

# **Sharing in the private sphere: People's means-end chains behind their motivation to borrow (not) from others**

## **Abstract:**

Research has put some effort into investigating motivations for peer-to-peer sharing, focusing mostly on specific sharing models and systems. Contrary, sharing in the private sphere has been neglected. Therefore, this study empirically undermines drivers and barriers related to people's intention to borrow and share products from family and friends. To gain an in-depth understanding of the motivational structures behind private sharing, the present study is grounded in means-end chain theory. Within conducting a large number of personal interviews (N=167), different sets of both qualitative and quantitative data were collected. The study reveals that sharing in the private sphere is mainly driven by self-oriented motives and values, such as saving money and wellbeing. This finding is of particular relevance as it scrutinizes theoretical assumptions and conceptions of pro-social sharing. Further, the study outlines that people's fear of loss or damage of borrowed products is the most central barrier for private sharing.

**Keywords:** sharing, borrowing, collaborative consumption, means-end chain theory, laddering

## Introduction

Recent years have witnessed a global trend surrounding the peer-to-peer sharing of resources. Whereas academia has devoted increased interest into people's motivations to participate in commercial sharing systems (e.g. Balck & Cracau, 2015; Tussyadiah, 2015), sharing practices in the private sphere remain overlooked. Besides conceptual (e.g. Belk, 2007, 2010) and qualitative studies (e.g. Albinsson & Yasanthi Perera, 2012; Fuschillo & Cova, 2015), motivations behind private sharing lack empirical examination.

Against the background of this research gap, this study empirically undermines drivers and barriers related to people's intention to borrow and share products from family and friends. Further, there is very limited empirical research regarding sharing motivations that goes beyond adopting a specific product perspective or exploring a particular sharing system. Therefore, this research frames people's general motivations to share and does not focus on a specific sharing modality.

To gain an in-depth understanding of the general motives behind private sharing, the present study is grounded in means-end chain theory. Within conducting a large number of personal interviews (N=167), different sets of both qualitative and quantitative data were collected. In the following, the authors outline relevant theoretical perspectives on private sharing, before they present the research methodology and study findings. The article closes with a discussion and conclusion section.

## Theory

Following Belk's definition (2007, p. 127), sharing denotes "*the act and process of distributing what is ours to others for their use as well as the act and process of receiving something from others for our use*". Among others, the author refers to lending/borrowing practices as one form of sharing. The definition highlights that acts of sharing comprise both the process of distributing and receiving resources. Mainly, research has investigated private sharing from the distribution perspective (e.g. Albinsson & Perera, 2009; Price, Arnould, & Folkman Curasi, 2000). Contrary, few is known about people's motivations to acquire resources from family and friends. Therefore, the present research specially investigates borrowing practices, meaning that people take and use others belongings (as opposed to lending practices, i.e. giving possessions to others). Borrowing is defined as non-market mediated form of access based on the temporary nature of possession and the absence of de jure ownership (Jenkins, Molesworth, & Scullion, 2014).

People might request and borrow products from others for a variety of reasons. According to Jenkins et al. (2014, p. 137), borrowing is about relationships with others and a manifestation of "*empathy, trust and connection through material objects*". In the same vein, Belk (2010) argues that sharing creates feelings of unity, solidarity, and aggregated sense of self. According to the author, sharing involves caring and love and produces communal bonds between people. Not least, research has pointed out that individuals might share products for environmental reasons (Foden, 2012) or an anti-industry motivation (Lamberton & Rose, 2012). According to Belk (2014), sharing is per definition not fostered by self-oriented motives – in contrast to e.g. contractual renting. He notes that selfish motives are inductive for 'pseudo sharing' practices (as opposed to pro-social sharing). Yet, another stream of literature indicates that self-interest might not be ignored as regards borrowing practices. Usage of borrowed products might create personal benefit on the part of the borrower (Jenkins et al., 2014). For instance, people might request products from others to save money or to gain access to items they could otherwise not afford (Foden, 2012; Nelson, Rademacher, & Paek, 2007; Tinson & Nuttall, 2007). Especially with respect to 'pseudo-sharing models', self-

oriented motives and values were revealed to be of high importance (e.g. Balck & Cracau, 2015; Bellotti et al., 2015; Hamari, Sjöklint, & Ukkonen, 2015; Schaefer, 2013).

Further, potential impeding factors can be outlined. Individuals might not desire to create close ties to other people through sharing practices (Belk, 2010). Striving for independence (Belk, 2010), they might seek to avoid potential obligations accruing from borrowing practices. The borrower is responsible for taking care of the products and for returning them in a timely manner and a ready-to-use state (Belk, 2010). Further, borrowers might feel obliged to return a favor to the lender (Jenkins et al., 2014). According to Tinson and Nuttall (2007), private lending/borrowing follows more complex rules or social norms than other forms of sharing. Violation of these rules might negatively affect individuals' relationships with others (Tinson & Nuttall, 2007). Thus, people might resist borrowing for social reasons and the sake of friendship. Besides, people striving for material attainments (Belk, 2010) might prefer to buy and own products for themselves instead of accessing them temporarily. Lastly, individuals might be concerned with receiving bad quality products (Tussyadiah & Pesonen, 2016) and with interpersonal contamination, meaning that the object is intimately associated with another person (Belk, 1988).

This literature overview outlines potential driving and impeding factors for borrowing practices as one form of private sharing. The crucial question is whether borrowing practices are more motivated by self-oriented or by other-oriented motives (e.g. social or environmental). Importantly, sharing literature is largely based on theoretical assumptions and lacks empirical evidence in the field of private sharing. Although some empirical studies measure motivations pertaining to specific sharing modalities and business models (Balck & Cracau, 2015; Bellotti et al., 2015; Hamari et al., 2015; Schaefer, 2013), with exception for Bucher, Fieseler, and Lutz (2016), general inquiries into sharing motivations are missing. In the following, the authors therefore present a methodology to measure general sharing motivations.

## Methodology

Means-end chain theory can be applied to explain or predict consumer behavior (Grunert, Grunert, & Sørensen, 2001). Following means-end theory, consumers evaluate alternatives of a choice-set (means) based on anticipated consequences that derive their meaning by the degree they satisfy higher-order values (ends) (Gutman, 1982). Means-end chains consist of networks between distinctive, hierarchically structured elements: attributes (characteristics of a choice set), consequences (positive or negative outcomes related to a specific choice), and values (desirable states of being). The present study employs a finer distinction developed by Olson and Reynolds (1983) that further divides between functional and psychosocial consequences, and between terminal and instrumental values. Commonly, means-end chains are obtained by applying the laddering technique, a specific in-depth interviewing format. By repeatedly asking "*Why is that important to you?*", the interviewer strives to determine complete means-end chains (ladders) (Reynolds & Gutman, 1988).

Though typically applied in the context of product development and evaluation (Reynolds & Phillips, 2009), the laddering technique can help to investigate any kind of decision-making process (see e.g. Bagozzi & Dabholkar, 1994). Laddering thus constitutes a suitable technique for studying sharing behavior, understood as the decision to borrow a product (SHARING) versus the decision not to borrow a product (NON-SHARING). By investigating SHARING and NON-SHARING, the laddering interviews were set up to obtain both: the driving and impeding motivational structures behind borrowing practices.

The personal interviews were split into four phases: a) introductory comments and explanation of the technique, b) provision of a questionnaire comprising the short version of

the Consciousness for Sustainable Consumption (CSC) scale for economically sustainable consumption (Balderjahn et al., 2013), c) the laddering task itself, and d) collection of demographic data via repeated hand-out of the questionnaire.

The short version of the CSC-scale covers two items for borrowing and sharing products from family and friends. As a first task, respondents had to indicate their agreement to the CSC-statements on a 4-point scale (disagree totally, rather disagree, rather agree, agree totally). Afterwards, the interviewers questioned why they agreed/disagreed with the items, which marked the starting point for the laddering interview (e.g. *“why would you consider borrowing a product from family and friends – even if you could financially afford the product?”*). They continuously asked for the reasons behind respondents’ provided answers, until these reached a maximum possible level of abstraction. At this point, the first part of the interview was finished (e.g. SHARING). As a second part, the interviewers questioned respondents if there were incidences in which they behaved inconsistently with their provided statements (e.g. *“are there situations where you would not consider borrowing a product from family and friends?”*). In case they agreed, the laddering procedure continued with the opposed variation (e.g. NON-SHARING). The interviewers made use of the questioning techniques proposed in the literature (Miles & Rowe, 2004; Reynolds, Dethloff, & Westberg, 2001; Reynolds & Gutman, 1988) to ensure effective questioning and to avoid social desirability bias.

Preceded by a soft laddering pre-study (N=17), data was collected by three trained interviewers in a three-month period. The research comprises a convenience sample of 167 people. Respondents were recruited at the main station of a German city (170.000 inhabitants). The place was chosen as it is a central hub of the city and highly frequented by commuters, shoppers, tourists, as well as students and pupils. Respondents were almost equally woman and men (51.8% woman) and on average 39.3 years old (age ranging between 14-87). The appendix provides a detailed statistic for the demographic profile of the respondents. The interviews were voice-recorded.

## **Data analysis and results**

The laddering data was processed and analyzed with MECAnalyst+ software. Ensuing data reduction, two coders conducted content analysis by means of iterative coding (Grunert & Grunert, 1995). This resulted in a final code list entailing 39 code categories (functional consequences: 17, psychosocial consequences: 8, instrumental values: 4, terminal values: 10). Based on this categorization, a total number of 158 ladders were elucidated for SHARING and 169 ladders for NON-SHARING. Around half of all ladders reached the highest level of abstraction (instrumental or terminal values). Table 1 lists the most frequently assigned codes (cited at least five times) for both SHARING and NON-SHARING.

**Table 1:** Most frequently cited content codes

|   | SHARING                         |    | NON-SHARING                       |    |
|---|---------------------------------|----|-----------------------------------|----|
| <i>Functional consequences</i>            | Save money                      | 50 | Avoid loss/damaging of products   | 53 |
|   | Avoid wasting space             | 26 | Gain property rights              | 24 |
|   | Avoid wasting resources         | 19 | Own products                      | 20 |
|   | Try out products                | 17 | Avoid liability                   | 15 |
|   | Avoid wasting money             | 15 | Avoid disgust & hygienic concerns | 14 |
|   | Avoid associated efforts        | 9  | Avoid associated efforts          | 13 |
|   | Avoid disorder                  | 7  |                                   |    |
|   | Gain access to products         | 5  |                                   |    |
| <i>Psychosocial consequences</i>          | Socializing                     | 16 | Avoid discomfort, fear & stress   | 32 |
|   | Avoid discomfort, fear & stress | 11 | Avoid conflicts                   | 27 |
|   |                                 |    | Avoid embarrassment               | 23 |
|   |                                 |    | Avoid constraints & obligations   | 11 |
| <i>Instrumental &amp; terminal values</i> | Protect the environment         | 15 | Freedom & autonomy                | 22 |
|   | Sustainability & responsibility | 11 | Social life & friendship          | 12 |
|   | Wellbeing & happiness           | 11 | Wellbeing & happiness             | 6  |
|   | Security                        | 9  | Image & belonging                 | 6  |
|   | Social life & friendship        | 8  |                                   |    |

70% percent of all elicitations made for SHARING fall into the broader category of selfish consequences and values (e.g. *saving money*, *prevention of waste of space*, *trial of products*). *Saving money* and *avoidance of waste of money* alone account for 23% of all codes obtained for SHARING. In contrast, environmental (e.g. *avoid wasting resources* and *protect the environment*) and pro-social (e.g. *socializing* and *social life & friendship*) codes account for 19% and 11% of all citations only. Interestingly, these codes are more frequently cited at the value level than at the consequence level. At the consequence level, around half of all elucidations made for SHARING link to avoidance of negative outcomes.

Not surprisingly, NON-SHARING is almost only associated with self-oriented consequences and values (87% of all elucidations for NON-SHARING). NON-SHARING is centrally linked to *avoidance of loss/damaging* of borrowed products (18% of all elucidations for NON-SHARING). Ethical and environmental issues have not been raised in the context of NON-SHARING. Remarkably, pro-social considerations (e.g. *avoiding conflicts* and *social life & friendship*) range at a similar percentage of elicitations as for SHARING (13% of all elucidations for NON-SHARING). NON-SHARING strongly links to prevention of negative consequences (80% of all consequence elicitations).

Calculation of co-occurrence of codes allows constructing hierarchical value maps (HVM). HVMs include all relations between codes that exceed a certain cut-off level (Reynolds & Gutman, 1988). Figure 1 and 2 display HVMs for SHARING and NON-SHARING. These disclose the hierarchical structure between the content codes and reveal dominant means-end chains. Following the heuristics proposed by Reynolds and Gutman (1988), the cut-off level was set to four for SHARING and NON-SHARING. The chosen cut-off level accounts for 78.3% (SHARING) and 81.2% (NON-SHARING) of total code relations. In line with Miles and Rowe's (2004) recommendation, direct and indirect links were included in the construction of the HVMs. The thickness of the arrows between the ladder elements is proportional to the percentage of respondents that related the respective codes.

**Figure 1:** Motivational drivers for private sharing

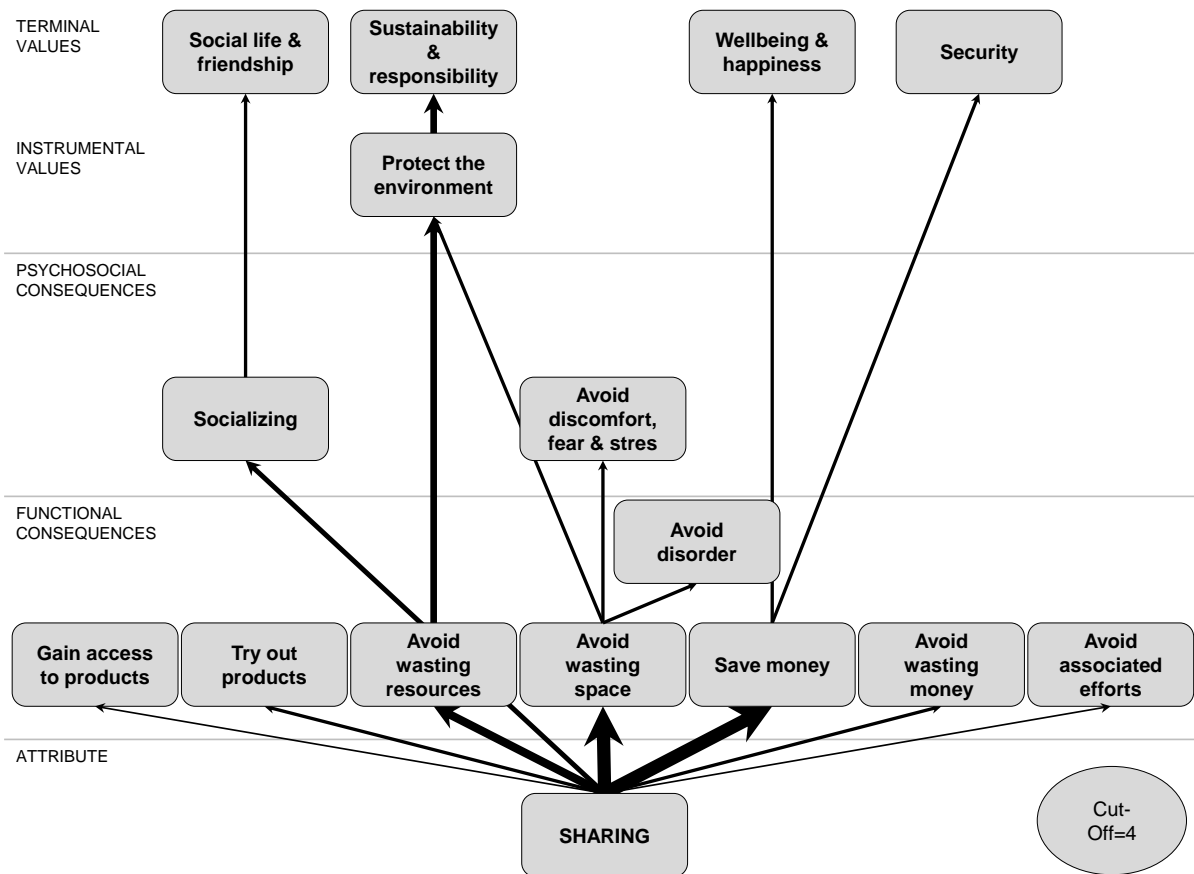


Figure 1 shows the HVM for the SHARING setting. *Saving money* as strongest association for SHARING directly translates into *well-being & happiness* and *security* value orientations (selfish values). Further, there is a particular strong link between *avoidance of waste of resources* as third most important consequence and *protect the environment* and *sustainability & responsibility* (ethical values). *Avoidance of waste of space* as second strongest association for SHARING also leads to environmental protection. Lastly, Sharing is understood as means to *socialize* with friends, family and neighbors, which is again connected to *social life & friendship* (social values).

**Figure 2:** Motivational impediments for private sharing

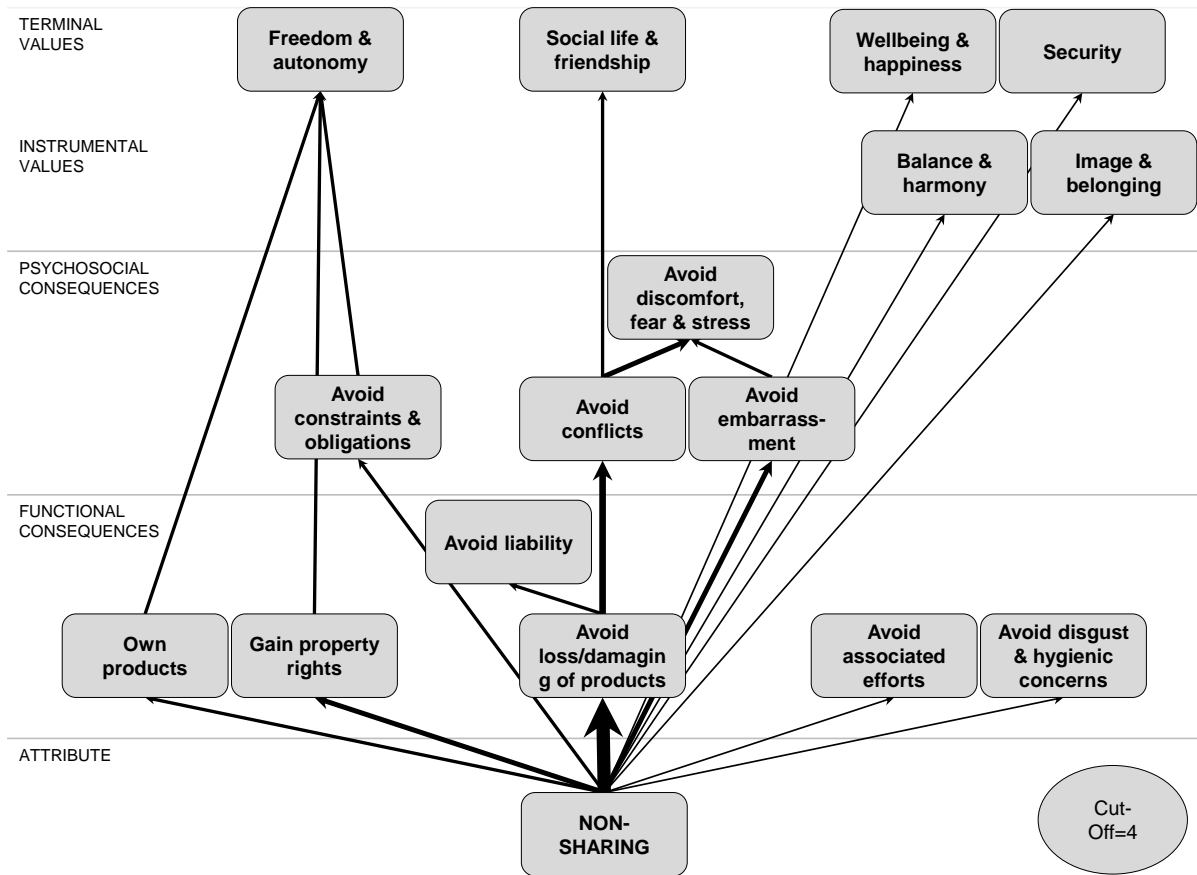


Figure 2 illustrates that *loss/damaging of products* as strongest association for NON-SHARING connects to a variety of subsequent negative outcomes. Specially, people are afraid that *conflicts with friends* negatively influence *friendship & social life* (social value). Further, people comprehended *freedom & autonomy* (selfish values) as ends connected to *owning products*, enjoying *property rights*, and *avoidance of constraints & obligations*. Interestingly, NON-SHARING directly links (skipping the consequence level) to three self-oriented terminal values: *security*, *well-being & happiness*, *balance & harmony*, and *image & belonging*.

At the level of functional and psychosocial consequences, SHARING and NON-SHARING share few common code elicitations. At the value level, both concepts relate to *social life & friendship*, *well-being & happiness*, and *security*. Among the most frequently derived values, *sustainability and responsibility* is unique for SHARING, and *freedom and autonomy* is unique for NON-SHARING.

## Discussion and implications

Several issues of the presented findings are worth debating in more depth. First and most strikingly, borrowing practices are strongly related to self-oriented means-end chains. Taking the HVMs as cognitive maps for ‘sharers’ versus ‘non-sharers’, the former can be described as follows: Aiming to save money, sharers ask friends or family members out and borrow their possessions. Ultimately, they make use of their social relations to enhance their financial and personal well-being. Instead, non-sharers seek to cope their selves with their lives. They are afraid to burden friends with personal issues and seek to maintain good

friendships. This illustrates that sharing practices within the sphere of family and friends might violate social relations. Summarized, borrowing practices mainly serve people's utility concerns. Based on these results, the pro-social nature of borrowing is debatable.

Secondly, some peculiarities surround the importance of *avoidance of waste of space*. Sharing literature has not attested this aspect much importance. Yet, the present analysis describes it as second most frequent association elicited for SHARING. This might reveal that sharers do not value having many possessions. A brief look into the supplementary qualitative data exposes that respondents mostly indicated they borrowed household and garden appliances. Marketers offering rental options for these kind of products might therefore advertise the space-savings accruing from it. Further, the link between *waste of space* and *environmental protection* is not quite clear. Obviously, people become aware of environmental issues and wastefulness when faced with owning abundant products that use up space. This provides some directions for environmental education and public policy. For instance, educational programs might discourage excessive consumption by addressing issues of wastefulness and surplus directly at the household level.

Thirdly, it is interesting to note that the means-end chains following *loss/damage of products* account for around one third of all elucidations made for NON-SHARING. Obviously, fear of social conflicts resulting from potential loss or damaging of borrowed products is the most central sharing inhibitor. Additional content analysis exposes that especially elderly people resist sharing practices. Many of them reported having made bad experiences in the past with respect to lending/borrowing. When adopting this insight to formally organized sharing models, exclusion of liability in the event of loss or damage of products (e.g. through insurance coverage), should be made available and highlighted with respect to this target group.

## Conclusion

A major finding of this research is that people associate borrowing as form of private sharing mainly with self-oriented benefits. Borrowing products is connected with financial savings that translate into more well-being and security. Interestingly, many respondents were also concerned with not wasting space. Ecological and social considerations ranged behind these two motives. Yet, these connected more frequently to specific values. However, this finding questions the pro-social nature of private sharing as regards borrowing practices.

The study also exposed several barriers as regards borrowing. Individuals strongly fear potential loss/damaging of borrowed goods as this might threaten social relationships and friendship. Thus, the social nature of borrowing practices is associated with both: blessings and burdens. Absence of ownership and property rights and hence restrictions in freedom and autonomy constitute the second most important inhibitors. According to the analysis, borrowing practices are not discouraged by any ethical considerations.

As a core contribution, this research discloses first empirical insights into the drivers and barriers of sharing in the private sphere. Based on a semi-quantitative research approach and a comparatively large data set<sup>1</sup>, this study adds valuable insights to qualitative inquiries conducted in this research field. By applying the laddering technique, the research frames people's general sharing motivations, meaning that results of this study are not only attributable to specific sharing models or products contexts. Further, this research is unique in that it respects the acquisition perspective of peer-to-peer exchange practices. With respect to private sharing, this perspective has been missing and studies investigating sharing models have often conflated the acquisition and distribution perspective. Lastly, the means-end chain

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<sup>1</sup> Reynolds and Phillips (2009) report an average sample size of 63.2 for face-to-face laddering studies



approach allows determining human values that drive sharing behavior. This provides valuable insights for authorities (e.g. education and public policy) aiming to promote sharing practices.

The present research is subject to several limitations. The applied convenience sampling approach is appropriate for this kind of research, but does not allow generalizability of the results in a strict statistical sense. Research has further pointed out some weaknesses of the laddering technique (e.g. Grunert et al., 2001; Veludo-de-Oliveira, Ikeda, & Campomar, 2006), including e.g. interviewer biases and methodological problems linked to data procession and presentation. Results of the study might be influenced by social desirability bias. Particularly, means-end chains linked to pro-social and environmental behavior might be subject to this issue. However, the fact that these means-end chains are of minor importance within the sample indicates that social desirability has not occurred to a problematic extend. As noted before, the interviewers also applied special questioning techniques during the interviews to avoid social desirability bias. Further, this research is limited to exploring one specific form of sharing (borrowing). Future research might consider potential differences between lending and borrowing practices and might investigate interrelations between different forms of sharing (e.g. pooling and allocation of resources).

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## Appendix

| RESPONDENT CHARACTERISTICS       |                   |    |
|----------------------------------|-------------------|----|
| <i>Gender</i>                    | woman             | 86 |
|                                  | man               | 81 |
| <i>Age</i>                       | 14-19             | 34 |
|                                  | 20-29             | 33 |
|                                  | 30-39             | 23 |
|                                  | 40-49             | 21 |
|                                  | 50-65             | 35 |
|                                  | >65               | 21 |
| <i>Household size</i>            | 1                 | 40 |
|                                  | 2                 | 53 |
|                                  | 3                 | 39 |
|                                  | >4                | 35 |
| <i>Highest educational level</i> | none              | 22 |
|                                  | Secondary school  | 58 |
|                                  | High school       | 42 |
|                                  | University degree | 45 |
| <i>Employment status</i>         | Full-time         | 70 |
|                                  | Part-time         | 27 |
|                                  | No                | 68 |
| <i>Monthly net income</i>        | <€1 K             | 44 |
|                                  | €1-2 K            | 37 |
|                                  | €2-3 K            | 26 |
|                                  | €3-4 K            | 10 |
|                                  | >€4 K             | 11 |