Collaborative Consumption Usage In The U.S. And India: An Exploratory Study

By: **Pia A. Albinsson**, Yasanthi B. Perera, **Lubna Nafees**, and Bidisha Burman

Abstract

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Albinsson PA, Perera BY, **Nafees L**, Burman B. Collaborative Consumption Usage in the US and India: An Exploratory Study. Journal of marketing theory and practice. 2019;27(4):390-412. Publisher version of record available at: http://explore.bl.uk/primo_library/libweb/action/display.do?tabs=detailsTab&gathStatTab=true&ct=display&fn=search&doc=ETOCvdc_100089053054.0x000001&indx=1&recIds=ETOCvdc_100089053054.0x000001

COLLABORATIVE CONSUMPTION USAGE IN THE US AND INDIA: AN EXPLORATORY STUDY

Pia A. Albinsson, B. Yasanthi Perera, Lubna Nafees, and Bidisha Burman

While collaborative consumption and access-based businesses are thriving in the marketplace, researchers are yet in the process of attaining a comprehensive understanding of consumers' collaborative consumption determinants and deterrents. This research, which focuses on collaborative consumption users vs. non-users in the US and Indian markets, aims to understand the predictive factors of collaborative consumption usage across these two economies and cultures. Discriminant analysis identifies respondents' Perceived Sustainability as the strongest predictor of usage followed by Trust, Generosity, Risk-seeking, Materialism, Power Distance, Long-term orientation and Collectivism. Theoretical and managerial implications are discussed.

To date, the dominant form of marketplace exchange entails consumers purchasing products outright thereby acquiring ownership and property rights. However, the burgeoning sharing economy, valued at $15 billion in 2014 and expected to reach an estimated $335 billion by 2025 (PwC, 2015), has introduced collaborative consumption (CC), the "resource circulation systems that enable consumers to both obtain and provide, temporarily or permanently, valuable resources or services through direct interactions with other consumers or through the mediation of a third-party" (Ertz, Durif, & Arcand, 2016, p. 13) such as a business into this arena. The resources shared are both intangible (e.g., digital files, knowledge) and tangible with the latter comprising of either consumable (e.g., meals) or re-usable (e.g., cars, bikes, homes) goods (Chasin, 2018). Access-based consumption, which entails market-mediated transactions without the transfer of ownership (Bardhi & Eckhardt, 2012), exists within the umbrella of CC. Uber and Zipcar, both of which offer transportation services albeit through different means (i.e., Uber via a peer-owned and driven vehicle, and Zipcar through company-owned cars that users may temporarily access) are examples of access-based consumption (Bardhi & Eckhardt, 2012). While CC and access-based businesses are expected to continue thriving (Tussyadiah, 2015), questions remain about the drivers and deterrents of consumer participation. While some drivers and deterrents are unstudied or understudied, there are also early indications that consumers' motivations for acquiring and disposing of goods within CC platforms (i.e., being a user and provider) are congruent (Ertz, Lecompte, & Durif, 2017). In order to better capitalize on the opportunities presented by the sharing economy and CC, it is important to further investigate and determine what drives and deters consumers' participation in these domains.

To date, empirical research indicates that CC drivers include economic benefits and self-interest (e.g., Bardhi & Eckhardt, 2012; Hamari, Sjöklint, & Ukkonen, 2016; Lamberton & Rose, 2012), changing attitudes towards consumption (Gansky, 2010), pro-social values including community building and anti-materialism (Albinsson & Perera, 2012; Ozanne & Balentine, 2010), environmental well-being (e.g. Botsman & Rogers, 2010; Hamari et al., 2016) and enjoyment (Hamari et al., 2016). In turn, distrust, contagion, possessiveness, materialism, and negative reciprocity are conceptualized as being CC deterrents (e.g. Bardhi & Eckhardt, 2012; Tussyadiah, 2015). Materialism, however, may also be regarded as a CC motivator as having access to more

Pia A. Albinsson (Ph.D., New Mexico State University), Professor of Marketing, Walker College of Business, Appalachian State University, Boone, NC,albinssonpa@appstate.edu.

B. Yasanthi Perera (Ph.D., New Mexico State University), Assistant Professor of Business Ethics, Goodman School of Business, Brock University, St Catharines, ON (Canada) bperera@brocku.ca.

Lubna Nafees (Ph.D., Jamia Hamdard, New Delhi), Assistant Professor of Marketing, Walker College of Business, Appalachian State University, Boone, NC, nafeesl@appstate.edu.

Bidisha Burman (Ph.D., Louisiana State University), Visiting Professor of Marketing, Eberhardt School of Business, University of the Pacific, Stockton, California, bburman@pacific.edu.

material objects as well as experiences may enhance a person's prestige and status (Habibi, Kim, & Laroche, 2016; Hawlitschek, Teubner, & Gimpel, 2016).

While our research also examines drivers of CC participation, it nonetheless makes several contributions to the literature. First, unlike past studies that largely focus on users of specific platforms such as Uber, Zipcar, Airbnb, and Ola, our sample (N = 784) consists of general consumers. Thus, as much of the extant research on CC drivers is based on samples of CC users, our sample is likely to yield insights on both CC participation drivers and deterrents. Second, this research extends knowledge on CC participation through examining *Trust* as well as other unstudied or under-studied factors (e.g., *Materialism, Possessiveness, Risk Propensity, Risk-seeking*, and *Generosity)*. Third, as CC participation is facilitated through different means, (i.e. direct peer-to-peer exchange or through renting/borrowing-based businesses like Zipcar; please see section on Forms) (Habibi et al., 2016), we examine consumers' likelihood of CC participation irrespective of how the exchange occurs. Given that different forms of CC-based exchanges entail varying levels of organizational involvement and therefore, peer-to-peer interaction, examining these differences in relation to the aforementioned factors may indicate that variations in consumers' Propensity to Trust, for instance, may lead them to prefer one form over another. To our knowledge, this is the first study to examine exchange form preferences in CC. Finally, as the extant CC research is largely based on developed markets and Western cultures (i.e., North America, Europe), scholars have called for CC research in Eastern cultures and developing nations as current findings may not extend to all contexts (e.g., Eckhardt & Bardhi, 2016). Our research responds to this call by presenting findings from a pooled sample from the U.S. and India, an emerging market with respect to CC.

While the developed world has enthusiastically embraced CC, India presents a different context on multiple levels including cultural mores, digital literacy, and resource availability. In such a setting, the CC ethos of sharing and reusing goods is of value due to a relatively lower level of asset ownership (Yaraghi & Ravi, 2017). Thus, although CC based exchanges are yet in their nascent stage in India (Yaraghi & Ravi, 2017), there is evidence of CC disrupting multiple industries with the highest adoption rates being in logistics, hospitality and food and beverages (Aravind, 2017). For instance, in 2018, 30,000 Airbnb listings were available in India, which represented a significant an increase from the 5,000 that were listed in 2015 (Laghate, 2018; Panda, Verma, & Mehta, 2015). Additionally, over 1 million Indians have used Airbnb within the country, and, over the next decade, India is expected to be one of the company's largest markets (Laghate, 2018). Moreover, based on interviews with 15 informants about the emergence and acceptance of the Sharing Economy in India, Panda et al. (2015) found that 70 percent were aware of Airbnb's concept and services. Beyond the hospitality industry, global players such as Uber, ZoomCar and local companies such as PoolCircle and OLA provide consumers with more options while simultaneously addressing societal issues such as traffic congestion. For instance, UberMOTO, Uber's motorcycle ride option, which encourages consumers to use cars less and for motorcycle riders to share rides, is billed as a means of "help[ing] the government of Karnataka cut traffic and congestion at no extra cost to taxpayers" (Howard, 2018). Besides increasing internet penetration, digital platforms' growth, and consumers' increasing adoption of mobile technology, CC in the Indian market is facilitated by the inefficiency of current services, the potential for CC-based services to generate higher revenues, and the availability of high-speed internet (Yaraghi & Ravi, 2017). Although India's internet penetration is low relative to developed markets (i.e. 26% as opposed to 86.2% in the U.S. and 90.6% in the UK), due to population size, it represents a significant potential market (Statista, 2018a, 2018b; Yaraghi & Ravi, 2017). Thus, exploring drivers of consumers' CC participation is important in better preparing businesses for market development. To do so, we utilize the following research questions to guide our study:

1. Do motivation factors differ between CC users and non-users?

2. Do motivation factors differ between CC users and non-users in the U.S. and India?

3. Is there a difference in preference for type of CC platform (see Table 1) between the two countries?

4. Is there a difference in the willingness to share certain items/access services (both as provider and user) between the two countries?

Table 1
Collaborative Consumption Forms

Form	Examples
Form A. A business facilitates sharing to consumers that can access a good or a service through renting or borrowing.	Zoomcar (I) or Zipcar (U), a car sharing service where members pay a monthly or annual membership fee and can rent a car by the hour or day.
Form B. A third party facilitates sharing between individual consumers (most likely strangers) for a fee or for free.	Uber, Lyft, AirBnB, Coachsurfing (I, U), Lending Club (U), LenDen Club (I)
Form C. This form of sharing is community and peer-to-peer based without the involvement of a third party – often non-monetized.	Carpools, community or neighborhood tool libraries, shared lawnmover etc.

(I) = India (U) = US

LITERATURE REVIEW

As the sharing economy continues to thrive, there is much interest in exploring various facets of this phenomenon including consumers' motivations for participation as users and providers. However, before delving into the motivations for CC usage, we discuss the different structural forms through which CC exchanges and access may occur in the marketplace. To do so, first, as CC is often discussed in conjunction with the sharing economy it is important to differentiate sharing from the more recent concept of pseudo-sharing (Belk, 2014a).

Sharing, according to Belk (2007), is "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" (p. 126). With "mothering" and "the pooling and allocation of resources within the family" as prototypes, sharing connote communal links, and no expectation of reciprocity (Belk, 2009, p. 126). However, pseudo-sharing, is "a business relationship masquerading as communal sharing" (Belk, 2014a, p. 11). While utilizing the language of sharing, long-term rentals and leasing (e.g. homes, vehicles), short-term rentals (e.g. tools, cars for instance through Zipcar, tuxedos), social networking sites (e.g. Facebook, YouTube), and on-line barter sites (e.g freecycle, Craig's list, Ebay) they constitute pseudo-sharing as they entail "money, egoistic motives, expectations of reciprocity, and lack of a sense of community" (Belk, 2014a, p. 16). Beyond this distinction, Belk defines collaborative consumption as "people coordinating the acquisition and distribution of a resource for a fee or other compensation" (Belk, 2014b, p. 1597) thereby positioning CC between true sharing and marketplace exchange. In contrast, Botsman and Rogers (2010, p. xv) define CC in a more encompassing manner as the "reinvention of traditional market behaviors - renting, lending, swapping, sharing, bartering, and gifting - through technology, taking place in ways and on a scale not possible before the internet." Belk (2014b) disagrees with this conceptualization (Botsman & Rogers, 2010) on the basis of it being "too broad and mixes marketplace exchange, gift giving, and sharing" (p. 1597). Despite the overlap, these contrasting perspectives indicate that the CC domain comprises different forms of interaction between the parties involved.

To better understand the non-ownership modes of consumption, Habibi et al. (2016) developed a framework of Dual Modes of Consumption, which categorizes sharing platforms on a continuum ranging from pure exchange (e.g. buying a good from a store) to pure sharing (e.g. pooling resources, mothering), based on Belk's (2007, 2010) conceptualization. In this model, among other things, sharing is distinct from exchange in that while it entails no reciprocity or monetary exchange, social bonds and a shared responsibility for the item at hand in form of joint ownership is present (Habibi et al., 2016). Similar to Belk (2014a), and in contrast to Botsman and Rogers (2010), Habibi et al. (2016) do not consider traditional sharing and gifting as falling within the CC domain. Additionally, their Dual Modes of Consumption model (Habibi et al., 2016) does not include entrenched exchange modes such as the long-term renting of a house from a landlord. In terms of the organizations that typify various points of the continuum, Couchsurfing, a website and app based service that connects travelers with locals for lodging purposes is located closer to the pure sharing end of the continuum as it focuses on social interactions, does not entail monetary exchange nor the expectation of reciprocity, and does not require "calculation of exchanges" (Habibi et al., 2016, p. 3). In contrast, Zipcar, which offers short-term car rentals to members without the transfer of ownership, is placed on the pure exchange end of the continuum as it is emphasizes the primary

characteristics of exchange including being profit-oriented, not fostering social links, and requiring "the calculation of everything from mileage to prices" (Habibi et al., 2016, p. 3). However, as it calls for some cooperation and dependency among its members with respect to the timely return of the vehicles in good condition, Zipcar, nonetheless, falls within the sharing economy. The third company, Airbnb, falls in the middle of the continuum, between Couchsurfing and Zipcar, as it displays characteristics of both exchange and sharing. For instance, while it seeks profit and requires the calculation of exchanges for compensation purposes, Airbnb also fosters social bonds, and calls upon participants to cooperate with one another (Habibi et al., 2016). To this end, Habibi et al. (2016) suggest that most sharing platforms, including Uber, display characteristics of both sharing and exchange, which they refer to as the dual modes. Beyond the Dual Modes of Consumption model (Habibi et al., 2016), Botsman and Rogers (2010) classify CC as falling within three broad sectors: product service systems, redistribution markets, and collaborative lifestyles. Product service systems, which have disrupted traditional industries established on the notion of private ownership cater to both consumers and businesses. For example, membership-based car sharing services target consumers whereas Interface and Canon offer businesses long-term lease and repair plans on floor-coverings and copy machines respectively. Redistribution markets, which include non-monetized options such as Freecycle, Kashless, and Around Again as well as those such as Ebay, and Flippid that entail the use of points or cash. Craigslist, on the other hand, include both cash-based and non-monetized options. In the redistribution markets, sometimes the exchanges are between strangers however there are also smaller marketplaces such as Share Some Sugar and Neighbor Goods, which entail interactions between parties that are acquainted with one another, for example those residing in the same neighborhood. Botsman and Rogers (2010), building on the commonly used call to "reduce, reuse, recycle, and repair," refer to redistribution as the fifth "R" ("reduce, reuse, recycle, repair, and redistribute"). Collaborative Lifestyles, which entail the sharing of "less tangible assets such as time, space, skills, and money," comprise of various exchanges, for example shared tasks, workspaces, parking spots, and travel accommodation, from local to global levels (Botsman & Rogers, 2010, p. 73). Based on the preceding discussion, excluding pure exchange (Belk, 2010; Habibi et al., 2016), in this research, we examine three forms of CC (Forms A, B, and C) that focus on non-ownership based modes of exchange.

These three forms, based on the presence (or lack thereof) of formality in the business structure, includes a consideration as to whether the party that facilitates the CC sharing experience introduces a degree of uncertainty into the situation. What is meant by this is that when an exchange is facilitated by a company that also provides the user with the goods or services in question, there is a greater likelihood of there being some consistency with respect to standards as opposed to when the situation involves direct peer-to-peer exchanges. To this end, Form A comprises businesses that provide company owned goods such as cars for a fee to subscribers. For example, U.S. based Zipcar and India's Zoomcar, which allow subscribers to access a car for several hours or days at a time are examples of Form A. As noted in the preceding discussion, such businesses fall in the exchange end of Habibi et al.'s (2016) continuum of sharing platforms. Form A entities have the most formal business structure as subscribers interact with a company to access the company-owned goods in question. Form B, on the other hand, entails a third party, which includes a business, facilitating the exchange through a smart phone app or brick-and-mortar facility. In contrast to Form A, the goods in question or the services are provided by peers and the facilitating party does not own the goods nor provide the services in question. Examples of Form B include the ride hailing platforms such as Uber and Lyft, homestay platforms including Airbnb and Couchsurfing, as well as organizations that facilitate peer-to-peer lending such as the U.S.-based Lending Club (U.S.) and India's LenDen Club (India). With reference to Habibi et al.'s Dual Modes of Consumption model (2016), Form B includes entities that fall in the middle as well as the sharing end of the sharing platform continuum. As this research differentiates the various forms through which access-based consumption occurs, for our purposes, these entities are similar in that an external party facilitates the exchange between a provider and a consumer, with the provider conducting the service or providing the goods in question. Thus, there is some degree of uncertainty as this entails a peer-to-peer interaction. However, given the involvement of the facilitating external party, there is some formality in terms established standards and expectations surrounding the interaction. For example, among other things,

Uber provides community guidelines for both users and providers, offers both parties the means through which to rate one another, and mandates the model and make of car (thereby its age) that providers may use for service provision. Finally, Form C, the most informal of the three, is aligned with pure sharing as conceptualized by Habibi et al. (2016) and Belk (2010). It includes community and peer-to-peer sharing without a third-party facilitator and, except for an initial investment or buy-in by some neighborhoods or communities, there may be limited or no monetary exchanges involved. Examples of Form C include carpools, and community tool/equipment libraries. When one considers Botsman and Roger's (2010) classification of CC exchanges, under redistribution markets, Share Some Sugar and Neighbor Goods, are examples of Form C. Form C entities will only fall under Bardhi and Eckhardt's (2012) conceptualization of access-based consumption if the exchanges they facilitate are market mediated (i.e. commercialized). Despite this, by the sharing of goods, individuals are engaging in a form of access-based consumption in that they temporarily access goods when necessary without purchasing them outright. Moreover, Form C entities fall within Ertz et al.'s (2016) definition of CC. Form C entails peer-to-peer exchanges without the purview of a third-party, for example a business platform, that mandates adherence to certain established standards. Thus, though this form of CC is undoubtedly accompanied by some community established standards, we posit that they are likely less formalized relative to those of Form B. Thus, while these three forms are distinct from one another they nonetheless entail some form of access-based consumption and therefore fall within the CC umbrella. From A to C, the exchange becomes less structured and the degree of peer-to-peer interaction and therefore the possibility for uncertainty increases. When considering factors that motivate CC participation, it is worth determining whether differences in the form of exchange also influences CC participation. In the next section, we discuss the various factors that may influence CC participation.

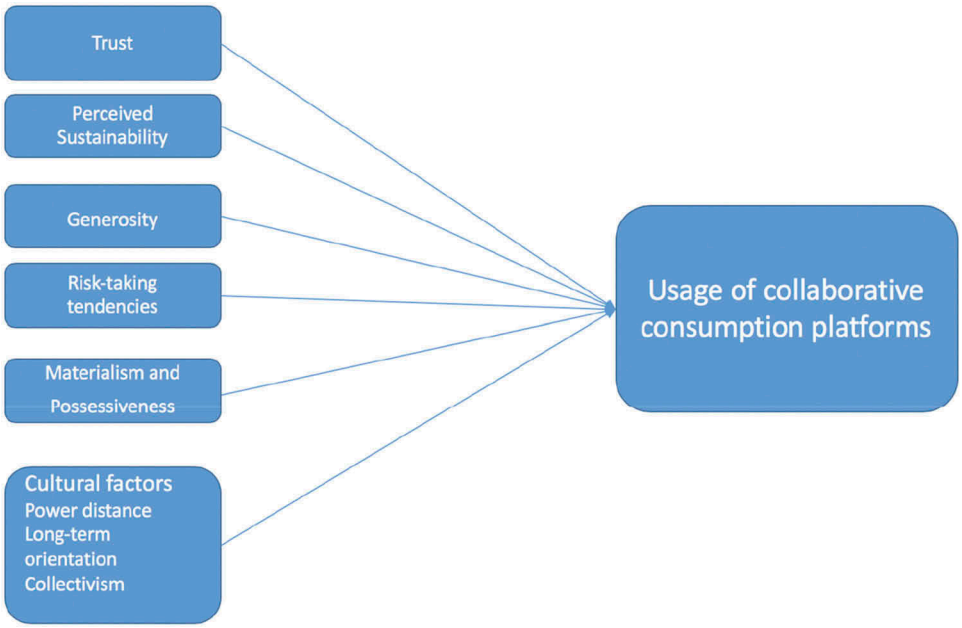
Motivation to participate in CC

Over the last decade, many CC businesses have sprung up, some as a result of the 2008 recession. While consumers' motivations for participating in CC varies, some common themes have been found. Lamberton and Rose (2012), for example, found that consumers shared bikes, cars, and cell phone minute plans due to self-interest and utility. Studies using in-depth interviews (Albinsson & Perera, 2012, 2018; Hellwig, Sahakian, & Morhart, 2018; Philip, Ozanne, & Ballantine, 2018; Wolf & Ritz, 2018) in various contexts (e.g., Really Really Free Markets, clothing libraries, and peer-to-peer renting) indicate that prosocial values (e.g., community building and empowerment, collaboration, anti-materialism, environmental stewardship, and trust development) foster sharing. Nevertheless, due to the range of sharing economy platforms studied, there is little homogeneity among participating consumers (Hellwig, Morhart, Girardin, & Hauser, 2015). However, extant research clearly identifies economic benefit as one motivating factor for CC participation (e.g., Bardhi & Eckhardt, 2012; Hamari et al., 2016; Lamberton & Rose, 2012). We, therefore, focus on under-researched variables that likely influence CC participation, specifically we examine whether *Propensity to trust, Perceived sustainability, Generosity, Risk-taking tendencies, Materialism* and *Possessiveness* motivates CC usage. Thus, with participation as the dependent variable, we attempt to determine which of these factors are most significant in distinguishing between CC usage/non-usage. Based on extant research findings on CC, we posit the conceptual framework described in Figure 1.

Generosity

Generosity is "the willingness to give or share with others" (Belk, 1984, np). Materialism, which emphasizes the satisfaction arising from possessions (Belk, 1984), is associated with those displaying low degrees of generosity (Belk, 1985). As facets of CC entail sharing resources with strangers, sometimes for free, we posit generosity as being relevant for participation especially as a provider of goods and services. While there is limited research on the influence of generosity on CC participation, in a paper reporting the outcomes of two studies, one of which entailed semi-structured interviews with 10 Swiss participants that were open to sharing, Hellwig et al. (2015) report a strong association between generosity and sharing, despite there being differences with respect to what extent. In the second study, Hellwig et al. (2015) administered a self-developed scale, which assessed one's disposition towards sharing (features perfectionism, generosity, tit-for-tat reciprocity, perceived resource

Figure 1
Motivating Factors Influencing Usage of Collaborative Consumption



scarcity, generalized reciprocity as well as integrated, extrinsic, introjected motivations), to 1,121 German and German-speaking Swiss nationals. The resulting cluster analysis indicate that certain consumer clusters, specifically *sharing idealists* (i.e. likely internally motivated to share, drawn to offers that emphasize "idealistic and emotional value of sharing," and deterred by those emphasizing utilitarian value (Hellwig et al., 2015, p. 904)) and *sharing normatives* (i.e. sharing motivated by social influences and normative ideals, more apt to be attracted by publicly visible and socially desirable sharing practices that signal that the participant is "morally sound" (Hellwig et al., 2015, p. 904)), respectively display the highest and above average values in generosity (Hellwig et al., 2015). Conversely, the *sharing pragmatists* cluster (i.e. share for practical and rational reasons like convenience and utility) displays below average levels of generosity (Hellwig et al., 2015). Based on this research, we infer that generosity is connected with sharing behaviors. Thus, as sharing underpins CC, with some forms displaying this behavior to a greater extent than others, we contend that generosity is relevant for CC participation, especially for providers. As there is limited work on this motivating factor, we utilize a scale developed by Belk (1984), to assess its influence on CC participation.

Materialism and Possessiveness

Materialism and possessiveness entail viewing "worldly possessions as important sources of satisfaction in life. At the highest levels of materialism, such possessions assume a central place in a person's life and are believed to provide the greatest sources of satisfaction and dissatisfaction" (Belk, 1984, p. 291). Consumers vary in the degree of importance they attach to goods (Richins & Dawson, 1992) with those who are materialistic preferring to own possessions (Belk, 1984, 1985). Additionally, those displaying high levels of materialism may distrust others in terms of taking care of objects (Belk, 1985; Hellwig et al., 2015), which emphasizes the importance of trust in CC. As some aspects of CC participation entail individuals using possessions of others as well as providing them with access to their belongings, materialism is relevant for CC participation.

In a study by Ozanne and Balentine (2010) on New Zealand based toy library users, materialism along with other factors allowed for the identification of four distinct clusters of users - *Socialites, Market Avoiders, Quiet Anti-consumers*, and *Passive Members*. Of these clusters, the *Market Avoiders*, who perceive toy libraries as having community and social benefits, are interested in sharing and are the least materialistic consumers in the sample. The research of Lawson, Gleim, Perren, and Hwang (2016), who examined U.S. based consumers' motivations for engaging in access-based consumption, resulted in the identification of four distinct groups: *Fickle Floaters, Premium Keepers, Conscious Materialists*, and *Change Seekers*. Of these clusters, the *Change Seekers*, who score the highest on attitude and purchase intention towards access-based consumption, seek variety but are the least possessive and materialistic among other things (Lawson et al., 2016). The *Conscious Materialists*, who score the second highest on access-based consumption purchase intentions, score the highest on economic and environmental consciousness, possessiveness, materialism but lowest on loyalty (Lawson et al., 2016). As such, they seek variety but not status and they value material possessions while simultaneously seeking to be economically and environmentally conscious (Lawson et al., 2016). In contrast to these two clusters, the *Fickle Floaters*, who score relatively low on possessiveness and materialism, exhibit the lowest attitude and purchase intention towards access-based consumption (Lawson et al., 2016). Consumers that fall within this cluster are the most economically conscious, and the least environmentally conscious (Lawson et al., 2016).

Beyond cluster studies, Akbar, Mai, and Hoffman (2016), in reporting the outcomes of three studies that examined consumers' engagement in commercial sharing systems (CSS) such as Zipcar reported that, though affected by product and other consumer characteristics, materialism negatively influenced consumers' willingness to participate in CSS. Moreover, Lindblom, Lindblom, and Wechtler (2018), in a study that examined how materialism and price consciousness relate to consumers' attitudes towards CC and their intentions to engage in CC, report that materialism is negatively related to CC attitudes but that it is positively related to consumers' intentions to engage in CC. Finally, as indicated by recent findings in the context of sharing-based services, materialism is also "a cross-culturally robust phenomenon independent of national affluence" (Pieters, 2013, p. 616). Davidson, Habibi, and Laroche (2018), for instance, find that in case of Indians, materialism leads to participation in sharing-based programs such as Couchsurfing and Kangaride through increased perceived utility as opposed to the American consumers who seek out transformative and hedonic experiences to improve their self-image and wellbeing. In other words, both in the U.S. and India, materialism will lead to greater participation in the sharing economy although the two cultures differ significantly on the reason for doing so.

Overall, though research indicates a connection between Materialism and CC, Lawson et al. (2016) call for additional research on the relationship between materialism and access-based consumption. Additionally, Lindblom et al. (2018), who studied materialism and price consciousness in relation to CC attitudes and intentions for CC participation, note that their model was examined in a context that included the transfer of ownership. Thus, they call for it to be examined in the context of access-based consumption (Lindblom et al., 2018). Beyond this, we examine materialism because we are interested in determining whether consumers' materialistic tendencies affects participation in CC services in general. In their study, Habibi et al. (2016, p. 287) note that "materialism may have a positive effect on participation in nonownership programs and that this effect should be robust across the sharing/exchange continuum" (what we refer to as Form A, B, and C in the current study). To this end, they found support for materialism having a positive effect on nonownership program participation across the sharing/exchange continuum (Habibi et al., 2016). In the next section, we discuss trust.

Trust

Due to the high degree of risk and uncertainty (Benassi, 1999), trust serves as a "catalyst for buyer-seller transactions" (Pavlou, 2003, p. 102) in marketing (e.g. Coulter & Coulter, 2002) and Internet-based transactions (Quelch & Klein, 1996). Thus, as CC typically involves interaction between people, sometimes via online exchange, trust, or a lack of trust, is highly relevant for CC-based exchanges (e.g. Hawlitschek et al., 2016; Hoffmann, Hartl, & Penz, 2017; Möhlmann, 2015; ter Huurne,

Ronteltap, Corten, & Buskens, 2017) especially in peer-to-peer and community sharing platforms as opposed to better regulated commercial sharing platforms (Hoffmann et al., 2017, Kim, Yoon, & Zo, 2015). Trust can be directed towards the seller, the buyer, the sharing platform, or the overall community in which the sharing takes place (ter Huurne et al., 2017). Participants need to build social connections and build trustworthy reputations to engage in CC (Tussyadiah, 2015). However, this topic needs further exploration as a recent review of trust in the sharing economy found that only nine out of 45 articles specifically focused on the topic (ter Huurne et al., 2017). Of the nine studies, eight focused on commercial aspects of the sharing economy with one examining Couchsurfing, which represents the domain's "more idealistic side" (ter Huurne et al., 2017, p. 494), calls for more research on how trust relates to different forms of CC exchanges. Additionally, the current research explores the potential for cultural and market stage-based variations in trust as it examines two countries at different stages CC market development (Ye & Robert, 2017).

Risk-taking Tendencies

Risk propensity and risk-seeking pertains to individuals' risk-taking tendencies, which influence their risk judgement and risk-taking behaviors (Meertens & Lion, 2008). Although most sharing platforms aim to reduce the perceived risk of sharing possessions (e.g., car, home) through reviews and feedback ratings, sharing expensive items with strangers nonetheless entails a degree of risk (Schor, 2014). For instance, peer-to-peer rentals involve process risks (Hawlitschek et al., 2016) and, in a car sharing context, low perceived financial, social, and performance risks encourages access-based consumption and reduces car ownership (Schaefers, Lawson, & Kukar-Kinney, 2016). A cluster analysis study by Neunhoeffer and Teubner (2018), which identified concerns, benefits, product-specific aspects, social aspects, and ownership-related aspects as factors influencing consumers' engagement in peer-to-peer platforms, yielded four clusters, *Social Enthusiasts, Conflicted Materialists, Skeptic Ascetics*, and *Refuseniks*. Of these, the *Social Enthusiasts*, who exhibit the highest level of sharing activity, display the most risk-taking behaviors (Neunhoeffer & Teubner, 2018). In contrast, the *Conflicted Materialists*, whose ownership-related factor scores indicate a likely preference for ownership as opposed to sharing, are highly risk averse and engage in peer-to-peer exchanges at a relatively low frequency (Neunhoeffer & Teubner, 2018). Though they recognize the benefits of sharing, *Conflicted Materialists* see the potential drawbacks more so than other clusters (Neunhoeffer & Teubner, 2018). Thus, this research indicates a negative relationship between being risk averse and one's tendency to utilize sharing platforms such as those offered by Airbnb and BlaBlaCar (Neunhoeffer & Teubner, 2018). Overall as CC clearly entail risks (e.g. peer exchanges), one's risk-taking tendencies likely influences participation with risk-seekers being more likely to engage in CC usage. In this research, we examine the relationship between consumers' risk-taking tendencies and their participation in CC both in the context of US and Indian markets, as well as with respect to the different forms in which CC exchanges occur (Forms A, B, and C).

Sustainability (Perceived)

Individuals who are environmentally conscious are likely to partake in environmentally friendly behaviors (Gleim & Lawson, 2014). To this end, research indicates that consumers enact their environmental values through CC (Prothero et al., 2011; Tussyadiah, 2015). Lawson et al. (2016) found environmental consciousness to be of high importance to consumers in their *Conscious Materialist* cluster whereas the *Fickle Floaters*, who display the lowest attitude and purchase intention with regard to access-based consumption, are least environmentally conscious. Moreover, Neunhoeffer and Teubner (2018), report that their *Social Enthusiast cluster*, which reports the highest level of sharing activity are, among other things, environmentally conscious. Additionally, Hamari et al. (2016) found that perceived sustainability, which they define as an intrinsic motivation, contributes to positive attitudes towards CC but not necessarily behavioral intentions. Additionally, sustainability is relevant only if the consumer in question simultaneously regard CC in a positive manner thereby indicating that perceived sustainability is a motivation for only those that value "ecological consumption" (Hamari et al., 2016, p. 2047). As the work of Hamari et al. (2016) is the first to evaluate perceived sustainability in CC, this research aims to validate their finding.

Willingness to share/access as user and provider

Much of the extant research focuses on individuals' willingness and motivations to participate in CC exchanges as the users but not the providers (Benoit, Baker, Bolton, Gruber, & Kandampully, 2017). Thus, in addition to accessing products and services, researchers are now investigating the extent to which consumers are willing to act as peer providers (Albinsson & Perera, 2012, 2018; Gupta, Esmaeilzadeh, Uz, & Tennant, 2019). Albinsson and Perera (2012), Albinsson & Perera (2018)), for example, interviewed both providers and consumers in the context of alternative marketplaces such as Really, Really, Free Markets (RRFMs) and clothing libraries. Philip, Ozanne, and Ballantine (2015, 2018), in their studies of online swapping and peer-to-peer renting considered two-way users (what they call takers and providers) in addition to one-way users (takers or providers), and non-users. Hawlitschek et al. (2016) surveyed both users and providers in their study on peer-to-peer rentals. Finally, Gupta et al. (2019), in reporting on a cross-cultural study using two dependent variables, peer provider propensity and peer consumer propensity, in relation to seven product categories (accommodations, bicycles, cars, clothes, household goods, jewelry and paintings) found that product category significantly affects peer provider propensity. Specifically, this research indicates a high propensity to share bicycles, accommodations, paintings, cars, and household goods but a low propensity to share clothing and jewelry (Gupta et al., 2019). For peer consumer propensity, Gupta et al. (2019) found that individuals were more willing to access accommodations, cars, bicycles, household goods, and paintings but less likely to borrow clothes and jewelry. Our research examines consumers' willingness to access (temporary acquire as users) fifteen product/service categories (see Table 2) as well as twelve categories that they are willing to share (temporary offer for others' use as providers) in India and the United States. Given the importance of measuring individual cultural values in cross-cultural research (Davidson et al., 2018), next we discuss the cultural values that are likely related to CC usage.

Cultural factors

According to Hofstede, "culture is how you were raised. It developed while you grew up … culture is the software of our minds … culture is about what we share with those around us" (n.d.). Cultural values, which influence many of our social conventions and therefore our behaviors, likely influence individuals' CC usage. However, to date, limited research has examined the influence of cultural dimensions on CC usage (Gupta et al., 2019). Although Hoffmann et al. (2017) researched differences in providers' power, and trust in providers in various contexts (i.e., commercial car sharing, between private parties, and car sharing communities) in Europe, they did not examine cultural dimensions. Ye and Robert (2017) call for researchers to examine how cultural dimensions may affect sharing economy practices between the US and China. Moreover, Davidson et al. (2018), who

Table 2
India vs US Willingness to Access (Temporary Acquire)

	Country	N	Mean	t	df	Sig. (2-tailed)
Car	India	375	6.00	15.320	782	.000
	US	409	4.13			
Rental Car	India	375	5.71	13.883	782	.000
	US	409	4.06			
Taxi	India	375	5.65	13.467	782	.000
	US	409	4.00			
Public Transportation	India	375	5.54	10.082	782	.000
	US	409	4.30			
Ride Share	India	375	5.79	12.837	782	.000
	US	409	4.29			
Bicycle	India	375	5.37	10.580	782	.000
	US	409	4.02			
Vacation	India	375	5.41	7.959	782	.000
	US	409	4.43			
Clothes special occasion	India	375	4.95	5.573	782	.000
	US	409	4.18			
Clothes everyday	India	375	4.61	4.439[a]	782	.000
	US	409	3.97			
Furniture	India	375	5.32	10.262	782	.000
	US	409	3.97			
Small Machinery	India	375	5.54	8.631	782	.000
	US	409	4.51			
Books	India	375	5.73	6.798	782	.000
	US	409	4.90			
Toys	India	375	5.66	10.479	782	.000
	US	409	4.37			
Food	India	375	5.29	5.906	782	.000
	US	409	4.43			
Other	India	375	4.65	6.811	782	.000
	US	409	3.77			

[a] Equal variances not assumed, t-value adjusted

published the first cross-cultural study on non-monetary sharing systems in the U.S. and India, also call for researchers to assess cultural values in their research. The most dominant culture measure is that of Hofstede (1980, 2001), which examines five dimensions of culture at the national level (i.e. Power distance; Uncertainty avoidance; Individualism vs. Collectivism; Masculinity vs. Femininity; Long-term vs. Short-term orientation) (Yoo, Donthu, & Lenartowicz, 2011). Based on Hofstede's descriptions of these constructs and items used to measure them, this study focuses on the dimensions that we posit to be pertinent to CC participation, specifically Power Distance, Individualism/Collectivism, and Long-term Orientation. Besides the current research, Gupta et al. (2019) assessed uncertainty avoidance, masculinity, collectivism, and power distance in an eleven country cross-cultural study of peer-to-peer sharing using individual level measures by Srite and Karahanna (2006).

Power Distance

A culture's Power Distance, which pertains to inequalities in society, refers to the degree to which those who are less powerful within a country expect and accept unequal distribution of power (Hofstede, 2011). Thus, Power Distance should influence CC participation with those from high Power Distance cultures being less willing to engage in CC due to more defined social stratification. The U.S. is a low power distance nation whereas India is deemed as being high in power distance (Hofstede, n.d.). Gupta et al.'s (2019) study, which used a pooled sample from eleven countries including the U.S. and India, hypothesized that power distance will have a positive effect on peer-to-peer renting of goods. However, the analysis found no support for this relationship (Gupta et al., 2019). As there is still very limited research on this, we included this dimension in the current study.

Collectivism

A society's position on the dimensions of individualism and collectivism is "reflected in whether people's self-image is reflected in terms of "I" or "we." Collectivism "represents a preference for a tightly-knit framework in society in which individuals can expect their relatives or members of a particular in-group to look after them in exchange for unquestioning loyalty" (National culture, n.d.). In this regard, we posit it likely that those of more Collectivistic cultures may engage in CC to a greater extent due to the "we" identity being more aligned with the notion of sharing.

The U.S. is highly individualistic, but India is fairly collectivist (Hofstede, n.d.). Collectivism, measured and analyzed at the individual level, has a positive effect on both peer provider propensity and peer consumer propensity in peer-to-peer product sharing (Gupta et al., 2019). In a recent study on sharing-based CC services, Davidson et al. (2018) found that Materialistic Indians participated in sharing programs due to the utility of these programs rather than the experimental aspects that are preferred by Americans. Davidson et al. (2018) explained their finding about Indian materialists but noting that collectivist Indians are "culturally and historically bound to used shared and pooled resources" (p. 370). However, one may also contend that a more individualistic culture such as the U.S., where individual choice and freedom to make decisions regarding one's idle property is highly valued (Stephens, Markus, & Townsend, 2007), may lead to consumers having a more favorable view of the sharing economy as consumers can do as they please with idled property and space.

Long-term Orientation

Long-term orientation pertains to how a society prioritizes the distinct values of maintaining links with its past while addressing its current and future challenges (National culture, n.d.). With respect to this dimension, we posit it is likely that individuals from societies with Long-term orientation participate to a greater extent in CC due to environmental considerations and economic benefits (i.e., being financially prudent). With respect to this dimension, both countries lean towards being long-term oriented (flexhumble) with the U.S. being slightly more flexhumble (Hofstede, n.d.). Based on the purpose at hand, consumer researchers and marketers may be more interested in consumers' individual scores on these cultural dimensions. However, as there is concern regarding the Hofstede scales being unstable at the individual level (see Yoo et al., 2011 for a review), we utilize the CVSCALE developed by Yoo et al. (2011) to examine U.S. and Indian

consumers' cultural values. This scale, which is heavily influenced by Hofstede's work, was validated on U.S., South Korean, Brazilian, and Polish samples.

METHOD

This study investigates motivating factors that influence US and Indian consumers' participation that we termed *usage* of CC services. Our research is exploratory in nature and it is, to the best of our knowledge, the first study that aims to predict and explain how motivating factors determine self-reported CC usage within a general sample. We utilize discriminant analysis to estimate the relationship between CC usage, a single categorical dependent variable, and a set of independent (predictor) variables.

Questionnaire

A structured questionnaire, comprising three distinct sections, was utilized for data collection. The first section consisted of questions that probed respondents about what they had learned about sharing during childhood and their preference for three different forms of CC-based options (see Table 1). The section on the three forms was preceded by the following description: "The idea behind the sharing economy is that anyone with idle resources (e.g. a car or a room that they are not using consistently) can share them (for a fee or free) with others who are looking to access these resources. Technology has made sharing more widespread so that it can now occur between strangers and at a global level. There are three major forms of sharing economy business models." Additionally, the respondents were asked about the categories of products that they would be willing to access (i.e. temporary acquire) if they were available in their local area as well as those that would be willing to share (i.e. temporary dispose of) if they had excess capacity (i.e. the good in question sitting idle) (See Tables 2 and 3). The sample indicated their preferences on 7-point Likert type scales anchored by extremely unlikely and extremely likely. The second part of the survey measured variables considered to be motivators of CC (See Appendix A for a list of all items). Briefly, for Trust, Pavlou's (2003) three-item trust scale on e-commerce was adapted to fit the CC context; Risk propensity was assessed with six items from Meertens and Lion's (2008) risk propensity scale. We decided to include the last item from Meertens and Lion's scale that measures a person's risk-seeking/ avoidance behavior as a separate item but we adapted it to use a 7-point scale anchored by risk-avoider (1) / risk-seeker (7) instead of the original 10-point scale (Weigold & Schlenker, 1991) as all other questions used 7-point Likert scales where 1 was strongly disagree and 7 was strongly agree. Materialism was measured using six items from the centrality and happiness dimensions of Richins' (2004) materialism scale, however only the happiness dimensions had an acceptable Cronbach's alpha and was used for analysis. Possessiveness was measured using three items previously used by Belk (1985) and O'Guinn and Faber (1989). Generosity was assessed using five items from Belk's (1984) non-generosity scale (where necessary, items were reversed to reflect generosity); Perceived sustainability was assessed using Hamari et al.'s (2016) scale. Additionally, Yoo, Donthu and Lenartowicz' (2011) CVSCALE items were utilized to assess three of Hofstede's cultural dimensions (Power distance, Long-term orientation, and Individualism/Collectivism) at

Table 3
India vs US Willingness to Share (Temporary Dispose Of)

	Country	N	Mean	t	df	Sig. (2-tailed)
U Car Share	India	375	5.93	15.094	782	.000
	US	409	4.09			
U Ride Share	India	375	5.84	12.355	782	.000
	US	409	4.42			
U Bicycle	India	375	5.42	9.334	782	.000
	US	409	4.27			
U Vacation Accommodation	India	375	5.39	9.334	782	.000
	US	409	4.24			
U Clothes (special occasion)	India	375	5.00	5.285	782	.000
	US	409	4.30			
U Clothes (everyday wear)	India	375	4.71	3.836	782	.000
	US	409	4.17			
U Furniture	India	375	5.33	8.458	782	.000
	US	409	4.22			
U Small machinery	India	375	5.51	6.938	782	.000
	US	409	4.68			
U Books	India	375	5.75	7.078	782	.000
	US	409	4.89			
U Toys	India	375	5.72	8.627	782	.000
	US	409	4.69			
U Food	India	375	5.41	5.438	782	.000
	US	409	4.64			
U Others	India	375	4.66	4.457	782	.000
	US	409	4.07			

the individual level. Finally, the third section of the survey measured usage, respondents' preferred CC brands and demographics (see Appendix A for a list of all scale items). Our dependent variable, CC usage, was assessed using a one-item question stating: Have you ever used a sharing/collaborative consumption service? (Yes/No). This was followed by an open-ended question asking respondents to list the names (i.e. brands) of all the CC services they have used.

Sample

After a pilot study with a sample of 108 U.S. consumers to refine the survey, data was collected from 784 respondents using a Qualtrics consumer panel in the U.S. and a Marketxcel consumer panel (https://www.market-xcel.com/) in India. The survey included reversed items as well as attention checks. The U.S. sample, comprising 409 respondents, consisted of 38% males and 62% female; the Indian sample of 375 respondents consisted of 88% male and 12% female. The high proportion of males in the Indian sample is consistent with the gender-based Indian internet usage (71% males versus 29% females) (Statista, 2018a). The high proportion of males is also similar to Davidson et al.'s (2018) sample of Indian consumers.

In terms of the total sample, 296 were female and 483 were male; 336 respondents (42.7%) were 21–30 years of age, 150 (19.1%) belonged to the 31–40-year age group, and 287 (36.5%) were 41–50 years old. In terms of education, 29.6% respondents held a Master degree, 23.3% had earned a Bachelor degree, and 17.9% had a High School degree. With respect to income (after conversion to USD), 40.9% had an annual income under $29,999 (low), 33% of the respondents had an annual household income between $ 30,000– 69,999 (medium), and 23.1% had over $70,000 (high). In terms of marital status, 45.4% of respondents were married, 14.1% were in a relationship, and 34.2% were single.

With respect to the self-reported past CC usage, the sample comprised of 493 users (62.8%) and 290 non-users (36.9%). In an open-ended follow-up question, we asked respondents to list the type/brand of CC services they had utilized. The answers were listed and a frequency count was conducted on all categories. The three most frequently used categories of CC options were car/ride-hailing, bike-sharing, and home/accommodation-sharing followed closely by technology/digital sharing (e.g. music and movie file sharing), and workspace sharing. In contrast to many other studies (e.g. Albinsson & Perera, 2018; Bardhi & Eckhardt, 2012; Gerwe & Silva, 2018; Hamari et al., 2016) that gathered data from subscribers or members of specific sharing economy platforms, this research utilized general samples in each country to better understand the way the general public views CC and their willingness to participate in this domain. In addition, as recently called for by Davidson et al. (2018), we measured the cultural dimensions of collectivism, power distance, and long-term orientation in addition to collecting data on demographic variables such as income in order to investigate the effects of these variables on CC participation.

ANALYSIS AND RESULTS

Reliability analysis

Except for Possessiveness, which had a Cronbach alpha of .505 and was therefore not included in further analysis, the reliability tests conducted on each motivating factor, also referred to as predictor or independent variables in discriminant analysis, yielded Cronbach's alphas between .721 and .915 (see Table 4). Based on the reliability analysis, one Generosity item was eliminated. As the reliability analysis showed acceptable Cronbach's alpha scores, we summated and then averaged the scales for further analysis.

Demographic variables

Following the method used by Laroche, Bergeron, and Barbaro-Forleo (2001), crosstabs analyses were conducted on the five demographic variables to determine which factors differentiate the CC users from non-users. To this end, age (X^2 = 22.752, p < .000), education (X^2 = 107.790, p < 000), marital status (X^2 = 20.206, p < .001) and gender (X^2 = 39.937, p < .000) differentiated CC users from non-users whereas income did not (X^2 = 4.817, p = .09). The statistical assumptions concerning the validity of these analyses (e.g., normality, frequency and presence of outliers) were verified and the test details are presented in Table 5.

Table 4
Results of Reliability Analysis and T-tests

Factors	Cronbach's Alpha	Means: Users	Means: Non-Users	t-value
Sustainability	.905	5.8085	4.8862	12.674 [a]
Trust	.915	5.426	4.4379	10.853 [a, c]
Generosity	.740	5.6909	4.9659	9.810 [a]
Risk Propensity	.737	5.6085	5.29.77	3.333 [a,c]
Materialism	.814	5.6349	4.8862	7.994[a,c]
Possessiveness	.505[b]	–	–	–
Power Distance	.860	4.8819	3.7690	8.139 [a,c]
Long Term Orientation	.721	5.8211	5.2389	7.577 [a]
Collectivism	.756	5.5535	4.8391	8.657 [a]
Risk-seeker	–[b]	4.22	3.28	6.822 [a]

[a]Statistically significant at the $p < 0.01$ level, [b] – 1-item measure
[b]Dropped from further analysis
[c]Equal variances not assumed, t-value adjusted

Discriminant analysis

A two-group discriminant analysis using the above mentioned motivational and cultural factors as predictor variables identified Trust, Risk propensity, Risk-seeker, Perceived sustainability, Materialism, and Generosity as most differentiating CC usage from non-usage. Additionally, the sample was checked for statistical assumptions of normality, and homogeneity of variance/covariance matrices. Following Laroche et al.'s (2001) approach as well as Malhotra's (2019) recommendations, the sample was divided into two groups: the first (70 percent) was used to estimate the discriminant function, while the hold out group (30 percent) was used to validate the results. The relevant statistics for evaluating the quality of the discriminant function are presented in Table 6 for the first group and in Table 7 for the hold-out sample. The first group generated an Eigen value of 0.319 and 0.492 as the canonical correlation of the function with Wilk's

Table 5
Demographics and Usage

	Frequency		Percentage		X^2, p-value
Gender	**Users**	**Non-Users**	**Users**	**Non-Users**	
Female	147	149	49.7	50.3	
Male	344	139	71.2	28.8	
Total	491	290	62.9	37.1	39.937, $p < .000$
Age	**Users**	**Non-Users**	**Users**	**Non-Users**	
18–20	4	0	100	0	
21–30	220	116	65.5	34.5	
31–40	75	75	50	50	
41–50	192	95	66.9	33.1	
>50	0	1	0	100	
Total	491	290	62.9	37.1	22.752, $p < .000$
Education	**Users**	**Non-Users**	**Users**	**Non-Users**	
< High School	18	23	43.9	56.1	
High School	59	82	41.8	58.2	
Some college	38	51	42.7	57.3	
Associate Degree	22	25	46.8	53.2	
Bachelor's Degree	143	40	78.1	21.9	
Master's Degree	188	45	80.7	19.3	
Doctoral Degree	15	17	46.9	53.1	
Total	491	290	62.9	37.1	107.79, $p < .000$
Income	**Users**	**Non-Users**	**Users**	**Non-Users**	
Low	205	114	64.3	35.7	
Middle	173	87	66.5	33.5	
High	103	79	56.6	43.4	
Total	481	280	62.9	37.1	4.18, $p = .09$*

*X^2 before collapsing income levels were 45.704, $p < .000$

Table 6
Characteristics of the Discriminant Function (First Group – 70 Percent of the Sample)

Eigenvalue	Canonical Correlation	Wilks Lambda	Chi-square	Grouped cases correctly classified[a](%)
.317	.491	.759	X^2 = 150.105 *P* < .000	Users = 82.8% Non-Users = 63.1% Total = 75.1%

Table 7
Characteristics of the Discriminant Function (Validation) – Hold Out Sample

Eigenvalue	Canonical Correlation	Wilks Lambda	Chi-square	Grouped cases correctly classified[a](%)
.429	.548	.700	X^2 = 77.88 *P* < .000	Users = 83.9% Non-Users = 61.3% Total = 76.3%

[a] Classification was based on a validation sample (30 percent of the original sample)

Lambda 0.758, $p < .000$. The structure matrix suggested that Risk propensity had a low correlation of .266, below the suggested cut-off point of .30 for variables to be included in the discriminant function. The function generated an overall classification accuracy of 74.4 percent, which is larger than 50 percent chance. The predicted usage level was 83.4 percent for users versus 60.3 percent for non-users. The standardized canonical discriminant function coefficients revealed Perceived sustainability (0.594) as the major differentiating factor between users and non-users, followed by Generosity (.258), Trust (.229), Risk-seeker (.221), Power distance (.183), Materialism (.089), Long-term orientation (–.022), and Collectivism (–.119).

Next, in order to validate the results, the hold out sample was analyzed with all the variables except for Risk propensity. The discriminant analysis generated an Eigen value of 0.429 and 0.548 as the canonical correlation of the function, with Wilk's Lambda 0.700, $p < .000$. The function had an overall classification accuracy of 75.9 percent, which is considerable larger than 50 percent chance. The predicted usage level was 75.2 percent users versus 77.3 percent non-users. Based on the standardized canonical discriminant function coefficients, Perceived sustainability (0.504) was the major differentiating factor between users and non-users, followed by Trust (.323), Generosity (.305), Risk-seeker (.235), Materialism (.122), Power distance (–.033), Long-term orientation (–.017), and Collectivism (–.002).

The analysis yielded the following discriminant model:

$$\begin{aligned} D_{Usage} = & -7.132 + 0.569 Perceived Sustainability \\ & + 0.318 Generosity + 0.269 Trust \\ & + 0.132 Risk - seeker + 0.102 Materialism \\ & - 0.018 Powerdistance - 0.01838; \\ & Long - termorientation - 0.001 Collectivism \end{aligned}$$

This above model indicates that consumers' Perceived sustainability is the strongest predictor for CC usage followed by Generosity, Trust, Risk-seeking ability and Materialism and that it is negatively linked to cultural factors. The pooled within groups correlations between the discriminating variables and the standardized canonical discriminant function are presented in Table 8. Results from the discriminant analysis and the t-tests indicate that all factors are good predictors of consumers' CC usage as they differentiate between users and non-users in a statistically significant way (see Table 4). As the Levene's test of equal variances were violated between the user and non-user groups for Trust, Risk-propensity, Materialism and Power distance, the t-test values and *p*-values have been adjusted accordingly in Table 4 and noted with a superscript.

Additional analysis

As our primary aim was to determine the factors that may influence CC usage (participation) across the

Table 8
Pooled within Groups Correlations between the Discriminating Variables and the Standardized Canonical Discriminant Function

Sustainability	.826
Generosity	.675
Trust	.739
Collectivism	.607
Power Distance	.368
Materialism	.576
Long Term Orientation	.533
Risk Seeker	.386

U.S. and Indian markets, we conducted country specific analysis to better understand the role of trust, income, and cultural dimensions in consumers' preferences for the different forms through which CC may occur.

Trust

Extant research indicates that trust varies with income levels. For instance, Bardhi and Eckhardt (2012) note in their discussion of developing nations that people with lower incomes may have "an increased propensity to share yet have lower levels of social trust" (p. 222). Therefore, we conducted a crosstab analysis between grouped income levels - low, medium, and high - and trust across both US and Indian consumers. The results indicated that while there were no significant differences between low, medium, and high-income levels and trust among US consumers $X^2 = 43.77$, df = 36, $p = .175$, the Indian consumers differed on trust based on income level $X^2 = 67.34$, df = 26, $p < .000$.

Cultural Dimensions

To examine cultural differences in our sample, we included three dimensions from the individual cultural values scale (CVSCALE) (Yoo et al., 2011) that measured Power Distance, Collectivism, and Long-term orientation in our analysis. Independent sample t-tests show differences between the Indian and US samples on all three dimensions. For Power Distance the Indian sample has a higher mean with M = 5.46 and US sample had a mean of M = 3.56 (t = 15.82, $p < .000$). The high score for Power Distance in India indicates an appreciation for hierarchy and a top-down structure in society and organizations. For Long-term orientation, India has a higher mean of M = 5.94 and US sample a mean of M = 5.33 (t = 8.25, $p < .000$). As with India, a high score on Long-term orientation indicates that the society in question adopts a practical approach in preparing for the future through the encouragement of education and thrift (National culture, n.d.). Finally, the Indian sample has a higher mean for Collectivism with M = 5.79 in contrast to the U.S. sample having a mean of M = 4.83 (t = 12.55, $p < .000$). In this dimension, a high Collectivism score indicates a group or "we" based perspective where people belong to "in groups" that looks after their well-being in exchange for loyalty (National culture, n.d.). Although the CVSCALE measured the three dimensions at an individual level, except for Long-term orientation which indicates that the US is slightly more flexhumble (long-term orientation), the results follow Hofstede's (n.d.) cultural maps of the three dimensions.

Form Preference

To address our research question, "Is there a preference for a particular form of CC platform?" we asked respondents to rate their preference for different forms of CC alternatives (see Table 1 for descriptions). With the trust levels being different between the two countries ($t = 17.768$, $p = .000$), we expected that the form preferences would be different. For the Indian sample, we expected there to be a preference for Form C as sharing is more common among friends, family, neighbors and the local community. On the other hand, in the U.S. sample, we expected to see a preference for Form A compared to Form B and C as U.S. consumers are more individualistic as compared to Indian consumers who are more collectivistic. However, a Chi-square analysis showed no difference in the preferences among CC forms in the two countries $X^2 = 1.642$, df = 2, $p = .440$. Similar to Trust and income, we ran a Chi-square analysis between income and Form preference and found a significant difference $X^2 = 27.09$, df = 4, $p = .000$ for the Indian sample whereas the same analysis with the U.S. sample shows no significant difference $X^2 = 2.817$, df = 4, $p = .589$.

Independent t-tests were conducted to assess the differences between the U.S. and Indian respondents' willingness to share with others as well as access from others across 12 and 15 product categories respectively (car, rental car, taxi, public transportation, rideshare, bicycle, vacation, special occasion clothes, everyday clothes, furniture, small machinery, books, toys, food and).

Levene's test of equal variances were supported for all categories except for everyday clothing; the adjusted t-value is noted with a superscript in Table 2. Overall, the results show significant differences for all product categories (See Tables 2 and 3). Additionally, relative to U.S. consumers, Indian consumers consistently displayed a higher willingness to access CC goods and services as well as to share their goods with, or provide services to, others across all categories. Davidson et al. (2018), who also studied Indian and U.S. consumers in the sharing economy found that Indian respondents displayed higher means for materialism, willingness to participate, and familiarity compared to US consumers, which raises the potential for the presence of cultural response bias. Beyond this, as noted earlier, India has a relatively lower level of asset ownership (Brookings Institute, 2017). Thus, the Indian sample's enthusiasm for CC could be based on its potential for generating great value as individuals are able to access resources that would otherwise be beyond their reach.

DISCUSSION AND MANAGERIAL IMPLICATIONS

The primary purpose of this research was to determine the factors that may influence CC usage across U.S. and Indian markets (Perceived Sustainability, Generosity, Trust, Materialism, Possessiveness, and Risk-propensity, and Risk-seeking). In addition, this study also examined the effect of three cultural value dimensions (Power distance, Long-term Orientation, and Collectivism) on CC participation and usage. The results indicate that CC users differ from non-users on Perceived sustainability, Materialism, Generosity, Trust, Risk-seeking tendencies, and the three cultural factors examined. With respect to the latter, although the analysis indicated that the cultural dimensions were significant and therefore should be included in the discriminant function, they have very low predictor function on usage/non-usage due to their low standardized canonical discriminant function coefficients. Below, the results are discussed in more detail.

The impact of perceived sustainability, materialism, and generosity

An important finding of this study pertains to the strength of the relationship between consumers' Perceived Sustainability attitudes and their CC usage. Overall, U.S. and Indian CC users believe that CC is environmentally friendly as it conserves natural resources and that it is a sustainable mode of consumption in that it is ecological and efficient in terms of energy utilization. Depending on the sector in which the sharing platform operates, CC bestows many environmental benefits. For example, in the car and bike sharing sectors, the two most commonly referenced modes of CC in this study, CC facilitates easier access to public transit, and reduced congestion, vehicle ownership and thus driving which leads to environmental benefits. Therefore, as consumers appreciate the sustainability aspect of CC, it is important for marketers to publicize this component of their respective sharing platforms without greenwashing.

In terms of explaining this finding, while sustainability is a familiar topic in the United States, India has recently begun to focus on sustainability and environmental well-being with highly publicized efforts such as the nationwide Swachh Bharat mission, initiated in 2014, with the aim of cleaning India's streets, roads, and other infrastructure by 2019 (SwachhBharatmission.gov, 2019). Some of the community initiatives undertaken include the installation of shared community toilets to increase sanitation standards in marginalized neighborhoods. These initiatives may be thought of as citizen-consumer initiatives as they challenge the status-quo in the mainstream market systems with the aim of furthering inclusivity thereby increasing the wellbeing of fellow citizen-consumers (Albinsson, 2019). Thus, such highly publicized efforts may have contributed to our respondents' displaying a high concern for sustainability. In addition, a World Health Organization study from 2014 found that 13 out of the 20 most polluted cities in the world are in India. In fact, over 620,000 deaths per year are attributed to pollution and smog in India (BBC.com, 2016). In addition, traffic congestion is costly to cities, in Bangalore for example, congestion costs the city about 5 percent of its economic output (Smartcities, n.d.). Some Indian initiatives include businesses which provide employees with subsidies for carpooling alternatives (Smartcities, n.d.). Additionally, in response to thousands of schools closing in Delhi due to smog, consumer-citizens wore face masks and protested at the Delhi's Jantar Mantar monument and spread their concern and frustration with the social media tag #MyRightToBreathe (BBC.com, 2016).

By engaging in access-based consumption, consumers are limiting their need for ownership (Albinsson & Perera, 2018) and developing liquid relationships with their

possessions (Bardhi, Eckhardt, & Arnould, 2012). CC users value the functionality and utility of objects rather than their acquisition (Bardhi & Eckhardt, 2012). For many, CC represents a way in which to enact environmental, mindful, and conscious consumerism (Albinsson & Perera, 2018; Sheth, Sethia, & Srinivas, 2011). Sharing Economy platforms must engage with social change in order to continue developing (Hellwig et al., 2018), which calls for considering alternative forms of businesses, such as dual focused (social and economic) social enterprises, in order to thrive. However, as the findings indicate that Materialism is a predictor of CC usage, it is possible that some users may be driven to access-based consumption due to status-related reasons such as using certain exclusive items or being able to share stories of their consumption experience (Lawson et al., 2016). Our finding on Materialism is aligned with that of Davidson et al. (2018). Although Davidson et al. (2018) did not measure the cultural dimensions and instead used the country names as "proxy to explain the differences between Indian and American participants" (Gupta et al., 2019, p. 20), they found that Materialism leads to greater participation in the sharing economy in both the American and Indian culture but for different reasons. Whereas American consumers seek out transformative and hedonic experiences that are expected to improve their self-image and well-being, Indians participate in sharing based programs through increased perceived utility. However, the CC offerings Davidson et al. (2018) examined were dominant in sharing characteristics while the current research embraced a range of forms through which CC occurs. The results of this research indicates that, irrespective of the form in which CC occurs, Materialism is a predictor of consumers' CC usage. Thus, CC platforms that offer more exclusive goods and services may benefit from highlighting this aspect and creating a buzz of CC being a fashionable means of consumption in order to attract consumers who may hold the value of Materialism.

As CC is part of the larger sharing economy umbrella, the findings indicate that consumers' level of Generosity is an important predictor of CC usage. Given the nature of CC exchanges, this result is perhaps not all that surprising. Additionally, extant research indicates that consumers participate in CC as a means of enacting their generosity in terms of community building and helping others (Albinsson & Perera, 2009, 2012; Ozanne & Balentine, 2010). Home sharing platforms such as Airbnb and Couchsurfing that emphasize hosted experiences and meal sharing services such as "Mealsharing." "EatwithMe," and "BonAppetour" may utilize this finding to highlight the community building aspects of their services. Indeed, some CC platforms, for instance Airbnb emphasize community with the statement "Airbnb exists to create a world where anyone can belong anywhere, providing healthy travel that is local, authentic, diverse, inclusive and sustainable" (Airbnb, n. d.). To this end, the company encourages hosts to open their homes to those in need during natural disasters, conflicts, and the like. For instance, Airbnb facilitated hosts opening their homes to those who evacuated parts of Florida due to Hurricane Matthew in 2016 (Airbnb, n. d.). However, those offering CC options must be mindful of the fact that community building takes time and they must be willing to invest in developing relationships with their providers and users (Rinne, 2018).

The impact of trust

Our results indicate that Trust is a predictor of CC usage. Based on Hoffmann et al.'s (2017) research on power and trust, this research posited that Forms A or B, which represent more commercial and structured CC platforms, are likely to be more regulated compared to community-based platforms like in Form C. Thus, it is reasonable to expect those who trust their peers to a lesser extent to prefer forms A and B as they are more regulated and less unpredictable than community-based platforms such as Form C. Additionally, as the trust levels are different between the two countries, we anticipated there being a difference in consumers' preference for the forms. Surprisingly, the analysis indicates no difference in preference between the two samples. In terms of an explanation, it is possible that some of the forms, which are established and known in the U.S., are less well-entrenched in India. There are examples of Forms A and B in the Indian market however it is possible that the most informal CC interactions represented by Form C occur within circles of close acquaintances and not in form of entities such as Neighbor Goods as in the U.S. So, this finding may reflect a lack of awareness on part of the Indian sample however this may be addressed with future research. However, overall, marketers of CC platforms must emphasize the ways in which they value consumers' business and garner their trust by continuing to offer customer reviews, ratings, and feedback on providers

and users to effectively address consumers' concerns regarding service safety and reliability.

The impact of risk-taking tendencies

CC users rate themselves as being risk-seekers as opposed to risk-avoiders. Although risk-propensity is not a predictor of CC usage, being a risk-seeker is. Those who score high on being risk seekers are more likely to participate in CC as they are more comfortable with taking risks in form of trusting strangers and third-party platforms in financial transactions. For instance, when reserving an Airbnb accommodation, a user is not 100% certain of what to expect including with whom he/she would interact. Future research could examine the relationship between trust and risk-seeking to explore whether consumers who participate in CC are likely to try new and adventurous market offerings.

The impact of cultural factors

As the Indian and the U.S. respondents differ on their level of trust, we expected there to be differences in the preference for Forms A, B, and C between the two samples. We expected the more Collectivistic Indian sample to prefer Form C as sharing is more common among friends, family, neighbors and the local community in India compared to the U.S. (Davidson et al., 2018). On the other hand, in the U.S. sample, we expected to see a preference for Form A compared to Forms B and C as U.S. consumers are more individualistic. However, the respondents from the two countries did not show any significant difference in form preference, which suggests the emergence of a global CC consumer who is undefined by geographical borders. Rather, these individuals are guided by environmental values and the availability of technology. This was further emphasized by the results of the crosstab analysis on income levels and form preferences.

There is a difference in the income levels and form preferences among the Indian sample but not in the U.S. sample. In the U.S., technology is ubiquitous, and irrespective of income level, the majority have access to mobile phones that they can use to participate in CC. Moreover, collaboration between various entities may also help consumers be more aware of the possibilities available and may help them become more comfortable utilizing these different options. For example, IKEA, the well-established Swedish multinational group that offers furniture and other home-related goods is partnering in some U.S. cities with Task Rabbit, an online and app based platform that matches those offering freelance labor with those seeking the services, to help connect buyers with people who are willing to assemble their furniture (IKEA.com 2019). Such partnerships increase the visibility of the various CC options thereby increasing individuals' comfort with utilizing them. Thus, given all of this, it is possible that U.S. based consumers are more comfortable with utilizing any CC option that meets their needs.

In contrast, the analysis indicates that the lower income groups in the Indian sample prefer forms B and C whereas higher income groups tilt towards Form A. In India, companies like Uber and Airbnb have simplified their apps and made it more accessible by utilizing the local language (Solomon, 2016). These companies are adapting technology to suit the culture to do business in the Indian marketplace while advertising CC's environmental benefits as well as the joys of sharing- a value deep-rooted in the tradition of collectivistic societies. The difference in form preference based on income level could be explained by those with higher income preferring to engage in CC through what is essentially a business provider (Form A) perhaps due to perceptions of better quality offerings whereas those with lower levels of income may prefer Forms B and C due to perceptions of greater accessibility (i.e. accessing from peers) and affordability, especially with respect to Form C.

The findings related to income are novel as Davidson et al. (2018) did not include this variable in their study. Their (Davidson et al., 2018) findings indicated that materialistic Indians prefer sharing-based non-monetary systems due to utility factors. However, future research could use scenario based surveys illustrating the different forms A, B, C similar to pure exchange, balanced exchange and sharing exchange to explore this further.

CONCLUSION

Given the complexity of the world and human beings in general, there is some truth to Davidson et al. (2018, p. 370) sentiment that there is no single universal prescription that can "be applied for promoting [P2P exchanges] across the globe." However, the current research indicates that businesses may convert CC non-users to users by developing features based on

environmental and sustainable benefits, generosity, trust, and emphasizing them to consumers. CC users are conscious of sustainable consumption and feel responsible for conserving resources. In terms of Generosity, users enjoy sharing, are more hospitable and welcoming, and like making donations indicating likelihood of lending possessions and helping others. CC users are more trusting and perceive others as nice, honoring promises and commitments, and well meaning, as indicated by their enthusiastic use of CC platforms. CC users also display more risk-seeking tendencies, see themselves as risk-seekers and are more willing to try the different CC offers available. Similar to findings of previous research, some CC users have materialistic tendencies and are therefore excited by the prospect of accessing more exclusive items (e.g., Uber Limousine service, Airbnb's luxury accommodations) (Davidson et al., 2018).

This study is unique in highlighting the cultural differences yet similarities in CC usage. CC users and non-users are similar in both the developed and emerging market suggesting the emergence of a global consumer segment of CC. This global consumer, who is based in urban settings with access to urban amenities, is similar across geographical borders and at times may be different from the consumers within a country. For instance, in India, this global consumer, who lives in large metropolitan cities, may be very different from the sub-urban and the rural Indian consumer but may have more characteristics in common with urban U.S. consumers.

We contribute to the literature in several ways. First, while prior research has largely focused on samples drawn from CC platform users, we utilize general consumer panels from both the U.S. and India. A general sample better predicts CC usage based on the motivating factors examined in this study. Second, we use a consumer behavior lens in validating previous research findings on motivation variables based on a technological lens (e.g., Hamari et al., 2016). Third, we include several understudied variables such as materialism, generosity, trust, and risk-seeking. Finally, we contribute significantly by studying motivating factors for CC usage in India, an emerging economy that, until very recently, has been largely neglected in terms of CC research (Davidson et al., 2018; Gupta et al., 2019). In doing so, we elucidate factors that motivate Indian consumers' CC participation and highlight the fact that cultural differences do not necessarily translate into differences in predictions of CC usage. To conclude, besides theoretical contributions, CC businesses may capitalize on the findings to transform non-users to users by following the above implications. Moreover, marketers must realize that ownership may not be the ultimate goal for today's consumers and thus highlight the benefits of access-based consumption including the relief consumers obtain from the burden of ownership (Moeller & Wittkowski, 2010; Schaefers et al., 2016).

Limitations and future research

While the current study examines multiple motivating factors as predictors of CC usage (a proxy for participation), it is a single cross-sectional study which does not measure participation or usage of CC over time. In order to capture this behavior, researchers could design longitudinal studies. Additionally, we utilized commercial panel data, considered by some to be convenience samples, which limits the generalizability of our findings. Moreover, as the entire sample consists of men and females mostly under the age of 50, it is difficult to understand older consumers' CC participation. In addition, the Indian sample consists mainly of college educated, urban males, which raises concerns in terms of the sample not being representative. Future research could examine perception of the complexity of CC usage, lack of convenience, further personality traits, experience quality, satisfaction, and commitment to CC. As mentioned, some of these factors call for longitudinal studies. Future comparative studies examining CC usage over time is likely to be valuable in understanding changing patterns of consumer attitude, behavior, and loyalty towards CC usage across different cultures/nations/economy. Although this research began to investigate consumer preferences for different forms of CC on the sharing-exchange continuum (Habibi et al., 2016), we found no conclusive evidence for a strong preference in the U.S. sample. Scenario based research focusing solely on this may be an avenue for future research. Further, even though a past study reported internet capability and smartphone capability as not influencing CC usage (Möhlmann, 2015), we suggest that re-examining these factors in the context of developing countries like India may provide valuable insights on consumers' behavior towards CC. Moreover, we focused our trust measure on peer-to-peer activities, which does not include Form A. That

limits our ability to understand consumers' form preferences based on trust. Therefore, we call for additional research on the role of trust in the sharing economy in relation to the different forms in which CC exchange occurs. Finally, we only focused on two countries, the U.S. and India. Although this presents a starting point in understanding CC usage in developing versus emerging nations, further research is necessary to expand on our findings. Finally, while this study inquired about individuals' CC participation in general and their willingness to share/provide different categories of products and services (See Tables 2 and 3), they were not asked to self-identify as users or providers or both. Moreover, the study did not include similarity measures of specific CC businesses to prevent brand perceptions affecting the informants' general perceptions and attitudes about CC. While these are limitations to some extent, they also represent avenues for future research.

FUNDING

This work was supported by the Walker College of Business Dean's Club Grant.

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APPENDIX A. SCALE ITEMS FOR EACH CONSTRUCT

Perceived Sustainability (Hamari et al., 2016)
Collaborative Consumption helps save natural resources.
Collaborative Consumption is a sustainable mode of consumption.
Collaborative Consumption is ecological.
Collaborative Consumption is efficient in terms of using energy.
Collaborative Consumption is environmentally friendly.
(1 is strongly disagree and 7 is strongly agree)
Trust (Pavlou, 2003)
Other peer-to-peer users are trustworthy.
Other peer-to-peer users promises and commitments.
Other peer-to-peer users usually keep my best interests in mind.
(1 is strongly disagree and 7 is strongly agree)
Risk-propensity (Meertens & Lion, 2008)
Safety first.
I don't take risks with my health.
I prefer to avoid risk.
I take risks regularly.
I really dislike not knowing what is going to happen.
I usually view risks as a challenge.
(1 is strongly disagree and 7 is strongly agree)
Risk seeker (Meertens & Lion, 2008; Weigold & Schlenker, 1991)
I view myself as a … (risk avoider/risk seeker)
(1 is strongly disagree and 7 is strongly agree)

Materialism (Happiness) (Belk, 1984)
My life would be better if I owned certain things I don't have.
I would be happier if I could afford to buy more things.
It sometimes bothers me quite a bit that I can't afford to buy all the things I would like.
(1 is strongly disagree and 7 is strongly agree)

Generosity (non) (Belk, 1984)
I enjoy having guests stay at my home.
I enjoy sharing what I have.
I don't mind giving rides to those who don't have a car.
I enjoy donating things to charities.
(1 is strongly disagree and 7 is strongly agree)
Power Distance (Yoo et al., 2011)
People in higher positions should make most decisions without consulting people in lower positions.
People in higher positions should avoid social interaction with people in lower positions.
(1 is strongly disagree and 7 is strongly agree)
Long-term orientation (Yoo et al., 2011)
Careful management of money (thrift).
Acting in spite of opposition (persistence)
Long-term planning
(1 is strongly disagree and 7 is strongly agree)
Collectivism (Yoo et al., 2011)
Individuals should sacrifice self-interest for the group.
Individuals should stick with the group even through difficulties.
Group welfare is more important than individual rewards
(1 is strongly disagree and 7 is strongly agree)
Usage
Have you ever used a sharing/collaborative consumption service? (Yes or No)