



Sharing intangibles: Uncovering individual motives for engagement in a sharing service setting[☆]



Veselina Milanova*, Peter Maas

Institute for Insurance Economics, University of St. Gallen, Tannenstr. 19 9000, St. Gallen, Switzerland

ARTICLE INFO

Article history:

Received 20 July 2016
Received in revised form 31 January 2017
Accepted 2 February 2017
Available online 1 March 2017

Keywords:

Sharing economy
Collaborative consumption
Service sharing
Intangibility

ABSTRACT

The sharing economy has shifted the way in which goods and services are consumed - from exclusive ownership toward collective usage with economic benefits. Current literature addresses consumer motives to participate in commercial sharing of goods and services with a physical manifestation. In contrast, this study shows the relevance of intangibility for sharing services and empirically examines consumers' motives, perceptions, and experiences in the context of a new insurance model. A qualitative investigation reveals three main characteristics of intangible service sharing: financial benefits as a main motivator for participation, emerging weak social and symbolic values in a controlled environment, and a network of strangers as a crucial precondition for sharing. The work contributes to research on the sharing economy as well as to managerial considerations for the design of sharing services. In particular, managers need to balance between community development and the preservation of anonymity when promoting sharing services based on intangible elements.

© 2017 Elsevier Inc. All rights reserved.

1. Introduction

Millions of people embrace giving and gaining access to goods like books, cars, tools, and homes. Providers such as Airbnb, Craigslist, and Uber challenge traditional businesses in many industries (Cusumano, 2014). This shift over the past years from exclusive usage toward alternative modes of consumption characterizes the “sharing economies” of collaborative consumption (Botsman & Rogers, 2010), emphasizing the inclusion of other than purely economic value in an otherwise economic exchange. Despite the constant growth of the sharing economy, research on the phenomena is still in its formative stages (Bucher, Fieseler, & Lutz, 2016). In particular, research to determine the motives that drive participation in the sharing economy has focused on sharing goods and services with a physical manifestation. Recent works examine the factors motivating consumers to participate in the sharing of physical goods such as the enjoyment of sharing (Hamari, Sjöklint, & Ukkonen, 2016), economic gain (Eckhardt & Bardhi, 2015) and cost saving (Neoh, Chipulu, & Marshall, 2015), familiarity, utility, and trust (Möhlmann, 2015). Only very few empirical works on sharing motives study

why consumers engage in sharing by examining intangible services such as communication and experiences (Lamberton & Rose, 2012; Albinsson & Perera, 2012). In contrast to these studies, this article specifically focuses on the intangibility of a sharing service and explores consumer motives for engagement in a qualitative manner. Prior research shows the distinct effect of intangibility on consumer experience and evaluations (Hellén & Gummerus, 2013; Carter & Gilovich, 2014); however, the relation of intangibility to individual motives for sharing remains unclear.

The concept of intangibility helps to understand how consumers experience services (Hellén & Gummerus, 2013) and it as well can uncover further motives for participation in sharing. Materialism hinders consumers' decision to share products and unique product characteristics can attenuate its negative effect (Akbar, Mai, & Hoffmann, 2016). Furthermore, research shows that services evoke higher risk perceptions than goods, among other because of their greater degree of intangibility (Murray & Schlacter, 1990) and can be thought of as a perspective on value creation (Edvardsson, Gustafsson, & Roos, 2005) when compared to goods. Rosenbaum and Massiah (2011) conceptually develop the notion of servicescapes as consumption settings that comprise not only physical stimuli, but also subjective, immeasurable, and often uncontrollable social, symbolic, and natural stimuli. For example, social density, relationships between customers, displayed emotions, and artifacts laden with socio-collective meanings affect the servicescape in a way managers can neither objectively measure nor control. To promote the

[☆] This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

* Corresponding author.

E-mail addresses: veselina.milanova@unisg.ch (V. Milanova), peter.maas@unisg.ch (P. Maas).

sharing of intangible resources to a broader mass of consumers, scholars and marketers must understand which critical stimuli beyond the physical ones influence consumer sharing behavior and, in particular, what motivates consumers to share intangibles.

The current research focuses on the traits of sharing intangibles and explores individuals' motives to engage with sharing in the context of insurance. Gaining insights about what creates value from consumer perspective in the context of intangibles contributes to the literature on sharing in several ways. First, the work builds on prior research and explains the dualistic character of the sharing economy in the context of intangibles. The empirical results highlight several discrepancies in the consumer behavior of sharing and its underlying motives to embed them into existing theoretical approaches. Second, addressing how the sharing economy shapes intangible services and vice versa advances the understanding of the rapidly transforming business environment and is one of the priority topics in current service research (Ranaweera & Sigala, 2015). Social and symbolic aspects give distinction to the interactions within an insurance sharing network and bear potential to grow into a differentiator between insurance offerings. As an important precondition to insurance sharing arises the connection to strangers instead of family and friends. Third, the empirical study generates insights into the motives of consumers to engage in sharing within a very particular context, namely of non-life insurance sharing services. By examining such a specific context, unique structural traits, closely related to the intangible nature of insurance services, become evident and provide additional insights into the phenomenon of sharing intangibles (Krush, Pennington, Fowler, & Mittelstaedt, 2015).

Consequently, the main research question of this study is "What motivates individual consumers to engage in the sharing of intangible services?" The remainder of the article first lays the conceptual foundation to clarify the semantics of the sharing economy. It then reviews extant research on individual motives to share and discusses the relevance of intangibility for research on the sharing economy. In its second part the work undertakes an empirical analysis of consumer experiences with and motives to participate in an intangible sharing offer, namely a commercial insurance sharing service. The paper concludes by outlining its contributions to the academic literature and suggesting future opportunities for both researchers and managers.

2. Conceptual foundations

2.1. The semantics of the sharing economy

Current literature on sharing centers around efforts to 1) define what is contemporary sharing and how to label it; 2) classify sharing phenomena; 3) empirically examine the motives of participants in different commercial sharing systems; and 4) address emerging regulatory challenges in sharing contexts. Various terms aim at highlighting the essence of the "sharing economy" (C. J. Martin, 2016), "anticonsumption" (Albinsson & Perera, 2012), "pseudo-sharing" (Belk, 2014a), "collaborative consumption" (Heinrichs, 2013; Hartl, Hofmann, & Kirchner, 2016), "commercial sharing system" (Lamberton & Rose, 2012), "access-based consumption" (Bardhi & Eckhardt, 2012), or simply "sharing" (Belk, 2010). Eckhardt and Bardhi (2015) argue that the term "sharing" places an inappropriately great focus on social relationships and neglects the core of what they call the access economy - low-cost and convenient consumption.

Belk (2007, p. 126) describes the phenomenon of sharing as "the act and process of distributing what is ours to others for their use and/or the act and process of receiving or taking something from others for our use". Benkler (2004, p. 275) identifies the essence of sharing as "nonreciprocal prosocial behavior". People share for both functional and altruistic reasons (Belk, 2014b). Heinrichs (2013)

acknowledges the potential of the sharing economy to act as a pathway to environmental and social sustainability. Further scholars also focus on sustainability and perceive sharing as a form of anticonsumption (Ozanne & Ballantine, 2010; Seegerbarth, Peyer, Balderjahn, & Wiedmann, 2016) and environmentally conscious behavior (Ozanne & Ozanne, 2011; Prothero et al., 2011). While highlighting its prosocial and proenvironmental character, these views on sharing depict only a part of the contemporary traits of what is meant by the sharing economy.

Collaborative consumption represents the antipode of the altruistic behavior, namely, the commercial dimension of traditional sharing. Lamberton (2015) provides an extensive overview of collaborative consumption and emphasizes the breadth of the phenomenon by highlighting different terms used to describe its nature. The initial point of the overview is Botsman and Rogers' (2010) definition, referring to collaborative consumption as an economic model "enabling access over ownership". Felson and Spaeth (1978, p. 614) consider collaborative consumption as a routine activity and its acts are "those events in which one or more persons consume economic goods or services in the process of engaging in joint activities with one or more others". Belk (2014b) argues that this view is too broad and not sufficiently focused on acquisition and distribution, which he finds central for collaborative consumption. His definition emphasizes the coordination of goods acquisition and distribution as well as compensation for this coordination. The latter is the turning point; the involvement of compensation is what differentiates collaborative consumption activities such as bartering from pure sharing and gift giving (Belk, 2014b). In the context of sharing with monetary compensation, Belk (2014a) introduces the term "pseudo-sharing". This business relationship describes a commodity exchange for profit where sense of community is absent and participants expect reciprocity. Egoistic motives and money are the main driver of this phenomenon, masqueraded as sharing.

Next to the involvement or lack of compensation, the degree of intimacy matters when sharing. Even though it does not imply only family, kinship, or friends in its original form, these groups are more likely to become recipients. Belk (2014b) distinguishes between sharing-in and sharing-out where the latter involves sharing with strangers or one-time sharing acts. The online facilitation of sharing activities transforms the meaning of intimacy. Private sharing is open for strangers and private does not imply a strong intimate connection like the one that holds families and friends together. The meaning of private extends to connections between peers - members with a strong sense of belonging to a group or community. The less pronounced this sense of community belonging, the less private and the more public is the act of sharing. Bardhi and Eckhardt (2012) demonstrate an example of public sharing in their research on access-based consumption and illustrate that consumers resist any social attachment to a car sharing community.

Wittel (2011) argues that the digital age has introduced new forms of sharing. Belk (2014b) also acknowledges the existence of new and mainly Internet-facilitated sharing systems. What characterizes the sharing economy, besides its prevalently digital nature, is the interplay between the compensation aspect of collaborative consumption and the prosocial character of pure sharing. The relation to other participants in the sharing economy can be private or public, depending on how strong participants feel attached to a community. In sum, the essence of sharing definitions centers on the two continua of prosocial-commercial and private-public. This duality of the sharing economy at various levels is the research topic of several works. For example, Habibi, Kim, and Laroche (2016) examine non-ownership practices and propose a dual framework for calculating a sharing score by using prototypical characteristics of sharing and exchange. One of their central insights is that non-ownership practices are dualistic in nature, exhibiting a mixture of sharing and exchange characteristics at the same time. Prosocial

Download English Version:

<https://daneshyari.com/en/article/5109464>

Download Persian Version:

<https://daneshyari.com/article/5109464>

[Daneshyari.com](https://daneshyari.com)