The Mediated Effect of Psychological Ownership on Loyalty in Access-Based Consumption. The Case of Carsharing.

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Ownership is not essential to develop feelings of ownership by referring to the theory of psychological ownership.
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**Familiarity**

**H1:** Consumers with a high usage frequency have stronger feelings of ownership than consumers with a low usage frequency.

**Exercised control**

**H2:** Consumers, who additionally own a similar object, perceive ownership in access-based consumption less than consumers, who do not own a similar object.

**Investment of the self**

Jussila et al. (2015)
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**H1:** Consumers with a high usage frequency have stronger feelings of ownership than consumers with a low usage frequency.

\[ F = 4.180, \ p < .05 \]

**H2:** Consumers, who additionally own a similar object, perceive ownership in access-based consumption less than consumers, who do not own a similar object.

\[ F = 2.962, \ p = .085, \ n.s. \]
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Carsharing providers report increasing amounts of registered customers

But: registration ≠ actual consumption

High fixed costs, low variable costs → call for high transaction rates

Loyalty represents a key element to improve transactions of existing customers
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- Loyalty is dominantly affected by satisfaction and trust in consumer behavior.
- Former studies on PO in the context of organizational behavior have shown that PO significantly affects (job) satisfaction; therefore, we assumed PO to positively affect satisfaction in abc as well.
- Moreover, trust is highly valued in abc; Familiarity strongly affects trust, and, familiarization is also causal for PO; therefore we assumed PO to positively affect trust.
- Finally, trust is formed before a transaction takes place → trust has a direct impact on post-consumption satisfaction.
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**Structural model: Items and reliability measures**

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach’s alpha</th>
<th>Construct reliability</th>
<th>Factor loadings</th>
<th>Indicator reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychological ownership</td>
<td>0.905</td>
<td>0.909</td>
<td></td>
<td></td>
</tr>
<tr>
<td>x1 - When using a &lt;provider&gt;’s car, I feel like it is mine.</td>
<td></td>
<td>.778</td>
<td>.555</td>
<td></td>
</tr>
<tr>
<td>x2 - When driving, I feel a very high degree of personal ownership of the &lt;provider&gt;’s car.</td>
<td></td>
<td>.936</td>
<td>.758</td>
<td></td>
</tr>
<tr>
<td>x3 - When driving around with it, I feel like I own the &lt;provider&gt;’s car.</td>
<td></td>
<td>.910</td>
<td>.743</td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>.897</td>
<td>.898</td>
<td></td>
<td></td>
</tr>
<tr>
<td>x4 - &lt;Provider&gt; delivers what it promises.</td>
<td></td>
<td>.845</td>
<td>.617</td>
<td></td>
</tr>
<tr>
<td>x5 - &lt;Provider&gt;’s service claims are believable.</td>
<td></td>
<td>.860</td>
<td>.659</td>
<td></td>
</tr>
<tr>
<td>x6 - Over time, my experiences with &lt;provider&gt; have led me to expect it to keep its promises, no more and no less.</td>
<td></td>
<td>.830</td>
<td>.608</td>
<td></td>
</tr>
<tr>
<td>x7 - &lt;Provider&gt; has a name you can trust.</td>
<td></td>
<td>.782</td>
<td>.540</td>
<td></td>
</tr>
<tr>
<td>Satisfaction</td>
<td>.778</td>
<td>.777</td>
<td></td>
<td></td>
</tr>
<tr>
<td>x8 - Very dissatisfied/ very satisfied</td>
<td></td>
<td>.767</td>
<td>.372</td>
<td></td>
</tr>
<tr>
<td>x9 - &lt;Provider&gt; falls short of expectations/ &lt;provider&gt; exceeds expectations</td>
<td></td>
<td>.717</td>
<td>.393</td>
<td></td>
</tr>
<tr>
<td>x10 - &lt;Provider&gt; is not very close to ideal provider/ &lt;provider&gt; is very close to ideal provider</td>
<td></td>
<td>.715</td>
<td>.370</td>
<td></td>
</tr>
<tr>
<td>Loyalty</td>
<td>.765</td>
<td>.830</td>
<td></td>
<td></td>
</tr>
<tr>
<td>x11 - I would classify myself as a loyal customer of &lt;provider&gt;.</td>
<td></td>
<td>.462</td>
<td>.193</td>
<td></td>
</tr>
<tr>
<td>x12 - If asked, I would say positive things about &lt;provider&gt;.</td>
<td></td>
<td>.937</td>
<td>.730</td>
<td></td>
</tr>
<tr>
<td>x13 - I would recommend &lt;provider&gt; to a friend.</td>
<td></td>
<td>.907</td>
<td>.728</td>
<td></td>
</tr>
</tbody>
</table>

CFA model fit: $\chi^2=256.036$, df=59, $\chi^2$/df=4.340, RMSEA=.047, SRMR=.039, CFI=.984, NNFI=.979
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Fit statistics: $\chi^2 = 256.152$; df = 60; $\chi^2$/df = 4.269; RMSEA = .046; SRMR = .038; CFI = .984; NNFI = .980

Note: ***p<0.000; maximum likelihood estimation.
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**Implications**

We were the first, who examined psychological ownership in a setting involving legal ownership.

As customers of access-based consumption modes were found to be distrustful in terms of service reliability and integrity, we provided evidence for psychological ownership significantly promoting trust.

Extension of existing research on the interactions among satisfaction, trust, and loyalty in the context of access-based consumption.

**Limitations**

Considering different contexts for investigations on psychological ownership (e.g., room rentals, fashion rentals) further investigations on psychological ownership towards owned objects.
Purchasing an object is not necessary to experience feelings similar to ownership.

Besides, companies offering access-based consumption modes may attract new target groups. For instance, consumers, who cannot afford to purchase a car, may experience car ownership through access.

Finally, an intense usage of carsharing may increase future car investment decisions as customers perceive them as “theirs.”
THANK YOU VERY MUCH FOR YOUR ATTENTION!