or group about how we ought to act, which are enforced by the threat of sanctions or the promise of rewards” (p. 104). Consumers from both consumer segments have yet to embrace the concept of peer to peer car sharing as a part of their social system and thereby their norms. This could be an explanation to why the subject has received no attention from academia. So far, the study has not found any academic research that explored possible connections between peer to peer car sharing and consumer norms.

4.2. Opportunity

The opportunity factor consists of a number of external constraints and limitations. These external restraints include conditions determined by nature, society’s infrastructure and service alternatives which is included in the “the triple a” – availability, access and affordability (Thøgersen, 2010).

4.2.1. Conditions determined by nature

Consumers are usually not recruited to car sharing by the companies. Instead they are attracted by an unexpected trigger event.

Demand

Suddenly being without a car or in need of a car is a common problem that users of car sharing mention. Kent & Dowling (2013) study the reasons of why consumers use car sharing. They (*ibid.*) found that one of the typical reasons why consumers join car sharing services are because of situations such as broken cars, relocation or having children. A study by Cairns et al. (2004) found that in Britain 77% of registered users had undergone a significant life change that influenced their choice to join a car sharing service. They (*ibid.*) furthermore found other effects of car sharing such as financial benefits for the individual, improved work-life balance, improved sociability etc.

Supply

The study has not been able to find any research on this particular area for car owners.

4.2.2. Availability

Society's infrastructure and service alternatives to cars influence the availability factor. How much or how little a car is needed in a city or country depends on how well established service alternatives such as bus, train, bicycle lanes and metro functions are in place. In this connection, availability of alternative transportation can have an effect on car sharing needs.

Demand

Whether a consumer uses the service depends on the availability of alternative transportation for daily needs. Thøgersen & Norre (1999) claim that if infrastructure and public transportation are satisfactory, the need for car sharing is limited. This however contradicts Huwer (2004), who argues that consumers of car sharing have a strong mobility habit in public transportation.

Shaheen et al. (2012) argue that peer to peer car sharing has the potential to impact transportation infrastructure by establishing increased interconnectivity and availability among the different transportation methods.

Supply

The study has not been able to find any research on this particular area for car owners.

4.2.3. Affordability

The overall selling point that peer to peer car sharing companies work from is that the service has financial benefits for both segments. Generally, academia agrees that a strong possibility exists to save money, time and resources by joining a car sharing service. However, some scholars have found that concerns over affordability do exist.

Demand

Shaheen et al. (2012) state that membership pricing and insurance are possible problems for peer to peer car sharing operators. This finding is backed by Meijkamp (2000), who argues that carless consumers are less willing to join because "first, the overall price perception of the service, and secondly, the price to subscribe to the service. In many cases, people still have access to a far cheaper option, which is borrowing a car" (p. 130). Compared to other means of transportation, costs of car sharing services are perceived as high by the possible users. This finding however is

refuted by research conducted by Lewis and Simmons (2012), who found that the most prominent reason for a consumer to try peer to peer car sharing is affordable car access.

Supply

Financial issues of car sharing from the perspective of the car owner will be further explored under the financial resources factor in section 4.3.3.

4.2.4. Access

Access to car sharing is seen as whether or not the service is easily accessible within the consumer's location. However, it can also be interpreted as whether or not there is enough variety in vehicles to choose from.

Demand

Most likely consumers want a variety of cars and have them within a short distance of their home or work. Shaheen et al. (2012) state, that one of the issues potential consumers have with car sharing is the accessibility of vehicles. Their research discovered that nine out of 18 interviewed operators expressed concern regarding vehicle supply meeting demand. Specifically they (*ibid.*) argue that vehicle accessibility present a pressing issue for borrowers, because of the key exchange that is needed between owner and renter. Lewis and Simmons (2012) found in their study that almost half of their interviewed prospective borrowers did not have access to any peer to peer car sharing in their area. Additionally, the respondents argued that the most unappealing areas of peer to peer car sharing were mechanical reliability, cleanliness, process and logistics and lastly lack of available vehicles. However, the concept of convenience and availability is by Ballús-Armet et al.'s (2014) respondents seen as the main attraction to renting a car through peer to peer car sharing.

Supply

Access seems also to be an issue for car owners that wish to join peer to peer car sharing. Ballús-Armet et al.'s (2014) research discovered that some car owners listed convenience and availability as deterrents to renting out their personal car. The study however has not been able to confirm this, because of lack of other academic research on the subject. This area could tie into limited time and resources, as peer to peer car sharing demands that the two parts meet on an exact date and time in order to complete the deal.

4.3. Ability

Even though a consumer may have the motivation for adopting a certain behavior, he or she might not be able to live up to these intentions due to ability. Consumers have individual constraints in terms of limited knowledge, limited skills, task specific knowledge, limited time, financial resources, cognitive capacity and habits. All of these constraints limit the amount of effort that a consumer is expected to spend on reaching a desired goal (Thøgersen, 2010).

4.3.1. Limited knowledge

One of the crucial elements in a consumer's lack of ability to engage in certain types of consumption is limited knowledge about a service or product. To have knowledge about peer to peer car sharing is considered a fundamental precondition for using the service.

Demand

Shaheen et al. (2012) concluded that one of the more predominant obstacles among car renters for engaging in car sharing in North America is the issue of limited knowledge about car insurance and damage referred to as liability. This finding is supported by Ballús-Armet et al. (2014) who conclude that it is a major driver of negative perception of peer to peer car sharing. Limited knowledge and skepticism towards insurance issues are interlinked concepts. If a consumer has limited knowledge about a service problem, the consumer will develop a natural mistrust and skepticism towards it. This will be explored further in the cognitive capacity factor, section 4.3.4.

Limited knowledge about car sharing and the environment can also be connected to the educational level of the individual consumer and his or her ability to join car sharing. Being educated can have a positive effect on consumers to join peer to peer car sharing. This link has been investigated by Millard-Ball et al. (2005), who concluded that car sharing members are usually highly educated and also environmentally conscious. Thøgersen & Norre (1999) acknowledge this relationship by suggesting education to have a moderating effect on this relationship: "Education may be important because it influences the ability of a person to imagine the consequences of adopting a new idea and income because it influences the perceived financial risk of trying it" (p. 106).

Supply

Le Vine et al. (2014) also recognizes the issue of knowledge and insurance when they state that "Insurance issues have proven particularly troublesome for peer-to-peer car sharing services, as

vehicle owners who rent their cars out may in some cases expose themselves to financial liability” (p. 8). Studies conducted in San Francisco and Oakland by Ballús-Armet et al. (2014) found that roughly half of the surveyed car owners had concerns about liability and insurance coverage. They furthermore list it as the major driver behind negative perception about peer to peer car sharing.

Car owners joining peer to peer car sharing follow the same tendencies as car renters. This was discovered by Dill et al. (2013) during their study of car owners joining car sharing in Portland, Oregon. Almost 75% of car owners that participated in their study had a bachelor degree or higher. Further confirmation of car owner’s high education level is found by Lewis & Simmons (2012) who concluded that most car owners who participate in the service have a bachelor degree or higher.

4.3.2. Limited skills & Task specific knowledge

Collaborative consumption is a phenomenon born of the internet because it allows people all over the world to connect and share (Botsman, 2010). It is a prerequisite to have certain skills and task specific knowledge for engaging in peer to peer car sharing. For example, it is necessary to have the knowledge of how to engage with the service through the internet, which currently is the only viable option for many collaborative consumption services. It has not been possible to find any academic research on the connection between limited skills, task-specific knowledge and peer to peer car sharing.

4.3.3. Limited Time & Financial resources

Limited time and financial resources are in today’s society important issues to be addressed. Consumers have less time and money to get involved with the thousands of products and services available. Therefore, companies have to make sure that a high level of convenience is associated with their products and that it is easy to understand the service provided.

Demand

Collaborative consumption is generally a means to save money for both segments. Car sharing allows people with lesser monetary means to have access to a car on a limited basis. Efthymiou et al.’s (2013) study of the Greek emerging market for car sharing found that those who belong to a low-mid income class, 15-25k Euros annually, are more likely to join a car sharing service. However, a study conducted by Thøgersen & Norre (1999) disputes these findings, stating that the typical person in Denmark who joins a car sharing organization is highly educated and has a

relatively high income. While also relating to limited knowledge and environmental concern, there seems to be a correlation.

In connection with financial resources and car sharing Ballús-Armet et al. (2014) found that economic benefits of not owning a car was frequently cited as one of the most motivating factors for joining peer to peer car sharing. Litman (2007) found that a household sharing rather than owning a car could save \$500-\$1,500 per year. Additionally, he (*ibid.*) discovered that they would save money on parking expenses and avoid costs of maintenance and repairs. This financial saving is acknowledged by Meijkamp (2000) who argues that “The first and most important advantage of Car Sharing suggested, is that by using this service instead of buying and using your own car, individuals would save money. Since fixed costs constitute a large proportion of the costs of car use substantial financial savings can be achieved by sharing these costs” (p. 44). Meijkamp (2000) furthermore argues that car sharing gives the user flexibility and a sense of convenience, which saves the consumer time overall. However, he (*ibid.*) also states that car sharing can become more expensive for the consumer through several scenarios. For example if the consumer has frequent need of a car, he or she might spend a vast amount of time planning, as this is a requirement of car sharing. In accordance with Meijkamp (*ibid.*), Lewis & Simmons (2012) established that car renters found arranging reservations too time consuming.

Supply

There is general agreement among scholars that one of the major reasons for car owners to join peer to peer car sharing is financial gain. Ballús-Armet et al. (2014) found that over 50% of their respondents cited economic profit as the most motivating factor and argued for the benefits of making use of an otherwise under used asset. This is supported by Dill et al. (2013) whose car owning respondents expressed it as “they spent too much money on their cars” (p. 18).

A possible time and financial deterrent for car owners to list their car for rent is explored by Shaheen et al. (2012). They found that there are scenarios where large periods of time emerge between car owners putting up their car for rent until generating actual rentals. In the same article, they (*ibid.*) proclaim the importance of social media, networking, reviewing and the company platform. One of the mentioned obstacles for adopting car sharing is noted to be social networking. Even though it only accounts for a small percentage of their surveyed respondents, it indicates that some users view it as a hindrance to be highly socially active in order to use the service fully. Ballús-Armet et al. (2014) support the importance of social activity. However, they also have

concerns about social activity, when they write “while linking Facebook and other social media profiles may increase credibility and trust within the sharing economy, this also introduces privacy issues” (p. 14).

4.3.4. Cognitive capacity

Limited cognitive capacity restricts the consumer’s attention and awareness towards new issues (Thøgersen, 2010). Because peer to peer car sharing is a relatively new phenomenon, consumers will have a natural skepticism towards it (Morel & Pruyn, 2003). This skepticism might influence a consumer’s attention and awareness perception and prevent them from using the service. Car sharing equals trusting people they have never meet and trusting online reviews. Something that might be new tasks in a long line of other tasks that can become too big a hurdle for consumers’ attention span and can result in the disregard of the service and its users.

Demand

Skepticism and issues of trust are highly researched topics within peer to peer car sharing. This issue is acknowledged by Thøgersen & Norre (1999) who argue, “The decision to join a car sharing organization depends on how the person feels about sharing, i.e. on his or her propensity to trust or mistrust others” (p. 106). Ballús-Armet et al. (2014) whose study researches both supply and demand found that renters have a negative perception of trust in vehicle reliability and some even prefer a normal rental company over peer to peer. Additionally, some of the respondents viewed the personal interaction as a drawback of the service. This could be connected to the barrier of time coordination. As touched upon in the attitude section, Botsman & Rogers (2010) discuss that personal preferences are changing and thereby consumers ability to trust others. So while a fear and lack of trust exist, people are more open today than they were 10-20 years ago.

Additional research on the issue of trust and sharing is conducted by Keetels (2012). She (*ibid*) claims that barriers related to sharing are mostly associated with trust issues and provides the following statistics: “There is fear that an item gets lost or stolen (30 percent). There is also a barrier in trusting the network (23 percent) and privacy concerns (14 percent)” (p. 21). She furthermore (*ibid.*) discovered that if consumers had strong verification instruments such as identity verification through telephone number or address, profiles containing a high degree of information and an insurance guarantee through the website, willingness to rent would be significantly higher.

Supply

Mistrust and fear of sharing seems to be important to car owners who are thinking about joining peer to peer car sharing. Ballús-Armet et al. (2014) found through their study that almost half of the surveyed car owners admitted to having a lack of trust in others, when dealing with their personal belongings. There is strong consensus within the academic community that this is one of the strongest barriers. Shaheen et al. (2012) conclude that consumers are naturally skeptic towards new services and even more so when the service revolves around one of their most valuable possessions. Their study (*ibid.*) discovered that fear of sharing personal assets is cited as one of the major reasons not to use the service. As proof of their findings, they list a survey given to drivers at the Department of Motor Vehicles, which showed that more than half of all participants indicated lack of trust as their main reason for not joining a car sharing service. Additionally, they (*ibid.*) interviewed an expert, who argued that “Indeed, the private vehicle is among an individual's most valued possessions, and a person may be more likely to rent out their home than their automobile” (p. 77).

4.3.5. Habits

A consumer's desired behavior can be limited by the consumer's habits in everyday scenarios. Habits restrain consumer's ability to engage in the desired behavior as they make consumers repeat bad or unwanted behavior without the consumer's immediate knowledge (Thøgersen, 2010).

Demand

That habit plays a strong part in the adoption of car sharing is argued by Meijkamp (2000). In his study he argues that habit influences the adoption of car sharing negatively. He concludes that the stronger a consumers habits are in travel mode choice, the lower the chance for adoption of car sharing. He (*ibid.*) states the following about consumers with strong habits about cars “the mere fact that people do not trade-off between car sharing and the private car, or between the private car and other travel modes, keeps them from forming an opinion about car sharing and this from making a deliberate decision” (p. 140). Further research on habits and car sharing include Huwer (2004), who state that car-sharing users typically focus their mobility habits on public transport. She argues that strong public transportation is of vast importance for car sharing members. That habit is an issue for the companies to overcome is also uncovered by Lewis and Simmons (2012) who found that prospective renters of peer to peer car sharing frequently turned down the service because they were satisfied with their current mode of transport.

Supply

From a car owner's perspective getting rid off or renting out their car can simply be too big of a step, because of the dependability the owner has gotten on the car over the years. Meijkamp (2000) found that one of the reasons for car owners not to adopt peer to peer car sharing was the fact that they still owned a car. He (bid.) states that "the transaction costs in terms of money and time for selling their car are too high or that a continuation of the existing behavior and the existing way of fulfilling needs is preferred, which might indicate that habitual behavior plays an important role in explaining non-adoption" (p. 130).

5. Conceptual framework

To help steer the investigation and answer the research question, the study developed the following conceptual framework. As emphasized above, this framework will be grounded in the literature review and go along the lines of MOAB model (Thøgersen & Ölander, 1995), because it gives a general outline that touches upon both external and internal issues of consumer behavior. The purpose of this conceptual framework is to highlight the possible barriers that might restrict consumers from the service. During the formulation and creation of the empirical study and questions for the interviews, this framework will be reviewed in order to ensure that all the important areas are touched upon.

The section will be divided according to the three main sections of the MOAB model and each section will have subsections that describe a possible barrier from the literature review. After the barrier has been described, a short sum up of the issue will be presented in bold. Not all of Thøgersen and Ölander's (1995) underlying MOAB factors have been included due to general limited knowledge and literature on car sharing. These include individual value priorities, norms, conditions determined by nature and limited skills & task specific knowledge. At the end of the chapter a visual summary will be presented, so as to create a better overview of the possible barriers in connection to the theory.

5.1. Motivation

The review of the literature revealed two possible motivational barriers, concerning two consumer attitudes: attitude towards owning a car and environmental concern.

Firstly, when exploring the attitude that consumers outside Denmark have shown towards car sharing, the literature review revealed that cars in general were losing its meaning and image to the younger generation. They have according to the researchers less interest in owning a car, than previous generations (Kent et al. 2013; Le vine et al. 2014).

Attitude towards owning a car

The second finding concerned a consumer's attitude towards the environment. It was suggested that the more environmentally concerned a consumer is, the more likely he or she is to join a car sharing service (Efthymiou et al. 2013; Lewis et al. 2012; Dill et al. 2013).

Environmental concern

5.2. Opportunity

In the second section of the MOAB model, the literature review examined external constraints that a consumer might encounter when trying to use peer to peer car sharing. The review found several possible barriers relating to availability, affordability and access.

During the literature review of texts relating to Thøgersen's factor of availability, it was found by Thøgersen & Norre (1999) that if there is a strong transportation network in place, the need for car sharing is more limited seeing as society's infrastructure and service alternatives are equal or better options.

Society's infrastructure and service alternatives

Affordability and financial benefits are the selling points for many of the car sharing companies. However, while cost savings have been argued to be a strong pull factor, overall price perceptions of the service are seen by some scholars as problems for adopting car sharing (Shaheen et al. 2012; Meijkamp, 2000). In the case of MinbilDinbil, in addition to overall price perceptions, service charges will be examined instead of membership pricing as the company has no such fee.

Perceived cost of car sharing

As discovered by researchers, the opportunity to engage in the service can be limited from the beginning by limited supply and access. Shaheen et al. (2012) found that operators of car sharing services expressed concerns for supply meeting demand. Lewis & Simmons (2012) found that almost half of their interviewed prospective car renters did not have access to any peer to peer car

sharing in their area. Additionally their (*ibid.*) respondents argued that the one of most unappealing barriers of peer to peer car sharing were lack of available vehicles.

Car location & Car type

5.3. Ability

The last element, the literature review examined was the consumer's personal ability to choose to take part in peer to peer car sharing. The review found several possible barriers including limited knowledge regarding car insurance and liability, education, income level, financial benefits, coordination time and review time, trust and ingrown transportation habits.

Limited knowledge about the inner workings of peer to peer car sharing company's policies is likely to be one of the biggest issues facing MinbilDinbil. As discovered by several academics, both consumers with and without cars have concerns about peer to peer car sharing insurance and possible problems of car damage (Ballús-Armet et al. 2014; Shaheen et al. 2012; Le Vine et al. 2014). Consumers list insurance and liability as the top reasons for not joining a car sharing service (Ballús-Armet et al. 2014; Shaheen et al. 2012).

Limited knowledge of car insurance and liability

Building on the findings of limited knowledge and the extent of environmental consciousness, it was found that educational level plays a role in the willingness to join peer to peer car sharing (Dill et al. 2013; Lewis et al. 2012; Millard-Ball et al. 2005). It was explained that with education comes general knowledge of the world, hereunder education about the environment. Thereby it was argued that for both segments', the higher the educational level the more willing a consumer would be to participate in car sharing (Dill et al. 2013; Lewis et al. 2012; Millard-Ball et al. 2005).

Education

Further possible barriers that were revealed during the literature review concerned restraints on resources such as finances. Researchers, who studied car renters, argued that those who belong to a low-mid income class, 15-25k Euros annually, are more like to join a car sharing service (Efthymiou, Antoniou, & Waddell, 2013).

Income level

In addition to income class and financial resources it was found that there are cost savings for both car renter and car owner, when joining peer to peer car sharing. Both car renter's and car owner's listed financial and cost savings as one of the top reasons for joining a peer to peer car sharing service (Ballús-Armet et al. 2014; Dill et al. 2013; Litman, 1999; Meijkamp, 2000).

Financial benefits

Related to limited financial resources is the barrier of time and its consumption in relation to completing tasks. The limited time barrier can be split into two different dimensions: time to coordinate and time to review. Firstly it was found that the time it takes to plan peer to peer car sharing could make it more expensive in the minds of the consumers (Meijkamp, 2000; Lewis & Simmons 2012). Ballús-Armet et al.'s (2014) research found that car owners listed convenience and availability as noticeable deterrents.

Secondly, it was found that some consumers had reservations about the social networking part of peer to peer car sharing. This includes quick responsiveness to requests and reviewing other users. Generally consumers of the service have to be socially active to have any success with the service, which could discourage some users from the service (Shaheen et al. 2012; Ballús-Armet et al. 2014).

Coordination time & Review time

The second to last issue the literature review examined concerned the element of limited cognitive capacity. As previously described consumers of car sharing might lose overview of the service, because of the many new tasks it requires of the user. This might lead to attention and awareness being over flown and trust in the service might diminish. As determined by several authors (Thøgersen & Norre, 1999; Ballús-Armet et al. 2014; Shaheen et al. 2012; Keetels, 2012) trust is a primary reason not to adopt peer to peer car sharing services. This trust barrier is shown to exist equally at both ends of the car rental.

Trust

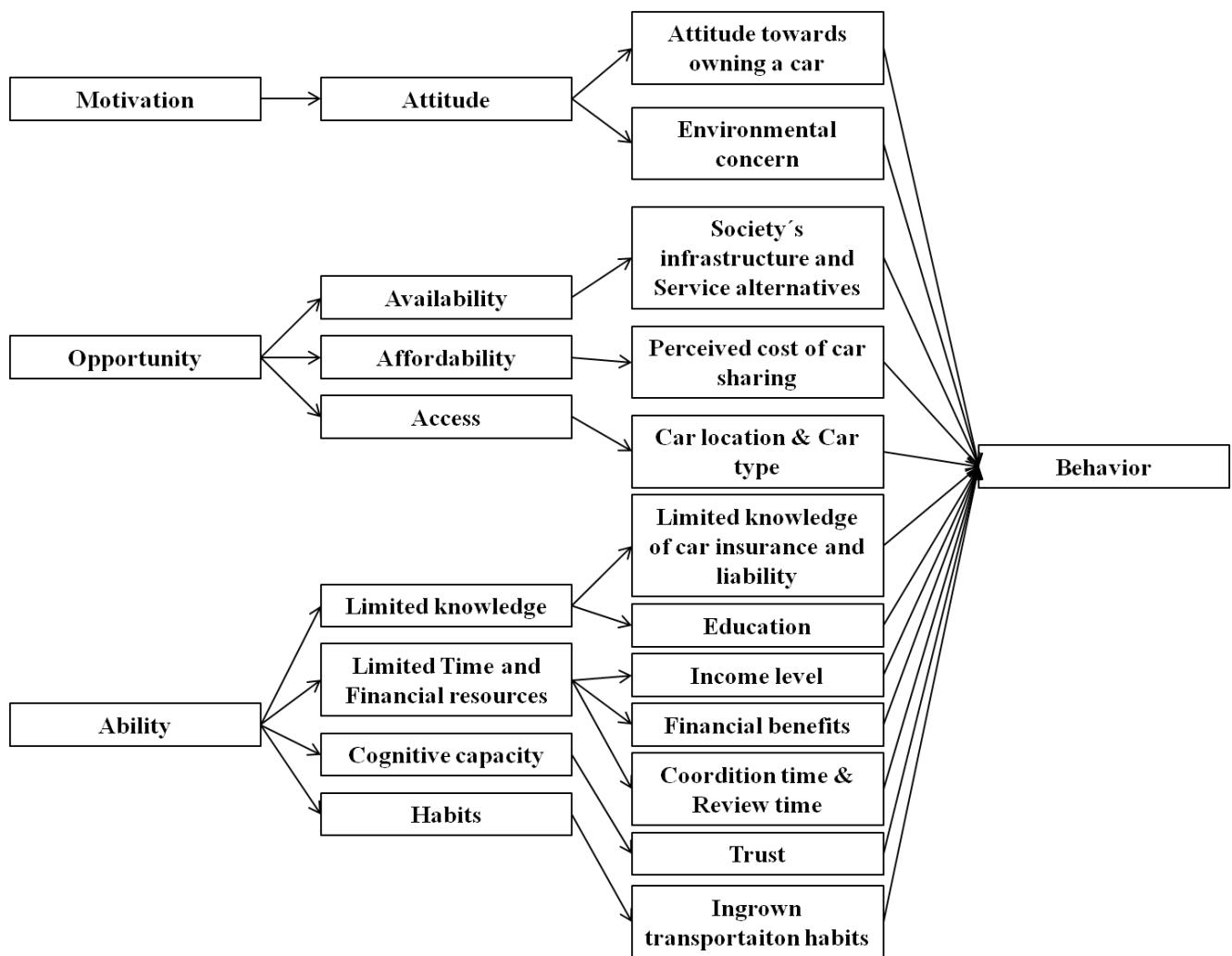
The last ability barrier that was examined concerned consumer habits. Researchers disputed prospective car renters' habits, however a surplus of experts argued that consumers previous transportation habits influences the adoption of car sharing negatively (Meijkamp, 2000; Lewis & Simmons, 2012).

Ingrown transportation habits

5.4. Sum up

A combination of Thøgersen and Ölander's MOAB model (1995) and the literature review discussed above, gives rise to the proposed conceptual framework. As depicted below, each factor of the MOAB model gives way to sub factors which each have been addressed by researchers in the literature review. From the review, it was possible to connect other scholars work to the theory and establish possible consumer barriers to peer to peer car sharing in Denmark. The conceptual framework can now be used in the empirical study to ensure that all possible barriers are covered in the interviews.

Figure 3 – The conceptual framework



Source: Compiled by the author

6. The Empirical Study

In this chapter the empirical study will be introduced. The chapter will be split into two sections: data collection and data processing.

6.1. Data collection

As previously described the empirical data collection for this study was qualitative. It was concluded that this would generate the widest and best possible results for this exploratory study, so as for other researchers to continue the field. The section consists of three parts. Firstly, the primary data collection approach will be introduced. Secondly, the development of the interview guide and considerations for the interviews and thirdly, the sampling choice for the respondents will be presented and argued.

6.1.1. Semi-structured interviews

After deciding to conduct individual interviews, there were a number of factors to consider. These included how stream lined a structure the interviews should have, whether or not the interviews should follow an interview guide and if questions should be adjusted along the interview. The semi-structured interview approach was chosen. A semi-structured interview is as Kvale (2007) writes “the semi-structured life-world interview seeks to obtain descriptions of the life-world of the interviewee with respect to interpreting the meaning of the described phenomenon” (p. 52). By exploring the respondents’ life world, it will be possible to target what barriers hinder them from using the social phenomena of peer to peer car sharing.

It was decided to conduct individual semi-structured interviews, because of advantages listed in section 2.1.4, which are especially appropriate in respect to the research question. Semi-structured interviews are well suited when investigating the respondent’s life world and when the research question relates to the individual (Kvale, 2007). In this case it involved the individual’s life world in regards to motivation, ability and opportunity to join car sharing and is therefore highly situated around the respondent’s current situation. The semi-structured interview provides an insight into the respondent’s considerations when contemplating to use car sharing services. When conducting individual interviews, there are opportunities to give the respondent a chance to elaborate his or her answers. This is highly relevant for an exploratory study like this, which is researching new territory and a social phenomenon. Furthermore there is a better chance of getting answers of a

more personal nature, as it is the goal of the investigation to understand the respondents' true barriers in areas such as trust issues and financial resources (Harrits, Pedersen, & Halkier, 2010).

The choice of a semi-structured interview means that the interviews had to have some form of structure, but also create room for opportunity to deviate from the plan. This is important because there may be established new alternative themes or barriers that the interviewers pre-understanding and the theory of this thesis did not account for (Rasmussen & Østergaard, 2009).

It was chosen to base the primary data collection on several semi-structured interviews, which took approximately 25 mins. Because the study is exploratory only a handful of interviews were conducted. This yielded some interesting and diverse results, however it did not establish data saturation. Data saturation in data collection occurs when you reach a point in your interviews where no new knowledge or new information is added (Saumure & Given, 2008). The study is aware of this issue however as it is a exploratory study the goal is to establish whether or not there are grounds for further investigation by other scholars into the barriers and field. The semi-structured interview was conducted with help of an interview guide, using open-ended questions to get multiple viewpoints and opinions on the subject. Open-ended questions helped formulate a clear strategy because it allowed for an unlimited number of possible answers, which created the opportunity for unexpected answers. The respondents could answer in detail and clarify which allowed for creativity and revealed the respondents thinking process and frame of reference. Also the open-ended questions made the interview guide more objective, in not assuming any wrong or right answers, which is in line with the post-positivist paradigm. Several framed questions were also used to get the respondents to contemplate over certain areas related to the barriers of using the services. This included referring to different hypothetical situations and giving information about a theoretical barrier in order to see if this changed the respondents' perception or attitude. An example of such was to explain that MinbilDinbil has an insurance policy that covers all accidents during rentals and thereafter asking if the information changed their altitude towards the service.

6.1.2. Interview guide

Two different interview guides were created, one for the demand segment and one for the supply segment. Different interview guides were made because each segment demanded different questions and formulations about the barriers. The interview guides, which can be found in appendix 1 and 2,

ensured that the interviews reached every angle and theme that was identified to be of importance to the conceptual framework. Furthermore they established a continued link to the research question.

The interview guide is situated around the MOAB models three main factors: motivation, opportunity and ability. These themes are expressed through interview questions that were prepared based on the conceptual frameworks findings, shown in bold writing. Specifically each underlying factor from the main factors in the MOAB model can be found in the conceptual framework section 5.4, in which figure 3 sums up each concept that is being researched in the interview.

Before beginning the interviews, the participants were asked to fill out a questionnaire about their socio demographic situation. Their responses can be found in appendixes 10 to 15. The formulated questions determined the respondents' age, sex, marital status, if they have children living at home, educational level, occupational status, household income and transportation situation. The questionnaire was developed for two reasons. Firstly, it ensured that the respondents were within the sought after target group. Secondly, it uncovers basic knowledge about the participants which can be used during the analysis of consumer barriers.

To start of the interview, the interviewer presented theme of the thesis. Thereafter it was important to have the respondents introduce themselves. By doing so, the interviewer created an informal and relaxed atmosphere, which hopefully encouraged the respondent to reveal more of their personal thoughts and experiences (Kvale & Brinkmann, 2009). When beginning the interview, a series of broad open-ended general questions about what would motivate or prevent the respondent from using MinbilDinbil's service was asked. This was done for several reasons however the primary reason was to allow for new topics or themes to emerge that had not previously been accounted for in the conceptual framework (Roulston, 2008). It was also done to give the respondents an opportunity to mention the conceptual framework findings themselves and reveal the most pressing issues. All of which is in line with a semi-structured approach. If a respondent mentioned one of the barriers that were highlighted in the conceptual framework, questions related to this barrier would not be examined to the same extent. Following the broad questions more focused and specific questions to each of the barriers were asked. The interview guide was sectionalized into three categories to make it organized and manageable. These categories covered: motivational questions, opportunity questions and finally ability questions. After all questions had been answered, the interview was rounded off and the respondent was asked "Is there anything you would like to add,

that you feel is of importance to the topic of peer to peer car sharing?” This was done to create a final opportunity for the respondent to add new knowledge.

All of the questions were open-ended which continuously gave the respondent the possibility to say whatever came to mind and thereby created the opportunity for identifying new ways of seeing and understanding the barriers (Roulston, 2008). The reason for using open-ended questions extensively is because the study is dealing with a new social phenomenon and therefore needs to remain objective to ensure validity of the findings. Furthermore the questions were phrased both thematic and dynamic (Kvale, 2007). Initially during each of the underlying factors, the first questions would be formulated thematic as a “what question”. This could for example be “What does your car mean to you?” and was meant to produce knowledge and start a conversation on the topic. Afterwards dynamic questions were asked to keep the conversation flowing and to get the respondent to talk about their experiences and emotions. An example of such would be “Why is it important?”. When creating an interview guide, the interview should start of by asking “what” questions first and use “how” and “why” questions to follow-up. The guide seeks to gain knowledge first and then try to identify experiences and feelings afterwards (Kvale & Brinkmann, 2009).

To make sure that the respondents were comfortable during the interview, every respondent was informed that their answers would be anonymous, thereby hopefully generating a trust between interviewer and interviewee and helping encourage open answers. The specific interview questions were formulated in everyday language, which should have removed any misunderstanding at the interview (Kvale & Brinkmann, 2009).

To sum up the interview guide was be set up as follows:

1. Introduction
2. Broad general questions
3. Motivational questions
4. Opportunity questions
5. Ability questions
6. Round off interview

6.1.3. Sampling

In order to find respondents to take part in the interviews, the use of MinbilDinbil's Twitter account was implemented. Here it was possible to find followers of the company. By selecting participants that followed MinbilDinbil on Twitter it removed the uncertainty that they did not know about the service and company. It is a prerequisite that the respondents know about the service because the research question explores why consumers choose not to engage in peer to peer car sharing even though they know it exists. Furthermore in order to avoid selection bias, all the names were exported to excel and candidates were picked by random. Hereafter the candidates were contacted on Facebook, seeing as communication via Twitter is limited. To make sure, the results of the interviews are valid and reliable, it was made clear that no personal relation or connection with the respondents existed, so as to influence the results or answers. Before selecting the participants, a preliminary interview with MinbilDinbil was held in order to get an idea of their target group. The main determiners for the recruitment of respondents were demographics and geographical location. Special focus was through the preliminary interview determined to be on Copenhageners within the age group of 25 to 45. Furthermore as addressed throughout the thesis, the study examined both possible consumer segments, meaning consumers with and without a car. The study found respondents with different educational backgrounds, various income levels and different sex. By exploring a diverse respondent group, it gave an opportunity to reveal subtle difference between the segments.

All respondents in the interviews were of Danish nationality and the interview was conducted in Danish. This was done to avoid confusion and important views and answers being lost in the conversation. Conducting the interviews in Danish with Danish participants should generate more valid answers, because the study revolves around a Danish context. Furthermore if the interviews had been completed in English it could have created bias from both moderator and respondent.

Through the above mentioned information, the following criteria for the respondents were set up:

- Students and working professionals
- 25 – 45 years old
- Living in Copenhagen
- Drivers license
- With and without a car

The following candidates were interviewed:

Table 1: Selected respondents

Name	Age	Residence	Occupation	Transportation
Anna	31	Copenhagen	Sales	Public/Bicycle
Emma	25	Copenhagen	Student	Public/Bicycle
John	28	Copenhagen	Student	Public/Bicycle
Christian	42	Copenhagen	Sales director	Car
Helle	43	Copenhagen	Customer service	Car
Gitte	40	Copenhagen	Nursing	Car

Source: Compiled by the author

6.2. Data processing

After collecting data by means of semi-structured interviews, the obtained information was prepared for analysis. All interviews were stored on an audio recording device and subsequently transcribed to a word document to further establish reliability of the study (Kvale, 2007).

According to Kvale (2007) interview analysis can be grouped into analyses that focus on the meaning of what is said, and analyses which focus on the linguistic forms whereby meanings are expressed. The data gathered from the semi-structured interviews will be analyzed with focus on the meaning of what is being said. This is done because the study deals with a sociological question, which entails the importance of learning about the respondents' life world and feelings towards peer to peer car sharing. The goal is not to analyze the language of the respondents, but the content of what they are saying about the barriers found in the conceptual framework. Whether or not they have an opinion on the barriers found or they bring new insight to the research topic, the goal is to establish concrete findings about what is important to Danish consumers when exploring peer to peer car sharing. The analysis will be based on a complete transcription of the interviews in order to concentrate on the meanings and messages of the individual respondents.

The analyses of the interviews are based on Flick's thematic coding (2014). Through the use of thematic coding, the semi-structured interviews were coded with a number of themes that were identified in the conceptual framework section 5 and on the background of new unexpected information from the interview data i.e. from pre-set and open code. The themes that were identified

beforehand are not static, but can be left out or replaced by another theme if one is identified by the respondents. This is the premise of the semi-structured interview, which is open for diverse answers.

The analysis began by reading and studying the transcribed data from the interviews. This was done in order to establish a sound insight into the respondent's answers, but also to become familiar with identifying and categorizing the themes. After the initial read through, a hybrid process of pre-set and open coding followed. Each paragraph was meticulously read and coded to create a manageable overview and starting point for further analysis. The pre-set codes consisted of key words from the conceptual framework, which described each paragraph, i.e. environmental concern, trust, insurance etc. By using the same key words, it became easy to identify diversities and similarities between the respondents. Open code was applied if new areas or themes emerged. Afterwards it was possible to divide and categorize the themes in line with the MOAB model. In order to create an easy and manageable overview of the data, a color code system was created. One color for each of the elements was chosen. This made identifying possible similarities between respondents easier and more straightforward.

7. Analysis

In the following section, the results from the personal interviews will be presented and analyzed in accordance with the conceptual framework. As previously mentioned the overall purpose of the study is to identify the possible barriers as to why seemingly interested consumers do not use the service.

The analysis will be sectionalized into three main themes categorized by the MOAB model and set up as the literature review. Each underlying factor of the three main components will be further divided according to demand and supply. This is done to detect any differences in their answers so as to explore the barriers that exist for both consumer segments, which might differentiate. In the end an overall sum up will create a clear overview of the findings. Afterwards, the results will be discussed in order to understand what they mean as a whole.

7.1. Motivation

This section examines the two consumer attitude barriers identified during the literature review: attitude towards owning a car and environmental concern.

7.1.1. Attitude towards owning a car

The first potential motivational barrier is that cars in general are losing its meaning and place among the young generation. This could be an indication that an overall change in the consumers' mind set, both those with and without a car, is occurring. Questions surrounding this possible barrier seem to be mostly relevant for those who do not own a car, however the questions were given to both segments, as it was interesting to explore whether or not car owners shared this outlook.

Demand

Overall there seem to be consensus among the carless consumers that the concept of a car is of less importance to them. When asked about what the concept of a car meant to them, two out of the three respondents expressed their thoughts in the following way:

“Jeg har jo ikke nogen bil selv og eftersom jeg ikke har en bil til rådighed hele tiden så har jeg jo indrettet mit liv derefter og det er jo ret nemt her i København. ... Bilen er ikke så nødvendig for unge i dag, som den måske var engang.” (**Interview 2**)

The last respondent however goes against the other statements and emphasizes the notion of freedom that it provides for a lot of people. This could indicate that there are still some who appreciate the image, freedom and value that a car provides. However when asked if he had seen a change in his own attitude towards owning a car or the general public's attitude towards it he responded that:

“... Der bliver mindre plads til dem og mere plads til bus og metro og det tror jeg er en afspejling af at unge i mindre grad end før ønsker at eje en bil selv hvis de som mig bor i byen. ...” (**Interview 3**)

The two other respondents shared the belief that young consumers would rather take their bicycle, bus or metro because it is quicker and cheaper. That cars seem redundant for the young urban living consumer is further cemented in the following statement:

“... Folk tager hellere deres cykel, bussen eller metro hvis de skal rundt i byen. Det er hurtigere og mere effektivt end en bil som bare sidder fast i kø alligevel.”
(Interview 1)

From the responses it can be argued that young consumers are less interested in owning a car and have a negative perception of cars generally. This should be viewed as a possible barrier for MinbilDinbil to overcome in order to ensure future demand for their service.

Supply

Not surprisingly, when respondents that owned a car were asked what their car meant to them, they were in agreement that it means quite a lot. All of their statements were along the lines of the following:

“Jamen min egen bil er vigtig fordi det er et transport middel som får mig sikkert og hurtigt til og fra arbejde. Derudover giver den mig en masse frihed. ...” (**Interview 6**)

If we compare the responses with the demand segment's we clearly see differences in opinion. While car owners see the car as an important, safe and quick transportation method, carless consumers experience the opposite. They view public transportation as a preferred method, because of its effectiveness and the view that it is cheap. The differences in opinion becomes even clearer when the car owners were asked if they had seen a chance in their own attitude towards the car or the general public's attitude towards it, they responded that:

“Bilen er stadig et utroligt vigtigt redskab for rigtig mange mennesker tror jeg. Folk vil hurtigt frem og tilbage og her er bilen den letteste mulighed. ...” (**Interview 5**)

And

”... Jamen jeg tror da at bilen er et vigtigt værktøj for rigtig mange mennesker som skal på arbejde og bruger den i forbindelse med jobbet. Personligt vil jeg gerne selv kunne tage let frem og tilbage og her er bilen bare det bedste valg.” (**Interview 4**)

When exploring whether or not consumer attitude towards owning a car could be interpreted as a possible barrier it was expected that there would be differences in opinion differences between supply and demand segments'. Demand consumers have strong apprehension about car ownership and do not show any interest in cars generally because of issues such as traffic jams, costs and a strong public transportation net. While mostly a demand issue, it was tested among car owners to review if they shared the same concerns. Supply did not express any awareness towards a change in the minds of carless consumers.

7.1.2. Environmental concern

The second motivational barrier that was explored was the consumers' environmental concern. It was found through the literature review that there is a positive correlation between concern for the environment and the willingness to join a car sharing service.

Demand

Firstly, the respondents were asked what was of importance when choosing a transportation method. This was done to investigate whether or not some of the respondents would mention the environment as a theme themselves, thereby stating its importance. Initially none of the respondents mentioned the environment instead they put emphasis on price, time and speed.

Afterwards, when asking questions about the environment and its connection to cars, the general attitude of the respondents changed significantly. They all agreed that cars were one of the most harmful objects towards the environment. When asked if they thought peer to peer car sharing was helping the environment, they all answered with positive remarks such as:

“Det synes jeg er helt rigtigt. Der vil blive produceret færre biler, hvis folk deler dem i stedet. Det er helt sikkert den rigtige udvikling som vi har brug for. ...” (**Interview 1**)

Respondent 3 also responded positively, however interestingly he mentioned the following:

“... Men jeg synes at det hele lyder lidt pop smart og jeg ved ikke hvor stor effekt det egentlig har i sidste ende. ...” (**Interview 3**)

Overall there seems to be a truth to the finding that concern for the environment increases the willingness to participate in peer to peer car sharing among the carless consumers. However, an indication of social desirability bias seems to be present. This will be further explored in the discussion section.

Supply

When exploring the supply segment the same pattern emerged as with the demand. None of the respondents mentioned the environmental issue initially when asked why they owned the car type they do. However once talk of it emerged, almost all adhered that cars generally are bad for the environment and that a service like MinbilDinbil could be a solution to some of the problems. The most noticeable response included:

”... Som jeg sagde tidligere, så er et af det største problemer at mange kører i deres bil helt alene. Hvis vi kan få flere til at kører sammen eller deles om en bil, så tror jeg vi kan sparer verden for mange problemer og her er deres ide jo rigtig god.”

(Interview 4)

The barrier stated that the more environmentally conscious a consumer is, the more likely he or she is to use a car sharing service. Through the interviews, evidence of this belief was found in both segments. In accordance with the demand segment it seems that everyone is in agreement that MinbilDinbil's idea is positive for the environment. Initially they seemed not to be bothered about the environment and their transportation method but when the respondents contemplate over the issue, they reveal that a positive concern for the environment may lead to a higher chance of using the service.

7.2. Opportunity

This section of the MOAB model seeks to understand the opportunity constraints that consumers might encounter when wanting to take part in the service. The section explores the three possible barriers identified during the literature review: Society's infrastructure and service alternatives, perceived cost of car sharing and car location & car type.

7.2.1. Society's infrastructure and service alternatives

The first possible opportunity barrier to address is the consumers' option to make use of society's infrastructure and service alternatives instead of using MinbilDinbil for their transportation needs. It was found that if there is strong transportation network in place, the need for car sharing is more limited.

Demand

Initially all respondents were asked several broad questions about MinbilDinbil, car sharing and borrowing things from strangers. One of these questions dealt with what they thought had stopped them from using the service until now. Interestingly, two out of three respondents mentioned public transportation as a reason not to have used the service until now. Most noticeable responses included:

“... Til hverdag bruger jeg rigtig meget den offentlige transport og det fungerer rigtig fint til min daglige nødvendighed. ...” **(Interview 2)**

And

”Jeg har aldrig rigtig haft lyst til det indtil videre fordi der som regel har været en bedre og hurtigere mulighed for at komme derhen hvor jeg nu skulle hen enten med en ven eller offentlig transport.” (**Interview 3**)

The last respondent also gave an interesting answer, which fits into the category of a service alternative. She said:

”Det er at jeg har adgang til en bil hver gang jeg skulle bruge en. Jeg har kunne låne en af nogen jeg kendte. Det er lidt nemmere synes jeg og så er det også gratis. ...”
(Interview 1)

From the above given answers it seems quite certain that public transportation and service alternatives have a strong grasp on the careless consumers in Copenhagen. This fact becomes even more evident when the respondents are asked more specific questions about their relation to public transportation. Overall they feel that it functions well for their needs:

”Jeg er meget tilfreds med den fordi jeg kan komme forholdsvis hurtigt hen til alle de steder jeg nu har brug for at komme til. ...” (**Interview 3**)

What can be gathered from their responses is that they seem very pleased with the public transportation network and actually seem quite reluctant to drive a car within Copenhagen. When asked if they thought it was necessary to drive a car within the city, their responses were united in quotes such as:

“Overhovedet ikke. Fordi man kan komme fra a til b lige meget hvor man skal hen med alle slags offentlige transport midler i København” (**Interview 2**)

It would seem then quite difficult to evoke a change in the consumers' relationship with public transportation within the city, but there are scenarios in which the respondents are more open to the idea. When asked what possible situations would encourage them to use the service instead of public transportation, they responded that far trips and moving large items could be situations that called for a car and the service. One respondent summed up it up well, when she said:

”... Men som sagt hvis jeg skal flytte nogle ting eller købe mange ting på et loppemarked eller lignende, så er det da bestemt en mulighed.” (**Interview 2**)

From the responses it is clear that carless consumers within Copenhagen are highly dependent on and comfortable with taking public transportation. They seem to have a preference to use bus, metro and train or simply using their bicycle instead of traveling by car.

Supply

Even though it would seem to be a barrier that would mostly apply to the demand segment, it seemed relevant to find out if car owners shared the same thoughts about public transportation and if so, question why they thought consumers needed to rent their car. Initially they were asked about their views on public transportation and a quote from Interview 5 sums up their combined answers:

“Nu er det godt nok mange år siden jeg har brugt den, men jeg husker at den var dyr.” (Interview 5)

Overall they had little to say about the public transportation method but think it is okay the few times a year they use it, and otherwise comment on the luxury that a car provides them. When asked if they thought people needed to rent their cars they came up with some interesting thoughts:

“... Hvis man tænker på at en familie som ikke har en bil skal rejse langt. Så vil de jo få en økonomisk gevinst i at de kan leje en bil til 4 for 300 Kr. kontra købe dyre tog billetter til 1000 kr.” (Interview 4)

And

”... Såsom at skulle meget langt, har deres egen bil på værksted eller transportere noget som måske ikke ville være så nemt i den offentlige trafik. Men hvis det bare er til hverdags brug så nej, så tror jeg dem som allerede bruger offentlig transport vil holde sig til det.” (Interview 6)

There seems then to be a correlation between the answers given by the demand segment, that when travelling for a distance beyond the limits of Copenhagen it would be feasible for car owners to have their car rented.

The possible barrier addressed the notion that if there is a strong transportation network in place, the need for car sharing is more limited. The interviewed segment of carless consumers argued that they would at any time rather take the public transportation, than drive around in Copenhagen. However for travel outside of the city, where the transportation network is scarcer or if having to do an odd

job they are more open to the service. What can be argued is that the public transportation in Copenhagen is a strong barrier, but one that can be overcome if the conditions are right. The interviewed car owners had some insight into the current state of public transportation in Copenhagen and agreed that renters of their cars would likely not be traveling around town. Instead they were adamant that consumers would still rent their car if they had to travel further outside the city and it should therefore not be regarded as a barrier.

7.2.2. Perceived cost of car sharing

The second possible opportunity barrier that was found during the literature review concerned the consumers perceived cost of car sharing, its affordability. While cost saving seem to be a major pull factor for the companies, it was discovered by academia that some consumers are critical of possible pricing and cost issues.

Cost can be defined in many different ways such as personal and pricing costs. In this instance there is focus on pricing costs seeing as personal costs such as time spent, feeling insecure and insurance worries will be explored separately in the ability section.

Demand

Analyzing the responses it became evident that only 1 in 3 respondents used price as a deterrent for not using MinbilDinbil. One respondent was reluctant to use the service because of the alternative transportation possibilities she has available:

"Jeg synes for det første, at priserne er lidt dyre, i hvert fald i forhold til at kunne låne en bil gratis eller for det meste bare bruge busser og tog.

...

Bilerne er generelt lidt dyre for eksempel hvis man gerne vil leje den som har lidt ekstra plads i bagagerummet. ..." (**Interview 2**)

This reflection is not shared by the other respondents who are quite pleased with the price level:

"Prisniveauet er godt. Det er fint, at folk selv kan bestemme hvor meget deres bil skal koste. Så er det udbud og efterspørgsel der bestemmer og sætter priserne."
(Interview 1)

They add some interesting remarks in their responses, which could indicate some possible ways for MinbilDinbil to overcome any price barriers or related issues. Some of their ideas include lower service charge for car types relating to environmentally friendliness, free trial or various discounts.

What rises from these responses is the perception that cost in the form of price of the service is no barrier for carless consumers. However seeing as this is a small scale study and that 1 in 3 actually mentioned price as an obstacle, there might be a chance that it could hinder other consumers from using the service.

Supply

When analyzing the data collected from the car owners it became clear that some issues of pricing exists but is expressed in a different way. All car owners were in agreement that the greatest gain from using MinbilDinbil's service is monetary. However while claiming that this is the best motivator they also argue that one of the biggest problems with the service is the low monetary gain. They seem to weigh the hassle and repair costs with the small monetary gain:

"... Vi har jo snakket lidt om det og hvad kan det give, det kan jo ikke rigtig give så meget igen jo. Om dagen måske 200 kr. for at udleje min bil, det synes jeg måske ikke er problemerne værd." (**Interview 5**)

And

"... Men man skal også gøre op i at det koster slitage og reparationer på det lange sigt. ... Det slider på den, den skal før til service, så man skal lige gøre op med sig selv om det er det værd. ..." (**Interview 6**)

The last respondent's statement about wear and tear on the car is very interesting and something that presents itself as a new issue for future research to fully address. The statement is backed by one of the other respondents. However, the last car owner provides a counterargument by saying:

"... Og så bliver bilen og holdt i gang, for i og med at vi ikke bruger på daglig basis, så står den jo i bund og grund og ruster lidt. Bilen har jo godt af at blive kørt i hele tiden." (**Interview 4**)

While they show certain skepticism towards the low monetary gain, they do not see the service charge as a problem, however one respondent expressed concern with clear guidelines as to what it entails to be used for:

“... De skal jo tjene nogen penge på en måde og jeg kan se de skal have et beløb, men de skulle måske gøre det mere klart hvad det dækker over.” (**Interview 6**)

The second opportunity barrier that was analyzed concerned the consumers perceived cost of car sharing. More specifically, the barrier stated that consumers choose not to use the service because they perceive the costs as high. From the carless consumer's interviews it was difficult to reach a unified answer seeing as 1 in 3 consumers argued that pricing was an issue. Further research needs to be conducted to generate a clear answer to whether or not carless consumers perceive pricing as a barrier. The issue does not affect car owners in the same way as carless consumers; in fact it is the opposite problem. From the interviews it became clear that the monetary gain was the strongest motivator behind considering using the service, but other financial costs such as low rent prices, hassle, car repair and maintenance of the car was barriers for them to overcome. The issues of car repair and car insurance will be studied further in the ability section, but maintenance and the cost related to the car being “over” used are new barriers, which should be addressed in further studies.

7.2.3. Car location & Car type

The last two possible barriers within the opportunity part of the MOAB model are combined within two of Thøgersen's (2010) three A's, access and availability. When going through the work of academia it was found that some consumers experience a barrier in the lack of access to the service in terms of geographical location and other consumers found it unsatisfying that the types of cars available to them were not the type they needed to rent.

Demand – Car location

Firstly, when exploring the possible barrier of car location and access, the carless consumers were quite adamant that the cars for rent should be placed within a reasonable distance to them for it to be relevant. The comments were among other:

”Det er at den er nem og komme til og at jeg ikke skal tage langt for at få fat i den. For ellers kan det næsten være lige gyldigt. ...” (**Interview 1**)

It became clear from the responses that the possible car renters do not see a value in the service if they have to travel far in order to use it. This distance varies from respondent to respondent, however between 5 and 10 km seems to be the maximum length that a possible user is willing to travel. The respondents argued that a sense of security emerge when renting a car nearby. They said among other:

“... Jeg tænker også at det er lidt tryggere for mig selv og udlejeren da man ikke lige kan flygte fra sit ansvar, hvis der nu skete noget med bilen.” (**Interview 2**)

From the answers, it can then be confirmed that car location is important to the possible users. They are not interested in travelling far in order to rent a car and they associate a certain amount of safety with the car being close to their home.

Demand – Car type

Concerning the second possible barrier of car types and availability, academia found that consumers are less interested in the service if the car types and available cars are limited. The car renters generally replied that the specific car type is not of great importance when wanting to rent a car. However, when going into further discussion they all had some preference or specific want in the car. Some of the responses included:

”Engang imellem skal jeg måske bruge en kassevogn som jeg ikke havde adgang til ellers og så har det jo betydning. ...” (**Interview 3**)

And

”Ja som sagt, hvis jeg skal leje er det typisk en situation som gør at jeg skal bruge plads. Men det har de fleste biler jo i dag, så det gør ikke så meget.” (**Interview 2**)

The last respondent did not have special requests for car specifics such as size, but argued that for her the age and appearance of the car were important.

“... Men jeg ville nok, hvis jeg sad og kiggede på billederne af bilerne, vælge en der ikke var så gammel. Jeg ville nok ikke have det så godt ved at kører en som var helt rusten. Man tænker jo over, hvis den nu gik i stykker. ...” (**Interview 1**)

Overall it can be said that the respondents did not show interest in which cars were available to them in terms of brand. It was however found in correlation with earlier findings that these consumers want to rent a vehicle when they have to do something that public transportation cannot muster. In connection with this and car types, the consumers are interested in the size of the car and its safety more so than the car brand. It can then be assumed that carless consumers do take some interest in which car type is available to them.

Supply – Car location

The car owners are generally in agreement that it is not of any particular importance to them, how nearby a potential car renter lives. Their responses were all in the lines of:

"Det betyder ikke noget for mig om det er naboen eller en der kommer langvejs fra, så længe det er en der passer på min bil. ..." (**Interview 6**)

However when going into further detail, they reveal other barriers that they see as a connection to car location. For example they mention in the same context:

"... Jeg ville se personen an inden jeg lejer/låner min bil ud. ..." (**Interview 5**)

And

"..., men fordelen ved at det er naboen, en der bor tæt på, er selvfølgelig at det gør det noget nemmere at afleverer bilen og modtage den igen. ..." (**Interview 4**)

While they argue that the car renter's place of residence is of no importance, they still show signs of mistrust and emphasize the importance of coordination. However this possible barrier will be analyzed later. Overall it can be argued that car owners do not see the car renter's location as an obstacle for using the service.

Supply – Car type

The barrier of car type has not been explored in connection with car owners.

The last barrier that was explored combined car location and car type access. Firstly, the car location barrier argued that if the car owners and car renters are not within close range of each other, the service is of less interest to them. Car renters adamantly argued that the car had to be close to them for the service to be relevant. They would not travel further than 5 to 10 kilometers

for renting a car and focused on the peace of mind it gives them that the car is close to home. The car owners were asked the same question, but did not express the same concern. Barriers of car location therefore surely exists for carless consumers, however the issue does not affect car owners. Secondly, car type access was analyzed and the barrier argued that consumers would be less interested if the car types available were limited. Generally the car renters were not interested in which brands of cars were available, however they were interested in car size and safety. While not showing a strong interest in the cars, they still had certain expectations and wants that they would like to be met. Car types should therefore be regarded as a potential barrier for carless consumers to join the service.

7.3. Ability

This section will address the last element of the MOAB model, the consumer's personal ability to take part in a peer to peer car sharing service. The section explores seven possible consumer barriers including: limited knowledge of car insurance and liability, education, income level, financial benefits, coordination and review time, trust and ingrown transportation habits.

7.3.1. Limited knowledge of car insurance and liability

The first possible barrier that was explored during the literature review was the consumers' restraint to use the service because of possible insurance problems.

Demand

The barrier states that limited knowledge of car insurance and liability prevents consumers from wanting to use the service. Firstly, the consumers seem to have little knowledge of MinbilDinbil's insurance, which covers the car while rented. This becomes clear in the following comment:

“Jeg synes det ville være ret besværligt, hvis jeg skulle til at tegne forsikring og sådan noget for at leje en bil. Så ville jeg ikke gide det.” (**Interview 1**)

From the responses it is clear that two out of three respondents has uncertain knowledge of the insurance coverage, however they have little to no knowledge about the actual policy. This is evident when further conversation on the topic continues:

”Jamen nu er jeg ikke helt sikker på hvem og hvad der står for de forskellige dækninger af bilen og ansvaret, men jeg ville ikke have det godt med at mit eget forsikringsselskab skulle ind over en eventuel skade. ...” (**interview 3**)

And

”... Nu læste jeg noget med at MinbilDinbil havde en forsikring, men jeg kunne frygte at min egen blev indblandet på en eller anden måde og det vil jeg ikke syntes om.” (**Interview 2**)

The consumers then, even though some of them know that MinbilDinbil's insurance covers the car, still think that their own insurance company can be drawn into potential problems with car damage. This seems to be a genuine problem for the consumers and a barrier for them to overcome if they are to join the service. When asked if they knew about the insurance and if it would change their attitude towards the service, they generally responded more positively towards the idea. However skepticism is still evident:

”Ja det kunne det da helt bestemt, men jeg tror jeg skulle læse lidt mere omkring det før jeg var helt sikker. MinbilDinbil kan jo godt skrive at de har noget som dækker det hele, men hvad det hele er skal jeg først lige sætte mig ind i. ...” (**Interview 3**)

Overall it is clear that limited knowledge of car insurance and liability has a negative effect on the consumers' ability to join the service and stands as a strong barrier.

Supply

When exploring the answers given by the car owners the same pattern emerge with the careless consumers. Before going into specific questions about the issue, they themselves mention the problem of car insurance as an obstacle for them to use the service:

”Ja det er igen det der med hvad nu hvis der sker noget med den og hvad så er det mig der skal stå for alt det bøvl, der så vil blive? Er det mig der skal kontakte forsikringsselskabet? ...” (**Interview 5**)

Two out of the three respondents actually admitted that insurance is the most important issue for them if they are to consider renting out their car. They said that:

”Ja som nævnt tidligere, så er det nok det som jeg tænker allermest på ved en eventuel biludlejning. ...” (**Interview 6**)

And

”Jeg tænker mest på den tid jeg skal bruge på at udrede det hele forsikringsmæssigt efterfølgende hvis nu noget går galt. ...” (**Interview 5**)

As with the careless consumers, they argue that the lack of information about MinbilDinbil's car insurance coverage prevents them from feeling secure about the rental. This becomes evident when they are told about the insurance policy that covers the car when rented. Their responses included among other:

”Ja nu siger du jo at de dækker det, men som sagt så er jeg stadig lidt betænkelig ved hvad min egen forsikring kunne finde på at sige. Så det ville nok hjælpe på min lyst til at leje ud, men er stadig en smule skeptisk og nervøs for hvad der kunne ske.”
(Interview 6)

The respondents provide some positive feedback when told about MinbilDinbil's insurance policy. However as with the careless consumers they are still skeptic about the offered insurance and what consequences it could have for their own insurance. Similarly as with the careless consumers, this is a strong barrier that is likely to hinder consumers from using the service.

7.3.2. Education

The second possible ability barrier that was found, related to the consumers educational level. It was found that the higher the educational level a consumer has the more likely it is that he or she will join a peer to peer car sharing service. To analyze this issue, data collected by socio demographic questionnaires will be used.

Demand

To find out whether or not there is any truth to the notion that peer to peer car sharing attracts more attention from highly educated consumers, the respondents were presented with several questions about their personal situation here among other their educational level. This was done in order to get an overall idea of their educational background so as to determine if education level is a barrier.

What can be gathered from the socio demographic data in appendixes 10 to 15 is that there is a strong interest in MinbilDinbil's service by highly educated consumers. All three interviewed carless consumers checked boxes that indicated that they were either done studying a university degree or almost done with one. This could mean that carless consumers with a high level of education are more interested in the service.

Supply

Interestingly the car owning consumers who were interviewed had the complete opposite data set. Three out of three car owners had no more than an upper secondary education at either a Danish "Gymnasium" or "Handelsskole". This could indicate that car owning consumers who have a low educational degree are more interested in the supply side of the service. However to draw a clearer picture of these findings more data is needed.

7.3.3. Income level

The third possible barrier relates to the consumers income level. Here it was found that those who belong to a low-mid income class (15-25k Euros annually) are more likely to take part in a peer to peer car sharing service.

Demand

To analyze whether or not a consumers income level can be considered a barrier, data from the socio demographic questionnaire will be applied. In the mentioned questionnaire, the respondents were asked to check one of six boxes that indicated their household's monthly net income. In the specific text from the literature review, it was found that a low to mid income class lies between 15-25.000 Euros, however is slightly different in Denmark. An average Dane makes 292.200 DKK annually or 24.350 DKK per months (Danmarks Statistik, 2014), which when converted to Euros amount to 39.249 Euro annually.

From the data it can be gathered that there is some truth to the claimed barrier. Two of the respondents checked the box indicating a monthly income of 12.500 DKK or below and one indicated a household income of 25.000 to 50.000 DKK. It can be argued that there is an indication that these consumers who have a low to average income are more likely to join, however two out of three respondents also checked a box indicating that they are students. This could distort drawing a clear conclusion since they would not count as a person of average Danish income level. As with

the analyzed barrier of education, more data is needed to make a clear distinction of whether or not income can be considered a barrier for carless consumers.

Supply

From the car owning consumers data sheets two out of three claimed to have a household income of 75.000 DKK a month, which is considered a high income in Denmark. The last of the respondents noted an income of 25.000 to 50.000 DKK, which is in line with an average income in Denmark. These consumers are then breaking the barrier or at least indicating that there is a difference in whom the barrier might apply to. But similarly to the findings above, more data is needed in order to make a conclusion on the issue.

7.3.4. Financial benefits

Related to income level is the notion of financial benefits. Throughout the academic reviews, financial benefits are noted to be one of the top reasons for consumers to join a peer to peer car sharing service.

Demand & Supply

The results for the financial barrier have already been found during the opportunity barrier of the consumer's perception of car sharing costs. The external conditions are the costs a car owner and user will have if they use MinbilDinbil. The respondents were asked about their perception of these costs, which does not necessarily mirror the objective costs and that is why financial benefits here equals the costs in the opportunity section. See section 7.2.2 for the analysis of the consumers' responses to pricing costs and benefits.

7.3.5. Coordination time & Review time

Time is found among scholars to be one of the greater obstacles for consumers to join a peer to peer car sharing service. Firstly, it is found that the time it takes to coordinate a peer to peer car sharing transaction can make the service seem expensive in the minds of the consumers. Secondly, some consumers had concerns with the high level of activity and social networking that is considered to be required when using car sharing companies.

Demand – Coordination time

One of the most challenging issues when engaging in any form of peer to peer transaction is finding a place and time for the transaction. Coordination time can according to some scholars lead consumers to choose a more convenient method of travelling. The respondents were for this section asked a series of questions relating to peer to peer transactions and its benefits and drawbacks.

Initially when asked about the service, the consumers were quite thrilled. One of the consumers sums up the general responses well in the following statement:

“Jamen det er jo at man kan leje en bil hurtigt og nemt, hvis man lige står og mangler en inden for kort tid. Så vidt jeg kan læse mig til, så virker det jo til at folk svarer hinanden rigtig hurtigt og lejer derved deres bil ud på kort tid. ...” (**Interview 2**)

However when asked to go into further detail about any particular issue with peer to peer transactions, indications surfaced that can be seen as a sign that consumers experience coordination as an obstacle. When asked if they thought it would be easier or more difficult to rent a car from a private person than a normal car renting service, they unanimously agreed on the latter:

“Fordelene ved privat er at det måske er billigere, men som sagt tror jeg tiden, koordinering og problemerne måske kan være store ulemper i forhold til det almindelige.” (**Interview 2**)

And

“... Der er flere ting som kan skabe komplikationer og problemer end et normalt udlejningsselskab vil jeg tro. Proceduren er allerede lagt for udlejningen, det er den ikke når man handler med en privat person, det kunne godt skabe misforståelser i sidste ende.” (**Interview 3**)

From the responses it can be argued that the perceived complication of coordination is a barrier for consumers. The three respondents expressed both pros and cons for the peer to peer coordination time however, since they all mention the extra problems and time issues it should definitely be defined as a possible barrier for them.

Demand – Review time

The second issue that the scholars found, relate to a consumers limited time to make reviews. When referring to review time the issue is that some consumers were found to believe that a big problem

is spending too much time on the service and its social aspects such as reviewing others and maintaining a good online reputation.

Firstly, it was established that all respondents were familiar with some form of online peer to peer service. All of the respondents had a profile on another peer to peer business site, which demanded time and effort to establish a good online reputation. When told that MinbilDinbil ranked their users on the site depending on their online activity and response time and thereafter asked if this would deter them from using the service, they generally responded that:

"Nej det ville det slet ikke. Det viser bare at man får en god service fra de her mennesker. ..." (**Interview 2**)

When asked if they would have any difficulties in maintaining a good online reputation, they all answered in line with the response of interview 1:

"Nej det ville jeg egentlig ikke. Det er jo det samme man skal gøre på for eksempel Trendsales. Her gør jeg også mit bedste for at få gode anmeldelser og det generelt ikke særligt svært." (**Interview 1**)

Overall nothing seems to imply that review time is a potential barrier for carless consumers.

Supply – Coordination time

That coordination time is a strong concern among car owners is shown in the answers given at the start of the interview. When asked broad questions in the beginning of the interview two out of three respondents mention potential issues with coordination. The responses were:

"Det ville helt klart være koordinering og aflevering af bilen og afhentning. Det ville være den største udfordring." (**Interview 4**)

And

"... Desuden skal der vel også være nogle begrænsninger for hvor langt personen kører osv. og at de afleverer den det rigtige sted og til tiden." (**Interview 6**)

There is as shown by the responses a strong concern among the car owners about car pick-up and drop-off. When going into detail, one of the respondents think it sounds easy and straight forward. However she notes time as a possible disadvantage of the service:

”... Det er jo meningen det skal være et koncept der er lige til at gå til, men der kunne måske ske noget som opbruger en masse af ens tid. ...” (Interview 5)

Overall they have concerns about time and coordination of the transaction between them and the other consumer. This is further indicated when asked about possible advantages and disadvantages of the service and how easy or difficult they think it is to rent to another consumer:

”Ja som jeg nævnte i starten, så tror jeg måske der er nogle udfordringer ved at udleje til en privat person. Nok mest det med at koordinerer afhentning og aflevering af min bil. ...” (Interview 4)

From the gathered responses it is clear that there exists a strong barrier relating to coordination time, which can become an obstacle for car owners.

Supply – Review time

As with the demand segment, review time seems to be of little importance as a barrier for the consumers. They seem to be equally at ease using other peer to peer business sites. When given the same questions about user ranking, user activity and if they would have any challenges upholding a good online reputation they generally responded with:

”Nej det ville det bestemt ikke. Jeg synes det er et rigtig godt tiltag, at blive belønnet for at skabe gode relationer og bruge din energi og tid på, at skabe et godt image omkring sig selv og sin bil. ...” (Interview 6)

It is from the above findings clear that review time is no barrier for car owning consumers.

The possible barrier of time contained a combination of two barriers revolving around a consumer's expected time to spend on the service. Initially the consumers were questioned about the barrier of time in accordance to coordinating a car sharing transaction, something that could make it more expensive, at least in time consumption, in the minds of a consumer. When analyzing the data it was found that careless consumers leaned towards the assumption that it is more difficult to rent from a person on a peer to peer site than through normal car renting. This barrier is also seen with the car owning consumers who expressed strong concern with time coordination and confusion about the pick-off and drop-off places.

The second barrier of time dealt with the consumers spending time to make reviews. The barrier stated that some consumers would find it problematic to spend too much time reviewing experiences and users. In the interviews none of the respondents considered this barrier to be of any concern to them and it can therefore be discarded as a possible barrier.

7.3.6. Trust

Another possible reason as to why consumers are critical of the service lies with trust issues towards other consumers and the company. Going through the literature review, this issue came up a multitude of times and can therefore be argued as one of the most serious barriers.

Demand

Just as the literature has suggested, throughout the interviews trust was a factor mentioned by almost all of the respondents. The barrier quickly became evident at the beginning of the interviews when the respondents were asked general broad questions about car sharing. Some of the most prominent responses were:

”... Det er lidt bekymrende synes jeg, at man låner noget af så høj værdi fra en anden person både økonomisk men også personligt, at man skal stå til ansvar hvis noget går galt.

...

Jeg har ikke helt fornemmelsen af tryghed når jeg kigger på deres hjemmeside. ...”
(Interview 3)

And

”Det ville jeg formentlig ikke have det særlig godt med.

...

Jamen det er jo nok bare at det er en fremmed persons ting og ikke ens egen så er man meget mere forsigtig og det kan måske være med til at ødelægge en god oplevelse. ... Plus alt den tid og bekymringer man ville skulle bruge på det. Så jeg synes det er lidt utrygt.” **(Interview 2)**

From the responses it is noticeable that the respondents have some concerns and personal uncertainties about borrowing a stranger's car. When going into detail about their uncertainties they mention several layers of trust, such as trust when borrowing something of high economic value, trust in MinbilDinbil and trust in themselves when borrowing something precious to another person. This is further evident when the respondents are asked specific questions about trust. Here they express same level of high concern towards trusting strangers. One respondent sums it up well, when he says:

"... Jeg ville være for bange for at noget ville gå galt, og så får man måske slet ikke det man ville have ud af billejen." (**Interview 3**)

One respondent did not express any noticeable concern with trust when renting a car from a stranger. However when going into detailed questions about the barrier she provided some interesting remarks. On the question whether personal or economic value mattered, she replied:

"Ja altså jeg ved ikke hvordan jeg selv ville have det, hvis jeg selv skulle udleje min bil. Jeg har ikke noget problem med at leje det, men jeg ville måske have et problem med at udleje det." (**Interview 1**)

While she trusts herself in taking care of a stranger's car, she would not herself rent out her own car if she had one because of lack of trust in others. As demonstrated it can be argued that trust is a strong barrier for possible users to overcome. Even though only two out of three respondents had strong concerns about the barrier, the last respondent gives support to the overall issue of trust from the car owner's perspective.

Supply

With this last remark it seems fits to begin the analysis of car owners and their feelings towards trusting strangers borrowing their car. It can be assumed, because of the value they bring to the transaction, that they would be more prone to lack trust than the carless consumers. An early indication of this assumption is presented in the broad questions of the interview guide. Here two of the three respondents show skepticism in renting out their car due to trust issues:

"Ja det er igen det der med hvad nu hvis der sker noget med den og hvad så er det mig der skal stå for alt det bøvl, der så vil blive? ... Det sætter bestemt nogle tillids bekymringer i gang" (**Interview 5**)

And

"... Jeg tror mere jeg var frisk på at leje en bil end jeg var frisk på at udleje min bil. Fordi jeg selv ville passe godt på deres biler, men er usikker på hvordan andre ville behandle min. ..." (**Interview 6**)

From the responses it is clear that the car owners have strong worries about how a potential car renter would treat their car and how MinbilDinbil would handle a problematic situation. Interestingly, respondent 6 mentions the same scenario as respondent 1, that she would rather rent a car than rent out her own car. This further implies the strong trust implications that exist around car sharing and the element of transacting with strangers.

Only one of the respondents showed no indication of being bothered by the fact that a stranger would be borrowing his car:

"Pga. tillid, de fleste mennesker er jo trodssalt oprigtige. Det er jo de færreste mennesker som lejer noget bare for at ødelægge det." (**Interview 4**)

The other respondents seem to reach the same point nearing the end of their interviews and when asked detailed trust questions they seem to ease some of their trust apprehensions towards the service. One of the comments was:

"... Det handler jo om at man gensidigt stoler på hinanden og jeg ved at jeg ville passe godt på en bil jeg lånte af en fremmed, måske endda mere end min egen. Så jeg håber da at andre deler denne holdning." (**Interview 6**)

A focal point that can be gathered from the interviews with car owners is that there are strong trust concerns among them. Even though they in the end ease some of this mistrust, it still comes across as a serious barrier for them to overcome. It should therefore be viewed upon by MinbilDinbil as a strong issue that needs to be addressed.

7.3.7. Ingrown transportation habits

The last barrier examined in the literature review dealt with consumer habits. Here it was discovered if consumers have strong ingrown transportation habits such as consumers who drive every day, then they would be less willing to change their habits and adopt peer to peer car sharing.

Demand

Carless consumers seem to have ingrown transportation habits mainly due to the strong public transportation system that was analyzed in section 7.2.1. Throughout the interviews with the carless consumers, they advocated their use and joy in public transportation within the city. Therefore it was no surprise to hear the respondents say that the likelihood of them replacing everyday transportation needs with MinbilDinbil was rather doubtful. Respondent 3 sums up their general responses well:

“... Men generelt ville det nok ikke ske at jeg begyndte at bruge dem meget. Det er stadig ikke økonomisk, praktisk eller hurtigst sådan som jeg har det nu.” (**Interview 3**)

In the end these carless consumers have habits and options that make MinbilDinbil's service unnecessary for their daily commute.

Supply

During the interviews with the car owning consumers it became apparent that two of the three respondents had a strong relation with their car. This was evident throughout the interviews during several of the question sections. They remarked:

”For det første så har jeg ikke tænkt så meget over det, da jeg selv bruger min bil rigtig meget. ...” (**Interview 6**)

And

”Jo altså, nu er det jo en bil jeg er afhængig affordi jeg bruger den på arbejde nogen gange. ...” (**Interview 5**)

The last respondent had a much more casual relation with his car and it was clear that he regularly used other means of transportation as well. Because of this, he might not be a viable candidate to test this barrier as he seems not to have fixed ingrown transportation habits. The two other respondents seem much more determined in their car habits and drive every day, which is in line with the barrier statement. When asked a direct question about their willingness to give up their car for rental, they had similar but still opposite statements:

"Selvfølgelig kunne man leve uden en bil, men jeg tror ikke umiddelbart at MinbilDinbil ville kunne gøre noget for mig, så jeg ville udleje min bil på en daglig basis. Weekenden er selvfølgelig en mulighed. ..." (**Interview 6**)

And

"Ikke til hverdag når jeg skal på arbejde, så det vil kun være i weekenden at jeg eventuelt kunne undvære en bil. Men jeg ville nok have svært ved at den ikke stod der når jeg havde lyst til at bruge den. ..." (**Interview 5**)

While they agree that on a daily basis, they would never rent out their car, they have different opinions about the weekend. Respondent 6 argues that it is a possibility to rent out the car in the weekends whereas respondent 5 sees this as taking her freedom away from her. Generally it can be said that ingrown transportation habits do have some affect on the consumers' willingness to give up their vehicle on a daily basis. However there is a split in opinion when discussing situations such as the weekend. More interviews needs to be completed in order to get a clear picture of this exact barrier.

The last barrier that was analyzed dealt with the consumers ingrown transportation habits. Overall carless consumers were quite reluctant to consider any changes in their daily transportation regime. However, they were open to the idea if they needed to travel outside the city. The barrier is then confirmed with regards to the carless consumers' willingness to change. Concerning the car owning consumers the results from the interviews were inconclusive because one respondent did not have ingrown transportation habits and the two others had opposite responses.

7.4. General summary

In order to establish a clear overview of the barriers, the following model was created. The model includes all the barriers, which has been analyzed and shows which barriers can be said to affect one or both segments or none at all.

Table 2: Overall overview of barriers

Barriers¹	Demand	Supply	Additional comments
Motivation			
Attitude towards owning a car	✓	X	
Environmental concern	X	X	
Opportunity			
Society's infrastructure and Service alternatives	✓	X	
Perceived cost of car sharing	O	✓	More data is needed for the demand segment
Car location	✓	X	
Car type	✓	Not applicable	
Ability			
Limited knowledge of car insurance and liability	✓	✓	
Education	O	O	More data is needed
Income level	O	X	More data is needed for the demand segment
Financial benefits	See barrier – Perceived cost of car sharing	See barrier – Perceived cost of car sharing	
Coordination time	✓	✓	
Review time	X	X	
Trust	✓	✓	
Ingrown transportation habits	✓	O	More data is needed for the supply segment

Source: Compiled by the author

¹ O = Inconclusive results

X = Likely not a barrier

✓ = Possible barrier

8. Discussion

In this section, the results from the analysis will be discussed. The focus will be how these results affect MinbilDinbil and what the company can do to address them.

8.1. Motivational barriers

From the motivation section of the MOAB model it was found that in order to understand why consumers engage in a certain behavior, it is vital to know the motivation behind it (Thøgersen, 2005).

Attitude towards owning a car

What can be gathered from table 2 above and the results of the interviews, is that there is a gap between the two segments attitude towards owning a car. The carless consumers show a negative attitude towards car ownership, whereas the consumers with car associate it with freedom.

That the young carless consumers are loosing interest in the car can be seen as both positive and negative for MinbilDinbil. Because MinbilDinbil operates under the concept of access over ownership it seems quite positive that the young consumers have less interest in owning a car. This could mean that they will see the concept as a blessing and could be thrilled about the opportunity to rent a car whenever they feel like it. However, the strong negativity that surrounds owning a car among the consumers could also indicate that a car is redundant for them, which if true would not be of any help to MinbilDinbil in getting more customers. MinbilDinbil needs to emphasize all the positive aspects that a car brings with it and the freedom it can give you whenever it is convenient, whilst still playing on the feeling that owning a car is uninteresting. While it is true that the carless consumers see no use in their life for a car, it could also just mean that they are young and haven't entered a face of their life yet where a car can be of convenience to them. This however just makes it all the more important for MinbilDinbil to communicate to this segment, as it will be a long term strategy that can assure that once they are in need of a car, they will not buy their own but instead try a peer to peer car service.

The complete opposite is true for car owners who are fully reliant on their cars, and while this may not be surprising they still brought forth some noticeable results. It is quite interesting that none of the car owners seem to have any perception that a change is happening in the carless society about car ownership and car image. It seems that once you yourself own a car it becomes a highly

integrated part of everyday life and something that opens new possibilities for you in terms of freedom to travel wherever and whenever. This leads to the observation that with MinbilDinbil's situation, trying to get car owners to join their service, they need to ensure that they can give the consumers a continuous feeling of freedom all the while renting out their car.

Environmental concern

The second consumer attitude that was explored was the environmental attitude. Because peer to peer car sharing is a business grown from a trend in society where "protecting" the environment is seen as the political correct thing to do, it seemed important to explore this exact possible barrier and examine what motivational meaning consumers assigned the environment in connection to the service. From the literature review it was found that the more environmentally concerned a consumer is the more likely he or she is to join. When exploring the interviews there was a strong correlation between the answers given by the two segments.

The respondents seemed to agree that cars are harmful for the environment and that a company like MinbilDinbil's could help better some of the issues that surround cars, like pollution. The environmental attitude then seems not to be a barrier, but rather a helping hand towards establishing a strong customer base. However it is important to look not only into what is being said, but also how MinbilDinbil can change the acts of consumers as well. One has to remember the problem of social desirability bias mentioned in the methodology section. Initially the respondents did not mention the environment as a priority when choosing a transportation method but when confronted with questions of the environment, they had many thoughts on the issue. Only one respondent actually had reservations about the notion of peer to peer car sharing helping the environment. Overall MinbilDinbil should be not be concerned with consumers attitude towards the environment and their service. Instead they should embrace the fact that consumers actually see the service as a helping hand and keep emphasizing their environmental brand.

8.2. Opportunity barriers

As found through the MOAB model, there are several influential external conditions for consumers to overcome when trying to engage in sustainable behavior (Thøgersen, 2010).

Society's infrastructure and service alternatives

Firstly, it was found that society's infrastructure in the form of a strong public transportation network in Copenhagen acts as a strong barrier for carless consumers to engage in the service. The barrier was even emphasized by the car owning consumers, who argued that in everyday situations carless consumers would not rent their car. However, they were adamant that there are various situations in which their car would be rented. Therefore it should not be viewed as a barrier for car owners to join the service. Instead MinbilDinbil should view public transportation and service alternatives as a strong barrier in attracting carless consumers that live in Copenhagen.

In today's urban city, travelers and consumers are presented with an array of different transportation options competing to fulfill their needs. MinbilDinbil will have a difficult battle to win against an ever improving and expanding network of public transportation, which is stretching outside the city limits. However as shown by the carless respondents themselves there are situations or occasions that demand transportation needs that cannot be handled by public transportation. These are the areas in which MinbilDinbil has to focus their attention and emphasize some of the situations where a car might be superior. For example the freedom it provides in terms of being spontaneous, which was not mentioned by the respondents, and public transports sometimes unreliable time tables and frequent delays.

Perceived cost of car sharing

The second barrier explored in the opportunity section concerned the argument that affordability can become an external barrier for a consumer to engage in a service. From the literature review it became apparent that some scholars had found that consumers can see pricing as a barrier and therefore want to not use the service because of their high price perception.

When analyzing the interviews it became clear that consumers with and without a car did not share the same beliefs. Firstly, the carless consumers' answers gave inconclusive results because this barrier ties in with the barrier of public transportation. It all boils down to the consumers end destination, how far he or she is travelling and their willingness to use public transportation. Carless consumers will likely compare prices and time used with public transportation if this is their norm. Therefore MinbilDinbil is actually competing on yet another level with public transportation and might need to find ways of addressing the issue of this price comparison. Some of the ways to compare are even mentioned by the respondents themselves and include: differences in service charge depending on car type or lower charges when driving a more environmentally friendly car.

The academic community and MinbilDinbil should further examine areas that could help simplify the decision for a consumer, in order to break down and avoid any possible misconceptions in price positioning with carless consumers.

While the analysis of carless consumers gave inconclusive results, consumers that owned a car shared a common perception on car sharing. Car owning consumers perceived car sharing costs as high in the sense that the monetary gain was simply not high enough compared to the hassle and repairs that would follow renting out their car. That these consumers see the monetary gain as limited is a difficult barrier for MinbilDinbil to overcome seeing as the owners themselves set the price. A problem here being that in order for the car owners to get the price they want for their services, the demand needs to be high enough. The best way for MinbilDinbil to overcome this barrier might be to provide some specific facts about how much wear and tear the car really gets compared to the monetary gain.

Car location & Car type

The third and final barrier that was explored in the opportunity section was a split barrier that dealt with two of Thøgersen's (2010) three A's: Availability and Access. From the literature review it was gathered that some consumers were unsatisfied with limited access to the service while others found that the type of car they were looking for was not available to them.

One of the crucial selling points for MinbilDinbil is that you can rent your neighbors car. This implies that access to the service should not be seen as a barrier. Car location should be viewed upon as a barrier because of the respondents' strong statements that they would not be interested in travelling very far in order to rent a car. While this may not present itself as a big problem in the Copenhagen area, it does set certain barriers for users outside the city center where car access is scarce. Car owners did not have any worries about renting out their car to consumers living far away from them and therefore this barrier is not of any concern to them. MinbilDinbil should ensure that cars are in abundance throughout the country in order to prevent any access barrier. They could proactively contact car owners through flyers in the car windshield, offer a sign up advantage or establish a car delivery service between segments.

The second barrier concerned the availability of cars offered to the consumer. This barrier was exclusively tested on carless consumers seeing as it was of no relevance to car owners. While not showing a strong interest in the cars brand, the respondents still had certain expectations that they

wish to be met. Car size and safety was much more important for them, than the car being a certain type like BMW or Mercedes. This finding however should be labeled as a possible tendency that applies to consumers living in Copenhagen and cannot be argued as a general trend. In order to find out if the findings are universal in Denmark more studies and interviewees are needed. MinbilDinbil should try to establish a strong range of car types in order to meet the interest of all consumers' different needs and perhaps emphasize the car's safety condition on their website.

8.3. Ability barriers

When exploring the last part of the MOAB model, several internal factors were discovered, that can hinder consumers from applying the amount of effort an individual is expected to spend on achieving a wanted behavior (Thøgersen, 2010).

Limited knowledge of car insurance and liability

Thøgersen (2005) argues that without sufficient knowledge of a problem or issue it is highly unlikely that a consumer will successfully change behavior. When researching this barrier it was revealed that both careless and consumers who own a car, listed the issue of car insurance and damage as the top reason to steer clear of the service and opt for different options. As the study explored this possible barrier, it was crucial to find out how much these potential consumers knew about the service. From the gathered data it became clear that neither segment had familiarized themselves with the company's insurance policy. Their knowledge was established to be rather limited and stood as a barrier for MinbilDinbil to overcome, seeing as quite a few of them regarded insurance as the biggest obstacle for them to use the service. Even though some of them were informed about MinbilDinbil's insurance policy, they still were not ready to commit before reading the fine print of their own and the companies insurance policy. The problems as they see it, is how their own insurance company will react and if they need to be informed about the rental. There is a strong lack of trust in whether or not MinbilDinbil's insurance will cover everything.

This is a difficult barrier for MinbilDinbil to overcome seeing as the problem lies in users' perception of possible problems with the insurance. The consumers will likely try to get an attest from their insurance company before engaging themselves with the service. MinbilDinbil could benefit from reaching out to major insurance companies in Denmark and get statements for their website saying that MinbilDinbil's insurance is recognized by them.

Education

With the barrier of limited knowledge, it was also discovered through the literature research that the educational level of a consumer could mean an increase in the interest of joining a peer to peer car sharing service. It was found that if a consumer had a high education level he or she might be more aware of the world's environmental problems and this would create a higher willingness to participate in car sharing. From the socio demographic questionnaire it was found that carless consumers had a high level of education, whereas consumers who owned a car all had a low level of education. This is interesting because it puts to question the scholarly findings that higher educational level equals more interest in peer to peer car sharing. This could also indicate a split in the consumer barrier where car owners who have a lower educational level is more interested in car sharing and carless consumers with a high educational level is more interest in car sharing. While this might not seem as a barrier, it can be analyzed as though carless consumers who do not have a higher education reject the service and that car owning consumers with a high education reject the service. To combat this barrier MinbilDinbil could have reviews on their website, to show different consumers and their background story.

Income level

Thøgersen (2010) found that a limitation on financial resources can be a barrier for behavior. Related to consumers' personal resources it was found during the literature review that those who belong to a low-mid income class are more likely to join a car sharing service. Overall the figures reveal that there is truth to the barrier, however there is also quite a lot of uncertainty. The results tell that MinbilDinbil could be losing some carless customers because they have too high an income and therefore are not interested in the service. Not surprising, car owning consumers had the complete opposite data. As written in the introduction, to own a car in Denmark, which has some of the world's highest taxes on cars, you are likely to earn an average salary. What can be gathered from the data is that the barrier of income does not apply to car owners who are interested in the service. As with the possible barrier above, MinbilDinbil should emphasize that all people in a society use their service. This could for example be done through interviews or consumer statements.

Coordination & review time

In relation to financial restraints a consumer can, as found by Thøgersen (2010), also be limited by time. Concerning car sharing it was found that time could restrict a consumers' willingness to join

the service on two levels: coordination time and review time. Review time was deemed not to constitute a barrier and will therefore not be discussed.

Carless consumers on the one hand embrace the notion of dealing with other consumers and the quick response time that will follow, on the other hand however they proclaim to think it will be more difficult than renting through a normal car renting company. Car owning consumers had equal concerns about pick-off and drop-off coordination issues. In the end coordination time is likely to be a barrier for some consumers, who will rather opt for a “normal” way of doing business. Coordination in connection with renting out ones car is an issue between the two involved parties and therefore there is little MinbilDinbil can do about this part of the experience. If a car renter decides to deliver a car late, the company can only give a small fine, or remove them from the system. A bad experience can for the owner mean that he or she will not use the service again. They need to recognize the owner’s fears of coordination issues and further implement a feeling of safety through an improved system or perhaps GPS tracking.

Trust

Another of Thøgersen’s (2010) limiting factors to sustainable behavior is cognitive capacity. Limited cognitive capacity restricts the consumer’s attention and awareness towards new issues. As found in the literature review, consumers have a natural skepticism towards new phenomena’s. Car sharing lies within this category and therefore mistrust can easily be generated towards the service. Mistrust of car sharing was found throughout the literature review to exist in both segments. This finding was quickly backed up by the respondents from both segments’, who strongly advocated their concerns with borrowing something of a certain value out to or from a stranger. The mistrust was found to be strongest at the demand segment, which is quite peculiar seeing as it is the supply segment that is “giving up” a seemingly important possession. This could indicate that MinbilDinbil should emphasize their efforts on this barrier towards car renters more so than the owners.

Trust is in MinbilDinbil’s case connected with many of the above mentioned barriers, but it has the strongest ties to limited knowledge. MinbilDinbil needs to create a more trusting environment that builds on safety for both parties and which keeps emphasizing openness and honesty. Research by Keetels (2012) from the literature review emphasized that strong verification instruments would increase willingness to rent.

Ingrown transportation habits

Habits are an adventurous consumer's worst barrier. Habits are found by Thøgersen (2010) to restrain a consumer's ability to engage in a behavior because it makes them repeat bad or unwanted behavior. From the literature review it was found that a consumers previous transportation habits could have a negative effect on adopting car sharing. When reviewing the carless consumers' answers the strong transportation network that was analyzed during the opportunity section still had a strong hold in their responses. It seems that this network caters for their current needs and it appears that only if something extraordinary should occur, they would be interested in renting a car. MinbilDinbil will have a tough time breaking the ingrown transportation habits of public transportation users in Copenhagen. What they need to do is to emphasize the odd situations in which public transportation does not meet the needs of the consumers. This could for example be moving, going on a trip to the woods or shopping for a party. Data from the consumers owning a car showed inconclusive results. However it is worth noting as one respondent mentioned, that MinbilDinbil needs to ensure that the car owners do not feel like losing their freedom to drive whenever they want to.

9. Conclusion

The aim of the study was to investigate the following research question: What are the barriers that prevent consumers from engaging in peer to peer car sharing in Denmark?

To understand why consumers choose not to engage in the service, the study took departure in the country's leading company, MinbilDinbil. This was done for several reasons including, their willingness to provide market information, a formulated consumer segment and their unique market position. By means of an exploratory study based on consumer interviews the goal was to uncover consumer barriers in using the service. In this respect, a conceptual framework was created, based on a review of research literature and the MOAB model. This established the grounds for the empirical investigation and contributed to the exploratory notion of the study.

In the following section, the study will go through the two segments separately to answer what MinbilDinbil can take away from this study and where they should start tearing down barriers. From the analysis several similarities and differences between the two segments were identified. As shown in the overall overview of barriers, table 2, there are both internal and external barriers that affect the potential consumers.

When analyzing the demand segment, it was found that the most prominent barrier for consumers to use the service was their option to use public transportation. This barrier crosses all three main factors of the MOAB model (Thøgersen & Ölander, 1995), attitude towards owning a car (motivation), society's infrastructure and service alternatives (opportunity) and ingrown transportation habits (ability). Furthermore car location and car type was found to stand as possible barriers. If the consumers do not have the opportunity to access the service easily and pick the car type they need, the service becomes unusable. Connected to this barrier, it was found that carless consumers anticipated coordination issues. Consumers found it more troublesome to deal with other consumers than a conventional car rental service. Lastly, it was found that limited knowledge of car insurance and liability and trust were highly inhibiting barriers. Trust seems to be the overall limiting issue seeing as the consumers found issues with trusting other consumers, borrowing high value possessions and trusting MinbilDinbil's insurance policy.

The investigation of the above mentioned barriers made way for a discussion of how these implications can be overcome. Generally the above mentioned barriers will be difficult to break, especially public transportation and coordination barriers. Firstly, MinbilDinbil should exploit the situations in which a car is superior to public transportation in their marketing. Secondly, to combat coordination barriers they might want to improve their rental systems and policies. To remove the barrier of car location and car type, MinbilDinbil should increase access and availability in and around Copenhagen. To accomplish this they should actively seek out car owners from limited access areas with diverse car types. Lately, to remove the barrier of mistrust, MinbilDinbil should increase their validation efforts. These could include reaching out to insurance companies in Denmark to get their approval on their website, thereby emphasizing security.

Certain possible barriers were found to have no inhibiting effects on the consumers. These included environmental concerns and review time. In these areas consumers saw no hindering factors, instead the opposite seemed to be the case with environmental concern. MinbilDinbil should make use of their brand position among consumers as environmentally friendly and apply it in their marketing.

Overall MinbilDinbil needs to focus on the following areas if they are to convince carless consumers to join the service: Public transportation drawbacks, increase car location density and car type diversity, establish more trust through insurance and other validation methods and finally

improve coordination between car renter and car owner. Furthermore they should make use of their environmentally friendly image.

When analyzing the supply segment, they first and foremost emphasized the possible barrier of limited earnings from the service. They compared the low monetary gain with the hassle and repair that would likely follow a rental. Furthermore it was found that the car owners expressed concerns with limited knowledge of car insurance. As with the careless consumers, car owners are skeptical of MinbilDinbil's insurance policy. This issue ties into the overall barrier of trust, which also stood as a strong barrier and had an effect on the car owners' willingness to join. Specifically, the car owners were worried about the care and state of their car during and after a rental. Concerning the last barrier, coordination time, car owners expect issues to emerge when coordinating a car rental directly with another consumer.

The possible barriers for car owners were equally discussed in order to establish ways in which MinbilDinbil can overcome them. The perception that there are limited earnings to be made, are also a difficult barrier for MinbilDinbil to overcome seeing as car owners themselves set the price. The best way for MinbilDinbil to overcome this barrier might be to provide some specific facts about earnings and costs. As emphasized above car owners have skepticism towards MinbilDinbil's insurance policy. To ensure that this barrier becomes less of an issue, MinbilDinbil should get Danish insurance companies to state on their website, that there is nothing to worry about when renting out their car in regards to insurance. To remove the barrier of mistrust, MinbilDinbil should increase their validation efforts through different verification instruments. Lastly MinbilDinbil should improve their coordination systems to create a more trusting relationship between car renter and car owner.

Certain possible barriers were found to have no limiting effect on the consumers, these include attitude towards owning a car, environmental concern, society's infrastructure and service alternatives, car location, income level and review time. MinbilDinbil should embrace these non-barriers and as argued in the discussion attempt to use these points in their marketing effort when promoting their service.

Overall MinbilDinbil needs to focus on the following areas if they are to convince car owning consumers to join the service: emphasize potential earnings, increase information about their

insurance policy, establish trust through verification methods and finally improve coordination systems between car renter and car owner.

In conclusion, consumers are as indicated above challenged both internally and externally by motivation, opportunity and ability factors. As so it is difficult to pin point one area where the company should focus its attention. Instead, to maximize efficiency, MinbilDinbil should in addition to the individual segment barriers, emphasize spending their resources on improving barriers that overlap both segments. These include: Limited knowledge of car insurance and liability, trust and coordination time. By improving these areas, MinbilDinbil is likely to remove some of the uncertainty which has prevented consumers from engaging in peer to peer car sharing in Denmark.

As previously stated, research and academic literature on the topic of peer to peer car sharing is limited. To the author's knowledge, this thesis constitutes one of the first studies on peer to peer car sharing and its barriers in Denmark. This thesis then contributes to establishing groundwork on the research area. These first insights into consumer behavior and peer to peer car sharing not only provides results and a framework, which can be used and explored by other academics within the field, but also provide information that is of use to the industry of collaborative consumption. Collaborative consumption industries includes many different business types, but all with the same outlook and likely similar consumer base. In so the results and frame of study is inclined to be applicable to these cases as well. Thus, for a business within collaborative consumption, the insights can prove valuable in improving or altering marketing strategies and business approaches.

9.1. Limitations & future research

In the following section reflections about the studies limitations and future research will be presented.

First and foremost it is worth noting that the interview sample size was rather small, which is in line with the notion that this study should be viewed as an exploratory study. By having a small sample size the results and conclusions cannot be considered final. The results should be viewed upon as indicators for possible issues that need further study by other academics or MinbilDinbil. Because of the small sample size some of the results came back inconclusive. To increase the interview sample size would further the reliability of the analysis and findings of the study.

Secondly, the research question stated why consumers were prevented from using the service in Denmark. Because of MinbilDinbil's location and specific target group, the research was completed exclusively with the capital of Copenhagen in mind. This sets certain limitations, as the findings are only valid with the consumer segment of Copenhagen. Further studies should research cities beyond the capital in order to get a clear picture of the situation in the rest of the country. In connection with the above mentioned limitation, it would also be relevant to compare the study in Denmark with other countries to generate a wholesome analysis and consumer profile.

Thirdly, the study revolves entirely around the company of MinbilDinbil. This could have caused certain limitations as the study followed the target group set by the company. In such, the study was fixed on only finding certain respondents. To make a more unbiased study, future research should implement all findings and actors from the market.

Lastly, the thesis is based entirely on the framework of the MOAB model. To ensure validity of the results, future studies would benefit from triangulating the results and findings with another consumer behavior theory. This could create a full understanding of the consumers' behavior and ensure that all aspects are studied thoroughly.

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11. Appendix

Appendix 1: Semi-structured interview guide for car owning consumers in Danish

Vejledende interview guide til brug ved interviews med potentielle forbrugere af MinbilDinbil's service i forbindelse med kandidatopgaven omhandlende forbruger barrierer der forhindrer potentielle forbrugere i at deltage i nabo til nabo biludlejning i Danmark.

De opstillede spørgsmål nedenfor skal ses som en vejledende guide til de semi-strukterede interviews. Dette betyder, at der ikke vil være et ”korrekt” svar, men at det enkelte spørgsmål bruges til at sætte gang i tanker, refleksion og en dialog mellem interviewer og den interviewede. Denne guide benyttes til interviews med bileyere der anses som potentielle forbrugere af servicen.

Indledning:

- Velkomst og præsentation af emnet.
- Den interviewede bliver kort sat ind i formålet med interviewet.
- Forsikre omkring anonymitet (opfordre til åbenhed).
- Bede om at udfylde skema med data om dem selv.
- Fastslå om den interviewede er bil ejer eller ikke.

Generelle brede spørgsmål:

- **Har du nogensinde udlejet/udlånt din bil til nogen privat eller gennem et firma?**
 - Hvordan var den oplevelse?
 - Hvordan har du det med at udlåne/udleje sådan?
 - Var en af disse gange til en ”ven/bekendt” og i så fald ændrede det noget på situation?
- **Hvornår udlejer/udlåner du din bil? (scenarie/hvilken situation)**
- **Hvad er det vigtigste for dig når du udlejer/udlåner din bil?**
- **Hvordan ville du have det med at udleje din bil til en fremmed?**
 - Hvilke tanker ville det sætte i gang?
 - Hvad ville være nogle bekymringer for dig?
- **Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at udleje din bil igennem firmaet indtil nu?**
- **Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?**
 - Hvad skulle motivere dig?
 - Hvordan skulle firmaet motivere dig?
 - I hvilken situation kunne det tænkes, at du ville udleje din bil?

- Hvad ville det vigtigste være for dig, hvis du skulle udleje din bil?
- Hvad mener du ville være de største udfordringer for dig ved at udleje bil gennem MinbilDinbil?
- Hvad mener du ville være de største gevinster for dig ved at udleje bil gennem MinbilDinbil?
- Tror du samfundet får noget ud af MinbilDinbil's ide?

Motivation:

Bilens image er faldende hos unge

- Hvad betyder din bil for dig?
 - Hvorfor er den vigtig/ikke vigtig?
- Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu? Blandt befolkningen og dig selv?

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

- Hvad har betydning for dig, når du vælger transport middel?
- Hvad havde betydning for dig, da du købte bil?
 - Hvorfor valgte du netop denne?
 - Ville du ændre det i dag?
- Hvad betyder miljøet for dig?
- Hvad mener du er de største problemer for miljøet?
- Hvad betyder disse problemer for dig personligt?
- Hvilke forbindelser drager du mellem en bil og miljøet
- Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?
 - Behov for mindre biler på vejene
 - Mindre spild, CO2 besparelse

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

- Hvad synes du om den offentlige transport i København?
- Er du tilfreds/utilfreds med den og i så fald hvorfor?
- Er det derfor du har valgt at købe bil og kører selv?

- Tror du folk har behov for at leje en bil/din bil for eksempel, når de kan tage bussen eller toget i stedet? Hvorfor?

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj

- Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?
- Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service?
- Personlige omkostninger, pris omkostninger
- Hvad synes du om servicegebyret på udlejningen

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv

- Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Er det vigtigt for dig at det er din ”nabo” som lejer din bil eller kan det være hvem som helst og hvorfra?
- Har det betydning for dig, hvor tæt på en potentiel lejer af din bil er ?

Evne (Ability):

Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk

- I forbindelse med at du eventuelt skulle udleje din bil. Er forsikring og eventuel bil skade noget du tænker på?
- Hvad tænker du på i forbindelse med dette og at udleje til en privat person?
- Og i den forbindelse hvad tror du der kunne opstå af problemer ?
 - Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen?
 - Kunne det få dig til at ændre holdning?

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen

- Hvor meget går du op i dagligdags økonomi?
- Hvor stor en udgift er transport i dit budget?
- Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?
- Hvad ville være det mest attraktive ved at bruge MinbilDinbil?
 - Spare penge ved ikke at have bilen holdene (flere problemer ved reparation?)

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere

- Hvad synes du om ideen med at handle med andre private forbrugere?
- Finder du nogen problem områder ved dette i forbindelse med privat biludlejning
- Tror du det er nemt eller svært at udleje til en privat forbruger
- Hvad tror du ulempene og fordelene er?
 - Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

- Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?
- Har du en profil på en hjemmeside, hvor man skal opretholde et godt ”renomme” ?
- Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?
- Ville du have nogle udfordringer ved at skulle være opretholde et godt ”renomme” på siden?

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer

- Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?
- Hvis godt/dårligt hvorfor?
- Stoler du generelt på folk du handler med online?
 - Ville du være mere skeptisk ved handel med private ejendele?
- Stoler du på fremmede, selv hvis de har et godt online renomme?
- Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?
- Hvis ja hvorfor?
- Tror du at en fremmed vil passe godt på din bil ? Hvorfor ?

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing

- Hvor tilfreds er du med din nuværende transport situation?
- Hvorfor?
- Kunne du forestille dig en dagligdag uden en bil?
- Kunne gevinsten ved MinbilDinbil få dig til at opgive din bil fra tid til anden?
- Hvorfor/hvorfor ikke?

Appendix 2: Semi-structured interview guide for carless consumers in Danish

Vejledende interview guide til brug ved interviews med potentielle forbrugere af MinbilDinbil's service i forbindelse med kandidatopgaven omhandlende forbruger barrierer der forhindrer potentielle forbrugere i at deltag i nabo til nabo biludlejning i Danmark.

De opstillede spørgsmål nedenfor skal ses som en vejledende guide til de semi-strukterede interviews. Dette betyder, at der ikke vil være et ”korrekt” svar, men at det enkelte spørgsmål bruges til at sætte gang i tanker, refleksion og en dialog mellem interviewer og den interviewede. Denne guide benyttes til interviews med bil lejere der anses som potentielle forbrugere af servicen.

Indledning:

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- Forsikre omkring anonymitet (opfordre til åbenhed).
- Bede om at udfylde skema med data om dem selv.
- Fastslå om den interviewede er bil ejer eller ikke.

Generelle brede spørgsmål:

- **Har du nogensinde lejet/lånt en bil af nogen privat eller gennem et firma?**
 - **Hvordan var den oplevelse?**
 - **Hvordan har du det med at låne/leje gennem dette?**
 - **Var en af disse biler lejet/lånt gennem en ”ven/bekendt” og i så fald ændrede det noget på situation?**
- **Hvornår lejer du en bil? (scenarie /hvilken situation?)**
- **Hvad er det vigtigste for dig når du lejer bil?**
- **Hvordan ville du have det med at leje en privat bil af en fremmed?**
 - **Hvilke tanker ville det sætte i gang?**
 - **Hvad ville være nogle bekymringer for dig?**
- **Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at leje en bil igennem firmaet indtil nu?**
- **Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?**
 - **Hvad skulle motivere dig?**
 - **Hvordan skulle firmaet motivere dig?**
- **Hvad mener du ville være de største udfordringer for dig ved at leje bil gennem MinbilDinbil?**

- Hvad mener du ville være de største gevinster for dig ved at leje bil gennem MinbilDinbil?
- Tror du samfundet får noget ud af MinbilDinbil's ide?

Motivation:

Bilens image er faldende hos unge

- Hvad betyder konceptet af en bil for dig?
 - Hvorfor er den vigtig/ikke vigtig?
- Hvorfor ejer du ikke selv en bil?
- Ejer du andre transportmidler ?
- Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu?
Blandt befolkningen og dig selv?

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

- Hvad har betydning for dig, når du vælger transport middel?
- Hvad betyder miljøet for dig?
- Hvad mener du er de største problemer for miljøet?
- Hvad betyder disse problemer for dig personligt?
- Hvilke forbindelser drager du mellem en bil og miljøet
- Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?
 - Behov for mindre biler på vejene
 - Mindre spild, CO2 besparelse

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

- Hvad synes du om den offentlige transport i København?
- Er du tilfreds/utilfreds med den og i så fald hvorfor?
- Mener du at det nødvendigt at have en bil i København?
- Hvorfor/hvorfor ikke?
- Hvad skulle der til for at du vælger at leje en bil hos MinbilDinbil i stedet for at bruge offentlig transport?

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj

- Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?
- Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service?
- Personlige omkostninger, pris omkostninger
- Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv

- Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Har det betydning for dig, hvor tæt på en potentiel leje bil er ?
- Hvor langt er du villig til at rejse for at finde en leje bil?
- Ville det afskrække dig, hvis du skulle ”rejse” 3km – 5 km for at finde en bil?

Forbrugere er mindre interesserede hvis udvalget af biler er smalt

- Har det nogen betydning for dig, hvilken type bil du kan leje?
- Hvorfor ? Hvorfor ikke?
- Hvis den rigtig bil ikke findes tæt på dig, men 5 km væk, ville du så hente den?

Evne (Ability):**Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk**

- I forbindelse med billeje. Er forsikring og eventuel bil skade noget du tænker på?
- Hvad tænker du om i forbindelse med dette og at leje en privat persons bil?
- Og i den forbindelse hvad tror du der kunne opstå af problemer?
 - Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen?
 - Kunne det få dig til at ændre holdning?

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen

- Hvor meget går du op i dagligdags økonomi?
- Hvor stor en udgift er transport i dit budget?

- Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?
- Hvad ville være det mest attraktive ved at bruge MinbilDinbil?
 - Spare penge ved at leje, når man skulle bruge
 - Fordeler ved en bil – uden faste udgifter

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere

- Hvad synes du om ideen med at handle med andre private forbrugere?
- Finder du nogen problem områder ved dette i forbindelse med privat biludlejning
- Tror du det er nemmere eller svært at leje fra en privat forbruger end gennem et normalt udlejningssselskab
- Hvad tror du ulempene og fordelene er?
 - Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

- Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?
- Har du en profil på en hjemmeside, hvor man skal opretholde et godt ”renomme” ?
- Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?
- Ville du have nogle udfordringer ved at skulle være opretholde et godt ”renomme” på siden?

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer

- Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?
- Hvis godt/dårligt hvorfor?
- Stoler du generelt på folk du handler med online?
 - Ville du være mere skeptisk ved handel med private ejendele?
- Stoler du på fremmede, selv hvis de har et godt online renomme?

- Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?
- Hvis ja hvorfor?
- Hvordan vil du have det med at låne en fremmedes bil ?
- Ville du blive afskrækket af at låne en fremmedes bil?

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing

- Hvor tilfreds er du med din nuværende transport situation?
- Hvorfor?
- Hvis du skal rejse langt (30km eller længere) hvordan kommer du så frem?
- Hvad skulle få dig til at skifte til MinbilDinbil?

Appendix 3: Interview 1 – (Carless consumer)

Respondent: Anna

Date of interview: 20.12.2014

Duration of interview: 23 min.

Generelle brede spørgsmål:**Har du nogensinde lejet/lånt en bil af nogen privat eller gennem et firma?**

Begge dele.

Hvordan var den oplevelse?

Jeg har lejet en bil gennem et firma. Det var ikke så godt, fordi der var problemer med aldersgrænserne. Privat låner jeg typisk en bil af min forældre.

Hvordan har du det med at låne/leje gennem dette?

Det har jeg det fint med.

Var en af disse biler lejet/lånt gennem en ”ven/bekendt” og i så fald ændrede det noget på situation?

Det ville være det samme. Jeg tror ikke umiddelbart, at det ville ændre på noget. Det ville jeg stadig have det helt fint med.

Hvornår lejer du en bil? (scenarie /hvilken situation?)

Det kunne for eksempel være hvis jeg skulle på en lang tur til Jylland eventuelt som jeg gør fra tid til anden.

Hvad er det vigtigste for dig når du lejer bil?

Det er at den er nem og komme til og at jeg ikke skal tage langt for at få fat i den. For ellers kan det næsten være lige gyldigt, hvis man skal tage på en lang rejse for at hente bilen.

Hvordan ville du have det med at leje en privat bil af en fremmed?

Det ville jeg have det helt fint med.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Jeg mener ikke at det ville skabe nogen problemer eller bekymringer. Jeg tror at det ville løbe helt uproblematisk.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at leje en bil igennem firmaet intil nu?

Det er at jeg har adgang til en bil hver gang jeg skulle bruge en. Jeg har kunne låne en af nogen jeg kendte. Det er lidt nemmere synes jeg og så er det også gratis. Men hvis det var en dag at jeg ikke kunne låne en, så kunne det godt være at jeg ville benytte det.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Hvis jeg ikke kunne låne en bil af nogen andre.

Hvad skulle motivere dig? / Hvordan skulle firmaet motivere dig

Det kan de ikke så længe jeg har mulighed for at kunne låne en gratis af familie eller andre bekendte.

Hvad mener du ville være de største udfordringer for dig ved at leje bil gennem MinbilDinbil?

Det ved jeg ikke. Jeg ser ikke rigtig nogen udfordringer som sådan ved at bruge MinbilDinbil.

Hvad mener du ville være de største gevinst for dig ved at leje bil gennem MinbilDinbil?

Den største gevinst ville nok være, at jeg kunne kører derhen hvor jeg gerne ville.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Ja jeg synes det er meget godt for miljøet for eksempel. Det er en god ide at dele biler. Jeg tror og håber på at det har en positiv effekt.

Motivation:

Bilens image er faldende hos unge

Hvad betyder konceptet af en bil for dig?

Det ved jeg ikke. Jeg har ikke det store forhold til en da jeg ikke har en selv. Når jeg har den så er det noget som for mig fra a til b og ikke så meget mere.

Hvorfor er den vigtig/ikke vigtig?

Det er meget rart at have en bil, men det er ikke vigtigt for mig.

Hvorfor ejer du ikke selv en bil?

Fordi at jeg er studerende. Jeg har ikke råd til en. Men hvis jeg havde råd til en, ville jeg stadig ikke eje en bil, da jeg ikke har brug for den.

Ejer du andre transportmidler ?

Ja, en cykel. Men den har jeg også brug for. Jeg kan godt lide at cykle.

Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu?

Blandt befolkningen og dig selv?

Ja, jeg tror generelt at den er mindre vigtig for unge nu end den tidligere har været. Folk tager hellere deres cykel, bussen eller metro hvis de skal rundt i byen. Det er hurtigere og mere effektivt end en bil som bare sidder fast i kø alligevel.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

Hvad har betydning for dig, når du vælger transport middel?

At det er nemt og hurtigt og at der ikke er nogen ventetid. Jeg hader for eksempel at sidde i bil køer, når jeg endelig har en bil.

Hvad betyder miljøet for dig?

Det betyder meget for mig. Jeg synes det er rigtig vigtigt at passe på miljøet.

Hvad mener du er de største problemer for miljøet?

Det er jo for eksempel transport. Der bliver jo bare kørt helt vildt meget i bil hver dag. Alle mennesker bliver transporteret rundt omkring og varer der bliver transporteret. Så det er jo en af de ting der virkelig kunne gøre en forskel for miljøet, hvis man ikke kørte så meget i bil.

Hvad betyder disse problemer for dig personligt?

Ikke umiddelbart meget, men det kan de jo få i sidste ende.

Hvilke forbindelser drager du mellem en bil og miljøet

En bil en meget forurenede.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Det synes jeg er helt rigtigt. Der vil blive produceret færre biler, hvis folk deler dem i stedet. Det er helt sikkert den rigtige udvikling som vi har brug for. Jeg tror at mange inklusiv mig selv vil hjælpe miljøet ved at bruge deres service.

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

Hvad synes du om den offentlige transport i København?

Jeg synes næsten altid den fungerer som den skal.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Men jeg er ikke altid tilfreds. Nogen gange så er der alt for lange vente tider. Jeg ville næsten altid vælge min cykel frem for offentlig transport, hvis det er godt vejr. Men offentlig transport er helt klart det næst bedste og hurtigste i byen.

Mener du at det nødvendigt at have en bil i København? / Hvorfor/hvorfor ikke?

Nej ikke i København på grund af alle de forbindelser der er kommet mellem bus, tog og metro. Men hvis man skal udenfor København er det jo meget rart.

Hvad skulle der til for at du vælger at leje en bil hos MinbilDinbil i stedet for at bruge offentlig transport?

For eksempel som tidligere nævnt, hvis jeg skulle til Jylland ville jeg vælge at kører frem for at tage toget. Jeg synes det er bedre at kører selv, så kan man stoppe når man har lyst.

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj

Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?

Prisniveauet er godt. Det er fint, at folk selv kan bestemme hvor meget deres bil skal koste. Så er det udbud og efterspørgsel der bestemmer og sætter priserne.

Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Hvis jeg skulle låne en bil skulle det jo være for at kører meget langt. Så om jeg kunne spare nogle penge ved jeg ikke, men tid jeg i hvert fald kunne sparar.

Personlige omkostninger, pris omkostninger

Selvfølgelig har jeg højere omkostninger ved dette, da jeg jo normalt ikke har så høj en transport udgift. Men ellers ville jeg jo ikke komme af sted når jeg skal langt.

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv

Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Har det betydning for dig, hvor tæt på en potentiel leje bil er ?

Ja det har en meget stor betydning. Jeg gad ikke leje en bil, hvis man skulle tage rigtig langt væk for at hente den, så kunne det være lige gyldigt. Det er en rar fornemmelse at bilen er tæt på.

Hvor langt er du villig til at rejse for at finde en leje bil?

Måske en max 10 km.

Ville det afskrække dig, hvis du skulle ”rejse” 3km – 5 km for at finde en bil?

Se foregående svar.

Forbrugere er mindre interesserede hvis udvalget af biler er smalt

Har det nogen betydning for dig, hvilken type bil du kan leje?

Nej det har det faktisk ikke. Men jeg ville nok, hvis jeg sad og kiggede på billederne af bilerne, vælge en der ikke var så gammel. Jeg ville nok ikke have det så godt ved at kører en som var helt rusten. Man tænker jo over, hvis den nu gik i stykker. Jeg har faktisk lidt betænkelsenheder ved hvilke biler som er til rådighed. Men jeg regner ikke med at jeg har nogen omkostninger, hvis bilen nu skulle gå i stå på vejen, men det har jeg ikke læst nok om.

Hvorfor ? Hvorfor ikke?

Se foregående svar.

Hvis den rigtig bil ikke findes tæt på dig, men 5 km væk, ville du så hente den?

Se foregående svar.

Evne (Ability):

Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk

I forbindelse med billeje. Er forsikring og eventuel bil skade noget du tænker på?

Ja det er i hvert fald noget jeg skulle sætte mig godt ind i inden. Hvordan man forholde sig osv.

Hvad tænker du om i forbindelse med dette og at leje en privat persons bil?

Jeg synes det ville være ret besværligt, hvis jeg skulle til at tegne forsikring og sådan noget for at leje en bil. Så ville jeg ikke gide det.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Det kunne der måske godt, jeg ved ikke lige hvordan det forholder sig med forsikring. Om det er udlejerens forsikring, der skal dække det hvis der er noget der går i stykker eller hvordan. Det ved jeg ikke hvordan reglerne er på det område.

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Det ville i hvert fald gøre, at jeg gerne ville leje en bil. Hvis min egen forsikring skulle stå for det, så er jeg ikke sikker på at jeg ville leje en bil.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen**Hvor meget går du op i dagligdags økonomi?**

Det går jeg meget op i.

Hvor stor en udgift er transport i dit budget?

Ret stor.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Ja meget. Jeg prøver at cykle så meget som overhovedet muligt. Men det jo klart at jeg ikke kan cykle hele vejen til Jylland eller steder som ligger langt væk. Så der bliver jeg jo nød til at leje en bil eller tage toget. Og når jeg så skal så langt, så handler det måske mere om tid end det egentligt handler om penge.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

Det ville jo være, at jeg nemt kunne komme til Jylland. At det ville være hurtigt og nemt.

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere**Hvad synes du om ideen med at handle med andre private forbrugere?**

Det synes jeg er en god ide.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Ja hvis udlejeren ikke synes man har passet godt nok på hans/hendes bil og så tænker jeg også at der måske kunne opstå nogle problemer omkring benzin. Hvor meget og hvor lidt der har været på bilen inden man låner den.

Tror du det er nemmere eller sværere at leje fra en privat forbruger end gennem et normalt udlejningsselskab?

Det er lidt mere besværligt at leje fra en privat forbruger tror jeg.

Hvad tror du ulemperne og fordelene er?

Fordelene kunne måske være, at det er billigere, hurtigere og det er muligt at finde en bil tæt på. Ulemperne kunne jo være at den person som udlejer heller ikke er vant til at udleje sin bil. Det er jo ikke ligesom et professionelt firma som har erfaring med det hver dag. Der kunne opstå problemer mellem de to parter.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Ja det kunne det godt.

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?

Trendsales har jeg handlet på og der har jeg også en profil.

Har du en profil på en hjemmeside, hvor man skal opretholde et godt "renomme"

Se foregående svar.

Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?

Nej det tror jeg ikke.

Ville du have nogle udfordringer ved at skulle være opretholde et godt "renomme" på siden?

Nej det ville jeg egentlig ikke. Det er jo det samme man skal gøre på for eksempel Trendsales. Her gør jeg også mit bedste for at få gode anmeldelser og det generelt ikke særligt svært.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer

Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?

Det har jeg det meget godt med.

Hvis godt/dårligt hvorfor?

Det er altid rart at møde nogle nye mennesker.

Stoler du generelt på folk du handler med online?

Ja det gør det.

Ville du være mere skeptisk ved handel med private ejendele?

Se foregående svar.

Stoler du på fremmede, selv hvis de har et godt online renomme?

Ja det gør jeg bestemt.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Ja altså jeg ved ikke hvordan jeg selv ville have det, hvis jeg selv skulle udleje min bil. Jeg har ikke noget problem med at leje det, men jeg ville måske have et problem med at udleje det.

Hvis ja hvorfor?

Jeg ville være bange for at folk ikke passede godt nok på det. Men jeg synes ikke det er noget problem at leje noget. Men som sagt kunne det godt være jeg ville have det anderledes som udlejer. Fordi man måske passer bedre på sine egne ting end på andres.

Hvordan vil du have det med at låne en fremmedes bil ?

Se foregående svar.

Ville du blive afskrækket af at låne en fremmedes bil?

Se foregående svar.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing**Hvor tilfreds er du med din nuværende transport situation?**

Jeg er meget tilfreds

Hvorfor?

Jeg er fint tilfreds med at cykle til hverdag og at tage toget engang imellem. Og når jeg skal rigtig langt kan jeg for det meste låne en bil.

Hvis du skal rejse langt (30km eller længere) hvordan kommer du så frem?

Låner en bil.

Hvad skulle få dig til at skifte til MinbilDinbil?

Det kunne nok ikke komme til at ske. Kun i de få gange hvor jeg som sagt ikke har mulighed for at låne en bil af mine forældre eller venner.

Appendix 4: Interview 2 – (Carless consumer)

Respondent: Emma

Date of interview: 02.12.2014

Duration of interview: 24 min.

Generelle brede spørgsmål:**Har du nogensinde lejet/lånt en bil af nogen privat eller gennem et firma?**

Ja jeg har tidligere haft lånt en bil af min mor og min far, men aldrig igennem et firma før.

Hvordan var den oplevelse?

Jeg føler mig meget tryk ved situationen, men man har det altid i baghovedet at det ikke er ens egen bil. Så man er lidt mere forsiktig end hvis det nu havde været ens egen bil. Hvis man nu laver skade på bilen, så er det lidt nemmere at det er en som selv skal stå for regningen i sidste ende.

Hvordan har du det med at låne/leje gennem dette?

Det har jeg det som sagt meget godt med.

Var en af disse biler lejet/lånt gennem en ”ven/bekendt” og i så fald ændrede det noget på situation?

Ja det ville jeg nok ikke have det særlig godt med. Hvis jeg stod i situationen og kunne vælge en anden mulighed, for eksempel mine forældres bil, så ville jeg til hver en tid foretrække dette. Så ja det ville bestemt ændre på min tryghed omkring at kører bilen.

Hvornår lejer du en bil? (scenarie /hvilken situation?)

Når jeg for eksempel skal ud og købe stort ind til en fest eller lignende. Ellers måske når jeg skal fragte noget som er lidt u-handy at have med i bus eller tog.

Hvad er det vigtigste for dig når du lejer bil?

At jeg ved at det er en sikker bil, som kører helt perfekt.

Hvordan ville du have det med at leje en privat bil af en fremmed?

Det ville jeg formentlig ikke have det særlig godt med. Men man skal jo aldrig sige aldrig. Det kommer nok an på hvem man lejer den af, om han/hun er flinke og imødekommande. Men som sagt ville jeg nok have det lidt dårligt med det.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Jamen det er jo nok bare at det er en fremmed persons ting og ikke ens egen så er man meget mere forsiktig og det kan måske være med til at ødelægge en god oplevelse. Og så er der selvfølgelig tanken om hvad nu hvis du gør skade på bilen, hvad sker der så? Er det mig eller han/hendes forsikring som klarer den eller har MinbilDinbil noget som hjælper med alt? Jeg ved de har lidt men om det er nok det ved jeg ikke rigtig. Så jeg kunne også godt forestille mig at man kunne komme ud i en grim diskussion omkring hvor meget skade osv. Plus alt den tid og bekymringer man ville skulle bruge på det. Så jeg synes det er lidt utrygt.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at leje en bil igennem firmaet indtil nu?

Jeg synes for det første, at priserne er lidt dyre, i hvert fald i forhold til at kunne låne en bil gratis eller for det meste bare bruge busser og tog. Til hverdag bruger jeg rigtig meget den offentlige

transport og det fungerer rigtig fint til min daglige nødvendighed. Så er der selvfølgelig også de bekymringer jeg nævnte før, de spiller også ind synes jeg.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Det er jo nok prisniveauet som skulle være lidt lavere, men også hvis min situation ændrede sig så jeg havde brug for en bil oftere så kunne det være at jeg ville benytte dem.

Hvad skulle motivere dig? / Hvordan skulle firmaet motivere dig

Det er som sagt ikke så nemt og svarer på, da jeg jo har gratis adgang til en bil ret ofte. Måske at de sponsorerede en gratis prøve kørsel eller lignende så man kunne prøve hele oplevelsen kunne være en ide.

Hvad mener du ville være de største udfordringer for dig ved at leje bil gennem MinbilDinbil?

Jeg ved ikke umiddelbart om der er nogen udforderinger udover at jeg måske ikke ville føle mig så tryk i en fremmedes bil. Konceptet er jo meget lige til ser det ud som når man læser på deres hjemmeside.

Hvad mener du ville være de største gevinster for dig ved at leje bil gennem MinbilDinbil?

Jamen det er jo at man kan leje en bil hurtigt og nemt, hvis man lige står og mangler en inden for kort tid. Så vidt jeg kan læse mig til, så virker det jo til at folk svarer hinanden rigtig hurtigt og lejer derved deres bil ud på kort tid. Så det er nok den største gevinst, hurtig og nem billeje og så selvfølgelig at man kommer let fra a til b med en bil hvis man skal bruge den og ikke har andre muligheder.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Ja det tror jeg helt bestemt, især for miljøet der kan det godt betale sig. Det at der ikke kører så mange biler rundt må være meget gavnligt for samfundet og folket. Det er meget miljømæssigt godt.

Motivation:**Bilens image er faldende hos unge****Hvad betyder konceptet af en bil for dig?**

Jeg har jo ikke nogen bil selv og eftersom jeg ikke har en bil til rådighed hele tiden så har jeg jo indrettet mit liv derefter og det er jo ret nemt her i København. Og sådan tror jeg mange andre unge i byen også mener. Bilen er ikke så nødvendig for unge i dag, som den måske var engang.

Hvorfor er den vigtig/ikke vigtig?

Den er ikke særlig vigtig for mig, da jeg nemt og bekvemt kan komme rundt til de steder jeg skal. For andre som arbejder langt væk er den måske stadig vigtig, men bor og lever du i København er den måske bare en doven luksus ting. Desuden kan du aldrig få en p-plads i København alligevel, når du endelig har en bil.

Hvorfor ejer du ikke selv en bil?

Den er simpelthen ikke nødvendig for mig, da jeg bruger alt min tid inde i byen. Det kan bedre betale sig at bruge tog og bus.

Ejer du andre transportmidler ?

En cykel.

**Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu?
Blandt befolkningen og dig selv?**

Ja altså jeg tror det er blevet mindre vigtig for mange unge mennesker, da det er lettere at komme fra a til b på andre måder end før i tiden. Netværket af metro, busser og tog udvider hele tiden så det bliver meget nemmere at komme frem.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing**Hvad har betydning for dig, når du vælger transport middel?**

Generelt så er det bare at jeg kan komme derhen jeg nu skal til tiden. Det er det eneste jeg kræver. Tid er nok den vigtigste ting for mig. Det er meget vigtigt at man kommer til tiden synes jeg.

Hvad betyder miljøet for dig?

Jamen jeg går da op i at vi benytter os af miljørigtige ting, men jeg er ikke så god til at holde styr på det selv vil jeg gerne indrømme.

Hvad mener du er de største problemer for miljøet?

Det er jo nok forurening, bil udstødning og sådan.

Hvad betyder disse problemer for dig personligt?

Nej ikke som sådan.

Hvilke forbindelser drager du mellem en bil og miljøet

Bil udstødning, forurening og generelt et stort problem som jeg tror der bliver taget hånd om i fremtiden med el-biler osv.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Det er de vel på en eller anden måde fordi folk kan dele deres biler. Når de gør det så køber andre folk måske ikke en bil, hvis de kan se en fornuftig løsning ved at leje en fra tid til anden. Sådan kunne jeg da i hvert fald godt se min egen situation.

Mulighed (Opportunity):**Forbrugere vælger Minbil/Dinbil fra pga. Danmarks stærke offentlige transportnet****Hvad synes du om den offentlige transport i København?**

Jeg synes egentlig den fungerer fint. Selvfølgelig er der forsinkelser engang imellem osv. Men nu kører jeg med det hver evig eneste dag og jeg kommer generelt til tiden, så jeg synes egentlig det er meget godt.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Jeg er helt bestemt tilfreds. Jamen den kører jo bare som den skal og det er jo relativt billigt, så det kan man jo ikke klage over.

Mener du at det nødvendigt at have en bil i København? / Hvorfor/hvorfor ikke?

Overhovedet ikke. Fordi man kan komme fra a til b lige meget hvor man skal hen med alle slags offentlige transport midler i København.

Hvad skulle der til for at du vælger at leje en bil hos MinbilDinbil i stedet for at bruge offentlig transport?

Ærlig talt så tror jeg ikke umiddelbart at de på daglig basis kunne få mig til at vælge deres produkt over offentlig transport. Det skulle kun være hvis jeg kunne gøre det billigere og det tvivler jeg på sker. Men som sagt hvis jeg skal flytte nogle ting eller købe mange ting på et loppemarked eller lignende, så er det da bestemt en mulighed

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj

Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?

Jeg synes prisen er lidt dyrt, men det er jo nok fordi jeg kommer fra at bruge offentlig transport generelt.

Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Prisen kontra besparelserne kan i hvert fald ikke betale sig for mig lige nu. Bilerne er generelt lidt dyre for eksempel hvis man gerne vil leje den som har lidt ekstra plads i bagagerummet. Service gebyret er helt fint, men måske det burde være lidt forskellige i forhold til hvor længe man nu lejede og hvilken type bil det var. Måske der skulle være lavere omkostninger hvis det var en bil der var bedre for miljøet.

Personlige omkostninger, pris omkostninger

Jeg kan ikke se nogen personlige omkostninger uddover at jeg ikke er særlig tryg ved situationen. Prisen er som sagt dyrere end min situation lige nu, så jeg ville nok vælge det fra medmindre jeg ikke havde andre muligheder.

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv

Et af koncepterne ved MinbilDinbil er, at man kan leje "naboens" bil. Har det betydning for dig, hvor tæt på en potentiel leje bil er ?

Ja sådan er det vel altid. Hvis den er tæt på og det er "naboens" så ville jeg da altid vælge den frem for en jeg skulle tage langt for at hente. Jeg tænker også at det er lidt tryggere for mig selv og udlejeren da man ikke lige kan flygte fra sit ansvar, hvis der nu skete noget med bilen.

Hvor langt er du villig til at rejse for at finde en leje bil?

Ja det ville det nok, men rejse er jo også et vidt begreb.

Ville det afskrække dig, hvis du skulle "rejse" 3km – 5 km for at finde en bil?

3 til 5 km nej, men jeg tror hvis vi skal meget længere så kan det næsten ikke svarer sig.

Forbrugere er mindre interesserede hvis udvalget af biler er smalt

Har det nogen betydning for dig, hvilken type bil du kan leje?

Nej ikke sådan rigtig, men det er jo godt at der er plads til lidt ting da det formentlig er sådan en situation jeg skal bruge den i. Så det er altid godt med lidt variation.

Hvorfor ? Hvorfor ikke?

Ja som sagt, hvis jeg skal leje er det typisk en situation som gör at jeg skal bruge plads. Men det har de fleste biler jo i dag, så det gör ikke så meget.

Hvis den rigtig bil ikke findes tæt på dig, men 5 km væk, ville du så hente den?

Ja 5km er fint, men ikke derudover.

Evne (Ability):**Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk****I forbindelse med billeje. Er forsikring og eventuel bil skade noget du tænker på?**

Ja meget. Som tidligere nævnt, så synes jeg ikke det er særlig trygt at skulle køre en persons bil som man ikke kender.

Hvad tænker du om i forbindelse med dette og at leje en privat persons bil?

Jamen der kan jo opstå situationer og uenigheder omkring skader som er opstået før eller efter bil lejen. Jeg frygter måske at det kan blive en lang proces mellem ens forsikringsselskaber og MinbilDinbil.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Problemerne er jo mest ens eget forsikringsselskab. Nu læste jeg noget med at MinbilDinbil havde en forsikring, men jeg kunne frygte at min egen blev indblandet på en eller anden måde og det vil jeg ikke synes om.

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Ja det vidste jeg godt lidt om. Men det skal stå klarer synes jeg, hvis jeg var 100 procent sikker på at den forsikring ville klare alt så vil jeg være mere tryg. Men nu ved jeg ikke hvordan mit eget forsikringsselskab står i forhold til det hele.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen**Hvor meget går du op i dagligdags økonomi?**

Ret meget synes jeg selv.

Hvor stor en udgift er transport i dit budget?

Det er cirka 600 kr. om måneden som er til busser, toge osv.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Jeg tænker meget over de omkostninger som jeg bruger på at komme rundt. Jamen det skal jo helst være så billigt som muligt, da det ikke er her jeg gerne vil bruge mine penge. Det får mig til at tage cyklen så meget som jeg nu kan, men ellers holde mig til at tage tog og metro.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

For nogen vil det måske være at spare nogle penge, men jeg tvivler på med mig forbrug at det kunne gavne mig her. Lejen og benzinen vil jo nærmest bruge hele mit månedsbudget på en dag, så det er ikke lige derfor jeg ville bruge det. Men som sagt nogen gange har man jo et behov hvis man skal købe stort ind eller flytte nogle ting.

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere

Hvad synes du om ideen med at handle med andre private forbrugere?

Jeg synes det er en rigtig god ide, men jeg tror hurtigt at der kan opstå problemer når man handler mellem private. Nu ved jeg ikke om der har været nogle episoder hos MinbilDinbil, men der kan være nogle uoverensstemmelser med aftaler, benzin niveauet, skader som har eller ikke har været der allerede.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Koordinering mellem hinanden omkring hvornår og hvor den skal leveres tilbage. Der skal jo være helt klarer aftaler ellers kan der hurtigt ske komplikationer. Derudover er der som jeg nævnte skader på bilen og benzin problemer.

Tror du det er nemmere eller svære at leje fra en privat forbruger end gennem et normalt udlejningsselskab?

Jeg tror det nemmere igennem et normalt udlejningsselskab. Her ved man hvad reglerne og konsekvenserne er på den aftale man indgår. Det bliver måske lidt mere usikkert med privat billeje. Du ved at du går ind til en ren bil som kører perfekt, hvorimod du intet rigtigt ved om den person som du skal leje af ved det andet.

Hvad tror du ulempene og fordelene er?

Fordelene ved privat er at det måske er billigere, men som sagt tror jeg tiden, koordinering og problemerne måske kan være store ulempes i forhold til det almindelige.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Ja det ville det bestemt. Lige så snart man har en dårlig oplevelse med nogle af punkter jeg nævnte, så tror jeg hurtigt man springer fra.

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?

Ja det gør jeg.

Har du en profil på en hjemmeside, hvor man skal opretholde et godt ”renomme”

Jeg har en profil på Trendsales og her er det rigtig vigtigt med et godt omdømme.

Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?

Nej det ville det slet ikke. Det viser bare at man får en god service fra de her mennesker. Selvfølgelig er det lidt snyd kan man sige, men de har jo også brugt tid og overskud og det synes jeg også man skal belønnes for. Så nej det gør intet.

Ville du have nogle udfordringer ved at skulle være opretholde et godt "renomme" på siden?
Næ det tror jeg ikke.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga tillids problemer

Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?

Ikke specielt godt.

Hvis godt/dårligt hvorfor?

Jeg har haft nogle dårlige oplevelser på Trendsales hvor jeg har haft en profil. Der er der ofte opstået komplikationer pga. det ene eller andet. Mine oplevelser der har bestemt afskrækket mig fra at handle med private mennesker online.

Stoler du generelt på folk du handler med online?

Nej det gør jeg ikke. Jeg vil helst se folk an når jeg skal købe eller sælge noget.

Ville du være mere skeptisk ved handel med private ejendele?

Ja det er jeg. Så har man ikke haft nogen specialister inden over det og folk kan nemt snyde hinanden hvis de vil.

Stoler du på fremmede, selv hvis de har et godt online renomme?

Det siger jo en del, men det er let at snyd med så lige i øjeblikket betyder det ikke meget for mig at de har et godt renomme.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Ja det synes jeg da.

Hvis ja hvorfor?

Man bliver jo lidt mere skeptisk overfor den man skal handle med. Jeg tror at hvis jeg selv havde en bil ville jeg ikke leje den ud, da det simpelthen er for dyr en genstand til at jeg tør lade andre bruge den.

Hvordan vil du have det med at låne en fremmedes bil ?

Ikke særlig godt som tidligere nævnt. Jeg tror som sagt kun at det ville blive aktuelt i yderste tilfælde at jeg ville leje en. Det vil altid være at foretrække at låne en af mine forældre eller søskende.

Ville du blive afskrækket af at låne en fremmedes bil?

Ja det ville jeg.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing

Hvor tilfreds er du med din nuværende transport situation?

Jeg er meget tilfreds.

Hvorfor?

Så længe man er i Københavns området så kan jeg ikke se at det er en nødvendighed at tage andet end offentlig transport.

Hvis du skal rejse langt (30km eller længere) hvordan kommer du så frem?

Så benytter jeg mig af toget.

Hvad skulle få dig til at skifte til MinbilDinbil?

Hvis jeg fik et job uden for København så tror jeg at på længere sigt at det kunne være rart at leje en bil engang imellem eller hvis der måske kom en familie forøgelse på et tidspunkt er det måske rart at kunne kører ud i det fri med dem let og ubesværet. Her er tog og bus måske ikke så sjovt, når man er flere.

Appendix 5: Interview 3 – (Carless consumer)

Respondent: John

Date of interview: 29.11.2014

Duration of interview: 26 min.

Generelle brede spørgsmål:**Har du nogensinde lejet/lånt en bil af nogen privat eller gennem et firma?**

Jeg er tidligere lånt mine forældres bil, men ikke igennem et udlejningsfirma før.

Hvordan var den oplevelse?

Det var helt smertefrit. Der var ikke noget galt, ingen problemer overhovedet.

Hvordan har du det med at låne/leje gennem dette?

Det har jeg det okay med. Jeg er ret tryg ved at låne den som sådan og hvis der gør så er det jo heldigvis min fars.

Var en af disse biler lejet/lånt gennem en ”ven/bekendt” og i så fald ændrede det noget på situation?

Det kommer an på mit forhold til den her person. Hvis det bare var en bekendt, så ville jeg nok være lidt mere betænkelig ved at låne han eller hendes bil. Så ville jeg måske tænke lidt mere over bilens stand og hvordan jeg skulle aflevere den tilbage.

Hvornår lejer du en bil? (scenarie /hvilken situation?)

Jamen hvis jeg for eksempel skal man langt til Fyn eller Jylland ville det sikkert være meget rart med en bil.

Hvad er det vigtigste for dig når du lejer bil?

At det er en som jeg er tryg at kører i og som har sikkerheden i orden. Hvis jeg selv skulle betale for benzin ville jeg nok gerne have at den kørte langt på literen, så jeg slap for en stor regning der.

Hvordan ville du have det med at leje en privat bil af en fremmed?

Jeg kunne godt finde på det hvis jeg stod i en situation hvor det var nødvendigt, men ellers ville jeg foretrække at låne en af en tæt ven eller familie. Så man kunne nok godt, men det andet er at foretrække.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Jamen man kunne jo kører galt eller lave en bule og hvad ville det så ikke skabe af problemer i forhold til forsikring osv. Det er lidt bekymrende synes jeg, at man låner noget af så høj værdi fra en anden person både økonomisk men også personligt, at man skal stå til ansvar hvis noget går galt. Desuden kunne jeg godt forestille mig at der kunne opstå nogle problemer i form af den aftale man har med udlejer i forhold til benzinen, forsikring eller bare hvis man spildte noget cola i bilen. De ting skal jo være helt på plads med hvem der står for hvilket ansvar. Det kan både være lidt små men også store ting, men generelt situationer hvor man ville have svært ved at forsvarer det også for en fremmed.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at leje en bil igennem firmaet indtil nu?

Jeg har aldrig rigtig haft lyst til det indtil videre fordi der som regel har været en bedre og hurtigere mulighed for at komme derhen hvor jeg nu skulle hen enten med en ven eller offentlig transport.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Jamen det ville jo være som tidligere nævnt hvis jeg kom i en situation hvor jeg enten skulle et sted hen og ikke havde mulighed for andet eller måske at jeg skulle bruge en bestemt type bil som jeg ikke havde adgang til ellers.

Hvad skulle motivere dig? / Hvordan skulle firmaet motivere dig

Jamen for det første synes jeg der mangler nogle klarer retningslinjer omkring regler, forsikring osv. Umiddelbart tror jeg sikkert der er styr på det, men når det drejer sig om en så vigtig ejendom for nogen mennesker så skal det hele bare være snor lige. Det er vigtigt så ingen står tilbage og føler sig dårligt behandlet. Jeg har ikke helt fornemmelsen af tryghed når jeg kigger på deres hjemmeside. Nu ved jeg ikke om de har en 24/7 online kontakt service, men det burde de måske have. Tryghed er jo alt når man skal leje en bil fra en person man ikke kender og det tror jeg går begge veje.

Hvad mener du ville være de største udfordringer for dig ved at leje bil gennem MinbilDinbil?

Jamen tryghed, forsikring, benzin osv. Det skal bare være i orden og her er jeg måske bange for at MinbilDinbil taber bolden når man handler person til person.

Hvad mener du ville være de største gevinst for dig ved at leje bil gennem MinbilDinbil?

Jeg tænker at det i hvert fald vil være billigere end traditionel billeje, så man sparer jo nogen penge den vej, hvis man skal bruge en bil. Prisen er hovedsagligt det jeg tænker er den største gevinst, men man sparer vel også miljøet for lidt problemer.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Helt klart. Jo mere bilerne bliver brugt og ikke står stille desto mere skåner vil miljøet. Så initiativet er godt for miljøet helt klart.

Motivation:**Bilens image er faldende hos unge****Hvad betyder konceptet af en bil for dig?**

Den giver frihed i form at man kan tage derhen man lyst til. Det tror jeg er rigtig vigtig for mange mennesker.

Hvorfor er den vigtig/ikke vigtig?

For mig selv er den absolut ikke vigtig, for mig er den kun relevant et par gange om året højst. Hvis jeg bare bevæger mig inden for København som jeg gør, så er den slet ikke vigtig da offentlig transport er overalt.

Hvorfor ejer du ikke selv en bil?

Jamen igen, så er det offentlige overalt i København, så jeg ser ikke rigtig nogen grund til selv at have en bil. Desuden er det ikke en økonomisk investering som jeg synes at jeg har brug for når mit behov er så lavt som det er.

Ejer du andre transportmidler ?

Ja en cykel.

Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu? Blandt befolkningen og dig selv?

Ja det tror jeg da. Bilen bliver langsomt mindre og mindre central i den offentlige infrastruktur. Der bliver mindre plads til dem og mere plads til bus og metro og det tror jeg er en afspejling af at unge i mindre grad end før ønsker at eje en bil selv hvis de som mig bor i byen. Folk er generelt mere kritiske overfor biler end de har været i forhold til miljøet, kø, den transport tid det alligevel tager osv.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

Hvad har betydning for dig, når du vælger transport middel?

Pris og effektivitet. Altså hvor hurtigt jeg kommer frem i forhold til hvad jeg skal betale for det. I den forbindelse er det næsten altid offentlig transport som vinder.

Hvad betyder miljøet for dig?

Ja altså det har da okay betydning. Man er selvfølgelig interesseret i at miljøet har det godt og at vi mindske de klimaforandringer som vi ser opstå i de forgangene år.

Hvad mener du er de største problemer for miljøet?

Det er jo udledning af fossile brændstoffer som bilen udleder, men derudover også kulkraftværker osv.

Hvad betyder disse problemer for dig personligt?

Nej ikke personligt. Det er slet ikke noget jeg går op i min dagligdag. Men nogen gange reflekterer man da over at det brude være bedre.

Hvilke forbindelser drager du mellem en bil og miljøet?

Ja altså bilen er svær at få ud af byen, svær at få ud af menneskets daglige liv. Så det er en stor udfordring for miljøet, da den påvirker os så meget. Men der kommer jo flere og flere el-biler så, hvis man udvikler den vej er det jo positivt.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Jamen det er de da lidt vil jeg sige. Hvis rigtig mange brugte MinbilDinbil's service så ville der jo ikke være så mange biler overhovedet på vejene end hvis alle tog deres egen hver gang. Så på den måde er det jo meget smart. Men jeg synes at det hele lyder lidt pop smart og jeg ved ikke hvor stor effekt det egentlig har i sidste ende. Jeg synes måske at de burde gå lidt mere til vægs med det og måske tilbyde rabat til el-biler som jeg nævnte tidligere.

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

Hvad synes du om den offentlige transport i København?

Jeg synes faktisk den er meget god.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Jeg er meget tilfreds med den fordi jeg kan komme forholdsvis hurtigt hen til alle de steder jeg nu har brug for at komme til. Desuden er det jo relativt billigt og det kører som regel til tiden så jeg føler det går ret smertefrit.

Mener du at det nødvendigt at have en bil i København? / Hvorfor/hvorfor ikke?

Nej det mener jeg ikke. Jamen det offentlige transport er så god som den er, så ser jeg ikke rigtig meningen. Nu hvor metroen bliver bygget ud giver det endnu mindre grund til at kører rundt i København, da metroen helt sikkert vil være hurtigere. De få gange hvor det går galt for DSB eller Movia pga. storm eller lignende vejer ikke op til at købe en bil.

Hvad skulle der til for at du vælger at leje en bil hos MinbilDinbil i stedet for at bruge offentlig transport?

Det er svært at sige for det skulle jo nok være en helt uventet situation, hvor jeg ikke havde mulighed for andet eller skulle et sted hen hvor jeg ikke kunne komme med andet transport.

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj**Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?**

Jamen prismæssigt synes jeg egentlig at det er helt fint, folk vælger jo selv at sætte den pris de vil så det er jo supply og demand. Hvis ikke nogen vil have deres bil, må de jo bare sænke prisen.

Hvordan opfatter du prisen kontra besparelsen ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Personligt tror jeg at de personlige omkostninger vil omfatte kontakt tagen og koordinering med en udlejer som måske kan være en langsom proces måske. Tiden man skal bruge på det er formentlig længere end hvis du gik ned til en almindelig biludlejnings firma. Men jeg tror til gengæld man sparer nogle penge i sidste ende på MinbilDinbil. Så prisen er sådan set fin, men tid og koordinering kunne blive udfordringer uden jeg ved det. Servicegebyret er en smule højt for førstegangs brugere synes jeg, måske skulle de sænke dette eller give en slags rabat enten første gang man bruger det eller sænke det når man har brugt det meget.

Personlige omkostninger, pris omkostninger**Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv****Et af koncepterne ved MinbilDinbil er, at man kan leje "naboens" bil. Har det betydning for dig, hvor tæt på en potentiel leje bil er ?**

Ja bestemt. Jo mere tilgængelig det er, jo mere tilbøjeligt ville jeg være til at bruge det. Jo mere lokalt det kan være jo bedre er det for mig selv.

Hvor langt er du villig til at rejse for at finde en leje bil?

Det kommer an på hvor længe jeg skulle bruge bilen. Hvis jeg skulle bruge den i 14 dage kunne jeg godt rejse lidt længere end hvis jeg bare skulle bruge den 1 til 2 dage. Men alt over 5 km så tror jeg næsten ikke det kan svarer sig for mig.

Ville det afskrække dig, hvis du skulle "rejse" 3km – 5 km for at finde en bil?

Ja hvis det var en bil jeg kun skulle bruge 1 til 2 dage ja, så synes jeg næsten det er lige meget.

Forbrugere er mindre interesserede hvis udvalget af biler er smalt**Har det nogen betydning for dig, hvilken type bil du kan leje?**

Ja altså det kommer jo an på hvad jeg skal bruge den til.

Hvorfor ? Hvorfor ikke?

Engang imellem skal jeg måske bruge en kassevogn som jeg ikke havde adgang til ellers og så har det jo betydning. Men ikke generelt nej. Det kan være en lille golf til en stor Mercedes det gør ikke mig så meget dagligt.

Hvis den rigtig bil ikke findes tæt på dig, men 5 km væk, ville du så hente den?

Ja 5 km er nok maks. det jeg gider rejse for en bil ellers tænker jeg der må være en bedre måde. Plus der kommer jo bus/tog billet oven i lejen og så bliver det jo ekstra dyrt.

Evne (Ability):**Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk****I forbindelse med billeje. Er forsikring og eventuel bil skade noget du tænker på?**

Ja det er det helt sikkert.

Hvad tænker du om i forbindelse med dette og at leje en privat persons bil?

Jeg tænker at det eventuelt kan være svært at komme frem til en løsning hvis man laver en skade på bilen når man handler fra person til person, end hvis man gjorde det gennem et almindeligt biludlejningsselskab.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Jamen nu er jeg ikke helt sikker på hvem og hvad der står for de forskellige dækninger af bilen og ansvaret, men jeg ville ikke have det godt med at mit eget forsikringsselskab skulle ind over en eventuel skade. Måske det kunne få min egen forsikringspræmie til at stige eller lignende.

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Ja det kunne det da helt bestemt, men jeg tror jeg skulle læse lidt mere omkring det før jeg var helt sikker. MinbilDinbil kan jo godt skrive at de har noget som dækker det hele, men hvad det hele er skal jeg først lige sætte mig ind i. Men jo det gør da en smule mere tryg omkring det hele.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen**Hvor meget går du op i dagligdags økonomi?**

Det går jeg meget op i.

Hvor stor en udgift er transport i dit budget?

Jamen det svarer vel til en 5-600 kr. om måneden. Så det er slet ikke så galt.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Nu ligger det rimelig fast, så nej det tænker jeg vel egentlig ikke så meget over. Det er bare det beløb som jeg bruger hver måned, så det kommer bare som en selvfølge. Jeg bor inde i byen og mit arbejde er også herinde, så det er let og hurtigt.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

Det mest attraktive er nok at man forholdsvis billigt kan låne en bil og kører den jeg nu har lyst. Nemheden og det at det er billigt kunne godt få mig til at overveje servicen fra tid til anden hvis man nu havde lyst til at spontan tur et eller andet sted hen.

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere**Hvad synes du om ideen med at handle med andre private forbrugere?**

Den er rigtig fin, man har jo altid kunne det men det er klart blevet mere tilgængelig de seneste år med den teknologiske udvikling. Man skal selvfølgelig altid tage sine forbehold, da der ikke er de samme regel, så man kan stå med store problemer i sidste ende hvis man ikke passer på.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Jeg tror et af de største problemområder er sikkerhed og tryghed for begge parter. Både lejer og udlejer skal jo se hinanden an først og det er måske svært over internettet nogen gange og specielt med en så vigtig vare. Hvordan står jeg for eksempel sikret hvis han bryder aftalen osv. Det kunne godt få mig til at sige fra overfor servicen.

Tror du det er nemmere eller svære at leje fra en privat forbruger end gennem et normalt udlejningsselskab?

Det er svære at leje fra en privat person tror jeg. Der er flere ting som kan skabe komplikationer og problemer end et normalt udlejningsselskab vil jeg tro. Proceduren er allerede lagt for udlejningen, det er den ikke når man handler med en privat person, det kunne godt skabe misforståelser i sidste ende.

Hvad tror du ulemperne og fordelene er?

Jamen de er som tidligere nævnt at det nok er billigere med MinbilDinbil end et almindeligt selskab, men at der så også er mulighed for at der kan opstå nogle problemer som nok ikke finder lige så meget sted ved et almindelig biludlejningsselskab.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Ja det tror jeg. Hvis man har prøvet det og får en dårlig oplevelse første gang, så tvivler jeg på at jeg ville vende tilbage til det. Så må der være en anden løsning.

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen**Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?**

Nogen gange.

Har du en profil på en hjemmeside, hvor man skal opretholde et godt "renomme"

Ja det har jeg.

Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?

Nej det ville det ikke. Det er helt i orden at man bliver belønnet for at have leveret et godt stykke arbejde og at skabe en god kommunikation til de forespørgsler som nu kommer.

Ville du have nogle udfordringer ved at skulle være opretholde et godt ”renomme” på siden?

Nej det ville jeg ikke have overhovedet. Så svært kan det ikke være at skrive tilbage når folk svarer på ens forespørgsler.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer**Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?**

Det er sådan lidt midt i mellem tror jeg.

Hvis godt/dårligt hvorfor?

Fordi man vel altid er lidt bekymret og nervøs når man ikke kender den person man skal lave en aftale med. Man har jo ikke samme følelse som når man går ind i en butik. Her ved man at tingene er som de skal være og at man kan få sine penge igen hvis der er problemer. Generelt tror jeg bare jeg ville være lidt mere påpasselig og nok også tilbageholden med at indgå aftaler med fremmede.

Stoler du generelt på folk du handler med online?

Igen både ja og nej. Men som udgangspunkt så bliver man jo nød til det hvis man vil være en del af det samfund.

Ville du være mere skeptisk ved handel med private ejendele?

Ja det gør man jo bestemt. Det øger da chancen for at man lige tænker sig om en ekstra gang inden man slår til og laver en handel.

Stoler du på fremmede, selv hvis de har et godt online renomme?

Ja det hjælper selvfølgelig på det. Så har man jo andres ord for at de er nogle gode mennesker som går op i at få det bedste ud af handlen. Men man hører jo tit om folk der snyder med sådan nogle likes og falske anmeldelser. Så det hjælper, men man må lige tjekke nogle af de personer som har skrevet igennem på andre sider.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Igen ja. Som jeg sagde så tænker man sig jo lige om en ekstra gang når det har en høj økonomisk værdi.

Hvis ja hvorfor?

Hvis der er flere penge at miste, så er det klart så bliver ens handlinger og kontakt til andre og mere skærpet.

Hvordan vil du have det med at låne en fremmedes bil ?

Det ville jeg ikke have det særlig godt med. Når man tænker det hele lidt igennem, så er der egentlig en masse faldgrupper jeg syntes man skal passe på.

Ville du blive afskrækket af at låne en fremmedes bil?

Ja det ville jeg egentlig nok. Jeg ville være for bange for at noget ville gå galt, og så får man måske slet ikke det man ville have ud af billejen.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing**Hvor tilfreds er du med din nuværende transport situation?**

Den er meget tilfreds med. Der er intet og klage over.

Hvorfor?

Der er sjældent problemer og når der endelig er så fylder de ikke så meget at jeg skal bruge lang tid på at finde på noget andet.

Hvis du skal rejse langt (30km eller længere) hvordan kommer du så frem?

Tog som regel.

Hvad skulle få dig til at skifte til MinbilDinbil?

Det skulle være en situation hvor det var hurtigere for mig at benytte en bil end det er nu. Så måske at min arbejds eller bolig situation ændrede sig markant. Ellers så skulle det være fordi man havde lyst til at tage langt væk hvor offentlig transport bare ikke rækker. Men generelt ville det nok ikke ske at jeg begyndte at bruge dem meget. Det er stadig ikke økonomisk, praktisk eller hurtigst sådan som jeg har det nu.

Appendix 6: Interview 4 – (Car owning consumer)

Respondent: Christian
Date of interview: 28.12.2014
Duration of interview: 20 min.

Generelle brede spørgsmål:**Har du nogensinde udlejet/udlånt din bil til nogen privat eller gennem et firma?**

Nej jeg har ikke lejet den ud officielt, men min børn har tidligere lånt bilen.

Hvordan var den oplevelse?

Det har jeg det fint nok med. De er jo alle sammen voksne mennesker.

Hvordan har du det med at udlåne/udleje sådan?

Se foregående svar.

Var en af disse gange til en ”ven/bekendt” og i så fald ændrede det noget på situation?

Nej det ville det egentlig ikke. Så længe det er nogen jeg stoler på men også hvis man skulle gå hen og leje den ud på en eller anden basis, så skal der bare være nogle forskellige sikkerhedsordninger, så gør det ikke noget.

Hvornår udlejer/udlåner du din bil? (scenarie/hvilken situation)

Nu er vi så heldige at i vores familie der har vi ikke altid behov for at have en bil til rådighed nogen gange tager jeg det offentlige på job eller pendler med kollegaer eller er ude og rejse med fly, så har vi egentlig bare en bil stående, så kunne det egentlig være passende at leje den ud.

H vad er det viktigste for dig når du udlejer/udlåner din bil?

Jeg skal selvfølgelig være sikker på, at den der lejer eller låner den de har et kørekort og så skal jeg være sikker på at bilen er forsikret. Jeg ved ikke om det er min egen forsikring eller det er en anden forsikring som dækker, men den skal bare være dækket. Det er de to vigtigste.

Hvordan ville du have det med at udleje din bil til en fremmed?

Se foregående svar.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Se foregående svar.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at udleje din bil igennem firmaet indtil nu?

Det er vel egentlig bare lidt dovenskab faktisk. Der er ikke noget når jeg nu har læst om selve konceptet der har skræmt mig væk.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Måske de kunne gøre noget ved pengene man kan få, nu har jeg jo ikke verdens største bil. Jeg har en lille Toyota. Jeg kan se når jeg har været inde og kigge at det jo ikke er store summer der kommer ind for at leje den ud. Nu kan jeg ikke huske om det er halv eller hele dage men det er måske det. Ikke fordi jeg har enormt mange penge men måske er beløbet ikke stort nok til at jeg synes det er det værd og så måske kombinationen med dovenskab.

Hvad skulle motivere dig? / I hvilken situation kunne det tænkes, at du ville udleje din bil.
Se foregående svar.

Hvad mener du ville være de største udfordringer for dig ved at udleje bil gennem MinbilDinbil?

Det ville helt klart være koordinering og aflevering af bilen og afhentning. Det ville være den største udfordring.

Hvad mener du ville være de største gevinstre for dig ved at udleje bil gennem MinbilDinbil?

Det er selvfølgelig at hvis man skal tage den gode miljø hat på, så er det jo fint at kunne leje sin bil ud når den alligevel står nede på parkeringspladsen og der er andre der har behov for en bil så kunne det jo være fint. Og så bliver bilen og holdt i gang, for i og med at vi ikke bruger på daglig basis, så står den jo i bund og grund og ruster lidt. Bilens har jo godt af at blive kørt i hele tiden.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Ja det vil jo sparer for eksempel familier en masse penge som de ellers ville have brugt på tog og bus billetter.

Motivation:

Bilens image er faldende hos unge

Hvad betyder din bil for dig?

Det betyder frihed, vi kan kører derhen vi har lyst til når som helst.

Hvorfor er den vigtig/ikke vigtig?

Derfor synes jeg den er rigtig vigtig. Det er luksus men den er vigtig

Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu?

Blandt befolkningen og dig selv?

Nej ikke rigtig. Jamen jeg tror da at bilen er et vigtigt værktøj for rigtig mange mennesker som skal på arbejde og bruger den i forbindelse med jobbet. Personligt vil jeg gerne selv kunne tage let frem og tilbage og her er bilen bare det bedste valg.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

Hvad har betydning for dig, når du vælger transport middel?

Det har lidt afhængigt hvor jeg skal hen, men skal jeg til og fra mit arbejde eller lufthavnen så er det nogen gange taxi, det offentlige afhængigt at hvad der skal ske, men jeg tager da også min egen bil da jeg nogle gange skal flere steder hen.

Hvad havde betydning for dig, da du købte bil?

Den bil vi har nu er til små turer inde i byen og den skulle være nem og parkerer og kører langt på literen.

Ville du ændre det i dag?

Nej, behovet er det samme lige nu.

Hvad betyder miljøet for dig?

Det er lidt afhængig hvad humør jeg er i. Nogen gange tænker jeg meget på miljøet andre gange er fuldstændig lige glad og så skal jeg bare hurtig frem til b fra punkt a.

Hvad mener du er de største problemer for miljøet?

Det er vel egentlig antallet af biler hvor der er 1 person i hver bil.

Hvad betyder disse problemer for dig personligt?

Nej det har det ikke.

Hvilke forbindelser drager du mellem en bil og miljøet

Jamen det er jo klart en af det største miljø problemer verden har. Så det ser jeg da som et kæmpe stort problem.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Ja det er jeg helt enig i. Som jeg sagde tidligere, så er et af det største problemer at mange kører i deres bil helt alene. Hvis vi kan få flere til at kører sammen eller deles om en bil, så tror jeg vi kan sparar verden for mange problemer og her er deres ide jo rigtig god.

Mulighed (Opportunity):**Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet****Hvad synes du om den offentlige transport i København?**

Det er sådan lidt blandet. Ofte synes jeg det fungerer fint og kører til tiden specielt frem og tilbage til lufthavnen. Alle de forsinkelser som man hører meget om det synes jeg ikke er så stort et problem fordi toget er forsinket i 3 minutter en gang imellem det ødelægger ikke min verden. Det er dyrt. Ja det er derfor jeg valgt at købe en bil. Her fra og til Roskilde hvor jeg arbejder koster en tog billet 70-80 kr. minimum og det synes jeg er for dyrt. Det kan jeg gøre billigere i en bil.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Se foregående svar.

Er det derfor du har valgt at købe bil og kører selv?

Se foregående svar.

Tror du folk har behov for at leje en bil/din bil for eksempel, når de kan tage bussen eller toget i stedet ? Hvorfor?

Ja det tror jeg, det er lidt mere fleksibelt nogen gange at have sin egen bil og så er man ikke afhængig af offentlig transport, som mangler i nogle områder ved arbejdspladserne. Hvis man tænker på at en familie som ikke har en bil skal rejse langt. Så vil de jo få en økonomisk gevinst i at de kan leje en bil til 4 for 300 Kr. kontra købe dyre tog billetter til 1000 kr.

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj**Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?**

Hvis jeg husker ret er det lejer som skal afholde omkostninger og give et fee til MinbilDinbil og det er vel egentlig okay.

Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Som udlejer har jeg selvfølgelig lidt besvær med papir arbejde der skal laves og bilen som skal overdrages det er vel egentlig det som jeg synes er de største omkostninger.

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv**Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Er det vigtigt for dig at det er din ”nabo” som lejer din bil eller kan det være hvem som helst og hvorfra?**

Ja det kunne egentlig godt være hvem som helst og hvor som helst, men fordelen ved at det er naboen, en der bor tæt på, er selvfølgelig at det gør det noget nemmere at afleverer bilen og modtage den igen. Men ellers kunne det i principippet være hvor som helst.

Har det betydning for dig, hvor tæt en potentiel lejer af din bil er?

Se foregående svar.

Evne (Ability):**Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk****I forbindelse med at du eventuelt skulle udleje din bil. Er forsikring og eventuel bil skade noget du tænker på?**

Ja det er det, det er vigtigt. Det skal jeg bare være helt sikker på. Uanset hvad der måtte ske med bilen.

Hvad tænker du om i forbindelse med dette og at udleje til en privat person?

Det er fint nok, det har jeg ikke noget problem med. Hvis bare jeg er sikker på bilen er dækket, både bilen og dem som er i bilen så har jeg ikke noget problem med det.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Jeg tror at hvis vi bare tager den forsikring jeg har nu så vil de stille sig undrende over at det ikke er mig som kører bilen, hvis der sker noget med bilen kunne jeg forestille mig. Jeg kunne forstille mig at der skulle være en speciel forsikring der ligesom dækker bilen når den er udlejet.

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Ja det kan det godt. I og med at det ikke er min egen forsikring og jeg ikke bliver belastet så gør det jo hele konceptet meget enklere at gå til rent forsikringsmæssigt.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen**Hvor meget går du op i dagligdags økonomi?**

Det går jeg selvfølgelig op i. Jeg tjekker da hele tiden min bank konti og betaler mine regninger til tiden. Det synes jeg er vigtigt.

Hvor stor en udgift er transport i dit budget?

Det fylder ret meget sådan en bil. Bilen koster jo og så er der forsikring, afgifter, benzin og hvad der ellers nu er.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Ja det gør jeg og det kunne da være rart at få dækket nogle af dem af andre. Nu når jeg ikke selv bruger bilen, det kunne være rigtig fint.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

Det er selvfølgelig at få den lejet ud i den periode hvor jeg ikke bruger bilen og så få en lejeindtægt der.

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere

Hvad synes du om ideen med at handle med andre private forbrugere?

Det har jeg det fint med. Altså så lang tid bare at jeg ved de har et kørekort og bilen er dækket af forsikring, så har jeg det fint med det. Hvis jeg afleverede bilen i en pæn stand til dem så gør jeg ud fra at når jeg får bilen tilbage, så er den også pæn. Det er jo baseret på tillid.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Ja man skal jo selvfølgelig stole på folk. Det er selvfølgelig fint og se deres kørekort og sådan nogle ting men det er selvfølgelig og rart at se folk i øjnene når man møder dem og have mulighed for at sige nej det er nok ikke lige dig der skal leje min bil. Jeg ved ikke om den mulighed findes men det ville være rart hvis den gjorde.

Tror du det er nemt eller svært at udleje til en privat forbruger?

Ja som jeg nævnte i starten, så tror jeg måske der er nogle udfordringer ved at udleje til en privat person. Nok mest det med at koordinerer afhentning og aflevering af min bil. Jeg skal jo være hjemme og vi skal nok lige se den igennem sammen efter udlejningen.

Hvad tror du ulempene og fordelene er?

Ulempene er selvfølgelig tillid og der vil altid være nogle som snyder med det og gør noget forkert. Men det er der jo alle steder og det er en chance man må tage.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Nej det tror jeg ikke altså, det er selvfølgelig lidt afhængig af hvilken oplevelse man får, men fordi man får en skade på bilen ja det kan jo ske når som helst. Det må man tage med.

Forbrugere der ikke har meget tid til overs for at oprettholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?

Ja det gør jeg. Jeg køber en del ting på nettet faktisk.

Har du en profil på en hjemmeside, hvor man skal oprettholde et godt "renomme"

Ja det har jeg. Jeg kan jo sige, at vi selv lejer vores lejlighed ud igennem Airbnb og har gjort det i seks måneder. Det baserer jo lidt på samme koncept.

Hvis jeg fortalte dig, at Minbil/Dinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?

Nej det er jo helt naturligt. Desto mere aktiv man er og desto mere man gør for at komme op i toppen så får man jo lejet mere ud, så det er helt okay at man gør det.

Ville du have nogle udfordringer ved at skulle være opretholde et godt ”renomme” på siden?
Nej slet ikke.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer

Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt? Hvis godt/dårligt hvorfor?

Ja jeg har det okay med det. Jeg arbejder selv i salgsbranchen og møder tit folk jeg ikke kender og der skal man have tillid til folk som skal gå begge veje.

Stoler du generelt på folk du handler med online?

Ja det synes jeg. Jeg har haft ganske få oplevelser hvor jeg ikke kunne stole folk men overordnet set synes jeg godt man kan stole på fremmede. Verificering gennem Facebook og Google og LinkedIn synes jeg er et stort plus.

Ville du være mere skeptisk ved handel med private ejendele?

Nej det ville jeg ikke.

Stoler du på fremmede, selv hvis de har et godt online renomme?

Se foregående svar.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Ja jeg er selvfølgelig glad for min bil, så jeg vil være sikker på at dem der nu skal ud og kører i den ligesom også sætter pris på den og afleverer den i samme stand. Men det er jo ikke noget som ikke kan erstattes, hvis noget på den gik i stykker. Det vil jo ske på et eller andet tidspunkt. Jeg tror en fremmed vil passe på min bil.

Hvis ja hvorfor?

Pga. tillid, de fleste mennesker er jo trodssalt oprigtige. Det er jo de færreste mennesker som lejer noget bare for at ødelægge det.

Tror du en fremmed vil passe godt på din bil? Hvorfor?

Ja det tror jeg på grund af den tillid jeg har til folk.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing

Hvor tilfreds er du med din nuværende transport situation?

Jeg er fint tilfreds med at have min egen bil til det formål jeg nu skal bruge den. Den kombination mellem forskellige køretøjer synes jeg er rigtig god.

Hvorfor?

Nej det ville jeg synes var besværligt.

Kunne du forestille dig en dagligdag uden bil?

Ja sagtens.

Kunne gevinsten ved MinbilDinbil få dig til at opgive din bil fra tid til anden? Og hvorfor?

Ja det kunne den godt. Jeg kan jo planlægge min arbejdssdag sådan at jeg kan leje den ud i længere perioder.

Appendix 7: Interview 5 – (Car owning consumer)

Respondent: Helle

Date of interview: 19.12.2014

Duration of interview: 20 min.

Generelle brede spørgsmål:**Har du nogensinde udlejet/udlånt din bil til nogen privat eller gennem et firma?**

Ikke andet end at have lånt den ud til nogen bekendte.

Hvordan var den oplevelse?

Jo altså, nu er det jo en bil jeg er afhængig af fordi jeg bruger den på arbejde nogen gange. Så frygten for at der sker et eller andet med den her bil den ligger lidt i baghovedet det må jeg indrømme.

Hvordan har du det med at udlåne/udleje sådan?

Jo altså de mennesker jeg låner den til ved jeg kører ordentligt men der er stadig det der med at jeg er afhængig af den.

Var en af disse gange til en ”ven/bekendt” og i så fald ændrede det noget på situation?

Se foregående svar.

Hvornår udlejer/udlåner du en bil? (scenarie /hvilken situation?)

Det kan være mine piger der skal ud og handle stort ind til en fest eller sådan noget, så er det jo nemmere at låne mors bil jo.

Hvad er det vigtigste for dig når du udlåner din bil?

Det er jo bare at jeg får den helt tilbage i den stand som den blev lånt i stort set.

Hvordan ville du have det med at udleje din bil til en fremmed?

Det ved jeg ikke altså.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Ja det er igen det der med hvad nu hvis der sker noget med den og hvad så er det mig der skal stå for alt det bøvl, der så vil blive ? Er det mig der skal kontakte forsikringsselskabet? Er det mig der skal ud med den til automekanikeren ? og hvor længe har han den så og hvad gør jeg så mens den er der og alt det der? Det sætter bestemt nogle tillids bekymringer i gang.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at udleje din bil igennem firmaet indtil nu?

Det ved jeg ikke altså. Vi har jo snakket lidt om det og hvad kan det give, det kan jo ikke rigtig give så meget igen jo. Om dagen måske 200 kr. for at udleje min bil, det synes jeg måske ikke er problemerne værd.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Ja altså nogle flere penge pr dag, så kunne det være muligt. Der er jo nogen gange den står dernede jo. Den kan stå der i helt op til en uge af gangen faktisk.

Hvad skulle motivere dig? / Hvordan skulle firmaet motivere dig

Se foregående svar.

Hvad mener du ville være de største udfordringer for dig ved at udleje bil gennem MinbilDinbil?

Ja igen så er det største problem jo nok for mig, hvad nu hvis der sker noget. Er det mig der står med alt arbejdet bagefter? I bund og grund er det jo snart nok og leje den ud og tjene nogen penge på det.

Hvad mener du ville være de største gevinsten for dig ved at udleje bil gennem MinbilDinbil?

Det er jo at få nogle penge ind.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Ja det ville det jo gøre. Miljømæssigt kunne det jo hjælpe at der var flere biler på vejene. Det kunne det bestemt. Det ville hjælpe hvis folk var flere om en bil.

Motivation:

Bilens image er faldende hos unge

Hvad betyder din bil for dig?

Den betyder meget. Som tidligere nævnt så er jeg ret afhængig af den.

Hvorfor er den vigtig/ikke vigtig?

Fordi jeg bruger den på arbejde. Jeg har vært langt på job, så jeg sparer en masse tid og energi ved at have bilen til at få mig derhen.

Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu? Blandt befolkningen og dig selv?

Bilen er stadig et utroligt vigtigt redskab for rigtig mange mennesker tror jeg. Folk vil hurtigt frem og tilbage og her er bilen den letteste mulighed. Som sagt har jeg vært på arbejde, hele 50 km så jeg er utrolig glad for min.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

Hvad har betydning for dig, når du vælger transport middel?

Den skal bare køre langt på literen og være sikker. Det er meget vigtigt at det er en sikker bil.

Hvad betydning for dig, da du købte bil?

Nu havde jeg en bekendt som hjalp mig med at vælge bilen og man fandt frem til på det tidspunkt at det var en af det gode med gode airbags og den havde fået top karakterer i ulykkes tests. Sikkerheden synes jeg betyder rigtig meget og prisen bestemt og igen hvor meget den kører på literen, så man sparer lidt penge.

Hvad betyder miljøet for dig?

Det betyder vel noget for os alle sammen jo.

Hvad mener du er de største problemer for miljøet?

Benzinen blandt andet som vi bruger så pokkers meget af og det er også derfor jeg godt vil have en bil der kører langt på literen.

Hvad betyder disse problemer for dig personligt?

Nej ikke rigtigt.

Hvilke forbindelser drager du mellem en bil og miljøet

Ikke nogen umiddelbart.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Ja det er det vel i bund og grund også altså. Så kan det jo være der er færre der køber biler. Altså hvis der er nogen der ikke har det store behov for en bil at have en bil hele tiden er det jo en rigtig god mulighed for dem at hoppe med på vognen og leje. Når man tænker over det, så burde man jo leje den ud når den alligevel bare står derhjemme.

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

Hvad synes du om den offentlige transport i København?

Nu er det godt nok mange år siden jeg har brugt den, men jeg husker at den var dyr.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Jeg tror ikke den er helt tilfredsstillende, som jeg husker det da jeg tog det offentlig så oftest var busser og toge forsinket og proppede. Så egentlig nåede man aldrig det man skulle til tiden. Det var slet ikke sjovt. Det er ikke nødvendigvis derfor jeg kører bil, men nok mest fordi jeg har langt til arbejde.

Er det derfor du har valgt at købe bil og kører selv?

Ja det må man sige.

Tror du folk har behov for at leje en bil/din bil for eksempel, når de kan tage bussen eller toget i stedet? Hvorfor?

Det kommer jo an på hvor langt de skal vil jeg sige. Altså lidt afhængig af hvad man får for at leje sin bil ud. Hvis man for eksempel er 2 personer eller en familie på 4 som skal til Nordsjælland eller længere, så er det jo meget billigere at leje min bil end at tage toget. Så ja det tror jeg da mange vil synes er en god ide.

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj

Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?

Jamen bilen skal jo vedligeholdes ekstra meget, det skal den jo og det er ekstra omkostninger for mig. Og igen ja hvis der sker noget med den, hvem betaler det?

Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne? Og servicegebyret

Det er vel okay, de skal jo tjene lidt på det også. Så det synes jeg egentligt er helt i orden. Servicegebyret er jeg ikke helt inde i, men det er sikkert fint. Det hele skal jo kører rundt administrativt.

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv

Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Er det vigtigt for dig at det er din ”nabo” som lejer din bil eller kan det være hvem som helst og hvorfra?

I bund og grund kan det være lige gyldigt om det er naboen eller hvem det er. Jeg ville se personen an inden jeg lejer/låner min bil ud. Det må jeg altså indrømme og herved ligesom prøve at bedømme om jeg stoler på personen eller ej.

Har det betydning for dig, hvor tæt på en potentiel lejer af din bil er?

Se foregående svar.

Evne (Ability):

Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk

I forbindelse med at du eventuelt skulle udleje din bil. Er forsikring og eventuel bil skade noget du tænker på?

Ja det er det i den grad.

Hvad tænker du om i forbindelse med dette og at udleje til en privat person?

Jeg tænker mest på den tid jeg skal bruge på at udrede det hele forsikringsmæssigt efterfølgende hvis nu noget går galt. Alt med at skulle kontakte og fragte osv.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Måske, der kunne eventuelt komme noget mellem lejer og mig. Nogle uoverensstemmelser over nogle ting der er sket og ikke sket.

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Nej det havde jeg faktisk ikke fanget helt. Jeg havde godt læst noget med GF men ved ikke rigtig om jeg kunne stole på det og hvad min egen forsikring ville sige til sådan noget. Men jo det kunne da bestemt få mig til at ændre holdning, så længe jeg er sikker på alt er ordnet og bliver ordnet for mig.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen

Hvor meget går du op i dagligdags økonomi?

Jo jo det gør jeg da. Jeg tænker da meget over hvad jeg bruger pengene på.

Hvor stor en udgift er transport i dit budget?

Den er okay faktisk, bilen er betalt så det bliver ikke så dyrt igen for mig i længden.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Ikke nu hvor jeg har min bil. Jeg har da gået og tænkt over om jeg ikke snart skal have en ny bil, da den gamle har nogle år på bagen. Men det er jo smadder dyrt og en stor investering.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

Ja det er vel at tjene lidt ekstra penge.

**Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer
det tager at ordne en lejning med andre forbrugere**

Hvad synes du om ideen med at handle med andre private forbrugere?

Jamen det er vel okay synes jeg. Det har jeg tit gjort og synes det er rigtig sjovt.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Nej jeg tror ikke der er noget.

Tror du det er nemt eller svært at udleje til en privat forbruger?

Umiddelbart så tror jeg at det er nemt nok. Det lød sådan i hvert fald, da man sad og læste lidt om det dengang. Som om at firmaet har godt styr på det.

Hvad tror du ulemperne og fordelene er?

Nu gentager jeg mig selv hehe men det er vel hvis der sker noget og det så er den forkerte person man nu har lejet ud til ikke. Hvis der kan opstå nogle problemer som er tidskrævende og irriterende. Det er jo meningen det skal være et koncept der er lige til at gå til, men der kunne måske ske noget som opbruger en masse af ens tid. Fordelen er jo med MinbilDinbil at det er mellemforhandleren men uden og blande sig for meget. De skaber en god tryghed når man handler med folk man ikke kender.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Ja det tror jeg. Hvis nu en jeg havde udlejet til kom for sent med min bil eller ikke havde passet godt nok på den ville jeg nok holde mig fra at gøre det igen.

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen

Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?

Ja jeg har da tidligere købt en masse tøj via Trendsales. Det var jeg rigtig glad for, men det var godt nok lidt tidskrævende at skulle svarer folk hele tiden når man fik en ny henvendelse. Det skal selvfølgelig også siges at jeg havde meget tøj på siden hehe.

Har du en profil på en hjemmeside, hvor man skal opretholde et godt "renomme"

Så ja det har jeg vel. Man kunne jo give og fik selv smiles efter at en handel var klaret.

Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?

Nej det er vel egentlig fair nok. Der skal jo være en kompensation for at være aktiv i det man laver eller prøve at sælge. Så det syntes jeg egentlig er fint nok.

Ville du have nogle udfordringer ved at skulle være opretholde et godt ”renomme” på siden?

Jo til tider måske, men man burde nok godt kunne klarer det. Det kommer vel an på hvor mange henvendelser man får. Umiddelbart tror jeg ikke det bliver et problem.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer**Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?**

Jamen det har jeg det egentlig ret godt med i hvert fald når det gælder salg af gammel tøj.

Hvis godt/dårligt hvorfor?

Fordi at de som jeg har handlet med indtil videre har vist sig at være nogle søde og rare mennesker som har opfyldt deres ende af aftalen.

Stoler du generelt på folk du handler med online?

Ja det synes jeg.

Ville du være mere skeptisk ved handel med private ejendele?

Nej det betyder ikke så meget

Stoler du på fremmede, selv hvis de har et godt online renomme?

Ja hvis de havde fået mange negative kommentarer holder jeg mig langt væk. Synes generelt Trendsales har et riktig godt system.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Jo en bil hvis det er det du tænker på er jo for mig både af meget høj og personlig værdi da den frager mig til og fra arbejde.

Hvis ja hvorfor?

Fordi man gerne vil passe lidt ekstra godt på den. Den er jo et af de vigtigste redskaber jeg har for at komme på job, men derudover også til min fritid hvis jeg gerne vil langt væk.

Tror du at en fremmed vil passe godt på din bil? Hvorfor?

Det er jo det. Det er jo det jeg vil spørge ham/hende om. Jeg håber selvfølgelig at kunne få et ærgerligt svar når jeg så spørger ham/hende direkte. Så både ja og nej. Jeg tror det er en vurdering sag om helheden, personen, dagen osv. om jeg har lyst til at have en fremmed kørende i min bil.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing**Hvor tilfreds er du med din nuværende transport situation?**

Den er jeg rimelig tilfreds med.

Hvorfor?

Den er bekvemt.

Kunne du forestille dig en dagligdag uden en bil? Kunne gevinsten ved MinbilDinbil få dig til at opgive din bil fra tid til anden? Hvorfor?

Ikke til hverdag når jeg skal på arbejde, så det vil kun være i weekenden at jeg eventuelt kunne undvære en bil. Men jeg ville nok have svært ved at den ikke stod der når jeg havde lyst til at bruge den. Som sagt når gevinsten måske er en smule højere, så ville jeg være mere tilbøjelig til at leje den ud.

Appendix 8: Interview 6 – (Car owning consumer)

Respondent: Gitte

Date of interview: 04.12.2014

Duration of interview: 25 min.

Generelle brede spørgsmål:**Har du nogensinde udlejet/udlånt din bil til nogen privat eller gennem et firma?**

Ikke igennem et firma, men til min familie.

Hvordan var den oplevelse?

Den var fin nok.

Hvordan har du det med at udlåne/udleje sådan?

Okay. Ja men der er jo bekymringer med forsikringer og hvis der nu sker min familie noget og diverse ting.

Var en af disse gange til en "ven/bekendt" og i så fald ændrede det noget på situation?

Nej det ville jeg have det umiddelbart fint med, men stadig tænke lidt over.

Hvornår udlejer du din bil? (scenarie /hvilken situation?)

Ja det er oftest hvis mine børn skal låne den til et eller andet.

Hvad er det vigtigste for dig når du udlejer/udlåner din bil?

At den er sikker og de kører ordentligt.

Hvordan ville du have det med at udleje din bil til en fremmed?

Umiddelbart vil det ikke lige tiltale mig, men alligevel tænker man jo lidt mere på det når man sidder og kigger på MinbilDinbil's hjemmeside og det er jo en god måde at tjene lidt ekstra på.

Hvilke tanker ville det sætte i gang? / Hvad ville være nogle bekymringer for dig?

Jamen det ville jo være hvilken person det nu var som ville leje min bil og om de passede på den og hvad de brugte den til. Derudover skal det forsikringsmæssige jo være i orden og det er jeg ikke helt inde i. Desuden skal der vel også være nogle begrænsninger for hvor langt personen kører osv. og at de afleverer den det rigtige sted og til tiden.

Nu kender du jo lidt til MinbilDinbil og deres koncept, hvad er det der har stoppet dig fra at udleje din bil igennem firmaet indtil nu?

For det første så har jeg ikke tænkt så meget over det, da jeg selv bruger min bil rigtig meget. Men det lokker jo lidt at man kan tjene lidt af bilen ind igen. For det andet så studsede jeg over at man skal have en Facebook profil og det har jeg, men jeg vil synes det sætter nogen begrænsninger for nogen mennesker som ikke har en Facebook profil. Og så sad jeg og kiggede på at det var gratis at have den derinde men alligevel syntes jeg at læse mellem linjerne at det kostede penge for de skulle have nogen penge til service. Og så var der det der med at man fik løn/penge en gang om måneden på sin konto og det kunne jeg ikke rigtig finde ud af om det er skatte frit eller det bare kommer ind.

Hvad skulle der til for at du ville benytte dig af MinbilDinbil's service?

Måske lave lidt mere reklamer og jeg kunne se nogen som havde prøve det/udtalt sig. Jeg tror mere jeg var frisk på at leje en bil end jeg var frisk på at udleje min bil. Fordi jeg selv ville passe godt på

deres biler, men er usikker på hvordan andre ville behandle min. Jeg sad og kiggede på at der var nogle biler her i området der kunne da godt være en gang hvis jeg ikke lige havde min bil eller der var et eller andet som jeg skulle bruge en større bil til. Og så tænkte jeg på, at jeg kunne se at det var alle de store byer som MinbilDinbil var i, men så kunne jeg ikke lige finde ud af om jeg gerne må kører til Århus hvor det ikke er og så kører hjem i den en anden dag.

Hvad skulle motivere dig? / Hvordan skulle firmaet motivere dig? / Hvad ville det vigtigste være for dig, hvis du skulle udleje din bil?

Jamen det vigtigste er jo selvfølgelig at den bliver passet på og hvis der sker noget at det så ikke er mig som kommer til at stå for omkostningerne. Desuden skal det være nogle ordentlige mennesker som lejer den og så at hvis man får lov til at kører 300 km, så kører man det og ikke mere. Det slider jo på den.

Hvad mener du ville være de største udfordringer for dig ved at udleje bil gennem MinbilDinbil?

De største udfordringer er i hvert fald at jeg ikke kommer til at have nogen omkostninger ved det og jeg ikke får noget ballade omkring skrammer eller buler osv. Som jeg ikke kan få ordnet.

Hvad mener du ville være de største gevinsten for dig ved at udleje bil gennem MinbilDinbil?

Jamen umiddelbart kan jeg næsten kun sige økonomi. Men man skal også gøre op i at det koster slitage og reparationer på det lange sigt. Og så vidt jeg forstår skal lejer selv betale benzinen. Det slider på den, den skal før til service, så man skal lige gøre op med sig selv om det er det værd. Også det med at man selv skal sætte en pris på sin bil, det kan man jo godt lave lidt business i og se hvad der er i omegnen. Hvad man kunne tjene på det, det skal jo give cash ellers kan jeg ikke se den store fidus til det. Jeg kan selvfølgelig se hvis man er flere der kørte sammen så kunne man jo sparar en masse energi.

Tror du samfundet får noget ud af MinbilDinbil's ide?

Jeg ved ikke hvor stærkt konceptet er og om der er så mange som bruger det, så om det har en samfunds gavn lige nu det ved jeg ikke. Det hjælper selvfølgelig hvis det får nogen til at lade være med at købe en bil, så kunne miljøet jo sparar lidt problemer.

Motivation:**Bilens image er faldende hos unge****Hvad betyder din bil for dig?**

Jamen min egen bil er vigtig fordi det er et transport middel som får mig sikkert og hurtigt til og fra arbejde. Derudover giver den mig en masse frihed, da jeg synes det er dejligt bare at kunne hoppe ud i den og kører derhen jeg vil.

Hvorfor er den vigtig/ikke vigtig?

Se foregående svar.

**Har du oplevet en ændring af din opfattelse omkring biler generelt gennem tiden til nu?
Blandt befolkningen og dig selv?**

Ja jeg tror flere og flere køber små by biler i stedet for de typisk større biler for at være mere økonomisk bevidste omkring benzin forbrug som folk ikke gider betale. Så det er blevet mere

trendy at have en lille bil en det har været. Nok fordi folk ikke har råd til den store bil og så bliver de små bliver mere og mere lækre.

Jo mere miljø bevidst, desto større chance for at de bruger peer to peer car sharing

Hvad har betydning for dig, når du vælger transport middel?

At det er hurtigt, nemt og sikkert.

Hvad havde betydning for dig, da du købte bil?

Da jeg købte min bil var det meget vigtig for mig at den var ny, så der ikke hurtigt ville komme en masse ekstra udgifter og så selvfølgelig at den var sikker.

Hvorfor valgte du netop denne?

Se foregående svar.

Ville du ændre det i dag?

Nej jeg ville ikke ændre det i dag hvis jeg skulle vælge en anden.

Hvad betyder miljøet for dig?

Ja den har jo betydning for alle, men jeg tænker ikke så meget over det i dagligdagen. Jeg tager trodsalt stadig min bil på arbejde om solen skinner eller det regner. Så det er som man siger double konfekt.

Hvad mener du er de største problemer for miljøet?

Tja forurening og den sygdom som det medbringer. Derudover tror jeg at drivhuseffekten nok er et af det største problemer vi har lige nu. Vi ser jo tydeligt problemerne ved det ændrede vejr vi har de sidste par år.

Hvad betyder disse problemer for dig personligt?

Ja de betyder vel at man tænker lidt mere over tingene. Men synes det er svært at gøre noget ved ene mand. Så jeg tænker måske over det kort, men mine handlinger afspejler ikke altid mine holdninger.

Hvilke forbindelser drager du mellem en bil og miljøet

Ja det må man jo sige. Der er meget forurennet, hvis man for eksempel kigger inde på H.C Andersens boulevard, der er jo mega høj forurening og det er også høj forurening omkring busserne og man har fundet ud af flere og flere får astma og allergi i storbyerne pga. dette.

Peer to peer car sharing er med til at hjælpe miljøet, hvad mener du om den udtalelse?

Jeg mener måske det er rigtigt, men jeg kan ikke vurderer hvor mange der ikke køber en bil og låner den. Der er jo nogen som siger jeg køber ikke en bil fordi det er for dyrt, jeg kører i taxi i stedet for. Så i stedet for at kører taxi kunne man jo leje sådan en bil her, det ville jo være billigere. Så jo flere der kom med på den ville jo være en god ting for miljøet.

Mulighed (Opportunity):

Forbrugere vælger MinbilDinbil fra pga. Danmarks stærke offentlige transportnet

Hvad synes du om den offentlige transport i København?

Jeg bruger den ikke så tit, men til det jeg bruger den er jeg vel ret tilfreds.

Er du tilfreds/utilfreds med den og i så fald hvorfor?

Se foregående svar.

Er det derfor du har valgt at købe bil og kører selv?

Nej det er vel dovenskab og kunne kører direkte til døren og ikke skulle skifte 3 gange på vejen med forskellige busser og tog. Det er ikke noget med at den offentlige transport er dårlig, det er bare ren dovenskab og at det er rart at have en luksus.

Tror du folk har behov for at leje en bil/din bil for eksempel, når de kan tage bussen eller toget i stedet? Hvorfor?

Ja jeg tror nogen gange godt at de kunne have et behov for det, men det skal nok være en specifik situation. Såsom at skulle meget langt, har deres egen bil på værksted eller transportere noget som måske ikke ville være så nemt i den offentlige trafik. Men hvis det bare er til hverdags brug så nej, så tror jeg dem som allerede bruger offentlig transport vil holde sig til det.

Forbrugere vælger car sharing fra fordi de opfatter prisen som høj**Hvad tænker du om omkostningerne ved at bruge MinbilDinbil?**

Se generelle spørgsmål.

Hvordan opfatter du prisen kontra besparelserne ved at bruge MinbilDinbil's service? / Hvad synes du om prisniveauet på bilerne?

Det er lidt svært at svare på syntes jeg. Når jeg går ind og kigger så er det jo forskelligt hvad folk har sat deres bil til prismæssigt. Jeg tror at det kræver en udregning i forhold til bilens ekstra slid, service, dæk og diverse ting. Og det har jeg ikke lige forstand på, så der skulle jeg nok bruge noget hjælp.

Hvad synes du om servicegebyret på udlejningen?

Service gebyret skal jo dække en del ting kunne jeg forestille mig. Det jeg synes der er lidt skummelt er de får det til at lyde som om det er gratis at have den derinde, men der så er lidt skjulte omkostninger alligevel, men man skal nok sætte sig lidt mere grundigt ind i det først. De skal jo tjene nogen penge på en måde og jeg kan se de skal have et beløb, men de skulle måske gøre det mere klart hvad det dækker over.

Forbrugere er mindre interesserede hvis bilerne ikke er tæt på dem selv**Et af koncepterne ved MinbilDinbil er, at man kan leje ”naboens” bil. Er det vigtigt for dig at det er din ”nabo” som lejer din bil eller kan det være hvem som helst og hvorfra?**

Det betyder ikke noget for mig om det er naboen eller en der kommer langvejs fra, så længe det er en der passer på min bil. Så længe det bare et på plads hvor lejeren henter og afleverer bilen og til hvilket tidspunkt, så har det ikke den store betydning for mig.

Har det betydning for dig, hvor tæt på en potentiel lejer af din bil er?

Se foregående svar.

Evne (Ability):

Lav viden omkring forsikring og bil skade, skræmmer forbrugere væk

I forbindelse med at du eventuelt skulle udleje din bil. Er forsikring og eventuel bil skade noget du tænker på?

Ja som nævnt tidligere, så er det nok det som jeg tænker allermest på ved en eventuel biludlejning. Det er lidt et ømt område vil jeg gerneindrømme.

Hvad tænker du om i forbindelse med dette og at udleje til en privat persons bil?

Jeg tænker, at der kunne opstå situationer hvor jeg sidder tilbage med en masse problemer og omkostninger. En skade der er kommet på en bil er jo en skade der bliver ved med at følge bilen, så selvom jeg ikke stod med nogen problemer, så har min bil stadig fået en skade og det vil altid stå på papirerne.

Og i den forbindelse hvad tror du der kunne opstå af problemer?

Hvis jeg nu lejer min bil ud og den så får en skade og du så siger at det ikke var dig som lavede den, så står man jo i en svær problemstilling. Er det min forsikring, han/hendes forsikring og skal MinbilDinbil ind over det? Jeg synes jeg læste noget med at de havde noget GF forsikring, men ved ikke hvad min egen forsikring siger til det. Selvfølgelig skal man se sin bil an inden man udlejer den ud, men der kan jo slås noget skævt inden bagved som ikke er til at se og hvad gør man så?

Vidste du at de har en forsikring der dækker eventuel skade og at din egen forsikring ikke har nogen betydning under lejningen? Kunne det få dig til at ændre holdning?

Ja nu siger du jo at de dækker det, men som sagt så er jeg stadig lidt betenklig ved hvad min egen forsikring kunne finde på at sige. Så det ville nok hjælpe på min lyst til at leje ud, men er stadig en smule skeptisk og nervøs for hvad der kunne ske.

Forbrugere som er mere omkostningsbevidste har større sandsynlighed for at vælge servicen

Hvor meget går du op i dagligdags økonomi?

Ja det bliver man jo nød til hehe.

Hvor stor en udgift er transport i dit budget?

Ja når man nu har sin egen nye bil, så er det jo en stor post.

Tænker du over omkostningerne ved det transport middel du bruger? Hvis ja hvorfor? Og hvad for det dig til at gøre anderledes?

Ja det må man sige jeg gør hvor måned når jeg modtager alle regningerne. Jamen det er jo mange penge man går hver måned og afdrager på en bil, dets forsikringer og benzin. Hvis jeg pludselig ikke havde råd til at bruge min bil, så ville jeg jo nok prøve at finde på en anden løsning.

Hvad ville være det mest attraktive ved at bruge MinbilDinbil?

Jamen som sagt pengene er klart det som motiverer mig mest ved deres koncept. At kunne leje ud en gang imellem og tjene lidt til de månedlige udgifter ville jo ikke være dårligt. Man kunne jo altid leje den ud de weekenden man havde andre planer og jeg tror da det ville betyde en smule for det overordnede budget.

Forbrugere har mindre lyst til at bruge servicen pga. den ekstra tid og de ekstra problemer det tager at ordne en lejning med andre forbrugere**Hvad synes du om ideen med at handle med andre private forbrugere?**

Det er jo meget in lige i øjeblikket, det gør man jo også på Trendsales og alle de andre sider. Man sælger jo alt lige fra sko, smykker, tøj og sko til hinanden, så hvorfor skulle man ikke også kunne leje biler til hinanden. Problemet er bare at der skal stå nogen bagved som har det juridiske i orden.

Finder du nogen problem områder ved dette i forbindelse med privat biludlejning?

Nej altså der er jo mennesker som snyder alle steder og der er det måske lidt mere usikkert når det er privat til privat men jeg synes jeg har haft gode oplevelser med det sådan handel før, så tænker ikke det store.

Tror du det er nemt eller svært at udleje til en privat forbruger?

Tror måske nok det er nemmere når det er mellem en privat person og en virksomhed.

Hvad tror du ulempene og fordelene er?

Jeg tror måske at virksomhederne som udlejer bilerne har mere styr på det, men samtidig er de jo typisk også meget dyrere, så prismæssigt er det nok mest fornuftigt at handle privat til privat gennem et firma som MinbilDinbil. Det som jeg tænker kunne blive et problem er levering af bilen. Hvad nu hvis personen ikke afleverer til tiden eller at man skal stå og diskuterer om køрte kilometer. Generelt vil jeg tro at der godt kunne være lidt problematik i koordinering.

Ville det få dig til at vælge servicen fra, hvis du havde en/to dårlige oplevelser med koordinering?

Ja vil jeg havde et par dårlige oplevelser, så ville jeg nok tænke om de ekstra penge var min tid og mit overskud værd. Der kan jo ske misforståelser mellem mennesker og det kan være man er lidt mere utilgivelig når det nu handler om ens bil.

Forbrugere der ikke har meget tid til overs for at opretholde et godt renomme på hjemmesiden er mindre interesseret i at bruge servicen**Handler du nogensinde på sider som: Trendsales, Ebay, Amazon etc.? Og har du selv en profil på sådan en side?**

Ja Trendsales bruger jeg rigtig meget tid og energi på.

Har du en profil på en hjemmeside, hvor man skal opretholde et godt "renomme"
Se foregående svar.**Hvis jeg fortalte dig, at MinbilDinbil rangere brugere og deres biler på siden alt efter hvor aktive de er, ville det afskrække dig fra at bruge deres service?**

Nej det ville det bestemt ikke. Jeg synes det er et rigtig godt tiltag, at blive belønnet for at skabe gode relationer og bruge din energi og tid på, at skabe et godt image omkring sig selv og sin bil. Dog synes jeg det er utroligt vigtigt at man skal kunne forsvarer sig på siden. For eksempel hvis nogen giver mig en dårlig anmeldelse, så vil jeg også have mulighed for at give feedback. Det ved jeg ikke om de har på siden, men det burde være muligt ellers er det ikke i orden.

Ville du have nogle udfordringer ved at skulle være opretholde et godt "renomme" på siden?

Nej slet ikke. Hvis jeg først går op i det, så holder jeg ved.

Forbrugere der ikke har det godt med at handle med fremmede eller ting af høj værdi vil formentlig ikke vælge servicen pga. tillids problemer

Hvordan har du det med at handle med folk du ikke kender ? godt/dårligt?

Ja nu har jeg jo gjort det rigtig meget gennem Trendsales og det har der ikke været noget problem i. Nu sker betalingen jo gennem desværre side, så man kan føle sig meget sikker når man handler der synes jeg.

Hvis godt/dårligt hvorfor?

Godt synes jeg, men det kan godt være man ville være lidt mere skeptisk når det nu drejede sig om ens bil. Men man bliver nok nød til at prøve det en gang eller møde en der kan gerne ville leje ens bil før man rigtig kan vide om man stoler på om fremmede kan passe på ens bil.

Stoler du generelt på folk du handler med online?

Ja det synes jeg ofte jeg gør.

Ville du være mere skeptisk ved handel med private ejendele?

Nej som sagt handler jeg meget på Trendsales

Stoler du på fremmede, selv hvis de har et godt online renomme?

Ja mere det end det modsatte, altså hvis de havde fået mange negative omtalelser.

Betyder den personlige og eller økonomiske værdi af det der handles noget for dig?

Ja det betyder da noget som tidligere nævnt.

Hvis ja hvorfor?

På Trendsales prøver jeg jo at komme af med noget, men jeg vil jo ikke skille mig af med min bil. Så det er klart jeg tænker anderledes omkring den da den repræsentere en stor værdi for mig økonomisk men også fordi den giver mig stor frihed. Så det er da klart man tager lige nogle lidt mere skeptiske briller på overfor hjem som kunne have interesse i ens bil.

Tor du at en fremmed vil passe godt på din bil? Hvorfor?

Ja det ville jeg havde det okay med. Som sagt så må man jo tage en velovervejet beslutning når man har vurderet personens profil og mødt ham/hende. Det handler jo om at man gensidigt stoler på hinanden og jeg ved at jeg ville passe godt på en bil jeg lånte af en fremmed, måske endda mere end min egen. Så jeg håber da at andre deler denne holdning.

Forbrugere der er tilfredse med deres nuværende transport middel takker nej til car sharing

Hvor tilfreds er du med din nuværende transport situation?

Den er rigtig fin.

Hvorfor?

Jeg er glad for den bekvemlighed som den giver mig og som sagt de muligheder jeg har for bare at kunne frem uden at tænke på klippekort osv.

Kunne du forestille dig en dagligdag uden en bil?

Umiddelbar ikke.

Kunne gevinsten ved MinbilDinbil få dig til at opgive din bil fra tid til anden?**Hvorfor/hvorfor ikke?**

Selvfølgelig kunne man leve uden en bil, men jeg tror ikke umiddelbart at MinbilDinbil ville kunne gøre noget for mig, så jeg ville leje min bil ud på en daglig basis. Weekenden er selvfølgelig en mulighed, men jeg har brug for at have en bil i hverdagen det er der nok ikke noget der kunne få mig til at ændre på. Det skulle kun være hvis jeg ikke havde råd til at betale regningerne.

Yderligere kommentar:

Validering syntes jeg er det vigtigste som MinbilDinbil skal sørge for. Jeg ville følge mig meget mere tryk hvis jeg var helt sikker på at den person jeg snakkede med nu også var den person.

Appendix 9: Socio demographic data sheet in Danish**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfyldte nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn _____

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. _____ År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamten
- d. Handelsskole
- e. Videregående uddannelse (3år)

- f. Lang videregående uddannelse (5år)
g. Anden uddannelse
-

7. Nuværende erhvervssituation

- a. Elev
b. Student
c. Medarbejder
d. Selvstændig
e. Midlertidig arbejdsløs
f. Pensionist
g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
b. 12.500 til 25.000 DKK
c. 25.000 til 50.000 DKK
d. 50.000 til 75.000 DKK
e. 75.000 DKK eller over
f. Ikke specifiseret

9. Transport situation

- a. Bil ejer
b. Ikke bil ejer

Appendix 10: Socio demographic data - Interview 1 (Carless consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: Anna

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 31 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer

Appendix 11: Socio demographic data - Interview 2 (Carless consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: Emma

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 25 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer

Appendix 12: Socio demographic data - Interview 3 (Carless consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: John

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 28 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer

Appendix 13: Socio demographic data - Interview 4 (Car owning consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: Christian

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 42 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer

Appendix 14: Socio demographic data - Interview 5 (Car owning consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: Helle

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 43 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer

Appendix 15: Socio demographic data - Interview 6 (Car owning consumer)**Undersøgelse af forbrugeradfærd vedrørende MinbilDinbil**

For det første vil jeg gerne sige tak fordi du har tid og lyst til at deltage i min undersøgelse omkring forbrugeradfærd og MinbilDinbil i forbindelse med min kandidat opgave på Copenhagen Business School.

Jeg vil gerne bede dig om, at udfylder nedenstående spørgeskema omkring dine socio-demografiske forhold. Dette gøres, for at bedre kunne analysere min data og give et retvisende billede af de forskellige segmenters adfærd. Anonymitet vil selvfølgelig blive opretholdt, da denne undersøgelse udelukkende er til forskning.

Udfyldelsen af skemaet tager cirka 2 minutter.

1. Navn: Gitte

2. Køn

- a. Mand
- b. Dame

3. Alder

- a. 40 År

4. Civilstand

- a. Gift
- b. I et forhold
- c. Single
- d. Skilt

5. Børn under 18 år som bor hjemme?

- a. Ingen
- b. 1
- c. 2
- d. 3
- e. 4
- f. Eller flere

6. Uddannelses niveau

- a. Går stadig i skole
- b. Folkeskole
- c. Studentereksamen
- d. Handelsskole
- e. Videregående uddannelse (3år)
- f. Lang videregående uddannelse (5år)
- g. Anden uddannelse

Sygeplejerske uddannelse

7. Nuværende erhvervssituーション

- a. Elev
- b. Student
- c. Medarbejder
- d. Selvstændig
- e. Midlertidig arbejdsløs
- f. Pensionist
- g. Hjemmegående

8. Husstandens månedlig netto-indkomst

- a. 12.500 DKK eller under
- b. 12.500 til 25.000 DKK
- c. 25.000 til 50.000 DKK
- d. 50.000 til 75.000 DKK
- e. 75.000 DKK eller over
- f. Ikke specifieret

9. Transport situation

- a. Bil ejer
- b. Ikke bil ejer