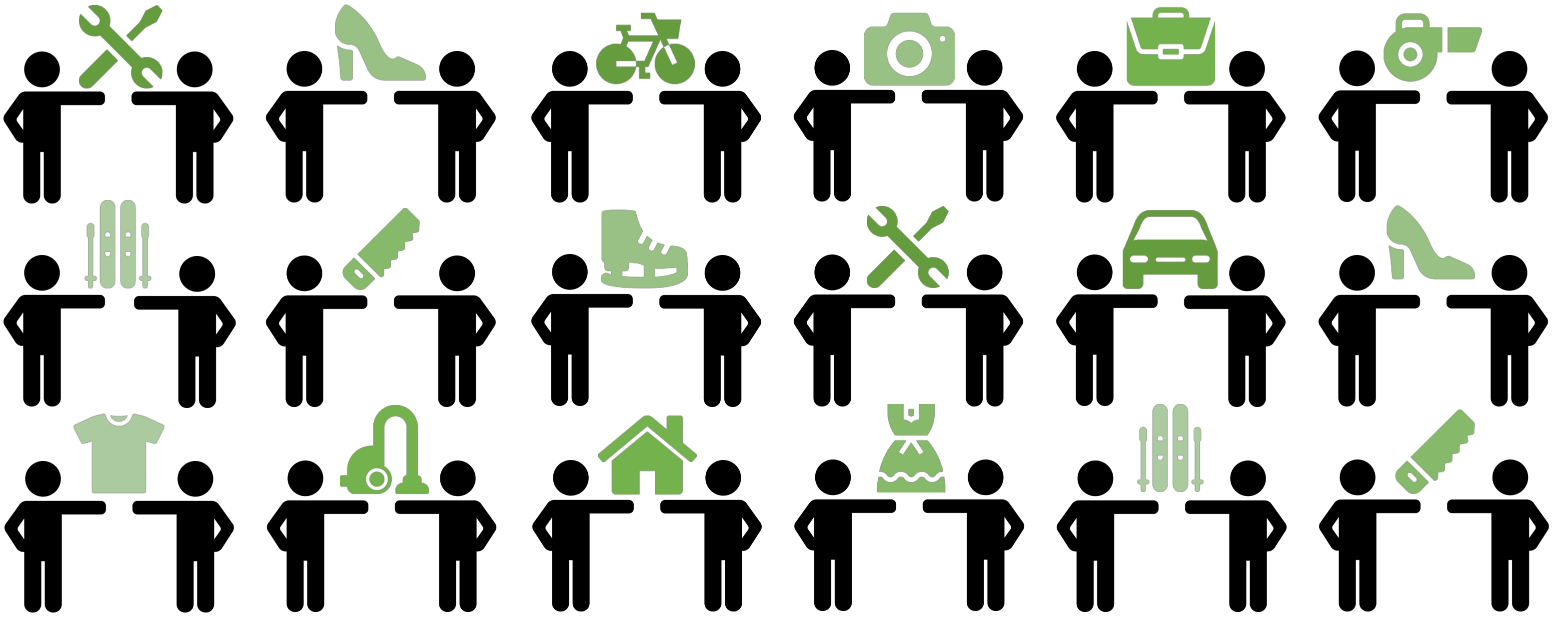
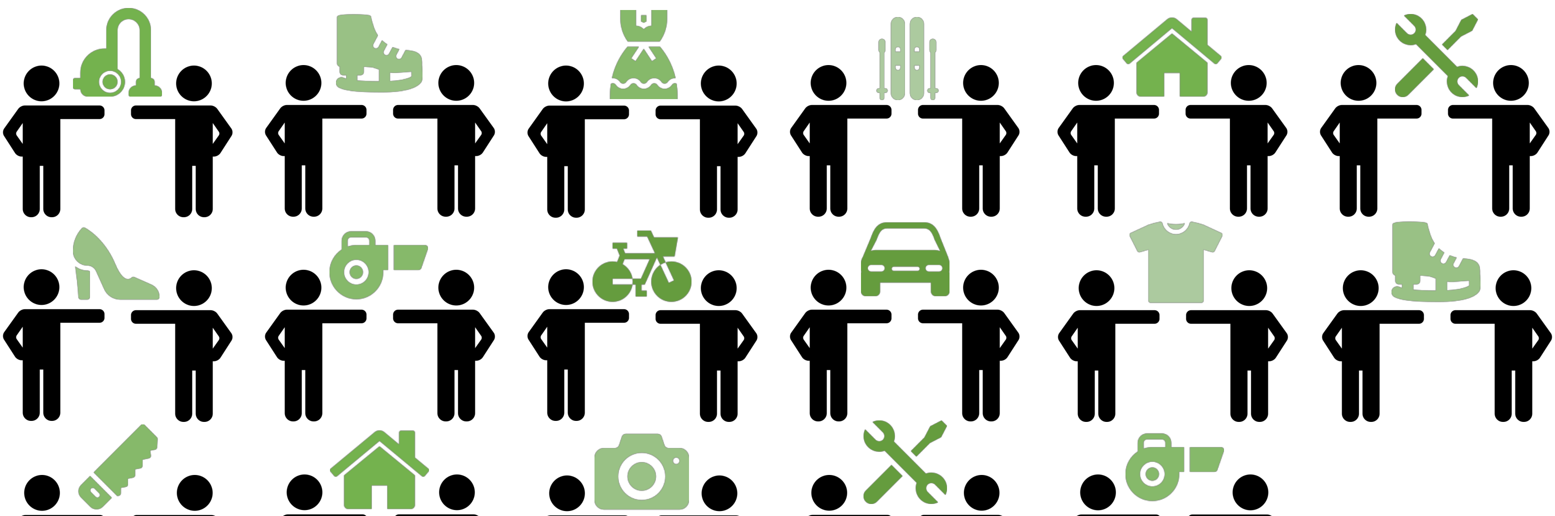


Master thesis

Do You Feel Like Sharing?

An Empirical Research of Cognitive Ease and the Endowment Effect within the Peer-to-Peer Sharing Economy



15.05.2019

99 pages
202.300 characters

Cand.merc.(MIB)
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Abstract

This master thesis studies a sub-category of collaborative consumption – the peer-to-peer (P2P) sharing economy – which generally considers the P2P sharing between individuals administrated by an online platform. The sharing economy in general is an increasingly popular trend, which makes it relevant to study people's engagement therein. Thus, the chosen topic for this thesis is to explore the barriers and drivers for people to engage in the P2P sharing economy. This is done with a behavioural economics perspective that is further narrowed down to focus on cognitive ease theory and the endowment effect. Hence, the main focus of this thesis lies in exploring people's emotional attachment to products, their feelings about processes within the P2P sharing economy, and its effect on their overall engagement.

To address this thesis' main topic, a qualitative empirical research design was developed. This consist of two focus groups that were further supported by two expert interviews. These data sources were transcribed and coded in accordance to the main focus of emotional attachment and its effect on engagement in the P2P sharing economy. The aim hereafter was to construct a model that explains the behavioural phenomena within cognitive ease and the endowment effect. Thus, it follows an inductive research method.

Based on the conducted research, it can be concluded that emotional attachment, in the form of cognitive strain and high endowment effect, has a negative effect on people's willingness to share. The findings further reveal that each of the categories, cognitive strain and the endowment effect, further consist of three main barriers that explain a current low level of willingness to engage in the P2P sharing economy. To address these barriers, a set of solutions are suggested based on the findings, which ultimately propose that a higher level of cognitive ease and a lower endowment effect can be achieved. Consequently, a higher willingness and corresponding increased engagement in the P2P sharing economy is realisable.

Table of Content

Chapter 1:

Introduction

1 Introduction

The planet is continuously getting inhabited by more and richer people. This growing population's consumer behaviour is currently locked-in on excessive consumption of needless products, which constantly need updating to the latest, most modern version. The pressure for this hyper-consumption is a sociological phenomenon exerted by the modern, capitalist society, as those products shape people's social identity. Thus, leading to overconsumption of the planet's resources, resulting in an increased pressure on the environment. This has made people question the current economic system and led to a need for new business models that can tackle these environmental challenges (Botsman & Rogers, 2010; Heinrichs, 2013; Hieminga, 2015).

Several of these new business models lie within collaborative consumption. One of them is peer-to-peer (P2P) sharing facilitated by a platform, also referred to as the P2P sharing economy. The sharing economy has become an economic phenomenon and one of the fastest growing business trends in history (Miller, 2018). Even the Danish government have tried to incentivise the creation of sharing economy businesses, with their webpage and support program *Deleøkonomien* (The Danish Business Authority, 2019). The P2P sharing economy is expected to continue its rapid growth and gradually overtake fragments of the current economic system, as Millennials continue to drive the growth (Heinrichs, 2013; PwC, 2016; Tabcum Jr., 2019).

Meanwhile, as the P2P sharing economy is becoming increasingly popular, understanding people's willingness to engage in the P2P sharing economy emerges as a rising concern. In order to enable an increased engagement in the P2P sharing economy, this paper seeks to get a better understanding of behavioural barriers and how to overcome them. This is done by analysing people's feelings about processes and products within the P2P sharing economy. Thus, applying a behavioural economics perspective on the P2P sharing economy, focusing on cognitive ease and the endowment effect.

"On the whole, you find wealth much more in use than in ownership."

- Aristotle

1.1 Reading Guide

This section is a small reading guide for this paper. It ensures that the reader will have a smooth reading experience by explaining the separation between the chapters and its sections. As presented in the illustration, the paper is divided into five chapters. Each chapter serves a specific purpose in regard to the project as a whole and helps answering the problem statement and subsequent research questions.

Introduction

Chapter 1
The first chapter includes an introduction and this reading guide.

Theory and Method

Chapter 2
The second chapter establishes the paper's foundation. It includes a definition of the P2P sharing economy, a literature review on the relevant theory on cognitive ease and the endowment effect, which leads to the problem formulation and subsequent research questions, and lastly, it includes a review of the methodology of the research.

Analysis

Chapter 3
The third chapter includes the paper's analysis, which will be based on the previous chapter's method and theory. It includes a presentation of all the findings and a generalisation based on the findings.

Discussion and Conclusion

Chapter 4
The fourth chapter includes a critical reflection of the previously presented findings and generalisation hereof. Furthermore, it includes the conclusion based on the paper's research question and analysis.

Future Implications

Chapter 5
The fifth and final chapter includes a reflection on future implications of the paper.

In the first chapter, the paper is introduced, and this reading guide is presented, to secure a pleasant reading experience from the beginning.

Hereafter follows the second chapter, which includes the theory, problem formulation and method of this research. The first section of chapter two is the literature review, which starts from a classical economic perspective and the transition towards a sharing economy, where this papers definition of the P2P sharing economy is established. Furthermore, the literature review includes the introduction of relevant theory, critical reflections upon the theory and its link to the empirical background. The literature review creates the foundation for the third section's problem formulation and research questions. After the problem formulation follows a delimitation that briefly describes the empirical, theoretical and methodological decisions that have been made throughout this research. The last section of chapter consists of a presentation of the research methodology, including critical reflections on methodological choices.

Based on the foundation laid in chapter two, the analysis takes its form. It starts by presenting all the findings within cognitive strain and the endowment effect, respectively. This leads to a set of barriers for which different solutions are briefly introduced. All the findings within the three areas are summarised in a subconclusion, which creates the foundation for the generalisation that follows. The generalisation is based on answering the research questions, while developing a model to explain people's barriers for engaging in the P2P sharing economy and how to overcome them.

The findings and generalisation presented in the analysis is hereafter discussed in chapter four, before the papers is concluded based on the analysis in relations to the research questions. Lastly, a chapter on future implications introduces the different applications of the papers findings and mention some notable findings which either did not fit within the scope of the paper or needs more research.

The paper also contains a list of references used throughout the paper and appendices which are likewise referenced throughout the paper. The appendices include the transcribed primary data and other appendices related to the primary data collection.

Chapter 2:

Theory and Method

2 Literature Review

The primary purpose of the following literature review is to establish the theoretical and empirical framework for this paper. The overall theoretical framework is behavioural economics, whereas the empirical field is the sharing economy. Since behavioural economics largely is in opposition to today's mainstream economics, certain terms within classical and neoclassical economics are employed throughout the paper. Therefore, these two are briefly covered in the beginning of the literature review. Afterwards follows an introduction to the empirical field of the sharing economy. The sharing economy is a broad field, which consist of multiple subcategories. The aim of this section is to introduce selected parts hereof and thus narrow the empirical field down to a term coined the P2P sharing economy. The theoretical field of behavioural economics is introduced hereafter. This firstly consists of an introduction to the overall field of behavioural economics. Then follows a more thorough review of cognitive strain and the endowment effect, which are the two core theoretical concepts employed to address the problem statement of this paper.

2.1 Economics

Inspired by Newton's natural laws, Adam Smith (1776) wrote his book *An Inquiry into the Nature and Causes of the Wealth of Nations*. While not entirely agreed upon amongst economists, this piece is widely known to be the foundation that grounded the classical school of economics (Canterbury, 2010; Colander, 2000). Smith (1759; 1776) introduces and elaborates on topics such as division of labour, the role of self-interest and market mechanisms, including his famous laissez-faire economic policy and the invisible hand.

After *The Wealth of Nations* comes the industrial revolution and a period of approximately 100 years, where multiple economists add to the words of Adam Smith. Hereafter emerges a period where economics is divided, ultimately ending up with Veblen's (1899) introduction of the term Neoclassical. In the years following Veblen's (1899) work, the term is increasingly used and accepted by economists (Colander, 2000). Neoclassical economics is known for its three assumptions surrounding rationality, maximization of utility and the act upon full and relevant information. This is also often described as homo economicus or the economic man (Weintraub, 2002). It is an important notion for this paper, as it would suggest that it is rational to optimize ones' utility by sharing ones' belongings. However, as everyone is not constantly sharing all of their possessions, there must be an alternative answer to why people are not more engaged in the sharing economy.

Neoclassical economics is additionally a big part of mainstream economics, which is a term used to describe the economics taught in business schools today. Therefore, this paper uses the terms neoclassical and classical economics as a general reference to the economic theory and models that still shape the modern economics.

2.1.1 From a Linear Economy to a Sharing Economy

Botsman & Rogers (2010) are considered amongst the most important advocates of the sharing economy. They generally believe that the way business schools educate their scholars on mainstream economics lead to hyper-consuming societies, as it has created the self-centred and never-satisfied consumers of today. Without knowing it, Adam Smith (1776) initiated the egocentric focus, as he emphasized the role of self-interest. This has led to people now considering themselves as individualistic consumers instead of being part of a society. To meet the need of the individualistic consumers, the corporations try to create an environment, where the customers easily get dissatisfied with their current belongings. This includes a never-ending, linear flow of new products with low lifecycles (Botsman & Rogers, 2010).

Being part of this treadmill, the consumers of the modern society are prone to suffer from neophilia and the Diderot effect, which in short means people are addicted to novelty as well as to a constant need to upgrade their current belongings (Ibid). The downward spiral, that this is, keeps the consumers unsatisfied and always wanting more, while the corporations keep producing and inventing incrementally different products that they can sell. This unsustainable behaviour is also described as a lock-in*,* as the social norms, cultural values and habits keep consumers in the aforementioned mindset. Though this is bad news from a people's perspective, it is likewise bad news for the environment. The resources of the earth simply cannot keep up with the consumption of today (Ibid.). Botsman & Rogers (2010) argue that one of the ways to address hyper-consumption is through the sharing economy, which will be introduced in the following section.

2.2 The P2P Sharing Economy

Throughout this paper the term P2P sharing economy will be used to describe the empirical field that the authors are working within. The P2P sharing economy is generally considered as the sharing between two or more peers and is the primary focus of this paper. The sharing economy as an overall topic spans widely and multiple topics could be drawn into a description of the field. However, it is outside of this paper's boundaries to make a detailed account for all that the sharing economy includes. This section will instead briefly introduce selected aspects of sharing as well as how the P2P sharing economy is interpreted and employed in this paper.

Guyader (2018) states how the sharing economy consists of three subcategories: (1) true sharing, (2) access practices and (3) collaborative consumption. True sharing is when people included have a sense of joint ownership over products, they can all access without the exchange of money (Belk, 2007, 2010, 2014). Hence, it does not consider a fee or other type of compensations from sharing. It therefore does not fall into this paper's categorisation of the P2P sharing economy (see final definition of P2P sharing economy on page 10). Access practices are categorized as business-to-consumer practices (Guyader, 2018), and it is likewise not of relevance in later stages.

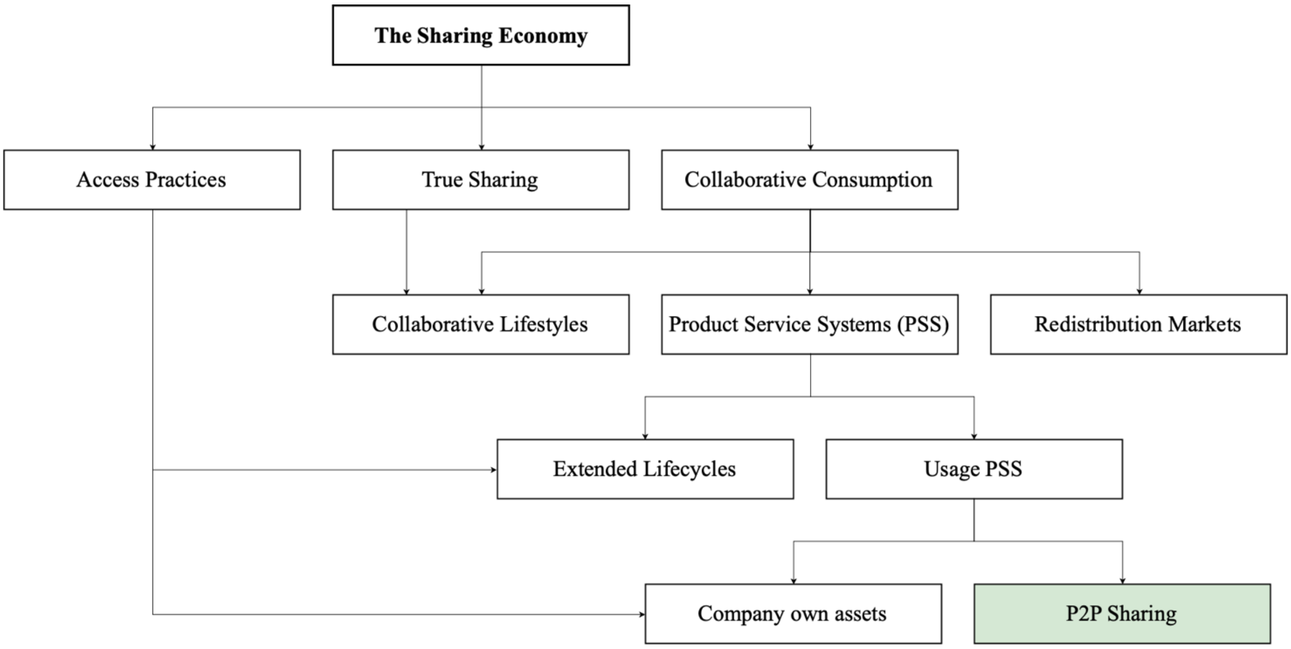
Collaborative consumption was prominently introduced to the public with Botsman & Rogers' (2010) book, *What's Mine is Yours.* This book made the term collaborative consumption popular amongst scholars, entrepreneurs and the public in general. They describe collaborative consumption as *"traditional sharing, bartering, lending, trading, renting, gifting and swapping, redefined through technology and peer communities"* (Botsman & Rogers, 2010, p. xv). A broad definition that includes all things shareable, tradeable, rentable and so forth. Within collaborative consumption they describe three subcategories: (1) product service systems (PSS), (2) redistribution markets and (3) collaborative lifestyles (Botsman & Rogers, 2010). Redistribution markets are the resale of owned goods. Collaborative lifestyles include the free exchange of nontangible goods such as time and knowledge (Ibid.). The latter falls into the category of true sharing. While redistribution markets are relevant in the broad scope of the sharing economy, it is not included in this paper's definition of a P2P sharing economy.

It is within PSS that this paper's definition of a P2P sharing economy is to be found. Botsman & Rogers (2010) describe PSS as either usage or extended lifecycles. Extended lifecycle PSS is when companies provide an after-sales service as part of a purchase (Ibid.). Because of the company involvement, it has thus been excluded from this paper's empirical field. Usage PSS is when either an organization or an individual own a product, while others also share the benefits of that product (Botsman & Rogers, 2010). The type of usage PSS that involves organizational ownership of the products includes leasing and renting. It is similar to what Guyader (2018) defines as access-based sharing economy practices. However, as stated above, this paper does not go into detail on access-based practices.

The type of usage PSS where individuals trade in between each other is what the authors define as the P2P sharing economy. With the exclusion of service, this paper will furthermore include Hamari et al.'s (2016) use of the sharing economy term, which they describe as: *"[...] sharing the consumption of goods and services through online platforms."* (Hamari et al., 2016, p. 2047–2048). Thus, what is meant by the P2P sharing economy is the P2P sharing of physical products administrated by an online platform. Within the P2P sharing economy, and the sharing economy in general, there are people who provide a product (providers) and people who make use of that product (users) (Botsman & Rogers, 2010).

This paper's definition of a P2P sharing economy mainly takes its inspiration from Botsman & Rogers' (2010) collaborative consumption and Guyader's (2018) general review of the sharing economy. Figure 1 incorporates elements from both definitions and is thus the authors refined take hereof.

Figure 1: A refined overview of the sharing economy



Modified version of Botsman & Rogers' (2010) and Guyader's (2018) definitions.

Yet, Belk (2014) argues that Botsman's & Rogers' (2010) definition of collaborative consumption is miss-specified and too broad, as it *"mixes marketplace exchange, gift giving, and sharing."* (Belk, 2014, p. 1597). He instead proposes that *"collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or other compensation."* (Ibid). This definition hereby becomes more direct and excludes the sharing concepts that do not include compensation as well as gift-giving that permanently transfers ownership (Belk, 2014). Based on this, what is described above and Figure 1, a general definition of the P2P sharing economy can be summarized in Box 1:

Box 1: The P2P Sharing Economy Definition

Definition

The peer-to-peer sharing of physical products through online platforms for a fee or other compensation.

Having defined the P2P sharing economy, it becomes relevant to define people's engagement herein. In this paper, providers and users' engagement in the P2P sharing economy is referred to as people's willingness to share. Previous research have been focusing on people's motivations to participate (Hamari et al., 2016; Hawlitschek et al., 2018; Möhlmann, 2015). These studies all showed multiple factors that influence people's motives to participate in the sharing economy. Whereas, this paper will focus on motivational factors for sharing that can be explained through cognitive ease and endowment effect.

2.2.1 The Environment and P2P Sharing

It is argued that the sharing economy can be enabler to decrease consumption in today's societies. Botsman & Rogers (2010) point out that several products have a high idle time compared to how often it is used in its lifetime. This is why sharing an item is better for the environment, as it increases products' uptime (Botsman & Rogers, 2010). However, this is only relevant for those products that are not entirely consumed. For instance, a t-shirt that has a usage capacity of 10 times is not environmentally an improvement if shared between 10 people once rather than one person wearing it 10 times. Therefore, an ultimate goal of the P2P sharing economy will be to either directly or indirectly target the lifetime of existing products. If P2P sharing can help create an incentive to produce long-lasting products and fewer of them, it will be environmentally beneficial (Ibid). Looking at the car-sharing field, including all kinds of car-sharing schemes, it does seem that one shared car has the potential to remove 5-15 owned cars, which largely reduces the overall emission (Bondorová & Archer, 2017).

While a few studies have been conducted on the friendliness towards the environment of sharing, the studies are often accompanied by some critique of the lack of a proper baseline, the precision of the measured and how transparent the studies are (Frenken & Schor, 2017). Furthermore, the aforementioned description of the sharing economy as a saviour to the hyper-consuming society has since its introduction been reframed by many. Today the sharing economy is more generally seen as an economic opportunity than as a proper solution to hyper-consumption. Additionally, if the sharing economy follows the current trajectory, it seemingly will not lead to a sustainable revolution of consumption (Martin, 2016).

It is up for debate, whether P2P sharing is currently beneficial for the environment. However, this discussion over the environmental benefits is often rooted in a confusion over the shared definition of the sharing economy (Curtis & Lehner, 2019). Nevertheless, the P2P sharing economy have multiple times been proved to have the potential of introducing more sustainable consumption practices (Botsman & Rogers, 2010; Curtis & Lehner, 2019; Heinrichs, 2013; Hieminga, 2015). Therefore, the authors will take into consideration the general believe that the P2P sharing economy, under this paper's definition, can tackle the issue of overconsumption. Further critical reflection of the empirical field of P2P sharing economy will be done in connection with the literature of the two relevant theories for this paper (Section 2.3.1.e & 2.3.2.e).

2.3 Behavioural Economics

Behavioural economics is the overall theoretical frame of this paper, from which there will be focused entirely on two central topics: cognitive ease (2.3.1) and the endowment effect (2.3.2). Each of these topics will be used in order to address this paper's research questions. Cognitive ease and the endowment effect will be used to analyse people's willingness to engage in the P2P sharing economy.

It is generally accepted that behavioural economics have been introduced with Amos Tversky and Daniel Kahneman's work on heuristics and biases in the seventies. In 1974 they published their article named *Judgment Under Uncertainty: Heuristics and Biases*, where they present how human beings are offer to a limited number of heuristic principles that guide our decision making when uncertain about the outcome. These heuristics are representativeness, availability and adjustment from an anchor. Representativeness is usually employed when people have to guess the probability an event or product A belongs to process or class B. Here people tend to draw on subjective information that they feel is representative for the situation, instead of drawing on a previous established base rate. Availability is used when people have to estimate the plausibility of a specific development. Adjustment from an anchor happens when people have to guess a number and a relevant value is available (Tversky & Kahneman, 1974). They all have in common that they are employed as the brain takes a shortcut to the easiest and most available answer, which Kahneman (2011) would explain as result of cognitive ease.

Another founding work of behavioural economics came with Kahneman and Tversky's (1979) article on prospect theory. Kahneman and Tversky (1979) hereby presented a critique of and an alternative to expected utility and rational choice theory. The general idea of prospect theory is that a person who is making a decision uses his or her heuristics and biases (Tversky & Kahneman, 1974) to determine a subjective reference point to evaluate outcomes. In case it falls below the reference point it is considered a loss, whereas outcomes falling above the reference point will be considered a gain (Kahneman & Tversky, 1979). Prospect theory are thus discarding reference-independence which is known from utility theory. Kahneman and Tversky (1979) describe how gains are valued lower than equally large losses, which Thaler (1980) later coined the endowment effect.

The two previous paragraphs briefly introduce the academic work that has initiated the respective theories of cognitive ease and the endowment effect. Kahneman (2011) would further describe the link between heuristics, biases and cognitive ease with a mutual link of causation. Thus, heuristics and biases lead to cognitive ease and vice versa. The effects of cognitive ease are many, and they will be further elaborated upon in section 2.3.1. However, for this paper it is important to note that cognitive ease theory will mainly be employed to explain the feelings that people attach to the P2P sharing processes. Thaler (1980) additionally introduce the endowment effect. He states that people view a loss of a product, that is considered a part of their endowment, larger than an equally large gain of a product, that is outside of one's endowment. The theory behind the endowment effect will be further introduced in section 2.3.2. However, the main applicability of the endowment theory in this research is that it can be employed to explain people's feelings toward their products within the P2P sharing economy.

2.3.1 Cognitive Ease

The idea of heuristics and biases led to Kahneman's development of the *What You See is All There is*-term also shortened to WYSIATI. WYSIATI is a direct result of the human brain wanting to take the shortest way to an answer. This means people often focus on and answer questions from what is cognitively available to them (Kahneman, 2011). This can be categorized as cognitive ease, which is further described as both a cause and a consequence of an enjoyable feeling. People feel at ease, when they are faced with a common, well-known and good situation. They likewise begin to feel good, effortless and familiar with the surroundings, when they are at ease (Ibid). This explains why people do not always opt for the right or most rational choice, when uncertain about an outcome, or at cognitive strain. To properly understand cognitive ease and strain, there needs to first be an understanding of what psychologists call dual-processing.

Dual-processing theory was pioneered by multiple psychologists (Kahneman, 2011, p. 450). The theory is that the brain has two ways of processing thoughts, whereas one is intuitive and fast, and the other is slower and reflective. Since Kahneman (2011) probably is the one to take these two thought-processes the farthest, this paper will focus on his use of the two. He is mostly inspired by early work of Keith Stanovich and Richard West (Stanovich et al., 2000), from which he explains the two systems as follows:

> *"System 1 operates automatically and quickly, with little or no effort and no sense of voluntary control. […] System 2 allocates attention to the effortful mental activities that demand it, including complex computations. The operations of System 2 are often associated with the subjective experience of agency, choice, and concentration."*
>
> (Kahneman, 2011, p. 20-21)

System 1 is thus the part of the brain that is quick, intuitive and unconscious, and take decisions correspondingly. The slower, more thoughtful and conscious part of the brain is System 2. When System 1 is doing the majority of the work, the brain is at cognitive ease. This furthermore means that no danger is near and everything else seems familiar and normal. The other end of the scale is called cognitive strain, which is when System 2 is doing the majority of the work. This is when people need to concentrate and is an indication that problems are present. This is of course a very superficial description of how the brain works. Nonetheless, it gives a brief insight and is highly relevant when it comes to information processing and decision making in human behaviour. The two systems will additionally be employed throughout this paper to explain phenomena that occurs in the data.

2.3.1.a Illusion of Remembering and Truth

When people call forth past memories, they are sometimes under the illusion of familiarity. People are thus prone to accept something familiar as the truth, because it is the first thing that comes to mind (Jacoby et al., 1989; Kahneman, 2011; Whittlesea et al., 1990). One experiment showed that participants would believe a non-famous name was in fact famous 24 hours after being introduced to it the first time (Jacoby et al., 1989). As the brain has already been introduced to the name, the cognitive path to it is easier accessible in the future. The feel of familiarity becomes a sense of pastness which brings forth a feeling of prior experiences (Ibid.). The action hereof falls into the category of tasks that System 1 carries out. Thus, there is no need for activating System 2, leaving the brain at cognitive ease (Kahneman, 2011).

A similar process is undergoing, as people can be under the illusion of truth. If a number or a sentence is repeated multiple times, people are more inclined to believe that number or sentence is correct when put in another context (Begg et al., 1985). One study shows that with two comparable companies' financial statements, the one with the easier pronounceable name is viewed more positively (Shah & Oppenheimer, 2007). Again, since System 1 has easier accessibility to recent, repeated and easy information, it has an easier path to it for future references.

For both the illusion of remembering and the illusion of truth, it holds that anything that makes it easier for the brain to function will *"bias beliefs."* (Kahneman, 2011, p. 62). Thus, it generally explains why people is biased towards familiarity, as they will automatically have a tendency to choose the known above the unknown.

2.3.1.b The Displeasure of Cognitive Strain vs the Pleasure of Cognitive Ease

For the two illusions described above, it is mainly System 1 at work, which means the brain is at cognitive ease. However, as briefly touched upon before, there is cognitive strain on the other end of the scale. People experience cognitive strain, when effort needs to be put into a task, hence an activation of System 2 (Kahneman, 2011). Moreover, with an activation of System 2, people additionally shift to a more analytical and conscious mode. This increases people's ability to focus and solve difficult tasks (Alter et al., 2007; Kahneman, 2011). People are thus more prone to reject the intuitive answer if they have already activated System 2 (Kahneman, 2011).

It has been established that the brain wants to avoid cognitive strain and instead prefers to be at cognitive ease. Yet, there has been mentioned little about why it is so up until now. One probable answer lies in the mere exposure effect (Zajonc, 1968), which suggests that repeated exposure to a stimuli increases the corresponding fondness. This is due to the fact that repeated stimuli is followed by nothing threatening, which then creates the feeling of familiarity and safety (Zajonc, 2001; Zajonc, 1968). Zajonc (2001) mentions how the mere exposure effect is closely related to classic conditioning. Conditioning and more specifically conditioned reflexes originate from Pavlov's (1926) experiments on dogs. By conditioning dogs to hear the sound of a bell before each meal, he found they would already begin to salivate when hearing the bell, instead of when seeing the meal, in future feedings (Pavlov, 1926). It lies deep within dogs to be accustomed to familiar settings, and they will from nature's side adapt to repeated experiences. This supports Zajonc's (2001) claim that the mere exposure effect is naturally developed through evolution. It likewise explains why people find cognitive ease in habitual behaviour and recurrent events. Contrarily, people dislike new, uncommon and unfamiliar events, which leave them at cognitive strain. Ultimately, there can be drawn a connection between cognitive ease and positive feelings as well as between cognitive unease and negative feelings (Kahneman, 2011).

2.3.1.c Habits and Status-quo Bias

With the link from the mere exposure effect to classic conditioning, there can likewise be drawn a connection to habits. Pavlov (1926) states how habits are simply a long chain of conditional reflexes. Therefore, a person who is exposed repeatedly to a given stimulus will correspondingly be inclined to create habits surrounding this stimulus.

Thus, once habits are created, studies show that it is less attractive to break those habits. This is down to regret avoidance, as people generally feel stronger regret from unpleasant outcomes that result from new actions (Kahneman & Tversky, 1982). Largely stemming from this argument, Samuelson & Zeckhauser (1988) developed the status-quo bias. This bias overall suggests that people in many cases would rather go with the status-quo than change. One good example of the status-quo bias is organ donation. One study reveals that countries with an opt-out default option results in a much larger percentage of organ donors in comparison to countries with an opt-in default option (Davidai et al., 2012). As described by Kahneman & Tversky (1982) it mainly comes down to people's fear of what could go wrong by changing behaviour. Hence, people have a tendency to remain within their established habits and the status-quo.

2.3.1.d Critical Reflections of Cognitive Ease

Kahneman (2011) argues that the link between positive feelings and cognitive ease has a long evolutionary history. This corresponds well with Zajonc's (1968) mere exposure effect, as repeated experiences lead to safety and safety leads to survival. Thus, throughout evolution humans have developed a subconscious decision-making mechanism that prefers cognitive ease over cognitive strain. However, it additionally points towards the fact that being at cognitive ease is an attractive state of mind in all of life's episodes and stages. This is for instance true, as marketers make use of cognitive ease to increase likeness and corresponding conversion of their respective products (Smith, 2015; Wilson, 2018). Thus, it can be argued that people's want for being at cognitive ease is true in all cases. Hence, cognitive ease theory cannot be applied to explain behaviour within the P2P sharing economy specifically. Nevertheless, as the findings (section 5.1) will suggest a connection from cognitive ease to the P2P sharing economy can in fact be drawn. This connection consists of two categories within cognitive ease; the displeasure of cognitive strain and habits. Cognitive strain is employed to explain some of the current barriers that lie in the processes of the P2P sharing economy. Thus, the use of cognitive ease herein firstly focuses on describing the negative feelings people attach to these processes. Secondly, cognitive ease theory is additionally employed to explain why people have tendency to accommodate current habits and chose the status-quo.

2.3.1.e Cognitive Ease and the P2P Sharing Economy

Little research has been done regarding cognitive ease and the P2P sharing economy specifically. Nevertheless, studies have been conducted on the barriers and drivers for the P2P sharing economy, which have yield multiple different barriers, such as Hawlitschek et al. (2016) who found a whole list of different drivers and impediments for the P2P sharing economy. These studies have not been focused on a specific scope, but merely yield a whole range of overall challenges or drivers (Albinsson & Perera, 2018; Hawlitschek et al., 2018; PwC, 2016; Vaskelainen & Tura, 2018). It could be argued that some of these might have an effect on people's cognitive ease, when engaging in the P2P sharing economy. Also, researchers have been studying more specific drivers or barriers within the P2P sharing (Conte, 2016; Ert et al., 2016; Hawlitschek et al., 2016; Möhlmann, 2015; Zhang et al. , 2016). However, previous researches have not been studying the specific link to cognitive ease, and neither have they attempted to make an explanatory connection between cognitive ease and its effect on the P2P sharing economy. This paper will attempt to make this connection between cognitive ease and people's willingness to share within the P2P sharing economy through an overall model, combined with the endowment effect.

Furthermore, on a more general note, there has been conducted research on the limitations of the human cognition in regard to climate changes. Johnson & Levin (2009) argue that the heuristics and biases that might have promoted survival in the past are no longer valid to tackle nowadays' climate changes. The mostly-invisible, uncertain and long-term threat that climate changes are can simply not be comprehended by the human brain. In addition, people are offer to the status-quo bias and other cognitive illusions, which creates a barrier for people to make a behavioural change (Johnson & Levin, 2009). Moreover, research suggests that the psychological effect of climate changes will affect people gradually and cumulatively (Swim et al., 2009). Thus, there will be no incentive to make an immediate behavioural change for individuals. Other barriers to a change of behaviour spans a broad range of topics, including the likes of ignorance, uncertainty, mistrust, denial, habits and perceived behavioural control and risk (for a more thorough view upon this topic see Swim et al. (2009)). It is outside of this paper's boundaries to look further into psychology and climate changes. However, a brief introduction is relevant, because it might explain similar behaviour in entering the P2P sharing economy.

2.3.2 The Endowment Effect

The endowment effect was initially developed from the idea of prospect theory by Thaler (1980). Endowment effect is the idea that a product that is removed from a person's endowment is viewed as a loss and hereby valued larger, than if a product is added to the endowment and hereby seen as a gain. Therefore, if a product has become part of a person's endowment that product will have gained a larger value to that person and he or she will correspondingly underweight opportunity costs (Thaler, 1980).

The endowment effect focusses on two central topics, which are reference-dependence and loss aversion. Reference-dependence is what makes sellers and buyers frame a product as either a loss or a gain in comparison to the status-quo. Loss aversion makes people value losses larger than gains in accordance to prospect theory (Kahneman & Tversky, 1979). There has been conducted multiple experiments on the endowment effect, which include both the exchange paradigm and the valuation paradigm. In the exchange paradigm, it is tested whether people are reluctant to exchange a good for another. In the valuation paradigm, it is tested whether people price owned products higher than non-owned products, thus creating gaps between Willingness-To-Accept (WTA) and Willingness-To-Pay (WTP) (Kahneman, 2011; Morewedge & Giblin, 2015). Ultimately, if people are reluctant to exchange an owned product or price it higher than non-owned products, there is evidence for the endowment effect. Hence, WTA-WTP gaps would suggest the presence of the endowment effect on the P2P sharing economy market.

While reference-dependence and loss aversion are still central to the endowment effect, more recent research has shown that a set of other factors also influence it. This includes both the sellers' and the buyers' point of view, as they at any given time will react upon a multitude of different inputs. The following part will take a closer look at these recent studies.

2.3.2.a Psychological Ownership

When a person attaches feelings to a product that person employs psychological ownership. This is not only based on physical or factual ownership, but can also be employed through touching a product or merely imagining ownership thereof (Peck & Shu, 2009). There are two different explanations of psychological ownership, for which each represent their own take on it (Morewedge & Giblin, 2015). This first explanation relates to the positive associations and experiences with the products. Whereas, the second relates to the Self-Referential memory Effect (SRE) which increases the perceived value of products (Ibid.). The first is the predominant explanation used in relation to the endowment effect. Therefore, this explanation will be employed in this paper to describe psychological ownership.

It arises from the idea that ownership creates non-transferable associations with the product or between the self and the product. Thus, whether a person associates a product with a positive or negative experience will affect the valuation accordingly. Hence, a product with a negative experience associated to it will not be valued higher by an owner compared to non-owners of that product (Issacharoff & Loewenstein, 1994). On the other hand, positive associations will make them value the product higher. This additional value increases over time, as more experiences and associations to the product is made, which increase the psychological ownership (Morewedge & Giblin, 2015). As associations between the product and the self is created, the product becomes part of the owner's identity and the owner's self-concept (Belk, 1988). Hence, a potential loss of the product would be perceived as a threat to the self (Dommer & Swaminathan, 2013). Selling the product entails the loss, which affects the WTA of the sellers but not the WTP of the buyers. Thus, psychological ownership creates WTA-WTP gaps. However, according to Schurr & Ritov (2014) this gap would be reduced if the seller could retain a portion of or not give up the entire product.

2.3.2.b Reference Prices

Whereas endowment theory puts loss aversion in the centre, reference price theory suggests that the endowment effect can be explained through bad deal aversion instead. Thus, when valuing a product, sellers will be inclined to inflate their WTA, where buyers will be inclined to deflate their WTP in order for them to avoid getting a bad deal. Buyers and sellers will therefore unconsciously be attending more to the lowest and highest reference prices respectively, as they have the greatest influence on their transaction utility (Weaver & Frederick, 2012).

This is true in the in the experiments conducted by Carmon & Ariely (2002) on concert and sporting ticket events, where there is a difference in resale value in comparison to the face value. Studies show that people who are reselling their tickets tend to focus on what they forego (e.g. an experience) by selling, whereas buyers tend to focus on the expenditures of buying (Carmon & Ariely, 2002). The sellers are foregoing basketball tickets, thus a what-would-be large experience to them. They are therefore searching for the highest reference price, as they seek to be compensated for giving up this experience. On the other hand, the listed ticket price for such a basketball game is not too high. The buyers are thus keen to compare their buying price to the face value of the ticket and pay accordingly (Ibid).

The theory is based on Helson's (1947) adaption-level theory, which suggest that judgement is proportional to deviations from a comparison standard. Thaler (1983) further expands on the reference price theory in connection with the endowment effect by introducing the concept of transaction utility. This concept is essentially the perceived value of whether the deal was favourable or unfavourable. It is described through the difference between the amount paid and the reference price.

Conclusively, reference price theory predicts the smallest WTA-WTP gaps when reference prices are moderate or when both parties have an equally large gap between the reference price and the amount paid. Moderate prices will lead to lower transaction disutility, as the reference price and the agreed price will be closer to each other (Morewedge & Giblin, 2015; Thaler, 1983; Weaver & Frederick, 2009). Hence, reference pricing can partly describe the underlying cognitive reasons for the endowment effect. Furthermore, it could be utilized as a tool to minimize the endowment effect through establishing overall moderate reference prices.

2.3.2.c Biased Information Processing

Whenever people buy, choose or sell something they create new or add to existing cognitive frames. The next time a person has to choose or buy something, she will access frames that are related to keeping or taking the money. Conversely, if a person has to sell a product, she will access frames that are related to keeping the product (Ashby et al, 2012; Johnson et al, 2007). In addition, each person will have individualized frames that information is stored within. When they then need to make a decision, they draw on information from within a specific frame. As seller and buyer are not drawing information from the same frames, WTA-WTP gaps can occur, which are not solely explained by the endowment effect (Carmon & Ariely, 2002). Keep in mind that people want to be at cognitive ease, which is also applicable for people accessing their cognitive frames. Sellers and buyers will thus spontaneously and automatically access their respective frames when giving up or choosing a product (Ashby et al, 2012; Johnson et al, 2007). Information that is consistent with a given frame seems easier to access than information that is not. However, the importance of this accessability in valuation is less evident in research done on the topic (Morewedge & Giblin, 2015). For this paper, biased information processing will therefore be assessed as having an influence on valuation, but it is not regarded as a sole factor for WTA-WTP gaps.

2.3.2.d Critical Reflections of the Endowment Effect

In the introduction to the endowment effect above, it is mentioned how more factors need to be taken into account, when considering the subject valuation of a product. This is furthermore a point of criticism that is addressed by later evaluations of the endowment effect. Especially experimental economists argue that in an experiment, the endowment effect will only be visible to those who are looking for it. Researchers studying the endowment effect are therefore prone to misinterpret certain behavioural phenomena as the endowment effect (Klass & Zeiler, 2013; Plott & Zeiler, 2017). Some more recent experiments show that mere ownership, in fact, does not explain a person’s willingness to trade or exchange (Klass & Zeiler, 2013).

Furthermore, some studies within psychology and economics show signs of expectation-based reference points. This means participants value products differently if they expect to own it in comparison to not owning it (Ericson & Fuster, 2014). Another factor that can interfere with the results of the respective behavioural tests is experiment demand and the corresponding training procedures. In case the participants have to learn certain skills or procedures before entering an experiment, they will be inclined to act differently than they would in more natural settings (Isoni et al., 2011). This applies to experiments conducted both for and against the existence of the endowment effect.

Evolutionary Advantage

To several evolutionary psychologists, the endowment effect can merely be described as an evolutionary advantage. The reason is that people on average will improve their conditions if they gain more from bargains (Huck et al, 1997). In accordance to some research the endowment effect is very similar in people across age groups (Harbaugh et al, 2001), which points towards a naturally developed instinct. In support of this view, the endowment affect has additionally been observed in non-human primates, including chimpanzees and capuchin monkeys (Brosnan et al., 2007; Lakshminaryanan et al, 2008). Altogether, there are indications that the endowment effect lies deep within our genetics and is thus not solely a result of human cognition.

However, there are counter arguments towards the evolution-based point of view. Different cultural backgrounds lead to different levels of the endowment effect, which may come down to identity-related values (Maddux et al., 2010). In addition to this, studies on dissimilar hunter-gather tribes show how their exhibition of the endowment effect varies in accordance to how isolated the tribes are (Apicella, Azevedo, Fowler, & Christakis, 2013). Lastly, the data showing signs of the endowment effect in non-human primates can likewise be explained through general loss-aversion and specific in-group behaviour (Chen et al, 2012; Mahajan et al., 2011). Ultimately, there are not enough evidence at this moment to determine the endowment effect origins from nature as an evolutionary advantageous behaviour (Morewedge & Giblin, 2015).

Strategic Misrepresentation

Studies on the endowment effect are often criticised for being strategic misrepresentations due to the nature of its data collection method. Especially for the valuation paradigm, there is a high chance the participants get the feeling they are negotiating. If that is the case the participants will value the given product wrongly and not in accordance to what they truly think of it (Klass & Zeiler, 2013; Plott & Zeiler, 2005). Plott & Zeiler (2005) conducted studies on this matter, where they tried to modify their procedures to address all possible misconceptions. In their experiments they observed no WTA-WTP gaps, which suggests the endowment effect is merely a strategic misrepresentation of participants being in an experimental environment.

On the other hand, multiple studies find that the endowment effect cannot be reduced to a strategic misrepresentation. This is exemplified by Horowitz & McConnell's (2002) research on WTA-WTP gaps, which confirmed similarities between real world experiments and those conducted in set up settings. Furthermore, Van Boven et al.'s (2000) research revealed that buyers and sellers simply do not predict the endowment effect. Ultimately, there are not sufficient evidence to suggest that the endowment effect is a mere strategic misrepresentation. Instead, multiple studies have shown that the endowment effect exists both in the experimental settings and in the real world. This might, on the other hand, suggest that strategic misrepresentations can likewise occur in experimental settings and in the real world, depending on several different factors.

The Endowment Effect and Behavioural Economic

The criticism of the endowment effect extends to the whole field of behavioural economics. The main data gathering process within behavioural economics is to conduct experiments in a set up stage. It is argued that this is insufficient to develop general theories or models that can explain behaviour, let alone replace rational-choice theory (Klass & Zeiler, 2013; Posner, 2006). Another argument against the endowment effect is that it is built upon a descriptive model, instead of a normative. Thus, the endowment effect can only be used to describe phenomena in the real world but not predict it. Again, this can be extended as a general criticism of behavioural economics, as none of the current models are able to properly predict behaviour (Berg, 2003; Kersting & Obst, 2016).

The authors will seek to accommodate the aforementioned criticism throughout this paper. First of all, there will be found answers to whether ownership does in fact explain a person's willingness to trade or exchange, specifically for the P2P sharing economy. This will be done all the while the authors are aware not to interpret any phenomena as the endowment effect which could otherwise be explained as something else.

2.3.2.e The Endowment Effect and the P2P Sharing Economy

There have been few previous studies of the endowment effect within the P2P sharing market. However, some researchers have been indirectly looking at the sharing economy. Ritov & Schurr (2014) study shows a decrease in the endowment effect, when sellers do not have to give up all of the ownership. Thus, highlighting a lower endowment effect from activities such as sharing rather than selling. However, studies on specific markets, such as car and clothes sharing, suggest that the endowment effect might hinder the flourishing of the P2P sharing economy. The reason is that for these specific markets, people tend to overvalue their own products and generally avoid sharing them (Liu et al., 2014; Park & Armstrong, 2017).

In contrast to endowment theory, Shaffer's (2015) master thesis research found a reverse endowment effect on P2P sharing, when compared to redistribution markets. He additionally found a higher level of psychological ownership on the P2P sharing market. This does not correspond logically with each other, as the endowment effect is closely correlated with the psychological ownership (Peck & Shu, 2009).

Conclusively, there is only a few studies looking at the sharing economy from an endowment theory perspective. These studies point in different directions, without much further support for either of them. The authors will make sure to keep these findings in mind, when analysing the data. Yet, without much support, they will have little relevance for this paper.

3 Problem Statement

Ideally everyone would engage in the sharing economy to decrease the idle time of all products and minimise overconsumption. Overconsumption is an important environmentally issue to address, since ensuring a sustainable usage of the earth's resources will secure the survival of future generations. However, despite rapid growth within the sharing economy, not everyone is engaging herein. It therefore becomes of interest to take a more thorough look into the drivers and barriers for people's reasons to engage in the P2P sharing economy. As previously touched upon, multiple studies have been conducted within this field. Nevertheless, with the scope of behavioural economics, and more explicitly cognitive ease and the endowment effect, it is believed that an improved understanding of people's willingness to share can be obtained. Thus, studying feelings about products and processes in the P2P sharing economy can lead to increased knowledge on people's behavioural patterns.

3.1 Research Questions

- How do people's feelings about products and P2P sharing processes affect them to engage in the P2P sharing economy?

    - How does cognitive strain affect people's willingness to engage in the P2P sharing economy?
    - How does the endowment effect affect people's willingness to engage in the P2P sharing economy?
    - How can behavioural barriers stemming from cognitive strain and the endowment effect be overcome to engage people in the P2P sharing economy?

3.2 Delimitations

This paper analyses how people's feelings about products and P2P sharing processes affect their engagement in the P2P sharing economy. Hence, the aforementioned problem statement and subsequent research questions need to be addressed. The aim of this section is to present the empirical, theoretical and methodological delimitations that have been made to achieve a proper frame in regard to the overall scope of the research.

A large issue of today's society lies in people's general high level of consumption. One way to address overconsumption lies in a recently popularised trend, the sharing economy. As touched upon in section 2.2, the sharing economy consist of multiple subcategories that in one way or another seeks to lower consumption. Due to the large number of subcategories and definitions within the sharing economy, the authors found a further delimitation was necessary. Thus, the empirical focus was narrowed down to the P2P sharing economy (see definition on page 10).

With the increasing focus on the sharing economy, it is arguably important to get a better understanding of people's engagement herein. Therefore, this paper's focus is further narrowed down to focus on people's willingness to share. Since the shared products within the P2P sharing economy include people's own belongings, it is argued that people attach feelings to them as stated by endowment theory. Thus, the authors chose to research the effects of the endowment effect within the P2P sharing economy. However, throughout the data collection process, the authors additionally found that cognitive strain affected people's willingness to share. Hence, theory on cognitive ease was included in the overall scope of the research. This ultimately led to the construction of this paper's problem statement and subsequent research questions.

To address the problem statement and subsequent research questions, a qualitative empirical research design was developed. The choice of a qualitative research is due to the nature of its qualities in studying people's feelings, behaviour and perceptions. The aim of the research is to generate a model that explains the connection between the two first research questions and the third. It tries to generate a model, which explains the causation between the barriers, stemming from cognitive strain and the endowment effect, their effect on people's willingness to share and how they can be overcome. Thus, this research falls into the category of an inductive research. In order to generate this model, it is required to both have knowledge of people's engagement and disengagement in, as well as their deselection of the P2P sharing economy. The focus group method was chosen as the most applicable methodological approach to achieve this, since the group of participants can both include users, providers and non-users. Ultimately, all opinions and levels of engagement are included in the data, which can be employed to address the overall problem statement. The overall methodological approach will be further elaborated upon in the following section.

4 Methodology

This section tries to present the methodology applied for the research to sufficiently answer the problem statement and research questions presented in the previous section. The methodological approach followed a dynamic process of reviewing literature, collecting data, analysis and presentation of findings. It was decided that the research would be a qualitative empirical research and employ inductive reasoning. This was decided to appropriately answer the problem statement, as this research method is the most adequate to analyse and explain people's feelings, perceptions and behaviours (Denzin & Lincoln, 2000; Glaser & Strauss, 1967).

Firstly, all relevant literature was reviewed to create the theoretical and empirical frame for this paper. When the literature review was complete, the data was collected based on the chosen research methodology. Data was collected on the basis of qualitative data collection methods, by conducting interviews and focus groups. This data was then processed, by transcribing each focus group and interview prior to the analysis. During the processing of the first focus group, findings within cognitive ease was discovered and included in the research, which initially focused on the endowment effect. Thus, an additional literature search on cognitive ease was completed before the analysis could begin. The analysis is divided into two main sections, which are sections 5 and 6. The sole aim of section 5 is to present the findings from the collected data. In this section there is thus no interference from theory or other sources. While section 6 attempts to generate generalisations, based upon the findings presented in section 5.

The authors initially began the analysis by coding all the focus groups and expert interviews according to theoretical and empirical background, and the research questions. Each code was based on the direct content and an interpretation of examples, anecdotes and specifically chosen quotes. Findings in each code were presented in section 5. These findings were hereafter analysed in regard to their applicability to the P2P sharing economy market as a whole in order to make generalisations. The goal of the generalisation was to employ inductive reasoning to develop a final model, which could explain the causation between the barriers, effects and solutions from the findings. In the end of the process, the authors have discussed the overall findings, made their concluding remarks and reflections upon future implications.

The following sections will include the methodological choices that have been taken to conduct this research. This includes inductive research, the validity and reliability process and the collection of primary and secondary data. The decisions made on the different methodological choices are presented and critically discussed throughout section 4.

4.1 Inductive Research

Throughout this paper the authors will seek valid explanations that can generate answers to the problem statement. For this there will be made use of logical reasoning in the form of inductive methodology. Induction is the establishment of a rule, theory or premise from one or more observations. The term is often stated oppositional to deduction, as the two are directly in opposition to each other. While the use of induction is employed to establish a rule or theory, deduction is the testing of already established rules or theories. Deduction can therefore be described as interpreting *from above*, whereas induction is interpreting *from below* (Reichertz, 2014).

Within induction there exists both quantitative and qualitative induction. Quantitative induction is built upon multiple observations of the same product, which are then extended into a rule. This does not convey the final truth, but instead merely means it is probable. Qualitative induction stands a bit in contrast to quantitative induction, as the idea here is to explain an observation with already existing knowledge. Thus, if there exists a rule or theory on a topic, this can be applied to support what is observed by the researcher (Reichertz, 2014). In this paper, the authors will mainly be employing qualitative induction, as they seek to set up a model that explains observed behaviour within the P2P sharing economy. This will be done through a small set of observations that are supported by already established rules and theories in the field of behavioural economics.

However, inductive reasoning is criticised, as it is impossible to fully verify generalisations based on the findings. This is due to the fact that the findings is only limited to what has been observed, as Hume (1738) puts it:

> *"There can be no demonstrative arguments to prove, that those instances, of which we have had no experience, resemble those, of which we have had experience."*
>
> (Hume, 1738, p. 89)

However, Hume (1748) also acknowledges the inevitable need for inductive reasoning in order to develop theories and models, but advocates for sceptical doubts based on common-sense. Thus, the findings within this research will be analysed and generalised with some scepticism as to its validity, which will be explored in the following section.

4.2 Validity and Reliability

Qualitative research is broadly defined as any type of research that produces findings without the means of statistical analysis or other quantification. Instead, the aim is to build meaningful findings through the recognition of patterns among words (Leung, 2015; Strauss & Corbin, 1990). Given the diverse types of qualitative research, there are many possible ways of accessing the quality of a research. The quality of a qualitative research can often be assed in terms of reliability and validity (Golafshani, 2003; Leung, 2015).

The reliability is generally a concept used to evaluate quantitative research. According to some academics, it is irrelevant within qualitative research since reliability issue concerns measurement (Golafshani, 2003 [Stenbacka, 2001]). On the other hand, others state the importance of reliability for qualitative research in terms of trustworthiness (Golafshani, 2003 [Patton, 2001]; Strauss & Corbin, 1990). Reliability of a qualitative research is referred to as the ability to replicate the results of the research under a similar method (Carmines & Zeller, 1979; Kirk & Miller, 1986). Thus, to achieve reliability, the researchers need to ensure that the research is minimally affected by chance disturbances. This is achieved through methodological choices that guarantee the replicability of the research findings (Carmines & Zeller, 1979).

However, proven reliability does not implicitly make the research valid (Golafshani, 2003). While, most academics agree that validity is important, in order to qualify the measure of quality, many have developed their own concepts of validity (Golafshani, 2003 [Davies & Dodd, 2002; Lincoln & Guba, 1985; Mishler, 2000; Seale, 1999; Stenbacka, 2001]). Common for most is that the validity resides in the determination of whether the research truly measures what it was intended to measure. Thus, it often refers to the appropriateness of the tools, processes and data used for the research (Leung, 2015). Hence, the appropriateness of the methodology. The validity of the research can therefore be ensured through the appropriate methodological choices. The reliability and validity of the methodological choices made in this paper will be touched upon when going through the different data sources.

4.3 Primary Data

The primary data of this research consist of focus groups (4.3.1) and expert interviews (4.3.2). The findings are mainly based on the data derived from the focus groups. The interviews will then be used to either support or reject those findings. Therefore, a thorough walkthrough of the methodological choices in regard to the focus groups will be presented in the following section.

4.3.1 Focus Groups

The focus group as a method resembles group interviews, which is essentially interviews conducted with multiple people at once. However, it is different in its structure, as the participants are allowed to interact and discuss among each other. The interaction among the participants is important for the outcome of the focus group, as it is within these interactions the data is produced (Morgan, 1997). As a result, the focus groups are a great tool to produce an understanding of people's opinions, experiences and interpretation of a given topic (Bloor et al., 2001; Morgan, 1997).This is also noted by Krueger:

> *"[…] the comparison that participants make among each other's experiences and opinions are a valuable source of insights into complex behaviours and motivations."*
>
> (Morgan, 1997, p. 15[Krueger, 1993])

Belk et al. (2013) criticise the use of focus groups in academia, due to the impact on the outcome of group dynamics. Thus, it is often a good idea to combine focus groups with another data collection method. By combining methods Fern (2001) argues that researchers maximize the potential for sufficient argumentation and validation of the data. This could be done by making follow-up interviews, experts interviews, experiments or questionnaires (Kvale, 1996). However, Morgan (1997) argues that focus groups can be self-contained, as they reveal aspects of experiences and perspectives that would otherwise be difficult to access. Nevertheless, he endorses the notion that stronger arguments can be made if combined with other research methods, such as previous research findings, surveys, and interviews (Morgan, 1997).

When focus groups are the main data source in a research, the researcher needs to make a set of methodological choices. These choices have to consider the planning (4.3.1.a.), conducting (4.3.1.b) and analysing (4.3.1.c) of the focus groups (Morgan, 1997; Bloor et al., 2001). Thus, there needs to be reflected upon what happens prior to, during and after the focus groups are held. These considerations will be presented in the following sections.

4.3.1.a Planning

Before conducting the focus groups, some of the major decisions to be made are within the composition, including the right participant characteristics, the size and the number of groups. After identifying the composition of the groups, the recruitment method needs to be determined. Lastly, the structure needs to be considered (Morgan, 1997; Bloor et al., 2001).

Composition

Within qualitative research designs the number of participants is often small, which increases the importance for a selective and analytical selection of participants. Thus, important participant characteristics were chosen to screen potential participants in the selection process. It was important to both consider the interaction between participants and characteristics of the individual participants (Kuzel, 1992).

The authors determined that four distinctive characteristics were needed to minimize the risk of skewing the data. They need to be Danish to allow a fluent discussion on the participants' mother tongue, hence avoiding potential linguistic barriers. Furthermore, the research was aimed to focus on millennials, who are the largest consumer group and the most important age group for economic activity (Gapper, 2018). This makes them highly relevant to research, as they are important in order to understand future consumption patterns. Both users and non-users, and participants with good and bad experiences were desired to be included. The reason is they each represent different opinions and perspectives on the P2P sharing economy. Thus, four criteria were created from which the participants were chosen:

Table 1: Participant Characteristics

Nationality	Danish
Age group	Millennials (approximately 20-40 years old)
Usage	Combination of non-users, users and providers of sharing economy.
Experience	Combination of people with good and bad experiences.

The recommended number of participants within a focus group varies from 4 to 12 between different academics. Nevertheless, all agree on the importance of choosing the right size (Belk et al., 2013; Morgan, 1997; Bloor et al., 2001). For this particular study it was suitable with a relatively large group, as it will be beneficial with several different perspectives, while ensuring an adequate discussion (Belk et al., 2013; Bloor et al., 2001; Morgan, 1997). In order to secure this, the desired number of participants is between 6 and 8, which is also the most common targeted size (Belk et al., 2013).

The goal was initially to have at least two focus groups. The specific number of groups is dependent on the nature of the research. As this research attempts to develop a set of hypotheses based on the behavioural patterns, the number of needed groups could potentially be high. Also, the research focuses on something which can only be supported by few previous academic papers. Some academics recommend to keep conducting focus groups until little or no new data is deducted from them (Kvale, 1996; Morgan, 1997). This is also referred to as theoretical saturation by Eisenhardt (1989) and would also secure high reliability, as most possible outcome would be covered (Carmines & Zeller, 1979; Kirk & Miller, 1986). This research includes two focus groups. It could arguably have been desirable with more. However, as many of the findings from the first focus group also came up in the second, with only very little new findings. This could point towards theoretical saturation (Eisenhardt, 1989) and high replicability of the research method (Carmines & Zeller, 1979; Kirk & Miller, 1986). The recruitment process of these focus groups is described in the next session.

Recruitment

Recruitment is in general a challenge, especially as the participants for a focus groups need to fit specific characteristics (Kuzel, 1992). Through a cooperation with the P2P sharing platform, Yepti (see Box 2 on page 33), the authors were able to distribute a recruitment questionnaire to more than 3.000 active users of Yepti. This enabled the reach of a large sample of potential participants, who did not know each other before hand. Another recruitment method used was the *snowball-sampling* (J. C. Johnson, 1990), where the researchers took advantage of their network by sharing the recruitment questionnaire on social media. However, an important part of the selection process from the snowball-sampling, was to ensure the authors and participants were unacquainted (Spradley, 2016).

Box 2: Yepti Description

YEPTI

Yepti have developed a platform, which facilitates the sharing of products between providers and users for a fee. Thus, the company fits within this paper's definition of the P2P sharing economy. Yepti have a vision to "*be part of the solution of the economic, social and environmental challenges we are facing not just in Denmark but in the world today.*" (Yepti, 2019)

Yepti have supported the research within three different areas. Firstly, they have provided the authors with a broader understanding of people's behaviour through their user data. Secondly, they allowed the authors to contact their users in the recruitment process for the focus groups. Lastly, Yepti's CEO, Johannes Lockwood, have been interviewed regarding his knowledge on the P2P sharing economy.

The screening process included a recruitment questionnaire based the characteristic in Table 1; nationality, age, degree of participation in P2P sharing and their experiences with the P2P sharing economy. It also consisted of possible dates where they would be able to attend (Appendix C). Based on these answers it was possible to use the purposeful sampling method to choose the available participants, who were most likely to assist in answering the research questions. Purposeful sampling method increases the replicability of the research, as the same characteristics can be used to recruit participants in a similar research. Moreover, another advantage of purposeful sampling is that it enables an easy generalisation compared to random sampling, since all participants have the characteristics important for the research (Palinkas et al., 2015). One important concern about purposeful sampling is the risk of being unintentionally open to selection bias. Selection bias is the idea that researchers select data or participants who are inclined to confirm their hypothesis (Ibid.). This was attempted eliminated by ensuring that the authors only had knowledge about the participants from the questionnaire. Thus, lowering the risk of selection bias.

A combination of the two methods employed led to 30 responses from potential participants. Most of the respondents were millennials (56.7%), which provided a base of 17 respondents who were in the desired age group. Out of these 17 respondents, 10 were able to participate on one out two desired dates (Appendix E & F). It is important to note that the majority uses sharing platforms a couple of times a year, and that only one participant falls into the category of non-users. Furthermore, it was not possible to get anyone with bad experiences from the P2P sharing economy. While there are no suggestions that more diverse focus groups would have led to better results, it could be considered a limitation of this paper. Conversely, the composition of only one non-users might prove to be an advantage. This is due to the fact that non-users would most likely base their opinions on perceived belief of the P2P sharing economy. They would nevertheless be able to provide insights on their choice not to engage in the P2P sharing economy. Furthermore, many of the users were in a sense non-users, as they only used the most common sharing platforms, such as AirBnB and Uber. They were therefore able to give insights on why they are not engaging in other types of P2P sharing. One last notice is that it would have been desirable to have participants with bad P2P sharing experiences. They would be able to truly provide a more negative account of the P2P sharing economy.

Structure

The structure is primarily related to the moderator's role, as well as the number and framing of questions. Most focus group studies use the funnel model, which was also employed in this research (Morgan, 1997). The focus groups started with broad and open questions about the overall perception of the P2P sharing economy. Hereafter followed more specific questions about their considerations on pricing and drivers for entering the P2P sharing economy.

The focus groups also included one experiment with two connected tasks of pricing. The first task involved pricing a product they would like to buy or rent. The second task involved pricing a product of their own to share with others. These tasks were completed as part of an experiment to compare their pricing and determine if they were subject to the endowment effect. Such experiments can also function as a tool to settle on further discussion topics (Bloor et al., 2001). For these focus groups it allowed participants to discuss their reasoning behind their pricing.

The focus groups were scheduled to last one and a half hour. It included two breaks of five minutes to complete the tasks and a 15 minutes dinner break following the second task. The two tasks were scheduled to be held after 20 minutes and 45 minutes and enables the moderator to change to focus of the discussion. Hence, the discussion will have three different focuses consisting of approximately 20 minutes each; the first focuses on the P2P sharing economy, the second on the potential cognitive strain, and the third on results from the experiment, which relates to the endowment effect. The dinner was also recorded as participants generally are likely to further discuss the topics introduced during focus groups (Bloor et al., 2001) (see Appendix G).

Generally, there is a risk that focus groups become an expansion of an individual interview, which ruins social interaction and hereby lowers the data quality (Colucci, 2007). Thus, it is important that the role of the moderator is well-managed, leaving the group enabled to interact and discuss the different questions without interference. These social interactions can be influenced by the group dynamics, which skew the result. Group dynamics creates a risk that individual perceptions might not be shared during an interview. It can block those less socially strong to share their perceptions, while adapting their perceptions to the more socially strong participants. Thus, it is often not used in academia (Belk et al, 2013). However, Morgan (1997) argues that the moderator needs to ensure these group dynamics are coped with. It is also the role of the moderator to create a social setting where inclusion in the discussion is desirable without taking control of the discussion (Bloor et al., 2001; Kvale, 1996). It is important to be attentive to the potential of the moderator affecting the result, as in any other form of qualitative research (Morgan, 1997).

Box 3: Conducted Experiment

Experiment: Testing for Endowment Effect

An Experiment was conducted during the focus groups, in accordance with the valuation paradigm, to test if the participants revealed any WTA-WTP gaps. This small experiment was conducted to test for any presence of the endowment effect within the P2P sharing economy. It included two set of tasks separated by 20 minutes of discussing something else. Firstly, the participants were handed a note (Appendix H), where they had to write down a product they would like to rent, the cost to purchase it and how much they would pay to rent it for a day. Secondly, they were handed a new note and asked to write down a product that they own, how much they paid for it and how much they would charge if they would rent it out. The chosen sharing prices would be calculated as a percentage of the price they paid to buy it or the cost of the product (Appendix I). If the experiment yielded a significant higher sharing price on the owned products compared to non-owned products, it would indicate an endowment effect. Furthermore, participants were asked to elaborate on their price to determine whether their reasoning yielded any signs of the endowment effect.

The two tasks of the experiment were separated by the 20 minutes to secure pricing of the products were not based on the same cognitive frames. Furthermore, participants were asked to price their own products last to ensure any potential positive associations were excluded in the pricing of products they did not own.

4.3.1.b Conducting

The cooperation with Yepti enabled the opportunity to offer the participants payment of a DKK 100 voucher to their platform. Furthermore, the participants where offered sandwiches, sodas, snacks, coffee and more. However, some potential participants decided to cancel, as free parking was not offered, and no direct cash remuneration was offered. However, it is important to reach a balance where participants participate, as they feel they have something to contribute to the topic and not participate only due to the compensation (Bloor et al., 2001; Morgan, 1997).

Both focus groups went as planned and kept the one and a half hours duration as scheduled. Also, each of the three sections mentioned earlier were kept at approximately 20 minutes, and the dinner took around 15 minutes. The exercises yielded the expected result and became the foundation of the discussion for the last 20 minutes, as planned.

During the focus groups, one of the authors were the moderator, whereas the other one focussed on taking notes and potentially supplying the moderator with inputs. The moderator was asking open questions to each of the participants in the beginning, but as the session continued, the participant become better at discussing amongst each other. The moderator managed to guide the conversation towards the topics relevant to the research, while discarding potential irrelevant topics, such as the environmental impact of the P2P sharing economy. The dinner functioned as an opportunity for the participants to mingle and discuss among each other. As their primary common denominator was the focus group, they were engaging in discussion of previous discussed topics. This actually yielded a lot of interesting findings in terms of extracting completely unfiltered comments, opinions and discussions.

During the focus groups the risk of social desirability bias needed to be accounted for, as it could potentially skew the results. This was especially important for this research, as the goal was to find barriers that would make people unwilling to use the P2P sharing economy. Hence, if people would find it more socially acceptable in the focus group to engage in the P2P sharing economy, despite having different opinions, it could lead to results being affected by the social desirability bias. The moderator tried to address the social desirability bias through indirect questioning. Indirect questioning is the careful and polite structure of questions with the aim of removing the participants from the framing of the question. By removing the participants from the framing, it lowers people's self-involvement in their answers. Thus, reducing the risk of social desirability bias (Fisher, 1993). One example of the application of indirect questioning in the focus groups is the following:

"There is a general tendency of a higher price on owned products when compared to non-owned products. What could be the reasoning behind this?"

(focus groups, 2019)

Through indirect questioning, the authors hereby addressed the risk of social desirability bias with the aim of reducing it. Nevertheless, a challenge occurred in the second focus group, as one of the focus group participants indicated he was surprisingly positive towards the P2P sharing economy. This ultimately suggests the participants were affected in a positive way towards the overall topic of the focus group. However, this challenge was accommodated in later stages of the focus groups, as the participants were allowed to inflict their negative views upon the P2P sharing economy. Thus, an overall negative environment was also created to contradict the positive associated feelings.

4.3.1.c Analysing

Extracting data from a focus group discussion consist of two primary tasks; transcribing and analysing the content or the interactions, depending on the research focus (Bloor et al., 2001; Morgan, 1997). The transcribing is an important task enabling the later analysis of the content. The analysis will be focused on coding the content into the different theoretical frames to find meaningful quotes that highlight a subconscious or conscious behavioural pattern (Bloor et al., 2001). Thus, the transcription is important, as this lay the foundation for the further analysis.

The transcription was done using the intelligent transcription method, in order to omit all "ums", "oms", laughter and pauses throughout the conversation. It also includes some light editing of deleting irrelevant words or short sentences and adding small elaborations of what the focus group participants are referring to if it is not clear in the quote.

All the coding of the transcribed focus groups was done using the NVivo software, which allowed for more effective work. Coding helps concise the large amount of data from the transcription into different themes, categories and theories to get a better understanding of what have been discussed (Strauss & Corbin, 1990). The codes were categorized according to primary theories and research questions. Furthermore, overall statements about the P2P sharing economy were also coded and used for both the analysis and supporting framework.

The coding was followed by an interpretation method (Bloor et al., 2001). Interpretation is focused around the hermeneutic method of interpreting small sections of data to get an understanding of the participants' perception of a given topic (Ibid.) This results in an improved understanding of the meaning behind different anecdotes, examples and quotes.

The different codes in the end included a lot of quotes from the interviews and focus groups. All of these findings have been reported in the analysis and partly in the discussion. The method for the analysis highlighted multiple quotes or statements which revealed a similar story. The most relevant and precise quotes were cited directly to properly reveal the findings from the focus group discussions. A few quotes were indirectly cited, while the remaining quotes were summarised in relation to the topic at hand and used to support the more relevant and precise quotes. All quotes presented in the paper are translated from Danish to English. This is a challenge, as qualitative research generally considers and finds meaning in words (Denzin & Lincoln, 2000; van Nes et al., 2010). The authors are aware that meaning may get lost in the translation. This challenge was partly overcome by postponing the translation of quotes to the later stages of the research, which is arguably the better methodological approach (van Nes et al., 2010). Thus, the analysis is completed with the original quotes and only translated for the final presentation.

4.3.2 Interviews

The interviews with Johannes Lockwood, CEO of Yepti, and Jon Wegener, neuroscientist and external lecture at CBS, are both qualitative semi-structured interviews. The qualitative semi-structured interviews were chosen due to different aspects, such as the desired outcome of the interview. The interview simulates an everyday conversation with open questions and a loose structure. Yet, it tries to uncover some specific data concerning the interviewees' area of expertise. The structure allows the interviewer to go in depth with the interviewees answers to get an understanding of the interviewees perspectives, behaviour and experience (Kvale, 2007).

To further validate the method, Kvale and Brinkmann's (2009) seven stages of an interview investigation will be employed; (1) thematising, (2) designing, (3) interviewing, (4) transcribing, (5) analysing, (6) verifying and (7) reporting. Thematising includes the process of clarifying the purpose of the interview. The second stage is the development of the design of the interview, often by forming an interview guide to ensure that the interview yield the data needed for the research. The third stage consist of interviewing the interviewee. After the interview have been conducted, it is transcribed. Hereafter follows the fifth stage, which consist of analysing the data using the appropriate tools in order to later be able to verify the interview findings. Lastly, the findings are reported in the paper.

Firstly, the purpose of the interview with Johannes Loockwood was to get an understanding of their users' behaviour, as he has access to data on 30.000 users of the P2P sharing economy through their platform. It was furthermore desired to get some broader insight into the P2P sharing economy from the interview. The purpose of the interview with Jon Wegener was mainly to verify and validate some of the findings from the focus groups. Moreover, the authors sought a deeper understanding of the underlying reason for the behavioural traits found in the data.

Secondly, the overall design of the interviews was based on the selected purpose as stated above. An interview guide was made prior to each interview to achieve interviews that were structured to reveal the data needed for the analysis (Kvale, 2007). Prior to the interviews, the interviewees were given a brief introduction to the research in order to prepare them for the purpose of the interviews.

Thirdly, during the interview, multiple initiatives were taken to assure high quality interview. This includes (1) trying to ask short questions and obtain long answers, (2) following up to seek clarification of answers and (3) at times allowing room for the interviewee to control the direction of the conversation (Kvale, 2007). All interviews were held face-to-face at a location selected by the interviewee in order to interview them in their comfort zone. This was done in an attempt to encourage them to share their knowledge as extensively as possible (Kvale & Brinkmann, 2009).

Fourthly, the interviews will be transcribed using the edited transcription method, where the transcriber can omit parts of the audio file, so long as the meaning of the recording does not change. This, only data important for the research will be transcribed. This makes the latter coding process easier and is primarily done in order to fully utilize the power of coding all the findings. All transcriptions of the interviews can be found under the appendices (Appendix A and B).

Fifthly, the interview will be coded into the same categories as the focus groups. As the interviews mainly are conducted to support findings from the focus groups, the interviews will primarily be utilized with the focus of either supporting or rejecting the data from the focus groups.

Sixthly, the data from the interviews were verified through other academic researches, theory and data from the focus groups. The interviews and the focus groups were verifying each other if they yielded the same findings and were supported by theory. It allowed the researchers to generalise based on a triangulation of the findings. It furthermore improves the validity of a research (Kvale, 2007), as interview findings were attempted rejected or supported through other academic work.

Lastly, the reporting of the findings will be done in the analysis and later discussed in the discussion. It will be reported, either as direct or indirect quotes from the interviewee or summarised with other findings relating to the topic at hand, like findings from the focus groups.

4.4 Secondary Data

The secondary data consists of numerous journal and research articles. Furthermore, data have been obtained from company and research institution reports, and user data from Yepti. This data is all existing data from external sources, which have been used to enrich the different areas within the paper. In addition, it provides triangulation in an attempt to explain more thoroughly the human behaviour and to ensure high reliability and validity of the primary data (Cohen, 2002).

The secondary data has been used when the primary data does not cover, or in order to validate the data from the primary sources. The data from secondary sources have also been validated by going through other academics' citations of the given article to ensure a high level of general acceptability. Multiple academic articles and books have been studied to do a proper literature review on the theoretical and empirical fields. This includes studying founding fathers of, historical and recent developments within and criticism of the theory. The theory has additionally been used in relation to the empirical field of P2P sharing economy (see section 2).

Data from company and research institutions has primarily been used to provide insights on the P2P sharing economy. This is to strengthen the overall understanding of the empirical field, based on actual quantitative data. However, data from those sources might be coloured by the companies' objective and the research institutions' political stand. Thus, a check of the background of the authors have been done to verify the quality of the sources used.

The last secondary data source consists of data from Yepti, which has merely been used to form a broad understanding of the users' behaviour from a more quantitative perspective. The research does not consist of any confidential data from Yepti, which made the data acquired fairly limited. This was weighted against the possibility to publish the research publicly to the potential benefit of everyone working within the field of the sharing economy, businesses and researchers alike. This enables future researchers the possibility to test the hypotheses, assumptions and diagrams presented in this paper.

Chapter 3:

Analysis

5 Findings

This paper generally considers the feelings people put into the P2P sharing economy process. Cognitive strain reflects a person's feelings going into and during the process, whereas the endowment effect reflects a person's feelings towards a product. The aim of section 5.1 and 5.2 is to shed light on how these two effects influence an individual's willingness to share, including which barriers are present for the P2P sharing economy. The aim of section 5.3 is then to take a closer look at how their willingness to share can be increased, thus overcoming the aforementioned barriers. The data mainly consist of the two focus groups, as introduced in section 4.3.1. Therefore, this part will mainly encompass chosen sentences and conversations between the focus group members, which either directly or indirectly points towards the role of cognitive strain or the endowment effect. Statements of the focus group participants are further supported by interviews from Jon Wegener and Johannes Lockwood.

Firstly, cognitive strain is considered in 5.1, where the aim is to reveal how cognitive strain negatively affects the willingness to share. While this link is further analysed throughout section 5.1, Maria (2019, focus group) clearly confirms the connection, as she states her feelings toward the P2P sharing process:

> *"I actually do not think I would share with others. I think, I would feel too afraid."*
>
> (Maria, 2019, focus group)

Maria (2019, focus group) hereby strongly states that an engagement with the P2P sharing process would leave her distressed, hence at cognitive strain. Section 5.1 is further divided into three subcategories of findings, which emerged during the focus groups. These three subcategories are: lack of trust (5.1.1), inconvenience (5.1.2) and breaking habits (5.1.3). Section 5.1 addresses the first research question, which is: *How does cognitive strain affect people's willingness to engage in the P2P sharing economy?* In an attempt to answer the research question, the three aforementioned topics are summarized in a set of barriers in the end of section 5.1.

Secondly, section 5.2 focuses on the endowment effect. Throughout this section, findings continuously reveal a link between the endowment effect and unwillingness to share. The following statement clearly exemplifies this link:

> *"Yes, I would [set a high price], because they [his skies] are expensive and I love them. […] Actually, I do not think that I would rent them out, but if the price is extremely high, I probably would. […] To be honest I do not want to share my skies, because they mean too much to me."*
>
> (Jacob H, 2019, focus group)

Jacob H (2019, focus group) hereby states that he is unwillingness to share his skis, because of his emotional attachment to them. Thus, there is a clear link between a high endowment effect and willingness to share, which will be further analysed in section 5.2. The section is structured with three subcategories, which include psychological ownership (5.2.1), reference prices (5.2.2) and biased information processes (5.2.3). Moreover, section 5.2 addresses the second research question, which is: *How does the endowment effect affect people's willingness to engage in the P2P sharing economy?* Addressing this research question, section 5.2 will be rounded off with a summary of barriers to the P2P sharing economy stemming from the endowment effect.

Sections 5.1 and 5.2 are considering the barriers towards the P2P sharing economy that stems from cognitive strain and the endowment effect. The aim of section 5.3 is then to look further into how these barriers can be overcome. Thus, addressing the third research question: *How can behavioural barriers stemming from cognitive strain and the endowment effect be overcome to engage people in the P2P sharing economy?* The data, consisting of both focus groups and expert interviews, reveals a set of solutions that is either initiated by an individual or through conversation. Section 5.3 thereby seeks to briefly present these solutions in a structured manner.

Ultimately, the overall goal of section 5 is to introduce the readers for the findings of the conducted research. This includes a set of barriers that keep people from engaging in the P2P sharing economy. It additionally includes a set of solutions to either overcome these barriers or at the least increase people's willingness to share.

5.1 Cognitive Strain

As touched upon previously in this paper, people are lock-in in a hyper-consuming society that largely affects people to always wanting more and correspondingly keep upgrading what they already own. This section seeks to take a further look at how this lock-in can be explained through consumers' habits, hence cognitive ease, and unpleasant feelings, hence cognitive strain. As a small reminder, cognitive ease is both a consequence of repeated and familiar experiences, as well as a cause to feeling good. Thus, System 1 is doing the majority of the thinking. Cognitive strain stands in contrast to cognitive ease and is thus a consequence of unknown and unfamiliar experiences, as well as a cause to feeling down and constrained. Cognitive strain is hereby followed by an activation of or can be a reaction to the activation of System 2 (see section 2.3.1).

5.1.1 Lack of Trust

Trust is a central topic of the focus groups, which was widely discussed by the participants and duly highlighted by Lina (2019, focus group):

> *"Is it [sharing] not rooted in trust? I mean, all these sharing solutions come down to whether you trust the other person."*
>
> (Lina, 2019, focus group)

As Lina (2019, focus group) points out, P2P sharing often relies mutual trust between user and provider. Therefore, the topic of trust will be vocal point of the following section, starting with the users' point of view followed by the providers'.

5.1.1.a Users

Cognitive strain can be found in the participants' discussion on potentially damaging another person's belongings. Several of them fear that in case they were to damage another person's belongings (e.g. a piece of clothes), an uncomfortable situation would arise, as the other person would get upset (2019, focus group). Katrina (2019, focus group) mentions her view upon such a situation:

> *"Here [for larger events] I have thought of renting a dress or a bag, because then you kind of get to wear something new, and then you do not have to invest [the full amount] just for one day. Yet, here is where the thing about security comes into the picture,*

because what if I walk around with it [bag], I accidently spill some wine [on it] and damage the bag – what do I have to pay for it? Here it gets a bit tricky, as the provider perhaps puts one price on it, but then again it is not a new bag, it is a used bag – what is the value of that? I think this is something I find a bit difficult."

(Katrina, 2019, focus group)

Katrina (2019, focus group) talks of potentially damaging the bag that she hypothetically had rented from another person. If this happened, she expresses that it would be an uncomfortable experience that she would rather avoid. Frederik (2019, focus group) similarly feels that he would not want a provider to get upset in case he was to damage a rented product:

"If you wear an item that you have borrowed [or rented], then you have to be extra careful with it. There needs to be something in place, so that in case I spill cola on it [borrowed item], then the person in the other end will not end up being angry with me"

(Frederik, 2019, focus group)

As the brain uses more energy to process negative thoughts, there is an indication that System 2 is activated for a longer time in Katrina and Frederik's (2019, focus group) examples. Thus, they spend more time being at cognitive strain.

The two previous examples illustrate the fear of potentially damaging another person's belongings. Additionally, Frederik (2019, focus group) mentions how he fears that the state of a product does not meet his expectations, which could be a barrier to him. In an example he talks of a newly developed concept, where people share their homemade meals, either as a takeaway option or at their own homes:

"[If it was a meal] that you had to get at someone else's place, then I would like to maybe see […] that there is an insurance you will get a good evening, instead of ending up with a bunch of weird people."

(Frederik, 2019, focus group)

In this example, Frederik (2019, focus group) is concerned that he might end up with a group of people that he would not want to spend an evening with. As in the two previous examples of this section, he starts to worry that the whole P2P sharing experience might end up being rather uncomfortable. This is a fear that several focus group participants agree with (2019, focus group). Both Katrina and Frederik's (2019, focus group) examples are instances of a focus on the negative of what could go wrong. This ultimately highlights that the focus group participants have an initial low level of trust, when it comes to usage or consumption of another person's products.

5.1.1.b Providers

The users' fear of an uncomfortable situation is similarly present with the other participants, if they were to share their belongings (2019, focus group). Lina (2019, focus group) presents how she would not want people to use a special-to-her set of plates in case someone rented her apartment through AirBnB. The reason is that they have subjective value to her, as she inherited them from her mother. The fact that she puts higher value on these plates will be analysed further in the section 5.2 on the endowment effect. Nevertheless, it is noteworthy that the initial trust from Lina's point of view is missing, as she is concerned that the P2P sharing economy experience will end up in a bad experience. Alongside the findings in 5.1.1.a, this example indicates that both users and providers in the P2P sharing economy are uneasy with the unknown factors that could lead to unpleasant experiences, hence they are cognitively strained. Clara (2019, focus group) supports this claim:

> *"However, there is a risk, too. It is a stranger that has to cook food in your kitchen, and are they going to walk around and take a peek in all of my closets? That worry is definitely there, when you choose to rent out your apartment."*
>
> (Clara, 2019, focus group)

Clara's (2019, focus group) statement is in alignment with Lina's (2019, focus group) fear of losing her belongings. It is additionally the general thought coming from the focus group participants as several of them are concerned about what could happen to their products. Jacob H (2019, focus group) mentions how he would be afraid if a user of his skis would damage them, while Lamia (2019, focus group) mentions how renting out a dress of hers would have to be thoroughly dry cleaned before getting it back. Again, the fear of what could happen to one's belongings occupy a large part of the focus groups participants' thoughts on engaging in the P2P sharing economy. It reveals they are pre-emptively cognitively strained and share a lack of trust towards strangers.

5.1.2 Inconvenience

Another important topic throughout the focus groups was the actual and perceived inconvenience of current P2P sharing options. This was clearly highlighted by Jonas (2019, focus group) who views the P2P sharing process as bothersome and inconvenient:

> *"I have not used a [P2P] sharing platform, yet, and that is because it is too inconvenient."*
>
> (Jonas, 2019, focus group)

Jonas (2019, focus group) states that due to inconvenience, he has not employed any P2P sharing platforms. Since several focus group participants agreed to this point of view, this section will aim to present the barriers to P2P sharing that is caused by inconvenience.

5.1.2.a Users

The focus groups indicated that accessibility is important, if they were to engage in the P2P sharing economy. Lina (2019, focus group), for instances, states that she would worry about the ease of access, if she were to share a toolbox:

> *"It is about when I have a need for it. Are there ten toolboxes that I can freely take from? Or do I need to wait three months, until I can get the toolbox. Well, does that limit me? It is selfish to sit here and say it like that, but I believe it is very much a part of who we are."*
>
> (Lina, 2019, focus group)

Lina (2019, focus group) talks of getting easy access to a toolbox if she were to use an item from it. This is a point of view that is supported by Jonas (2019, focus group), as he talks of accessibility to his drill:

> *"The advantage by having your own [drill], in comparison to borrowing it, is how quickly I can access it, even though I only need it for 10 minutes."*
>
> (Jonas, 2019, focus group)

From Lina and Jonas' (2019, focus group) quotes it can be concluded that there is a lot of convenience in ownership. This is a general tendency in the focus groups, as people like the convenience of ownership and dislike the thought of having to spend time borrowing products from others (2019, focus group). Hence, there is an indication that the P2P sharing process is more cognitively straining than ownership. As Jacob H (2019, focus group) concludes, *"How convenient it [sharing] is, is very essential"*.

Cognitive strain is additionally found in the inconvenience of taking the choice of sharing. Tom (2019, focus group) mentions a few smaller barriers for him, if he were to opt for the sharing option:

> *"If there is a place, where I need to enter all my [personal] data, and then a person needs to call me, we need to make an arrangement, and if then there perhaps is a bit of disagreement on the price, then I do not believe I would ever get to use that product."*
>
> (Tom, 2019, focus group)

Tom (2019, focus group) indicates that the whole process of talking to another person, arranging a meet-up and a potential disagreement on the price would be too bothersome for him, ultimately resulting in a barrier. Jonas (2019, focus group) supports this point of view, as he believes the interaction with a stranger is uncomfortable and at the same time can be draining. This is furthermore in alignment with Wegener (2019, interview) who states that interacting with other people, and especially strangers, can be quite costly psychologically. These statements point towards cognitive strain, as there are too many inconvenient and assumed rather bothersome experiences. All these instances require an activation of System 2, which leads to a strain on the brain as well as a feeling of unease.

5.1.2.b Providers

While the aforementioned section has focused on the users' side of the P2P sharing economy, the focus groups also showed signs of inconvenience from the providers' perspective. Jacob H and Jakob S (2019, focus group) describe how they stopped subletting rooms on AirBnB due to it being taxing on their private lives:

> Jacob H: *"One of the reasons I stopped using AirBnB [as a provider] was that I did not feel the work was worth the reward, including both the money earned and the whole social and cultural part of it. I think I spent too much time cleaning,*

exchanging bed sheets and communicating forth and back [with potential AirBnB users]. […] when I did not have an actual need for the money, I did not think it was worth it anymore."

Jakob S: *"I feel exactly the same [as Jacob H in the quote above]. It quickly enters your free space, where you perhaps do not want to consider earning money. When you are at work, then you are at work, and when you get home, then you are off. Yet, if you [had an AirBnB guest], you were suddenly at work all the time, because you had to deal with washing clothes, cleaning or communicating with someone. In your head, it can quickly end up constantly occupying your mind."*

(2019, focus group)

Jacob H and Jakob S' (2019, focus group) state how subletting rooms on AirBnB have enabled them to increase their monthly income by a substantial amount. This has increased their incentive to put in the work that is needed to maintain an AirBnB provider role. It could suggest that they might be able to tolerate a higher level of cognitive strain due to the opportunity to increase their income. However, they also argue that it is taxing for their personal lives, as they frequently need to clean, change bed sheets and communicate with people who want to rent a room in their respective apartments. This has ultimately led for both of them to disengage in the P2P sharing economy from a provider's side. Thus, it is clear that a correspondingly frequent activation of System 2 is required for the participants to be a provider on AirBnB. This indicates that providers often are cognitive strained, which creates a barrier for them to keep engaging in the P2P sharing economy.

5.1.3 Breaking Habits

The findings within inconvenience (5.1.2) also suggest that the participants are conditioned to their current habits. Habits, or more precisely the breaking of habits, also create barriers for the P2P sharing economy. This section will seek to present those barriers within unfamiliarity, current buying behaviour and relying on others.

5.1.3.a Users

There are indications that the focus group participants have a low level of trust towards the P2P sharing economy (5.1.1). However, there are instances where the participants have chosen and would choose P2P sharing over ownership. This was demonstrated in an initial stage of the focus groups. Here the participants were encouraged to share their experience with the P2P sharing economy. This revealed that it almost exclusively was the platforms, Uber and AirBnB, that had been tried. Table 2 summarizes some of these responses:

Table 2: Reasons for Choosing Known Platforms

Uber	AirBnB
"Uber is primarily because it is cheap, and also because their whole platform is much more user friendly compared to the taxis'." (Katrina, 2019, focus group)	*"I have only used AirBnB when abroad, too, and it is primarily because I feel I get closer to the city for a cheaper price."* (Katrina, 2019, focus group)
"I definitely think that it [Uber] brought something new, it was easier, more readily available." (Lina, 2019, focus group)	*"I use it [AirBnB] to get closer to the culture [in a given country], and it is often a lot cheaper than hotels as well."* (Maria, 2019, focus group)
"I just used it [Uber], if it was easier and cheaper." (Clara, 2019, focus group)	*"AirBnB, I feel, gives you another travel experience [...] and it can be really nice to [...] come and live with locals, meet them, and just chill [in their environment]."* (Clara, 2019, focus group)
"It [Uber] was easy when you just had to get from A to B. You just went onto the app, booked and then it said when it [the Uber-driver] would arrive. Then you did not have to trust a cap to come, but instead you could keep an eye on it [the Uber] to check if it was on its way. That I think was quite nice." (Frederik, 2019, focus group)	*"For AirBnB, [...] I think their platform offers more opportunities than for instance hotels.com. [...] In addition, if someone wants to stay there, it must be because the place is not complete shit. [...] and sometimes, there is just a larger selection on AirBnB, when compared to other places in the same area. Also, it is usually cheaper than normal hotels and hostels."* (Frederik, 2019, focus group)

The participants' statements indicate that Uber mainly is used because of its easy-to-use application, its cheaper price in comparison to normal taxis as well as the fact that the participants through the application could follow the whereabouts of the ordered Uber. For AirBnB the main takeaways are that the platform is used due to its cheaper price and larger selection in comparison to hotels, a feeling of closeness to the visited culture and city, and lastly a sense of social approval of the place, as someone else lives there.

These results illustrate how an inferior and cheaper service wins over a more expensive and lesser good service. A cheaper price and a better product are obviously two large factors when it comes to choosing between two solutions. However, this paper's focus is strictly on the feelings towards processes and belongings within the P2P sharing economy. Therefore, product and price comparisons to the traditional market will be excluded.

However, the choice of Uber and AirBnB also highlights that the participants have chosen products that are familiar to current behaviour. Uber are arguably replacing taxis, whereas AirBnB similarly are taking over from normal online booking systems of hotels and hostels. Wegener (2019, interview) supports this statement:

> *"Uber are highly comparable to an already existing service – taxis. So, you could say that this is not because you have to break some specific habit. It resembles a taxi, it is just a bit cheaper and it is a cheaper car."*
>
> (Wegener, 2019, interview)

Thus, the behaviour of choosing an Uber is familiar to that of choosing a normal taxi. There is therefore not a need to break ones' habits when changing from one service to the other. The same can be applied for AirBnB, as the statements in Table 2 illustrate a clear comparable user-experience between AirBnB and other hotel booking systems. On the other hand, this also indicates that if a new P2P sharing solution is unfamiliar with the participants' current habits, it can create a barrier to the P2P sharing economy.

While habits are present in the choice of known P2P sharing platforms like Uber and AirBnB, habits are likewise present in the participants' current buying behaviour. Jacob H (2019, focus group) mentions how he first thought purchasing an electric hand-mixer when he had an urgent need for it:

> *"I was in a situation where my parents came over, and I wanted to cook something for them, where I needed an electric hand-mixer. […] I searched online to figure out the cost, […] but I needed it quite urgently, so I ran down to the closest store and bought it."*
>
> (Jacob H, 2019, focus group)

This clearly highlights that Jacob H (2019, focus group) considers buying the electric hand-mixer, without considering the possibility to rent it from someone. In the focus group he mentions that he was only going to employ it once, and that it in hindsight would have made more sense to rent it (2019, focus group). The example of Jacob H's purchase of a hand-mixer is greeted as the most natural buying behaviour by the other focus group participants. This overall indicates that the participants mainly think of buying when it comes to the use of a product. It furthermore creates a barrier for the P2P sharing economy, as the participants are locked into current buying habits.

5.1.3.b Provider

Those focus group participants who have sublet their apartment all indicated that they initially had to do a lot of work to get started. On the other side, they also state that once it is up and running, the work they had to put in becomes easier (Jakob S, Jacob H & Clara, 2019, focus group). This indicates that the providers were able to cumulatively incorporate the required work into their daily routines.

As previously mentioned (5.1.2), the work as an AirBnB provider does get easier with time, but it is at the same time taxing on one's private life (Jakob S & Jacob H, 2019, focus group). This indicates that some of the tasks that are required of an AirBnB provider can be integrated into the participants' habits. Yet, it does not include all of them. Jakob S (2019, focus group) mentions how he constantly needed to be aware that someone else was living in his apartment. Thus, he finds it difficult to truly habituative the experience of having another person living with him. For several of the focus group participants who have not tried to be a provider, a similar feeling is revealed in the data. Jonas (2019, focus group), for instance, indicates that he would not want to have people constantly coming and going in his apartment. The reason is that Jonas (2019, focus group) does not want to break his habits and other daily routines to handle potential sharing activities.

5.1.4 Summary of Barriers

From both users' and providers' point of view, cognitive strain is present, when it comes to engaging in the P2P sharing economy. It confirms that the cognitive strain creates some initial barriers that need to be overcome.

The first present barriers to the P2P sharing economy are in regard to the participants' general low level of trust towards strangers (5.1.1). From a user's perspective the participants first revealed a barrier in the fear of receiving a product that does not meet their requirements. The second barrier is the perceived fear of a bad user experience, in case the participants were to damage a product. From a provider's point of view, the main barrier is a fear of a bad provider experience, since the participants fear to lose or have their products damaged. All three barriers are essentially due to a high level of cognitive strain, whereas the deselection of the P2P sharing economy leaves them at cognitive ease.

The second set of barriers are present in the actual and perceived inconvenience of the P2P sharing process (5.1.2). Firstly, the participants indicate that as a user there is a higher level of convenience in ownership compared to sharing. This is in regard to having easy access to owned products, instead of having to go through any processes related to P2P sharing. On the other hand, the inconvenience as a provider lies in the taxing processes of the P2P sharing. This is due to the high level of constant awareness, as the data suggested the participants are never truly at cognitive ease when engaging in the P2P sharing economy as a provider.

The last set of barriers stemming from cognitive strain surround the participants' current habits (5.1.3). From a user's perspective, the participants are currently inclined to buy a product when they need to use it. This keeps them locked-in in a buying pattern rather than considering alternatives, such as P2P sharing. Furthermore, the participants showed a tendency to choose P2P sharing solutions that are familiar to their current consumption behaviour. However, this also indicates that if a P2P sharing solution is unfamiliar with the participants' habits a barrier arises. From a provider's perspective, participants are unwilling to break their habits and routines in order to handle P2P sharing activities, as these conflict with current habitual behaviour. In both examples habits allow the participants to stay at cognitive ease, hence breaking them leads to cognitive strain.

This section (5.1) has uncovered barriers within cognitive strain. This has mainly been done through considering the participants' feelings towards the P2P sharing process. The following section (5.2) will examine the endowment effect, which will primarily be done through an analysis of the participants' feelings towards the shared products.

5.2 Endowment Effect

It was noted by both focus group participants and by Lockwood (2019, interview) that the current price level on the P2P sharing economy market is too high (2019, focus group). Lockwood (2019, interview) highlights how this has a negative impact on Yepti and the market as a whole:

> *"The price is currently too high, and the provider sets a much higher price than they can actually get. It is something that we suffer from. It [the market] has not found the right price level, yet. People simply attach too much value to their own products. It is irrational and people cannot support the reasoning behind it [the high price]."*
>
> (Lockwood, 2019, interview)

Lockwood (2019, interview) thus reveals that the prices on the P2P Sharing economy market are inconsistent with what the users are willing to pay. In addition, many of the focus group participants note that the prices on the Sharing economy market are generally too high. *"I think that people rent their thing out way to expensive*" concluded Clara (2019, focus group).

The focus of this section is to shed some light on in the participants reasons behind these high prices, as they are closely correlated with the endowment effect. During the focus groups and the interviews, it was clear that three primary factors influenced the endowment effect. Firstly, the endowment effect is positively affected by psychological ownership (5.2.1), which is closely related to the sentimental value people tend to attach to their products (see section 2.3.2.a). Secondly, multiple reference prices enable a higher endowment (5.2.2). This is due to the fact that as a provider, the participants search for the highest reference price and vice versa when they are a user. Thirdly, the focus groups reveal that participants process information biased to their own situation, as either a provider or a user (5.2.3). Since the participants utilize knowledge and experience differently, WTA-WTP gaps occurs (see section 2.3.2.c).

5.2.1 Psychological Ownership

One of the primary reasons that the focus group participants overpriced sharing their own products was due to the psychological ownership. The psychological ownership lies in the experiences and positive associations participants attach to their own belongings. This is highlighted by Lamia (2019, focus group):

> *"It has a personal value, I think. It is mine. It has a special value to me, and I need to take care of it. You could for example have gotten it from someone. Generally, when you buy something, it has some sort of value and significance for you as it is something that you wanted and now have."*
>
> (Lamia, 2019, focus group)

Lamia (2019, focus group) mentions how the feeling of want and corresponding ownership leads to greater subjective value. Thus, she feels high psychological ownership, whereas the lack of psychological ownership from a user's perspective when renting a product is contrarily low. The reasoning behind this gap is well-illustrated by Jacob H (2019, focus group):

> *"[…] it all counts when you are renting out, but if you rent yourself, it is just to rent it and hand it back in approximately the same condition, but you have a completely different view on your own stuff. Therefore you – or I – would always, no matter what, require a higher price, because you have a different perspective on your own stuff."*
>
> (Jacob H, 2019, focus group)

This exemplifies that the participants do not feel the same value from the ownership of a shared product compared to a product they own themselves. Thus, it creates a gap between the participants' WTA and WTP. The reasoning behind these gaps will be further elaborated upon in the following two sections.

5.2.1.a Users

As pointed out above, the participants generally agree that sharing prices are too high. However, they are also partly aware that they appoint above-average prices on their own products. This indicates that the participants do not attach any feelings to products they would rent from others. This lack of feelings to others' products compared to their own is also pointed out by Katrina (2019, focus group):

> *"It [gap between the prices] is about that maybe you put more value on your own stuff […] if I were to rent out my own stuff, I would set a sky-high price, as you would attach extra value to it."*
>
> (Katrina, 2019, focus group)

This exemplifies that through the participants' ownership of a product, they would attach more value to it, than they would if they were to rent it. It indicates that the reason behind these high prices could be found in the endowment effect. Furthermore, the experiment conducted during the focus groups revealed that the participants generally would price others' products lower than their own products when sharing (Appendix I). They do not have any attachment to the product owned by others and therefore do not exacerbate the price due to a sentimental value.

Time

However, some participants noted that over time they might build up some attachment to certain products, as Tom (2019, focus group) highlights through his example of carsharing:

> *"[…] maybe if a have had some good experiences with the provider or a specific car, then I might continue to come back to this and start to build an attachment to the specific car, maybe because it is a cool car or help me get safely and comfortably from A to B – Hence, a good experience – then I think I would start to build a special attachment to it [the car or the provider]."*
>
> (Tom, 2019, focus group)

Thus, he might be willing to pay more in order to get a hold of that specific car, but this is built up over time. Moreover, several of the other participants highlight the possibility of establishing an attachment to a rented product over time. Frederik (2019, focus group), for instance, concluded that it might be upsetting to lose a product that they have grown fond of:

> *"You could also if you for example rent an armchair [something that you rent for a longer period], that you then get attach to - it will be very sad to give it back or share it with someone else."*
>
> (Frederik, 2019, focus group)

Frederik (2019, focus group) hereby highlights how he would be upset to lose a product that he had rented for a longer period. There is a broad agreement among the focus group participants that this attachment is only build up over time. Thus, they do not initially show psychological ownership.

Identity

On a side-note, the findings suggest a barrier in the participants' identification with buying processes and ownership compared to sharing. Tom (2019, focus group) mentions that people use their *"purchases to symbolise who they are and express themselves"*. Moreover, Lockwood (2019, interview) elaborates on how he sees identity-creation in today's society:

> *"There is so much identity through to-have and not to-use, which makes no sense at all, as it is to-use that creates the entire reason to-have. We have almost changed this around. A death thing should not give more value in peoples personal life, as a thing should only be valuable when you start to use it."*
>
> (Lockwood, 2019, interview)

Lockwood (2019, interview) hereby indicates that identity-creation lies in to-have rather than in to-use. Thus, Tom (2019, focus group) and Lockwood (2019, interview) suggest that participants use their purchases and corresponding ownership to establish their social identity. Thus, they would be inclined to have larger psychological ownership towards the product and the purchases process, than the usage of the product. Hence, creating a barrier for the P2P sharing economy.

5.2.1.b Providers

Having established that the participants as users have a low psychological ownership, it is prevailing to analyse the level of psychological ownership if they were providers. The participants firstly stated that their pricing of their own product was strictly from pragmatic point of view. However, as participants were asked to elaborate on their prices, it quickly became apparent that they would overprice their own products due to psychological ownership hereof. This was highlighted by Tom (2019, focus group), who revealed the following:

"I'm very pragmatic when it comes down to it [the pricing], so if there is value in sharing my racing bike or skates, or whatever it might be [...] The great experiences I've had with my racing bike would I weight up for in the high price that I would require."

(Tom, 2019, focus group)

It highlights that Tom (2019, focus group) believes he is pragmatic, but actually would want the price to make up for his positive associations and experiences with the products. Thus, indicating the presence of psychological ownership and endowment effect.

The participants psychological ownership from a provider's perspective was mentioned by most participants through their general attachment to their own products. This is for instance revealed by the previous quote from Katrina (2019, focus group) in section 5.2.1.a. Additionally, Lamia (2019, focus group) states that her ownership of the product makes her value it higher than if it was not hers: "*It has a personal value, I think. It is mine. It has a special value to me"*. These findings indicate that the participants' psychological ownership leads to higher prices. Thus, creating WTA-WTP gaps.

Unwillingness to Share

The psychological ownership can come to a point, where the participants withhold themselves from sharing specific products. This is caused by the fact that participants find the products irreplaceable due to sentimental value attached to the product. Almost all participants had products they were unwillingness to share, such as plates, books and skis (Lina, Clara & Jacob H, 2019, focus group). Jacob H (2019, focus group) even changed his mind on sharing his skies through the conversation (see full citation on page 45). This shows that as he realised the sentimental values of his skies, he decided not to share them. Thus, the sentimental value can become so high that the participants would be unwilling to accept any price for sharing their belongings. Even though the participants like the idea about sharing products among each other, they change their mind when it comes to their own products. This is highlighted by Tom (2019, focus group):

"I think that it [sharing] sounds like such a good idea and with good intentions, but actually when it comes to me, I'm much more alert about sharing my own things."

(Tom, 2019, focus group)

Thus, he admits that the P2P sharing economy initially sounds like an attractive concept, but when he considers sharing his own products, he becomes less convinced. Ultimately, the participants admit that some of their belongings have too high of a sentimental value to them. This indicates that some products are simply unshareable. Additionally, this indicates that the psychological ownership differs between products.

Different Levels of Psychological Ownership

Most participants were willing to share some of their belongings, but ultimately had a few special-to-them products they would not share. This was indicated by Lina (2019, focus group), who would remove inherited plates from the apartment when hosting on Airbnb, even though she *"can buy them again, it would not be the same plates"* (Lina, 2019, focus group). Additionally, Clara (2019, focus group) had some books that she would be unwilling to share. Thus, it has been established that people value their own products differently according to personal associations with the product. Wegener (2019, interview) supports these findings, by confirming the difference in sentimental value across product categories:

> *"There is a huge difference between sharing clothes and gardening tools. [...] We try to relate to how consumers psychologically relate to these things and I would think that there is a big difference between different products. [...] I would imagine, strictly psychologically, there would be a feeling of larger loss of a piece of cloth – for example a wedding dress – whereas, a gardening tool, you probably would not have the same feeling [of loss]."*
>
> (Wegener, 2019, interview)

Wegener (2019, interview) suggests that different product categories result in different levels of psychological ownership. He points toward an example that is found in the focus groups. It is an example, where Lina (2019, focus group) indicated that she would share her hoover at little to no cost, while she would pay significantly more to rent a wedding dress. Ultimately, the data suggests there is a difference in the level of psychological ownership across product categories.

5.2.2 Reference Prices

When settling on which price the participants are willing to pay as a user, they go through a lot of different considerations, as highlighted in Example 1 (Box 4). One of these considerations is the comparison between prices. The example highlights how the participants, as users, are looking for the cheapest possible reference price. This result in the fact that they would be willing to pay as little as possible for the product in order the avert a bad deal. Several of the participants brought up other cheaper alternatives for renting the speaker, which leads to them being willing to pay a cumulatively lower price. They start from a position of 1,800 DKK as their limit, but through the comparison of alternative prices, they end at a reference price of 700 DKK as their possible maximum WTP. This is rooted in the displeasure of getting a bad deal, hence see the deal as a loss.

Box 4: Reference Price Example

Example 1: *Buying a Music System for Roskilde Festival – Key Considerations*

Clara: *"[…] If it [the music system] cost more than 1,800 or 2,000 kroner, you would be able to buy one instead. Maybe not a Soundboks, but something else, or buy a used one [Soundboks]. Then I would start to look for other alternative solutions, but 1,200 kroner for a week at Roskilde Festival – I would pay that. […] Maybe I would be able to set aside 6,000 kroner, but it is still very expensive for something that you only use once a year. It is also a little bit inconvenient to share the cost between everybody in the camp."*

Frederik: *"Also, because it is possible to actually build something really nice yourself, if you are able to for 6,000 kroner."*

Clara: *"We are not able to build one ourselves. […] It is also possible to buy one on DBA [online second-hand shop]. Or pay someone else to build it for you.*

Lina: *"Or buy some kind of assembly kit"*

Clara: *"Or rent some kind of expensive assembly set, but that is also rather expensive – 700 kroner for a week I think."*

(2019, focus group)

The example also highlights, how the users seek reference prices outside of the P2P sharing economy market, such as second-hand products and the traditional market. This will make reference prices vastly different between user and provider and result in reference prices that are immoderate. Lockwood (interview, 2019) recalls an example of a pair of headphones over-priced at 700 DKK a day on Yepti, as they could be bought for 2,300 DKK from new in a consumer electronics store. The person from Lockwood's (2019, interview) example utilized a high reference price to set his renting price. He hereby creates another high reference price for other providers to search for. This results in a vicious cycle where providers keep their WTA high due to a general high level of reference prices.

Ultimately, the show that the vast differences in reference prices lead for the users and providers to set entirely different prices. The users search for the lowest possible price, thus lowering their WTP, as they have no feelings about the product (5.2.1). Whereas the providers search for the highest possible price to make up for their emotional attachment and perceived loss hereof, thus increasing their WTA.

5.2.3 Biased Information Process

Another finding from the focus group was that the participants, as users do not consider the inconvenience associated with renting out, which the provider often include in their pricing. This is highlighted by Lamia (2019, focus group):

> *"[…] It is also about the inconvenience of having to maintaining you own stuff when you get it back from sharing it. I wrote [on the paper for deciding price and item for renting out one of her own possessions] a dress again [the same kind of item that she wanted rent] in order to be able to compare it. I thought it could be nice if I could earn the 400 kroner [same price as she would rent a dress for] by renting it out for one night. But, the one who is renting it would also need to receive it and I would need to have it back and I would preferably have it back after it has been at the cleaner, or at least sorted again after use. That is because it has now been in a strangers' possession, who have worn it and all of that was in the end included in the price [DKK 600 for her own dress]. It is all of that labour and inconvenience of having to maintain your own stuff."*
>
> (Lamia, 2019, focus group)

Lamia (2019, focus group) mentions that she would have to be compensated for all the inconvenience she would have to go through, if she were to be a provider within the P2P sharing economy. This would suggest that Lamia (2019, focus group) recalls a cognitive frame that is associated with the loss of a product. Thus, she feels the need to demand a higher price to make up for her loss. This is a typical example of biased information processing, where the user only recalls information regarding the acquisition of the product and the provider evokes information regarding losing the product. It makes Lamia (2019, focus group) value the product higher from a provider's perspective compared to when she was a user. This is further supported by Jacob H (2019, focus group):

> *"Everything needs to be taken into account when you are renting out, but if you rent something yourself, then you just have to rent it and give it back"*
>
> (Jacob H, 2019, focus group)

These examples clearly highlight that the provider takes into account every information and process possible when pricing. Whereas, users neglect information, which do not concern their current situation, when pricing. Thus, leading to a WTA-WTP gap.

5.2.4 Summary of Barriers

The findings reveal that the endowment effect is present on the P2P Sharing economy market. Furthermore, they highlight that the endowment effect makes the participants, as a provider, set higher prices than they users are willing to pay, as a user. This is due to the fact that losing a product through sharing is valued higher than gaining a product through sharing.

The focus groups showed that the participants attach emotional value to their own products, often through a feeling of attachment from experiences and associations with the product. This result in high psychological ownership. In fact, the participants indicated that the level of psychological ownership could reach a point, where they would be unwilling to share certain belongings. On the other hand, the participants showed little or no emotional value when renting others' products. Thus, the participants felt high psychological ownership from a providers' perspective and low psychological ownership from a users' perspective. The high level of psychological ownership from the provider's side along with the correspondingly low level of psychological ownership from the users lead to WTA-WTP gaps. This ultimately creates a barrier for the P2P sharing economy.

Two more barriers are present in the difference in reference prices and biased information processing. The difference in reference prices enables users and providers to find low and high reference prices, respectively. This is due to the fact that providers search for reference prices that accommodate their loss, while users exclude this in their search for reference prices. Lastly, biased information processing creates a barrier, as providers consider a broader range of tasks in their pricing, while this is unconsciously disregarded by the users in their pricing. Conclusively, this increases the endowment effect within the P2P sharing economy leading to a lower willingness to share.

5.3 Solutions to Increase Sharing

In sections 5.1 and 5.2 it is presented how cognitive strain and the endowment effect create barriers to the P2P sharing economy. This is revealed in the fact that the focus group participants attach negative feelings to the P2P sharing processes, while additionally attaching positive feelings to their own products. Thus, making them unwilling to engage in the processes as well as unwilling to share their belongings for a reasonable price. However, the focus groups participants also revealed several solutions to address some of their barriers to engage in the P2P sharing economy. These solutions will be presented, and the third research question will hereby be addressed. Hence, the aim of this section is to introduce the suggested solutions, as they are presented in the focus groups and interviews. The solutions will be summarised alongside the aforementioned barriers in section 5's overall subconclusion (5.4).

5.3.1 Broadcast Sharing

In section 5.1.2, it is touched upon the inconvenience of the whole P2P sharing process. One way to address these barriers is found in a conversation between Jonas and Jacob H (2019, focus group). They discuss Jacob H's (2019, focus group) recent purchase of an electric hand-mixer:

> Jacob H: *"[…] if there were a large platform in Demark, where everyone had the opportunity to rent things out, then I would have quickly checked where I could most easily rent one [electric hand-mixer]."*

> Jonas: *"Yes, or if there was an app, where you could make a request for one [electric hand-mixer], so that people in the area you live could see that just now Jacob is missing…"*

Jacob H: *"Yes! I need something, who can help me with it, and I do not want to walk any more than 500 meters [to pick it up]."*

(2019, focus group)

In the conversation Jonas and Jacob H (2019, focus group) address a solution that potentially could have changed Jacob H's (2019, focus group) behaviour from buying to sharing. This involves creating a request for a product on a given P2P sharing platform, including brief product description, maximum price and maximum travel distance. Everyone signed up for this platform, within the maximum travel distance, would receive a notification, and thus have the possibility to meet the request. A solution that is later referred to as broadcast sharing. Jonas and Jacob H (2019, focus group) argue that such a solution would lower the level of cognitive strain in the P2P sharing process.

This is additionally close to the way Jonas (2019, focus group) usually engages in true sharing with his sister and her boyfriend. He mentions how he contacts them and afterwards picks it up, when he needs to borrow something. Moreover, this is supported by the other focus group participants, as several of them reveal how they similarly share with friends, family member and neighbours. Thus, the participants indicate such a solution would additionally be closer to their current sharing habits that they employ when sharing in their close networks (2019 focus group). Ultimately, addressing the barrier that lies in breaking habits (5.1.3).

5.3.2 Central Warehouse

The findings propose another solution to address the barrier of inconvenience. Whereas, broadcast sharing addresses the inconvenience of the users, the idea of a central warehouse addresses the inconvenience of the providers. The solution is to set up a large central warehouse, from where all sharing would be administrated. It is an idea that Jonas (2019, focus group) came up with during one of the focus groups:

> *"I just thought of something. If a sharing platform made a central warehouse, where I could hand it [an item he would want to share] in, and from there it would take care of itself. And then I could come and get it, when I would like to have it back. That I would feel way more comfortable with, because then I would not have to meet strangers and plan in regard to them coming by. In addition, there would perhaps be someone to maintain it for a given price."*

(Jonas, 2019, focus group)

Jonas (2019, focus group) introduces the warehouse idea, as he would feel more at ease with less planning and less meet-ups with strangers. Ultimately, if there is a central warehouse, and people to administrate the sharing process, then Jonas' (2019, focus group) willingness to engage in the P2P sharing economy would increase. Thus, the barrier that lies in the taxing provider process (5.1.2) can be addressed through this solution.

5.3.3 Communities

Section 5.1.1 presents the barriers that lie in a general low level of trust in both the user and provider experience. One way to target these barriers would be to create a sense of community within a given P2P sharing platform. The focus groups showed that the participants have a different perception of trust towards sharing belongings with friends, family and other strong relations. Participants mentioned different cases of sharing products among small communities, such as the following example between neighbours:

> Jonas: "M*any years ago, my parents entered a sharing corporation with their neighbours, which is four houses. Those four houses share a leaf blower."*
>
> Jacob: "*It is a classic example. Also, with a lawnmower, which you share with your neighbours."*
>
> Jonas: *"I would be more willing to enter that kind of sharing economy community."*
>
> Lamia: *"Then you have a relation to someone. […] You know the people and know how they are, so you also know if you have the same approach to these things and you can agree on how to treat these things properly."*
>
> (focus group, 2019)

Other participants also mentioned sharing freely among friends and family, such as sharing clothes with friends (Katrina, 2019, focus group), or sharing tools with family members (Jonas, 2019, focus group). In general, participants mentioned the importance of relations, when sharing and highlighted that they would be more willing to share among people they have a relation to. Jacob H (2019, focus group) concluded that having a relation to the one he is sharing with is something that he thinks *"is important to many people"*. Hence, this indicates that the participants have a higher level of trust when sharing among friends, family and close relations.

As mentioned by Jonas (2019, focus group) in the conversation above, creating a sense of community could lead to a higher willingness to share. This is further elaborated by Jacob H (2019, focus group) later in the conversation, as he presents a specific solution of sharing among his neighbours facilitated by a sharing platform, such as Yepti:

> *"Yepti could be the platform to facilitate it [sharing in a community]. Then you can manage everything through the platform. You could make a Yepti [sharing community] for my neighbours, and then all my neighbours could post belongings [that they would like to share] on this platform specifically for my neighbours, for example my electric hand-mixer or piano [referring to the things he previously mentioned he would share]"*
>
> (Jacob H, 2019, focus group)

Jacob H (2019, focus group) mentions, how he would be willing to share his own belongings in a community facilitated by a platform. Hence, one way to target the barriers of low levels of trust would be to create a P2P sharing community. Furthermore, Jacob H (2019, focus group) highlights how he would not only by a provider, but similarly become a user in case he would need a product. Thus, this solution would potentially also target any potential biases information processes, as he would be aware of the P2P sharing economy process from both perspectives.

5.3.4 Insurance

In section 5.1.1 it is highlighted how Katrina and Frederik (2019, focus group) are worried that they ruin another person's belongings and hereby upset that person. The fear of what could go wrong consequently creates a barrier for the two to enter the P2P sharing economy. One solution to address this barrier is to introduce an insurance on goods that are shared. This solution is found in the data, as Katrina (2019, focus group) points the following out:

> *"Then I could easily do it [rent an item that is insured], yes. To me it would be a really important factor."*
>
> (Katrina, 2019, focus group)

Frederik (2019, focus group) further supports this, as he points to signing a preliminary agreement:

> *"But, if you knew that in case you spill some coke on this [rented item], then no one gets upset, because it will simply be compensated. Then you do not have to talk with an insurance company and so on. So, if both parties made a preliminary agreement through an app, made a profile, and to begin with signed a contract that ensured both parties had their own insurance, and an additional insurance through the app."*
>
> (Frederik, 2019, focus group)

Thus, both Katrina and Frederik (2019, focus group) indicate they would be more at ease with the sharing process, if they were assured both user and provider were covered by an insurance. They additionally state how they to a higher degree would be willing to share, if an insurance was included. Additionally, Frederik (2019, focus group) adds how this would reassure both parties in a P2P sharing process. Thus, he indicates that an integrated insurance can increase the level of trust from both a user's and provider's perspective. Therefore, if a P2P sharing platform introduced an all-covering insurance to their users and providers, it would be possible to overcome the barriers that lie in the initial low levels of trust (see section 5.1.1).

5.3.5 Chat Feature

It is pointed out in section 5.1.1 that the participants' lack of trust in both the user and provider experience create barriers for the P2P sharing economy. These barriers can be addressed through integrated chat and rating features on a P2P sharing platform. It would allow users and providers the possibility to communicate beforehand. The solution of a chat function is mentioned in the focus group, as the participants discuss a recent introduced idea of food sharing:

> Moderator: *"A bit like how you can communicate with people [providers] on AirBnB before you rent."*
>
> Frederik: *"Exactly, then you could text 'hi, it sounds delicious what you are having, this is me' and so on. Of course, you would need a profile, but just to have a little interaction as well before deciding to go."*
>
> Clara: *"I think I have heard of that idea, too. You would want to know that their kitchen is clean, and that there is a high level of hygiene…"*

[Everyone agrees]

Clara: *"[…] So that you do not end up having food poisoning by eating at their place. Because I think you can get it as take-away, which is a good idea, but I would never want to do it, if I did not know for certain that it is a proper place. That is how it is with AirBnB, you do not want to stay at a place that is super disgusting."*

(2019, focus group)

Frederik (2019, focus group) reveals how he appreciates the chat function that AirBnB has on their platform. He additionally shares that he would welcome a similar feature on another sharing platform. Clara (2019, focus group) follows through, as she would want to be assured her requirements are met. A statement that the rest of the participants agree to. The data thus shows that the barrier from lack of trust be addressed through an integrated chat function.

5.3.6 Rating Feature

The focus group participants state the importance of Uber's and AirBnB's rating systems, which can similarly address the barriers mentioned in the previous section (5.3.5). In a discussion on the topic of rating systems, the focus group participants reveal how they feel it creates a certain level of trust:

Jacob H: *"I think that when it comes to AirBnB, then it creates trust that you rate each other and the facilities, and that the one renting out rates the guest. It is always in everyone's best interest to get a high rating, and both parties will therefore do their best. This is to a large extent what creates the trust that makes you want to do it, because people are concerned about getting it to work properly. […] I definitely think it has a large effect. […] It is very mutual – I place my trust in them, and they place their trust in me."*

Lamia: *"Perhaps a bit of reassurance, too? At least that is how I feel when I am looking at AirBnB. I always scroll down to read what someone has written and how many stars they have given the different parameters. It just means something that you can count on what you are seeing, because what you are renting out is very private."*

(Focus groups, 2019)

Jacob H (2019, focus group) points out how the rating system creates a mutual foundation of trust, as both parties seek to perform well. Moreover, Lamia (2019, focus group) describes how the rating system reassures her the shared AirBnB room lives up to the promised standards. In another example, Clara (2019, focus groups) reveals how she avoided to use a similar-to-Uber app in Australia, because they had deselected a rating system. It ultimately discloses the importance of a rating system, and it confirms that it can be utilized to overcome the cognitive strain stemming from the initial lack of trust.

5.3.7 Events

Section 5.1.3 suggests that the participants choose P2P sharing, when a special event occurs, e.g. AirBnB for traveling abroad (see Table 2) or Uber for going somewhere locally with friends (Lina & Katrina, 2019, focus group). This tendency is further supported by Katrina and Lamia (2019, focus group) who state how going to a larger event would trigger their willingness to rent from someone else:

> *"For me it has mostly been bags and clothes that I have considered [renting], and it is especially if I had to go to a large event – a confirmation, a wedding or something like that."*
>
> (Katrina, 2019, focus group)

> *"If I were to go to a wedding, or another big party, and I would like to wear a pretty dress, then I would be willing to rent over making a big investment"*
>
> (Lamia, 2019, focus group)

In addition to Katrina and Lamia's (2019, focus group) statement, Clara (2019, focus group) feels similarly, as she has thought of renting a large stereo for festivals:

> *"Renting a stereo for Roskilde [Festival] for instance. […] I feel that is a good example, […] I really do not need it in the remaining weeks of the year, but for that one week it means a lot to have it."*
>
> (Clara, 2019, focus group)

In all three cases, the participants would be willing to rent something, if they had an event to attend. In the focus groups, several participants agree that in such situations it would feel more natural to rent an item from someone else. This is not something that explicitly decreases the level of cognitive strain. Neither is it addressing a specific barrier to the P2P sharing economy. Instead, it is suggested that in case participants are to attend an event, they are willing to tolerate a higher level of cognitive strain. However, this does not target cognitive strain directly through any of the barriers and will not be elaborated upon further in the analysis. Nevertheless, events as a marketing initiative will be briefly reflected upon in section 9.1.2.

5.3.8 Reframing

Sharing Experiences

Participants in the focus group suggest the possibility of reversing the psychological ownership. Clara (2019, focus group) proposes that this could be done by reframing P2P sharing economy, by highlighting the possibility for the providers to share the positive experience they associate to the product with someone else:

> *"I feel like you [people] should change this feeling of attached value around a bit. You [Lina] mention a wedding dress. People are very sensitive about their wedding dress and there might be some valuable attached to it. But, if you could give someone else that feeling too, that is something that I think would make a lot of people more willing to share their things. Then you would allow someone else this same feeling of happiness from wearing it this one time and be a part of making her day something special, because that other person might not be able to afford a new one, as they are very expensive."*
>
> (Clara, 2019, focus group)

Hence, Clara (2019, focus group) suggests that people might be willing to share their products if the P2P sharing economy is reframed. The reframing proposes that providers share not only the product, but also the personal experience that comes with the product. Additionally, it was mentioned in the focus groups by some of the providers of AirBnB, how they feel pleasure from having the opportunity to share their home with others. This is exemplified by Jacob H (2019, focus group):

> *"I felt that it was very nice and fun to experience that other people appreciated and benefited from it [his apartment]. […] I found it very funny to welcome the people. I*

welcomed them and showed them what to do in Copenhagen. I also thought it was very funny to hear if they liked the apartment, because I have fixed it myself, so it was fun to hear if they appreciated it as much as I do."

(Jacob H, 2019, focus group)

Jacob H (2019, focus group) highlights the pleasure of sharing something that he values. Thus, indicating that Clara's (2019, focus group) suggested solution is able to tackle providers' high level of psychological ownership (see section 5.2.1.b). However, not by lowering the psychological ownership, but by making the provider more willing to share their products despite of it. This is achieved through the value of sharing experiences.

Social Status

Additionally, Wegener (2019, interview) suggests that the P2P sharing economy could be reframed towards people's identity. He states the potential of making sharing part of the identity or social status of the provider:

"It seems like there is more and more prestige in being someone, who is giving things away. I do not think that there will be much time before it becomes a big social prestige in being someone who is sharing. And it is a very, very strong force, one might say, maybe so strong that it to some extent might outweighs the need for ownership and endowment effect, because if there is something that is important to us, it is our social status. If it is possible to attach, or give people the feeling of, that when they are sharing something, then it is actually some kind of charity, then I think, that it will easily overcome the endowment-effect barrier. As I understand it, then seems to be a trend, which is already on the wat. Sharing is closely related to giving something away."

(Wegener, 2019, interview)

Wegener (2019, interview) highlights that the social prestige of sharing could outweigh the endowment effect, as the social status of being someone who share becomes more important and closer associated with the provider's self. This could be a potential solution for lowering the emotional attachment to the product, as the provider's self or social identity become more associated with the activity of sharing than the product itself.

5.3.9 Reduce Emotional Attachment

Another way the focus group participants mentioned that the providers' high psychological ownership could be tackled is through a smaller emotional attachment to the products (2019, focus group). In connection to this, Clara (2019, focus group) therefore reveals how she practices reducing her emotional attachment to her belongings:

> *"It is something about stop attaching yourself so much to your stuff. It is something that I have practiced. It is possible to learn along the way. […] I have definitely tried to stop thinking like that [emotional attachment] about my clothes, so I instead can be like: I have really liked this, but I am not wearing it anymore, so now I can give it to someone else who will like it. I always try to practice that it is also okay. Just because I have liked it does not mean that it has to hang in my closet for ever. Someone else should also be allowed to be happy for it. But it requires a detachment of the emotional connection to once things in order to be able to rent them out or resell them, which I especially tend to have to my clothes, handbags, and things like that."*
>
> (Clara, 2019, interview)

It was also mentioned by Lockwood (2019, interview), who elaborated on the effects of lower emotional attachment to one's belonging, which he highlights as one of the big barriers for Yepti, as it increases the prices of sharing.

> *"What I am actually thinking is, that you actually try to reduce the emotional effect to some extent, because the lower the emotional effect, the less affected by the endowment effect one you should be. The less emotional attachment, the less you care about you stuff and the easier it will be to share your possessions with others."*
>
> (Lockwood, 2019, interview)

Lockwood (2019, interview) states that a lower overall level of emotional attachment leads to a higher willingness to share. He hereby supports Clara (2019, focus group) suggested solution. However, there is no indications in the data to how this would be achieved.

5.3.10 Utilizing Reference Pricing

In section 5.2.2, the potential barrier stemming from the broad range of reference prices was presented. However, reference pricing could also be utilized by P2P sharing platforms to ensure more stable prices on the P2P Sharing economy market. This could be achieved if the P2P sharing platforms included suggestions on prices for sharing products on their platform. It is already employed by Yepti, as revealed by Lockwood (2019, interview):

> *"Yes, we do [propose a price for the product]. In the beginning the price we proposed was always 10% of what they paid for the product. We quickly found out that it was too high, so now it is around 2-3%. [...] They do not change anything [referring to the price] unless we ask them to."*
>
> (Lockwood, 2019, interview)

Thus, Lockwood (2019, focus group) finds that the users of Yepti are not changing prices on their own. Instead, Yepti would need to assist their users in their pricing process to obtain a moderate level of reference prices. By doing so Lockwood (2019, interview) realized the importance of figuring out an acceptable reference price level for both users and providers to increase sharing.

5.4 Subconclusion

The findings present a set of barriers to the P2P sharing economy within cognitive strain (5.1) and the endowment effect (5.2). These findings reveal that the focus group participants experienced cognitive strain when they imagine or actually engage in the P2P sharing economy. A result hereof is that the participants showed lower willingness to share. Moreover, the participants expressed a low willingness to share due to the endowment effect. This was highlighted, as participants significantly overvalued their own belongings compared to others' within the P2P sharing economy.

The findings within cognitive strain suggest three main barriers, which are a lack of trust (5.1.1), inconvenience (5.1.2) and breaking habits (5.1.3). Firstly, the participants showed a general low level of trust towards strangers in the P2P sharing economy. From a user's perspective, the low level of trust results in a fear of receiving a product that does not meet their requirements, and a fear of a bad user experience in case the participants were to damage a product. Low level of trust, from a provider's point of view, is highlighted through the fear of a bad provider experience, since the participants fear to lose or have their products damaged. Secondly, there are barriers present in the inconvenience of the P2P sharing economy. Participants find a high convenience in ownership, which makes them value owning products themselves. Hence, they perceive sharing a product as more bothersome. Moreover, participants highlighted the inconvenience of being a provider due to a high level of constant awareness and bothersome sharing processes. Thirdly, the participants current habits present a barrier, as these need to be broken to engage in the P2P sharing economy. The participants are conditioned to buy products, and they choose sharing options that are familiar to existing habits. Hence, this creates barriers, as participants are inclined to stay within their current habits and would potentially deselect P2P sharing solutions that do correspond with these habits. Ultimately, the participants' need for cognitive ease leads to a lower willingness to engage in the P2P sharing economy.

The findings within the endowment effect suggest three barriers. These are psychological ownership gaps (5.2.1), broad range of reference prices (5.2.2), and biased information processes (5.2.3). Firstly, the primary barrier within the endowment effect is psychological ownership gaps. The participants reveal how they would price their belongings higher than others' due to the attachment of feelings from experiences and associations with them. Findings contrarily indicates that participants did not have any emotional attachment to others' products. Secondly, relevant reference prices on the P2P Sharing economy market can vary and be vastly different. Due to these differences in reference prices, users and providers have a tendency opt for the lowest and highest, respectively, resulting in high transaction disutility. Thirdly, participants unconsciously neglect information relevant for the other party when settling on prices. All these barriers lead to higher WTA-WTP gaps. Ultimately, this leads to one main barrier for the P2P sharing economy, as users are less willing to pay a price that is set by the provider, and the provider is less willing to accept a price that is set by the user.

All the barriers that are presented in sections 5.1 and 5.2 are addressed through a number of solutions in section 5.3. The link between which solutions that address which barriers are presented in Table 3.

Table 3: Barriers and Solutions Findings

	Barriers	Solutions
Cognitive Strain	Lack of trust (5.1.1)	Communities (5.3.3) Insurance (5.3.4) Chat feature (5.3.5) Rating feature (5.3.6)
	Inconvenience (5.1.2)	Broadcast sharing (5.3.1) Central warehouse (5.3.2)
	Breaking habits (5.1.3)	Broadcast sharing (5.3.1)
Endowment Effect	Psychological ownership gap (5.2.1)	Reframing (5.3.8) Reduce emotional attachment (5.3.9)
	Broad range of reference prices (5.2.2)	Utilising reference pricing (5.3.10)
	Biased information processes (5.2.3)	Communities (5.3.3)

The participants' willingness to engage in the P2P sharing economy is reduced by the stated barriers. However, the focus groups and interviews also suggested a set of solutions to overcome these barriers and hereby increase the willingness to share. Most of these solutions were mentioned while discussing the different barriers, and they can therefore be linked directly to one or more of the barriers (see Table 3).

The lack of trust (5.1.1) can be targeted through four solutions, and these are communities (5.3.3), an insurance (5.3.4), a chat feature (5.3.5), and a rating feature (5.3.6). Firstly, an integrated insurance would secure both users and providers, in case they were to either damage or lose a product. Secondly, an integrated chat feature would enable both parties to establish a common understanding of the P2P sharing process. Thirdly, a rating feature ensures that the final product and overall process have been review and approved by others. Fourthly, sharing in communities ensures that people share only with people they have a relation to. All of these solutions increase the trust between provider and user, which will likewise increase their willingness to share.

The barriers that are found within inconvenience (5.1.2) and breaking habits (5.1.3) can be targeted by broadcast sharing (5.3.1), whereas the solution of a central warehouse (5.3.2) additionally can be employed to target inconvenience. The solution of broadcast sharing is the idea that people would be able to create a brief request for a product, which can then be answered by other users of the same P2P sharing platform. This enables a more convenient sharing process that is more familiar to the way the participants currently engage in sharing with friends, families and neighbours. The idea of the central warehouse solution is to have a central location that facilitates the P2P sharing process. Providers would be able to place their belongings at the central warehouse, thus limiting the time and efforts spend on the P2P sharing process and hereby lowering providers' inconvenience.

The psychological ownership gaps (5.2.1) can be targeted through reframing (5.3.8) and practice of lowering emotional attachment (5.3.9). Reframing consists of two different solutions, which focuses on shifting the psychological ownership from the product to the process of P2P sharing. The first suggests a reversion of the psychological ownership, by reframing P2P sharing as an opportunity to share experience and associations of the product with others. The second solution is found in the potential reframing of P2P sharing as a way to increase the social status. Thus, shifting peoples focus from ownership to the process, which will increase the overall willingness to share. Additionally, there is a solution in the practice of lowering emotional attachment as people hereby would lower the psychological ownership. However, there are no concrete solutions on how to do this.

The barrier of differences in reference prices (5.2.2) can be targeted by utilising reference pricing (5.3.10) to create more stable prices on the P2P sharing economy market. This would result in more moderate prices and ensure that providers and users, to a larger extent, perceive the deal as fair and minimise their transaction disutility. Thus, utilising reference pricing can be a supporting factor in decreasing WTA-WTP gaps.

Lastly, the barrier that lies in biased information processes (5.2.3) can also be targeted through the establishment of P2P sharing communities (5.3.3). The reason is that users within these communities would both be treated as a user and a provider. This suggests that each individual would acquire the cognitive frames that are associated with both perspectives. Thus, people would be less prone to include or exclude information that is irrelevant to the other party.

This subconclusion rounds off this paper's findings. In the following section, these findings will be further extended to develop a general model that explains the causation between them.

6 Generalisation

Throughout sections 5.1 and 5.2, multiple barriers to P2P sharing are presented. These barriers are found in the data, which comes from the previously introduced conducted research. From the same data set, there are several solutions present, which are presented in section 5.3. However, the aim of this section will be to take broader look at how the findings from section 5 can be utilized in a broader perspective. A broader perspective includes generating a model, based on the findings, that explains people's behaviour within the P2P sharing economy.

This research has been focused on two main effects that influence the willingness to share within the P2P sharing economy. Through the findings, it has been established that both cognitive strain and the endowment effect negatively affect the willingness to share (see Figure 2). Several factors within the P2P sharing economy often result in cognitive straining episodes. As people do not want to spend time at cognitive strain, they ultimately deselect engaging in the P2P sharing economy. Furthermore, providers are often unwilling to share their belonging or price their belongings at levels, which the users are unwilling to pay. Thus, creating WTA-WTP gaps, which reduce the overall willingness to share for both providers and users.

Figure 2: Cognitive Strain and Endowment Effect Decrease Willingness to Share

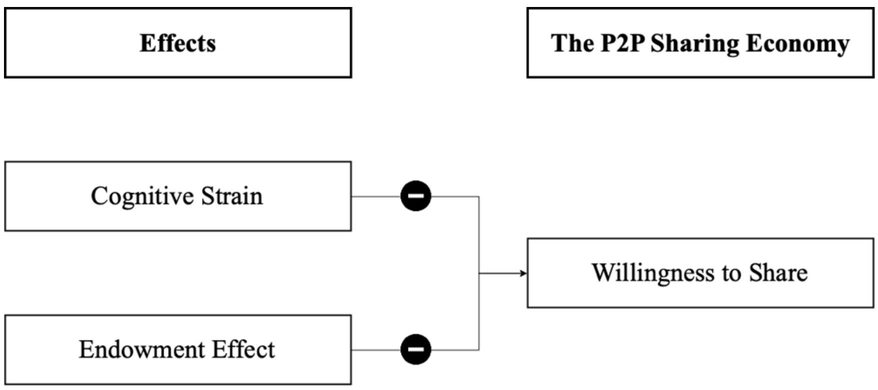


Figure 2 is a part of a larger model that explains the causation between the willingness to share, the barriers to the P2P sharing economy and potential solutions. The aim of sections 6.1 and 6.2 is to further build upon this model by focusing on the barriers within cognitive strain and the endowment effect, respectively. The model will then be fully introduced in section 6.3, including all effect, barriers and solutions (see Figure 6 on page 86).

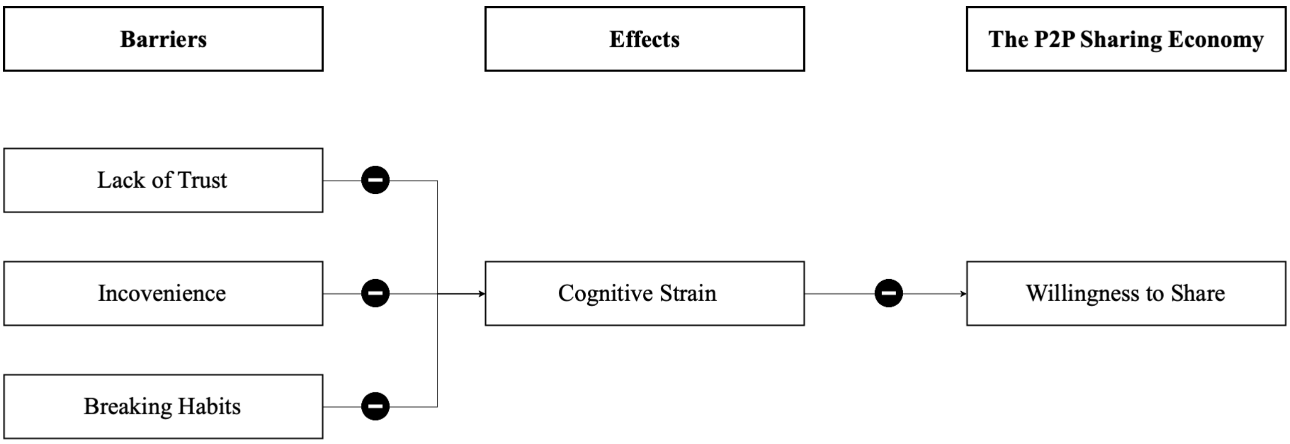
6.1 Cognitive Strain

It has been established that cognitive strain has a negative effect on the willingness to share. The connection between cognitive strain and willingness to share indicate that the two are negatively correlated. Thus, an increase in cognitive strain leads to a corresponding fall in willingness to share. On the other hand, the solutions that are presented in section 5.3 suggest that some of the barriers within cognitive strain can be addressed. Ultimately, these solutions target how to decrease cognitive strain and hereby increase the willingness to share. Hence, a decrease in cognitive strain leads to an increase in willingness to share. Overall, a higher willingness to share will be achieved if people are at cognitive ease. Based on this the following hypothesis can be derived:

Hypothesis 1: An increase in cognitive ease leads to an increase in willingness to share.

Moreover, the findings within cognitive strain (5.1) reveal that people have a high level of cognitive strain, which are presented in three main barriers for the P2P sharing economy: lack of trust (5.1.1), inconvenience (5.1.2) and breaking habits (5.1.3). The three barriers positively affect the cognitive strain, which strengthens the negative effect that cognitive strain has on the willingness to share. This is exemplified in figure 3.

Figure 3: Barriers' Effect on Cognitive Strain



The lack of trust leads to cognitive strain, as people are worried, they will have an unpleasant experience with the P2P sharing economy. People additionally experience and perceive the P2P sharing process as rather inconvenient, which likewise leads to cognitive strain. Lastly, current habits keep people at cognitive ease, whereas breaking them by engaging in the P2P sharing economy leads to cognitive strain. These three barriers explain current high level of cognitive strain, and a corresponding low level of willingness to share.

Through the argumentation above, it has been established that the suggested solution from the findings can explain positive correlation between cognitive ease and the willingness to share. Subsequently, this means that by targeting the three barriers within cognitive strain, a higher level of cognitive ease can be achieved. Thus, by increasing the level of trust and convenience, and accommodate current habits, cognitive ease will be obtained, ultimately leading to a higher willingness to share. On the basis hereof, the three following sub-hypotheses can be derived:

Hypothesis 1a: A higher level of trust within the P2P sharing economy leads to cognitive ease, ultimately resulting in a higher willingness to share.

Hypothesis 1b: Higher convenience within the P2P sharing economy leads to cognitive ease, ultimately resulting in a higher willingness to share.

Hypothesis 1c: By accommodating people's current habits a higher level of cognitive ease will be achieved, ultimately resulting in a higher willingness to share within the P2P sharing economy.

In the findings and throughout this section, it has been highlighted how the P2P sharing economy currently is limited due to barriers stemming from cognitive strain. This is caused by three main factors in lack of trust, inconvenience and breaking habits (Figure 3). However, it has also been highlighted that the cognitive strain can be addressed through a set of solutions that fall within the overall hypothesis 1 and its sub-hypotheses 1a, 1b and 1c. To further develop this paper's overall model, the direct effects of these solution will be introduced in section 6.3.

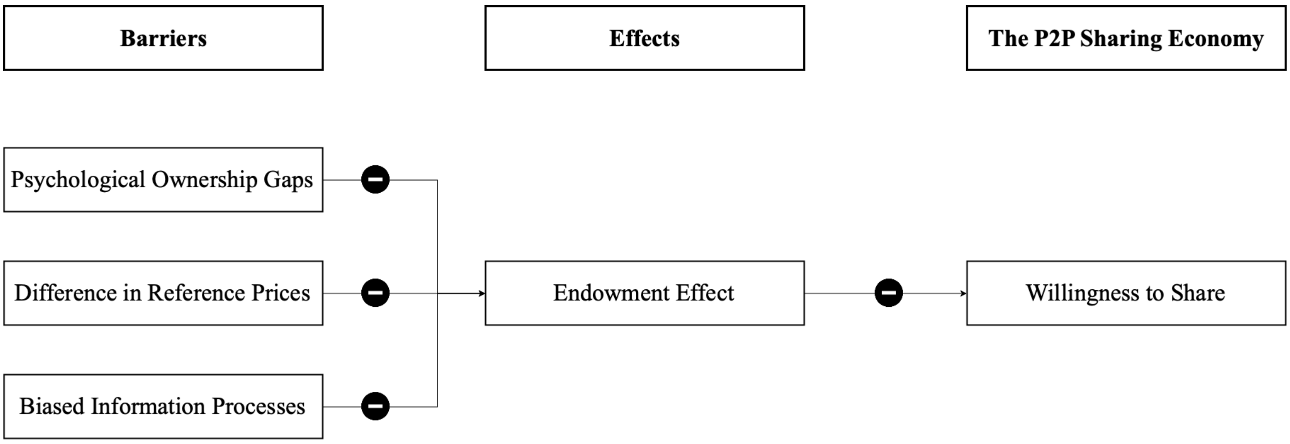
6.2 The Endowment Effect

It has been established in the beginning of section 6 that the endowment effect has a negative effect on people's willingness to share within the P2P sharing economy. The findings indicate that people's WTA is higher than their WTP. Thus, revealing the presence of the endowment effect on the P2P Sharing economy market. Furthermore, this indicates that an increase in the endowment effect leads to a decrease in willingness to share. On the other hand, the suggested solutions presented in the findings focus on decreasing these WTA-WTP gaps. Thus, indicating that a lower gap would lead to a higher willingness to share. This overall leads to the derivation of the following hypothesis:

Hypothesis 2: A decrease in endowment effect leads to an increase in willingness to share.

The endowment effect as presented above, is influenced by three different barriers, which are psychological ownership gaps (5.2.1), a broad range of different reference prices (5.2.2), and biased information processes (5.2.3). These three barriers increase the endowment effect on the P2P Sharing economy market, which leads to a lower willingness to share, as presented in figure X.

Figure 4: Barriers' Effect on Endowment Effect



The primary barrier within the endowment effect is the psychological ownership gaps. This is created as people attach emotional value to their own products, often through a feeling of attachment from experiences and associations with it. On the other hand, people have a low feeling of psychological ownership towards others' products. The high level of psychological ownership from the provider's side along with the correspondingly low level of psychological ownership from the users lead to WTA-WTP gaps. Furthermore, the reference prices on the P2P Sharing economy market can be vastly different and users and providers have a tendency to opt for the lowest and highest, respectively. Lastly, people unconsciously neglect information relevant for the other party when settling on their WTA or WTP.

Conclusively, these three barriers result in users that are less willing to pay prices sat by the providers, and providers less willing to accept prices sat by the users. Hence, resulting in WTA-WTP gaps and creating a barrier for people to engage in the P2P sharing economy. Thus, it can be established that psychological ownership gaps, difference in reference prices and biased information processes lead to a consequent higher endowment effect, which correspondingly leads to a lower willingness to share. However, it is argued that through the suggested solutions from the findings, a decrease in the endowment effect can also be targeted to increase the willingness to share. While these solutions overall focus on a lower endowment effect, they subsequently target the three barriers within the endowment effect. Therefore, it can be argued that through achieving lower psychological ownership gaps, moderate reference prices and less biased information processes a higher willingness to share can be obtained. This leads to the derivation of the three following sub-hypotheses:

Hypothesis 2a: A decrease in psychological ownership gaps lead to a lower endowment effect, ultimately resulting in a higher willingness to share within the P2P sharing economy.

Hypothesis 2b: Moderate reference prices lead to a lower endowment effect, ultimately resulting in a higher willingness to share within the P2P sharing economy.

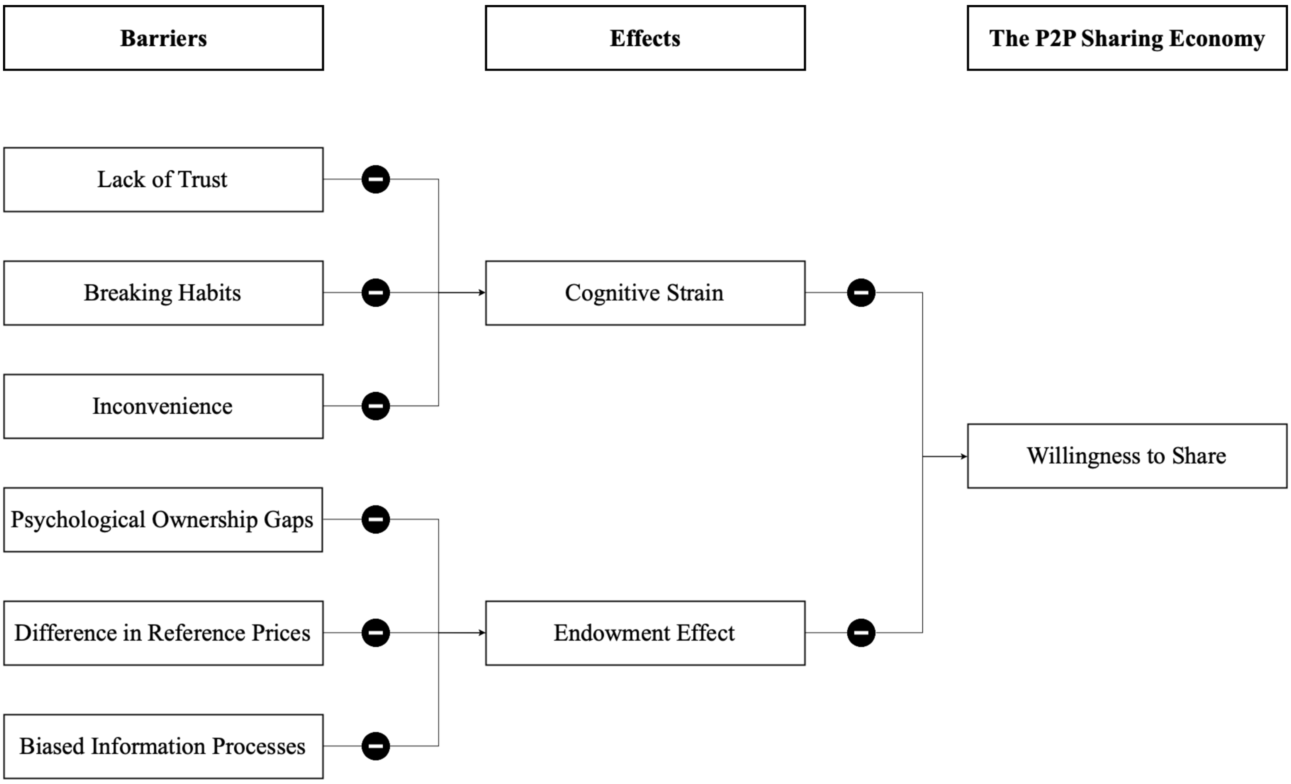
Hypothesis 2c: Less biased information processes lead to a lower endowment effect, ultimately resulting in a higher willingness to share within the P2P sharing economy.

Currently, the P2P sharing economy is limited due to barriers stemming from the endowment effect. This is caused by three main barriers in psychological ownership gaps, differences in reference prices and biased information processes (Figure 4). However, this section has additionally confirmed that a lower endowment effect can be obtained by addressing the sub-hypotheses 2a, 2b and 2c. This would decrease the endowment effect, which in accordance to hypothesis 2 would increase the overall willingness to share. This could be achieved by introducing the suggested solutions from the findings, which will be further elaborated upon in the following section.

6.3 Overcoming the Barriers

Based on the findings, there are six main barriers that affect the two effects of cognitive strain and the endowment effect. Moreover, these two effects subsequently influence people's willingness to engage in the P2P sharing economy. The causation between barriers, effects and the P2P sharing economy is illustrated in Figure 5 (see page 84). Figure 5 is merging Figures 3 and 4 into one overview of the main P2P sharing economy barriers.

Figure 5: Behavioural Barriers Within the P2P Sharing Economy



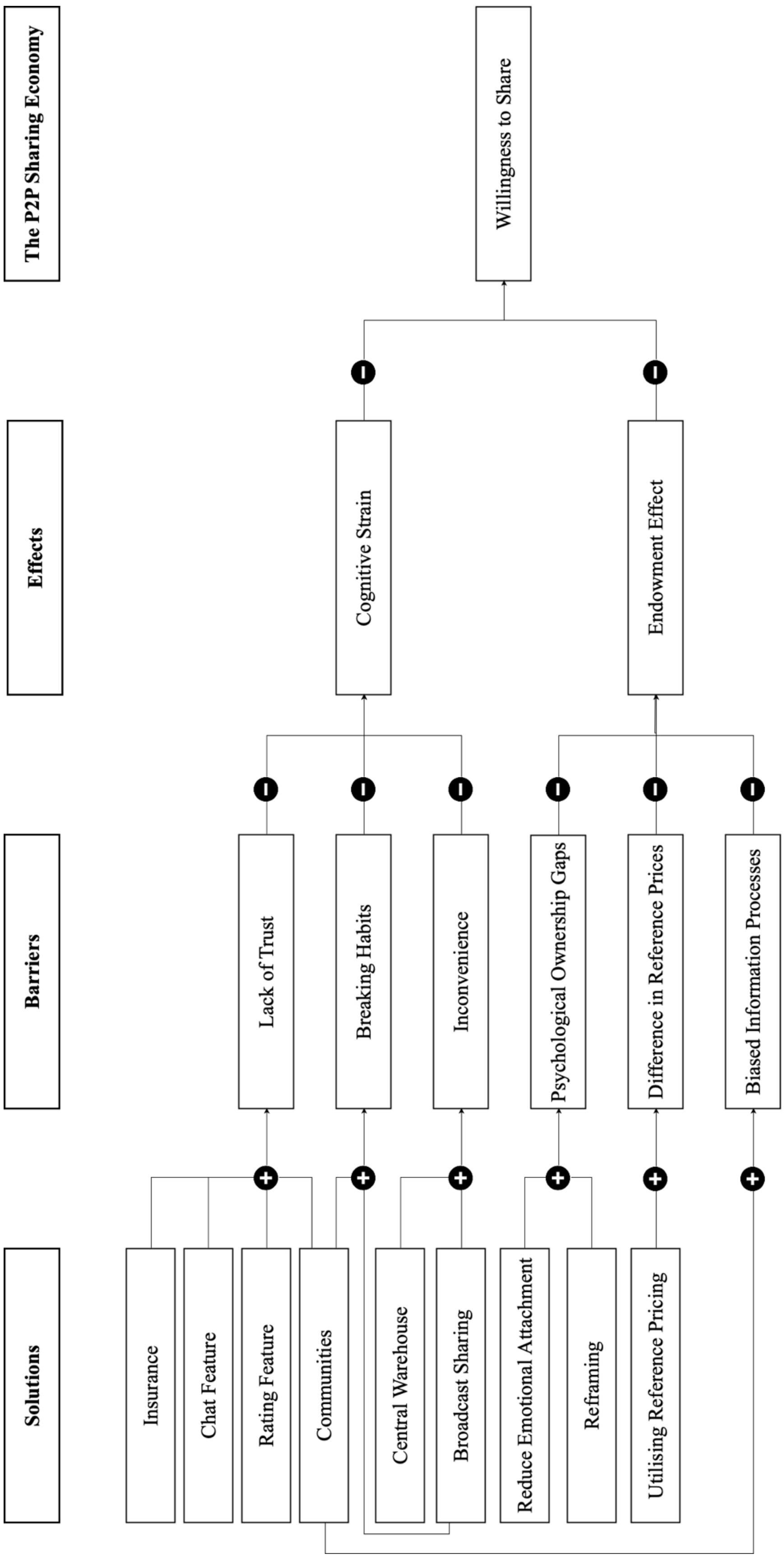
The findings suggest different solutions to address the six barriers within cognitive strain and the endowment effect. These are broadcast sharing (5.3.1), central warehouse (5.3.2), communities (5.3.3), insurance (5.3.4), chat feature (5.3.5), rating feature (5.3.6), events (5.3.7), reframing (5.3.8), reduce emotional attachment (5.3.9), and utilising reference prices (5.3.10). As described throughout sections 6.1 and 6.2, these solutions led to the derivation of hypothesis 1 and 2, with their respective sub-hypotheses.

The sub-hypotheses explain how the barriers stemming from cognitive strain and the endowment effect can be overcome. Whereas figure 5 illustrates the causation between barriers and their negative effects on the P2P sharing economy, Figure 6 (see page 86) highlights the positive effects of the sub-hypotheses derived from the suggested solutions. The sub-hypotheses are represented in Figure 6 through six plusses to illustrate how they positively affect the overall willingness to share through minimising or overcoming the barriers. To accommodate the sub-hypotheses, and hereby overcome the negative effect of the barriers, different suggested solutions from the findings are additionally presented in Figure 6.

The suggested solutions are illustrated for representative reasons, to show how to potentially overcome the previous mentioned barriers by accommodating the hypotheses. Firstly, the findings suggest that trust could be increased (hypothesis 1a) by introducing insurances, chat features, rating features or create a community solution. Secondly, an increased level of convenience (hypothesis 1b) can be achieved through a central warehouse and broadcast sharing. Thirdly, people's current sharing habits (hypothesis 1c) can additionally be accommodated by broadcast sharing or through establishing sharing communities. Fourthly, psychological ownership gaps (hypothesis 2a) can be addressed through a reframing of the P2P sharing economy or a reduction of emotional attachment. Fifthly, moderate reference prices (hypothesis 2b) can be achieved through a utilisation of reference pricing. Lastly, communities can also be employed to lower the difference in biased information processes (hypothesis 2c).

The positive effect that each solution has on reducing the effect of the respective barriers is illustrated in Figure 6. As mentioned, the solutions are illustrated in the final model to represent concrete examples of how to accommodate the sub-hypotheses to ultimately increase the willingness to share. These solutions are based on the findings, but the authors admit there might be several more solutions within each of the six main barriers. Based on the six sub-hypotheses to overcome the barriers for the P2P sharing economy, it is possible that future researchers and businesses can develop additional and more specific solutions to decrease the cognitive strain and the endowment effect, ultimately increasing the willingness to share.

Figure 6: Solutions to Behavioural Barriers Within the P2P Sharing Economy



Chapter 4:

Discussion and Conclusion

7 Discussion

This section seeks to critically reflect upon the findings presented in this paper in regard to the overall problem statement and subsequent research questions. This mainly consist of a reflection on the applicability of the generated model (figure 6, p. 86) as a tool to explain behavioural barriers and drivers within the P2P sharing economy. In addition, this section seeks to expand on this paper's scope to critically reflect upon the possibility some of the findings can be explained through traditional economic theory or evolutionary determination.

This paper's proposed model and underlying hypotheses seek to explain the causal relationship between cognitive strain or ease, the endowment effect, potential solutions and willingness to share within the P2P sharing economy. The applicability of the model will be critically reflected upon in regard to (1) cognitive strain or ease and (2) the endowment effect's influence on people's willingness to share and (3) the corresponding solutions to increase this.

As elaborated upon previously, this paper's scope has been narrowed down to focus on cognitive ease and endowment theory within the P2P sharing economy. However, as the findings confirm a link from a lack of trust, inconvenience and breaking habits to cognitive strain, it becomes relevant to include the broader range of research conducted within these topics in regard to the P2P sharing economy. As touched upon in section 2.3.1, previous research has found a range of different challenges and drivers in the general sharing economy. This includes the topics of trust and convenience. It can therefore be argued that parts of this paper's model (Figure 6, p. 86) is confirmed in existing research. Nevertheless, existing research, within trust and convenience, either aims to explore the challenges and drivers of the P2P sharing economy or to simply elaborate upon one of the topics' role herein. Besides confirming the existing barriers of lack of trust and inconvenience, this paper has furthermore drawn the connection to cognitive ease, and here within explained the connection to people's willingness to share in the P2P sharing economy. This paper therefore not only confirms the importance of trust and convenience in the P2P sharing economy, it further extends how an increase in trust or convenience lead to a higher level of cognitive ease and thus a higher willingness to share. Thus, the importance lies in cognitive ease, which can be increased through a higher level of trust, convenience and accommodation of habits. Ultimately, each driver within cognitive ease is essential, but to achieve an increase in willingness to share, the most important task lies in targeting an increase of cognitive ease.

This paper highlights the presence of the endowment effect within the P2P sharing economy. As pointed out in section 2.3.2, it can be argued that the endowment effect does not exist at all. Thus, indicating that it does not exist on the P2P sharing economy market either. However, this research found a clear link between people's attachment to their products and their willingness to share. This indicates both that the endowment effect exists, and more explicitly that it exists on the P2P sharing economy market. Furthermore, this paper does not only confirm the presence of the endowment effect, but it further extends its effect on the P2P sharing economy market, as it leads to a barrier for people's overall engagement. The lack of engagement is highlighted in people's emotional attachment to their products, which consequently creates WTA-WTP gaps that makes both users and providers unwilling to share.

In regard to the proposed model's solutions, it can be argued that the focus group participants might not be able to precisely predict their behaviour in imagined hypothetical situations. Thus, the suggested solutions from the focus groups might only partially explain concrete ways to overcome the presented barriers. This is also indicated in the generalisation, as it is suggested more solutions might exist. In addition, it is argued that the important finding of the solutions lies in the fact that the focus group participants did believe a higher level of cognitive ease and lower level of the endowment effect could be achieved. Thus, creating the foundation for the derivation of hypotheses 1 and 2, and their subsequent sub-hypotheses 1a-c and 2a-c, which overall explain that the aforementioned barriers can be overcome.

Throughout the research process the overall scope has been narrowed down to focus on selected elements within cognitive ease theory and the endowment effect. The following two sections seek to expand that scope and take a look at the findings in a broader perspective. There are smaller implications in the collected data that suggest other theoretical frames perhaps could be applied to address this paper's overall problem statement. Thus, indicating that some of the barriers and solutions that are presented could be explained through other standpoints.

7.1 Economic Theory

It is pointed out in section 2.1 how traditional economic theory assumes rationality, utility maximisation as well as full and relevant information. Within economic theory, the subcategory of microeconomics further expands on the behaviour of individuals and firms, and their interaction in between each other. A further extension of microeconomics is found in consumer choice theory, which considers individuals' choices on a consumer market (Perloff, 2013). This theory overall explains why people opt for the better and the cheaper product. The same might be applicable to the P2P sharing economy. Thus, the theory would suggest that users in the P2P sharing economy only chose to opt for the sharing option, if they consider it cheaper and better than comparable solutions. Moreover, Lockwood (2019, interview) points towards this as a plausible explanation, and the focus groups further indicate that the participants' choices of Uber and AirBnB are in accordance with consumer choice theory. This would suggest that the organizations within the P2P sharing economy simply needs to improve their platforms, including the overall P2P sharing process. However, it can still be argued that such an improvement falls into the category of cognitive ease. Furthermore, this theory only possibly explains the P2P sharing economy from a user's perspective. The providers on the P2P sharing economy market still need to engage in order for supply to meet demand, which could be achieved through a lower endowment effect.

In the findings one main barrier for the P2P sharing economy is found in the presence of the endowment effect. It explained how the endowment effect leads to WTA-WTP gaps, as providers generally attach more feelings to their belongings than users. However, this barrier can perhaps be explained through another branch of economic theory, transaction costs. Transaction cost theory (Williamson, 1979) generally considers the need for companies to handle the transactions costs that are present in the market. Thus, it is strategically oriented for organisations to choose whether they should opt for vertical integration. However, it can also be applied to an individual level to explain people's choice of doing things themselves or to pay for it. One focus group participant stated that she considered multiple costs when pricing on the P2P sharing economy market. This included the trade of a given product as well as maintenance, wear and tear of that product (Lamia, 2019, focus group; 5.2.2). Her argument was that all these costs needed to be included in a potential price, if she were to rent out one of her belongings. Thus, there is an indication that a barrier lies in the current level of high transaction costs. However, it does at the same time suggest that lower transactions costs would lead to a higher willingness to share. This point of view is further supported by Wallenstein &

Shelat (2017), who argue that in time technology will be utilised to achieve lower transaction costs and correspondingly enable a more successful sharing economy. Ultimately, it is noteworthy that decreasing transactions costs on the sharing economy market might also consequently lead to a higher willingness to share.

7.2 Evolutionary Determination

The authors critically reflected upon whether the desire for ownership can be explained through evolution. Both Wegener (2019, interview) and one of the focus group participants (Katrina, 2019, focus group) indicated that everyone's desire for ownership is evolutionary determined. This would arguably be supported by Belk's (1988) *extended self*, as he claims it is deeply rooted within people to employ possessions in the development of their identity. He further points toward the fact that people from an early age learn this form of identification, further suggesting it is a naturally adapted skill. However, little actual evidence seemingly exists on the fact that ownership is evolutionary determined. In fact, Krier (2009) suggests that the desire for individual ownership came with the agricultural revolution. The move from small hunter-gatherer tribes to large cities meant that *"property became worth fighting for."* (Krier, 2009). Thus, the need for ownership is not naturally explained, but rather a matter of social engineering. It requires a more thorough investigation of this topic to properly address the evolutionary effects of ownership. However, if the desire for ownership is evolutionary determined, it obviously creates a large barrier for the P2P sharing economy. Then again, if individual ownership largely developed with the agricultural revolution, it can be argued that people can re-enter a state of mind where the focus lies in shared rather than individual ownership.

8 Conclusion

The research aimed to answer the overall research question of *how people's feelings about products and P2P sharing processes affect them to engage in the P2P sharing economy.* It was analysed based on their willingness to share, as it would increase their engagement in the P2P sharing economy. The analysis focused on people's behaviour based on cognitive strain, which explains people's feelings in regard to processes, and the endowment effect, which explains people's feelings in regard to products. A negative causation between the cognitive strain and willingness to share was found, as well as a negative causation between the endowment effect and willingness to share.

Addressing the first research question of how cognitive strain affects people's willingness to engage in the P2P sharing economy, it is discovered that cognitive strain consists of three main barriers. These barriers are lack of trust, inconvenience and breaking habits. The lack of trust results in people being cognitive strained, as they are worried that they will have an unpleasant experience with the P2P sharing economy. Additionally, people experience and perceive the P2P sharing process as inconvenient, which make any engagement result in cognitive strain. Lastly, current habits within the linear economy keep people at cognitive ease, whereas breaking them by engaging in the P2P sharing economy leads to cognitive strain. These three barriers explain a current high level of cognitive strain, and a corresponding low level of willingness to share.

In regard to the second research question of how the endowment effect affects people's willingness to engage in the P2P sharing economy, a negative effect of the endowment effect is discovered. This is likewise rooted in three main barriers, which are psychological ownership gaps, differences in reference prices and biased information processes. The primary barrier within the endowment effect is the psychological ownership gaps created by the high level of psychological ownership from the provider's side along with the correspondingly low level of psychological ownership from the users. Furthermore, the reference prices used within the P2P sharing economy can be vastly different and users and providers have a tendency to opt for the lowest and highest, respectively. Lastly, people unconsciously neglect information relevant for the other party when settling on their WTA or WTP. These three barriers result in high WTA-WTP gaps, and ultimately decreases the willingness to share.

Based on the findings, there are six main barriers that affect the two effects of cognitive strain and the endowment effect, which influence people's willingness to engage in the P2P sharing economy. In order to address the third research question of how to overcome these barriers, two hypotheses on overcoming the effects were deducted from the findings. The first hypothesis (Hypothesis 1, p. 80) states that an increase in cognitive ease can lead to a higher willingness to share, while the second hypothesis (Hypothesis 2, p. 81) states that a decrease in the endowment effect can lead to a higher willingness to share. Subsequently, six sub-hypotheses that state how to overcome the barriers were deducted within the two effects.

From these findings an overall model (Figure 6, p. 86) is proposed. The model is divided into two effects, cognitive strain and the endowment effect, that negatively influence people's willingness to share within the P2P sharing economy. Within each effect there are three different barriers that additionally cause a negative influence on people's engagement. While the presented barriers in the model describe the negative causation on willingness to share, the model furthermore explains how a positive influence on the willingness to share can be achieved by directly targeting these barriers. Thus, overcoming the negative influence of cognitive strain and the endowment effect. This is illustrated through the suggested solutions from the findings.

Chapter 5:

Future Implications

9 Future Implications

The aim of this paper is to establish a model that explains the positive and negative causal relationships between people's willingness to share, cognitive strain or ease, the endowment effect and subsequent barriers and suggested solutions. For future implications, it becomes relevant to reflect upon the employment of this model by researchers and businesses alike.

For future academic work, this model can be further employed, either as a framework to explain some of the behavioural patterns within the P2P sharing economy market, or by studying specific areas of the model. The paper presents two primary hypotheses within cognitive ease and endowment effect, respectively, with three subsequent sub-hypotheses each. These hypotheses can be further tested by future researchers. Moreover, the data revealed findings, which were not included in this paper, as they either need more research or did not fall within the scope of this paper. These findings will be elaborated upon in section 9.1.

Additionally, the aim of the model, and its underlying hypotheses, was that it could be utilised by businesses to engage more people in the P2P sharing economy. Businesses will be able to utilise the model to identify potential barriers and accommodate the hypotheses to overcome them. One real life example of this, is Yepti's recent introduction of free delivery. This was based on this research's initial findings on inconvenience (5.1.2) and habits (5.1.3), which were presented to them before this paper was finalised. Thus, free delivery was introduced to minimize the inconvenience of delivering or picking up the product and accommodate current buying habits from online shopping. Furthermore, Yepti is looking into two suggested solutions that are presented in the findings, which are the possibility to create sharing communities (5.3.3) and restructuring their platform to accommodate broadcast sharing (5.3.1). More business might similarly be able to utilise the model and underlying hypotheses to identify and overcome some of their barriers within the P2P sharing economy.

9.1 Reflection on Interesting Findings

As previously touched upon, some indications from the findings were excluded in this paper, as they either need more research or did not fall within the scope of this paper. These are the (1) the possibility for users to develop an attachment to non-owned shared products over time, (2) the possibility for higher cognitive strain tolerance, (3) the possible solution of reframing the P2P sharing experience and lastly, (4) the possible limitations of expanding the suggested solution of sharing communities.

9.1.1 Attachment Over Time

The authors propose that future research and businesses look into the possibility for people to attach feelings to shared products over time. Both Wegener (2019, interview) and one of the focus group participants (Tom, 2019, focus group) touched upon this prospect. Wegener (2019, interview) mentioned how he has developed a certain attachment to the cars in BMW's B2C sharing initiative, DriveNow, as he in some sense considers them his. Whereas, this example does not fall into this paper's definition of the P2P sharing economy, it suggests that building an attachment to a shared product over time is possible. Furthermore, Tom (2019, focus group) indicates that he most likely would feel safer, hence more at cognitive ease, if he, on several occasions, borrowed the same car from the same person. Product-attachment studies (e.g. Mugge et al, 2006) show that people through usage increasingly attach feelings to their belongings. If future studies find a similar effect on the P2P sharing economy market, P2P sharing platforms ought to look into how they can connect their users for them to continuously share the same products with the same people.

9.1.2 Higher Tolerance

The suggested solution of events (5.3.7) does not target any specific barriers that are presented in this paper. Instead, it is suggested that in case people are to attend an event, they are willing to tolerate a higher level of cognitive strain. Thus, a higher willingness to share. Furthermore, the findings also showed signs of provider's willingness to accept a higher tolerance of cognitive strain for a short period of time, if their income was substantially increased (see section 5.1.2). If this effect is found to be true on a larger scale, it becomes relevant for P2P sharing platforms to introduce initiatives that explicitly target situations where people have a higher tolerance or cognitive strain. This could for instance include a marketing campaign that highlighted the possibility of sharing rather than purchasing products for specific events (e.g. weddings or festivals as suggested in the findings).

9.1.3 Reframing

The two solutions that are suggested within reframing (5.3.8) consider two ways in which a different perspective on the P2P sharing economy could be obtained. The first is to reframe the P2P sharing economy as a possibility to share pleasurable experiences and associations with a product. The other is to reframe the P2P sharing economy as a way to increase people's social status. Both of them fall within the tasks of a marketing department of a given P2P sharing platform, as they would need to properly spread this interpretation of the P2P sharing economy to their users.

Firstly, one study could question whether it is possible for people to reduce their focus on loss of products in the P2P sharing economy, and instead increase their focus on the pleasure of sharing. Thus, the P2P sharing processes would be included in people's endowment, as they find pleasure in sharing their positive associations with others. Jacob H and Jakob S (2019, focus group) highlighted their pleasure of sharing their apartment on AirBnB (see section 5.1.2). Consequently, people would value the gain of the P2P sharing process higher than the perceived fear of loss, ultimately reducing the effect of endowment effect, by including the P2P sharing process in their endowment.

Secondly, another study could consider people's identification with the P2P sharing economy as an improvement of social status. Since it is argued an increase in P2P sharing can lead to a decrease in overall consumption, it potentially could be interpret as doing social good (Wegener, 2019, interview). The overall effect would be that the process of P2P sharing could improve people's perceptions of themselves, thus positively extending their self through social identity creation (Belk, 1988). The overall takeaway from these proposals is that by reframing the P2P sharing experience to include the P2P sharing process in people's endowment, it could enable them to feel a closer attachment to the sharing experience rather than a product. This would lead to a potential reduced negative effect of the endowment effect within the P2P sharing economy.

9.1.4 True Sharing in Communities

Another critical reflection the authors made upon the findings is in regard true sharing (R. Belk, 2014). In short, this type of sharing is what Belk (2007) describes as *"voluntary lending, pooling and allocation of resources, and authorised use of public property, but not contractual renting, or unauthorised use of property by theft or trespass."* (Belk, 2007, p. 127). Thus, true sharing is what he also describes as a family community, where people included have a sense of joint ownership over objects, they can all access without the exchange of money (Belk, 2007; 2010; 2014). As described in the data, the focus group participants indicated they would be willing to engage in this type of P2P sharing. This resulted in the solution of sharing communities (5.3.3), which suggests that an integration of communities would overcome the barriers that lie in a lack of trust (5.1.1) and biased information processes (5.2.3). Through Hofmann et al. (2017), this solution can be further extended into self-regulated communities, as they argue this type of sharing leads to a higher level of trust. However, one conflict arises from the data, as a few of the focus group participants find it difficult to imagine true sharing on a larger scale. Therefore, it is debatable whether a complete integration of sharing communities can be achieved. Thus, future research is needed to determine whether large scale sharing communities can be achieved.

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Appendices

Interviews

Appendix A: Interview with Johannes, CEO at Yepti

1st Interview

Date: 15th of February 2019

JO = Johannes

MA = Marc

AN = Andreas

00:00:00 - Introduction to why we find it interesting to talk with him

00:00:45 - About Sharing economy

MA: Hvordan ser du deleøkonomi tendens der er kommet indenfor de seneste år?

JO: Ja - man kan sige det er jo... AirBnB blev det startet i 2009?

MA: Ja - deromkring.

JO: Så kan man sige at på den side er der de her mastodonter: Über og AirBnB, som vel er de eneste rigtig international nogle. Derudover er der et hav a små fisk: Os, GoBoat, GoMore, etc. etc. etc. Jeg ser det egentlig som et ret kaotisk marked, som stadig skal definere sig selv, fordi der er meget få good cases på deleøkonomiske enheder som har lykkes.

MA: Mener du også i er i krig med alle virksomheder, som GoBoat, som er mere virksomhed til person deling, eller er i kun i konkurrence med peer-to-peer platforme?

JO: Jeg føler for det første ikke at det er specielt meget krig. Vi har i hvert fald haft en strategi om at få så mange venner som overhoved muligt - jeg tror ikke der findes en deleøkonomisk virksomhed i Danmark, som ikke har fået en officiel henvendelse fra os, som er sådan: Hey, ud fra en præmis, som handler om at hvis du har været deleøkonomisk som forbruger et sted, så er der også en sandsynlighed for at du vil være deleøkonomisk et andet sted. Derfor er det ikke et gensidigt udelukkende marked, men i virkeligheden sådan... Lejer du en båd fra en person på en platform, så er der også en større mulighed for at du mentalitet vice vil være tilbøjelig til at leje noget værktøj på Yepti for eksempel. På den måde tror jeg at der er noget forretningsmæssigt strategisk i at hjælpe hinanden med at gøre kagen større, fordi langt hen ad vejen handler det om at gøre forbrugeren bevidst om at det her eksistere og at det i virkeligheden er nemt på den ene side. På den anden side handler det for os virksomheder at gøre det lige så nemt og smart som en normal traditionel økonomisk virksomhed.

MA: Er det den største udfordring.

JO: Ja - det tror jeg det er.

MA: Tror du at det er virksomheder der har set potentialet i at dele, eller er det forbrugerdrevet?

JO: Jeg tror det er 100% virksomhedsdrevet. Jeg tror at man har tænkt at AirBnB er sindssygt succesfuld, så lad os lave modelen på andre ting, men det man har glemt i processen, er at der er forskel på noget så statisk og stabilt som ens bolig og så en whatever random ting. Man ved altid hvornår man er i sin lejlighed og ikke er i den og man ved at man kan få mange penge for sin lejlighed og man ved at der ikke er nogle der stjæler den - du kan selvfølgelig godt ødelægge den - men ikke stjæle den. Der har man nok lavet den simplificeret analogi at så kan vi også lave det med denne her type produkt. Jeg tror at der skal en selvransagelse ind i den deleøkonomiske identitet, som handler om at du kan gøre det med boliger og biler og store fundamentale ting, men at gøre det med mindre ting er svære.

AN: Hvad tror du der ligger til grund for det?

JO: Jeg tror det handler om at man ikke kan tjene lige så mange penge på det og det er svære at overskue hvad man kan leje ud. Vi snakker med mange brugere, som er sådan: Det kan godt være jeg bor i denne her fede 3-værelses lejlighed på Vesterbro, men det er svært for mig at finde ud af hvad det egentlig er jeg kan leje ud.

AN: Du snakker lidt om at det ikke er så nemt at leje som at købe, men hvad med i forhold til tillid - er det platformen eller personen i den anden ende man skal have tillid til?

JO: Jeg tror ikke det handler så meget om tillid - jeg tror i hvert fald at det er en sekundær tilgængeligt og har en fed pris. I virkeligheden tror jeg det handler om hel traditionel liberalistisk præference teori: Kan jeg være sikker på at få det jeg vil have nu til en god pris. Det tror jeg folk tror og så kan de selvfølgelig blive skuffet, hvis det ikke er så nemt som de i virkeligheden troede. Det er en udfordring vi kæmper med, fordi der bliver lavet langt flere forespørgsler, end forespørgsler der bliver gennemført. I virkeligheden har vi 4 til 5 gange flere forespørgsler der bliver lavet end forespørgsler der bliver succesfulde. Det må vi simpelthen tolke med hensyn til at der simpelthen... når først folk har uploadet en ting, så glemmer de at de har uploadet den og de orker måske ikke lige at svare og sådan noget... Ja - det er bare super problematisk.

AN: Så der er egentlig noget arbejde - i hvert fald for den ene part - for at denne her transaktion kan gå igennem?

JO: Ja præcis.

AN: Noget af det vi havde overvejet at kigge lidt ind i, er at mennesker af natur er lidt dovne og det kan have lidt med det at gøre.

JO: Præcis - det tror jeg at i har fuldstændig ret i.

00:08:45 Consumer habits (Forbrugsvaner)
MA: Noget af det vi tænkte over er det med, at i virkeligheden handler det om ens forbrugsvaner, fordi vi som udgangspunkt går ud og køber i stedet for at leje?

JO: Ja - lige præcis.

MA: Hvis nu deleøkonomi blev lige så nemt som at købe ville man så begynde at leje?

JO: Ja 100%. Det er jo en kalkyle: Hvis noget er lige så nemt og noget er billigere og produktet er lige så godt, så giver de her tre variabler et mere attraktivt køb. Jeg tror man skal kigge på det og så blande identitet udenom.

00.09.45 Endowment
AN: Nu har vi snakket en del om dem der lejer - hvad med udlejer? hvad ser du af barriere for dem?

JO: Jeg ser ikke særlig mange barriere der. Folk køber ind på den der ide med at - de har selvfølgelig utrolig urealistiske forventninger til hvor meget ting kan blive lejet ud for og hvor meget de kan leje det ud - men folk tænker jo som udgangspunkt at det er sindsyg fedt at de har et eller andet stående som de ikke bruger som de kan tjene penge på. Det er meget meget nemt for folk at købe ind på. At finde udlejer er vores mindste problem.

AN: Hvad tænker du er årsagen til prisen - er det noget de helt selv sætter?

JO: Ja, hvis man skulle gå psykologisk til værks, så er det nok det der med at man har en eller anden psykologisk attachment til ting som man selv har, så jeg tror derfor at man har en tendens til at overvurdere hvor meget de ting man egentlig har - altså hvor meget den er værd, fordi der er en følelsesmæssig attachment til det. Det er meget sjældent at folk sætter en ting til udleje sindssygt billigt. Vi havde for eksempel et par Beat høretelefoner, som måske koster 2.300 for ny og en der forsøgte at leje dem ud til 700 om dagen. Det er måske lidt vildt.

MA: Der er måske også lidt optimistisk. Kommer i med forslag til hvad prisen kan være?

JO: Ja det gør vi. I starten satte vi den altid på 10% af ny købspris. Det fandt vi ud af var alt for højt, så nu ligger den for det meste omkring 2 til 3 procent.

MA: Sætter folk ofte prisen op eller ned i forhold til det i sætter?

JO: De gør ikke noget hvis ikke vi beder dem om det. Vores udfordring er lidt det der med: en ting er at de har uploadet det, men så skal de også tage ejerskab omkring processen og begynde at svare folk og ikke bare lade det sejle.

MA: Tror du at det er den omstilling for forbrugeren - der skal omstille sig til at være almindelig forbruger til at være lidt en virksomhed der udlejer en eller anden form for produkt.

JO: Det tror jeg i har ret i. På den ene side er det en fordel at vi er et af de lande med den højeste sociale kapital og dermed tillid, men på den anden side har vi utrolig stor upper middel class-agtig, som ikke har brug for penge til at leje ud. Det er meget, meget lidt af nød at folk delagtig gøre sig på udlejer siden i forbindelse med deleøkonomi.

MA: Skal det være mere socialt drevet?

JO: Ja - på en eller anden måde - den er stadig svær at knække den nød.

00:13:12 Miljø
MA: Tror du folk ville dele i større grad hvis folk var bevidste om at det er godt for miljøet - ville folk så i større grad deltage i deleøkonomi?

JO: Udlejer er ikke problematisk - der tror jeg ikke man kan optimere særlig meget på at gøre det grønt.

MA: Tror du at lejer ville tænke: Hvis jeg kan låne en bormaskine, så redder jeg produktionen af en boremaskine som er dårligt for miljøet?

JO: Det håber vi jo, men det er som sagt en sekundær identitetsværdi. Det er ikke nok i sig selv. Det er ikke en nødvendighed, men et add on.

AN: Har i egentlig nogle tal på hvad det gør for miljøet?

JO: Ja. I sidste uge havde vi en stor debat med en rigtig troller, der skrev: Hvor er det dumt det her, man skal jo også køre ud efter tingene. Hvordan kan i slå jer op på at være grønne? Jeg tror han refererede til et fjernsyn. Der sendte vi simpelthen den der kalkyle til ham, som er... det er jo helt vildt... jeg ved godt at vi hele tiden taler om at biler forurener meget, men jeg mener at det er 0,2 kilo en bil forurener per kilometer og det tager et halvt ton at producere et lille kamera. Det giver så meget mening at starte en debat om et CO2 udlednings regnskab, men al klimadebat siger jo at sådan noget tager sindssygt lang tid. Vi lever jo i en verden der på klimasiden ikke har det specielt godt, men der er alligevel ikke rigtig sket noget.

00:15:50 Nudging og identitetsdannelse
AN: En af de ting vi også bevæger os lidt indenfor, er nudging. Der er det her med at hvis man kunne motiveres en lille smule til at tænke mere grønt. Ville du tro at man kunne nudge folk lidt hen?

JO: Jeg ved ikke om man kunne nudge, men man kunne måske gamify det lidt, eller jo altså... Jeg ved ikke om sådan noger som det der blev startet i 90'erne - som vi alle sammen kender nu - statskontrolleret økologi - det er vel også en form for nudging? Det har jo været en kæmpe succes og det kunne da være for vildt at få mærkater på hvor meget det kostede i CO2 at producere denne her genstand.

AN: Man kunne sagtens forstille sig at man kunne putte en lille form for statsregulation på, så deleøkonomi blev fremmet. Fx. få rapporter der sagde at over tid... Nu har jeg læst lidt om biler: Bare det at du cutter din egen bil og bruger en anden bil er det ikke nødvendigvis det skift der gør at du redder verden, men fordi du vælger at dele, så nedsætter du hele dit bilforbrug.

JO: Det er en god pointe. Der er desværre bare mange narrativer der er i konkurrence med hinanden. Vi lever jo stadig i en verden, hvor alt bare handler om at tage de rigtige billeder af dit nye ur eller mærkevare på Instagram og der ved jeg ikke hvordan deleøkonomi skal kunne gå ind og konkurrere på det [identitetsdannelsen ved at købe ting]. Det er super svært jo.

AN: Vi snakkede lidt om, eller der er en filosof, der har sagt helt tilbage i år 0: Det smukke skal findes i brugen af en genstand og ikke i ejerskabet.

JO: Meget enig. det står også i vores vision lige det du siger der. Det har du nemlig fuldstændig ret i. Der er så meget identitet med to-have og ikke to-use, hvilket slet ikke giver nogle mening, fordi det er to-use der skaber grunden til at du overhoved vil to-have - vi har bare nærmest byttet om på det. En død ting giver ikke nogen værdi i ens personlige liv, en ting bliver kun værdifuld når man begynder at bruge den.

00:19:20
AN: Hvordan vil du beskrive en typisk lejer og derefter en udlejer?

JO: Selvfølgelig. Vi har 3 segmenter: vi har vores hippie, som helt sikkert er motiveret af den grønne impact og er relativ veluddannet og bor i byerne. Så har vi vores segment der hedder tech og nørder, som er måske 85% mænd og som er de her fagnørder der ved sindssygt meget om kameraer eller trædrejere og som har en stor stolthed i at have det [den viden og produkter]. Og så har vi de unge førstegangs flyt hjemmefra og studerende som har brug for de her ting og så er det nemmere og billigere end at gå hjem og købe det selv eller låne af far og mor. Det er de 3 segmenter vi har og det gælder egentlig på begge sider. Det kan godt være at hvis vi går ind og kigger decideret på data, så ville vi finde ud af at der er forskel på lejer og udlejer, men der er vi ikke kommet til endnu at vi så specifikt kan lave analyser på forskel af udlejer og lejer. Det virker til at folk der lejer ud også er dem der lejer.

AN: Nu ved jeg ikke om i har kigget på det eller har nok data på det, men ser i forskel på de forskellige produktlinjer?

JO: Altså forskel på segmenter indenfor de forskellige produkter?

AN: Mest om i ser forskel på adfærden i forhold til de forskellige produkter?

JO: Det eneste vi i hvert fald... nej, det har vi ikke nok data på... men det der i hvert fald er kommet bag på os det er overordnet, hvis man akkumulere alt dataen, at det er mænd der går primært forrest. Vi havde en forestilling eller teori om - altså det er selvfølgelig karikeret steotypisk - at den her grønne hippie personality eller den alternative vælger er måske lidt mere kvinder, men mændene går meget mere ind i det end kvinderne. Det handler nok også om vores primære valg af produkter - der er nok flere mænd der synes at kamera og fedt hifi udstyr er det fedeste i verden. Og så kan vi se at der er langt flere IOS brugere end Android bruger også hvis man sammenligner med et reguleret gennemsnit af den danske befolkning, hvilket også tyder på at - en rule of thumbs er at hvis man har en IOS så er du lidt bedre stillede end Android brugere eller rigere end Android brugere - så man kan sige at mænd i storbyer der tjener OK er forløberne.

00:23:55 Endowment
MA: Fornemmer i at folk synes at priserne på delemarkedet er fair?

JO: Priserne er for høje lige nu og udlejer sætter højere priser end de i virkeligheden kan få. Det er noget vi lider under. Det har ikke fundet det rette niveau endnu. Folk attacher simpelthen en for høj værdi til deres produkt. Det er så irrationelt og folk kan slet ikke bakke det op jo.

2nd Interview (Going Through the Initial Findings)

Date: 5th of April 2019

JO = Johannes

MA = Marc

AN = Andreas

00:06:05

JO: En ting jeg har tænkt over i mellemtiden, det er... Jeg tror i virkeligheden det er to nye begreber jeg har fundet på. Det er horisontal sharing economy og vertical sharing economy. Hvor man kan sige... Jeg tror, eller det er i hvert fald en hypotese jeg har, at udfordringen med sharing economy er at den har startet med at være horisontal og ikke vertikal. Hvad betyder det så? Man kan sige, horisontal sharing economy er at du har en masse peers, som på kaotisk manér deler med hinanden. Vertikal er langt færre peers der deler ned af. Man kunne forestille sig en vertikal deleøkonomi, som var firmaer eller store aktører som delte til folk. På den måde sikres effektivitet, convenience og ensartethed. Det vil så være kulturbærende, eller få folks mindset til at ændre sig, fordi folk er vant til at det her bare er svedigt og hurtigt. Derefter kunne man så efterfølgende lave den horisontale. Jeg tror der er et problem ved at man bare laver horisontal deleøkonomi kaotisk peers to peers imellem, men hvor folk slet ikke er blevet opdraget til det endnu. Man kan sige med AirBnB der havde folk allerede hoteller før det og med Über der havde folk taxaer før det. Der havde de nærmest en vertikal økonomi og så blev den horisontal, men det er ikke særlig almindeligt at dele en elpisker - det findes der ikke nogle firmaer [der allerede gør] - det er der slet ikke nogen tradition for, at dele en elpisker. Det har jeg aldrig hørt nogen i hele verden finde et firma, hvor man kan dele en elpisker. Forstår i hvor jeg vil hen? Der kan være en transitionsmulighed i at gå fra... at først... hvis man gerne vil hen til det horisontale, så starte med det vertikale.

MA: Ja helt klart - man kan sige at i har jo også en række brugere der er eksperter i kamera og det er vel sådan nogle som kunne leje ned til masserne?

JO: Ja lige præcis. Jeg tror i virkelighedn at det er det der er ved at ske. Jeg ved ikke om i så IKEA nu [begynder at leje ud]?

MA + AN: Ja.

JO: Det er jo en vertikal trend, hvor man lige pludselig har verdens måske største møbelhus der går ind og delagtiggøre sig selv i deleøkonomien. Det bliver... Det er jo en enormt kultur fremmende strukturændring der sker der, hvor at man begynder at tænke; "når okay - det kan man godt" Så er fase 5 måske at dele elpiskeren på et eller andet tidspunkt.

AN: Silvan er begyndt at man kan leje værktøj for en dag.

JO: Ja og der er det bare så ærgerligt at det gør de, men det kører så ringe fra deres side af. De har stort set ingen værktøjer og der er stort set altid udsolgt på alt. Det er bare rigtig ærgerligt.

AN: Så mister det hele den der kulturopbygning.

JO: Det er nemlig det, men det er nok ret klassisk at når man laver sådan en disruption transition, så er der nogle meget klassiske, traditionelle aktører, som har sindssyg svært ved at forstå det nye game. Hvordan går man fra at være sindssyg klassisk virksomhed, til ikke at være det mere - det er svært når man er stor.

AN: Det er helt klassisk disruption teori. Det er en god pointe.

JO: Den er i hvert fald spændende, men der er udfordringen, fordi når jeg har snakket med semi-kloge mennesker omkring det her, som så siger: "Bliver det så bare ikke en lejevirksomhed? - eller, hvad er så forskellen på at leje det der festtelt og sharing economy? Det har jeg svært ved at besvare og måske er der ikke nogen forskel - det er måske også ligegyldigt. Man kan sige at hele det der sharing economy, som koncept bare per definition er en romantisering og kan ikke bruges - eller hvad?

MA: Det er en ret valid pointe, fordi vi har selv haft svært ved at forklare hvad det er til fokusgrupperne uden at sige at det er leje.

JO: Ja præcis - man er sådan lidt: "Hvad er det jeg prøver at bilde mig selv ind lige nu".

MA: Ja, men man kan sige at vi har bundet det rigtig meget op i det her P2P, som kan gøre det til sharing economy.

JO: Men det er jo også weird nok kan man sige - bare fordi jeg som privatperson laver den her is og sælger den her til dig, så er det stadig helt klassisk kapitalistisk teori.

MA: Mange nævnte og DBA eller brugt salg som en konkurrent til hele deleøkonomiområdet.

JO: Det kan jo også være meget mere attraktivt fordi man kender det.

MA: Men det er en ret spændende teori for hvad der skal til for at deleøkonomi overordnet spiller.

JO: Også fordi jeg ved ikke hvor mange eksempler der er på en udvikling der primært er foretaget af private consumerism. Jeg tror at de fleste udviklinger er startet af større aktører der har taget ansver og udnyttet semi-monopolisering og efter det er sket, så er det blevet spredt til mange aktører, men jeg ved det simpelthen ikke.

MA: Ja. Hvis ikke det er ingen, så er det formentlig få ting der er startet på den her måde [gennem private].

JO: Det formentlig. Fordi det kræver en sindssygt ansvarstagen. Måske politiske ideologier og Twitter eller lignende kan sprede sig gennem enkeltpersoner, men eller må nogle store aktører tage ansvar på en eller anden måde.

MA: Måske er det fordi det er så præget af service for at gøre det convenient - der er sådan et servicelement i det.

JO: Ja det er det.

00:19:40

MA: Vi havde et eksempel med nogle der havde delt en haveklipper på en vej i mere end 20 år - det fortæller jo bare at deleøkonomi har eksisteret længe, bare i lukket communities.

JO: Nu bruger vi ordet lukket community lidt henslængt og måske er der noget vigtighed i det, fordi i den der horisontale, hvis vi italesætter det som det, så er ting kaotiske per definition og folk har ikke lyst til kaos - folk har lyst til at vide hvornår de får tingene, hvad det koster, og hvordan de skal tilbagelevere - ting skal ikke være kaotiske. Der er lukket jo mere ekslusivt, men også mere trustworthy.

MA: Mange nævnte lige præcis at de gerne vil leje det ud til folk de kender.

JO: Det er det. Ved at man lavede det lukket, så ville folk også være meget bedre til at passe på ting, fordi man ville begynde at føle sig som en eller anden tribe-agtig.

MA: Præcis - det er det her med at skabe fælles spilleregler.

00:23:49
AN: Hvordan kom du på den ide med at det er delt op på den her måde [med vertikale og horisontale] og det er det flow der er?

JO: Det kom af at jeg jo er så vildt irriterende på alle de forespørgelser der ikke blev besvaret... Jeg var jo også i Amsterdam og helt randomly skrev jeg til CEO'en for PeerBuy - kender i dem?

MA Nej ikke rigtig.

AN: Kun på navn.

JO: Okay, men de er Yepti gange 50. De er i 8 amerikanske byer og det kører godt for dem - De er ret stærke i Belgien, Holland og andre Europæiske lande. Når, så mødtes jeg med CEO'en Dan og så snakkede vi bare sådan helt blond omkring sharing economy og de har været igang siden 2011 og fået sindssygt mange investeringspenge og selv de har ikke fundet nøglen til at løse det her two sided market - Selv med deres kapacitet er de sådan her: "Det holder ikke med det her two sided market, hvad skal vi gøre?"

MA: Det er ret interessant at det er så svært at løse.

JO: Jeg tror det er den der åndsvage romantisering der er vores største fjende på en eller anden måde.

AN: Måske er det også at produkter er blevet hakket helt ned til bunden. Lad os sige at alt fast-fashion og billige produkter blev taget ud af ligningen, så ville der både være incitament til at leje og låne og for at virksomheden lavede nogle ordentlige produkter.

MA: Det er vildt at man ikke før har tænkt i nogle af de baner du gør nu, hvis man har været igang i næsten 10 år.

JO: Ja - vi prøver jo fx nu med det her luksus eller deluxe Yepti - det fortalte jeg om sidste gang?

MA: Nej det tror jeg ikke?

JO: Når okay. Vi har indgået et samarbejde med ChronoShare - kender i dem?

MA: Det er dem med ure, ikke?

JO: Ja lige præcis - med luksus ure. Med alt sandsynlighed kommer vi til at få en luksuskategori.

Appendix B: Interview with Jon Wegener, Neuroscientist and External Lecture at CBS

Date: 21st of March 2019

AN:

Introduktion til deleøkonomi

Introduktion til endowment effect og cognitive ease

Bliver hængende i lineær økonomi

Introduktion til fokusgruppe

- Folk benytter hovedsageligt Uber og AirBnB

03:07

JO: Det I undersøger er altså det her peer-to-peer sharing via en platform?

AN: Ja, via en platform.

Videre intro af fokusgruppe.

04:00

JO: Det kan godt lide, hvordan det er?

AN: Ja, de er fanget i vaner og status-quo. Det vil gerne have, at det, at få fat i en genstand er nemt og ligetil. Hvis man skulle låne af andre, så skulle det være billigere, nemmere og mere bekvemt. Vi snakker altså lidt denne her 10x regel - hvis man i det hele taget skal skifte en vane, så det man skifter over til skal helst være 10 gange bedre, for man skal hele vejen ud af en vane og så oveni tilpasse sig en ny vane, og det kræver en masse tid (og kræfter) på grund af det her cognitive ease.

JO: 10x er vel bare, at det er fuldstændigt arbitrært, hvilket betyder, at der skal rigtig meget til.

AN: Hvad tænker du omkring denne adfærd?

JO: Det er typisk Uber og AirBnB, som respondenterne refererer til?

AN: Ja

JO: Allerede der er der ret stor forskel på, hvordan, kunne jeg forestille mig, at forbrugeren forholder sig til en ting som AirBnB og en ting som Uber. For Uber ligner i høj grad en eksisterende service - nemlig taxa. Så man kan jo sige, at det er ikke er fordi man skal bryde en særlig vane. Det minder om en taxa, det er bare lidt billigere og i en billigere bil.

AN: Ja, det er udgangspunktet. Så det er ikke fordi de har prøvet en masse deleplatforme. Men vi snakkede så videre om, hvis man nu skulle leje en anden genstand.

JO: Igen. Der er meget stor forskel på tøj og et haveredskab. Det er bare det der med, at det er svært at sætte sammen i samme gruppe. Fordi vi prøver jo at forholde os til, hvordan forbrugeren forholder sig psykologisk til de her ting, og der vil jeg mene, at der er meget stor forskel på, hvad det er for nogle genstande.

AN: Næste punkt er mere interessant. Endowment effect er der, men psychological ownership er også at finde - bryllupskjole/støvsuger eksempel.

JO: Ja, det lyder som en kæmpe outlier. Der kunne godt gemme sig noget psykopatologi neden under det der, kunne man godt gætte på. Det vil i hvert fald give god mening at ekskluderer sådan en.

AN: Ok. Men jeg synes, at hendes forklaring gav meget god mening. Hvis man nu placerer en positiv følelese i en genstand, så ville man værdisætte den højere, og hvis man sætter en negativ følelse på den, så ville man værdisætte den lavere.

JO: Men så har man jo ikke rigtigt forstået, hvordan markedet fungerer? Det er jo fordi, at hun sidder og tænker over, hvordan den anden har det med den bryllupskjole. I virkeligheden kunne hun jo være blevet skilt, hvorfor hun ville hade denne her kjole. Desuden burde det i sidste ende være fuldstændigt irelevant, da man burde prøve at leje den for så få penge som muligt.

AN: For at gå lidt tilbage - ville du uddybe det du snakkede om før (forskel på kategorier og genstande)

JO: Jeg synes, at det er en meget god hypotese, at der fx er forskel på et haveredskab og et stykke tøj. For det første, et stykke tøj er ligesom noget, man har tæt på kroppen. Og det skal jo på en eller anden måde vaskses eller renses. Jeg kunne forestille mig, at rent psykologisk, så ville det føles som et større tab at udleje et stykke tøj ud - eksempelvis som med brudekjolen. Hvorimod et haveredskab, der har man nok ikke den samme følelse af, at der er et slid på. Nu kommer det jo så igen an på genstanden - der kan jo være en stor forskel bare indenfor haveredskaber, blandt andet imellem en maskine eller en rive. En rive sker der jo absolut ingenting med - sådan en tror jeg ikke, at folk har så stærke følelser for. Derimod hvis du har en hækkeklipper eller en græsslåmaskine - det er jo noget, der kan gå i stykker, og når der er en risiko for, at noget kan gå i stykker, så er der jo en potentiel konflikt, for hvad nu hvis den går i stykker - hvem er det så lige, der har ansvaret? Jeg tror, at der vil være større usikkerhed ved genstande, hvor der er større risiko for, at der kan komme en konflikt. Det er nok også derfor, at, som jeg forstår det, at AirBnB er reguleret - det er ret firkantet, hvem der har ansvar for hvad, og der er forsikirng osv. Man prøver altså at undgå, at der skal komme de her usikre situationer, hvor der er usikkerhed om, hvem der er ansvarlig, hvis man nu smadrer et glas eller hvad det nu er.

AN: Det var der også flere af vores respondenter, der snakkede om. Det her med, hvor usikker skal man egentlig være, hvis man låner en genstand af en anden (... eksempel omkring vinglas). Men i fokusgruppen snakkede vi så om, at hvis nu man var forsikret igennem platformen. Det virkede som om, at det for mange ville være en rigtig god ting - hele det her med, at man kunne ende i en konflikt ville være løst. Selvom det er igennem en platform, så vil man ikke have, at der er en i den anden ende, der bliver sur.

12:50

AN: Vi fandt frem til, at folk sætter en højere procentvis pris på deres egne genstande i forhold til, hvis det var andres genstande. Hvis vi nu kigger lidt bort fra, at der er forskellige kategorier, hvordan tror du så, at man kunne vende det? Altså hvis man skulle overkomme endowment effekten.

JO: Det ved jeg faktisk ikke. Det er noget, jeg skulle tænke over i længere tid. Det er selvfølgeligt lidt naivt, det jeg kommer til at sige nu, men hvis vi antager, at man har en almindelig købmand, eller man har en tøjbutik, så skulle der undervises i almindelig markedslogik - det kunne man forestille sig ville have en effekt. Lidt ligesom, at du nævner denne her outlier. Man har jo lyst til at sige til hende og forklare hende, hvordan markedet fungerer helt grundlæggende. En anden måde er måske at sige, hvis ma nu sælger det her (lejer det ud), så kan man købe noget andet. Man kunne begynde at frame det sådan, at hvis man lejer noget ud, så får man jo nogle penge, og de penge kan bruges til et eller andet. Og hvis man psykologisk set, så forestiller sig, at man kan leje noget andet, eller hvad ved jeg - næsten alle mennesker ønsker sig et og andet - det kan medvirke til, at man har flere penge til at gøre noget andet, fx tage på ferie. Jeg ville ønske, at jeg bare kunne sige et eller andet fantastisk klogt, men det er svært, fordi det er en så utrolig stærkt effekt, denne her endowment effect, og som du selv siger, psykologisk ejerskab. Vi havde også lidt om det i undervisningen, det her med magisk tænkning - man ville ikke have, at en pige, man ikke kunne lide, skulle låne ens børste. Det er mere for at sige, at det er sådan nogle besynderlige psykologiske mekanismer, hvor det pludselig også begynder at blive afgørende, hvad det egentlig er for en person, der låner ens genstand - kan man lide den person? Du ved jo godt, at det er fordi det er psykologi det her, og vi er helt nede på individniveau, hvilket gør det svært at sige noget generelt (nævner eksempel med outlier). Det er meget individuelt, hvornår og hvordan man føler det her psykologiske ejerskab. Det (deleøkonomi) er en trend, der er i gang, og det lader til, at det virkelig er noget, der breder sig.

AN: Det blev der også snakket en smule om i fokusgrupperne - ingen kontakt med andre mennesker. I stedet skulle det være en central, der udleverede varerne.

JO: Det er jo også svært at sige, hvordan det helt konkret skal foregå - denne her exchange. Hvis man gerne vil leje noget ud, eller dele noget med andre, så skal man jo både have det og det skal leveres tilbage igen. Der er jo nogle besværlige og relativt store transaktionsomkostninger forbundet med det her. Og som du siger, at det er ret omkostningsfuldt at interagerer med andre mennesker, så betyder det jo, at der skal være en central, hvor der er noget lagerplads, og der er nogle mennesker, der skal tage sig af det.

AN: En ting er, at folk synes ting bliver lejet ud for dyrt. En anden ting er, at det skal være så nemt som muligt = Skævvridning i markedet.

JO: Mindsteprisen bliver nødt til at være ret høj.

AN: Vi har ikke sat en mindstepris, men det er der mange, der selv har, og det blev der også snakket om i fokusgrupperne. Det nytter ikke noget at leje en riskoger ud, idet den koster 150kr, for så er det også begrænset, hvor meget man kan få for at leje den ud. Så folk har selv tænkt, at det skal være værdifulde genstande før, at man kan leje dem ud, da det skal kunne være besværet værd.

JO: Nu er det selvfølgelig nemt at begynde at kritisere, men hvis man forestiller sig, at det kan betale sig at gøre for eksisterende butikker, bare at leje ting ud, og hvis der alligevel skal være en eller anden form for central, så kan det jo lige så godt være et sted, hvor forbrugerne også bliver lokket til at købe noget andet, altså mersalg. Så kunne det godt være, at det kunne betale sig, at det var eksisterende butikker, der overtog denne her funktion. Sådan så vi allesammen ville leje, og der ikke var nogen der købte ting, når vi skulle bruge noget. Det er ligesom med de her pakkebutikker, hvor man kan hente sine pakker - de tjener selvfølgelig noget på det, men de gør det også fordi det kan give noget mersalg, når folk så er nede i butikken/kiosken. Lidt off-topic måske, men det er bare for at kigge på, hvordan det egentlig kunne fungere i den virkelige verden.

AN + JO: Snakker om deleøkonomi - leasing, underkategori til cirkulær økonomi, er også en virksomhedsform. Incitament for korte vs lange produktlevetider.

JO: Hvad er jeres problemformulering?

AN: Læser højt.

JO: Jeg er ikke jeres vejleder, men jeg ville kraftigt anbefale at I indsnævrer den problemformulering, så det er delaspekter af deleøkonomi i undersøger, eller hvordan I nu vil begrænse den -> definér præcis hvad I mener med de forskellige begreber.

25:30

JO: Hvad tror I så, at I vil konkludere?

AN: Rational-choice/utility theory kan være et svar på vores problemstilling - man får et clash mellem behavioral og neo-klassisk. Meget pudsigt, at du nævner dette, da vi anser dig som værende meget pro behavioral og imod neoklassisk økonomi.

JO: Ja, jeg er jo ikke modstander. Jeg mener bare, at det er en illusion - den currency vores krop og hjerne kører på er følelser. Alt andet er jo sociale konstruktioner, vi har lavet, såsom vores sprog, fx det at kalde noget rationelt. Alt kører jo på følelser. Det jeg i virkelig tænker, at man kunne sige. Det er jo, at man prøver i virkeligheden at reducere emotionel affekt i en eller anden forstand, for man tænker, at jo mindre emotionel affekt man er, jo mindre påvirket burde man være af endowment effekten. Jo mindre følelsesmæssigt attached, man er, altså jo mere ligeglad, man er med sine ting, jo nemmere vil det være at dele sine genstande med andre.

AN: The beauty lies in the use and not in ownership - Aristotles

JO: Det lyder som om, at I har et godt citat til jeres speciale.

AN: Botsman & Rogers ...
Framing - utopisk verden - spole tiden 200 år tilbage.

JO: Lyder som et fantastisk utopi, men vi skal huske på, at vi ikke udelukkende er social konstrueret, så selvom Adam Smith ikke havde været der, og endda før det, så har det jo altid være sådan, at vi altid godt har kunnet lide at eje ting. Prøv at kigge på en hund - en hunds pind, en hunds bold. Vi er jo også oprindeligt et flokdyr, ligesom en hund, så vores trang til ejerskab, tror jeg er helt naturlig og måske genisk determineret. Prøv at se på børn, eller hvilket som helst menneske, så kan du se, hvor meget de går op i at eje ting. Og det der med, at virksomheder vokser, det tror jeg altså også er en helt naturlig ting. Forestil, at du selv er en virksomhedsejer - selvfølgelig prøver du at vokse. Det jeg prøver at sige er, at der er nogle grænser, altså i menneskets natur, for hvor meget vi kan blive manipuleret i andre retninger af psykologi og samfund. Det er også derfor, at jeg synes, at det er særligt spændende det her med deleøkonomi, for det er så stærke kræfter, man er oppe imod - endowment effekten, det her med at føle ejerskab.

32:30

JO: (nævner eksempel med DriveNow - de er lykkedes med at give ham en følelese af ejerskab - snyder hans hjerne til ejerskab)

Pointen med det (eksemplet) er, at der er en god idé i at finde ud af, hvordan man kan manipulere forbrugeren til på en eller anden måde at tro og føle, eller i hvert fald føle, at der er noget ejerskab, selvom der overhovedet ikke er det. Det ville være en smart måde både at kunne udnytte alt det gode ved at dele, og så samtidig akkomodere den menneskelige natur, som netop er det her med at eje noget. Det føles jo trygt. Jeg tror, at det her med at skrabe resourcer til os, det er noget, vi mennesker, har gjort i alle tider, ligesom andre dyr også gør det.

AN: Cognitive ease -> hvis vi som børn bliver påvirket i én retning.

JO: Tjae. Men jeg tror ikke, at opdragelse kan gøre noget. Som sagt, selv hos dyr er der denne her trang. Det ligger helt naturligt til os - vi behøver ikke at blive opdraget for at ville skrabe til os. Det er jo en del af at overleve. Man skal ligesom skrabe til sig - desto flere resourcer, man har, jo bedre overlever man. Det giver jo også magt over andre mennesker, og alt muligt. Det ville give god mening, at man vil skrabe resourcer til sig. Nu fik jeg en idé til - har I undersøgt relationen til velgørenhed her?

AN: Nej.

JO: Ligesom, at man ser, at der er flere og flere på på sociale medier, på deres fødselsdag, skal have en donation til et eller andet. Det lader til, at der er kommet stor social prestige i at være en, der giver noget væk. Jeg synes ikke, at der er lang til at sige, at der også kan komme en stor social prestige i, at man er sådan en der deler. Og det er jo en rigtig, rigtig stærk force, kan man sige, som måske er så stærkt, at man i nogen grad kan opveje den der trang til ejerskab med endowment effekt, for hvis der måske er noget, der er endnu vigtigere for os, så er det social status. Hvis man ligesom kan koble, eller give folk følelsen af, at når de deler noget, så er de i virkeligheden en slags velgørenhed, så tror jeg, at det vil være nemmere at overkomme endowment-effekt barriere. Og som jeg forstår det, så lader det til, at det allerede er en trend, der er på vej. Det der med at dele, det er jo relateret til, eller tæt på, at give noget væk. Man har en græsslåmaskine, og der er nogen, der ikke har råd til en græsslåmaskine, og det er billigere for dem at leje den igennem peer-to-peer, end det er at leje den nede i Silvan, hvis man kan det. Hvis der kan blive social prestige til det, så tror jeg, at det kunne have en meget stor effekt.

AN: Var også et lille emne i fokusgruppen - identitetsskabelse kan lige så godt ligge i at dele, som du siger, hvis det giver noget social status, som det kan ligge i at eje noget.

AN: Social status (identitet) kunne være en løsning (også framing), og lidt framing i forhold til at alle medier i højere grad viste reklamer omhandlende det at dele i stedet for køb-køb-køb.

JO: Ja, det kan godt fungere. Plus det her, du siger, med en grøn planet og bæredygtighed - det lader til, at det er noget, der virkelig er fokus på. Så hvis man bliver et godt menneske af at være en, der deler, eller er en, der i stedet for at købe, altid låner. For det kan jeg jo godt se, at hvis man altid låner, så smider man det ligesom aldrig ud. Det er en dejlig fornemmelse, at hvis der pludselig bliver knyttet negative ting til at smide ting ud - folk ser lidt skævt til, at man smider sine ting ud, så ville det jo være en dejlig måde at slippe for den dårlige samvittiged, da man aldrig smider noget ud.

AN: Deleøkonomi er pt ikke bæredygtig.

JO: Så kommer det igen an på det her med kategori - for alt andet lige, så må det være bedre for miljøet. Hvis det fx er biler, så er det måske ikke bæredygtigt, men i hvert fald mere bæredygtigt end hvis alle skulle købe biler.

AN: Deleøkonomi på den lange sigt fører til, at folk får vished om, at de har brug for at bruge genstande mindre (e.g. biler)

Focus Group Material

Appendix C: Questionnaire for Focus Groups

The questionnaire can be found through this link: https://sharingresearch.typeform.com/to/orbO9N
Introduction:
Hej og velkommen til denne korte formular.
Vi er to CBS-studerende, der er igang med at skrive et kandidatspeciale omkring **peer-to-peer deleøkonomi.** Det er en relativ ny trend, hvor private personer deler produkter og ejendele mellem hinanden, fx gennem AirBnB, GoMore, Yepti, osv. Vi er interesseret i at finde ud af, hvad der driver folk til at benytte deleøkonomi samt, hvad der afholder dem fra det. Derfor er vi interesseret i at finde **deltagere, der både benytter og ikke benytter deleøkonomi** for at tillade jer at præsentere jeres individuelle synspunkter. Hvis du kunne tænke dig at deltage i en halvanden times snak omkring deleøkonomi med 5-7 andre, må du meget gerne udfylde denne formular (det tager maks 5 minutter), og så kontakter vi dig efterfølgende.
Bemærk: *Alle deltagere vil få aftensmad, drikke og snacks under fokusgruppesamtalen.*

Question 1: Hvad hedder du?

Question 2: Hvad er din e-mail?
Vi vil kun benytte din e-mail til at kontakte dig i forbindelse med denne fokusgruppesamtale. Din e-mail vil blive slettet, når vores kandidatspeciale er afsluttet senest den 30. Juni.

Question 3: Hvor gammel er du?

Question 4: Hvor ofte benytter du peer-to-peer deleplatforme (fx AirBnB, GoMore, Yepti, osv.)?
- En gang om ugen
- En gang om måneden
- Et par gange om året
- Aldrig

Question 5: Hvordan har dine oplevelser været med deleøkonomi?
- Meget god
- God
- Okay
- Dårlig
- Meget dårlig
- Jeg har aldrig brugt det

Question 6: Vi vil afholde fokusgrupperne på nedenstående dage i tidsrummet 17-19. Hvilke(n) dato(er) passer dig?
- Tirsdag den 5. Marts
- Onsdag den 6. Marts
- Torsdag den 7. Marts
- Tirsdag den 12. Marts
- Onsdag den 13. Marts
- Torsdag den 14. Marts

Appendix D: Yepti's E-mail to their Active Users

Vil du hjælpe med noget akademisk undersøgelse? - Få 100 kr

Hejsa!

En af de bedste ting ved Yepti er, at du deltager i et fælleskab, og lige nu har to af vores venner brug for din hjælp.
Vi vil gerne søge for at i får den bedste mulige oplevelse med deleøkonomien. Derfor har vi allerede med os to studerende for CBS der er i gang med at skrive et speciale om forbrugeres oplevelse med deleøkonomi, i et forsøg på at gøre virksomheder bedre udstyret til at skabe et fordelagtigt delemiljø for forbruger og virksomhed.

Er du interesseret i at deltage i deres fokusgrupper, hvor du vil få muligheden for at dele dine oplevelser sammen med 5-7 andre forbrugere, så udfyld denne korte formular (tager maks. 2 minutter).

Hvis du svarer deres kort formular, så sender vi 100 kr. til dig som du kan bruge på Yepti!

De bedste hilsner
Michael

Sent to: michaeljyule@gmail.com
From: Yepti ApS
Sveasvej 7
1917 Frederiksberg C
Denmark
Unsubscribe

Appendix E: Responses from the Focus Group Questionnaire

Table E.1: Responses from the questionnaire

Name	Age	Age group	Frequency of use	Experience	Date	Attended
Per Olesen	63	Baby Boomer	Once a week	Very good	Tirsdag den 5. Marts Onsdag den 13. Marts Torsdag den 14. Marts	No No No
Amanda Nilsson	28	Millennial	Once a month	Very good	Tirsdag den 12. Marts Onsdag den 13. Marts	No No
Lamia	26	Millennial	Couple of times a year	Okay	Torsdag den 14. Marts	Yes
Torsten Topbjerg	51	Generation X	Once a week	Very good	Tirsdag den 12. Marts	No
Tonny	61	Baby Boomer	Never	I never used it	Torsdag den 14. Marts	No
Lars Jensen	55	Baby Boomer	Once a month	Very good	Onsdag den 6. Marts Torsdag den 7. Marts	No No
Tom	26	Millennial	Couple of times a year	Good	Tirsdag den 5. Marts	Yes
Jesper	29	Millennial	Never	I never used it	-	No
Frederik Beske	24	Millennial	Couple of times a year	Good	Tirsdag den 5. Marts	Yes
Aviaja Hoelgaard	50	Generation X	Once a month	Very good	Onsdag den 6. Marts	No
Thomas Lund	16	Generation Z	Once a month	Good	Torsdag den 7. Marts	No
Katarina	24	Millennial	Couple of times a year	Very good	Tirsdag den 5. Marts	Yes
Maria Christiansen Grassani	24	Millennial	Once a month	Very good	Tirsdag den 5. Marts	Yes
Malou	27	Millennial	Once a month	Very good	Torsdag den 14. Marts	No
Jonas	24	Millennial	Never	I never used it	Torsdag den 14. Marts	Yes
Jerry	18	Generation Z	Never	I never used it	Tirsdag den 5. Marts	No
Marcus	26	Millennial	Couple of times a year	Good	Torsdag den 14. Marts	No
Mikkel	18	Generation Z	Couple of times a year	Okay	Tirsdag den 5. Marts Tirsdag den 12. Marts	No No
Heidi Kølle	44	Generation X	Once a month	Very good	Torsdag den 14. Marts	No
Clara Maj Andersen	25	Millennial	Once a month	Good	Tirsdag den 5. Marts	Yes
Lone Kølle Martinsen	44	Generation X	Once a month	Very good	Onsdag den 13. Marts Torsdag den 14. Marts	No No
Jacob Hoffmeyer	25	Millennial	Once a week	Very good	Tirsdag den 5. Marts Onsdag den 6. Marts Torsdag den 7. Marts Tirsdag den 12. Marts Onsdag den 13. Marts Torsdag den 14. Marts	No No No No No Yes
Morten Nyhuus	25	Millennial	Never	I never used it	Torsdag den 7. Marts Tirsdag den 12. Marts	No No
Petko	28	Millennial	Once a week	Very good	Torsdag den 14. Marts	No
Lina	26	Millennial	Couple of times a year	Very good	Tirsdag den 5. Marts	Yes
Claus Stenholm	48	Generation X	Once a week	Okay	Onsdag den 13. Marts	No
Lasse	34	Millennial	Couple of times a year	Good	-	No
Vibeke Malmqvist	51	Generation X	Couple of times a year	Okay	Torsdag den 14. Marts	No
Marianne	45	Generation X	Couple of times a year	Okay	Torsdag den 14. Marts	No
Jakob Skjold	25	Millennial	Once a month	Very good	Torsdag den 14. Marts	Yes

Appendix F: Analysis of Respondents for Focus Group Questionnaire

Figure F.1: Age Group of Respondents

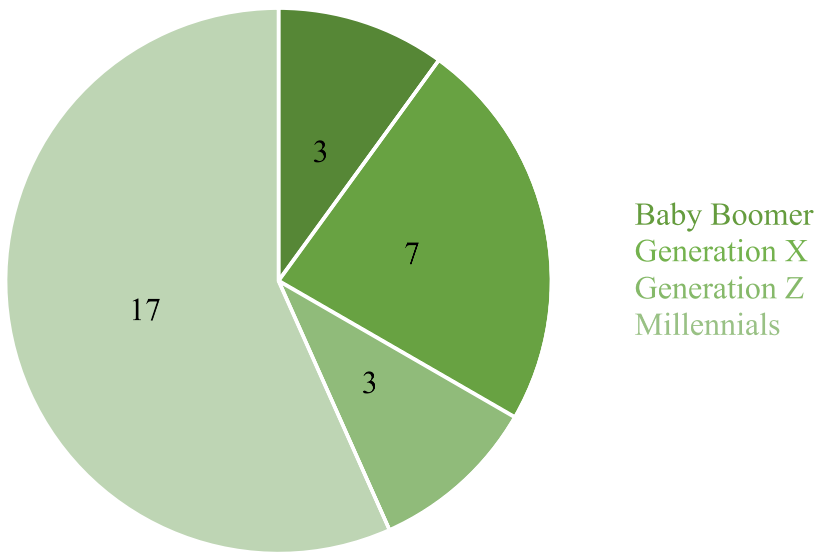


Figure F.2: Age Group of Attendees

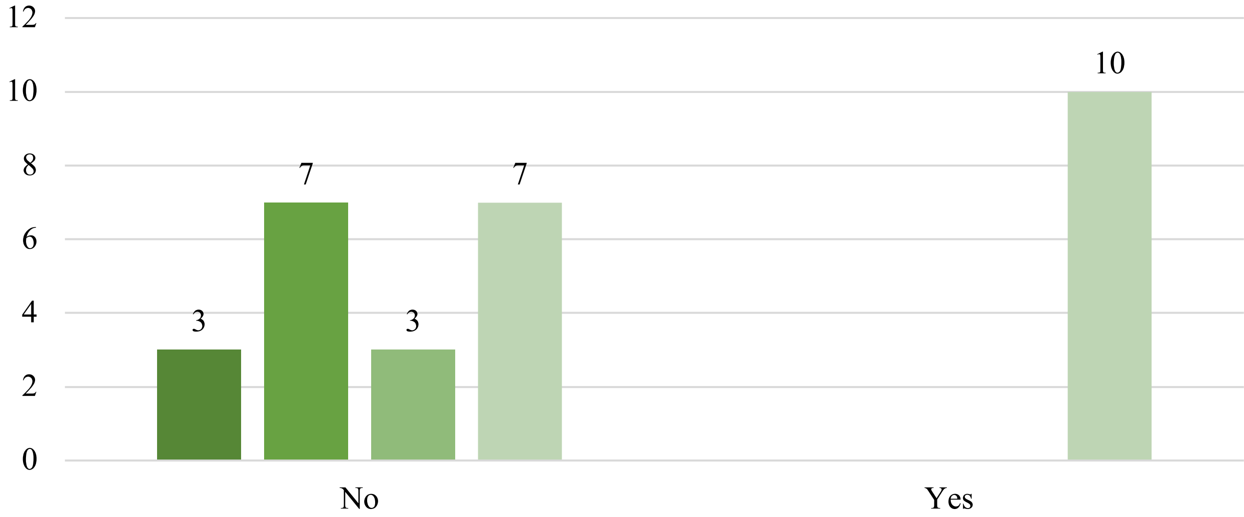


Figure F.3: Frequency of Use of Attendees

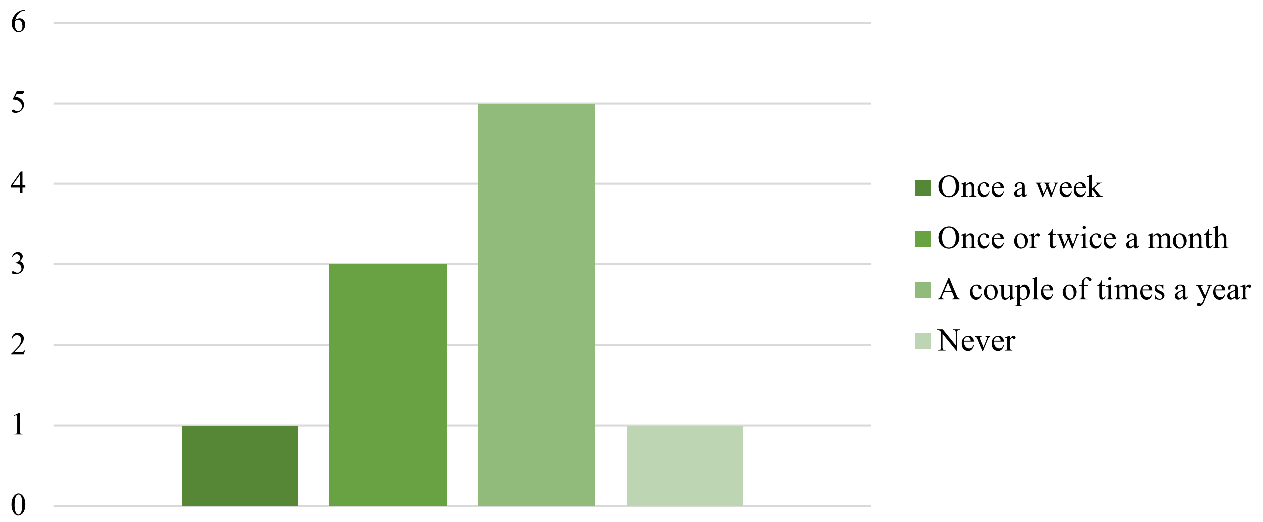
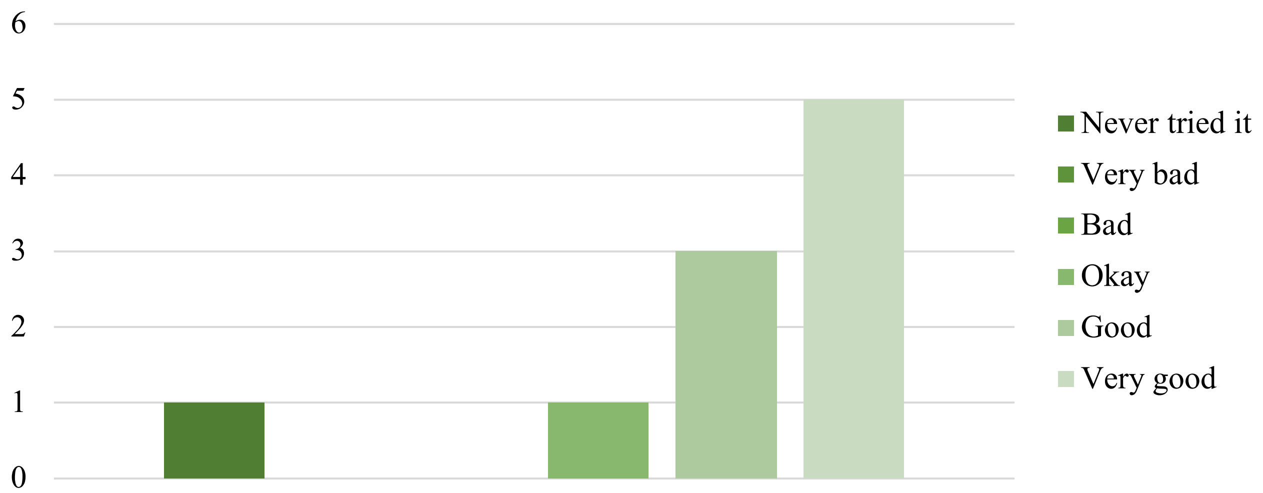


Figure F.4: Experience of Use of Attendees



Appendix G: Guide for Focus Groups

Intro: Hvorfor er i her og hvad skal der ske?

- I er her fordi vi gerne vil kigge nærmere på fænomenet: Deleøkonomi – vores definition.
- Vi vil stille jer nogle relativ åbne spørgsmål, som i har mulighed for at snakke om imellem jer.
- Derudover vil i, i løbet af samtalen blive bedt om at lave 2 forskellige test, for at give jer et lille pusterum.
- Efter ca. en time vil i få en pause, hvor der vil blive serveret en sandwich, hvorefter vi vil forsætte i 20-30 minutter.
- Samlet kommer det til at tage ca. en og en halv time.

Trin 1: Deleøkonomi generelt (20min)

- Hvis alle lige kort vil fortælle, hvem I er og jeres oplevelse med deleøkonomi
- Hvorfor/hvorfor ikke valgte i at prøve det?
    - Hvordan forstår I deleøkonomi?

Trin 2: Test 1/2 (5min) – Uddel sedler

- Tænk over en genstand, som I overvejer at købe (hvis den var ejet af en anden).
    - Hvad koster det?
    - Hvor meget ville I give for at skulle leje det én gang (en dag)?

Trin 3: Cognitive ease (information avoidance/nudging/etc) (20min)

- Udgangspunkt i svar ovenfor → I forhold til at gå ud at købe en genstand, hvordan oplever I så det at skulle leje produkter af andre?
    - I forhold til hvorfor I valgte at gøre det/ikke at gøre det – hvad vil det så kræve for jer at skulle gøre det?
- I dag ser vi, at mange er påvirket til at købe og eje ting i stedet for at skulle låne/leje af andre – hvorfor tror I, at det er sådan?
- Tænker I over, hvordan deleøkonomi påvirker miljøet?
    - Følg op på, hvad det vil kræve for dem at gøre brug af det?

Trin 4: Test 2/2 (5min) – Uddel sedler

- Tænk på en af jeres favorit genstande.
    - Hvad koster den for ny?
    - Hvor meget ville I skulle have for at leje det ud én gang (en dag)?

Pause (10-15min) – Aftensmad

- Vi tager en 10-15minutters pause til at spise lidt – vi foretrækker, hvis I bliver i rummet, så kommer vi med mad og drikke – hvis man ryger er der mulighed for at gå ud i gården og tage en smøg.

Trin 5: Endowment-effekten (20min)

- Vi kan se, at I (eventuelt blot nogle af dem) værdisætter en af jeres genstande procentuelt højere end, hvis det var en genstand I ikke ejede, men skulle låne/leje af andre.
    - Hvorfor tror I, at det er sådan/ikke er sådan?
- Hvordan har I det med at skulle leje jeres genstande ud?
- Hvordan har I det med at skulle leje andres genstande?

Ekstra:

Tillid til virksomhed/platform vs. Person i den anden ende

- Udgangspunkt i svar ovenfor → Stoler I på personen i den anden ende? Hvorfor/hvorfor ikke? Stoler I på platformen, som sørger for forbindelsen mellem jer?

Negative tanker omkring deleøkonomi.

Appendix H: Assignments Paper for Focus Groups

1

Navn:

Genstand:

Købspris:

Lejepris (en dag):

2

Navn:

Genstand:

Købspris:

Lejepris (en dag):

Appendix I: Focus Group Experiment

Table I.1: Experiment result from 1st focus group

Name	Rental from others			
	Item	**New Price**	**Rental Price**	**Percentage of new price**
Lina	Brudekjole	10.000,00	5.000,00	50,00
Maria	Taske	30.000,00	214,29	0,71
Clara	Soundboks	6.000,00	250,00	4,17
Frederik	Play Station	2.700,00	200,00	7,41
Tom	Båd	450.000,00	500,00	0,11
Katarina	Taske	10.000,00	200,00	2,00
Average	**-**	**84783,33**	**1060,71**	**10,73**
Name	**Rent out**			
	Item	**New Price**	**Rental Price**	**Percentage of new price**
Lina	Støvsuger	650,00	15,00	2,31
Maria	Sko	1.500,00	175,00	11,67
Clara	Taske	6.500,00	250,00	3,85
Frederik	Skøjter	1.600,00	75,00	4,69
Tom	Racercykel	11.000,00	1000,00	9,09
Katarina	Jakke	3.000,00	175,00	5,83
Average	**-**	**4041,67**	**281,67**	**6,24**

Name	Difference	
	Difference percentage points	**Percentage difference**
Lina	-	-
Maria	10,95	1633%
Clara	-0,32	-92%
Frederik	-2,72	-63%
Tom	8,98	8182%
Katarina	3,83	292%
Average	**4,15**	**2052%**

Table I.2: Experiment result from 2nd focus group

Name	Rental from others			
	Item	**New Price**	**Rental Price**	**Percentage of new price**
Lamia	Night/gala dress	3.000,00	400,00	13%
Malou	No show	No show	No show	No show
Jakob S	Vinkelsliber	2.000,00	50,00	3%
Jacob H	4x4 car	350.000,00	1.000,00	0%
Jonas	Boremaskine	1.500,00	50,00	3%
Gennemsnit	**-**	**89.125,00**	**375,00**	**5%**
Name	**Rent out**			
	Item	**New Price**	**Rental Price**	**Percentage of new price**
Lamia	Night/gala dress	2.700,00	600,00	22%
Malou	No show	No show	No show	No show
Jakob S	Varme Stråle Maskine	500,00	50,00	10%
Jacob H	Ski	4.000,00	71,43	2%
Jonas	Riskoger	150,00	50,00	33%
Gennemsnit	**-**	**1.837,50**	**192,86**	**17%**
Name	**Difference**			
	Difference percentage points		**Percentage difference (index)**	
Lamia	8,89		167%	
Malou	No show		No show	
Jakob S	7,50		400%	
Jacob H	1,50		625%	
Jonas	30,00		1000%	
Gennemsnit	**11,97**		**548%**	

Appendix J: Transcribed Focus Group: 05.03.19

Moderator = Andreas

MA = Maria

KA = Katrina

FR = Frederik

LI = Lina

CL = Clara

TO = Tom

00:00-47:00

AN: Vi kører. Lad os starte med at alle lige præsentere sig selv og så nævner kort, hvad jeres erfaring er med deleøkonomi. Og vi snakker deleøkonomi i den forstand, at man deler fra person til person - fx. AirBnB, Uber og andre platforme I kan komme på, som I har brugt til at låne af en privatperson. Det er altså ikke DriveNow, eller andre platforme, hvor det er virksomheder, der ejer genstandene.

MA: Altså privatperson til privatperson.

AN: Jep, præcis.

MA: Skal jeg bare fortælle, hvad jeg ved om deleøkonomi?

AN: Din oplevelse med deleøkonomi.

MA: Altså jeg har brugt Uber og AirBnB, og det er det jeg lige kan komme i tanke om, at jeg primært har brugt indenfor deleøkonomi. Jeg har hørt om andre, da vi [med andre bekendte] har snakket om tasker, man kan låne - luksuriøse tasker, som så skal sendes tilbage. Ellers har jeg ikke hørt om andre ting.

AN: Meget fint

(AN peger på KA)

KA: Skulle jeg fortælle lidt om mig selv først?

AN: Hvis du vil sige et par sætninger om, hvor du er fra, må du gerne det.

KA: Til dagligt studerer jeg også på CBS og er på nuværende tidspunkt på min bachelor - HA Almen. Og min erfaring med deleøkonomi er også primært AirBnB og Uber. Jeg tror faktisk ikke, at jeg har prøvet andre platforme. Men jeg kender godt til konceptet, og jeg kender godt til, at det bliver mere udbredt. Jeg har dog ikke brugt andre platforme. Jeg har godt overvejet det med nogle ting, men ikke anvendt.

AN: Det kommer vi ind på lidt senere.

(AN peger på FR)

FR: Jeg hedder FR, bor til dagligt sammen med to andre og studerer på Københavns Universitet. Og jeg tror også, at det mest er Uber og AirBnB, og det er mest i udlandet, at jeg har brugt det og ikke så meget i Danmark. Så har jeg hørt lidt om noget nyt, der er kommet op, hvor man kan købe måltider hos andre privatpersoner, hvilket jeg synes lyder meget spændende og kunne være sjovt at bruge.

(AN peger på LI)

LI: Jeg hedder LI, og jeg læser også på KU er meget interesseret pt i fødevarepolitik, og min kandidat er også inden for fødevarer og mad og sociologi. Jeg har ikke brugt AirBnB i Danmark, men har brugt det i forbindelse med ferie. Og Uber har jeg aldrig taget alene, men har oftest været i forbindelse med drukture. Jeg kender også forskellige platforme, fx er der også en der hedder […], hvor du kan dele graviditetstøj og børnetøj. Og har også hørt om den med maden, selvfølgelig.

(AN peger på CL)

CL: Jeg hedder CL og læser også på CBS - en kandidat i marketing og kommunikation og er færdig her til sommer. Og har brugt Uber meget, da det var i Danmark og når jeg rejser. Og jeg bruger AirBnB meget når jeg rejser og lejer selv min lejlighed ud på AirBnB en gang imellem. Så jeg har sådan ret meget kendskab til de platforme.

(AN peger på TO)

TO: Jeg hedder TO og læser til fysioterapeut. Har også kørt med Uber, har også benyttet mig af AirBnB. Har aldrig haft en bruger selv, så det har været i forbindelse med andre, og så har jeg bare kørt med der. Så det er mit forhold til det.

AN: Nu hoppede vi så hurtigt ind i denne her samtale, så vi fik slet ikke sagt, at I bare skal tage for jer. Tag en cola, tag en kop kaffe, tag et glas vand, spis en masse kaffe.

4:50 (...) pause omkring at folk tager lidt mad og drikke. Snak om løst og fast.

8:45 Pause slut

AN: Skal vi hoppe videre til næste spørgsmål. Så dykker vi lidt mere i dybden - hvorfor var det, at I benyttede jer af den form for deleøkonomi, som I nu brugt.

MA: Med Uber er det helt klart, fordi taxierne her i Danmark er vildt dyre, så Uber var perfekt, det gik meget hurtigt, var nemt ind og ud. Og AirBnB, som de andre også har sagt, har jeg brugt meget i udlandet og aldrig her i Danmark. Men det er fordi, AirBnB bruger jeg meget til at komme tættere på kulturen, og det kan mange gange også være billigere end hoteller, så det er primært derfor, at jeg har brugt det.

KA: Det er meget de samme grunde, men ja, Uber er primært, fordi det er billigt og fordi hele deres platform er meget mere brugervenlig end fx taxiernes - her skal du først finde et nummer, hvilket region er du i osv. Her er det nemmere, hvor man bare skal gå ind på appen, den ved hvor du er, siger prisen på forhånd i stedet for, at se taxameteret kører op ad. Så det synes jeg er utroligt nemt, og jeg har også ofte gjort det, når man var sammen med andre - jeg tror heller ikke, at jeg har gjort det alene. Men når jeg har været i udlandet har jeg også gjort brug af det, og der har de også noget, der hedder (HEDDER HVAD???), som er samme koncept som Uber. Og her føler jeg også, at brugervenligheden er nemmere, og i udlandet ved du jo aldrig rigtigt, hvad den korrekte pris er, så der føler jeg, at de kan snyde dig, hvis du er i nogle asiatiske lande eller lignende. Så der synes jeg, at det har været nemmere at kunne bruge det i stedet for taxier. AirBnB har jeg også kun brugt i udlandet, og det har primært, fordi jeg føler, at man kan komme tættere på byen ofte for billigere penge.

AN: Vi kan også tage LI først.

LI: Jeg synes, at Uber er lidt svær, fordi i princippet er jeg enig i de grunde til, at I har brugt det, og synes også helt klart, at det har kunnet noget nyt, det var nemmere, hurtigere tilgængeligt - det var ligesom mere i øjenhøjde med vores generation og i måden at tilgå en transportform på den måde. Jeg tror også bare, at jeg synes, at man skal passe på, at man ikke får skabt nogle deleløsninger, hvor det er nemt at blive udnyttet, og hvor man gambler lidt med sin egen sikkerhed i forhold til forsikringer, garanti det her kørertøj kan give en, og også arbejdsforholdene synes jeg også er vigtige at have in mente. Og som forbrugere synes jeg også godt, at man kan stille nogle krav. Men det clasher lidt med et etableret erhverv og så med tanken om, at vi hjælper hinanden. For hvis vi blot hjælper hinanden, så synes jeg, at det er en god idé, men hvis man hjælper hinanden til en forretning, så synes jeg på nogle punkter godt, at man kan stille højere krav. Og det er lidt det samme med AirBnB, men med min sikkerhed bliver som sådan ikke mindsket ved, at jeg låner en lejlighed. Der føler jeg mere, at det er medborger til medborger, eller person til person, end at det er at få en tjeneste eller ydelse. Og med Uber er det jo det samme, men alligevel synes jeg ikke, at det er det samme. Ikke sagt, at jeg ikke kunne finde på at bruge det, for jeg synes også, at Uber bød på en masse gode ting. Og det samme gør AirBnB. Men alt med måde. Det er det der med, at når deleøkonomi pludselig bliver en forretning for nogen, så er det ligesom, at den romantiske tanke går af. Og hvis man når dertil, så synes jeg godt, at man kan stille krav. Både som forbruger og stat eller regulerende instans.

CL: Hvad var det nu spørgsmålet var?

Alle griner.

AN: Det var egentlig bare, hvad bevæggrundene var for at bruge deleplatforme.

CL: Jeg har ikke gjort mig helt så mange tanker om Uber, som du har. Har bare brugt det, hvis det var nemt og billigt. Hvor med AirBnB, synes jeg, at det kan give en anden rejseoplevelse, når man er ude at rejse. På længere ture, hvor man har boet rigtig meget på hotel og rigtig meget på hostels, og er blevet mega træt af det, så kan det være mega fedt med et afbræk og komme ind og bo sammen med nogle andre, nogle lokale, og møde dem, og bare have det stille og roligt. At have den der hjemlige følelse, når man er ude at rejse, synes jeg AirBnB kan. Og så er jeg begyndt at leje min egen lejlighed ud inden for det seneste halve år, og jeg troede egentlig bare, at det skulle være kun for pengene. Men efter, at jeg er begyndt at gøre det, så er jeg også begyndt at gå op i, at de skal synes, at det er hyggeligt at være der, og de skal have en god oplevelse og gør mig virkelig umage for, at de har det rart, når de er der. Jeg synes virkelig, at AirBnB har det der hyggeligt element, og det tænker jeg også er den primære grund til at skulle bruge det.

LI: Tror også bare, at det med et hotel er, at så får du et værelse, hvor du også kan lave mad i AirBnB selv. En simpel ting, men det gør alligevel meget.

CL: Præcis. Men det er så også en risiko. Det er jo en fremmed, der skal lave mad i ens køkken, og kommer de nu til at gå og rode i ens skab. Og den der usikkerhed er der helt sikkert ved at leje sin lejlighed ud - det er helt sikkert en balancegang.

TO: Jeg tror... Det er jo blevet sagt meget af det. Jeg er meget enig i, at det mest for AirBnB er det hjemlige og det hyggelige, og det der med at kunne lave med, som LI sagde. Altså, at have lidt mere plads at opholde sig på, end bare et hotelværelse eller et og andet. Jaer, jeg synes mange af tingene er blevet sagt, som jeg er enige i.

FR: I forhold til AirBnB, er jeg enig i, at det er ret hyggeligt at få en lejlighed som andre bor i, men jeg synes også, at deres platform gør, at man har nogle andre muligheder, end fx hotels.com. Det der med, at der er en beskrivelse omkring omgivelserne. Også det, at der nogle gange er nogle, der selv gider at bo der, betyder også, at det ikke er helt ad helveds til, og området, hvor man flytter ind.

Og nogle gange er der også bare større udvalg på AirBnB, når man kigger i forhold til, hvor tingene ligger. Så synes jeg også generelt, at det er billigere end normale hoteller og hostels.

AN: Så bedre og billigere?

FR: Ja, og Uber brugte jeg ret meget, da jeg var i USA, og der var det knaldhamrende billigt, og det var primært den grund jeg brugte det. I Danmark var det bare, fordi det var nemt, tror jeg. Og også lidt billigere end taxier. Så det var meget det, når man lige skulle videre fra A til B, så var det nemt lige at gå ind på appen og så booke, og så sagde den hvornår den kom. Så skulle man ikke stole på, at taxien kom, men man kunne se på appen, at den var på vej, og så var man ligesom sikret på den måde. Så havde man også ligesom et udgangspunkt for, hvornår man skulle afsted. Det synes jeg var meget rart.

CL: Og så lige for at knytte en kommentar i forhold til det der med at bruge Uber. Dengang det var i Danmark, der tror jeg heller ikke helt, at alle de der overvejelser, som du snakkede om LI i forhold til, at fagforeninger og arbejdsvilkår og forsikring. Altså jeg tror ikke rigtigt. Jeg tænkte i hvert fald overhoved ikke over det, og der blev ikke rigtigt snakket om det i medierne de første par måneder. Vi nåede jo ikke at have Uber så lang tid i Danmark alligevel. Jeg føler, at jeg brugte det mest i starten i forhold til alle de der rabatkoder. Dengang talte man jo ikke rigtigt om det, og der var ikke rigtigt nogle, der talte om det endnu. Så man har ikke rigtigt fået den tanke med.

17:32: Finder papirer til test 1/2

AN: Vi har lagt en lille test ind, og vi vil gerne have jer til at tænke på ... det er lidt et forsøg det her, så igen, ikke nogen forkerte og rigtige svar. Men tænk på en genstand, som I har overvejet at købe - det kan være tøj, det kan være en cykel, det kan være en båd, det skal ikke være en lejlighed - men hvis I kommer på en eller anden genstand, har en nogenlunde idé om nyprisen, skriver den ned, og så nederst skriver, hvad I ville give for at kunne leje den i én dag, eller hvis I finder det nemmere, så angiv, hvor meget I ville give for at leje den i en uge. I må faktisk gerne skrive to priser, hvis det gør en forskel, at genstanden højst sandsynligt er brugt - så angiv prisen på, hvad I ville give for at leje den fra ny og så fra brugt.

KA: Kan det også inkluderer en service, man giver fra privat til privat?

AN: Hvad tænker du på?

MA: Det er fordi, jeg passer hunde, det er en app, der hedder Dogley, hvor folk så skriver om sig selv, og her angiver jeg så hvor meget jeg vil tage for at passe en hun, gå tur osv. Så går jeg over for at hente hunden, eller de kommer over til mig. Er det også sådan noget det handler om?

AN: Det skal være en genstand - ikke en service.

20:00: Folk sidder og skriver på små noter

21:00

AN: Er det svært?

MA: Det kan være lidt meget, når det bare er for én dag.

AN: Du bestemmer helt selv, hvor meget du vil give for det.

MA til KA: Har du brugt det samme?

KA til MA: Ja, ikke specifikt, men samme kategori.

AN: Hvis I rækker papirerne herned, når I er færdige.

21:55

AN: Lad os køre lidt videre. Nu har vi snakket lidt og meget kort om, hvorfor I har brugt det og hvilke forskellige platforme I har brugt, og det går egentlig lidt igen. Hvis vi så skal prøve at kigge på, hvad det ville kræve for jer - I har snakket lidt om tasker, mad osv. - men hvad ville det kræve af jer at gå ud og leje en genstand af andre. Lad os sige, at I selv kan komme op med tanken om, hvad det kan være.

FR: Jeg tror - LI var lidt inde omkring det der med sikkerhed og sådan, ikk? - hvis det nu var et måltid man skulle ind og have hos nogle andre mennesker, så for mig vil jeg måske gerne se - det er selvfølgelig et sats, man tager på sin app - at der er noget sikkerhed for, at man får en hyggelig aften i stedet for, at man sidder der og så det nogle totalt weird mennesker, man spiser hos. Hvilket også kan være en oplevelse, men eller anden sikkerhed for, at man kunne få det fedt, så man måske kunne snakke med dem inden, sådan så jeg lige kunne sige lidt om mig, spørge ind til hvad de laver, sådan, at det ikke bare bliver 0 procent uvished. Sådan at der ligesom var noget forhåndsviden omkring dem, man skulle hjem til.

AN: Lidt ligesom, at man kan skrive med folk på AirBnB, før man lejer.

FR: Præcis, så kunne man ligesom skrive hey, det lyder lækkert det I skal have, det her er mig. Selvfølgelig skal man have en profil, men sådan at man også har lidt interaktion inden man ligesom kom.

CL: Jeg tror også, at jeg har læst den der om... Man vil jo ligesom gerne vide, at deres køkken er rent, og det er god hygiene

Alle: Nikker og anerkender CL's postulat

CL: Så man ikke ender med at få madforgiftning af at spise derhjemme. For jeg tror godt, at man kan få det som take-away, hvilket er en meget god idé, men jeg ville bare ikke have lyst til at gøre det, hvis man ikke ved med sikkerhed, at det er ordentligt. Sådan er det jo også med AirBnB - man gider jo ikke at være et sted, hvor der bare er mega klamt. Det er jo også derfor, at man gerne vil se billeder af det.

KA: For mig var det jo meget tasker og tøj, jeg har overvejet, og det er specielt, hvis man skal til en stor begivenhed - en konfirmation, et bryllup el. noget lignende - så, måske lidt en pigeting, men så vil man ikke have det samme på, som man altid har på. Og der er ens pæne tøjafdeling måske ikke stor nok, da det ikke er så ofte, at man gør det, så der synes jeg, at det kunne være fedt, hvis det var. Her har jeg overvejet at gå ud og leje en kjole eller leje en taske, for så har man ligesom noget nyt på, og så behøver man ikke at investere i det for en dag. Men der er det også det der igen, hvor sikkerheden måske kommer ind, men mere i forhold til det her med, om der sker noget, når man går rundt i det, spilder man noget vin, ødelægger man tasken, et eller andet - hvad skal man så give? Her bliver det så lidt svært, også måske for udlejeren at sætte en pris på det, for det er jo ikke en ny taske, men det er en brugt taske. Hvad er så værdien af det? Det tror jeg, at jeg ville have det lidt svært med. Jeg kunne sagtens overveje det den dag i dag at gøre det. Men ja, nok mest det her med, at hvis man kom til at ødelægge noget [hvilken værdi har det så].

AN: Lad os sige, at I nu er forsikret imod det beløb, som genstanden er værd - at du er forsikret igennem platformen, du lejer det igennem. Ville det ændrenoget?

KA: Så kunne jeg sagtens gøre det, ja. For det ville virkelig være en ting for mig, det der med, at man kunne gå ud leje en kjole for en dag, selvfølgelig hvis det var til den rette pris og alt det der. Men det her med, at man ikke skulle ud og købe noget nyt for bare en dag. Det ville jeg sagtens kunne.

AN: Hvad tænker I andre om det? Hvad ville det kræve af jer?

CL: Det ved jeg ikke. Altså. Jeg ville nok gøre det, hvis det var en ting, der var så dyr, at jeg bare ikke havde råd til gå ud købe den. Nu har vi kigget ret meget på det, for man kan leje igennem den blå avis, oldschool platform, men leje anlæg til Roskilde [Festival] fx. - der har vi været inde at kigge på det, men der var de alle sammen udsolgt, eller lejet ud. Det synes jeg egentlig er et godt eksempel, sådan et kæmpe anlæg, der koster mange tusinde kroner, som jeg vitterlig ikke har brug for overhovedet de resterende uger af året, kun lige den ene uge, hvor det så betyder ret meget at have et anlæg. Der der, hvor jeg virkelig har haft lyst til at gøre det, da det er en stor investering, som man ikke rigtigt kommer til at bruge ellers.

AN: Så det handler om, at man skal være bevidst om, at det her er en ting, jeg kommer til at bruge meget, og der vil jeg leje det.

FR: Ja, det skal ligesom knyttes til nogle begivenheder.

Alle nikker og anerkender postulat.

FR: Så man har en ramme og så går man ind og finder den genstand, som passer ind i det du gerne vil bruge det til. Så om det er tøj, eller det er et anlæg. Det er ikke bare alle ting, man kan leje.

KA: Enig.

TO: For mig handler det faktisk mere om platformen, hvor det bliver udbudt fra. Det skal bare være let tilgængeligt og hurtigt. Fx en app det virker som om, at det er svaret på alt. Men hvis det bare er let tilgængeligt, og du bare kan swipe og så har du den taske, eller hvad det nu kan være, eller gå over at hente den på adressen, så synes jeg, at det kan være en god ting. Hvor hvis det nu er - jeg sidder og kigger lidt på forsikringer - et sted, hvor man skal indtaste alle dine data, og så skal personen først ringe til dig, og I skal lave en eller anden aftale og, hvis der også er lidt tvivl omkring prisen, så tror jeg aldrig, at jeg ville nå til at få brugt den her genstand.

AN: Så hele den der process med, at det nemmere at gå ned i butikken og få det med det samme, eller at købe det online med det samme. Det skal helst være nemmere end det, hvis det er.

LI: Bunder det ikke også lidt i tillid? Altså de her deleordninger handler også om, at du har tillid til den anden, så hvis du skal igennem hele dette her bureaukratiske system, hvor du skal indtaste ned til alt, hvad din far arbejder med nærmest, men så får jeg da ikke mere lyst til låne den - hvis det er person til person i hvert fald. Selvfølgelig skal man stole på hinanden, og det ville også være fint, hvis der var en garanti, eller en aftale om - der også godt kan skrives under på - at selvølgelig hvis jeg smadrer din taske, så skal jeg selvfølgelig erstatte den på en eller anden måde. Det er en god idé at aftale det inden.

KA: Jeg vil også sige, at sådan noget som tilgængelighed ville jeg også føle var en vigtig ting. Det der med at aftale et tidspunkt, det kan faktisk være svært, og lad os sige, at du har brug for en genstand i aften, og de ikke er hjemme - kun om morgenen, hvor man ikke selv kan komme og hente den - så synes jeg, at sådan noget med, at platformen fik en eller anden aftale med de her postboxe, der er rundt omkring. Det her med, at så kan de gå ned og aflevere den et sted, og man kunne selv komme ned og hente den senere. Det der med, at det bliver nemmere for begge parter, og man ikke skal aftale et tidspunkt og skal mødes et eller andet sted. Så er det nemmere det der med, at det kan være lidt mere fleksibelt i forhold til begge parter.

AN: Så det er meget det, at man er afhængig af en anden person, hvilket godt kan være en barriere.

KA: Ja.

AN: Nu nævner I også tillid flere af jer. Er det platformen, man har tillid til, er det den anden person, eller det lidt begge dele?

FR: Tror måske lidt, at det er sådan, at der skal være en forforståelse fra begge parter, så man ved, at hvis man kommer til at smadre den ting, man har lånt, så bliver den anden ikke mega sur over det, så man ved, at der er noget, som begge kan falde tilbage på. Selvfølgelig også appen og platformen er i orden. Sådan har jeg det i hvert fald, hvis man går med en ting, man har lånt, så skal man passe ekstra meget på den (30:30 - andre lægger følelser i, ved man hvor meget de lægger i det?). Men hvis der var det der med, at man vidste, at hvis jeg spilder cola på den her, så er der ikke nogen, der bliver sure - det bliver erstattet helt af sig selv. Så skal man ikke ind og tale med forsikring og alt sådan noget, så hvis man kunne lave en forhåndsgodkendelse igennem appen, så man lavede en profil, og til at starte med skrev man ligesom under på, at man havde sin egen forsikring og så købte man noget forsikring i appen.

MA: For mig er det helt klart platformen. Jeg ville aldrig bruge en platform, hvor jeg ikke havde hørt mine venner sige, at der virkelig ikke har været nogle problemer, og du kan gøre det helt sikkert, ellers ville jeg aldrig bruge en ting - havde ingen brugt Uber før, så ville jeg ikke være sådan, at nu går jeg ind i en fremmeds bil. Det ville jeg aldrig gøre, hvis ingen havde fortalt mig, at det var sikkert. For mig er det appen og at have hørt om den, måske lige søge på den se, hvad andre har skrevet om den.

KA: Fx også sådan noget der som AirBnB, der har jeg da også, det blver så mere for udlejeren, men ofte det der med, om der er anmeldelser på den. Det kan jo også godt være på fx udlejning af ting -

har denne her udlejer troværdighed? Er der folk, der har prøvet det før? Er den helt nye, måske kun en uge gammel inde på appen? Så bliver man sådan lidt, om det er lidt usikkert. Så ja, for mig har det noget at gøre med anmeldelser, og om appen stiller krav til deres brugere. Og det ved man jo, at AirBnB gør til deres brugere, hvor de ligesom skal igennem nogle screenings, eller en anden form for test. Både til appen, men også i forhold til kommentarer fra andre brugere.

CL: Jeg er enig. Jeg har faktisk lige været i Australien, hvor der var en ny Uber-lignende app, som lige var begyndt at komme frem, som ingen rigtigt havde prøvet, men som ret mange snakkede om dernede, hvor de faktisk havde afskaffet anmeldelserne på den. Og det betød bare ret meget, og det gjorde, at vi ikke havde lyst til at bruge den. Så ved man ikke, hvem chaufføren er, han har ikke fået nogle anmeldelser, hvor mange han havde kørt med, og der var nogle regler i forhold til Uber med, at de må max arbejde et vist antal timer i døgnet og sådan noget - det var der heller ikke på den [Australske udgave af Uber]. Vi endte med ikke at bruge det, og ingen af de Australiere, vi snakkede med havde lyst til at bruge det på grund af det. Så derfor synes jeg også, at det betyder ret meget.

KA: Enig.

AN: Spændende. I snakket en del om det her, men i forhold til, at vi i dag bliver påvirket fra mange kanter, egne og sider af - specielt af virksomheder, der prøver at få os til at købe deres varer. Hvis vi nu forestiller os en ideel verden, i forhold til deleøkonomi vel og mærket, så for 200 år siden, så i stedet for denne her industrielle revolution, så havde vi fået en form for dele revolution, der ledte til, at det i dag ville være alment kendt, at man delte alle sine ting. Hvordan tror I, at hele vores mindset havde været - havde det været naturligt for jer at skulle dele. Fx mændende, der skal ud og købe en boremaskine, som vi ved kommer til at stå i skabet og kun bliver brugt 5-10 minutter i dens levetid. Og det samme for, lad os sige, nogle af jeres kjoler eventuelt. Tænker I, at det kunne have været anderledes? Eller er det en ting, I tænker over, at I bliver påvirket af reklamer eller er det bare meget naturligt, sådan som det er i dag.

KA: Vi har et meget materialistisk samfund i dag, kan man sige, og jeg kan da også godt se ved mig selv, at det er rart at eje selv. Det er rart at gå ned i butikken og komme hjem med en ting og vide, at det er ens egen. Og i forhold til at dele, så tror jeg virkelig, for mig, der skulle det være sådan noget med, at hvis jeg vidste, at jeg virkelig ikke kom til at bruge det her særligt mange gange, som også er blevet nævnt før, for hvis det er noget man godt kan lide at have, eller man føler er en nødvendighed, eller godt kan lide, at det hænger i skabet, eller et og andet, så ville jeg have meget svært ved at udlåne det, for hvad hvis jeg nu skulle få brug for det selv? Så vi er ude i, at det er ting, jeg ikke bruger, som egentlig alligevel står derhjemme og samler støv, som man alligevel ikke kan nænne at smide ud, eller ikke kan sælge, så kunne jeg sagtens finde på at dele. Blandt veninder fx, der er man jo meget vant til at dele mange af sine ting, så selve det koncept har jeg ikke noget imod, men det er igen det der med - kommer jeg til at mangle det imorgen? Så ville jeg ikke kunne gøre det.

LI: Jeg tænker også, at det der med man ikke kan skille sig af med. Jeg køber jo også mange brugte ting, og det er ligesom leddet inden, at man deler ting. Så jeg tror ikke, at tanken er så fjern med at dele, men mere i forhold til, hvornår har jeg selv brug for det? Er der så ti sæt værktøjskasser, jeg bare kan gå i? Eller skal jeg så vente med at sætte mit billede op til om tre måneder, hvor jeg så kan få min værktøjskasse tilbage igen. Altså, ja, begrænser det mig? Det er egoistisk at sidde og sige, men jeg tror bare meget, at man indrettet sådan.

AN: Tilgængelighed?

LI: Ja. Og i forhold til hele denne her drejning, som samfundet tager i forbindelse med bæredygtighed og mindre ressourcer osv., så kunne jeg da godt håbe, at det var noget der sker mere, og vi bliver mere bevidste om. Og det tror jeg også kommer til at ske over de næste par år. Men det gælder nok om at finde de gode måder at gøre det på, så håber jeg da på, at det ikke kun bliver virksomheder, der kan få en profit ud af det, men at det også bliver sådan menneske til menneske.

CL: Men det er jo en spændende tanke, at hvis denne her drejning havde startet for 200 år siden og bare kørt videre - havde man haft den der [låne ud til sine veninder] følelse bare lidt udvidet, så man låner ud til sine kollegaer, naboer, og alle der bor i lokalsamfundet. Den følelse ville jo så bare blive forstærket, for så ville man måske ikke have den der følelse af, at denne her vil jeg ikke låne ud, for hvad nu hvis jeg har brug for den, for man ved, at man altid kan få den tilbage, hvis det brænder på - sådan meget tillidsfuld.

KA + MA: Ja.

AN: Andre der vil byde ind?

KA: Jeg tror, at selvom denne her revolution var startet for 200 år siden, så tror jeg stadig, at man som menneske har et eller andet behov for at eje nogle ting. Det er igen det her med, altså helt tilbage til det basale, så vil man gerne have et tag over hovedet, så vil man også gerne omgive sig af nogle ting, der måske materialistisk set, men det kan man ikke helt komme udenom, så jeg tror aldrig, at du vil dele alt, men selvfølgelig tankegangen om, at folk gør det [deler], og det er noget, der er tillid i og ting ikke bliver smadret, det går sådan begge veje med, at de folk udlejer, vi folk udlejer, at man alle sammen bliver udlejere og lejere, så passer man jo også lidt mere på andres ting. Hele det tror jeg sagtens kunne udvikle sig, men jeg tror stadig, at vi er begrænset i forhold til, at vi nok er lidt materialistiske som mennesker og nok gerne vil eje noget selv.

39:15

AN: Du snakker lidt om det her identietsskabelse - ser I andre også de ting I ejer som en del af jeres identitet?

TO: Jeg tænker jo, at det vil det jo være. Men jeg tænker også, at det kan være identitetsskabende at lave den der klimavenlige handling og dele med naboen, vennen eller hvem det nu kan være. Den kan godt gå begge veje - det kan godt være identitetsskabende, også hvis vi havde introduceret det her for 200 år siden. Der er jo ikke noget dårligt i at bruge ens indkøb til at symbolisere, hvem du er eller udtrykke hvem du er. Men jeg synes, at det er en spændende tanke - det ville være en del af, hvem vi er som befolkning.

AN: Den her snak om miljøet er spændende - for er det i virkeligheden bedre for miljøet? Nogen siger, at det ikke er - hvis nu en t-shirt kan bruges 10 gange, så er det jo lige meget, om det er mig, der bruger den 10 gange, eller det er 10 personer der hver bruger den én gang. Den ødelægges jo lige så hurtigt. Men i det hele taget - og ikke fordi det her skal være en miljø forkæmpende samtale - har I så tænkt over, at når I bruger Uber, AirBnB, eller hvis nu I skulle ud og bruge en anden platform, ville det så være en tanke I gjorde jer inden?

FR: Lige i forhold til Uber, så tror ikke, at det ville gøre den store forskel, for så skal man skalere det op til busser, hvor der allerede er de normale busser. Jeg tror simpelthen, at det er for småt. GoMore - er det det hedder? Det er jo derhenne af, for der er det længere ture, man tager, men Uber er inde i byen, hvor det kan være nemmere at leje en cykel, cykle selv, eller tage bussen eller toget. Så lige med det, tror jeg ikke. I forhold til at leje din lejlighed ud, så vil det jo udligne sig selv, for om det er en selv, der bruger vand eller gas en uge, eller om nogen andre kommer og gør det, det kan jo være det samme.

AN: Så er der ikke et hotel, der står og trækker elektricitet, kan man sige.

FR: Det er selvfølgelig rigtigt nok.

KA: Jeg vil også sige, at lige med miljøvenliged, så tror jeg også, at vi er ovre i genstande. Altså denne her gallakjole, jeg har hængende hjemme i mit skab er blevet brugt én gang. Hvis jeg lejede den ud, så ville den blive brugt de der 10 gange, før den bliver nedslidt, i stedet for, at den bare hænger derhjemme og 10 andre går ud og køber en lignende gallakjole. Og i forhold til det her med en værktøjskasse - den bruger man jo aldrig, jeg gør i hvert fald ikke - i stedet for, at jeg går ud og køber en, som alle andre har liggende på loftet til at samle støv, så tror jeg det [de to eksempler] vil være mere miljøvenligt. Eller i forhold til sådan noget som haveredskaber, som kun bliver brugt én gang om året, og de fleste gør det nok ikke jævnligt. Så sådan nogle ting, hvis der ikke bliver købt 10 af dem, som står hjemme i skuret de samme dele af året, men at der bliver købt en, som så bliver splittet mellem 10. Det tror jeg er mere miljørigtigt.

TO + CL: God pointe og enig.

TO: Også det der med, at lykken ved at købe en ny bil eller et nyt par sko. Efter 30 minutter er du jo tilbage i nul, kan man sige, og så går vi måske ud og kigger på det næste par sko, eller skjorte, eller hvad det nu kan være. Der synes jeg, at det er en god pointe det der med, at så kan det være at skoene kun bliver brugt to gange, eller kjolen bliver kun brugt en gang, og resten af tiden hænger den i skabet. Hvorimod at for at maksimere brugen af den, kunne man dele den. Men den er jo købt, så skaden er jo sket, så spørgsmålet er om det løser noget. Det skal være, hvis folk så køber mindre i hvert fald.

AN: Hvis man nu havde en genstand, man bruger to gange, og delte den genstand med ni andre, så ville der blive købt ni par færre sko. Det er også det, der umiddelbart er fundet frem til i henhold til deleøkonomi, at det er det, der er målet. Tanken er jo, at lige nu på grund af det her forbrugssamfund, så har virksomheder jo incitament for at lave produkter, der har kort holdbarhed. Men hvis man lavede deleløsningen på større plan, så ville de lige pludselig have incitatment for at lave produkter, der kunne holde lang tid. Så hvis man gør det, så vil det være bedre for miljøet - altså færre ting, mindre forbrug, det der, man kan skubbe det hen.

LI: Men altså tekstilproduktionen - det er jo en af klimasynderne, så det er jo et fint sted at starte. Nu nævnte jeg gravide i starten, og det er fordi jeg lige har siddet og sat en masse hjemmesideartikler op om hvilke grønnere valg, du kan tage som gravid og for din baby. Og babytøj - dit barn vokser jo ud af det ekstremt hurtigt, og du når jo ikke at slide det ned, så der giver det jo vild god mening at lave deleordninger. Babytøj er jo også dyrt - miljøstyrelsen har lavet undersøgelser, der viser, at du kan spare 15.000 på børnetøj, hvis du køber 2/3 af det [babytøjet] brugt, og det er jo alligevel ret meget babytøj, du kan spare at producere. Det lyder også som om, at vi er ret enige om, at hvis man kun bruger det et par gange, så giver det mening at lave denne her deleordning.

AN: Nu er vi kommet til den 2/2 af testen. Og nu skal I gøre lidt ligesom før, men nu tager I udgangspunkt i en af jeres egne genstande. Så hvis I tænker på en af de ting, som kan lejes ud. Angiv en ca. nypris og hvad I ville tage for at skulle udleje det i en dag, en uge eller hvad I finder relevant. (MAR indskydelse - det må gerne være noget I har kært) - det må også gerne være noget, der ikke er kært. Det skal bare gerne kunne lejes ud.

TO til CL: Jeg er bare sygt grådig herovre.

CL til TO: Haha, ja. Slap af

TO til CL: Så ville jeg jo gøre det.

MA til KA: Ville de gøre det til denne pris.

KA til MA: I det prisleje ville de nok gerne

TO til CL: Så kan man sidde her og snakke nok så meget om klimavenlige handlinger, men man bliver grådig alligevel.

CL til LI: Du skriver også en støvsuger på - det kan godt være lidt svært.

[00:47:58.11] Aftensmad - pause

AN: Alright. Vi tager lige en pause. Vi har lavet nogle sandwiches - tag bare for jer. Vi kigger på jeres udfyldte sedler imens i får lidt at spise.

KA+MA: (Snakker om sandwiches)
FR: Jeg skrev skøjter, men dem kan man jo leje istedet for at man bruger dem. Dem kan man jo ofte leje.

CL: Når ja - det er ret nemt at leje skøjter.

FR: Man får så et par kvalitet skøjter istedet for lejeskøjter, men det kræver selvfølgelig også at man bruger den samme størrelse.

CL: Jeg har også en stige, som er en oplagt ting at leje ud. Jeg bruger aldrig den fucking stige.

LI: Nej, det er rigtig.

TO: Det vil du vel nærmest gøre gratis.

CL: Den står bare op på loftet - det er forfærdeligt.

TO: Du vil vel ikke leje den ud. Det vil du vel låne ud gratis?

CL: Jeg har lånt den ud 4 gange i andelsboligforening.

TO: Ja.

CL: Jeg synes faktisk folk gør så meget sådan noget i andelsforeninger: Hej vi har et ekstra bord og 2 stole.

LI: Ja det er det samme hos os.

KA: Men jeg vil bare få det dårligt over at sige, at de skulle give mig penge for at leje denne her, så ville jeg bare sige: Ej, bare tag den. Altså, jeg ville aldrig tænke det der: giv mig 200 kr. for at låne den her i en eller anden tid.

MA: Et Cafe besøg måske?

KA: Ej det kan jeg heller ikke.

CL: En kop kaffe?

KA: 200 kr. til kaffe...

CL: Hvis jeg får en kæmpe latte vil jeg gerne hive den stige ned.

KA: Men det er det. Jeg føler ikke at jeg vil tage penge for at leje noget ud, medmindre det er noget der er meget værd, så ville jeg ikke gøre det. [00:49:46.10]

All: Nej.

CL: Var der nogle af jer der havde prøvet at leje tasker, tøj eller sådan noget på nettet?

All: Nej.

KA: Jeg har kun overvejet det på et tidspunkt, fordi den bare poppede op.

CL: Det var også sådan at da du sagde det kunne jeg godt huske at jeg havde været inde og kigge på det.

KA: Ja, men så har det været en eller anden galakjole eller sådan noget.

CL: Jeg synes folk lejer ting ud alt for dyrt. [00:50:04.27]

LI: Ja.

MA: Ja, foreksempel skrev jeg på sedlen at en channel taske koster 30.000 kroner

FR: At leje?

MA: nej nej, at købe.

All: Indistinct chat.

MA: Jeg ville aldrig nogensinde købe den fordi jeg ikke har de penge, selvom det ville være noget jeg brugte rigtig meget. Jeg har ikke de penge.

KA: Det er rigtig mange penge.

CL: Det der det jeg mener, man har ikke så mange penge og selv hvis man har 30.000 kr så ville jeg aldrig købe den selv. Nu var det der Roskilde anlæg bare et eksempel, sådan. Jeg ville jo måske godt kunne skrabe 6.000 kr sammen, men det er stadig mega mange penge at bruge på noget man bruger en gang om året.[00:50:45.29] Det er også total besværligt at splejse om i campen.

LI: ja, mega.

FR: Også fordi man kan jo faktisk bygge et rigtig godt et selv, hvis man kan for 6.000 kr.

CL: Der er ikke nogle i vores camp der kan.

FR: Nej nej, men jeg siger det bare.

CL: Mig og damerne der står og hamre lidt og sådan.

LI: Det virker ikke.

CL: Men der er også nogle der sælger på Den Blå Avis. Altså sådan nogle der bygger et anlæg for en.

KA: Smart.

FR: Ja.

CL: Det kunne være man skulle finde et der.

LI: Eller købe et eller andet samlersæt.

CL: Ellers kan man leje et eller andet dyrt samlersæt i en uge, men det er også ret dyrt - 700 kr. eller sådan noget.

KA: Tager de alligevel så meget.

TO: Hvorfor tror du at det er en ting? Jeg kan ikke komme i tanke om noget jeg ville leje som sådan noget.

CL: Du har da skrevet en racercykel på?

TO: Når ja, men at leje noget for at tage det med i byen og så...

ALLE: Indistinct chat.

TO: Jeg spørger bare, hvorfor det er en ting at låne en Channel taske til 1.000 kr. for en dag og så tage den med på en eller anden klub.

CL: Jeg tror at så er det hvis man skal til noget særligt.

MA: Ja, hvis det er en del af outfitet, eller et andet og lige vil gøre noget ekstra.

CL: Jeg var til et bryllup hvor der blev taget rigtig mange billeder og der vil man jo gerne vise sig i det fineste.

FR: Men det er bare mange penge at smide for en håndtaske, selvom det er billigere end at købe det selv.

TO: Hvis det er for show-off på instagram, så synes jeg måske også...

FR: Sådan en hel fotosession.

MA: Men det er måske også mere i forhold til det der med at mange forskellige tasker er nice at have, så istedet for man har fem tasker liggende derhjemme, så kan man afveksle lidt, fordi jeg bliver personligt hurtigt træt af en taske - ikke efter en uge - men altså det der med at kunne skifte lidt ud. Det er måske mere de folk der allerede har designer tasker derhjemme, men gerne lige vil prøve noget nyt. [00:52:48.01]

CL: Men der synes jeg bare at man igen får mere ud af at købe. Eller jeg plejer bare at købe en brugt taske og så have den i en periode og så sælge den videre. Nogle gange så har jeg måske haft en designertaske i et halvt år og så sælger jeg den videre og mistet 200 kroner på det salg eller nogle gange har jeg tjent penge på det. Så den model vil jeg hellere fortrække. [00:53:06.17]

LI: Ægte CBS-studerende.

CL: Ja ægte CBS'er der bare skal ud og tjene nogle penge. Også med tøj, hvor jeg hellere vil købe det og så beholde det så lang tid jeg vil og så sælge det videre, så man ikke skal stresse over at aflevere det tilbage og at der måske kommer en plet på, så er det jo bare ærgeligt hvis der kommer en plet på. [00:53:28.15]

LI: Jo.

MA: Jeg tror faktisk ikke selv jeg vil låne ud eller låne noget af andre. Jeg tror jeg ville være for bange.

FR: Vil du ikke låne hvis det var gratis?

CL: Jeg troede du skulle til at sige at det er beskidt, eller et eller andet.

MA: Nej nej. Låne af andre hvis det var gratis? Så skal det være nogle jeg kender. Jeg kan sagtens gå ned i genbrug, fordi det kan jeg selv lide, men det har været igennem en process, ikke bare sådan noget... det ved jeg ikke.

LI: Det kommer også til at være noget der kommer til at udvikle sig hele tiden.

MA: Jeg tror bare lige at hvis en mand kom hen til mig på gaden og kom hen og spurgte om jeg havde lyst til at låne en trøje, så havde jeg sagt: "nej" - Det er lidt underligt.

FR: Det er igen meget spændende, at hvis det var blevet en del af samfundet for 200 år siden, så ville der også være meget mere tillid omkring det - så ville man ikke sige: "Dig kan jeg ikke stole på." - Så ville man bare sige: "Fedt, det var lige det jeg står og mangler - godt at du kom der" eller et eller andet.

ALL: Ja (Laughter)

KA: Men det er også igen det der med at hvis alle var udlejere, så ville man også have mere tillid til folk, fordi så har de også nogle ting udlejet, som det har et forhold til. Så er det lidt det der med at man bliver bedre til at passe på andres ting [00:54:34.20]

FR: Ja helt klart.

KA: Der må være en forskel på om folk fx smadre ens lejlgihed... eller jeg ved det ikke

CL: Ja jeg har det på samme måde hver gang jeg skal leje min lejlighed ud på AirBnB. Jeg skal faktisk leje min lejlighed ud her i næste uge i fem dage, fordi hun skal giftes på Københavns Rådhus med sin russiske mand.

LI: Er det ikke fordi hun er homoseksuel?

CL: Hun sagde: "My partner and I are getting married", så det kan faktsik godt være. Det ville faktisk give god mening, fordi jeg var også bare sådan hvorfor skal de giftes i Danmark. De skal være på honey moon i min lejlighed, hvilket bliver lidt mærkeligt.

ALL: (Laugter)

LI: Jeg kan bare huske at jeg var i Bolivia var der en af de bolivianske kokke der skulle til Danmark for at blive gift med sin kæreste fra Storbritanien, fordi Danmark er det eneste sted der gerne vil vie dig selvom du ikke er dansk statsborger og gerne vil vie homoseksuelle - Så det er formentlig derfor.

FR: Gælder det så i Bolivia?

LI: Ja, så er man legalt viet.

CL: Tænk at det kan betales sig at man gør det gratis til alle mulige mennesker der ikke har noget med Danmark overhoved. Så skulle det være fordi der kommer mere turisme til Danmark og så tjener virksomhederne flere penge.

ALL: Ja.

TO: Frederik du nævnte det der med at spise måltider sammen - var det det fra Løvens Hule?

FR: Ja det var det. Men der var to koncepter: 1 hvor det var kokke der lavede privat med, sådan lidt takeaway-agtigt og så var der en anden hvor man kunne komme hjem til private og spise med hos deres middagsbord, hvilket jeg synes lød vildt spændende.

TO: Det kunne være lækkert når man rejser. Man leder tit efter lokalmad.

KA: Så bliver det bare igen også en udenlandsk ting.

MA: Jeg tror ikke man ville gøre det her så tit.

KA: Det kunne være sjovt for gamle mennesker.

MA: Men alle mennesker kan jo ikke finde ud af en app.

KA: Men man kunne godt starte sådan en madklub, eller sådan noget, men igen, så er det nye mennesker hver gang, så er det også sådan lidt mærkeligt.

MA: Jeg ved bare at det der er en app jeg ikke ville bruge, fordi jeg ved ikke... jeg vil i hvert fald altid skulle have en anden med, fordi ellers ville jeg ikke føle mig sikker. [00:57:36.00] Altså, det kunne være meget sjovt, sådan hvis man tog nogle venner med.

KA: Man ville nok altid tage nogle med. Nu ved jeg godt at det er noget helt andet men... den der app hvor man er grupper der mødes til fester og holder opvarmning.

TO: Sådan en tinderefterligning bare med grupper?

KA: jaja, bare med grupper. Det er jo lidt sådan noget vi er henne i. Det er jo igen sådan noget man ikke ville gøre alene, men noget man måske ville gøre i grupper. Det er ikke sådan en date app, men mere bare med social sammenkomster - ofte med druk.

TO: Man kunne godt lave sådan en restaurant, hvor alle kom via sådan en app, men det er igen, så laver man forretning på det...

LI: Men hvis man er en fattig mand, men god til at lave mad...

FR: Men så igen ... Jeg synes det kunne være fedt - Jeg synes bare også der skulle være en eller anden form for sikkerhe. Specielt hvis man skal betale for det og så finder man ud af at man skal cupnudler eller rester fra igår.

TO: Det kunne da stadig være lækkert, haha. Så skal der være forskellige kategorier i forhold til det man søger, om det bare er mad eller om det er sådan at det skal være en madoplevelse.

CL: Når man får mad af andre man ikke kender, så tænker jeg også altid om folk har vasket hænder.

LI: Ja, og om råverende er friske.

TO: Men det er også sådan noget man ville få lidt, hvis der var anmeldelser på de forskellige, så ville man jo læse dem først.

MA: Altså jeg gjorde det da jeg var i Cuba. Der er det meget normalt at man tager hjem til nogle lokale, så det bliver lokalt mad og det er ofte noget hotellerne anbefaler hvis man gerne vil - så har man sådan lidt mere at det ikke bare er random mennesker. Det er meget normalt. Der tænkte jeg ikke over om de havde vaske hænder, der tænkte jeg bare over at det var hyggeligt.

CL: Det er jo også noget andet når man er der og sidder der og kan se at det er sådan...

TO: Tilliden er der også ligesom fra hotellet, i at de har sagt at de her er en god familie at tage hjem at spise hos. Det betyder bare noget tror jeg.

MA: Ja, men der var også nogle vi bare mødte på gaden og faldt i snak med, som spurgte om vi ville hjem til dem og spise med, så var det bare... det er også bare kulturen - sådan er de dernede.

TO: God stil.

CL: Det ville jo aldrig ske i Danmark.

TO: Forestil jeg at gå hen til den nærmeste og sige: "kunne du tænke..."

ALL: (Laughter)

LI: "Kom lige hjem til mig og spis chili con carne - der er plads til 3"

TO: Det kunne var fedt (Laughter).

CL: Også lige i bussen hvor folk ikke tør kigge på hinanden.

TO: Lige så snart man er i udlandet, så snakker folk med hinanden i bussen. I Danmark så...

CL: Man ved også bare at hvis der er massere ledige pladser i bussen og der er en der kommer ind og sætte sig ved siden af en, så ved man bare at det ikke er en dansker - der er noget de ikke har forsået.

AN: Alle kigger jo på en hvis man snakker til nogle man ikke kender i offentligheden.

ALL: Ja.

AN: Hvad sker der derovre - er du igang med at overfalde hende.

[01:05:12.28] Pausen er slut

CL: Vi er klar til at tale om deleøkonomi igen tror jeg.

AN: Yes, så lad os det. Det her lille eksperiment vi lavede. Hvis vi starter hos Tom: Du har en stor procentuel højere pris på den genstand du ejer selv, hvordan er du kommet frem til det?

TO: Jeg tror at jeg kom frem til at hvis jeg skulle motiveres til at leje min cykel, som jeg har valgt, så tror jeg bare gerne jeg vil tjene lidt på det. For at lave den her ide med at nu kommer der en at låner min cykel, så skal det være et tilbud jeg ikke kan sige nej tak til, fordi ellers så er det for uoverskueligt og unødvendigt. Det var derfor jeg synes det var sjovt at vi har sidder og snakket om de her klimavenlige handlinger, som jeg selv synes lød som en god ide og gode intentioner, men når det kommer til mig selv er jeg mere påpasselig med at leje mine egne ting ud.

KA: UNdskyld jeg afbrøder, men det kan igen have noget at gøre med at det er en ting du bruger ofte.

TO: Jeg har valgt min racercykel, som er en jeg kun cykler på om sommeren.

KA: Okay, så det er faktisk noget andet. Ellers kunne det være det her med at man ønsker tilgængeligehed og gerne vil eje det.

TO: Selvfølgelig. Jeg tror at for mig er det mest det her med at det skal være noget jeg ikke kan sige nej tak til i forhold til hvor besværligt det er - og det er jo helt sikkert lidt besværligt at leje.
[01:06:31.13]

AN: Det ved jeg ikke om det er, men hvad tænker du Clara - du har ca. den samme procentuelle pris for at leje ud som at leje noget - hvad har du brugt for at sætte prisen?

CL: Det er ca. lige dyrer ting jeg har skrevet på: ca. 6.000 kroner i nypris, 250 kroner i leje for en dag og 1.200 kr. for en uge - Det føles bare fair. Det er også en pris jeg selv ville betale. Jeg tror at jeg har skrevet taske til 250 kroner for en dag, men stadig billigt nok til at det ikke er 700 kroner til en dag, så ville jeg ikke leje det. Det er det samme med anlægget - hvis det begynder at koste mere end 1.800-2.000 kroner, så ville man begynde at kunne købe et. Måske ikke en Soundboks, men et eler andet, eller købe et brugt. Så ville jeg begynde at kigge efter andre løsninger, men 1.200 kroner for en uge med anlæg på Roskilde vil jeg faktisk gerne betale.

AN: Ja - det giver meget god mening. Lina, vi har valgt dig lidt som en outlier. Der sker nogle ting her. Det er også to vidt forskellige ting, hvilket måske spiller ind her. Du har næsten dobbelt så meget på det du vil leje, som er en bryllupskjole, og procentvis meget lavere, hvis det var din egen ting der skulle lejes ud, hvilket er en brudekjole - men hvad tænker du omkring din prissætning.

LI: Jeg tænker at den ene er en brudekjole, hvor jeg ikke vil... eller jeg synes det er svært, hvor det andet er en støvsuger, som er mere en hverdagsting, som jeg derfor ikke vil have så stort et forhold til. Der hvor jeg bor deles vi i opgangen om en støvsuger der står ude på trappen og det kan jeg jo se at det fungere fint og den er ikke gået i stykker eller noget.

CL: Smart.

LI: Ja - vi er faktisk de eneste i opgangen som har vores egen støvsuger i opgangen, de andre har ikke investeret i en støvsuger fordi der er en fælles, som de både bruger på fælles arealer og i deres egne private lejlighed. Jeg tror det er en så basal ting, som jeg sagtens kunne sætte mig ind i at andre folk kunne have brug for og have behov for at bruge. Det er jo aldrig rart hvis man bor støvet, så på den måde vil jeg gerne hjælpe. Jeg tror at jeg har det sådan lidt at: Ja, så har jeg investeret i en støvsuger - den må folk gerne låne, så det vil jeg ikke ruinere andre folk på. Det ville selvfølgelig være rart at få et lille tilskud til hvis støvsugerposen blev fyldt, men ellers ville jeg ikke kræve den store betaling for det. De betaler jo selv strøm til at få den igang, hvilket ikke er en udgift jeg har. Hvorimod en brudekjole er en stor og en vanvittig dyr ting, der formentlig kun kan blive brugt en gang - syv, ni, tretten - det er bare virkelig over mit budget lige nu, så jeg vil have det skidt med at skulle ud og betale fuld pris for lige nu. Det tror jeg er årsagen til de to meget forksellige priser: Det er to forskellige motivationer og...

AN: Meget fint. Frederik: du har også procentvis lidt lavere på den ting du skulle leje ud i forhold til den ting du skulle leje af en anden - hvorfor tror du at du er endt der?

FR: Jeg tror jeg misforstod lidt den første ting, men den første ting var en Play Station, som jeg tænkte at man kunne leje, fordi det ikke nødvendigvis er en ting man gider investere i, hvis man skal have en hyggeaften med drengene eller skal holde en børnefødselsdag, så kan man lige have en Play Station stående eller sådan noget. Det var mere generelt i forhold til at leje elektronik ud, som man nødvendigvis ikke selv bruger hver dag, hvilket jeg synes er ret smart. I forhold til prisen har jeg ikke gjort mig de store tanker: Jeg tænkte bare at det skulle være fair for en enkelt dag. I forhold til skøjterne, så står de bare og støver derhjemme. Jeg købte dem, lidt ligesom racercyklen, så er det kun et halvt år man bruger dem, så hvis der er nogle der skal ud og rejse og dermed får brug for dem, så istedet for at man skal stå og snaske i et par udlejningsskøjter, så vil jeg gerne give nogle en god oplevelse med et par gode skøjter istedet for man skal igennem alt muligt andet besvær. Det kunne også være skistøvler, hvis man har sådan nogle stående for eksempel. Det er ikke for profittens skyld at jeg ville tænke. [01:12:35.05]

AN: Det er mere bare hvordan du tænker, at hvad koster de for ny og at leje den ud - meget fint. Katrina: du har sat en lidt højere pris på det du selv skulle leje ud i forhold til det du skulle leje selv - hvorfor tænker du at det er tilfældet?

KA: Det handler lidt om at man måske sætter lidt mere værdi i sine egne ting i forhold til at købe. [01:13:07.01] Det er jo det her igen med at hvis jeg skulle ud og købe noget nyt, så ville jeg kunne blive nærrig i forhold til at man tænker: hold da op det er dyrt, men hvis man skulle ud og sælge sit eget så ville man sætte det tårnhøjt fordi man lægger noget ekstra værdi i sine egne ting.[01:13:12.29] Jeg tror primært det er derfor. Derudover er man vel også lidt økonomisk anlagt, så det man lejer selv vil man altid gerne have lidt billigere, tror jeg. Der er ikke så vanvittig meget overvejelse i det, udover at man måske pålægger sine egne ting lidt værdi, fordi det jo er ting man godt kan lide at have, ellers havde man det nok ikke.

AN: Meget fornemt. Tilfældet er lidt det samme med dig Maria?

MA: Jeg tror at mit eksempel var den der taske [jeg ville leje], hvor jeg lige skal sige at den pris jeg har skrevet var en dag, hvorimod den pris jeg har skrevet er den pris jeg ville betale for en uge - jeg tror at 1.000 kroner er lidt for meget for en dag.

AN: Når okay, men det gør bare den procentvise forskel endnu større på de ting du vil leje ud i forhold til de ting du vil leje.

MA: Det er fordi at jeg ville være villig til at give 1.000 kroner for en hel uge, fordi når jeg tænker på hvor meget den taske er værd [30.000], så vil jeg også tænke at for den person der lejer tasken ud vil 200 kroner bare ikke være nok, fordi det virkelig er en stor investering at købe denne her taske, så man vil også gerne have noget tilbage for det og sikre sig at folk passer på den. Det andet var mine sko, hvor jeg sagde 150-200 kroner for at leje ud - der gjorde jeg mig ikke de store overvejelser. Det var bare en pris jeg tænkte ville være fair nok for mig for at låne et par sko for en enkelt dag.

AN: Det er også helt fair. Det tror jeg alt i alt gav os en helt del, selvom det måske var lidt random for jer. I det hele taget, så snakker blandt andet Katarina om at vi har en tendens til at tillægge vores egne ting en eller anden følelse. Hvad tænker i andre om den udtalelse?

LI: Den er meget relaterbar.

AN: Ville i selv gøre jer de tanker - måske ikke kun når i sætter prisen, men i det hele taget om man har lyst til at leje noget ud - betyder det så noget?

FR: Jeg tror at jeg personligt lige scannede mit rum for ting jeg gerne ville have lyst til at leje ud. Der har man sin computer, som man jo gerne selv vil bruge, og hvem har lyst til at leje et skrivebord. Derudover har man lidt en seng. Jeg tror at det er mere manglen på ting jeg føler jeg kan undvære, men også som jeg tror at andre folk gider at leje. Man skal selv se behovet for at leje sine ting ud før jeg rigtig kan sætte pris på det. [01:16:07.27]

AN: Så det fungere også lidt sådan at man selv skal kunne se noget værdi i det før at man gider leje det ud.

FR: Det tror jeg. Jeg havde nogle vandresko, rulleskøjter og skøjter, som jo godt kunne se at man kunne leje ud, men det bliver meget hurtigt sådan noger niche agtigt noget. Det er svært at sige hvad jeg kunne tænke mig at leje ud. Måske burde det istedet være omvendt, at folk der efterspurgte noget, og så kunne man træde til selv, hvis man havde det produkt der bliver efterspurgt.

KA: Det kunne også være smart.

AN: Altså så det blev en del af samme platform?

FR: Ja, så hvis der popper en besked op med en der leder efter noget, så kunne man selv sige jeg har det her til denne her pris, har du lyst til at leje det? Så behøver man ikke selv at iscenesætte sine egen ting, men der er nogle der efterspørger noget, så det er lettere at vurdere noget nu og her om jeg har brug for det. [01:17:06.14]

AN: Hvad tænker i andre om det her med følelser for ens egne ting?

TO: Jeg er meget pragmatisk i forhold til det, så hvis der er værdi i at leje min racercykel ud eller rullerskøjter, eller hvad det kan være, så kan jeg ikke sige nej til det og værdien bliver målt i beløbet der bliver lagt og så vil jeg dermed sætte prisen tilpas højt til at jeg ikke kan sige nej, fordi så vil jeg synes at det er ne god deal for mig. De gode oplevelser man kan have haft med sin racer de bliver så vejet op for den pris man tager. [01:17:30.01]

FR: Det er lidt mavefornemmelsen der gør det. Du skal have det godt med at gøre det ellers så taber man lidt på det.

TO: Lidt ligesom når du [Clara] lejer AirBnB ud i nogle weekender, hvor det godt kan være at det er nederen at bo hos sine forældre i en weekend, men hvis der er en efterspørgsel på den til det pris man har sat, så er det svært at sige nej. Fordi man sætter den jo tilpas højt til at man synes det er okay.

CL: Men det er jo også noget med at man ikke skal knytte sig for meget til sine ting. Det er noget jeg føler jeg har øvet mig på. Man skal ligesom lære det undervejs. Da jeg var yngre så sparede jeg meget op til et stykke tøj og var vildt glad for det, men nu køber og sælger jeg rigtig meget brugt. Jeg har helt sikkert prøvet at vænne mig af med at tænke sådan om mit tøj, så jeg istedet kan være sådan: Den har jeg være rigtig glad for, men den går jeg ikke med mere, så nu kan den komme videre til en anden som kan blive glad for den. Jeg prøver hele tiden at øve mig i at det også er fint. Bare fordi jeg har været glad for den, så skal den ikke hænge i mit skab for evigt. Der skal også være andre der kan blive glad for den. Men det kræver den der løsrivelse af den følelsemæssige forbindelse til sine ting for at kunne leje dem ud eller sælge dem, som jeg i hvert fald har haft til mit tøj og tasker og sådan noget.[01:19:17.04]

TO: Ja, det er da rigtigt.

CL: Ja præcis. Altså øve sig i det. Det synes jeg helt sikkert jeg er blevet bedre til i løbet af årene, som man er blevet lidt ældre. Jeg prøver hele tiden på det samme med min lejlighed - nu har jeg kun lejet den ud 4 gange - men for hver gang håber jeg da at jeg kommer til at føle mere og mere at jeg er glad for min lejlighed, så det er også okay at andre bliver glade for den. Det går der ikke noget af mig for det, men jeg synes da at det er lidt svært.

LI: Jeg er da stadig ked min cykel der er blevet stjålet som jeg fik i konfirmationsgav, som jeg formentlig stadig kunne have passet idag. Jeg havde et så tæt forhold til den cykel.

TO: Det var ikke fordi du lejede den ud?

LI: Nej, den blev bare stjålet.

ALL: (Laugther)

LI: Det er mere det der med at binde sig til ting. Man skal nok bare øve sig i at lade være.

CL: Men selvfølgelig heller ikke gøre det sådan at man aldrig nogensinde skal binde sig til nogle ting, men jeg tror måske at de ting jeg har bundet mig mest til er sådan noget som nogle bøger eller billeder jeg er helt vild glad for, men som måske ikke har den store værdi for andre.

LI: Ja - noget hvor man har opbygget noget ancinitet. Jeg har har foreksempel nogle blå tallerkner i lejligheden, hvis jeg skal leje min lejlighed ud, så ryger de ud af lejligheden af ren og skær frygt for at en tallerken smadre, selvom jeg ved at jeg kan købe dem igen, så er det ikke helt det samme, fordi så er det ikke min mors barndoms tallerkner, som hun har sparet op til hele hendes liv. Så er det bare en fremmeds tallerken der kommer hjem til stellet.

TO: Jeg tror at vi som befolkning generelt, eller at vores generation er mere og mere på vej væk fra at holde fast i vores forældres ting. Foreksempel vores forældre kommode - vi går ud og køber den nye kommode. Lidt apropos det her forbrug, hvor der måske netop ikke bliver tilagt den samme værdi, som man gjorde for 100 år siden, ved at bo i det samme hjem som ens forældre eller bedsteforældre. Det spiller måske meget godt ind i forhold til det her med forbrug og så videre. Jeg ved ikke helt hvad jeg ville sige med det, men der var en god pointe med det inde i mit hoved.

AN: Det giver god nok mening, hvis vi bliver påvirket idag til at købe en masse nyt, men i virkeligheden skulle vi måske vende os af med det. Det kan godt være et resultat af at vi ikke lægger så meget værdi i det, men i virkeligheden kan vi også bruge det til at dele eller genbruge mere.

TO: Ja præcis - det var det.

CL: Ja præcis - det er jo for eksempel det du [Lina] siger med hensyn til din mor tallerkner, som du tilægger mest værdi, hvor jeg tænker at for mig er det nogle bøger, hvor der er nogle personlige indskribtioner og at der på den måde er et eller andet i dem der gør dem uerstatelige for mig, men det er jo i virkeligheden nogle gamle lorte bøger. [01:21:54.11]

LI: Ja - man har jo nogle minder forbundet i dem.

CL: Ja præcis - det er også noge ancinittet og noget arvestykke, som altid vil betyde mest, også over alle de ting som måske er meget dyrere.

KA: Jeg tænker også at man kan vende denne her værdifølelse lidt om. Nu nævnte du [Lina] brudekjoler før: Man er så øm overfor sin brudekjole, måske, og der er så meget værdi i den. Men det med at kunne give en anden person denne følelse også, det tror jeg da helt klart også kan spille ind når man har lyst til at leje sine ting ud - Så kan man give en anden person denne her lykkefølelse af at bære den denne her ene dag og gøre hendes dag til noger specielt, fordi en anden person måske ikke har råd til at købe den som ny, fordi den er så dyr.

[01:23:06.07] - Tillid til virksomhed?

AN: Det er fantastisk - i er gode. Jeg har egentlig kun en ekstra ting, som vi måske gerne vil runde: Ville det gøreen stor forskel hvis det var virksomheder der lejer dem ud, for eksempel Drive Now eller Donkey Republic - det er jo stadig deleøkonomi selvom det er en virksomhed der ejer det, fordi man er flere der deler den samme ting. Ville det gøre en forskel - nu hvor vi har snakket lidt om tillidsforhold mellem brugerne og platformen?

TO: For mit vedkomne ville der være forskellige kategorier, hvor jeg vil sige at her kunne jeg godt tænke mig at leje det af virksomheden, hvorimod der vil være andre kategorier, hvor jeg vil have bundet nogle følelser op på det, så det ville ikke have samme værdi for mig. For eksempel en racercykel ville jeg fint kunne leje eller lease af en eller anden virksomhed, men at leje at stol til sin lejlighed eller lignende ville jeg ikke gide leje, fordi der vil man være mere tilbøjelig til at have en selv, som man enten har arvet fra ens familie eller har købt fra ny, fordi der måske ikke er bundet de samme følelser eller minder op på det. Det afhænger alt sammen for mig om hvilken kategori det er.

FR: Man kan også at hvis man lejer en lænestol, som du så knytter bånd til, så vil det være ærgeligt at skulle af med den eller dele den med nogle andre. Det spiller jo igen ind at så vil man hellere have det selv, så man kan føle den følelse 100% istedet for at gå og tænke at den skal jeg snart af med igen.

CL: Men der er også nogle mærkelige ting at leje af en virksomhed, som er de der lidt personlige ting, som fx. at leje en brudekjole, som der måske er 150 andre mennesker der er blevet gift i. Der vil jeg meget hellere have sådan en personlig historie tilknyttet til tingene og kommer hjem og møder personen og møder hende, som er en del af de hyggelige og sociale ved at købe brugt eller låne ting mellem hinanden.

LI: Jeg tror også at det er lidt interessant at det primært at transportmidler vi ser som virksomhedsdrvet - det kan også bare være fordi det er det som lige er i gadebilledet - men hvor mere private ting oftere bliver lejet mellem personer. Transportmidler er bare en nem ting at leje af virksomheder, fordi der er noget mere sikkerhed, da der er knyttet noget garanti i for mit vedkomne og et sikkerhedsprincip, da der er nogle der bliver stillet til ansvar hvis der sker noget og har et større incentiment til at sikre min sikkerhed eller den er vigtig for dem, hvor en privatperson måske føler at det er knap så vigtigt. Derimod er en fysisk ting jeg kan låne, hvor de personlige historier er mere interessant end at en virksomhed skulle tjene penge på at jeg havde et behov for at leje en ting.

KA: Jeg tror også meget at det er det her - nu hvor vi snakker om transportmidler - med at det er let tilgængeligt. Man kan gå ned på nærmeste gadehjørne og så står der en cykel eller et løbehjul der. Hvis man er mellem private personer så skal man ofte et sted hen og ikke lige rundt om hjørnet, selvom man selvfølgelig godt kan være heldig. Så skal man først transportere sig hen til personen for at hente en cykel for at transportere sig videre. Der kan jeg godt se at virksomheder har mulighed for at ramme lidt flere ved at sætte flere cykler på gaden end privatpersoner imellem hinanden kan gøre - så der kan jeg godt se det smarte ved at det er virksomheder der driver det. Til mere private ting... eller det ved jeg ikke... der kan også være noget smart ved at når det er virksomheder der gør det, så er det deres image som bliver slået hvis der går noget galt, hvilket kan skabe en større tryghed, men det er måske heller ikke helt det samme som når det kommer til ting.

FR: Jeg tror også at i forhold til transportmidler og privatisering af det, hvis man skulle gøre det... så sådan som jeg ser det så bliver det meget hurtig en dille i en måned, hvorimod det ville være mere vedvarende hvis det var privatpersoner der stod for det, fordi så ville det blive mere integreret i dagligdagen end en trend. Så blev det mere allemandseje end noget sjovt der er i gadebilledet.

AN: Nu nævner du allemandseje - kan man forstille sig at man kommer hen til et sted hvor det er en virksomhed der ejer, for eksempel biler, at man får lidt ejerskab over et, at man tænker den der kører der er en af mine biler.

FR: Der er nok gode og dårlige bruger, hvor den dårlige bruger sætter bilen et eller andet sted hvor man ikke kan oplade den, hvorimod den gode bruger vil sætte den i en oplader, så vil der komme et forhold mellem den gode og den dårlige bruger, hvor den gode vil føle at man gjorde det bedre end de andre som aldrig oplader bilerne.

TO: Eller måske at man har haft en god erfaring med denne her udbyder eller denne her bil, så man bliver ved med at komme tilbage til denne her, altså at man knytter sig op på at denne her bil er en fed bil og den bringer mig altid sikkert fra A til B, så en god oplevelse - så tror jeg godt at man kan begynde at knyttet det der bånd til det.

CL: Ja præcis.

FR: Spørgsmålet er om ikke man - nu er det måske en skide dyr bil - men om man ikke bare ville købe bilen selv, så det istedet bliver et springbræt til at man investere i den selv.

CL: Medmindre det er en bil man aldrig vil få råd til, som fx en Tesla.

ALL: Ja.

KA: Eller hvis det er man bor i byen og aldrig har brug for at køre længere tur, udover måske en gang hver halve år. [01:29:59.25]

CL: Så kunne det måske være meget rart at man havde mulighed for at leje den samme bil, så man ved hvordan gearstangen og koblingen er - så er det meget rart at man har kørt i den før, ville jeg synes.

KA: Og man ved måske hvor meget plads der er til et IKEA skab eller lignende.

CL: Ja præcis - det giver meget god mening.

AN: Hvis ikke der er flere der har noget at sige, så vil jeg bare sige tak for samtalen. [01:30:28.21]

ALL: Selv tak.

Appendix K: Transcribed Focus Group: 14.03.19

LA: Lamia

JH: Jacob H.

JS: Jakob S.

JO: Jonas

AN: Andreas (Moderator)

MA: Marc (Note-taker)

[00:00:46.11]

AN: Har i har nok allesammen nogenlunde en ide om hvorfor i er her, men vi skal snakke lidt om deleøkonomi. Jeg kommer til mere eller mindre at styre samtalen, men det er i virkeligheden en åben samtale, så folk byder bare ind når de føler de har noget. Marc vil sidde lidt i baggrunden og tage lidt noter. Det kan være han kommer med en kommentar eller to i løbet af det hele. I tager bare for jer af maden, som sagt. Vi havde egentlig indlagt en lille pause til aftensmad, da vi laver et par test i løbet af den første del, hvor vi lige skal snakke sammen og der kan i så frit sidde og snakke videre og få noget at spise. Nogle spørgsmål? ... Okay. Som en start tager vi lige at i alle har mulighed for kort at præsentere jer selv: Hvem i er? Hvor i kommer fra? Og jeres oplevelser med deleøkonomi. Når vi snakker deleøkonomi, så snakker vi i dette her tilfælde kun om person til person deleøkonomi. Det er hvor en person ejer en genstand, som de lejer ud til en anden privatperson. Det er altså ikke DriveNow, hvor det er virksomheden der ejer bilerne og så lejer dem ud - det er mere sådan noget AirBnB, Uber, GoMore, Yepti og alle andre platforme lignende. Jakob (JS) du må gerne starte.

JS: Jeg hedder Jakob. Jeg er 25 år og jeg studere på RUC til daglig, hvor jeg studerer psykologi og kultur og sprog studiet. Min erfaring med deleøkonomi er primært AirBnB, hvor min kæreste og jeg har lejet et værelse ud rimelig intens, hvor der nærmest hele tiden løbende har været nogle i et halvt år. Det er næsten to år siden. Når vi selv har rejst og vi også selv benyttet AirBnB rimelig meget.

LA: Jeg hedder Lamia og jeg er 26 år gammel. Jeg arbejder i marketing. Jeg har også brugt AirBnB når jeg har været ude og rejse mest. Derudover har jeg også brugt Uber den gang det var i Danmark eller når jeg har været ude og rejse, for eksempel i USA har jeg brugt det.

JO: Jeg hedder Jonas og jeg er 24 år gammel og er ved at skrive speciele i en kandidat på CBS. Jeg har ikke umiddelbart den store erfaring med deleøkonomi - i hvert fald ikke P2P, hvis man kan kalde det, det. Jeg har dog overvejet at leje et værelse ud på AirBnB, så jeg kigger generelt en del på deleøkonomi.

JH: Jeg hedder også Jakob og skriver også speciale på CBS, på Cand.Merc.. Jeg er 25 år gammel og opvokset i Gentofte. Jeg har den erfaring med deleøkonomi at jeg har lejet min lejlighed ud på AirBnB cirka 10 gange og jeg brugte Uber rigtig meget da det var i Danmark og det har jeg generelt rigtig god erfaring med.

AN: Så kan vi prøve at køre den anden vej rundt - Hvorfor var det at i brugte det platforme i nu har brugt?

JH: Skal jeg starte? ... Jeg brugte AirBnB, fordi det var en god mulighed for at få en ekstra indkomst - jeg havde lige sagt mit job op på daværende tidspunkt - og jeg havde et ekstra værelse jeg ikke brugte og derudover var det en god mulighed for når jeg selv var ude og rejse at få en ekstra indkomst på. Derudover er der også det element for mig at jeg synes at det var irriterende at min lejlighed bare stod tom når jeg ikke var der - derfor synes jeg at det var rigtig rart og sjovt at have den fornemmelse at andre havde gavn af den - Hvis man lige ser bort fra at jeg også fik penge for det. Jeg synes det var rigtig sjovt at imødekomme de her mennesker. Jeg tog imod dem og bød dem velkommen og viste dem hvad de kunne lave i København. Jeg synes det var rigtig sjovt at høre om de også kunne lide at bo i lejligheden, fordi jeg selv har sat den i stand, så det var sjovt at som om de satte lige så meget pris på den som jeg gør. Det var generelt nok primært i forhold til AirBnB. I forhold til Uber var det klart et spørgsmål om penge, da det er meget billiger at køre med Uber end det er at køre med taxa. Derudover er det også det her med at andre der har en bil der gerne vil yde en service har mulighed for at gøre det istedet for taxaselskaberne. Det synes jeg også generelt er en god ting.

AN: Vi kan eventuelt springe dig over Jonas, hvis ikke du rigtig har noget, men det kommer vi også tilbage til.

JO: Jeg har ikke noget.

AN: Lamia?

LA: Uber var for mit vedkomne også pga. det økonomiske, da det var billigere end at køre taxa den gang jeg var studerende. AirBnB tror jeg også primært at været økonomi i det, men også udbuddet et eller andet sted. At lejlighederne ligger der og at de ligger meget centralt ofte - de ligger alle mulige steder kan man sige. Men, det er nok belliggenhed og pris når det kommer til stykket. Og at man har denne der kontakt til ejere af det - man klare det lidt selv i stedet for bare at bo på hotel.

JS: Hvis vi starter med hvorfor vi selv lejede ud, mig og min kæreste, så var det umiddelbart bare for at tjene penge. Altså, jeg skulle tjene nogle penge op fordi jeg skulle ud og rejse og så var det bare at gå all-in på arbejde og så kunne vi, da vi også bor i en 3-værelses lejlighed og derfor har et ekstra værelse, kunne vi bare leje det ud på AirBnB. Derfor var min primære motivation bare penge. Så er det også det der med at der kommer og går mennesker, hvilket jeg synes er ret sjovt, men også meget krævende på en eller anden måde. Man er hele til nødt til at tage stilling til at der også er andre mennesker i ens lejlighed. Derfor havde det også en pris i forhold til at leje noget ud hvor man ikke er der imens, hvilket jeg nok godt kunne finde på at gøre igen, men det der med at leje et værelse ud vil jeg nok ikke umiddelbart gøre igen. Derudover var der at jeg selv har benyttet det når jeg har rejst. Der har der været lidt forskellige grunde til. Jeg kan huske at da jeg gjorde det i USA var det både væsentlig billigere end hostel og hoteller og så synes jeg også bare det er lidt federe at ligge mine penge hos en privatperson. [00:08:25.12] Men jeg gjorde det også i Mexico og Guatemala, hvor det var ret interressant at det var meget mere kulturelt end bare at bo på et hostel, fordi man kommer ind i et hjem hvor kulturen er så anderledes at så er der noget mere at hente end bare det der med at spare penge, fordi man ikke spare så meget da hostels er så billige.

JH: Hvis jeg lige må supplere Jakob også, så er en af de grunde til at jeg stoppede med at benytte AirBnB at jeg ikke synes at arbejdet det var gaven værd, altså både penge mæssigt og det der med den sociale og kulturelle del. Jeg synes jeg brugte alt for meget tid på at skulle gøre rent og skifte sengetøj og kommunikere frem og tilbage. Jeg bruge en del tid fordi jeg synes det var en sjov ting i starten, men da jeg ikke decideret havde brug for pengene mere synes jeg ikke det var penge værd længere.

JS: Jeg har det på præcis samme måde. [00:09:41.01] Det går hurtigt ind og fylder i de rum hvor man måske ikke gider tage stilling til at tjene penge. Når man er på arbejde er man på arbejde og når man kommer hjem så har man fri, men så var man pludselige hele tiden på arbejde fordi man lige skulle håndterer at der skulle vaskes tøj, gøres rent eller skrive med nogle. Oppe i hovedet kan det godt ende med at køre hele tiden, frem for at når man er på arbejde så er man på arbejde. I en periode hvor man skal tjene mange penge, så fortryder jeg det på ingen måde. Jeg synes det gav super god mening.

[00:10:21.01] Første test.

AN: Tusind tak for det. Så går vi lige hurtigt til vores første test her: Ideen er at i skal vælge en genstand i måske har overvejet at købe, men i stedet skulle leje den - Hvad vil det være for en genstand? hvad vil nyprisen ca. være? Hvor meget vil i give for at leje den? I kan eventuelt skrive hvor lang tid i vil leje den genstand, fordi nogle gange kan det give mere mening at leje den i en uge frem for en dag.

JO: Skal vi skrive en ting?

AN: Ja bare en genstand.

JS: Altså en ting vi har overvejet at købe, men så istedet for leje den.

AN: Det er meget godt at huske at det er en genstand i lejer af en person så i kan ikke umiddelbart forvente at den er helt ny. ... Det er helt i orden at tage sig god tid. ...

JO: I forhold til købspris, må vi så gerne lave intervaller?

AN: Ja det er helt i orden.

JH: Er det noget som man ville have brug for, som jeg ikke kunne leje eller som jeg har tænkt mig at leje?

AN: Det er bare istedet for skulle købe en ting og du ejer den. Det kunne være tøj, en cykel, båd eller lignenden. Det kan også være værktøj eller haveredskaber - alt muligt. ... Der er ikke nogle forkerte eller rigtig svar så i vælger bare. ... Når i er færdige kan i bare rækker sedlerne herned til mig. ... Nogle spørgsmål?

JS: Det komme an på hvor stort det er?

AN: Det styrer du selv. I det tilfælde med værktøj, så kan du eventuelt bare skrive et slags værktøj du har overvejet at leje og hvad du ville give for det.

JH: Det er en lidt svær opgave.

LA: Skulle man også skrive en periode på?

MA: Ja - skal jeg skrive en periode på din sedl?

LA: Ja - kan du ikke skrive en dag?

MA: Jo.

[00:15:05.06] Slut test

AN: Okay - tak. Nu har i alle sammen lige tænkt over en genstand. Hvad ser i så som fordel eller ulempe ved at skulle købe den frem for at leje den?

JS: Hvis jeg skulle købe den, så ville det helt klart være det personlige ejerskab over genstanden. Nu nævnte du cykel og jeg cykler meget, så jeg vil hellere investere lidt ekstra for selv at eje den og have den i mange år så jeg kan bygge videre på den. Det skulle derfor været et eller andet jeg bare skulle bruge, som nok er dyrt, men som bare skal bruges til en lille ting hurtigt - Altså ikke mere end en uge eller sådan noget.

JO: Jeg skrev også en bormaskine og fordelen ved at have sin egen frem for at skulle låne den er hvor hurtigt jeg kan få adgang til den, selvom jeg måske bare skal bruge den i 10 minutter. Så er det det meget mindre besværligt bare lige at tage den selv, fremfor at skulle slå op hvor jeg kan hente den, skulle hente den og aflevere den igen. [00:16:11.19]

JH: Jeg skrev en bil fordi den er utrolig dyr i nykøb, men fordelen ved at eje den er at man har den hele tiden. Det har jeg bare ikke råd til lige nu og skal skal ikke bruge den hele tiden, men skal kun bruge den en gang imellem i weekenderne. Nu var det så en firhjulstrækker jeg skrev på.

LA: Jeg skrev en aftenkjole på, hvis nu jeg skal til at bryllup, eller en eller anden stor fest og jeg gerne vil have en pæn kjole på - så kunne jeg godt være villig til at leje den fremfor at lave en stor investering, men det gør også at der er et maks for hvor meget jeg vil give, fordi ellers ville jeg nok finde en alternativ løsning, hvis det alligvel bliver for dyrt for mig at leje den. Hvis nu jeg havde en eller ide om at det skulle være lige den kjole, så ville jeg godt gøre det - det nok en eller anden pige ting.

AN: Så det ville kræve at det skulle være lige den og den rigtige pris i forhold til nypris.

LA: Nej, som udgangspunkt vil nypris ikke have noget at sige. Eller jo - det vil selvfølgelig have noget at sige, men det er mest udseenet i den, men selvfølgelig er der forskel på prisen på de forskellige mærker og derfor vil det jo stadig være en del for mig.

AN: I to (Jonas og Jakob S.) har begge to værktøj - istedet for at eje det - du (Jonas) snakkede om at det var en rar følelse at have den og kunne bruge den lige når man vil - hvad vil det så kræve for jer næste gang i skal bruge noget væktøj, for at få jer til at leje den frem for at købe den - jeg tænker nok mest på Jonas, da du ikke har benyttet deleøkonomi så meget før.

JO: Det ville selvfølgelig være prisen. Jeg vil aldrig give 100 kroner for at låne en bormaskine jeg kunne købe for mellem 500-800 kroner og så hvor hurtigt jeg ville kunne få fat på den, hvis jeg foreksempel kunne hente den indenfor en kilometer, så ville jeg nok gøre det. Altså, hvor nemt det er, er ret afgørende.

JH: Jeg har et godt eksempel. Jeg laver nærmest aldrig mad, men den anden dag stod jeg og skulle have mine forældre på besøg og jeg skulle lave noget mad hvor jeg skulle bruge en elektrisk håndmixer. Der var jeg nødt til at - jeg kiggede på nettet hvad de kostede og kunne se at det kostede 100 kroner, men fordi at jeg skulle bruge den rimelig hurtigt var jeg nødt til at løbe ned til den nærmest butik og købe en til 300 kroner, fordi den til 100 kroner var udsolgt. Derfor var jeg nødt til at bruge 300 kroner på den, men hvis der havde været en rundt om hjørnet der havde lejet den - alle har jo sådan en - hvis jeg kunne have lejet den til under en 50'er havde jeg formentlig gjort det. Jeg kunne selvfølgelig bare have gået op til min nabo og spurgt om jeg måtte låne den, men jeg havde nok bare lejet den fordi hvis det havde været nemt - altså det skal være nemmere end at gå ned at købe den og billigere relativt til at jeg ellers ville eje en, men jeg ved ikke om jeg får brug for den igen, fordi jeg har ikke haft brug for en i 4 år. Hvis jeg kunne have sluppet for mellem 30-50 kroner, så havde jeg heller ikke skulle bruge plads og ekstra resourcer på at have såden en stående i mit skab som jeg aldrig bruger, så kan vi lige så godt dele det der allerede er produceret. [00:21:08.08] Der tænker jeg at det er et meget bedre eksempel eller det med den der bil.

JO: Må jeg stille Jakob et spørgsmål?

AN: Ja selvfølgelig.

JO: Hvad var årsagen til at du ikke tog kontakt til nogle i opgangen eller skrev i jeres Facebook-gruppe, hvis i har sådan en?

JH: Jeg tror ikke jeg tænkte over det der, hvis jeg havde tænkt lidt længere på daværende tidspunkt, så havde jeg nok gjort det, men fordi det var så urgent at jeg skulle bruge det nu havde jeg ikke rigtig tid til at vente på et svar. Hvis jeg havde haft lidt mere tid - eller der havde været en stor platform i Danmark, hvor alle har mulighed for at leje ting ud - så havde jeg hurtigt tjekket, hvor jeg nemmest kunne leje en og så lejet den der.

JO: Ja eller hvis der var en app hvor man kunne lave en request på sådan en, så dem i det område man bor i kunne se at nu mangler Jacob et...

JH: Ja, jeg mangler et eller andet, hvem kan lige hjælpe mig med det og jeg gider ikke gå mere end 500 meter.

JO: Grunden til at jeg valgte bormaskinen var at jeg har været i en situation hvor jeg havde smidt opladeren til min egen bormaskine væk, så jeg ikke kunne bruge den og derfor var nødt til at låne min søsters kærestes bormaskine, men jeg bor på Østerbro og de bor på Nørrebro, hvilket er en lidt lang cykeltur i forhold til at hvis der var en i min egen opgang eller gader der havde bormaskine eller oplader jeg kunne låne.

JH: Så igen, det er meget pris- og belejlighedsaspekt i det.

JS: Det der med at Silvan lejer trailer ud er en perfekt ting, fordi man skal kun bruge den når man skal flytte.

JO: Jeg tror også at man kan få lov til at leje værktøj der.

JS: Det kan man sikkert også.

JH: Hvad koster det at leje en bormaskine i Silvan?

JO: Det koster ikke ret meget tror jeg.

JH: Så skal man bare hente den.

JO: Det er også en forretning jo.

AN: Ja, men det er relevant nok, fordi det er jo stadig deleøkonomi helt generelt set.

MA: Hvad tænker i fordelen er ved at leje, for eksempel en bormaskine i en forretning for at leje den hos en privat person?

JO: Fordelen ved at gøre det hos en virksomhed er at det nok er sat mere i system og at der er en forsikring eller lignenden. Der ville formentlig være et mindre problem hvis man kom til at ødelægge bormaskinen, hvorimod privatpersonen formentlig oven i købet måske ville blive sur på en, fordi man har ødelagt deres ting.

JH: Vi var også lidt inde på det i starten, at ligesom jeg hellere vil støtte en person, for ekspel med Uber som er utrolig flink og rar og kører rundt og hyggesnakker. Han har nok mere brug for pengene end taxa selskabet har og så føles det mere direkte at give det til ham end en virksomhed.

JO: Jeg vil nok komme med det modsatte argument end Jacob, fordi jeg ville synes det var lidt mere stressende at skulle håndtere et rigtig menneske fremfor en virksomhed hvor det bare er business.

JS: Det ville jeg istedet for synes var meget sjovt og lidt mere spændende end at gå i en butik.

JO: Det ville jeg personligt ikke kunne lide.

AN: Det virker også som om at i (Jakob S. og Jacob H.) ligger meget i at det er en anden person man lejer en genstand af. Er det i forhold til tilid platformen eller personen i tilid til?

JS: Jeg har klart mere tilid til privatpersonen bag, fordi jeg synes at AirBnB som platform er noget pis fordi de tager så mange penge for det.

JH: Helt enig. Der er mange der har spurgt om jeg ikke er bange for at folk stjæler når jeg lejer min lejlighed ud og første gang jeg lejede den ud så fjernede jeg ting af høj værdi eller affektionsværdi væk så de ikke stod fremme, men efter to eller tre gange efterlod jeg bare lejligheden som den plejer og folk efterlader den nærmest pænere end jeg har overdraget den til dem. Jeg har nærmest mere tilid til folk bag end forretningen eller platformen, fordi de siger alt muligt med en masse forsikringer, men man ved bare at der står en masse med småt i de forsikringer. Jeg har virkelig stor - qua den erfaring jeg har med det - tilid til de privatpersoner jeg har lejet ud til.

AN: Hvad nu hvis du skulle leje en kjole, Lamia?

LA: Jeg vil nok også være lidt på forretningernes side, på grund af det der med at skulle forholde sig til den person man står overfor. For eksempel hvordan den person behandler sit tøj, men også andre ting. Man har også lidt mere ansvar selv når man står overfor en privatperson fremfor en virksomhed, specielt hvis man kommer til at ødelægge noget også. Det kan selvfølgelig godt bunde i at jeg ikke umiddelbart har gjort det og derfor ikke har haft en god oplevelse ligesom her - det sidder jeg og tænker lidt over nu, om det er fordi man mangler den der erfaring med det, men jeg tror bare bedre jeg vil kunne gøre det med en virksomhed.

JH: Jeg var også af den samme opfattelse som i (Jonas og Lamia) har før jeg selv havde prøvet det. Da jeg startede med at leje ud pakkede jeg også tingene væk og var lidt nervøs, men efter et par gange tænkte man at det var fint. [00:28:34.10] I snakkede også lidt om det der med det sociale aspekt, som i ikke rigtig orker, hvor vi ikke har noget imod det, men det er jo meget personligt, hvad man lige synes.

AN: Der bliver også lagt en del vægt på at leje ud og leje af andre - gør det nogle forskel at leje noget af nogle andre i forhold til at i skal leje noget ud?

LA: Altså i forhold til det sociale?

AN: Både det sociale med tilliden, men... Altså i (Jakob og Jacob) har opbygget det her tillidsforhold til andre fordi igennem jeres succesfulde udlejninger, men ville det være anderledes hvis i skulle låne ting af nogle andre - for eksempel i forhold til kvalitet og om den anden person kunne blive sur eller irriteret på jer?

JH: Nu har jeg ikke i lige så stor grad lejet ud fra andre, men jeg vil helt klart have en forventning om at få det jeg betaler for, så for mig vil det ikke være om det er udlejning eller selv at leje.

JO: Jeg tror ikke helt jeg forstår spørgsmålet?

AN: Det er mere i forhold til tillid den ene eller anden vej.

LA: Jeg vil altid være mere skeptisk i forhold til at det var mine egne ting og være lidt sårbar omkring dem. Hvor det også handler om at have samvittighed til at behandle tingene ordentlig også hvis man lejer noget, men det er jo en del af aftalen. Hvis jeg lejer noget af mit eget ud, så skal jeg stille mig selv det spørgsmål inden jeg lejer det ud om det er værd at leje det ud.

JH: Jeg synes også lige i forhold til AirBnB, så skaber det tillid at man rater hinanden og faciliteterne og den der lejer ud rater gærsten. Det er jo altid alles mål at få en høj rating og derfor gør begge parter det så godt man kan. Det er i stor grad med til at skabe den tillid, som gør at man har lyst til at gøre det, fordi folk går op i at det skal fungere rigtig godt.

JS: Jeg tror også der er meget styr på det her ranking-system.

JH: Det tror jeg også - jeg tror klart det har en stor effekt. Det sikre at man passer på tingene og så tror jeg også at der er et virkeligt menneskeligt aspekt i de her ratings, fordi mange vender tilbage med gode personlige tilbagemeldinger, fordi det for eksempel er meget tydeligt at jeg bor der til dagligt, hvorimod der også er andre der bare bruger det som forretning. Det er meget gensidigt at jeg viser dem tillid og det viser mig noget tillid.

AN: Men det kommer også af den her rating?

JH: Ja helt klart.

LA: Måske også lidt tryghed. Det ved jeg da når jeg er på AirBnB. Jeg går altid ned og læser hvad de har skrevet og hvor mange stjerne de har givet på de forskellige parameter. Det betyder bare noget at man kan regne med det man ser, fordi det jo så er private der lejer ud.

JH: I sidste ende går det jo så tilbage til pengene igen - Jeg er som udlejer interesseret i at folk giver mig så god rating som muligt så de næste gerne vil leje den, så det er et spørgsmål om penge også for mig.

[00:33:50.10] Hypotetisk spørgsmål

AN: Okay. Lad os prøve at dreje samtalen i en lidt anden retning. I dag er vi meget fokuseret på hele det her forbrugssamfund og vi køber og køber og alle ejer en masse genstanden som ikke nødvendigvis bliver brugt. Det er helt hypotetisk, men kunne man forstille sig at man istedet for den industrielle revolution tilbage i 1800-tallet havde fået en mere social revolution, så den måde man for eksempel låner en bormaskine af sin søster kæreste den er helt naturlig mellem alle mennesker. Kan man så forestille sig at hele forbrugssamfundet var anderledes og det generelle forbrug var lavere?

JO: Ja det kunne man sagtens?

AN: Hvad tror i så ville være forskellen?

JH: Det ville være en helt anden mentalitet der ville være omkring det at dele, men det ville også være en helt anden måde at opfatte sig til og andre på, når man snak helt tilbage til den tid. Det ville jo gøre at man istedet for at tænke jeg har brug for noget, så jeg går ned og køber det - så tænker man jeg har brug for noget så jeg låne det lige. Det ville gøre en kæmpe forskel og jeg ville med garanti bruge det meget mere, men det ville alle jo.

JO: For mit vedkomne, så tror jeg at istedet for at eje alting selv, så ville jeg, når jeg endelig købte noget, købe noget der var dyrere og af højere kvalitet og så låne det ud til andre som havde brug for det. På den måde vil man også spare penge på det dyre køb, fordi man deler det med andre der ender med at betale tilbage, så har man heller ikke så mange ting selv, som man alligevel aldrig bruger.

LA: Det ville være en anden opdragelse, så det ville bare lægge i vores mindset, men i og med at vi har penge og mulighed for at købe det selv, så kan jeg slet ikke se hvor det skulle have været stoppet. Så skulle udviklingen være en helt anden, fordi hvem skulle så have de her ting. Hvem har magten til at sidde på de her ting og fordele dem, hvis vi skal være vant til at gå ud og leje dem? Skal det være familiefordelt, eller hvordan? Det er ikke fordi jeg tænker at det er umuligt, men hvordan finder man ud af det, fordi jeg tror da helt bestemt at det kunne være fedt hvis man bare tænker det låner jeg istedet, men hvem er det der sidder med det vi låner.

JH: Jeg har et lidt andet perspektiv på det selvom jeg godt ved at GoMore også er en virksomhed, hvor man lejer sin private bil ud, men det de gør det er det har et nyt koncept der hedder GoMore Leasing, hvor de ejer nogle biler, som de leaser ud til privatpersoner, men så skal man så leje den ud til andre på deres platform hvis den alligvel bare står stille derhjemme. De ejer bilen, men tvinger dig i handlen til at du skal leje den ud, så du får dækket nogle af dine omkostninger. Prøv at overvej hvis man kører den model over på hvilken som helst industri i Danmark. Det kunne jo være hvad som helst som man normalt går ud og køber, men så som en del af denne her aftale så er man forpligtet til at leje den ud, som den pågældende virksomhed så facilitere. Jeg synes personligt det er en meget god ting fordi man så er tvunget til at leje den ud.

LA: Det kunne også være en anden vej at virksomhederne gør det på denne her måde, hvor det tillader privatpersoner at være ejere, men det kræver så at de lejer den ud. Så får virksomheden selvfølgelig at der ikke er så mange der vil købe produktet af virksomheden, fordi det kanibalisere deres egen forretning, men kan istedet for tage et cut af leje, så istedet for en stor indgangsindtægt bliver den en løbende recurring forretning og på den måde gavner det måske alle at benytte denne her forretningsmodel.

JO: I forhold til at dit spørgsmål, så tror jeg ikke helt det ville fungere hvis alle gjorde det, men kun hvis der var en del af befolkningen der gjorde det på denne her måde. Det kan godt være det bliver lidt økonomisk, men hvis ikke vi havde det samme forbrug som vi har nu, så ville varerne også være meget dyrere - det er jo vores overforbrug der gør at tingene er så billigere - vil det så give mening? Derudover går der også noget produltivitet tabt i administrationen af at man skal låne og aflervere og sådan nogle ting. Og til sidst er der også sådan noget som landendes BNP og offentlige budgetter hvis ikke der bliver produceret så meget.

AN: Ja - det er helt klart. Mange økonomer og psykologer mener også at vi er i et "lock-in", hvor vi har låst os fast i dette her forbrugssamfund. Man skulle tilbage og ændre det i et tidligere stadie hvis man skulle ud af det igen. Så du har helt ret. I dag skal vi stige to procent hvert år for at kunne følge med, fordi hvis ikke man vækster med et så falder man bagud.

LA: Det er bare svært at se, hvis nu der skal være et maks antal biler, hvem skal så side og fordele dem. For mig bliver det lidt kommunistisk - Hvordan skal det kunne løbe rundt? Jeg ved godt at vores forbrugssamfund er en ond cirkel, fordi mere vil have mere og vi bliver ved og ved, men den anden vej rundt ender man måske også i en lås, hvis det er noget vi bliver tvunget til i hvert fald. Det skal være noget nogle vælger og ikke alle i samfundet, ligesom folk der vælger at være veganer, så vælger folk at være deleøkonom.

JH: Man kan heller ikke forvente at sådan en samfundsændring sker over 10 år. Det er noget der stille og roligt sker når der kommer generationsskifte. Det er det samme med klimaforandringer. For 10-15 år siden tænkte folk slet ikke det fandtes, men det er noget folk i den nye generation vokser op med, så derfor tænker folk i nye baner. Så i virkeligheden er sådan en social revolution lige så langsomt ved at ske. Vi er nok i virkeligheden i gang med det.

JO: Jeg vil da gerne tilføje at jeg som person også er begyndt at gå mere op i miljøet og at jeg synes heller ikke at det giver mening at købe så mange ting bare fordi det gør en glad at købe en eller anden ny genstand og så har man den og bruger den ikke. Det giver ingen mening både fordi det koster mange penge og ja... det er bare meningsløst. Jeg er på vej i den retning hvor jeg gerne vil gøre noget godt for miljøet ved at købe færre ting og de så er bedre kvalitet og forhåbentlig kan holde, hvis ikke resten af livet, så i meget lang tid.

AN: Er det noget i generelt tænker, nu har i andre brugt forskellige deleøkonomi platforme...

JO: Jeg har faktisk også brugt Uber.

AN: Ja okay. Men tænker i at det er miljøet der har noget at sige?

JH: I forhold til elpiskeren så tænkte jeg faktisk miljø, men jeg tænkte også lidt penge, men mest miljøet, fordi jeg ved at den bare kommer til at stå i mit skab og det er spild af resourcer at jeg var nødt til at købe den og det irritere mig virkelig meget, men jeg kunne simpelthen ikke piske de æggehvider.

LA: Så skal du bare sælge den videre igen.

JH: Jeg har faktisk solgt en del møbler eller lignende for mine forældre, fordi min far bare ville smide dem ud. Jeg brugte også en del tid på det, fordi hver gang der var en der skulle se den så skulle jeg fra min lejlighed på Frederiksberg til mine forældre i Gentofte for at vise den frem. Jeg synes bare det var sjovt.

JO: Hvordan kom du så til Gentofte?

JH: Det var både cykel, men også en del Green Mobility - det er jo en elbil.

JO: Så miljøet har faktisk tabt på at du skulle sælge det møbler?

ALL: (Laugther)

JH: Jeg cyklede også en del. Jeg tænker klart klimaaftryk i forbindelse med at leje.

MA: Hvad tænker du i forhold til at leje tingene ud fremfor at have solgt dem, selvom det selvfølgelig er lidt svært med møbler?

JH: Nu var der ikke nogle af os der skulle bruge møblerne i fremtiden, men tøj er at meget godt eksempel, hvor man måske har noget man ikke vil sælge fordi man måske får lyst til at gå i den om 2 år, så vil de give mening at leje tøjet ud indtil man selv skal bruge det. i forhold til møbler så skulle det være sådan en langtidsleje eller lignende.

[00:47:04.00] 2. test

AN: Det er heller ikke fordi det skal blive den store miljødiskussion. Så håber vi til anden del af vores test. Det er det samme som før, men denne gang skal i tage udgangspunkt i at det er jer selv der ejer genstanden og skal leje den ud. I må gerne tage en genstand der minder om den som i lejede før eller tag noget helt andet, men det er samme fremgangsmåde.

JH: Så denne gang ejer vi selv en genstand, som vi skal leje ud?

AN: Ja.

JO: Skal det være noget man rent faktisk ejer?

AN. Ja.

JH: Må det gerne være noget man har lejet ud før?

AN: Ja, men lejlighed er en dum ting og det kan heller ikke være en service man lejer ud, som for eksempel at lufte hunde.

LA: Skal det minde om det vi leje ud før?

AN: Det må det gerne, men det behøver ikke.

JH: Det er lidt svært. I virkeligheden ville jeg gerne lave min første lidt om, må jeg det?

MA: Ja det kan du sagtens.

JH: Altså den første?

MA: Ja. Du kan bare lave en mere.

JH: Så vil jeg gerne benytte det eksempel jeg brugte tidligere med elpsikeren.

AN: Igen, der er ikke nogle rigtige eller forkerte svar.

JH: MÅ det gerne være noget som står permanent i lejligheden, som folk kan komme og benytte?

AN: For simplicitet må i gerne holde det til noget der kan lejes ud?

JH: Det er fordi jeg har et klaver i lejligheden.

JO: Jacob (H.) du kan leje elpiskeren ud.

JH: Ja, haha.

[00:56:55.26] Dinner

AN: Når i er færdige så tag noget mad eller gå på toilet gennem kontoret.

...

JO: Jeg kan mærke at jeg måske er lidt for positiv overfor deleøkonomi i forhold til hvordan jeg i virkeligheden er.

AN: Så sørger vi for at i får mulighed for i større grad at dele de mere negative perspektiver på deleøkonomi.

...

[01:06:41.22] Dinner over

AN: Okay, lad os vende tilbage til snakken om deleøkonomi. Nu var der nogle der lige gjorde mig opmærksom på at vi skal snakke lidt mere om alt det negative ved deleøkonomi - Det tænker jeg at vi kan gøre til sidst. Til at starte med vil jeg lige dykke lidt ned i denne her test. Vi starter med at kigge lidt på Jonas prisfastsætning: Du ha valgt at sætte en 10 gange højere pris på det du vil leje ud i forhold til det du ville leje. Hvilke tanker har du gjort dig og hvad tænker du om den forskel?

JO: Grunden til at jeg valgte det - altså nu kan man sige at jeg valgte at jeg gerne ville leje en riskoger ud, fordi jeg lige har været i Kina, hvor man sjovt nok spiser meget ris, så jeg købte sådan en med hjem. Det tror jeg ikke der er så mange der har i Danmark. Jeg tror ikke der er så mange riskogere her i Danmark. 1, fordi folk ikke spiser så meget ris som i Kina. 2, fordi når vi endelig spiser ris så laver vi det i en gryde. Den er sindsyg smart og den er meget billig. Jeg sætter min lejepris ud fra hvad jeg selv har købt den for og den koster 150 kroner og så vil jeg leje den ud for 50, fordi det skal også være besværet værd. Det føler jeg faktisk måske i virkeligheden ikke at 50 kroner er, men...

JH: På sigt vil det være - specielt hvis du kan leje den ud 10 gange for eksempel.

JO: Jeg skal kun leje den ud 3 gange for at have betalt den hjem, men i forhold til en timeløn man kan få på et arbejde, så er det ikke så meget.

AN: Der bliver generelt sat en højere pris på egne produkter, hvad kunne bevæggrundene bag dette være?

JS: Ja. Jeg tænkte først på at jeg ville leje mine bøger ud, men jeg ville ikke tage mere end 20 kroner for en bog eller ville jeg synes det var for meget, men jeg gider da ikke have folk rendende for 20 kroner, så skal det minimum være 50 kroner for at det er besværet værd.

AN: Ja.

JO: Lige i forhold til spørgsmålet, så det er nok ikke nogle dyrere ting man har sat på fordi man ikke har nogle dyrere ting, men grunden til at man gerne vil leje er fordi man ikke selv har de dyrere ting. Eller man gider måske ikke bruge penge på at købe dyre ting.

AN: så der kan være en skævvridning der. Der er for få der har det - man har ikke de dyrer ting selv - dem vil man gerne låne af andre, men der er ret få der har dem. Udbud og efterspørgsel er måske lidt skæv.

JS: Det ville også være anderledes hvis det var folk på 50 år der sad her. Jeg vil for eksempel gerne leje min bil ud hvis jeg havde en.

JH: Jeg ville leje mine ski ud. De kostede 4.000 kroner at købe, men er 6 eller 7 år gamle nu. Dem vil jeg leje ud i en uge for 500 kroner. Jeg har nogle nye ski nu og de her stå bare derhjemme, men jeg vil ikke skille mig af med da, fordi jeg gerne vil beholde dem, så jeg kan lige så godt leje dem

ud. Hvis der er nogle der vil betale 500 kroner for en uge, så er det helt fint, men den er også ret høj sat. Men så får jeg dem tilbage og så er der måske ridser i og skal selv bruge tid på at lave dem. Det er igen det Jonas siger: Det skal være det værd, ellers så er der ikke noget rationale bag.
[01:10:31.17]

MA: Ville du tage højere pris for dine nye ski i forhold til de gamle ski?

JH: Ja det ville jeg fordi de er dyrere i ny køb og jeg er mere glad for dem. Jeg tror faktisk slet ikke jeg vil leje dem ud, men hvis jeg skulle så ville prisen være højere. De ville også koste mere at leje - det vil måske koste 2.000 kroner at leje nede i Østrig for en uge - men så kan de leje dem for 1.000 kroner af mig.

LA: Men det er også det der med besværet ved at skulle vedligeholde dine ting når du får dem tilbage. Jeg skrev en kjole på igen, for at kunne sammenligne det. Jeg tænkte lidt at det ville være fedt at tjene de 400 kroner til at leje dem ud den ene aften, men den der skal leje den skal også have den og jeg skal have den tilbage igen og jeg vil i virkeligheden også have den tilbage efter rens, eller den som minimum er ordnet igen efter brug, fordi der nu har været en fremmed person der har haft den på og det røger jo ind i lejeprisen - altså alt det der med besværet ved at skulle vedligeholde sine ting efter. En riskoger kan nok også komme tilbage og ligne... Jeg ved faktisk ikke om det kan sætte sig fast i sådan en gryde.

JO: Det er teflon - meget smart.

ALL: (Laughter)

JH: Men det jo en god pointe ikke, fordi det hele tæller med i billedet når man lejer ud, men hvis man lejer selv så er det jo bare lej det og aflever det tilbage i nogenlunde lige stand, men man ser jo anderledes på ens egne ting. Derfor vil man - eller jeg - vil alt andet lige tage en højere pris, fordi at man ser anderledes på sine egne ting.

LA: Ellers så kommer det ned i sådan en værdi, som du snakkede om Jakob (S.) med bøgerne, hvor man er sådan lidt: Gider jeg at gøre det for 20 kroner - Nej, det gider jeg ikke at bruge tid på. Der er en stor forskel et eller andet sted.

MA: Hvad tror i der gør at man ser anderledes på sine egne ting frem for en andens?

LA: Det har en personlig værdi, tror jeg. Det er mit. Der har en speciel værdi for mig og jeg skal passe på det. Man kunne for eksempel have fået det af en eller anden. Generelt når man køber et eller andet, så har det en betydning for dig når det er noget man har ønsket sig og nu har man det. [01:12:41.09]

ALL: Ja.

JO: Jeg har en anekdote, som jeg gerne vil bidrage med, hvis det er okay?

AN: Den vil vi citere.

JO: Mine forældre, som bor i Midtjylland, har for mange år siden indgået et samarbejde med de naboer der bor på deres vendeplads, hvor der er 4 huse. De 4 huse de deler en bladblæser og det er lidt et samarbejde de har indgået for 10 år siden, hvor de tænkte: Nu deler vi 4 huse om en, så der ikke er nogen grund til at vi alle sammen køber en, men vi har alle sammen brug for en og den er relativ dyr. De har på den måde lavet deleøkonomi for allerede 10 år siden og de gamle mennesker, som er omkring 70-års alderen.

JH: Det handler om penge du.

JO: De er også fra Jylland.

JH: Det er et klassisk eksempel også med plæneklipperen, som man deler med sin nabo. Det er jo fuldstændig vanvittigt at alle skal have en plæneklipper stående, fordi den står stille 98% af tiden, så man kan lige så godt dele den. I princippet kunne en hel vej dele den.

LA: Det er lidt ligesom vi har vaskerier et eller andet sted. Man kunne måske booke sig ind på en tid til plæneklipperen, ligesom når vi går ind og vasker tøj.

JO: Sådan nogle former for deleøkonomi vil jeg være meget mere tilbøjelig til at indgå i, hvis det var i et lille community.

LA: Så har man også en naturlig relation til hinanden. Der er mere det med at når det er folk man ikke kender at man - eller jeg - godt kan blive lidt: Hvordan og hvorledes. Uden at det er noget ondt om dem, men man kender folk og ved hvordan de er, så man ved også om man har samme indstilling til denne her ting og man kan blive enig om at man behandler det ordentlig.

JO: Så er det heller ikke fremmede mennesker at man skal deale med. Det vil løse meget for mig. Jeg er sådan lidt social ubekvem.

ALL: (Laugther)

JH: At have en relation til de mennesker man laver aftaler med det tror jeg betyder meget for mange mennesker og det betyder også noget for mig. [01:15:15.13]

JO: Men så går business casen lidt ud af det i forhold til Yepti, fordi så vil man bare gøre det gratis eller alle har smidt en 4 del hver til at starte med og så deler man det internt. eller for eksempel i min opgang, hvor at hvis jeg kan bidrage med riskogeren, så kan jeg måske låne noget andet af nogle andre.

JH: Yepti kan jo være platformen der facilitere det, så man kan styre det hele over platformen. Man laver en Yepti for min opgang og så kan alle i min opgang ligge ting ind på denne her platform for min opgang, for eksempel med mit elektriske piskeris eller mit klaver.

JO: Folk skal stadig betale for det før at Yepti kan tjene penge, så det ville være en ekstra feature.

JH: Så kan det tage et lille bitte cut.

JO: Og det vil sagtens kunne gøres på en Facebook gruppe. Det bliver nødt til at være mellem fremmede for at kunne tage penge for det, men hvis der er nogle her der skal bruge en riskoger, så ved i at i kan låne en for 50 kroner.

ALL: (Laugther)

AN: Er der nogle der har en sidste kommentar?

JO: Havde folk vurdere deres egen genstand højere end det de selv ville låne i forhold til det vi skulle have for at skulle leje det ud.

AN: Ja procentvis. De ting man selv skal leje ud vil har generelt en højere pris end det man skal leje af andre.

JO: Når okay.

[01:17:21.14] Negative about sharing economy

AN: Så lad os tage alt det negative i forhold til deleøkonomi.

JS: Ja. Jeg har bare tænkt lidt i forhold til det i snakkede med før med opgangen for eksempel. Vores overboer har ikke en vinoplukker, så de kommer ned og låner en hver anden weekend.

JH: Det er jo også fucking irriterende.

JS: Ja det er lidt irriterende, men det er også lidt hyggeligt og man får lidt naboskab, men man begynder med denne her form for tankegang at kapitalisere på ting der ikke i fortiden har været kapitaliseret med. Så lejede vi vores værelse ud på AirBnB og fandt ud af at vi kunne tjene 10.000 kroner på om måneden, men så har vores ven en dag brug for et sted at bo og hvad tager man så lige for det. Eller, jeg ved at en af mine venner tidligere lejede et værelse ud på Couchsurfing, som bare er gratis, men nu med AirBnB ... jeg er ikke helt inde i det med Couchsurfing-marked, men han sagde i hvert fald at der sker noget med det marked fordi det jo bare er gratis og folk begynder nu at tænke penge ind i de der sociale ting og det kan også være fint nok, fordi vi udveksler jo ting hele tiden som ikke er penge, men jeg tror bare man skal være lidt kritisk overfor det.

JH: Den, hvis jeg lige må supplere, tilgang tror jeg også virkelig meget på. Jeg har et godt eksempel: Mine forældre købte et sommerhus på Samsø. Et gammelt, gammelt hus, som vi satte i stand, udelukkende med henblik på at det skulle være til at når vi er derovre rigtig mange mennesker om sommeren og har familie på besøg, så kan vi allesammen bo der. Så fandt vi så ud af at det kan give en rimelig god lejeindtægt og lige pludselig er det blevet den styrende faktor. Nu er det sådan noget med at hvis ikke vi er der så skal det lejes ud og så skal det leje ud hele tiden og så har vi pludselig stået et par gange i en situation hvor vi har haft brug for huset, men det har været lejet ud. Det går fuldstændig imod den oprindelig ide vi havde da vi købte huset. Det er netop det der med at man finder ud af at det er penge værd at leje det ud og så kommer man pludselig til at leje det ud i de uger man skal bruge det og så er det, det der tager over. Det er jo også lidt en negativ konsekvens, hvis man skal se det fra sin egen synsvinkel - at man kan blive grisk eller at det kan være økonomien der får den styrende faktor fremfor brugsværdien. Jeg kender også folk der begynder at leje deres lejlighed sindssygt meget ud på AirBnB og så tænker de ikke over at de selv ikke har et sted at bo og så er de nødt til at sove på sofaen hos deres venner og sådan noget, fordi de har lejet deres egen lejlighed ud på AirBnB.

JO: Det er en god forretning.

JH: Det er en fucking god forretning, men man har ikke noget tag over hovedet til gengæld.

AN: Skal vennen så have et cut af pengene.

JH: Det får han nok ikke. i hvert fald så kan jeg godt tænke at det er lidt en negativ side for udlejerne.

LA: Men det hele handler jo et eller andet sted om at vi kan få noget ud af det, fordi ville vi låne det ud gratis medmindre det var en vi har tæt på. Det hele fører jo tilbage til at vi vil have noget ud af det, hvis ikke vi får noget ud af det så er vi jo ligeglade. Altså, hvis vi skal se helt enkelt på det. Det kan vi jo ikke komme udenom.

JH: Ja det er rigtigt.

JS: Ja det ville jeg i hvert fald ikke.

JO: Grunden til at AirBnB er en succes er fordi der er så mange penge i det. Jeg tror måske ikke riskogeren bliver en kæmpe cash cow.

ALL: (Laughter)

JO: Nu har jeg også kigget lidt på at hvis man skulle leje en båd. Det er også virkelig dyrt. Jeg så det til omkring 5.000 kroner om dagen for at leje en sejlbåd. Det er jo helt vildt.

LA: I (JH og JS) startede med at snakke om at i godt kunne lide det sociale i at leje jeres lejlighed ud og det der med at møde mennesker, men igen det ville man jo ikke gøre hvis ikke man fik noget på kontoen - Så er det jo bare ikke det værd.

AN: Det er også lidt - det kom jo efter - til at starte...

JH: Og til sidst må jeg også være ærlig at indrømme at der fandt jeg ud af - det var så også fordi der nogle gange var nogle praktiske ting der gjorde jeg ikke kunne være der - men så brugte jeg noget der hed ShareBox, hvor jeg lod nøglen ligge nede et sted så det selv kunne hente det. Til sidst så jeg jo slet ikke mennesker - jeg mødte dem slet ikke, men skrev meget med dem: Er alt okay og de havde spørgsmål. Den kommunikation var også tilfredsstillende, men det endte med at jeg ikke mødte folk. Selvom jeg kunne få 1.200 kroner i døgnet for min lejlighed så... så havde jeg også noget skatteloftet, så det gik lidt i sig selv.

LA: Jeg tror at hvis vi skal væk fra at vi skal have noget ud af det, så skal vi virkelig lave mindsettet fuldstændig om. Så tager det 100 år fra nu at ændre det til at vi bare deler at hvad vi har uden at få noget ud af det. Ellers så skulle det være en familieting, fordi i familien kunne man måske finde på at gøre det, men det er bare svært at forestille sig at man ville gøre det uden at får noget ud af det medmindre det er nogle man har en relation til. [01:23:28.22]

JH: Men så får man også noget ud af det, i og med at man gør en god gerning og føler at det er godt for en selv og hjælper en i familien. Der er det bare ikke penge man får ud af det.

JS: Det bliver bare rigtig materielt når det er penge.

AN: Det er rigtigt nok. I det hele taget at dele, så er der ikke andre dyr end mennesket der indgår i forhold uden at man får noget ud af det. Der er altid noget for noget i et partnerskab. Det er der måske også en del af i mennesket, selvom vi gerne vil være gode mod hinanden.

JO: Men den der altruistiske del - Nu har jeg jo ikke brugt en deleøkonomi platform endnu og det er fordi det er for besværligt. Jeg ville da have det lidt godt med mig selv hvis jeg kunne leje eller låne riskogeren ud til nogle som kunne få gavn af den, men det er lidt for stor en barriere det her med at skulle administrere det. Først at uploade den på platformen og derefter instruere folk i at bruge den fordi alt står på kinesisk og så få 50 kroner ud af det - det er ikke det værd.

LA: Ja.

JH: Men det der aspekt vil der jo være på næsten alle platforme indenfor deleøkonomi. Der vil altid være en investering fra din side, hvis du er udlejer, i forhold til at få sat det op. Det tog tid at tage billeder til AirBnB og skrive alle forklaringer - Det tog virkelig langt tid, men når først det kører så kører det. Så får du selvfølgelig ikke lige så meget ud af din riskoger fordi du kun får 50 kroner, så derfor bruger du relativt... eller du lader helt værd med at gøre det fordi du ikke føler du får nok ud af det, men med AirBnB gør man det fordi man tjener 1.200 kroner i døgnet. Derfor er det værd at gøre.

AN: Det skaber også nogle vridninger, fordi det skal være meget bekvemt, hurtigt og lige til. Det kræver at der er nogle der sidder og administrere det og så tager de et stort cut af prisen og så gider man ikke bruge den service.

JS: Det er også hvis man tænker det utopiske samfund hvor man deler alt, så arbejder man måske heller ikke og så har man mange flere ressourcer på at lave de her dele-ting. Det er ofte også fordi man er presset af hverdagen at man ikke lige har tid og overskud til at gøre de ekstra ting det kræver at leje eller udleje et eller andet.

AN: Skal vi lade det være det sidste eller er der nogle der har en sidste kommentar?

JO: Jeg kom bare lige i tanke om at hvis nu denne der deleplatform lavede en central hvor jeg kunne aflevere den og så kørte det bare og så kunne jeg komme og hente den tilbage når jeg gerne ville have den tilbage og selv skulle bruge den. Det ville jeg have det meget bedre med, fordi så skal jeg ikke møde fremmede mennesker og planlægge i forhold til at skulle hente det og aflevere det. Derudover ville der måske være nogle der for en pris kunne sørge for at det blev vedligeholdt.

AN: Så det kunne stå som passiv indkomst?

JO: Ja det er stadig mig der er ejer af det. Selvfølgelig vil der være noget wear and tear på den og det betaler jeg jo også for, men det ville jeg havde det meget bedre med.

JS: Det ville jeg også, hvis der var et eller andet jeg bare kunne sætte og så få en passiv indkomst og nogle sørgede for det.

JO: Jeg ville ikke helt vide hvad jeg skulle aflevere der.

JS: Nej nej, men hvis man havde et eller andet der havde en reel værdi og bare kunne sætte det hen et sted og så kører det.

AN: Skiudstyr og nok en meget god ide.

JH: Så skulle man selvfølgelig selv kunne booke det også, hvis man skal bruge det, så skal man kunne reservere det.

LA: Men du (JH) vil ikke hellere sælge, for eksmepel de der ski?

JH: Nej, fordi de har affektionsværdi, fordi jeg har stået på dem i 6 eller 7 år og det betyder virkelig meget for mig.

LA: Okay.

JH: Jeg vil nok i virkeligheden ikke leje de ski ud fordi de betyder meget for mig, og fordi de ikke længere er specielt gode, men jeg ved at der er mange mennesker der har mange ski liggende. Det er det samme med skøjter og rulleskøjter og kajaker eller kanoer - alt muligt af sådan noget. Der er jo virkelig mange der ligger og sejler rundt i kajaker, som de kun bruger en sjælden gang. Den er dyr - den koster mange 1.000 kroner - den kunne men godt leje ud for eksmpel.

AN: Ja det er rigtig. Lad os holde os til det. Det var fremragende. Tak.

Other Appendices

Appendix L: Data from Yepti

Received the 9th of April 2019 (Translated)

38.000 total users
2.400 new users the first 3 months of 2019
26 new users a day

7.000 total listings
570 new listings the first 3 months of 2019
6 new listings a day

DKK 362
average amount earned by provider per rental

Approximately 25%
of all requests are successful - ends in a rental

Top 10 most popular items

1. Soundbox
2. Bike
3. Drill
4. Lawn raker / vertical cutter
5. Laser light
6. Multi Tools
7. Roof box for the car
8. Electric piano
9. Drone
10. Electric chain saw

Approximately 50%
of the users/providers are living in **Copenhagen**

Approximately 80%
of the users/providers are **men**

Approximately 35%
of the users are between **25-35 years old**