

Understanding the deterrents to participation for peer-service-providers and customers in triadic collaborative consumption

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**UNDERSTANDING THE DETERRENTS
TO PARTICIPATION
FOR PEER-SERVICE-PROVIDERS AND
CUSTOMERS IN TRIADIC
COLLABORATIVE CONSUMPTION**

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1 Introduction

1.1 Context

It was the late summer of 2016 when I first experienced a collaborative consumption service. I needed to go to Brussels for an internship interview and I chose BlaBlaCar over the rail service. My primary motivation was to save some money since BlaBlaCar was cheaper than rail service. The car was a new Audi Q5 and the driver of the car, also the owner, was a middle-aged finance professional who regularly travelled to Brussels due to his work. I had the scope to have a nice conversation with him and eventually he expressed that his motivation to use BlaBlaCar was to have a companion along his way. Back in 2016, I had little knowledge about this form of service. What I understood was that- BlaBlaCar had a business model that would earn itself revenue, I had an alternative to travel to Brussels paying less, and the driver had a companion while he drives. I was quite convinced that this new form of service could have multi-facade impacts on the society and economy.

The above narrative of this author might seem quite normal in this sharing era when we are taking rides from complete strangers through Uber and sleeping in strangers' beds through Airbnb, although the traditional taxi services and hotels are still existing. But if we look back over the second half of the past century, we were not the same. During the twentieth century, hyper-consumption was a norm and we were defined by what we owned, not what we shared (Leadbeater, 2008). In 1990, American families on average had twice as many as possessions than what they had just 25 years earlier in 1965 (Mooallem, 2009). On the other hand, average American homes have grown from 983 square feet in 1950 to 2,434 square feet in 2005. Surprisingly, the average number of people per American households has declined from 4.5 in 1916 to 2.6 in 2008 (Botsman & Rogers, 2010). According to the book 'Natural Capitalism' authored by Paul Hawken, Amory Lovins, & L. Hunter Lovins (as cited in Botsman & Rogers, 2010), one astonishing fact is more goods were consumed during the last fifty years than that of all the previous generations combined! For about fifty years, our societies have driven us to live beyond our financial and ecological means and this has lead us to a contagious social phenomenon called 'hyper-consumerism' (Botsman & Rogers, 2010). The Great Pacific Garbage Patch- the largest accumulation of ocean plastic in the world floating between Hawaii and California with surface area of 1.6 million square kilometers (an area three times the size of France) could be a good example of our 'hyper-consumerism' (The Ocean Cleanup, 2018).

But over the past decade, we have seen instances of growing consumer awareness on the effects of hyper-consumerism. Consumers' consciousness that infinite consumption based on finite resources does not support welfare has played a major role in this regard (Botsman & Rogers, 2010). In the twenty-first century, increasingly we are defined by reputation, community, and the way we share with each other (Leadbeater, 2008). Social networks, belief in community, environmental concerns, and cost consciousness have urged us to embrace new forms of consumerism (Botsman & Rogers, 2010). This change in attitudes towards consumption has been supported by different forms of non-ownership-based sharing practices (e.g. collaborative consumption) and consumers have been given appealing alternatives of consumption (Hamari, Sjöklint, & Antti, 2015). Alongside, many scholars have argued that the worldwide economic melt-down in 2008 and the rise of information technologies have played vital role in the adoption of these non-ownership-based consumption practices (Bardhi & Eckhardt, 2012; Hamari et al., 2015; Belk, 2014).

These practices vary in their business models, number and type of actors, technologies etc. and thus are referred to as varying terms by different academic scholars e.g. access-based-consumption, collaborative consumption, commercial sharing systems etc. One example of Access-Based-Consumption could be Zipcar where users get access to cars owned by the company based on a membership fee (Bardhi & Eckhardt, 2012). On the other hand, an example of Collaborative Consumption could be Airbnb where 'Airbnb provides an app/online presence that coordinates people seeking short-term accommodations with people who have under-utilized space (e.g., room, apartment) available to be rented'. (Benoit, Baker, Bolton, Gruber, & Kandampully, 2017). According to Benoit et al. (2017)'s framework, Collaborative Consumption is triadic in nature with the participation from the customer (looking for a short-stay accommodation), peer-service-provider (has a spare space), and the platform itself (Airbnb). Also, transaction among these actors is market mediated. Hence, this framework excludes business models like Couchsurfing (no market mediation) and Zipcar (dyadic in nature with only users and the platform).

Whatever the business model, these non-ownership-based consumption practices have indeed disrupted many traditional markets by gaining popularity among consumers. According to PwC's projections, the five key sharing sectors (e.g. travel, car sharing, finance, staffing, and music and video streaming) will increase the global revenues to \$335 billion by 2025 (PwC, 2015). Ride sharing platform Uber has completed 4 billion trips in 2017 alone and has served 75 million riders with 3 million drivers. Each day 15 million trips are made through its

platform (Uber Technologies Inc., 2018). Every year 400,000 hosts are inviting 4 million strangers and letting them sleep at their places for free (Couchsurfing International, Inc., 2018). In 2016 alone, 420 companies have received venture-backed financing of more than \$23.4 billion to power the sharing economy (Boston Consulting Group, 2017). Rachel Botsman argues about collaborative consumption that ‘this could be as big as industrial revolution in the way we think about ownership’ (Fast Company, 2011). According to a Eurobarometer poll in 2016, more than half of all EU citizens knew about collaborative economy and one person in six was already a user (European Commission, 2016).

While the above numbers are compelling, there are enough failure instances that cast shadow over the growth of non-ownership-based consumption practices. Carpooling.com- the German company founded in 2005 which pioneered peer-to-peer carpooling service in Europe struggled to manage customer churn and later was acquired by BlaBlaCar (Täuscher & Kietzmann, 2017). According to a survey conducted by McKinsey & Co, only 2.5 percent urban inhabitants living in German cities use car sharing (McKinsey & Company, 2012). According to an internal data, churn has been an issue and only 25% of drivers of Uber who sign up and pass inspection test stay on a year later (Tech in Asia, 2017). Stayzilla, an Indian accommodation sharing platform with similar business model to Airbnb, announced its closure in 2017 due to its inability to develop both market sides (Täuscher & Kietzmann, 2017).

1.2 Research Motivation

1.2.1 Academic Motivation

Technological enablers (internet, mobile phones, and smart technologies) is regarded as one of the key drivers for non-ownership-based consumption practices (Barnes & Mattsson, 2016). But technology acceptance should not be exclusively regarded as the antecedent of participation in Airbnb and similar services since usage of web and mobile application has become omnipresent. Rather, user behavior and acceptance of sharing services should be considered based on theories and models of social psychology as well (Hawlitschek, Teubner, & Gimpel, 2016). Additionally, as per observations made by Hazée, Delcourt, & Vaerenbergh (2017), there is a research stream based on technology acceptance (and other models) that focuses on the reasons for innovation-adoption, and there is another research stream that criticizes the first one and calls for more attention on the barriers of innovation-adoption. The later stream is supported by Antioco & Kleijnen (2010)’s finding that reasons to resist innovations differ from reasons to adopt innovations (as cited by Hazée et al., 2017).

But academic research focusing on the barriers that hinder the participation of different actors in non-ownership-based consumption practices is lacking (Benoit et al., 2017; Hazée et al., 2017; Hawlitschek et al., 2016). In line with these scholars, the author of this thesis has also observed that there are far too many studies focusing on the reasons of participation than the studies focusing on the barriers. Although research on customer-barriers in access-based-consumption is just emerging (e.g. Hazée et al., 2017), research on barriers in Collaborative Consumption is still lacking and interesting at the same time. In Collaborative Consumption, ‘there exist at least two roles in such systems, providers and consumers, whereas often users take both roles’ (Hawlitschek et al., 2016). Hence, unlike access-based-consumption, barriers in Collaborative Consumption has at least two dimensions- barriers for customers and barriers for peer-service-providers. According to the best knowledge of this author, although there are very few studies on the customer-barriers within Collaborative Consumption, there are almost no studies on the peer-service-providers’ barriers within Collaborative Consumption. This particular research gap in the Collaborative Consumption context needs to be addressed.

1.2.2 Managerial Motivation

All Collaborative Consumption practices heavily rely on four underlying principles and Critical Mass is one of them (Botsman & Rogers, 2010). ‘In social dynamics, critical mass is a sufficient number of adopters of an innovation in a social system so that the rate of adoption becomes self-sustaining and creates further growth’ (Wikipedia, 2018). This definition can be applied to Collaborative Consumption practices to understand their critical mass. For example, Airbnb needs enough hosts (peer-service-providers) and guests (customers) to sustain and provide short-term rental services. The failure example of Stayzilla provided by Täuscher & Kietzmann (2017) was due to the non-existence of critical mass at both supply (peer-service-providers) and demand (customers) sides. Since Collaborative Consumption is triadic in nature, managers need to understand the barriers of both customers and peer-service-providers. Failing to understand the barriers would result in loss of critical mass in the system and hence would pose threats to business operation.

Strategies to promote adoption are different than strategies to reduce rejection (Kleijnen, Lee, & Wetzels, 2009). Hence, only adopting strategies to attract participants to Collaborative Consumption practices is not enough. Managers also need to adopt strategies to reduce barriers to overcome customers’ and peer-service-providers’ churn behaviour. Currently, managers could take refuge to academic research for the strategies to attract

participants. But there is a lack in academic knowledge on how to reduce barriers affecting the peer-service-providers and the customers so that the rejections can be overcome.

1.2.3 The Research Questions

Based on the research motivations, it is apparent that the barriers faced by both the customers and peer-service-providers of Collaborative Consumption need to be explored on empirical level. Hence, at this point the author of this thesis would like to state the research questions this thesis would try to address. The research questions are given below.

RQ 1: *What are the barriers that hinder the participation of peer-service-providers in triadic Collaborative Consumption?*

RQ 2: *What are the barriers that hinder the participation of customers in triadic Collaborative Consumption?*

1.3 Expected Contributions

1.3.1 Academic Contributions

In academia, there is a research gap in understanding the barriers that affects peer-service-providers' and customers' participation in triadic Collaborative Consumption. There are very few researches on customers' barriers in Collaborative Consumption. This thesis hence would try to expand the existing knowledge by exploring new deterrents for customers.

The most important expected-contribution of this thesis lies with peer-service-providers' perspective. Echoing Research Motivation section, to the best knowledge of this author, there is no study yet conducted on empirical level to explore the deterrents for peer-service-provider within triadic Collaborative Consumption. If successful, this thesis could contribute to the academia by adding fresh knowledge (e.g. deterrents) and thus could form the basis for future survey-based quantitative studies.

1.3.2 Managerial Contributions

As stated earlier, any Collaborative Consumption practice highly relies on its critical mass. There are already failure examples of non-ownership-based consumption practices that could not generate enough participants necessary for their survival. For Collaborative Consumption practices, critical mass is even more important since the peers consist both the supply and

demand sides. To achieve critical mass, managers need to ensure that they understand the barriers of both the customers and peers-service-providers. Additionally, as prior research suggests, the strategies targeted to promote adoption are different from the strategies targeted to reduce rejection. Hence, managers need to know the deterrents alongside the factors of participation. This thesis would contribute in this regard. The objective of this thesis is to unravel the deterrents that hinder customers' and peer-service-providers' participation. If successful, this thesis could enlighten the managers about the deterrents so that they can formulate strategies that would encourage both customers and peer-service-providers to participate in Collaborative Consumption.

1.4 Approach

This thesis is organized across 7 chapters. The first chapter above was dedicated to introducing the interest areas of this thesis (context), the research motivations to investigate the interest areas both from theoretical and managerial perspectives, the specific research questions to be investigated, and the expected outcomes from the research both from theoretical and managerial perspectives. The second chapter is dedicated to exploring the existing literatures to find out the right conceptualization of Collaborative Consumption, to report the existing knowledge on customers' and peer-service-providers' motivations and barriers within Collaborative Consumption. The third chapter will explain the research methodology, sample recruitment, sample characteristics, the interview guide, and the basis of data analysis. The fourth chapter is dedicated to reporting the findings of the study in brief. The fifth chapter will discuss the findings in more detail in relation to both the sample and existing literatures. The sixth chapter concludes the thesis with a short summary, theoretical and managerial implications, and the way forward to future research opportunities. The seventh chapter considers sustainability and explains how the findings could contribute to the same. Finally, relevant bibliography and appendices are joined.

2 Theoretical Background

2.1 Towards a Conceptualization of Collaborative Consumption

Over the past decades, there has been a major shift from ‘you are what you own’ to ‘you are what you can access’ (Belk, 2014). This phenomenon has motivated the academic community to dive deep into different forms of non-ownership-based consumption practices. While exploring these practices, different academic researchers have also named them in varying terms including access-based consumption (Bardhi & Eckhardt, 2012), commercial sharing systems (Lamberton & Rose, 2012), collaborative consumption (Botsman & Rogers, 2010; Benoit et al., 2017; Hamari et al., 2015), sharing (Belk, 2014), and many more (Belk, 2014; Benoit, 2017).

Since this thesis specifically aims to operate in Collaborative Consumption space, it is necessary to conceptualize Collaborative Consumption in a manner that would differentiate it from other non-ownership-based consumption practices. A proper conceptualization would be helpful to administer this study to the right direction. The author of this thesis has hand-picked 7 different scientific papers that have conceptualized different non-ownership-based consumption practices. The reasons to analyze these papers are their relevance to and prominence in the subject matter. The following section explores these papers and seeks to find the right conceptualization of collaborative consumption by making comparisons among those.

Belk (2010) makes distinction between sharing and gift giving and marketplace exchange. According to Belk (2014), sharing is derived from both functional reasons and altruistic act. It can be within a family or friends termed as ‘sharing in’, and it can be a one-time act with a relatively stranger termed as ‘sharing out’ (helping someone when he/she asks about a direction or the time). Belk (2014) argues that ‘collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or other compensation’. Since Airbnb and Zipcar promote such coordination of acquisition and distribution of resources, Belk (2014) has cited Airbnb, Zipcar, and RelayRides as examples of Collaborative Consumption. But Couchsurfing is a true sharing since there is no compensation involved. Belk (2014) also states that gift giving is neither sharing nor collaborative consumption, since there is always transfer of ownership involved. Although many websites claim to offer ‘car sharing’ or ‘space sharing’, these websites are actually “Pseudo Sharing” because of the presence of transaction (Belk, 2014). Airbnb, Zipcar, and RelayRides do not have the same business

models. While Airbnb and RelayRides are peer-to-peer platform, Zipcar itself owns the cars to share among users based on fees. Hence further distinction between their models is needed which Belk (2014) did not offer.

Lamberton & Rose (2012) extends the classification of shared goods by illustrating Typology of Sharing Systems based on two considerations- rivalry and exclusivity. By doing so, they try to sort out different sharing contexts by assigning them to 4 distinct quadrants. Quadrant 1 (public goods sharing) holds for lower exclusivity and lower rivalry with the examples of public parks, roads, and schools. Quadrant 2 (access/club goods sharing) accounts for lower rivalry and higher exclusivity with the examples of private clubs or investment clubs. Quadrant 3 (open commercial good sharing) explains lower exclusivity and lower rivalry with the examples of car sharing, bike sharing etc. Quadrant 4 (closed commercial goods sharing) accounts for higher exclusivity and higher rivalry with the examples of cell phone sharing, health co-operatives (Lamberton & Rose, 2012). Lamberton and Rose (2012) cites Zipcar as an example of a commercial sharing system which clearly contradicts with Belk (2014). **Figure 2-1** captures the Typology of Sharing Systems.

Figure 2-1 Typology of Sharing Systems (Taken from Lamberton & Rose, 2012)

Typology of Sharing Systems		
	Lower Exclusivity	Higher Exclusivity
Lower Rivalry	Quadrant 1: Public Goods Sharing Access to the sharing system is generally open to anyone by virtue of citizenship or location. Underlying goods are generally nondepletable, assuming ongoing maintenance, and one user's consumption does not rule out another's simultaneous consumption. <ul style="list-style-type: none"> •Public parks •Public roads •Public schools •Public television or broadcasting •World Wide Web •Open-source software 	Quadrant 2: Access/Club Goods Sharing Access to the sharing system is restricted to people with certain status, characteristics, relationships to other sharers, or donation ability. However, the underlying good in question is very difficult to deplete, either because membership is restricted to a sustainable number or due to the nature of the good. <ul style="list-style-type: none"> •Country clubs/private clubs or restaurants •Church recreation facilities •Book clubs •Investment clubs •Community supported agriculture groups: http://www.localharvest.org/csa/
Higher Rivalry	Quadrant 3: Open Commercial Goods Sharing Access to the sharing system is generally open to anyone who can pay the entry fee, but there are very few other limits on who may participate. One consumer's use of a unit of the shared good makes it unavailable for another consumer to use. <ul style="list-style-type: none"> •Machinery rings: http://www.ramsak.co.uk/ •Tool libraries: http://www.borrowtools.org/ •Food banks: http://www.harvesthope.org/ •Food co-ops (assuming open membership): http://foodcoop.com/ •Bike sharing: https://www.niceridemn.org/ •Time-shares: https://www.rci.com/RCI/ •Fractional ownership: http://www.netjets.com/ •Car sharing: http://www.zipcar.com/ 	Quadrant 4: Closed Commercial Goods Sharing Access to the sharing system is restricted to people with certain status, characteristics, relationships to other sharers, or donation ability. One consumer's use of a unit of the shared good makes it unavailable for another consumer to use. <ul style="list-style-type: none"> •Health maintenance organizations: http://www.cigna.com/our_plans/medical/hmo/for_you.html •Health co-operatives: http://mychristiancare.org/medi-share/ •Surrogacy banks: http://www.circesurrogacy.com/ •Cell phone sharing plans: http://www.verizonwireless.com •Frequent-flyer-mile sharing plans: http://www.usairways.com/en-US/dividendmiles/programdetails/purchasemiles/default.html

Bardhi & Eckhardt (2012) coins the term access-based-consumption in their study with the definition ‘transactions that may be market mediated in which no transfer of ownership takes place’. There are differences between access and the notion of sharing (Belk, 2010), except for their similarities in non-transferable ownership. One of the differences is while sharing is motivated by altruistic or prosocial acts, access is derived from economic exchanges and reciprocal benefits (Bardhi & Eckhardt, 2012). Over the time, access has moved from traditional mode (e.g. renting) to more modern modes (e.g. access). Bardhi & Eckhardt (2012) identifies 6 dimensions that encompass various access-based consumptions. Among the 6 dimensions, the ‘market mediation’ dimension is of crucial interest of this thesis author. The dimension ‘market mediation’ states both for-profit and non-profit access-based consumption. In citing an example for non-profit access, they have cited LandShare, and Airbnb as an example of for-profit access. Bardhi & Eckhardt (2012) has used Zipcar as a case to study access-based consumption in this study. Since Zipcar, Airbnb and, LandShare have very distinctive features in terms of market mediation, a clear differentiation is lacking in this study of Bardhi & Eckhardt (2012).

Hamari et al., (2015) investigate motivation to participate in Collaborative Consumption. While doing so, they have defined Collaborative Consumption as ‘the peer-to-peer-based activity of obtaining, giving, or sharing the access to goods and services, coordinated through community based online services’. They consider sharing economy as an umbrella concept that encompasses other phenomenon including Collaborative Consumption. Their conceptualization states that Collaborative Consumption is access-based rather than ownership-based, and Collaborative Consumption specifically operates in peer-to-peer space. To understand the scopes of Collaborative Consumption, Hamari et al. (2015) mapped 254 Collaborative Consumption websites. They have separated these 254 websites into two categories according to the mode of exchange: access over ownership and transfer of ownership. Access over ownership accounts for renting, and lending while transfer of ownership accounts for swapping, donating, and purchasing of used goods. The author of this thesis finds this mapping contradictory to the works of other scholars. First, transfer of ownership (169 of 254 websites mapped) is not considered as a characteristic of either sharing or access-based consumption. Hence, this mapping directly contradicts both with Belk (2014) and Bardhi & Eckhardt (2012). Second, Hamari et al. (2015) have cited Couchsurfing as an example of Collaborative Consumption. According to Belk (2014), Collaborative Consumption occupies the middle ground between true sharing and exchange. Since there is

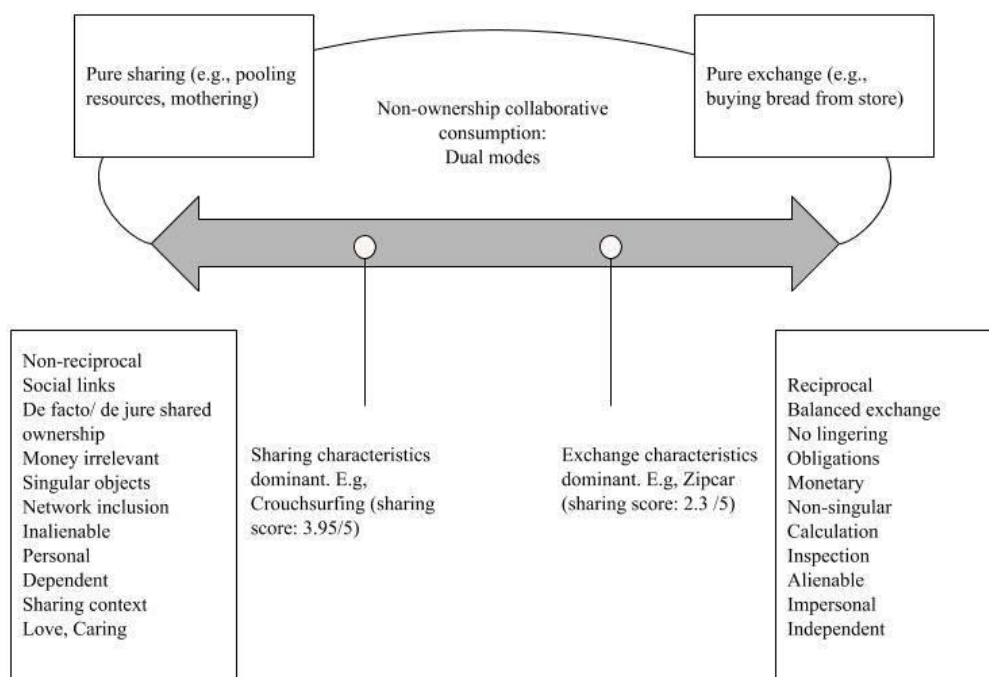
no compensation involved (true sharing) in Couchsurfing, mapping it by Hamari et al. (2015) as Collaborative Consumption contradicts with Belk (2014). Third, Hamari et al. (2015) give examples of Zipcar and Airbnb as Collaborative Consumption which conform with Bardhi & Eckhardt (2012). But further distinctions are needed since they differ in market mediation.

According to Botsman & Rogers (2010), social lending, swap trading, car sharing, bartering, co-working, peer-to-peer rental, CouchSurfing, tool exchange, clothing swap- all these are examples of Collaborative Consumption. They organize all these forms of Collaborative Consumption into three systems- product service systems, redistributed markets, and collaborative lifestyles. Product Service Systems (PSS) encompasses the services ‘that enable multiple products owned by a company to be shared, or products that are privately owned to be shared or rented peer-to-peer’. On the other hand, Redistribution Markets facilitate the used goods to be ‘redistributed from where they are not needed to somewhere or someone where they are’. Redistributed marketplaces can be entire based on free exchange or based on coins or cash. Freecycle is cited as an example of redistributed markets. The third system Collaborative Lifestyles encompasses sharing or exchanging of less tangible assets e.g. space, skills (Botsman & Rogers, 2010). The first category of Collaborative Consumption, PSS, matches with the Zipcar centric access-based-consumption conceptualization of Bardhi and Eckhardt (2012). The author of this thesis identifies contradiction between Botsman & Rogers (2010) and the works of Belk (2014). First, they contradict with Belk (2014) with the fact that according to Belk (2014), if there is no compensation involved the practice is more like a true sharing, not a Collaborative Consumption whereas Botsman and Rogers (2010) identifies LandShare as an example of Collaborative Consumption. Belk (2014) also criticizes Botsman & Roger (2010)’s conceptualization of Collaborative Consumption as to be “Too Broad” since this conceptualization ‘mixes marketplace exchange, gift giving, and sharing’. Second, LandShare and Airbnb have distinct market mediation features. While Botsman and Rogers (2010) accurately recognizes Airbnb as an example of Collaborative Consumption, they did not offer any market mediating differentiating criteria upon which we can distinguish LandShare and Airbnb.

Habibi, Davidson, & Laroche (2016) state that most of the conceptual and empirical research do not distinguish among various forms of non-ownership-based consumption practices. According to them, a subtle change in the context of the programs may result in fluid movement of these programs along the bipolar natures- exchange or sharing. Based on the works of Belk (2010, 2014), Habibi et al. (2016) offers a Sharing-Exchange Continuum which

calculates the sharing scores of sharing programs and then position them on the continuum. The continuum has two extreme points- exchange and sharing. While sharing contains characteristics such as nonreciprocal, money irrelevant, love and caring, social links etc., the exchange contains reciprocal, balanced exchange, monetary, calculation etc. as characteristics. According to this continuum, Couchsurfing is positioned more to the sharing side since it has dominant sharing characteristics. On the other hand, Zipcar is positioned more to the exchange side since there are balanced exchanges and high calculation involved. In this sense, Zipcar seems similar to traditional car rental services (Habibi et al., 2016). Echoing to Belk (2014), Habibi et al. (2016) state that collaborative consumption occupies middle ground between true sharing and true exchange.

Figure 2-2 Sharing-Exchange Continuum (Adapted from Habibi et al., 2016)



Benoit et al., (2017) argues that there is no formal conceptualization of Collaborative Consumption in the academic research. Hence, they provide a framework that conceptualizes Collaborative Consumption as a triadic exchange among the customers, peer-service-providers, and the platform providers. This framework takes into consideration three characteristics of Collaborative Consumption: 1. the number and type of actors (dyadic or

triadic), 2. the nature of the exchange (transfer of ownership), and 3. directness of exchange (market mediation). Based on these characteristics, different exchange practices can be separated from one another. According to this framework, Renting is dyadic, there is no ownership transfer, and the exchange is mediated through market mechanism. Access-based services are similar to Renting and are dyadic between provider and customer, there is no ownership transfer, and also mediated by market. Sharing or co-owning can be dyadic or more and happens mostly within families and friends, there is no ownership transfer but sometimes shared ownership, and exchange is mediated through social mechanism rather than market mechanism. Collaborative Consumption has all the three characteristics. It needs to be triadic, there should be no ownership transfer, and should be mediated through market mechanism (Benoit et al., 2017). The beauty of this framework is that it clearly identifies the examples of different non-ownership-based consumption practices based on the characteristics. For example, Zipcar is an access-based service since the cars are owned by the platform and shared by customers. So, the relationship between the actors is dyadic. Zipcar does not involve ownership transfer and the customers pay fees to the platform provider. On the other hand, Airbnb is an example of Collaborative Consumption since there are three types of actors e.g. the platform provider, the hosts, and the guests which means the relationship is triadic, there is no ownership transfer involved, and the exchange is market mediated e.g. the platform takes a commission and the host receives the rent. Similarly, Uber can be described as Collaborative Consumption using the three characteristics. According to this framework, now we are able to identify Couchsurfing as sharing since the last characteristic market mediation is absent.

In the below, **Table 2-1** summarizes all the seven conceptualizations, related definitions, examples, and their weaknesses and contradictions.

Table 2-1 Summary Table of Conceptualization

Author	Definition/ Theory	Example	Contradiction/ Lacking
Belk (2014)	Collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or	Airbnb, Zipcar, Relayrides	Further distinctions among the business models lacking
Lamberton & Rose (2012)	Commercial Sharing System is marketer-managed systems that provide customers with the opportunity to enjoy product benefits without ownership	Zipcar	
Bardhi & Eckhardt (2012)	Transactions that may be market mediated in which no transfer of ownership takes place	Zipcar, LandShare, Airbnb	Further distinctions among the business models lacking
Hamari, Sjöklint, & Ukkonen (2015)	Collaborative Consumption is the peer-to-peer-based activity of obtaining, giving, or sharing the access to goods and services, coordinated through community based online services	Couchsurfing, Zipcar, Airbnb	Contradicts with Belk (2014) and Bardhi & Eckhardt (2012)
Botsman & Rogers (2010)	1. Product Service Systems (PSS) enable multiple products owned by a company to be shared, or products that are privately owned to be shared or rented peer-to-peer. 2. Redistribution Markets facilitate the used goods to be 'redistributed from where they are not needed to somewhere or someone where they are' 3. Collaborative Lifestyles encompasses sharing or exchanging of less tangible assets e.g. space, skills	LandShare, Airbnb	1. Contradicts with Belk (2014) 2. Further distinctions among the business models lacking
Habibi, Davidson, & Laroche (2016)	Sharing-Exchange Continuum	1. Airbnb- Collaborative Consumption 2. Couchsurfing- sharing dominant 3. Zipcar- exchange dominant	
Benoit, Baker, Bolton & Kandampully (2017)	Triadic Framework of Collaborative Consumption	Uber	

After reviewing several prominent academic literatures, the author of this thesis thinks that the framework developed by Benoit et al. (2017) gives the most proper conceptualization of Collaborative Consumption. This also helps to differentiate Collaborative Consumption from other contemporary notions e.g. access-based services, sharing. Hence, this very framework would be used to administer the thesis to the right direction.

2.2 Customers' Motivation in Collaborative Consumption

Whether a pure dyadic framework (Bardhi & Eckhardt, 2012) or a triadic framework (Benoit et al., 2017) is used to explore access-based-services or collaborative consumptions, we have seen that customers are one of the key actors in these consumption contexts. In the below, the factors which influence customers' motivation to participate in Collaborative Consumption practices are reported.

Hamari et al. (2015) in their quantitative study hypothesized Enjoyment, Sustainability, Economic Benefits, and Reputation to see their effect on customers' motivation to participate in Collaborative Consumption. Not just motivation, they also tried to test if the motivation were translated to actions by the customers. The results show that Sustainability (optimized economic, social, and environmental consequences) motivates customers to participate in Collaborative Consumption but does not translate into actions. On the other hand, perceived Enjoyment (derived from the collaborative consumption activity itself e.g. contributing to open-source online projects) has effects on both motivation and action. Reputation (being praised by the like-minded people for Collaborative Consumption activities) does not have effects on either motivation or action to participate in Collaborative Consumption. Expected economic benefits does not have direct effects on motivation to participate in Collaborative Consumption but significantly influence customers to take actions (Hamari et al., 2015).

Based on a preliminary qualitative study, Moeller & Wittkowski (2010) identifies 6 determinants of customers' motivation to prefer non-ownership mode of consumption. These determinants are: importance of possession, experience orientation, price consciousness, convenience orientation, trend orientation, and environmentalism. Later, a quantitative study administered among a sample of customers of an online peer-to-peer renting platform finds that only three of these determinants have significant effects on non-ownership mode of consumption. Since the study was administered on a platform that is similar to triadic framework (Benoit et al., 2017), these findings are also applicable for Collaborative Consumption. Importance of possession had significant negative effect on customers'

preference for non-ownership mode of consumption. It implies that customers still ‘attach importance to possession’. Convenience had significant positive effect on non-ownership mode of consumption which implies that ownership is associated with burdens, and convenience motivates customers to prefer non-ownership mode of consumption. Similarly, Trend Orientation also had significant positive effect and thus it appears that trend-conscious customers are motivated to prefer non-ownership mode of consumption to ownership. The other three determinants- experience orientation, price consciousness, and environmentalism did not have any effect on Collaborative Consumption customers (Moller & Wittkowski, 2010).

Habibi et al. (2017) conducted two studies to understand if materialism has any effect on customers’ motivation to use sharing-based programs cross culturally and if it has, whether transformational or utilitarian factors mediate the effect. The first study was administered among American and Indian users of Couchsurfing and it identified materialism having positive effect on customers’ willingness to participate in sharing-based program. The second study was operated among both the American and Indian users of Kangaride, a peer-to-peer online sharing-based service that connects drivers and riders. Since Kangaride has similar triadic framework of Collaborative Consumption, this second study warrants attention. The second study reveals that, for American customers, transformational expectations have mediating effect on willingness to participate in sharing-based program. Transformational expectations have four dimensions- self (e.g. respect from other people), relational (e.g. better relationship with other), hedonic (e.g. having more fun), and efficacy (e.g. being more effective in daily life). On the other hand, perceived utility (convenience, availability, and flexibility) does not have mediating effect on the same. For Indian customers, perceived utility has mediating effect on willingness to participate in sharing-based program rather than that of transformational expectations.

Tussyadiah & Pesonen (2016) studied the drivers that motivate customers to use peer-to-peer accommodation service which is similar to the triadic Collaborative Consumption framework suggested by Benoit et al. (2017). The quantitative study was administered among American and Finnish customers. Customers put forwards two drivers behind their motivation to use peer-to-peer accommodation services. First, Social Appeal, described as ‘motivation to get to know, interact, and connect with local communities, and to experience destinations as a local’, drives both the American and the Finnish customers. Secondly, Economic Appeal, described as ‘getting quality accommodation with lower cost’, drives customers across

America and Finland (Tussyadiah & Pesonen, 2016). The study also reveals that, Both American and Finnish customers put greater emphasis on Economic Appeal (cost savings) than Social Appeal when expressing their future intention to use peer-to-peer accommodation services again. On a more granular analysis, Economic Appeal is significantly associated with American younger travelers providing evidence that they look for lower-cost accommodation. On the other hand, in terms of age, older Finnish customer put forward Social Appeal as their motivation to use peer-to-peer accommodation services (Tussyadiah & Pesonen, 2016).

Unlike Tussyadiah & Pesonen (2016), Möhlmann (2015) conducted two quantitative studies. The first study was administered among the users of a B2C sharing setting which is similar to access-based-service (Bardhi & Eckhardt, 2012). The later study was conducted among the users of peer-to-peer accommodation sharing service which is similar to the triadic framework of Collaborative Consumption (Benoit et al., 2017). The second study is obviously the prime interest of the author of this thesis. Möhlmann (2015) developed 10 hypotheses for each of the studies based on the same determinants of customers' motivation to use access-based-service or Collaborative Consumption service. These 10 determinants are: community belonging, cost savings, environmental impact, familiarity with the service, internet capability of the service, service quality, smartphone capability, trend affinity, trust, and lastly utility (Möhlmann, 2015). The first study (the case of access-based-service) reveals that 5 out of 10 determinants have significant effect on the customers' motivation to use access-based-service. These are cost savings, familiarity, service quality, trust, and utility. On the other hand, the second study (the case of Collaborative Consumption) reveals 4 determinants to have significant effect on the customers' motivation to use Collaborative Consumption. These are cost savings, familiarity, trust, and utility. Surprisingly, environmental impact did not have significant effect on customers' motivation in any of the studies, as opposed to the finding of Hamari et al. (2015). Trend affinity also did not have significant effect on customers' motivation in both the studies, as opposed to the finding of Moller & Wittkowski (2010).

2.3 Customers' Barriers in Collaborative Consumption

Hawlitcshek et al. (2016) tried to find the impediments that explain the reasons why non-users of peer-to-peer rental services do not participate. The authors posit that since TAM (Technology Acceptance Model) theories only take technology acceptance as the determinant of the use of that new technology, it is better to study peer-to-peer sharing services (e.g. Airbnb) on the basis of Theory of Planned Behavior (TPB) (Hawlitcshek et al., 2016). Hence, the authors consider psychological and sociological factors in studying the non-user's refusal of peer-to-peer sharing services. Based on previous literatures and a qualitative study, they identify 24 motives that explain why users use and non-users do not use peer-to-peer rental services. Only 6 motives have been found to have significant effect on the non-users why they do not participate in peer-to-peer rental services. These are: Effort Expectancy (e.g. it is cumbersome to participate in sharing activities), Independence through Ownership (e.g. ownership increases my independence from others), Prestige of Ownership (e.g. people with many possessions have more prestige than those with less), Privacy (e.g. it feels uncomfortable to be seen by others on sharing platforms), Process Risk (e.g. engaging in sharing constitutes a legal risk to me), and lastly Resource Scarcity (e.g. resources are often unavailable when I want to use them) (Hawlitcshek et al., 2016).

Tussyadiah & Pesonen (2016) also studied the barriers that deter customers to use peer-to-peer accommodation service similar to the triadic Collaborative Consumption framework suggested by Benoit et al. (2017). The study was administered across both American and Finnish non-users of such services. American customers put forward three barriers in their participation in the peer-to-peer accommodation services. These are: Trust, Efficacy, and Cost. American customers express their distrust to both the hosts (privacy and safety concerns) and the platform (e.g. transactions). On the other hand, lack of knowledge how the system works constitutes the efficacy barrier. The sample of American customers also do not use the service since the perceived cost savings is not proved to be worthy to them. The Finnish customers put forward two barriers. These are: Trust and Efficacy. While trust explains Finnish customers' distrust towards the service and the benefits, the efficacy explains their lack of knowledge about how peer-to-peer system works (Tussyadiah & Pesonen, 2016).

Table 2-2 synthesizes the above discussion and reports the customers' motivations and barriers in triadic Collaborative Consumption practices.

Table 2-2 Customer' Motivation and Barriers in Prior Research

Customers Motivation to Participate in Collaborative Consumption
Sustainability ¹
Perceived Enjoyment/ Hedonic ^{1, 3}
Expected Economic Benefits/ Utility/ Economic Appeal/ Cost Savings ^{1, 3, 4, 5}
Convenience (Burdens of Ownership)/ Efficacy ^{2, 3}
Trend Orientation ²
Respect from other people ³
Better relationship with others/Social Appeal ^{3, 4}
Trust ⁵
Familiarity ⁵
 Customers Barriers to Participate in Collaborative Consumption
Effort Expectancy ⁶
Independence through ownership ^{6, 2}
Prestige of ownership ⁶
Privacy ^{6, 4}
Process risk/ Efficacy ^{6, 4}
Resource scarcity ⁶
Trust ⁴
Cost ⁴
 Note: ¹ Hamari et al. (2015); ² Moller & Wittkowski (2010); ³ Habibi et al. (2017); ⁴ Tussyadiah & Pesonen (2016); ⁵ Möhlmann (2015); ⁶ Hawlitschek et al. (2016)

2.4 Peer-Service-Providers' Motivation in Collaborative Consumption

According to Benoit et al. (2017)'s triadic framework of Collaborative Consumption, peer-service-provider is one of the actors besides the customers and the platform providers. In fact, one of the key differentiators between other dyadic frameworks of non-ownership-based consumption (e.g. access-based-consumption) (Bardhi & Eckhardt, 2012) and the triadic framework is the presence of peer-service-providers. While numerous numbers of previous studies focused on the customers, there are surprisingly very few studies which has focused on the peer-service-providers in identifying their motives.

Ikkala & Lampinen (2015) studied what motivates people to participate in 'network hospitality' based on Couchsurfing context. To do so, the authors administered the qualitative study among the Airbnb hosts. They have found two factors that motivate Airbnb hosts in their participation in network hospitality, which is a clear form of Collaborative Consumption. First, financial gains motivate host participation. But in most of the cases, the gains do not contribute to cover unavoidable living expenses. Rather, the gains are 'nice extra' to the hosts. Second, Airbnb hosts participate due to their social motives (e.g. meeting new people from around the world). The social motive can also be explained as an escape from daily routine-life by receiving guests. Although one might opt-in as a host due to financial gains, he/she might appreciate the scopes of social interaction more than the financial gains as he/she moves through adoption stages. Additionally, hosts also may find a nice rating or a handwritten message by the guests as rewarding resulting from some extra efforts (e.g. putting flower or candy on the table before the guests arrive) by the hosts. Although money may work as an important motive, it may help hosts to accomplish desired social interactions (e.g. when to receive guests, who to receive etc.). Also, the presence of monetary exchange may help hosts to restrict the relationships from moving towards 'making new friends' or lasting social relationships (Ikkala & Lampinen, 2015).

Hawlitschek et al. (2016) conducted a quantitative study among the providers of peer-to-peer sharing services to explore their motivations behind participating in the same. There are 8 motives behind why service providers would engage in peer-to-peer sharing services. These are: Enjoyment (e.g. I enjoy helping others by sharing my resources), Income (e.g. sharing offers me an additional source of income), Knowledge (e.g. I am familiar with sharing), Modern Lifestyle (e.g. to me, sharing is an expression of a modern life style), Sense of Belonging (e.g. I feel like a member of a community when sharing), Social Experience (e.g. I meet interesting people through sharing), Social Influence (e.g. people whose opinions I value

prefer that I share), and lastly Thriftiness (e.g. Sharing allows me to lower my expenses) (Hawlitschek et al., 2016).

Benoit et al. (2017) has cited Entrepreneurial Freedom (besides economic and social motives) as a motive behind peer-service-providers' participation in Collaborative Consumption. Collaborative Consumption enables someone to decide 'when and how' to engage in sharing activities which traditional job market do not offer. Collaborative Consumption also has been a key to replace a 'lost income' or to include additional sources of income (Benoit et al., 2017).

2.5 Peer-service-providers' Barriers in Collaborative Consumption

Although several scholars (Benoit et al., 2017; Mohlmann, 2015; Hamari et al., 2015; Moller & Wittkowsky, 2010 etc.) have already posited that academic research is just emerging due to the novelty of the phenomenon, the gap in research efforts between the ones focusing on customers' and peer-service-providers' motivation and the ones focusing on their barriers is surprising. According to the best knowledge of the author of this thesis, there is almost no evidence of study that solely focused on the resistance/barriers of the peer-service- providers. Hence, this thesis would try to address this research gap by unraveling the deterring factors that hinder customers' and peer-service-providers' participation within triadic Collaborative Consumption.

3 Research Design

3.1 Method

To decide on which particular research method should be used, the author of this thesis has consulted with other literatures (Moller & Wittkowski, 2010; Ikkala & Lampinen, 2015; Hazée et al., 2017) that have studied customers' barriers and motivation in non-ownership-based consumption practices. These specific literatures have used interviews as their methods. Interviews are considered most appropriate method whenever little is known about an emerging phenomenon and deeper understanding of an individual's experience and beliefs is required. Among the three fundamental types of interviews (structured, unstructured, and semi-structured), semi-structured interviews allow flexibilities so that the interviewer could make follow-up questions to better understand an individual's experience and underlying perception (Gill, Stewart, Treasure, & Chadwick, 2008). Hence, this study uses in-depth semi-structured interviews as its research method.

With reference to the conceptualization section of this thesis, Airbnb bears all the characteristics of Benoit et al. (2017)'s triadic framework of Collaborative Consumption. Hence, the author of this thesis has conducted this study among Airbnb hosts and customers. 'Founded in 2008, Airbnb is a global travel community that offers magical end-to-end trips, including where you stay, what you do and the people you meet' (Airbnb, Inc., 2018). Simply put, Airbnb is the largest online community of peer-to-peer short-term rentals. As of now, Airbnb is operating in more than 191 countries, in 81000 cities worldwide, with over 5 million listings on its platform. Over 300 million guests have been hosted through Airbnb listings since 2008 (Airbnb, Inc., 2018).

3.2 Sample Recruitment and Characteristics

3.2.1 Recruitment

Since this thesis focuses on the barriers that may hinder the participation of both the customers and peer-service-providers, special care has been taken in recruiting the sample so that the individual participant could shed lights on the barriers from both the perspectives. The author of this thesis has employed Purposive Sampling for this study since this sampling technique helps to deliberately choose participants based on their certain qualities (Etikan, Musa, & Alkassim, 2015). The participants were recruited in three ways.

First, the author of this thesis made free-of-cost announcements on the social media groups and university's online portal to find potential interested participants. The announcement contained the objective of the interview-request (master-thesis), a brief description of the required criterion (bad experience with Airbnb as a peer-service-provider), an estimated duration of the interview (40-60 minutes), and a request to contact the author personally if someone was interested. Once interested potential participants contacted personally, the author initiated informal conversation with the potential participant to check if they would authentically fit in the required criterion (bad experience as a peer-service-provider), if they were also interested in sharing their bad experience/perception about Airbnb from a customer perspective. With this process, the author could filter the opt-in requests from the participants in a way so that a single potential participant could provide insights on the both barriers from peer-service-provider and customer perspectives. This recruitment process provided the author with 3 participants.

Second, the author has used his professional network within his internship workplace to find the potential participants. To do so, the author has engaged in informal conversation with his colleagues on the official communication channel (Slack), in the dinning space during lunch break etc. to see if they would fit for the interview criteria (able to provide insights on the barriers both from peer-service-provider and customer perspectives) and if they would be interested in the interviews. The author was able to recruit 2 participants in this way.

Third, the author requested participants to identify potential participants who would share the characteristics necessary for this study. The author then proactively contacted those persons and could recruit one participant through snowball sampling (Hazée et al., 2017).

3.2.2 *Characteristics*

Thanks to the Purposive Sampling based recruitment, the participants share some common characteristics in terms of their involvements with Airbnb. Among 6 participants, 5 participants have already hosted guests in their houses for at least once and one participant never hosted through Airbnb. Among the 5 participants that have hosted through Airbnb, 2 participants have stopped hosting after their first experience, 1 participant stopped hosting but has recently started hosting again, 1 participant has stopped hosting in the place she is living but is continuing hosting in another property she owns (partially hosting), and 1 participant has been hosting for several years in multiple properties. From the customer perspective, all the 6 participants have been using Airbnb as guests, but their usage propensities vary according to

their situations. None of them has completely stopped using Airbnb as a guest. In line with Hazée et al., (2017)'s study, the participants in this study also are in different adoption states (lost, actual, potential). Additionally, the existence of churned-back host (1 participant who stopped hosting but has recently started hosting) is an interesting dimension in the sample.

The participants have diverse demographic characteristics. The participants' ages are between 21 and 40. 5 participants are living in Belgium and 1 participant is living in the Netherlands. 3 participants are employed, and 3 participants are university-level students. 2 participants are married and are living with their spouses, 1 participant is cohabiting, 1 participant is single, 1 participant is in a relationship but living alone in her property, and 1 participant's civil or relationship status is unknown to this author. Among 6 participants, 5 are female and one is male.

Table 3-1 summarizes the demographic information of the participants along with their adoption state both from peer-service-provider and customer perspective.

Table 3-1 Summary of Participants

Participant Name^a	Age	Gender	Profession	Civil/relationship status	Adoption State Peer-service-provider	Adoption State Customer
Sarah M	40	Female	Employed	Unknown	Churned-back	Actual
Pamela B	28	Female	Master Student	Cohabiting	Lost	Actual
Mawghan M	36	Female	Employed	Married, living with spouse	Actual	Actual
Emma R	21	Female	Master Student	Sharing apartment with other students	Lost	Actual
Agnieszka L	38	Female	Employed	Living alone	Partially lost, partially hosting	Actual
Mehedi M	29	Male	PhD Student	Married, living with spouse	Non-user	Actual

Note: ^aOnly the acronym of participants' family name is given to protect the identity and confidentiality

3.3 Interview Guide

The interview guide was created based on the two research questions in hand- 1) the barriers for peer-service-providers, and 2) the barriers for customers (Knight, 2013). These two broader research questions helped to formulate the interview questions necessary to explore the insights from the participants. At first, initial draft questions were formulated (e.g. why did you stop hosting?). Later, the questions were transformed into keywords (e.g. reason to avoid hosting). When all the possible questions were transformed into keywords, the interview guide turned into a guide with only keywords and no full-sentence questions. This gave the author of this thesis flexibilities in asking questions to the participants. Although the guide had a logical flow, there were no sequence numbers in the guide (Knight, 2013). By this, the author could easily move along the interview guide back and forth in the times when the conversation did not follow the expected flow.

As stated earlier, the author of this thesis engaged in informal conversation with each participant prior to the formal interview session. The small sample size has helped in this regard to know about the participants' adoption state (churned-back, actual, lost etc.) even before the final sessions. This has helped the author to make little adjustment/change in the interview guide based on participant's adoption state.

Also, the first interview gave insights on how the interview guide was performing. Based on the insights, the author adapted the interview guide accordingly to explore more information from the participants. For example, the author conducted the maiden interview with Sarah M. After the interview, the author realized that more information could have been explored if 'projective technique' was used. Projective techniques are used in the in-depth interviews to unravel underlying perception of a participant about a third-person when the participant is less likely to respond to specific question about him/herself (Sarstedt & Mooi, 2014). The author later adjusted the interview guide with projective-technique-questions for the later interviews. Thus, the interview guide went through iterative changes over the time.

The interview guide consisted of 4 parts. In the first part, the author introduced himself and communicated the objectives of the interview. The author also communicated the welfare of the participant (e.g. 'your identity will remain confidential', 'you can skip the question anytime if you feel uncomfortable with that question' etc.) (Knight, 2013).

The second part consisted of questions related to participants' general hosting experience (e.g. 'how many times did you host through Airbnb?', 'what was the property type?'). Later, key questions were asked regarding the hosting experience (e.g. 'why did you

stop hosting?’, ‘how did you feel when that happened?’). With these questions, the author tried to understand the key barriers that the participant was facing in case of hosting guests through Airbnb. At the end of this part, the author applied ‘projective technique’ to understand participants’ deep-underlying perceptions about the barriers in hosting through Airbnb (e.g. ‘since you are experience in hosting, could you please tell me why more people are not hosting?’).

The third part consisted of questions related to participants’ involvement with Airbnb as a customer (e.g. ‘how often do you use Airbnb when you travel?’). Since all the participants for this study were in the ‘Actual’ adoption state, later questions were asked around different situations the participants have stated (e.g. ‘why do you take Airbnb only when you are on vacation?’, ‘why not when you are on business trips?’) or have not stated (e.g. ‘what do you take when you travel alone, an Airbnb or a traditional hotel?’). Like in the second part, ‘projective technique’ also was applied in this part to explore the deep-underlying perceptions of the participants about why someone would not use Airbnb when they travel.

In the final part, the participants were asked if they would like to add anything that he/she might have missed. The interviews ended with questions on participants’ demographic characteristics (e.g. education, age etc.)

The interview guide thus was formulated to gain insights on participants concerns, perceptions, and experiences (Hazée et al., 2017). Projective technique has been very effective for this study in the cases when the author was struggling to get meaningful information from the participants. Probes and follow-up questions had been an integral part of the interview guide to motivate the participants in providing more information and keeping them on track (e.g. ‘This is interesting. Can you please tell me more about it?’) (Knight, 2013). The final version of the interview guide is given in **Appendix A**.

3.4 Data Analysis

3.4.1 The Data

The author has interviewed the participants both face-to-face and with the help of social-network-based communications application (Facebook Messenger). The interviews have varying durations- from 18 minutes to 35 minutes. The average duration of the interviews is thus 28.5 minutes.

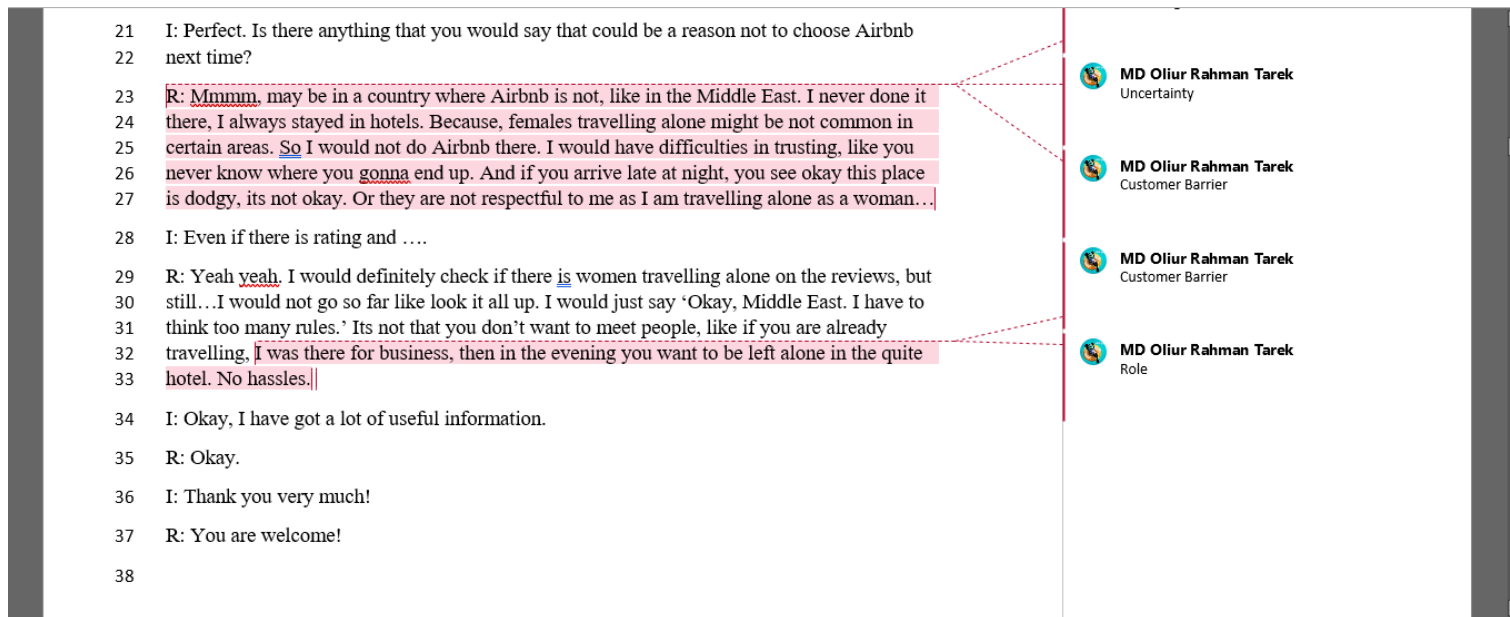
3.4.2 *The Analysis*

Before the analysis phase, all the interviews have been audio-recorded and then transcribed verbatim (Hazée et al., 2017). The transcription produced 32 pages of texts. The interview transcript is given in the **Appendix B**.

The data was analyzed using Thematic Analysis as suggested by Braun & Clarke, 2008. Thematic analysis involves ‘reading, assessing, and identifying emerging themes and categories that organize and describe data in detail’ (Hazée et al., 2017). Although there are two distinct ways of thematic analysis- inductive and deductive, the author of this thesis has used both approaches (a hybrid approach) simultaneously for this analysis (Fereday & Muir-Cochrane, 2006). There are two reasons for this. First, as the author reviewed the existing literatures that have explored customers’ barriers, the author gained understanding about constructs (e.g. privacy) prior to the analysis. This has influenced the author to apply ‘Deductive Approach’ during the analysis. For example, ‘privacy’ has already been theorized by hypothesis-testing as a barrier for customers in their participation in Collaborative Consumption (Hawlitschek et al., 2016). Second, there are constructs (both in case of customers’ barriers and peer-service-providers’ barriers) that were not previously explored by academic research (e.g. flexibility issue as peer-service-provider’s barrier). For this type of situations, the author has applied a more bottom-up ‘Inductive Analysis’ (Braun & Clarke, 2008). The analysis process is described below.

First, codes (labels) were applied to the data extracts that contained interesting features related to the interest area of this thesis. Since the author himself collected and transcribed the data, the author had to read and re-read the data and thus had prior knowledge about the data (Braun & Clarke, 2008). This made the coding process faster. Each data extract had two levels of coding. The first level coding was to indicate if the data extract was about customers’ or peer-service-providers’ barrier. The second level coding was more specific to the barrier itself. The codes to the data extracts were recorded by using the ‘Comment’ function of Microsoft Word. **Figure 3-1** below illustrates the coding task using Microsoft Word.

Figure 3-2 Coding Using Microsoft Word



In the second phase, once initial codes were generated, the author re-read and re-worked on the data to give the same code to the similar data extracts. For example, two data extracts where the participants have talked about their insecurity and non-safety issue were given the same code 'safety issue', rather than two separate codes 'insecurity' and 'not-safe'. Thus, with this back and forth process, the data chunks were categorized and codes were collated that would reveal the themes which are broader than codes. 'A theme captures something important about the data in relation to the research question, and represents some level of patterned response of meaning within the data set' (Braun & Clarke, 2008). At the end of this process, the data extracts along with the codes were separated from the original data (interview transcript) using a special function (Macros) of Microsoft Word (DocTools, 2018). The thematic codes along with the data extracts are given in **Appendix C**.

In the final phase, all the coded data were transferred to Microsoft Excel worksheet to have a more detail and critical view. With Microsoft Excel, it was easier to filter the data extract based on 1st level coding (customers' or peer-service-providers' barrier) and 2nd level coding (e.g. flexibility issue). Thus the data extracts were organized paragraph by paragraph with their respective construct names. At this point, the author initiated the refinement of the constructs. These has been done in two ways. First, the author has examined if the data extracts under the

same construct made logical appeals and captured the same essence like a theme. When the author was satisfied with the logical coherence of the extracts with their respective constructs, the author then moved to compare the constructs with the existing literatures (Hazée et al., 2017). So, integrating prior literatures in the analysis has been done in two phases- during the initial coding and at this very phase. The difference is that, this time it was more rigorous integration of existing literatures in the constructs. As there are almost no studies on peer-service-providers' barriers, integration of existing knowledge was more frequent in case of customers' barriers.

3.5 Trustworthiness Assessment

Trustworthiness in qualitative research is a well-debated issue in academic research, having both the doctrines if or not trustworthiness is necessary in qualitative research (Shenton, 2004). But there are scientific ways to check the trustworthiness of qualitative studies (Hazée et al., 2017). For example, triangulation at data level involves adopting different methods (e.g. interviews, focused groups etc.) and using participants with diverse experience in the interest areas to check if the findings are consistent (Shenton, 2004).

For this study, only interviews have been adopted as research method. Hence, triangulation at method level was not possible. But this study recruited participants with different adoption states (lost, non-user, actual) and the findings from the participants were well-transferrable among them (Hazée et al., 2017). This way some level of trustworthiness has been achieved. Triangulation at the researcher level could not be confirmed since the author could not engage other researches to verify the coding and findings.

4 Findings

This study has identified 7 barriers that have either directly hindered the study-participants' participation as peer-service-providers or the study-participants have projected these as potential deterrents for peer-service-providers within Collaborative Consumption. These 7 barriers are Perceived Value, Trust, Privacy, Risk Avoidance, Complexity, Lack of Flexibility, and Competition. Perceived Value and Trust both have been found having two dimensions in this study. These barriers and their corresponding illustrative statements of the participants are given below in **Table 4-1**.

On the other hand, this study has identified 6 barriers that have either directly hindered the study-participants' participation as customers or the study-participants have projected these as potential deterrents for customers within Collaborative Consumption. These 6 barriers are Uncertainty, Role, Efficacy, Norms, Safety, and Privacy. Uncertainty has been found having two dimensions in this study. These barriers and their corresponding illustrative statements of the participants are given below in **Table 4-2**.

Table 4-1 Peer-service-providers' Barriers

Peer-service-providers' Barriers		
Barrier	Illustrative Statement	Literature Support
Percieved Value Problems outweighing incentives	'Then, I had some, not bad experience but strange experience which makes you think like is it worth it? Do I have to witness these problems or have these problems for the money I am getting?'- Sarah M	New Barrier
Percieved Value Financial Loss	'Well, with the Airbnb of course they will discount of course a certain percent. But they charge you their services. Of course, you don't make the entire money. This time she will pay the full month, and I don't have to give anything to Airbnb.'- Pamela B	New Barrier
Trust Trust issue with the platform	'That's the thing. Like I don't feel that much from protection from Airbnb. Like if someone steals something, what Airbnb gonna do? Are they gonna discount from them? What can Airbnb secure for you?'- Pamela B	New Barrier
Trust Trust issue with the guest	'I really don't know who the person will be. How he or she will behave? Yeah, I always can complaint, but if something happens, it just has happened. I cannot get that back'- Mehedi M	New Barrier
Privacy	'For me, I enjoy meeting the guest and communicating with the guests, and sharing my house with the guests, but I don't know if I would be comfortable having somebody in the house when I am in the house'- Mawghan M	Hawlitcheek et al. (2016)
Uncertainty Avoidance	'I think in Europe, its indeed people are little more protective of their space and the sharing concept is still new to Europe. There's the reason why there's not Uber or other things. I think the people have this, they are afraid of what they don't know. Yeah, they are very low risk takers.'- Mawghan M	New Barrier
Complexity	'One time by accident I booked automatically, but I did not want it, I just was not very up-to-date how it worked. And then 'If you cancel before too close to the deadline, you have to pay a fee'. It was annoying. '- Emma R	New Barrier
Lack of flexibility	'I did not like that because I thought Airbnb operated in a premise that if you want to- you can rent a couch, you can rent a room, you can rent an apartment, you can rent whatever you want. That's what nice about it- Flexibility. But actually for a host its not so flexible to choose when you do or do not want to rent.'- Agnieszka L	New Barrier
Competition	'The competition is so much, pricewise. Their price has to be competitive. May be they think, okay I will not get enough money out of it because if I am asking too much, people will not take my home.'- Mehedi M	New Barrier

Table 4-4 Customers' Barriers

Customers' Barriers		
Barrier	Illustrative Statement	Literature Support
Uncertainty Location	'Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there....And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman...'- Sarah M	New Barrier
Uncertainty Process	'Sometimes with Airbnb is also like how do you pick up the keys because the person does not live there, you have to arrange, what if you find it but the key does not work, what if the internet does not work, you know what I mean.'- Agnieszka L	New Barrier
Role	'When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me a taxi- you know this sort of thing. For business its not convenient for me.'- Agnieszka	New Barrier
Efficacy	'And yeah, technology. Some people are not comfortable with texting. Like we also put on Booking.com, and we find that the Airbnb market is definitely more young professionals, younger people, or young families. Whereas on Booking.com, people are definitely older families.'- Mawghan M	Tussyadiah & Pesonen (2016)
Norms	'I mean after travelling for so long, roaming around the city for two days continuously, then suddenly you are going back and you have to clean all the things. That's also bit of a problem. But if you are staying in a hotel, then you don't have to bother about it. You can leave the hotel the way you want. Generally you are tired, you don't have the stamina again to clean everything..'- Mehedi M	New Barrier
Safety	'Whereas here, you really quite don't know. I think people when travelling alone, especially women, I have an issue with them...Same thing with Airbnb, these are not professional people, they have keys of the place they can always come in, what if it's a trap, what if something happen. Safety would be the main main reason.'- Agnieszka L	Tussyadiah & Pesonen (2016)
Privacy	'Yeah, I am not travelling by myself obviously, if I am travelling with my boyfriend or if I am travelling with friends, we wanna have privacy you know. We wanna do what we wanna do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that. So, I don't stay with other people.'- Agnieszka L	Tussyadiah & Pesonen (2016), Hawlitschek et al. (2016)

5 Discussion

5.1 Peer-service-providers' Barriers

5.1.1 Perceived Value Barrier

This study has found perceived value as a barrier that hinders the study-participants' participation as peer-service-providers. The participants have put forth either direct financial loss or efforts being more than the benefits they derive as barrier in their participation. The findings show that in case of relatively long-term renting (e.g. 1 month), the participants tend to receive less money through Airbnb compared to renting through other means/platform (e.g. Facebook groups). This is due to the reason that in case of relatively long-term renting through Airbnb, they need to pay commission to Airbnb whereas they do not need to pay commission to anyone if they use other means. This is supported by the below statement where it is evident that this participant has stopped using Airbnb as a peer-service-provider.

'Well, with the Airbnb of course they will discount of course a certain percent. But they charge you their services. Of course, you don't make the entire money. This time she will pay the full month, and I don't have to give anything to Airbnb.' - **Pamela B**

The same participant has stated that for short-term renting (e.g. 1 week), it is better to rent through Airbnb since it is hard to find customer on the Facebook groups for this type of short period. But for relatively long period, it is better for her to rent through Facebook groups to avoid financial loss.

On the other hand, the study also finds that the efforts being more than the benefits also deters the participation. This is especially true when the participants use Airbnb as an extra source of income. According to one participant, who already has a good job and has faced troubles in hosting as peer-service-provider, the extra money she used to get through Airbnb did not justify all the efforts she put. This is supported by the below statement:

'Especially for me, I am very busy, I work a lot, I travel a lot, like I don't have time to deal with all these drama and explain myself why I am refusing. I simply just wanna be able to say No as a owner. As simple as that. I think people are willing to deal with it if its their primary source of income. But someone like me, that is just extra money, sometimes its not just worth it.' - **Agnieszka L**

5.1.2 *Lack of Trust Barrier*

This study finds that lack of trust plays in two dimensions as a barrier for the peer-service-providers. The study-participants have shown that they have lack in trust towards the host and towards the platform (Airbnb) itself. Although these multidimensional trust issues have been discussed by Tussyadiah & Pesonen (2016), but they have discussed about Trust from customer perspective. The lack of trust has been found both in the narratives of lost-user and non-user. The below statement from a non-user (peer-service-provider perspective) reflects the same:

‘I really don’t know who the person will be. How he or she will behave? Yeah, I always can complaint, but if something happens, it just has happened. I cannot get that back.’ Mehedi M

On the other hand, the study has found that lack of trust towards the platform has originated from past bad experience with the customer (guest). The below statement from a lost peer-service-provider illustrates that lack of awareness about platform’s resolution activities has also played role in arising mistrust towards the platform itself, although the specific platform has resolution activities (Airbnb, Inc., 2018).

‘That’s the thing. Like I don’t feel that much from protection from Airbnb. Like if someone steals something, what Airbnb gonna do? Are they gonna discount from them? What can Airbnb secure for you?’ - Pamela B

5.1.3 *Privacy Barrier*

Privacy barrier is the only barrier among the 7 barriers found in this study that has been identified in one existing literature on peer-service-providers’ barriers in Collaborative Consumption (Hawlitschek et al., 2016). But the dimensions on which privacy has been tested in that literature differ from those of this study.

Privacy has been found as a barrier among participants in all adoption states- non-user, partially lost, and actual. One non-user participant has been found to be non-compromising with his privacy even if he has one spare room in his two-bedroom apartment with good opportunity to host customers. His narrative goes on below:

'Its always nice to have some extra source of income. But what I feel is like I do not want to make any compromise with my privacy. Its also an issue of security. I know that in Airbnb they go through all the security proceedings like they have your passport or national ID card number. I still don't feel comfortable sharing my apartment, my privacy with someone else.' - **Mehedi M**

One participant, who has been very successful as a peer-service-provider with her two listings, has stated that she marks the price higher so that during the weekdays (when she and her husband stays in the 4-bedroom house) the customers would not book the house. She rents it only during the weekends when she stays in another house. Her bellow narrative reflects the same and tells us the extent peer-service-providers could go to protect their privacy:

'So, we make it available all the time. We just make it really expensive during the week. So we try to prevent people from booking it.' - **Mawghan M**

On the other hand, another participant who has stopped hosting in one of her two properties has reflected on her privacy concerns as a woman in accepting male guests in the very apartment she stays. Below is her reflection on the same:

'You cannot put that in your profile, because it would look as discriminatory, because I am a woman and I live by myself. I just for my privacy or comfort, I only accepted women or couples. But I was not accepting men by themselves. Because you know I just would not feel safe. But you cannot put that, it would look bad. Sometimes I refused men because I just did not feel comfortable.' - **Agnieszka L**

5.1.4 Uncertainty Avoidance as Barrier

Uncertainty Avoidance 'indicates to what extent a culture programs its members to feel either uncomfortable or comfortable in unstructured situations' (Hofstede, 2011). Although not directly found among participants, one participant (who has a Super Host status on Airbnb) has argued that uncertainty avoidance could be one reason why people in Belgium would not participate in Collaborative Consumption as peer-service-providers. She goes on:

'The reason why there are not more hosts in Belgium or in Europe, like the US, in the US its really huge. I think in Europe, its indeed people are little more protective of their space and the sharing concept is still new to Europe. There's the reason why there's no Uber or other things. I think the people have this, they are afraid of what they don't know.' - **Mawghan M**

The author of this thesis has found theoretical base of her perception by consulting with Hofstede Insights where Belgium as a culture scores 94 out of 100 in terms of Uncertainty Avoidance cultural dimension (Hofstede Insights, 2018).

5.1.5 Complexity Barrier

Complexity barrier refers to the difficulties in understanding and using an innovation (Kleijnen, Lee, & Wetzels, 2009). Although complexity barrier was first introduced in product innovation cases, this barrier can also be transferred to service innovations contexts with new dimensions, if the existing dimensions does not capture the complexities of service innovations (Hazée et al., 2017). For this study, Complexity Barrier has been found existing as participants have stated that they had difficulties in coping up with the mobile application of the platform. Due to push-notification of the application, one participant had bad experience which led her stop participating as a peer-service-provider. The below statement reflects the complexity barrier faced by this lost peer-service-provider:

'....they keep asking me 'do you want to accept people automatically?' I was like 'No, I want to first look at it'. Every time a big button to accept automatically, a small button 'No'. And then they keep asking and asking. One time by accident I booked automatically, but I did not want it, I just was not very up-to-date how it worked. And then 'If you cancel before too close to the deadline, you have to pay a fee'. And I was like I did not want to rent that day. It was just by accident. It was annoying. I mean they are a bit too aggressive, I feel uncomfortable with it.' - **Emma R**

5.1.6 'Lack of Flexibility' Barrier

The participants of this study have identified lack of flexibility as a barrier that deter in their participation as peer-service-providers within Collaborative Consumption. In several instances, participants have expressed that the reference Collaborative Consumption platform is not appropriate for the peer-service-providers who would like to participate occasionally rather than regularly. As one participant states:

'But I would prefer it if Airbnb was a bit less pushy in a sense of...I think Airbnb likes if you really rent all the time. Me, its my house. I only want to rent it may be one week a year or two weeks, whenever I am on holidays. I don't want to rent on regular basis. Should be bit more adapted to these type of people.' - **Emma R**

Deeper insights have been found from another participant. The lack of flexibility has been found to be directly associated with the rating and review mechanism of the reference Collaborative Consumption platform. One participant has stated that because she wanted to participate with flexibility (and choose to host whenever it suited her), the bad reviews from one of her properties directly impacted the other one. She goes on proving the same:

'But for people, and I thought this was originally the idea of Airbnb that....you know here in Brussels.. this was not my primary source of income. And I just wanted to host from time to time, when needed extra money, when I felt like it. Because I don't want to have strangers in my house all the time. So, I did not want to be always available. Unfortunately, that gives you bad score at Airbnb.... The host gets the rating, not the property.... And that's gonna be on my profile. So, whoever wants to book with me regardless of each place, they are going to see that. I also think if the reviews could be a bit separated, because the places are very different, the standard is very different also.... because it would tell my profile for instance 'oh she cancelled so many times' I never cancel the one in Poland unless its booked, but people will see that and they would be like ' may be we should not contact her, because she seems to be cancelling a lot'. Again, I was never cancelling reservations, I was not accepting them.' - **Agnieszka L**

5.1.7 Competition Barrier

While the Collaborative Consumption platforms continue to boast about the number of peer-service-providers participating in their programs, this study has found Competition as a barrier impacting the peer-service-providers in two levels- price and rating. When asked why people would not join as peer-service providers in Collaborative Consumption, one non-user participant has articulated competition to be one of the barriers:

'The competition is so much, pricewise. Their price has to be competitive. May be they think, okay I will not get enough money out of it because if I am asking too much, people will not take my home. The other issue I feel like, there is the thing in Airbnb like Super Host, Good Host- its very difficult for someone who is new, who just has started to rent. If I am customer, I first look at how many reviews this guy has. If someone just has one review, people generally don't want to take that house. Its also a bit difficult for someone who just is starting now. That's what I feel, its not easy.' - **Mehedi M**

This observation has theoretical base. Resource-smoothing is one of the roles that Collaborative Consumption platforms play to match the demand and supply in the markets (Benoit et al., 2017). In this process, when there would be less relative demand of accommodations, the saturated supply side (peer-service-providers) would need to set lower prices, which would lead to tougher price-competition among the peer-service-providers.

5.2 Customers' Barriers

Among the 6 customers' barriers that have been identified in this study, 3 barriers have already been hypothesis-tested by existing literatures. These barriers are Efficacy (Tussyadiah & Pesonen, 2016), Safety (Tussyadiah & Pesonen, 2016), and Privacy (Hawlitschek et al., 2016; Tussyadiah & Pesonen, 2016). First, the author will discuss the newly found barriers (uncertainty, role, and norms) and then the barriers that are also existing in the contemporary literature will be covered.

5.2.1 *Uncertainty Barriers (New)*

The participants of this study have expressed uncertainties as the barriers in their participation as customers within Collaborative Consumption. The author of this thesis has identified two dimensions of uncertainties- uncertainties arising from the location/city and uncertainties related to service processes of the platform.

Customers may have to face location-specific uncertainties while availing Collaborative Consumption services. Location-specific uncertainties may become increasingly evident in peer-to-peer rental contexts. One participant has stated such uncertainties if she would need to take peer-to-peer rental services in a city which is culturally different than that of her. This uncertainty may lead to choosing alternative mode of rental services (e.g. hotels) due to the barriers posed by the uncertainties. The below narrative captures the same:

'Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there, I always stayed in hotels. Because, females travelling alone might be not common in certain areas. So I would not do Airbnb there. I would have difficulties in trusting, like you never know where you gonna end up. And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman... '

Sarah M

On the other hand, customers may face process-specific uncertainties while availing services. Important to note that, this barrier is not the same as Efficacy barrier identified by Tussyadiah & Pesonen (2016). The difference between these two barriers is that Efficacy barrier reffers to technology complexity in which customers have lack of knowledge on how the process/service works whereas in process-specific uncertainty barrier customers know how the process/service works but feel uncertain about the situations arising from the processes. As one participant goes on:

'Sometimes with Airbnb is also like how do you pick up the keys because the person does not live there, you have to arrange, what if you find it but the key does not work, what if the internet does not work, you know what I mean. ' **Agnieszka L**

Similar concerns have been observed in another participant's narrative as he goes on saying:

'the first experience was a bit scary. I went to Rome, I was calling my host, but she was not picking the phone, it was like for 10-15 minutes. I was calling from someone else's phone. I did not have my own mobile number. At that time, there was no roaming. I was quite scared, okay, its Rome, it's a new place. Now she is not picking my phone, now what is going to happen!..... I was going to Prague. It was around like 9pm. It was around February, so it was winter. It's a new city and if you do not have internet you really don't know which stop you should drop off from the bus or the tram. You really don't know how the guy is, how he or she will going to welcome you. The most scary part was he was a new guy, I was his like third or forth customer.... In that regard, I think hotels are better.' - **Mehedi M**

5.2.2 Role Barrier (New)

This study has found varying roles of the participants have motivated them to choose alternative options (e.g. hotels). Hence, customers' individual roles (e.g. work) could become barriers for them to participate in Collaborative Consumption. Role barrier has been also found to be associated with the level of service Collaborative Consumption offers compared to the traditional businesses. According to one participant's account:

'When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me a taxi- you know this sort of thing. For business its not convenient for me.' - **Agnieszka L**

Similar insight has been found in another participant's account while she described how her role influenced her in choosing an alternative option:

'I was there for business, then in the evening you want to be left alone in the quite hotel. No hassles.' - **Sarah M**

5.2.3 Norms Barrier (New)

Although norms are considered as motivational factors that may enhance customers' participation in Collaborative Consumption (Hamari et al., 2015), the author of this study has found norms as potential barriers for the customers in their participation. As norms are shared understanding that governs the behavior of the members within a community (Wikipedia, 2018), sometimes norms are not formalized by the platform but formalized by the peer-service-providers and communicated to the customers so that they can adhere to. According to one participant, these norms are sometimes barriers for him that encourage him to choose alternative options. He goes on saying:

'I mean after travelling for so long, roaming around the city for two days continuously, then suddenly you are going back and you have to clean all the things. That's also bit of a problem. But if you are staying in a hotel, then you don't have to bother about it. You can leave the hotel the way you want. Generally, you are tired, you don't have the stamina again to clean everything.' - **Mehedi M**

5.2.4 Efficacy Barrier

In this study, efficacy with technology has been found as a barrier to customers' participation in Collaborative Consumption. Although none of the participants have mentioned efficacy with technology an issue for them as customers, one participant (while discussing about her peer-service-provider- barriers) has shared her observation about technology efficacy in the customer barrier context. Taking this insight further and consulting with related existing literature on efficacy as barrier (Tussyadiah & Pesonen, 2016), the author has identified efficacy as a customer barrier in Collaborative Consumption. According to the participant:

'And yeah, technology. Some people are not comfortable with texting. Like we also put on Booking.com, and we find that the Airbnb market is definitely more young professionals, younger people, or young families. Whereas on Booking.com, people are definitely older families. More Europeans, people are France, Germany, UK- they are using Booking.com or whereas people from Canada, US, Philippines like people from all over the world- they are using Airbnb.' - **Mawghan M**

5.2.5 Safety Barrier

This study has found safety barrier in two levels. On the surface level, safety issue plays alone as a barrier in the customers' participation. This plain level of safety barrier in customer context has been found in existing literature too (Tussyadiah & Pesonen, 2016). While reflecting on what deters customers' participation in Collaborative Consumption, one study-participant narrates the below:

'I think its changing, but for some people its safety you know. Even though I never had a bad experience, but I think people, they feel more secured if it's a hotel, because it's a chain, you know who they are, you know where to complaint, its an official business. Whereas here, you really quite don't know. I think people when travelling alone, especially women, I have an issue with them. I know people for instance who will never take Uber, for exactly same reason. Even though taxis are more expensive, but at least you it's a company, whereas I actually think Uber is much safer, everything is logged in the system. But for example, I don't who that is, these are not professional people etc. Same thing with Airbnb, these are not professional people, they have keys of the place they can always come in, what if it's a trap, what if something happen. Safety would be the main main reason.' - **Agnieszka L**

On the deeper level, the author has identified the interplay between safety barrier and cost concerns of the participants. Participants have shared that addressing their safety concerns would cost them more in Collaborative Consumption context and thus they might prefer to choose traditional alternatives. The two narratives below from two different participants addresses the same:

'If I am alone, its too expensive to rent a whole flat. So I would try to find a room somewhere. May be it's a bit biased, if its like a lady, like a woman, I would feel more safe than if it was a man.' - **Emma R**

'I would be kind of scared to stay at Airbnb with someone else sharing the apartment. I would not feel comfortable. Also, I would not myself rent a whole apartment, that would be expensive.' - **Pamela B**

5.2.6 Privacy Barrier

Privacy as a barrier for customers' in Collaborative Consumption context has been identified by existing literatures (Hawlitschek et al., 2016; Tussyadiah & Pesonen, 2016). Although Hawlitschek et al., (2016)'s conceptualization of privacy is merely based on technological aspects, the author of this thesis has found privacy barrier can have other aspects too. As one participant goes on saying:

'Yeah, I am not travelling by myself obviously, if I am travelling with my boyfriend or if I am travelling with friends, we wanna have privacy you know. We wanna do what we wanna do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that. So, I don't stay with other people.' - **Agnieszka L**

Customers, even though who are price-conscious, might choose alternative more expensive options (e.g. hotels in case of rental) due to the higher priority on their privacies. This is evident from the below statement of one participant:

'It depends on the price. I will look at both options. But again, I would not stay in a room, I will choose an entire house.' - **Mawghan M**

Based on the above discussion, this author has identified some key features (or key moments in the conversations) of the findings that demand special attention. Please note that, presenting these barriers does not imply that other barriers have less significant. These key features are just more interesting to the author. **Table 5-1** presents these key features.

Table 5-2 Key Features that Demands Extra Attention

Key Features that Demands Extra Attention		
Barriers		Key Features
Peer-service-provider		
Perceived Value		New Segments (e.g. 2 months) prefer other options (e.g. Facebook Groups)
Trust		Lack of awareness about platform's dispute resolutions leads to mistrust towards platform
Uncertainty Avoidance		Uncertainty Avoidance is arising from cultural dimension
Complexity		21-year old university student finds the mobile application complex ('aggressive')
Lack of Flexibility		Peer-service-providers who participate with multiple resources suffer from review mechanism (reviews from one property affects the reputation associated with the other)
Competition		Huge entry barrier for new peer-service-providers due to lack in reviews
Customers		
Safety		Interplay between safety and cost. Booking whole apartment to ensure safety would be expensive. Alternative options win over Collaborative Consumption
Privacy		Even though more expensive, priority on privacy drives to choose alternative options (e.g. hotels)

6 Conclusion

6.1 Short Summary

The Theoretical Background section has tried to find out the most proper conceptualization of Collaborative Consumption from almost dizzying number of scientific papers. Additionally, the author has explored the fact that academic research is extremely limited in uncovering the deterrents that hinder customers' and peer-service-providers' participation in Collaborative Consumption. Based on the triadic framework proposed by Benoit et al.(2017), the author of this thesis designed the semi-structured interview-based qualitative study, recruited the interview-participants who were in different adoption states (lost-users, actual-users, and non-users), and tried to get insights from them on their barriers by talking to each of them for 28 minutes on average. Based on the thematic analysis of the raw data, the study finds 7 barriers for peer-service-providers and 6 barriers for the customers. More specifically, this study has brought to light 6 new barriers for peer-service-providers (Perceived Value, Trust, Risk Avoidance, Complexity, Lack of Flexibility, and Competition) and 3 new barriers for customers (Uncertainty, Norms, Role). These findings have both theoretical and managerial applicatons which are discussed below.

6.2 Theoretical Implications

While most of the academic studies has been focusing on the factors that motivate the customers and peer-service-providers to participate in Collaborative Consumption, this very study has identified the research gaps in academia and addressed the barriers for customers and peer-service-providers. This specific research gap becomes more evident based on Antioco & Kleijnen (2010)'s finding that reasons to resist innovations differ from reasons to adop innovations (as cited by Hazée et al., 2017). On a more granular level, below are the theoretical implications of this study.

First, academic scholars have just started focusing on the customer-barriers in triadic Collaborative Consumption practices (Tussyadiah & Pesonen, 2016; Hawlitschek et al., 2016). This study has identified 6 customer-barriers to expand the existing knowledge. Among these 6 barriers, 3 are completely new i.e. Uncertainty Barrier, Role Barrier, and Norms Barrier. Thus this study rolls out the basis for future large-scale quantitive research by which the statistical significance of these 3 barriers could be measured. This could be a great contribution to the academia.

Although the other 3 barriers (Safety, Efficacy, and Privacy) have already been found by other scholars, there are still theoretical implications of this very study. Hawlitschek et al., (2016) has conceptualized the Privacy Barrier as a technological aspect (e.g. *‘It feels uncomfortable to be seen by others on sharing platforms’*) where as this very study has found that Privacy Barrier can be related to other aspects as well (e.g. *‘We wanna do what we wanna do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that’*). Hence, this study adds new dimension to Privacy as a customer-barrier whose statistical significance can be quantitatively tested further. On the other hand, while Tussyadiah & Pesonen (2016) has found Safety as a standalone barrier, this very study has found that there is an interplay between Safety Barrier and Cost. This new complex dimension of Safety Barrier would be a great addition to academic research if found statistically significant in future quantitative studies.

Second, the most exciting contribution of this study is related to peer-service-providers’ barriers. While there are almost no instances of academic research on this area, this study has identified 6 new barriers. While this is already a contribution to the academia, future research should take the opportunity to test these barriers’ statistical significance and contribute further to the academia.

6.3 Managerial Implications

While managers can already take refuge to academia for the knowledge why people participate in the Collaborative Consumption, academia is still in its early stage to uncover why people do not participate or why people leave Collaborative Consumption. The existing knowledge that strategies to promote adoption are different than strategies to reduce rejection (Kleijnen et al., 2009) makes the situation even more complex for the managers. As discussed in the Research Motivation chapter, maintaining critical mass and reducing churns have become challenging for the managers. Many failure instances of Collaborative Consumption businesses support the same.

This study comes forward to address these issues and provides the managers with first-hand insights directly from the customers and peer-service-providers. More specifically, this study contributes to the managerial needs by bringing to light 9 new barriers (6 for peer-service-providers and 3 for customers). Providing specific recommendations to overcome these 9 customers’ and peer-service-providers’ barriers are out of the scope of this study. Although

based on the findings or based on the key features of the barriers this author is already capable to provide suggestions to the managers, but this author would like to adhere to refined knowledge rather than to unverified knowledge. Hence, this would require further extensive studies (qualitative and quantitative) to really understand what actions managers should take to attenuate these barriers, to maintain critical mass, and to reduce churn behavior of the customers and peer-service-providers.

6.4 Limitations and Suggestions for Further Research

The author identifies several limitations of this study and hence would like to suggest future research attempts to address these limitations.

First, the sample size has been limited to 6 and did not reach theoretical saturation (Patton, 2014), meaning more new information (e.g. new barriers, new dimensions of the barriers etc) might surface if the sample size would have been bigger (as cited by Hazée et al., 2017). Hence, this author would like to call for research with similar research design, but with bigger sample size.

Second, the trustworthiness of this study could be improved by using two types of triangulations. Triangulation at method level would require adopting other methods (e.g. focused-group) to see if the results of this study match with those found by other methods. On the other hand, triangulation at researcher level should be applied to verify the coding and the themes. In this regard, engaging fellow researchers who are experts in this type of qualitative studies would enhance the trustworthiness of this study (Hazée et al., 2017).

7 Reflection on Sustainable Development

This thesis has an obvious link to sustainable development. Collaborative Consumption is a phenomenon which many scholars (e.g. Botsman & Rogers, 2010; Hamari et al., 2015 etc.) consider as a system to face the sustainability issues the world had been facing for years. Although sustainability/environmental factor as a motivator for customers' participation in Collaborative Consumption practices has been refuted by academic research, the statistics found on Collaborative Consumption platforms on how people are more and more utilizing under-used resources (Airbnb, Inc., 2018) clearly states that Collaborative Consumption is dealing well with the sustainability issues in the background.

This thesis attempted to address two research questions: 1) what are the barriers for the customers in their participation in Collaborative Consumption? and what are the 2) what are the barriers for the peer-service-providers in their participation in Collaborative Consumption? At the end of a qualitative study, this thesis has produced 9 new barriers in Collaborative Consumption. In the below, the author illustrates how these findings would help to achieve sustainable development with respect to its 4 dimensions- prosperity, people, planet, and participation.

7.1 Economic Efficiency (Prosperity)

During the past fifty years, hyper-consumerism has encouraged us to live beyond our means. The 'context' part of Introduction chapter of this thesis has brought to surface statistics, examples, scholars' opinions that illustrate how badly this hyper-consumerism behaviour has affected our resources. Collaborative Consumption is a phenomenon that lets customers access to under-utilized resources and share with others which in turn helps to achieve resource efficiency. But the platforms that facilitate Collaborative Consumption have been facing challenges to survive due to various reasons. By addressing one of these challenges (participation barriers in these platforms), this thesis has contributed to these platforms' quest for resource efficiency.

7.2 Social Equity (People)

People are one of the dimensions of sustainable development. In Collaborative Consumption, people constitute the customer and peer-service-provider roles without which no Collaborative Consumption is possible. As found by this thesis, Critical Mass of customers and peer-service-providers is needed for the survival of any Collaborative Consumption platform. There are

Collaborative Consumption platforms that could not survive due to the lack of customers and peer-service-providers. This thesis specifically addresses this issue and has found out the customers' and peer-service-providers' barriers. If the managers formulate strategies based on the findings of this thesis to attenuate these barriers, Collaborative Consumption platforms could achieve the desired Critical Mass and thus could continue to take part in sustainable development.

7.3 Environmental Sustainability

Hyper-consumerism during the past century has dangerously affected our planet and the environment we live in. Global temperature rise, warming oceans, shrinking ice sheets, sea level rise, ocean acidification- all these are becoming more and more evident (NASA, 2018). There is strong scientific consensus among the scientific community that 'human activities are the primary drivers' for the depletion of earth's environment and climate. (NASA, 2018). The Great Pacific Garbage Patch is the epitome of dangerous effects of hyper-consumerism. Coming out of this phenomenon by achieving resource efficiency through Collaborative Consumption could contribute to the environmental sustainability (Botsman & Rogers, 2010). In this way, this thesis has implications on environmental sustainability as well.

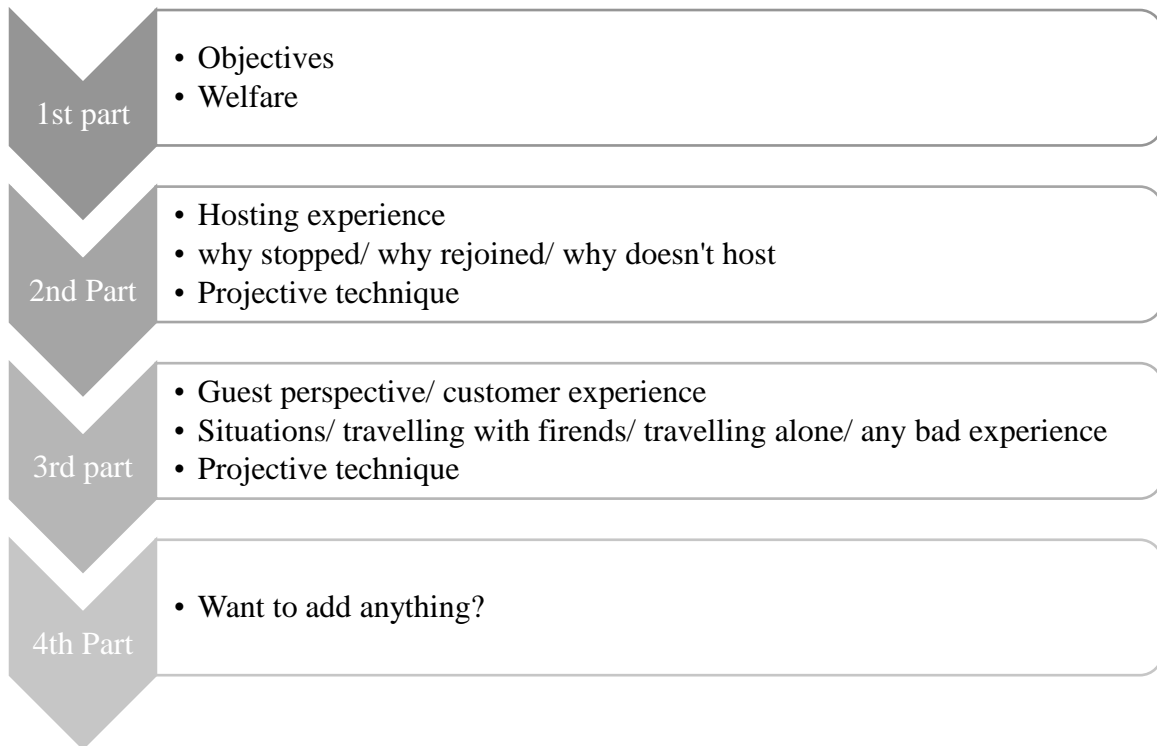
7.4 Participative and Transparent Governance Mechanisms (Participation)

Sustainable development requires governance mechanism to ensure that the laid-out system for sustainability is running successfully. In Collaborative Consumption platforms, the governance is performed in generally two ways- the ratings and reviews, and the norms. This study has found that norms sometimes work as barriers for the customers in their participation. Taking this insight forward, managers could formulate strategies to attenuate this barrier to ensure customers' participation.

As the concluding remark of this chapter, the author would like to state that Collaborative Consumption platforms are alternative markets that discourage hyper-consumerism and encourage utilization of under-used resources. This way these platforms foster supports to our environment too. The barriers found by this thesis, if removed, could contribute to all the 4 dimensions of sustainability of Collaborative Consumption platforms.

Appendices

Appendix A. Interview Guide



Appendix B. Interview Transcripts

Interview Transcript 01

Participant Name	SARAH M
Age	40
Profession	Employed
Civil Status	Unknown
User Profile	Churned-back host, Actual customer
Country of Residence	Belgium
Date of the Interview	22 June 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Face to face
Duration	23 Minutes
Notation	I: Interviewer R: Participant

I: So, how are you doing?

R: Fine. Thank you.

I: How has been your day so far?

R: Good. Nice. I had a good meeting with Sanne.

I: First, may be its better if I ask you about your first experience with the Airbnb. When was the first time you started?

R: I think I found out via a friend who was mentioning it. And the last time I stopped doing it in 2015. And I think I rented out 2 or 3 years.

I: Consecutively before that?

R: Yeah. And also I stayed in a few Airbnbs. But I can't remember if stayed in place. I think I stayed in Airbnb first in Berlin on a trip. And then after that I started renting out room in my house.

I: I assume you had sort of good experience while you were staying.

R: Yeah. The one in Berlin was a full apartment with friends. And I noticed how it was full of personal belongings from the person there. She was staying in another place. So that give me like okay you really trust people on Airbnb. So may be I can do that too. At that time then, years back, I needed some extra money. So it was like the ideal combination. I do not need to put hours of work and it can just be something extra to pay the bills.

I: Great! So until 2015 you did it and you stopped in 2015. So there is a long gap between 2015 and now 2018.

R: Yeah.

I: What was the property type you were hosting in?

R: It was a room in my house. It had a double bed and a single bed.

I: In the same room?

R: In the same room. It was for three people. It was quite a big room. And we shared the rest of the house. So the bathroom, kitchen, living room, everything while I was renting it out.

I: And it was in the city centre?

R: Yeah, like 1 kilometre and a half from the city centre of Kortrijk.

I: Okay.

R: Its not really a popular destination. So I did not have that many guests. Still, especially, when there are big expositions or fairs. Then because all the hotels are booked. Then people start looking at Airbnb. But not lot of people just come to Kortrijk for a weekend.

I: Because, I assume during that time, if you say you did it for 2 or 3 years until 2015, so 2012 or 2013.....

R: Yeah, I think something like that.

I: So it was still a new idea I think.

R: Yeah Yeah. At that point, my friends did not know much about Airbnb. Now everybody knows it but then it was really new.

I: Could you trust people actually?

R: First time, there were good experiences. That's why I was like...okay I can do this. Then, I had some, not bad experience but strange experience which makes you think like is it worth it? Do I have to witness these problems or have these problems for the money I am getting?

I: Yeah.

R: And then as it became more popular, there were other people also renting out. So, you have more competition and then Airbnb suggests that you make the price even lower. But my experience is that, if I lower the price I had more troubles with my guest.

I: Its not worth it anymore. Because I think when you have higher price may be you could choose eventually who you want to host.

R: Yeah. For example, one of the experiences I had was somebody made a booking. He was from Brussels. He did a booking for four nights. And when I opened the door, it was not him but his father who was just going through a divorce. He lived in my city who just needed a place to stay. For me it was really weird because it was not the person I talked to and was really strange that somebody in your house whose house was not 5 kilometres from my house.

I: Okay.

R: Usually when you have tourist usually they go out during the day or when there is expositions or fairs, people go out. But he stayed in the house and he drank a lot. He even broke like a table.

I: Oh my god!

R: Then it was really like what am I doing here? I am going to work and he is at my house the whole time. And he did not do anything except for breaking the table but it was really like a sad situation. He said 'Can I stay longer? We do not need to do it with Airbnb. Its cheaper'. So he was really negotiating for the cheapest room. And I really did not like it. And I think when you get your prices higher, you get different people. I would not have had that situation. But one the other side if you give it like too high, people are expecting more....

I: Better facilities...

R: Yeah. So you need to find the right price.

I: Just to know, during that time did you have the rating feature on Airbnb?

R: Yeah yeah.

I: So you could actually see what is the rating....

R: Yeah. I think at the beginning it was just for the host. Not for the guest. In that particular case, it was the son who did the booking and he was having good starts or rating. But yeah, if his that comes up....

I: Yeah, it was completely unexpected.

R: Now if it would happen, you can reach out to Airbnb and say hey this is not the guest who did the booking. I don't wanna let in my house. At that time I did not know how this was going. And also you don't know if he drinks so much when he walks in.

I: I am pretty sure you also had some good experience as well. Did you really enjoy inviting unknown people?

R: Its not really inviting. Its more of mmm....for them its useful that they find a cheap place where they could stay with two or three people. And for you...its nice to have some extra cash. Most people come in the evening and they say Hi to you, you talk a little bit about what there were (?) in town, they sleep, and they leave again in the morning. So, usually that's how it goes or how it went.

I: Okay.

R: I did Couchsurfing before. For me that's more like meeting people and doing stuff together. But with the Couchsurfing sometimes you really felt like you had to do everything together.

I: A bit of internal pressure...

R: Yeah. It was for free. I have had Couchsurfers in my house as well, so I knew how it was to have guests. You really feel like...okay I am going back home and my guest is there and we have to something together tonight. With Airbnb, its less.

I: So there was no pressure that you have to take the relationship even after the guest was gone.

R: No no no! I only had three guests who stayed for like ten nights. But the other ones were always like for two nights or one night even.

I: I understand. Do you remember any other bad experience apart from this?

R: Yeah. Actually, the last one then I said.... It was the last one. Three guys who rented for 10 days, were students, and they came for a fair. I did not see them because they were gone the whole day and stayed really late at night. So I already was asleep when they came in and I left in the morning. And the halfway they texted me to ask if their girlfriends could come over in

the weekend and they would put inflatable mattress on the floor. But the room was... for three it was okay, but not for more. And they said 'we are just good friends and we understand if you say No'. So I said like 'No please, this room is just for three people'. And that weekend in the morning I came out of my bedroom and a girl coming out of the bathroom. So, they did bring their girls. And I was really mad at them but they were just like students and they apologized. I told Airbnb, 'Hey this is not okay'. And they said like 'okay, what do you want from them?' They really apologized. They still had like two nights to go. But I felt like you asked me, I said no, and you still do it. No, this is not what I want.

I: And if I ask you, if it was not in your same house that you were living, the two problems that you identified....

R: You would not see it as a problem.

I: Just because it was within the same house you were living, it was a problem.

R: Yeah. Because, now I am gonna rent out a holiday house. Its 250 kilometres from my house. So, I am not meet the people who rented, somebody else who will do the welcoming and everything. And its different because, ya you can have a guest there who drinks from early in the morning to late in the evening. But I also know now, if they break something I can ask Airbnb because that's what I learn in the first Airbnb years. Now I know also like I don't want any dogs, anybody shows up with a dog or something, we will have to ask them to leave, they will not be allowed in the house.

I: Okay.

R: I have set them on the rules of the property. So, you learn from the mistakes in the past.

I: Exactly. And if this all about the guests experience you had and anything about the platform Airbnb?

R: Yeah. In the beginning, if you had a complaint you were like where do I start, it was not really clear.

I: The structure....

R: Yeah. But I think they have improved a lot. Mmmm, not with the table, but it was something else I think. There was something broken, and I really knew where I needed to enter it. With the people who were having extra person, I really said like 'Okay, I do not appreciate what you are doing'. But I went straight to the platform and wrote down everything to them, to Airbnb. Because I was like, we are not gonna arrange this just two of us. I want this to be known to Airbnb. The problem was at that time only one person needed to register. So, I gave a very bad review to that person because I don't trust him anymore. But the other two friends can still to

Airbnb and book. That's changed now. Now everybody needs to register. And I think that's a big improvement.

I: Its great!

R: (Inaudible) issues in the past that 8 people rented an apartment and only one person is registered. The only thing you can do is ask for extra money and say block him from Airbnb. But the other people in the party could still register and go turn down another house.

I: Now coming back to your guest experience, so you said you stayed in Berlin. Are you still...

R: Mmmm, I have to think about it. Ya, last time was again in Berlin in September.

I: Just this September?

R: Yeah. But I stayed in a boat in Amsterdam, in a farm in the Netherlands, in Spain in an apartment. That was not a such a nice experience because the apartment was smelly. It was a bit strange. There were no windows, but I was there for work. So it was easy, only at night I would go there sleep. During the day, I was not in the house. Oh, in Nice (inaudible) six friends. That was really nice. The house was in a top location with a swimming pool.

I: Oh wow!

R: Yeah, little bit outside of the city centre. But they were gonna tear it down to build apartments. So, we were one of the last guests there. And the swimming pool was old and they did not like renew it. You can tell the little stones were falling off, but it has something like charming. Because the apartment itself was really clean. It was already marked on the (inaudible) that the building would come. And she showed us the plans and everything.

I: I have noticed that you were saying like it was a farm, it was something that, so when you rent Airbnb, why do you choose Airbnb to stay? Is it because farm-charming things or something else?

R: Mostly when we are in a group. Because in a hotel you don't have a common area that you share. So you search for a property with a group where you prefer to sit outside, if there is terrace or something. Its really nice to have a place that is fully for yourselves for the group. There's nobody else, like...even on the farm we could make noise, late at night at the terrace nobody could hearing us, we were far away from everything.

I: So, in the hotels you cannot have that, like six or seven friends together sitting in the terrace...

R: No, no. You would never have your private party.

I: And then when you travel alone? What would you prefer?

R: It depends. Like in Barcelona, I took the Airbnb because it was a cheaper option for me. There was an event and the hotels were crazy priced. And then I just said I am gonna book this Airbnb.

I: And if it was not cheaper? If it was the same?

R: I am alone? I would choose for the hotel.

I: And why is that?

R: Well it depends on the city. Like in Barcelona, the rooms are not so clean and nice. And the hotels are nicer. But in Berlin, the apartment was so beautiful, I would not go to a hotel.

I: Because...

R: Because the style, interior was more unique. And in Barcelona was like blocks. So, it depends.

I: It depends on the situation, cities also.

R: Yeah yeah.

I: Did you ever feel like when you travelled alone sort of security issue?

R: No. I never had that.

I: So its not a concern?

R: No no.

I: Perfect. So, first Airbnb is cheaper than the hotels, this is one of the considerations that you have and if I make it equal then you would prefer...it depends on the....

R: For example like in the Stockholm, we were with 10 people and we were there for the marathon, so we wanted to like have the kitchen to ourselves, prepare foods. Because we did not want waste time to go out for restaurants. We had to rest before and afterwards. We could not go, we were so tired. So we really needed our own kitchen and that was also...I think most marathon I have done I have been on Airbnb so that you have your own fridge and you can prepare your food and everything.

I: And why not Couchsurfing?

R: Because with the Couchsurfing I feel even as a guest that you have to spend so much time together.

I: But in the Airbnb you have sort of privacy.....

R: Yeah. People respect more like 'oh you are here for the marathon, you are here for business. This is your room and we would leave to do whatever you like'. Of course, you have the chat when you enter the house and get to know them a little bit, but there is less pressure to spend all your time together. And I think its because of the financial, because the Couchsurfing is

free- the meeting people it's the first thing, so that's where its focused on. And Airbnb its not the money, its easier to stay in a Airbnb, because you pay for it, I think there is more like a boundary that you have to be doing everything together.

I: Perfect. Is there anything that you would say that could be a reason not to choose Airbnb next time?

R: Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there, I always stayed in hotels. Because, females travelling alone might be not common in certain areas. So I would not do Airbnb there. I would have difficulties in trusting, like you never know where you gonna end up. And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman...

I: Even if there is rating and

R: Yeah yeah. I would definitely check if there is women travelling alone on the reviews, but still...I would not go so far like look it all up. I would just say 'Okay, Middle East. I have to think too many rules.' Its not that you don't want to meet people, like if you are already travelling, I was there for business, then in the evening you want to be left alone in the quite hotel. No hassles.

I: Okay, I have got a lot of useful information.

R: Okay.

I: Thank you very much!

R: You are welcome!

Interview Transcript 02

Participant Name	PAMELA B
Age	28
Profession	Master Student
Civil Status	Cohabiting
User Profile	Lost Host, Actual Customer
Country of Residence	Belgium
Date of the Interview	24 June 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Facebook Messenger
Duration	35 Minutes
Notation	I: Interviewer R: Participant

I: Hello Pamela, how are you doing?

R: Fine, thank you. Oh sorry. I just realized that this computer does not have aokay yeah. Alright. How are you?

I: I am fine. Great to see you.

R: Great to see you too.

I: First of all, thank you very much for your time. I think you have rescheduled something for this interview. I really appreciate it.

R: No Problem.

I: So, just to know a little bit. You are living in Belgium for....

R: Two years now.

I: And you are studying right?

R: Yes. I am student here.

I: You are doing your bachelor or master? Just to know.

R: My master, yeah.

I: And which subject?

R: (Inaudible)...So in the Engineering Faculty.

I: Great! First of all, I would like to say it again for the sake of the interview. Its actually for my master thesis. I am actually doing my Master in Marketing and Strategic Intelligence. And my thesis is all about...Airbnb....why the hosts are not participating in the program enough. To find out those reasons....because there are not so many research in the academia right now. Most of the researches focus on the customer perspective, like why they are using Airbnb or why they are not using Airbnb. But not on the Host side. So, that would be a contribution if I can make it well.

R: Interesting.

I: How long have you known Airbnb or when was the first time you started hosting or you started using Airbnb as a customer? Can you name a year?

R: As a customer, perhaps for three years. Rented may be for 3 years. (Inaudible) We have rented the apartment for three times I think. (Inaudible) Someone new will come in August.

I: So, the apartment is in Brussels?

R: Yeah.

I: Just to know a little bit about the apartment. Is it a shared apartment?

R: Well, we have three rooms. So we usually rent one room. The room (inaudible) to the kitchen and the bathroom is downstairs. So, its really comfortable for the person. In August we will have one new, but we did not contact them through Airbnb. Just on Facebook.

I: So you are renting outside of Airbnb?

R: Three times we used Airbnb.

I: Now you are renting it without Airbnb, if I understand?

R: Yeah.

I: So the common amenities like the kitchen, the washroom, and the toilet- you had to share with them or they had separate facilities?

R: No, we have to share with them. (Inaudible) but in the summer its just me in the apartment. Because my couple, he usually goes back to US. So we thought it's a good idea to rent it to another person. I can go to the kitchen through another door, and the bathroom downstairs, so its comfortable.

I: Ok.

R: You don't get to see the person and the person does not get to see you.

I: So that's a nice arrangement for the apartment.

R: Yeah Yeah.

I: So you rented it three times. You are not renting through Airbnb right?

R: No no. With the last person, we had a pretty bad experience last time. So, we decided to use other...to find the people differently.

I: Oh, I understand. And may I know what sort of bad experience happened that moved you to look for other sources, not Airbnb?

R: The main thing is that, in Airbnb you can see opinions or experiences of different hosts, like you usually see the opinions of all the apartments. But not about people who want to rent it. So, I think that might be a good idea for Airbnb that the hosts also have the opportunity to say 'okay this person was really good or bad'. You really don't get to know the person. What happened is that he was extremely rude. He was a guy, we rented our room super cheap. Only 250, which is extremely cheap for the area. You would not find a place like this in Brussels.

I: So you were saying, he was sort of rude towards you, right?

R: I don't know what he was expecting for that price, a place extremely nice. The room is very basic, like normal.

I: I told him 'okay, we don't have a blanket. If you bring your own, you know you can buy blankets in Carrefour. (Inaudible) I can lend you some, but...so he was like 'I know, these are

not enough'. He was like super super rude. He already paid, so it was hard to tell like 'okay, get out of here'.

R: I don't if it was him, I left after, like he stayed for one month. And then he left. I let him live alone and I told him like 'okay I am leaving today but your month finish tomorrow, so you have to leave tomorrow, and leave the key inside the apartment'. Apparently, someone else was still living. Like he stayed for longer period. Of course he could not do that, I think he told someone else, and at the end someone else was living in our apartment without our permission. And the landlady noticed that and she called the police and the person went to jail, I don't know for how long because we were not in the country. This person also took some stuff, like nothing important. But yeah, that was...

I: Bad experience I can imagine.

R: yeah, so now we don't really trust that much. I also don't think is...Airbnb like...of course they cannot control what kind of people get into the platform, but still they should make some arrangement for the hosts to also get to know the person. Previous hosts...what they say about the person. Its hard to tell...

I: I think the platform is actually based on trust and mutual understanding, if there is something happening like this that you described, its really unfortunate and its very normal that you would not feel comfortable with the services and everything. That was the last one you said, the previous two ones? Were you happy with those? Or was there anything that you remember that you didn't like something?

R: They were okay lets say, he did not do anything. Like they were super disorganized. But still it was okay.

I: And I imagine as you are a student, you have to go outside sometimes for your classes or for the groceries. So was there anything like security issue that you felt? Like I am leaving someone at my place who I do not know, who is completely stranger. And I am leaving the house to him or her. So, was there any issue ever about security?

R: No, with the last guy, like who was really rude, yeah. But the other ones, there were like young people. They were disorganized, but it was alright.

I: What was the primary motivation for you to choose Airbnb to rent your apartment?

R: Alright, of course the primary motivation was the money. We have so much space here, and we chose Airbnb before, like we travelled to other places. The houses were great, so we thought like okay, we can try. That was the main motivation, and also we did not know any other platforms.

I: And Pamela, now that you are saying you are renting your room through other sources, are you renting it for short term or long term?

R: This time she also gonna stay for one month. So, we usually rent it when my boyfriend is outside the country. During the summer or December period. I prefer someone who stays longer.

I: Do you think now that you are choosing another source, what would be the difference between the money that you used to get through Airbnb and the other source your using? If Airbnb would be more profitable for you or the Facebook source?

R: Well, with the Airbnb of course they will discount of course a certain percent. But they charge you their services. Of course, you don't make the entire money. This time she will pay the full month, and I don't have to give anything to Airbnb.

I: So it was more profitable for you doing through Facebook?

R: By myself, yeah. But if we would like to rent during the weekends, then it would be more profitable to use Airbnb. You will not find people who are looking for apartments for a weekend. That's something you don't see on Facebook that often.

I: Just to follow up on this opinion because it sounds really interesting, well if its for one week, having that sort of bad experience, would you prefer to rent it through Airbnb again?

R: Maybe I will use the Airbnb, but I will call the person. I will contact the person, I would like to have a video chat or something. I think it was our mistake before that. We trusted Airbnb, we thought okay the people are gonna be, they are all gonna be good. This time if we use it again, we will make more precautions.

I: You said you used Airbnb for the past three years.

R: Yeah.

I: You also said you used hostels. Hostels mean traditional hotels like bread and breakfast?

R: Hostels means there you share. There's....usually for young people.

I: How was the experience with the Airbnb when you travelled? You liked it right?

R: Actually, when we first came to Brussels, we stayed in a Airbnb for two weeks. And it was great! We also have done it in Ireland, Denmark. It was also pretty good.

I: Did you ever travel alone? And used Airbnb to stay? Or you used Hostels?

R: Yeah, when I travel alone, I would go to a hostel.

I: Because...

R: I would be kind of scared to stay at Airbnb with someone else sharing the apartment. I would not feel comfortable. Also, I would not myself rent a whole apartment, that would be expensive.

I: For example, next time when you go with your 10-15 friends, I have heard from another interviewee, she shared with me when they go with friends, 5-10 people, they prefer to have Airbnb because you can have the whole apartment. You can have the terrace to drink...Do you think the same like this?

R: Yes yes, we have done this. (Inaudible) for that you can rent an entire apartment.

I: Any particular experience that you remember when were staying in an Airbnb that you actually did not like? Any sort of bad experience? Do you remember?

R: No no, actually no. They were great apartments; the hosts were nice.

I: Everything was fine?

R: Big problem, they were expensive. But if you pay, you would expect the apartments are nice.

I: Is there anything that you would like to add? May be I have missed, or something that you would like to share with me?

R: No, I would say, like the suggestions would be like to have the opportunity to write comments or opinion about the guest. So the guest would have their own profile, and host would have the opportunity to see...okay this person was really bad.

I: Just another question, if you are not sharing the same house as a host, if you have another property that you would like to rent through Airbnb, the problem that you shared that the person was rude or you had sort of bad experience, do you think would this be a factor?

R: No, I don't understand your question.

I: I am sorry. You said that the apartment you have, in order to do through Airbnb, you had to share the common spaces with that person. Just hypothetically if I ask you, if you have another property where you don't live, if you want to rent that through Airbnb, do you think the problems that you faced, would this problem can occur for those properties?

R: I think if I had another property, I would be kind of nervous to leave some there alone. Like they can break stuff, (inaudible).

I: And you don't know what's going on in the apartment because you are not there.

R: That's the thing. Like I don't feel that much from protection from Airbnb. Like if someone steals something, what Airbnb gonna do? Are they gonna discount from them? What can Airbnb secure for you?

I: You also told me that person stole something right?

R: Yeah.

I: Did you ask for any compensation from Airbnb?

R: No, No. I don't know if they have this option.

I: So, Pamela I have got pretty good information from you. Those will help me!

R: Send it to me. I would like to read it.

I: Sure, when I finish my thesis, I will definitely send you the whole thing. Would be nice to share with you!

Interview Transcript 03

Participant Name	MAWGHAN M
Age	36
Profession	Employed
Civil Status	Married, Living with Spouse
User Profile	Actual Host, Actual Customer
Country of Residence	Belgium
Date of the Interview	26 June 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Face to face
Duration	33 Minutes
Notation	I: Interviewer R: Participant

I: So Mawghan, how are you doing?

R: Good. Good.

I: Are you having a great day?

R: Great day. Busy, busy, but good!

I: Just to inform you in advance, this is a part of my thesis. It focuses on the factors for which the hosts of the Airbnb feel like, they show resistance towards hosting the guests through Airbnb. So this is more or less the topic of my thesis.

R: Okay.

I: I am gonna ask you some questions because I know that you have been hosting. There is no right or wrong answer. Feel free to share with me whatever you feel, and I am not going to judge you based on your answers. And if you feel uncomfortable with any question, you can just skip.

R: Okay.

I: Can you tell me how long have you been...

R: Actually, the first time I hosted was in the US. And I have a condo in Nashville, Tennessee. It's a condo, its not a standalone house. I actually put it on there because I had a renter and then that renter left. I was going to..in between renters. So I thought I just put it on Airbnb for short time. But what was the date of it?

I: Approximately years? Like 2/3....

R: I would say at least 5 years ago.

I: So quite long ago.

R: Yeah. Because it was a condo, I did not realize that it was not allowed.

I: Really? By the Airbnb?

R: Homeowners, the association. They actually asked me to take it down. But thats fine, because I already rented it for long term.

I: Okay. And after that?

R: After that, I moved Belgium, and we were looking for a place to live and I work in Gent. My husband works in Brugge. So were looking at both cities to see where we wanted to live. But my husband is from another city, which is one hour from Brugge and one hour from Gent. He did not want to sell his place. We both said we should try to buy something that closer to where we work. And we had the idea...if we buy something closer to our work, on the weekends we go to Poperinge, we can do Airbnb on the weekends. So, I actually analysed the markets. I looked at Gent, I looked at cost of buying a house, I looked at average night price

on Airbnb. I did the same for Brugge. And the cost of buying a house in Brugge was lot less and actually the cost per night rental was higher than Gent. So, the numbers made sense. He works in Brugge and Brugge and Gent are not so far. Lets try it. We bought a house that was not so expensive, it was quite big. And not in the center, little outside of the center. My background actually is in Real-estate, so I knew that the best thing to do to buy something as closest as possible with parking, so people can come by car and park for free. So, there are three bedrooms with double bed, one bedroom with single bed, and a pull-out couch for two persons. But yeah, we are fully booked through January, next year.

I: So, just to ask you. Most of the cases when you are getting the booking, so the booking are by groups or is it something like someone is taking two rooms or three rooms?

R: No no no. We rent out the whole house to one person who books it, but its usually two or three families. When we first started, we priced it really low. We did not have any reviews. So in the beginning we priced it really low, but during the week we always place it quite high. And on the weekends, more normal price. And then we just kept increasing as we got more and more guests and reviews. And also we found that people who paid more had better perspective of the house. We never had anything damage or anything...

I: No bad experience?

R: Like broken glasses, or something small. But nothing stolen. We did have some complaints from the neighbours.

I: Party and everything?

R: Well, its funny because it was New Year. I checked and it was a family, it was not young kids or anything. It was a family with two teenagers. So I asked them, did you have a party here? They just said No, its just their teenage kids who were talking.

I: Ah, so it was a but noisy.

R: Yeah, I guess.

I: So, now where are you living? In the same house?

R: Yeah. So, we live in Brugge during the week, and during the weekends we go to Poperinge. That's the first house. Recently, we have bought the second house. Because it was fully booked for so long, we said like lets do another one. This one is bit smaller- three bed rooms and one (inaudible). But has a really big garden, has a private parking space. Also 15-minute walk to the centre. We try to rent that all the time.

I: Since the first listing is always booked until January, but the second one I can see....for the second listing some days are booked and some are open, do you think this a trend for the second listing?

R: Because this house is a bit smaller, may be its little less attractive. But we try to price it more affordable, it does not have as many reviews as the other. With the Airbnb, they really look at that. Now we are a Super Host, 80% of your reviews should be 5 stars. We have a badge on both the listings, even though this one is brand new.

I: Can you share with me, if you go for long term renting with your second listing, would you be profitable than with the Airbnb?

R: If we were to do it normal rental property, I think 600 a month you can get. We had months of 5000 or 7000. That's the both houses together.

I: With the second house? Just an estimation?

R: We have not done a full month yet...

I: But it will never be closest to normal renting, right?

R: No no, it will always be. Because sometimes you can get that in one weekend. If you have eight people staying, because we charge a base rent and then 20 Euros more per person per night.

I: So you are doing great with the Airbnb..

R: I love it.

I: Just to follow up with this question, the original house you have, that you go for staying during the weekends, how big is the house?

R: That's a 4 bedroom, that's the bigger one.

I: No during the weekends when you go to live...

R: Ah, in Poperinge. That's just a small, its just have two bedrooms.

I: And you are just two people in the house?

R: And my dog.

I: Did you ever think of like renting it through Airbnb, because during the weekdays...

R: No, I think the location is not as interesting.

I: So first of things, you are saying the location is not that attractive, is there any reason like privacy, like you think 'this is our personal house that we live in, we do not want to let someone in here'?

R: I think there are some people who do Airbnb, just put it on Airbnb when they go on holidays, there are those kind of people. I would probably do the same. But indeed I would lock up, I would have like one closed that I put valuable things.

I: But you won't mind sharing your own house where ever you are in the house....

R: No no no. Some people said to me 'Isn't it strange every weekend having strangers in your house?' And I said, no, for me not. For me I like sharing the house, because I think it's a nice house. I also like sharing Brugge, like its an affordable way. If that family had to go and stay in a hotel, it would be crazy expensive. Especially in Brugge.

I: Just to follow up on this, since this is really interesting, the first listing you are saying, you are living there during the weekdays. It is rented during just the weekends.

R: So, we make it available all the time. We just make it really expensive during the week. So we try to prevent people from booking it.

I: So why is that?

R: Because we wanna live there.

I: So you would like to have the whole space by your own during the time when you are there.

R: But if somebody is willing to pay us a lot of money, then we will make the commute.

I: So, the money that you get during the weekends, you could have earned the same thing or more than that if you would have shared the first listing during the weekdays.

R: Oh you mean just rented a room.

I: Yeah, for example you have four bedrooms...

R: Yeah yeah rent out...

I: the three of them...Would you do that?

R: I don't know. Yeah, that part I don't know. I think that's whole another experience. That's how Airbnb started- renting the sofa on the floor. That's different type of person.

I: Its not you?

R: For me, I enjoy meeting the guest and communicating with the guests, and sharing my house with the guests, but I don't know if I would be comfortable having somebody in the house when I am in the house.

I: That's really interesting...

R: Yeah, that's another level. Some people indeed do that and like that, but for us I think we are like. I think that's kinda beauty of Airbnb to decide do it one way or other, right?

I: Yeah.

R: When I travel, I also use Airbnb normally. There are hosts that are really hands on, there are hosts really hands off. I kinda like in between.

I: What do you think most of the hosts are facing that hindering their participation in Airbnb? Like, I can see your business is really profitable, you are earning a lot of money which is not possible through traditional renting. I am pretty sure you also interact with other hosts and do you have any insights from them? Like they are not actually liking this sort of arrangements, or its not profitable....

R: The reason why there are not more hosts in Belgium or in Europe, like the US, in the US its really huge. I think in Europe, its indeed people are little more protective of their space and the sharing concept is still new to Europe. There's the reason why there's not Uber or other things. I think the people have this, they are afraid of what they don't know.

I: Because I know, for examples Germans, ah Belgians, there is a study done by a Dutch professor. Belgians are the most uncertainty avoidance.....they have the most uncertainty avoidance....

R: Risk...

I: Yeah, risk avoidance.

R: Yeah, they are very low risk takers. Indeed, there are some Belgians doing start-ups and taking huge risk. But then there are a lot of Belgians who are very conservative with their time, money, property. So I think that can be something. And yeah, technology. Some people are not comfortable with texting. Like we also put on Booking.com, and we find that the Airbnb market is definitely more young professionals, younger people, or young families. Whereas on Booking.com, people are definitely older families. More Europeans, people are France, Germany, UK- they are using Booking.com or whereas people from Canada, US, Philippines like people from all over the world- they are using Airbnb.

I: So, moving from here, now if I put it from a customer perspective, did you ever use Airbnb as a customer?

R: Yeah yeah, I used it. And that's where I got the idea of the beer, I went to Paris, and they left a bottle of wine.

I: Now when you go abroad, do you stay in Airbnb?

R: I try. I always look at Airbnb first. There are some times, like in San Francisco, Airbnb is more expensive than hotels. But as a customer I always rent the whole house, I never rent a room.

I: The price comparison, when you rent the whole house it becomes the same?

R: No no no, it can still be less.

I: Still be less than the hotels?

R: Depends, usually I am going as a couple or with friends. Like I went once to Florida, the hotels were like 300 a night for one bed. So each couple would have had to pay 150. And we were able to rent a house, 4-bedroom house, it came out like 60 bucks a person.

I: So you are always renting the whole house, that means same as a host, that you don't want to with someone, it is also true for when you are a customer that you don't want to share the apartment with the host or with someone else.

R: I always check that. If I am doing a search, I will check for either the entire house or a separate entrance.

I: Did you ever travel alone....

R: And stay in Airbnb?

I: Yeah?

R: Now that I am in Europe, I have never travelled alone for work or pleasure.

I: And you have to do it now, travelling alone, what would you choose?

R: It depends on the price. I will look at both options. But again, I would not stay in a room, I will choose an entire house.

I: Thank you very much for all the good insights.

R: Happy to help.

Interview Transcript 04

Participant Name	Emma R
Age	21
Profession	Master Student
Civil Status	Sharing Apartment with Students
User Profile	Lost Host, Actual Customer
Country of Residence	Belgium
Date of the Interview	4 July 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Facebook Messenger
Duration	18 Minutes
Notation	I: Interviewer R: Participant

I: So, can we start the interview?

R: Yes.

I: Perfect. So, for the sake of the interview, this is for my thesis and the objective of the thesis is to find out the reasons why people are not hosting Airbnb guest enough. I would like to ask you some questions. If you feel like uncomfortable in any case with the questions, you can just skip the question.

R: Okay.

I: Can you tell me when did you start hosting? Just a brief explanation.

R: So I was, in September, beginning of the school year, so September 2017, I was going on some trips. I am living in the shared apartment with 4 people in total. Because the trip was quite expensive, I thought may be I can put my room on Airbnb. It will be a good income, I am not there anyway. That's why I started. That was in September.

I: Okay. It was a shared apartment, and it was in Belgium?

R: Yes, in Liege, next to HEC.

I: So you had one room in the apartment and you rented through Airbnb, right?

R: Yes.

I: And after that, did you ever post any Airbnb or that was the last time that you hosted?

R: I tried only one time. Because, firstly my roommates were fine with it, but they did not like me to do lots of times. Because they did not want strangers in the apartment all the time. And also I think Airbnb is a bit aggressive on the way....how to explain....they keep asking me 'do you want to accept people automatically?' I was like 'No, I want to first look at it'. Every time a big button to accept automatically, a small button 'No'. And then they keep asking and asking. One time by accident I booked automatically, but I did not want it, I just was not very up-to-date how it worked. And then 'If you cancel before too close to the deadline, you have to pay a fee'. And I was like I did not want to rent that day. It was just by accident. It was annoying. I mean they are a bit too aggressive, I feel uncomfortable with it. That's basically the story.

I: I understand. So, first you hosted someone in your apartment, when you hosted you had your personal details on Airbnb. And then Airbnb started promoting their services, like push messages. Am I saying it correctly?

R: Yes.

I: And that actually made your life a bit complicated.

R: Yes.

I: Did you have any bad experience with the only time you hosted someone? With the guest?

R: No, he was really nice. Obviously, I wasn't there. So my flatmate let him in, they did not have any trouble. My room was clean when he left. It was more because they keep pushing quite aggressively.

I: So, just know about a bit more detail, since you were living with some people at that time, like you were sharing the apartment, right? So what if I tell you, now you have an apartment for yourself and then you are going for a trip and you have the option to host through Airbnb. Would you do that?

R: I might like to try again, sometime in future. But I would prefer it if Airbnb was a bit less pushy in a sense of...I think Airbnb likes if you really rent all the time. Me, its my house. I only want to rent it may be one week a year or two weeks, whenever I am on holidays. I don't want to rent on regular basis. Should be bit more adapted to these type of people.

I: Emma, if I move on to the other perspective, do you use Airbnb as a customer?

R: Yes.

I: Is it pretty often?

R: May be once or twice a year.

I: So when you go for a vacation, you use Airbnb, right?

R: It depends, a lot of my friends live abroad, either I stay with my friends or try Airbnb. I am going to Italy now, its an organized trip, they booked hostels, they have booked everything. When I have the choice, I try Airbnb, before trying a hostel or hotel.

I: So you prefer Airbnb before hostel, right?

R: Yes yes.

I: And when you go for vacation with your family, so do you take Airbnb or hotel?

R: During Easter holidays, I went with my grandmother, my cousin and my mom, for a week to stay in France, and I convinced them to take Airbnb and we rented an apartment, the whole apartment. And it was actually really nice, even my grandmother, she is 85, yeah she liked it as well.

I: Can you tell me what would be reason that you prefer Airbnb? Is it because of, like its cheaper than the hostels, or you have more options to find a nice room in a nice location?

R: I think because its cheaper most of the times. The hostels can give me tips on restaurant or nice places to go. I really like to have contact with the person who is renting it out, because they can like give me some tips. And its cheaper as well.

I: And if you travel alone, like you are going somewhere completely alone, would you trust someone like completely stranger, staying at his/her place? Normally hotels are considered a bit safe, you know because it's a commercial place. You can always have a safety feeling. You know Airbnb is a platform, you never know the person. If you travel alone, in that case what would be your option?

R: I have never travelled alone. Even if I try it, I think I would like to travel alone couple of times in a hotel or hotel before I would try Airbnb. If I am alone, its too expensive to rent a whole flat. So I would try to find a room somewhere. May be it's a bit biased, if its like a lady, like a woman, I would feel more comfortable than if it was a man.

I: So it depends who you are going with, whether you are going alone or with friends, or with an organized trip, or you are going with your family.

R: Yeah.

I: I think I have got all the good information. I really appreciate it Emma.

R: Well, you are really welcome. I hope your thesis goes well.

Interview Transcript 05

Participant Name	Agnieszka L
Age	38
Profession	Employed
Civil Status	Living Alone
User Profile	Partially Lost Host, Actual Customer
Country of Residence	Belgium
Date of the Interview	23 July 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Facebook Messenger
Duration	30 Minutes
Notation	I: Interviewer R: Participant

I: Hi, Good Afternoon.

R: Good Afternoon. How are you?

I: Fine. How are you doing?

R: Good. Good. Sorry, its been so difficult to get in touch.

I: But its not a problem. I understand that you are very busy. I am just a student, so I don't have much things to do. But I guess you are a professional, so its very difficult to manage some time I think.

R: yeah, its been bit of a crazy schedule. Okay, lets get to the interview.

I: So, just to tell you a bit. This interview is actually for my thesis and it is connected to my master studies. So the main objective of this thesis is to find out the reasons why people are not hosting any more or hosting enough through Airbnb. This is actually a semi-structured interview. So that means I do not have a very structured questions. Based on your responses, maybe I will make some questions. And if you feel in any case uncomfortable with the question, you can just skip the question. I don't mind.

R: Okay.

I: Can you tell me a little bit about your hosting experience? Like, when did you start hosting? Or did you ever host?

R: Yeah yeah. I did, I did. So I started about 5 years ago, and I have been hosting ever since. I have two places. One here is Brussels and one in Poland.

I: You are still hosting or you stopped hosting?

R: So I am still hosting in the one in Poland, I am not hosting the one in Brussels anymore.

I: So, can you tell me a little bit about the property that you are hosting in, like the one in Brussels?

R: So, like the one in Brussels was an apartment in which I was living. So I was just hosting a room in that apartment.

I: In the Poland, since you are not there, you are renting the whole apartment?

R: It's a mountain resort. So its in a very touristic area. Its an entire house (inaudible) that you rent entirely.

I: So what I have understood, you are not hosting anymore in the Brussels one, right?

R: Yes, correct.

I: So you are living alone in the apartment right now?

R: Yes.

I: So, can you tell me why did you decide to stop hosting in the Brussels one?

R: Couple of things. First of all, I have also moved out from that apartment to a new place which I have bought and still making it nice and decorating. I just had to cancel because I am no longer there. I really do not have the possibility to host here. I am not sure though, because I also have an extra room here, but I am not sure I am gonna host again because some policies within Airbnb that are a little bit annoying for hosts. I think it makes sense for the house that I have in Poland, if you rent something on a regular basis and you are making income out of that and you are renting. That's great. But for people, and I thought this was originally the idea of Airbnb that....you know here in Brussels.. this was not my primary source of income. And I just wanted to host from time to time, when needed extra money, when I felt like it. Because I don't want to have strangers in my house all the time. So, I did not want to be always available. Unfortunately, that gives you a bad score at Airbnb. For example, if you refuse people, three times in a row or whatever, then Airbnb blocks you for a week. So, you cannot rent it again. And I felt very annoyed by that, because I thought it's my place and I should be able to rent whenever I want. If it's not available, it's available. There are plenty of other places that are available. It's not like I was cancelling reservations you know, coz this I would understand. Then if somebody accepts somebody and then cancels later, of course that's bad. But if somebody is sending me a request and I say the place is not available, that should be my choice. But I felt I was being penalized for it. So that was a little bit annoying. And also they said, because I even wrote a message about it to Airbnb once and called, they said that I should, if I don't want to host, then I should block those dates in the calendar at Airbnb so that the potential guests are aware, so they are not going to contact me. But the thing is sometimes you don't know much ahead. Sometimes I have friends visiting me one weekend and I just find out a couple of days before whatever, or sometimes I had a crazy week at work and I simply just don't want to have anybody. So, it's not something that I plan, sometimes I just simply don't want to rent my place. I felt like I was (inaudible) forced to do that and I did not like that because I thought Airbnb operated in a premise that if you want to- you can rent a couch, you can rent a room, you can rent an apartment, you can rent whatever you want. That's what nice about it- Flexibility. But actually for a host it's not so flexible to choose when you do or do not want to rent.

I: Just to follow up on this question, I understand that the flexibility that you are talking about, this was taken away by forcing you with the bad rating and everything. Your rating for this particular property, is it connected to your rating for the other property that you have in Poland?

R: It is. Because its not the property that is rated, its you that is rated. The host gets the rating, not the property. Also when people leave you reviews, of course they explain, sometimes they don't, which place they stayed in. They could say Anieszka was a great host or they can say Anieszka was a bad host. And that's gonna be on my profile. So, whoever wants to book with me regardless of each place, they are going to see that. I also think if the reviews could be a bit separated, because the places are very different, the standard is very different also. I did not have thankfully from the guests any bad reviews, I put an effort into this. But in case if they wouldn't like one property, it would affect the other one. The whole situation with cancelling, not cancelling but not accepting guests, because it would tell my profile for instance 'oh she cancelled so many times' I never cancel the one in Poland unless its booked, but people will see that and they would be like ' may be we should not contact her, because she seems to be cancelling a lot'. Again, I was never cancelling reservations, I was not accepting them.

You cannot put that in your profile, because it would look as discriminatory, because I am a woman and I live by myself. I just for my safety or comfort, I only accepted women or couples. But I was not accepting men by themselves. Because you know I just would not feel safe. But you cannot put that, it would look bad. Sometimes I refused men because I just did not feel comfortable. Of course I would not say that because I don't know these men so I cannot judge them, but again I was penalized by the fact that I did not accept, you know, some John Smith who wanted to stay with me and I said No and I did not give a reason. Because you have options, when you say No you can give a reason. There are lots of reason or you can write your own. Sometimes you can just go without a reason. Then they would say 'oh that's bad. Because the guest need to know why you don't wanna accept them'. But I could just lie to them and say the dates are not available. First of all that would be a lie, it will block those dates. If somebody else would like to book them, I would no longer be able to do that. So, I think for a host, that wants to host somebody sometimes in a place, its not ideal.

I: From your words what I understand is that first of all, there was that problem, flexibility issue. And also it was hampering overall your profile for the other property. Also like because you preference must get the priority, because you are the host. You should have your independence of choosing who to host, who not to host. It was also a problem I guess.

R: Yeah.

I: If you were not living in this particular property, the one in Brussels. I think it would not be a problem.

R: Probably it would not affect me much for sure. But I think I would still...for the house in Poland, I just don't use Airbnb. I use other portals as well. So, if I rent something from another portal, automatically these dates are not available any more. It could be a similar problem, because I would have to refuse people you know. I think genuinely speaking, Airbnb- their whole kind of premise, as opposed to hotels, you have all these flexibilities, you can make extra money on a side, it does not have to be a full time income. But because of this difficulty, sometimes it is....I mean, again, I still had a good experience. It was not a nightmare or anything. Its still okay. Especially for me, I am very busy, I work a lot, I travel a lot, like I don't have time to deal with all these drama and explain myself why I am refusing. I simply just wanna be able to say No as a owner. As simple as that. I think people are willing to deal with it if its their primary source of income. But someone like me, that is just extra money, sometimes its not just worth it. But may be you know my attitude will change, may be they update the policies, I am not saying Airbnb is bad. But it could be easier for the host.

I: Another part of my thesis is to know from guest like why they are not using Airbnb. Since you have already introduced this thing, that you use Airbnb a lot as a customer, so if you like, I would like to ask you some questions.

R: Sure.

I: As you said you travel a lot. You are a professional, I am pretty sure you have to travel for business trips or personal trips. So, how often do you use Airbnb as a customer?

R: You know it really depends, I don't use Airbnb when I travel on business. Its mostly for my personal purposes. When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me a taxi- you know this sort of thing. For business its not convenient for me. For vacation, its better. Again it depends on the place, particularly because you can find most of the time simply better deals than hotels. I think for any type of traveller there is a good choice. When I am travelling though for vacation I use Airbnb, I don't stay with people in the apartment.

I: So you take a whole apartment right?

R: Yeah, I am not travelling by myself obviously, if I am travelling with my boyfriend or if I am travelling with friends, we wanna have privacy you know. We wanna do what we wanna

do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that. So, I don't stay with other people.

I: So it depends on the situation...

R: It depends on the situation, who I am travelling with...

I: Do you ever travel alone? For your personal trips, like without friends?

R: Very rarely. I have done couple of things but I would meet friends there but I would be staying by myself. For example, I went to my friend's graduation in Denmark last year, so I stayed at Airbnb by myself. Then I rented a room, but it had a separate entrance. So, I had my privacy but it was just a room that I was renting. Actually just for one night, when I am by myself, I would probably prefer to get a hotel.

I: So you do take Airbnb when you travel alone, if the price difference...

R: If there is significant price difference, yeah.

I: So this is your experience and your opinion. Could you project like someone else's opinion why would not someone take Airbnb? Like what could be a possible reason for this? Since you have been using Airbnb for so long...

R: I think its changing, but for some people its safety you know. Even though I never had a bad experience, but I think people, they feel more secured if it's a hotel, because it's a chain, you know who they are, you know where to complaint, its an official business. Whereas here, you really quite don't know. I think people when travelling alone, especially women, I have an issue with them. I know people for instance who will never take Uber, for exactly same reason. Even though taxis are more expensive, but at least you it's a company, whereas I actually think Uber is much safer, everything is logged in the system. But for example, I don't who that is, these are not professional people etc. Same thing with Airbnb, these are not professional people, they have keys of the placem they can always come in, what if it's a trap, what if something happen. Safety would be the main main reason.

And the second thing is, I think people might not do it is that, again what I was saying about my business trips, like lack of services you know. Some of them would have, because I know there are even some little boutique hotels or bread-and-breakfast that actually are on Airbnb as well. So they have service. But a lot of them like apartment and private people, they don't. And people sometimes they just wanna be taken care of little bit more. So they want to have breakfast, they don't want to cook anymore if they are on vacation. They want to have some help. Sometimes with Airbnb is also like how do you pick up the keys because the person does

not live there, you have to arrange, what if you find it but the key does not work, what if the internet does not work, you know what I mean.

I: Because business trips usually like you are always in a very tight schedules, everything is on the agenda, and you have to meet those agendas....

R: I think even on vacation, for some people, they just don't wanna deal with the issues like that. They want everything to be taken care of, and they want to be able to call the reception desk and hey my shower is not working, somebody comes and fixes it. Whereas Airbnb, its not always the case.

I: So, I have a lot of information from you within this 30 minutes. So, thank you very much ...

R: You are very welcome. Good luck.

Interview Transcript 06

Participant Name	Mehedi M
Age	28
Profession	PhD Student
Civil Status	Married, Living with Spouse
User Profile	Non-User, Actual Customer
Country of Residence	Netherlands
Date of the Interview	29 July 2018
Name of the Interviewer	MD OLIUR RAHMAN TAREK
Transcriber	MD OLIUR RAHMAN TAREK
Interview Medium	Facebook Messenger
Duration	32 Minutes
Notation	I: Interviewer R: Participant

I: Hi Mehedi, how are you doing?

R: Yes, I am good. How are you?

I: Yeah, I am doing great. So, just to inform you in advance, this is actually connected to my thesis and the objective of this thesis to find out the reasons why people are not using Airbnb as a host. The second of this thesis is to find out why people are not using Airbnb as a customer, rather they are using traditional hotels when they travel. I will be asking you some questions about your experience and thoughts. If you feel uncomfortable with any question, you can just skip the question.

R: Okay.

I: So, you have idea about Airbnb, right?

R: Yes, I have used it. So, I have certain kind of idea about it.

I: How long have you known about Airbnb. Any specific ...like 3 years, 4 years....

R: Its like 3 years.

I: So, did you ever host through Airbnb?

R: No, not yet.

I: Did you ever consider hosting through Airbnb? Or you never thought about it?

R: To be honest with you, once I thought about it. Then I thought its not a good idea for me. Then, I never thought about it again.

I: And when was the time you first thought about it?

R: The first time I heard about it, that time I was living alone. So I was thinking, okay it might be good idea to make some money out of it. Then I thought may it will be a problem for me to manage all the things, you know keep your room clean and stuff. So I should do some other works rather than you know (inaudible)...

I: So at that time you were living in Belgium?

R: Yes, I was living in Belgium.

I: Okay, and what were you doing? You were a student?

R: Yes, I was a student.

I: And what type of house you were staying in?

R: It was just like a student room.

I: So it had like shared kitchen..shared other facilities.

R: No...at first only the shared kitchen. I had on-suite bathroom. After one year, I was living in a studio. So there you have everything all together in one studio.

I: So it was much easier for you to host someone if you wanted?

R: Yeah. It would have been quite cheap for them, whoever wants to have a cheap accommodation.

I: Now where are you staying? What is the property type?

R: Now its like a two-bedroom apartment. There is a room that is available if I want to give away for Airbnb for hosting. But I am not hosting.

I: Okay. And you are staying alone? Or you have your wife or girlfriend living with you?

R: I have my wife who is living with me.

I: So you have the option to rent it, but you are not renting it through Airbnb.

R: Yes, right! Its not like I am not renting it with Airbnb. Any service like Airbnb, I am not interested to rent it. I am not willing to rent it to Airbnb.

I: You thought of some extra cash when you were a student. Did anything change after that? Are you working now? Or you are still a student?

R: I am a PhD researcher now, so my income is much more than when I was a student. I have a fixed-salary. Yeah, financially I am much more stable now. I don't think that I need that extra money anymore.

I: Many people said, when I interviewed them, even if they are professionals for 4-5 years, now working in a good company with a good job, they are also hosting through Airbnb because its just nice to have some extra cash. Since its possible to do that, they are doing it. Do you also think the same? I understand that you have a good job right now, you are financially stable, but do you also think that its possible to have some extra cash through Airbnb?

R: Its always nice to have some extra source of income. But what I feel is like I do not want to make any compromise with my privacy. Its also an issue of security. I know that in Airbnb they go through all the security proceedings like they have your passport or national ID card number. I still don't feel comfortable sharing my apartment, my privacy with someone else. I really don't know who the person will be. How he or she will behave? Yeah, I always can complaint, but if something happens, it just has happened. I cannot get that back.

I: You are talking about your privacy. Since you are staying with your wife in the same apartment, is it an issue for you?

R: Right.

I: You have also talked about security. Are both of you working outside? Like, what is your security concern?

R: Its like, some people will come, they will have a key for themselves. May be they can lose the key, somebody can get that key, they can make extra copy of that. Lot of things can go

wrong, they can come late at night. I just don't feel comfortable with this idea. The other reason you can say that I always have to clean it because I have my personal experience. Sometimes what happens you have booked a place, you went, sometimes its not exactly similar they way you were expecting. You should be very clean, but its not that clean. The thing is like I am renting it, the guy messed all the things up. Then I have to clean the things.

I: So what you were saying that when you yourself take Airbnb you expect a clean house and a clean room. You feel the pressure to do that by yourself if you rent it through Airbnb right?

R: I can share one experience. Every time when you are checking out, you have to keep it clean the way you got it. You should give them back the same way. I mean after travelling for so long, roaming around the city for two days continuously, then suddenly you are going back and you have to clean all the things. That's also bit of a problem. But if you are staying in a hotel, then you don't have to bother about it. You can leave the hotel the way you want. Generally you are tired, you don't have the stamina again to clean everything. Sometimes you go to a place and you are checking in, and the place is not exactly what you were thinking. You have already booked it, you cannot cancel it.

I: The thing that you were saying from a customer perspective. So I talk a little bit more about host perspective. You have talked about privacy and security. These are your reasons. What do you think that what can be other reasons that people are not hosting through Airbnb?

R: The competition is so much, pricewise. Their price has to be competitive. May be they think, okay I will not get enough money out of it because if I am asking too much, people will not take my home. The other issue I feel like, there is the thing in Airbnb like Super Host, Good Host- its very difficult for someone who is new, who just has started to rent. If I am customer, I first look at how many reviews this guy has. If someone just has one review, people generally don't want to take that house. Its also a bit difficult for someone who just is starting now. That's what I feel, its not easy.

I: Now if I come to customer perspective, how long have you been using Airbnb?

R: I think four times.

I: Did you ever take hotels?

R: I took hotel once.

I: What was the city that you took hotel?

R: Istanbul.

I: What was the reason that you took hotel in Istanbul?

R: Airbnb, in Istanbul, it was quite difficult to find out which one would be good for us. So, I just thought taking hotel would be the best idea.

I: When you decided, Airbnb or hotel, like usually what is your consideration? Is it price, is it the type of location?

R: First of all, we always have to think about the location. Then the price is very important.

I: Do you get anything extra facilities with the hotel?

R: One extra thing that I have got in Istanbul, they do the pick up and drop off. They picked us from Airport and also they dropped off us. That was an advantage. Because when you are going to a new place, from Airport its always been complicated (inaudible). They can tell you in Airbnb you can take this this this...new place new language...it always gets difficult. From hotel, you always get this benefit.

I: So, its very interesting what you are saying. Do you remember any bad experience with Airbnb that you stayed, like anything bad?

R: Yeah, the first experience was a bit scary. I went to Rome, I was calling my host, but she was not picking the phone, it was like for 10-15 minutes. I was calling from someone else's phone. I did not have my own mobile number. At that time, there was no roaming. I was quite scared, okay, its Rome, it's a new place. Now she is not picking my phone, now what is going to happen! But after 15 minutes, she called in the phone of that woman I was using luckily. The other problem that I really want to highlight is the language. I mean Yes they can speak English, but sometimes its really complicated to convey your thoughts, like I want this information. They also struggle to tell about it.

I: Do you think it's a bit better with hotels?

R: Yeah, I think they are a bit professional.

I: Do you ever have this uncertainty feeling..? I just land in the Airport, if it is night, I am not getting the host and where will I go? Do you have these uncertainty feeling?

R: Yes. I was going to Prague. It was around like 9pm. It was around February, so it was winter. It's a new city and if you do not have internet you really don't know which stop you should drop off from the bus or the tram. You really don't know how the guy is, how he or she will going to welcome you. The most scary part was he was a new guy, I was his like third or fourth customer. I always think if something goes wrong, its wrong. It just happened, you cannot change it. So, its better not to take that risk. In that regard, I think hotels are better.

I: I already got a lot of information from you, thank you for that.

R: All the best luck with your thesis!

Appendix C. Thematic Codes

Page	Line	Comment scope	Comment text	Author
3	5	R: First time, there were good experiences. That's why I was like...okay I can do this. Then, I had some, not bad experience but strange experience which makes you think like is it worth it? Do I have to witness these problems or have these problems for the money I am getting?	Problems outweighing incentives	MD Oliur Rahman Tarek
3	5	R: First time, there were good experiences. That's why I was like...okay I can do this. Then, I had some, not bad experience but strange experience which makes you think like is it worth it? Do I have to witness these problems or have these problems for the money I am getting?	Host Barrier	MD Oliur Rahman Tarek
3	9	R: And then as it became more popular, there were other people also renting out. So, you have more competition and then Airbnb suggests that you make the price even lower. But my experience is that, if I lower the price I had more troubles with my guest.	Competition	MD Oliur Rahman Tarek
3	9	R: And then as it became more popular, there were other people also renting out. So, you have more competition and then Airbnb suggests that you make the price even lower. But my experience is that, if I lower the price I had more troubles with my guest.	Host Barrier	MD Oliur Rahman Tarek
3	14	R: Yeah. For example, one of the experiences I had was somebody made a booking. He was from Brussels. He did a booking for four nights. And when I opened the door, it was not him but his father who was just going through a divorce. He lived in my city who just needed a place to stay. For me it was really weird because it was not the person I talked to and was really strange that somebody in your house whose house was not 5 kilometres from my house.	Competition	MD Oliur Rahman Tarek
3	14	R: Yeah. For example, one of the experiences I had was somebody made a booking. He was from Brussels. He did a booking for four nights. And when I opened the door, it was not him but his father who was just going through a divorce.	Host Barrier	MD Oliur Rahman Tarek

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		He lived in my city who just needed a place to stay. For me it was really weird because it was not the person I talked to and was really strange that somebody in your house whose house was not 5 kilometres from my house.		
3	25	R: Then it was really like what am I doing here? I am going to work and he is at my house the whole time. And he did not do anything except for breaking the table but it was really like a sad situation. He said 'Can I stay longer? We do not need to do it with Airbnb. Its cheaper'. So he was really negotiating for the cheapest room. And I really did not like it. And I think when you get your prices higher, you get different people.	Competition	MD Oliur Rahman Tarek
3	25	R: Then it was really like what am I doing here? I am going to work and he is at my house the whole time. And he did not do anything except for breaking the table but it was really like a sad situation. He said 'Can I stay longer? We do not need to do it with Airbnb. Its cheaper'. So he was really negotiating for the cheapest room. And I really did not like it. And I think when you get your prices higher, you get different people.	Host Barrier	MD Oliur Rahman Tarek
5	3	R: You would not see it as a problem.	If multiple property	MD Oliur Rahman Tarek
5	5	R: Yeah. Because, now I am gonna rent out a holiday house. Its 250 kilometres from my house. So, I am not meet the people who rented, somebody else who will do the welcoming and everything. And its different because, ya you can have a guest there who drinks from early in the morning to late in the evening.	If multiple property	MD Oliur Rahman Tarek
5	5	R: Yeah. Because, now I am gonna rent out a holiday house. Its 250 kilometres from my house. So, I am not meet the people who rented, somebody else who will do the welcoming and everything. And its different because, ya you can have a guest there who drinks from early in the morning to late in the evening.	Privacy Issue	MD Oliur Rahman Tarek

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5	5	R: Yeah. Because, now I am gonna rent out a holiday house. Its 250 kilometres from my house. So, I am not meet the people who rented, somebody else who will do the welcoming and everything. And its different because, ya you can have a guest there who drinks from early in the morning to late in the evening.	Host Barrier	MD Oliur Rahman Tarek
7	23	R: Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there, I always stayed in hotels. Because, females travelling alone might be not common in certain areas. So I would not do Airbnb there. I would have difficulties in trusting, like you never know where you gonna end up. And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman...	Travelling Alone	MD Oliur Rahman Tarek
7	23	R: Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there, I always stayed in hotels. Because, females travelling alone might be not common in certain areas. So I would not do Airbnb there. I would have difficulties in trusting, like you never know where you gonna end up. And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman...	Uncertainty	MD Oliur Rahman Tarek
7	23	R: Mmmm, may be in a country where Airbnb is not, like in the Middle East. I never done it there, I always stayed in hotels. Because, females travelling alone might be not common in certain areas. So I would not do Airbnb there. I would have difficulties in trusting, like you never know where you gonna end up. And if you arrive late at night, you see okay this place is dodgy, its not okay. Or they are not respectful to me as I am travelling alone as a woman...	Customer Barrier	MD Oliur Rahman Tarek
7	32	I was there for business, then in the evening you want to be left alone in the quite hotel. No hassles.	Customer Barrier	MD Oliur Rahman Tarek

Page	Line	Comment scope	Comment text	Author
7	32	I was there for business, then in the evening you want to be left alone in the quite hotel. No hassles.	Role	MD Oliur Rahman Tarek
10	19	R: The main thing is that, in Airbnb you can see opinions or experiences of different hosts, like you usually see the opinions of all the apartments. But not about people who want to rent it. So, I think that might be a good idea for Airbnb that the hosts also have the opportunity to say ‘okay this person was really good or bad’. You really don’t get to know the person. What happened is that he was extremely rude. He was a guy, we rented our room super cheap. Only 250, which is extremely cheap for the area. You would not find a place like this in Brussels.	Host Barrier	MD Oliur Rahman Tarek
10	19	R: The main thing is that, in Airbnb you can see opinions or experiences of different hosts, like you usually see the opinions of all the apartments. But not about people who want to rent it. So, I think that might be a good idea for Airbnb that the hosts also have the opportunity to say ‘okay this person was really good or bad’. You really don’t get to know the person. What happened is that he was extremely rude. He was a guy, we rented our room super cheap. Only 250, which is extremely cheap for the area. You would not find a place like this in Brussels.	Lack of awareness	MD Oliur Rahman Tarek
11	4	R: yeah, so now we don’t really trust that much. I also don’t think is...Airbnb like...of course they cannot control what kind of people get into the platform, but still they should make some arrangement for the hosts to also get to know the person. Previous hosts...what they say about the person. Its hard to tell...	Host Barrier	MD Oliur Rahman Tarek
11	4	R: yeah, so now we don’t really trust that much. I also don’t think is...Airbnb like...of course they cannot control what kind of people get into the platform, but still they should make some arrangement for the hosts to also get to know the	Lack of knowledge	MD Oliur Rahman Tarek

Page	Line	Comment scope	Comment text	Author
		person. Previous hosts...what they say about the person. Its hard to tell...		
11	34	R: Well, with the Airbnb of course they will discount of course a certain percent. But they charge you their services. Of course, you don't make the entire money. This time she will pay the full month, and I don't have to give anything to Airbnb.	Host Barrier	MD Oliur Rahman Tarek
11	34	R: Well, with the Airbnb of course they will discount of course a certain percent. But they charge you their services. Of course, you don't make the entire money. This time she will pay the full month, and I don't have to give anything to Airbnb.	Financial Loss	MD Oliur Rahman Tarek
12	6	R: Maybe I will use the Airbnb, but I will call the person. I will contact the person, I would like to have a video chat or something. I think it was our mistake before that. We trusted Airbnb, we thought okay the people are gonna be, they are all gonna be good. This time if we use it again, we will make more precautions.	Host Barrier	MD Oliur Rahman Tarek
12	6	R: Maybe I will use the Airbnb, but I will call the person. I will contact the person, I would like to have a video chat or something. I think it was our mistake before that. We trusted Airbnb, we thought okay the people are gonna be, they are all gonna be good. This time if we use it again, we will make more precautions.	Trust Issue (with guest)	MD Oliur Rahman Tarek
12	20	R: I would be kind of scared to stay at Airbnb with someone else sharing the apartment. I would not feel comfortable. Also, I would not myself rent a whole apartment, that would be expensive.	Travelling Alone	MD Oliur Rahman Tarek
12	20	R: I would be kind of scared to stay at Airbnb with someone else sharing the apartment. I would not feel comfortable. Also, I would not myself rent a whole apartment, that would be expensive.	Customer Barrier	MD Oliur Rahman Tarek
12	20	R: I would be kind of scared to stay at Airbnb with someone else sharing the apartment. I would not feel comfortable.	Trust Issue (with host) vs Cost	MD Oliur

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		Also, I would not myself rent a whole apartment, that would be expensive.		Rahman Tarek
13	12	R: I think if I had another property, I would be kind of nervous to leave some there alone. Like they can break stuff, (inaudible).	If multiple property	MD Oliur Rahman Tarek
13	15	R: That's the thing. Like I don't feel that much from protection from Airbnb. Like if someone steals something, what Airbnb gonna do? Are they gonna discount from them? What can Airbnb secure for you?	Host Barrier	MD Oliur Rahman Tarek
13	15	R: That's the thing. Like I don't feel that much from protection from Airbnb. Like if someone steals something, what Airbnb gonna do? Are they gonna discount from them? What can Airbnb secure for you?	Trust Issue (with platform)	MD Oliur Rahman Tarek
17	31	R: So, we make it available all the time. We just make it really expensive during the week. So we try to prevent people from booking it.		MD Oliur Rahman Tarek
18	13	R: For me, I enjoy meeting the guest and communicating with the guests, and sharing my house with the guests, but I don't know if I would be comfortable having somebody in the house when I am in the house	Privacy Issue	MD Oliur Rahman Tarek
18	13	R: For me, I enjoy meeting the guest and communicating with the guests, and sharing my house with the guests, but I don't know if I would be comfortable having somebody in the house when I am in the house.	Host barrier	MD Oliur Rahman Tarek
18	27	R: The reason why there are not more hosts in Belgium or in Europe, like the US, in the US its really huge. I think in Europe, its indeed people are little more protective of their space and the sharing concept is still new to Europe. There's the reason why there's not Uber or other things. I think the people have this, they are afraid of what they don't know.	Host Barrier	MD Oliur Rahman Tarek
18	27	R: The reason why there are not more hosts in Belgium or in Europe, like the US, in the US its really huge. I think in Europe, its indeed people are little more protective of their	Risk Avoidance	MD Oliur

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		space and the sharing concept is still new to Europe. There's the reason why there's not Uber or other things. I think the people have this, they are afraid of what they don't know.		Rahman Tarek
19	1	R: Yeah, they are very low risk takers. Indeed, there are some Belgians doing start-ups and taking huge risk. But then there are a lot of Belgians who are very conservative with their time, money, property. So I think that can be something.	Host Barrier	MD Oliur Rahman Tarek
19	1	R: Yeah, they are very low risk takers. Indeed, there are some Belgians doing start-ups and taking huge risk. But then there are a lot of Belgians who are very conservative with their time, money, property. So I think that can be something.	Privacy Issue	MD Oliur Rahman Tarek
19	3	And yeah, technology. Some people are not comfortable with texting. Like we also put on Booking.com, and we find that the Airbnb market is definitely more young professionals, younger people, or young families. Whereas on Booking.com, people are definitely older families. More Europeans, people are France, Germany, UK- they are using Booking.com or whereas people from Canada, US, Philippines like people from all over the word- they are using Airbnb.	Customer Barrier	MD Oliur Rahman Tarek
19	3	And yeah, technology. Some people are not comfortable with texting. Like we also put on Booking.com, and we find that the Airbnb market is definitely more young professionals, younger people, or young families. Whereas on Booking.com, people are definitely older families. More Europeans, people are France, Germany, UK- they are using Booking.com or whereas people from Canada, US, Philippines like people from all over the word- they are using Airbnb.	Complexity	MD Oliur Rahman Tarek
19	33	R: It depends on the price. I will look at both options. But again, I would not stay in a room, I will choose an entire house.	Customer Barrier	MD Oliur Rahman Tarek
19	33	R: It depends on the price. I will look at both options. But again, I would not stay in a room, I will choose an entire house.	Privacy Issue vs Cost	MD Oliur Rahman Tarek

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21	20they keep asking me ‘do you want to accept people automatically?’ I was like ‘No, I want to first look at it’. Every time a big button to accept automatically, a small button ‘No’. And then they keep asking and asking. One time by accident I booked automatically, but I did not want it, I just was not very up-to-date how it worked. And then ‘If you cancel before too close to the deadline, you have to pay a fee’. And I was like I did not want to rent that day. It was just by accident. It was annoying. I mean they are a bit too aggressive, I feel uncomfortable with it	Complexity	MD Oliur Rahman Tarek
21	20	they keep asking me ‘do you want to accept people automatically?’ I was like ‘No, I want to first look at it’. Every time a big button to accept automatically, a small button ‘No’. And then they keep asking and asking. One time by accident I booked automatically, but I did not want it, I just was not very up-to-date how it worked. And then ‘If you cancel before too close to the deadline, you have to pay a fee’. And I was like I did not want to rent that day. It was just by accident. It was annoying. I mean they are a bit too aggressive, I feel uncomfortable with it.	Host Barrier	MD Oliur Rahman Tarek
22	5	But I would prefer it if Airbnb was a bit less pushy in a sense of...I think Airbnb likes if you really rent all the time. Me, its my house. I only want to rent it may be one week a year or two weeks, whenever I am on holidays. I don’t want to rent on regular basis. Should be bit more adapted to these type of people.	Host Barrier	MD Oliur Rahman Tarek
22	5	But I would prefer it if Airbnb was a bit less pushy in a sense of...I think Airbnb likes if you really rent all the time. Me, its my house. I only want to rent it may be one week a year or two weeks, whenever I am on holidays. I don’t want to rent on regular basis. Should be bit more adapted to these type of people.	Lack of flexibility	MD Oliur Rahman Tarek
22	14	R: It depends, a lot of my friends live abroad, either I stay with my friends or try Airbnb. I am going to Italy now, its an organized trip, they booked hostels, they have booked	Customer Barrier	MD Oliur

Page	Line	Comment scope	Comment text	Author
		everything. When I have the choice, I try Airbnb, before trying a hostel or hotel.		Rahman Tarek
22	14	R: It depends, a lot of my friends live abroad, either I stay with my friends or try Airbnb. I am going to Italy now, its an organized trip, they booked hostels, they have booked everything. When I have the choice, I try Airbnb, before trying a hostel or hotel.	Role	MD Oliur Rahman Tarek
22	35	If I am alone, its too expensive to rent a whole flat. So I would try to find a room somewhere. May be it's a bit biased, if its like a lady, like a woman, I would feel more comfortable than if it was a man.	Customer Barrier	MD Oliur Rahman Tarek
22	35	If I am alone, its too expensive to rent a whole flat. So I would try to find a room somewhere. May be it's a bit biased, if its like a lady, like a woman, I would feel more comfortable than if it was a man.	Travelling Alone	MD Oliur Rahman Tarek
22	35	If I am alone, its too expensive to rent a whole flat. So I would try to find a room somewhere. May be it's a bit biased, if its like a lady, like a woman, I would feel more comfortable than if it was a man.	Privacy Issue vs Cost	MD Oliur Rahman Tarek
26	37	. But for people, and I though this was originally the idea of Airbnb that....you know here in Brussels.. this was not my primary source of income. And I just wanted to host from time to time, when needed extra money, when I felt like it. Because I don't want to have strangers in my house all the time. So, I did not want to be always available. Unfortunately, that gives you bad score at Airbnb. For example, if you refuse people, three times in a row or whatever, then Airbnb blocks you for a week. So, you cannot rent it again. And I felt very annoyed by that, because I thought its my place and I should be able to rent whenever I want.	Host Barrier	MD Oliur Rahman Tarek
26	37	. But for people, and I though this was originally the idea of Airbnb that....you know here in Brussels.. this was not my primary source of income. And I just wanted to host from time to time, when needed extra money, when I felt like it. Because I don't want to have strangers in my house all the	Flexibility Issue vs Rating Issue	MD Oliur Rahman Tarek

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		time. So, I did not want to be always available. Unfortunately, that gives you bad score at Airbnb. For example, if you refuse people, three times in a row or whatever, then Airbnb blocks you for a week. So, you cannot rent it again. And I felt very annoyed by that, because I thought its my place and I should be able to rent whenever I want.		
26	37	. But for people, and I though this was originally the idea of Airbnb that....you know here in Brussels.. this was not my primary source of income. And I just wanted to host from time to time, when needed extra money, when I felt like it. Because I don't want to have strangers in my house all the time. So, I did not want to be always available. Unfortunately, that gives you bad score at Airbnb. For example, if you refuse people, three times in a row or whatever, then Airbnb blocks you for a week. So, you cannot rent it again. And I felt very annoyed by that, because I thought its my place and I should be able to rent whenever I want.	Lack of flexibility	MD Oliur Rahman Tarek
26	11	they said that I should, if I don't want to host, then I should block those dates in the calendar at Airbnb so that the potential guests are aware, so they are not going to contact me. But the thing is sometimes you don't know much ahead. Sometimes I have friends visiting me one weekend and I just find out couple of days before whatever, or sometimes I had a crazy week at work and I simply just don't want to have anybody. So, its not something that I plan, sometimes I just simply don't want to rent my place. I felt like I was (inaudible) forced to do that and I did not like that because I thought Airbnb operated in a premise that if you want to- you can rent a couch, you can rent a room, you can rent an apartment, you can rent whatever you want. That's what nice about it- Flexibility. But actually for a host its not so flexible to choose when you do or do not want to rent.	Flexibility Issue vs Rating Issue	MD Oliur Rahman Tarek
26	11	they said that I should, if I don't want to host, then I should block those dates in the calendar at Airbnb so that the potential guests are aware, so they are not going to contact	Host Barrier	MD Oliur

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		me. But the thing is sometimes you don't know much ahead. Sometimes I have friends visiting me one weekend and I just find out couple of days before whatever, or sometimes I had a crazy week at work and I simply just don't want to have anybody. So, its not something that I plan, sometimes I just simply don't want to rent my place. I felt like I was (inaudible) forced to do that and I did not like that because I thought Airbnb operated in a premise that if you want to- you can rent a couch, you can rent a room, you can rent an apartment, you can rent whatever you want. That's what nice about it- Flexibility. But actually for a host its not so flexible to choose when you do or do not want to rent.		Rahman Tarek
26	24	The host gets the rating, not the property. Also when people leave you reviews, of course they explain, sometimes they don't, which place they stayed in. They could say Anieszka was a great host or they can say Anieszka was a bad host. And that's gonna be on my profile. So, whoever wants to book with me regardless of each place, they are going to see that. I also think if the reviews could be a bit separated, because the places are very different, the standard is very different also.	Host Barrier	MD Oliur Rahman Tarek
26	24	. The host gets the rating, not the property. Also when people leave you reviews, of course they explain, sometimes they don't, which place they stayed in. They could say Anieszka was a great host or they can say Anieszka was a bad host. And that's gonna be on my profile. So, whoever wants to book with me regardless of each place, they are going to see that. I also think if the reviews could be a bit separated, because the places are very different, the standard is very different also.	Review Cannibalization	MD Oliur Rahman Tarek
26	31	because it would tell my profile for instance 'oh she cancelled so many times' I never cancel the one in Poland unless its booked, but people will see that and they would be like ' may be we should not contact her, because she seems to be cancelling a lot'. Again, I was never cancelling reservations, I was not accepting them.	Review Cannibalization	MD Oliur Rahman Tarek

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26	31	because it would tell my profile for instance ‘oh she cancelled so many times’ I never cancel the one in Poland unless its booked, but people will see that and they would be like ‘ may be we should not contact her, because she seems to be cancelling a lot’. Again, I was never cancelling reservations, I was not accepting them.	Host Barrier	MD Oliur Rahman Tarek
26	36	You cannot put that in your profile, because it would look as discriminatory, because I am a woman and I live by myself. I just for my safety or comfort, I only accepted women or couples. But I was not accepting men by themselves. Because you know I just would not feel safe. But you cannot put that, it would look bad. Sometimes I refused men because I just did not feel comfortable.	Host Barrier	MD Oliur Rahman Tarek
26	36	You cannot put that in your profile, because it would look as discriminatory, because I am a woman and I live by myself. I just for my safety or comfort, I only accepted women or couples. But I was not accepting men by themselves. Because you know I just would not feel safe. But you cannot put that, it would look bad. Sometimes I refused men because I just did not feel comfortable.	Security Issue	MD Oliur Rahman Tarek
26	44	But I could just lie to them and say the dates are not available. First of all that would be a lie, it will block those dates. If somebody else would like to book them, I would no longer be able to do that. So, I think for a host, that wants to host somebody sometimes in a place, its not ideal.	Security Issue vs Financial Loss	MD Oliur Rahman Tarek
26	44	. But I could just lie to them and say the dates are not available. First of all that would be a lie, it will block those dates. If somebody else would like to book them, I would no longer be able to do that. So, I think for a host, that wants to host somebody sometimes in a place, its not ideal.	Host Barrier	MD Oliur Rahman Tarek
27	14	Especially for me, I am very busy, I work a lot, I travel a lot, like I don’t have time to deal with all these drama and explain myself why I am refusing. I simply just wanna be able to say No as a owner. As simple as that. I think people are willing to deal with it if its their primary source of income. But someone	Host Barrier	MD Oliur Rahman Tarek

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		like me, that is just extra money, sometimes its not just worth it.		
27	14	. Especially for me, I am very busy, I work a lot, I travel a lot, like I don't have time to deal with all these drama and explain myself why I am refusing. I simply just wanna be able to say No as a owner. As simple as that. I think people are willing to deal with it if its their primary source of income. But someone like me, that is just extra money, sometimes its not just worth it.	Problems outweighing incentives	MD Oliur Rahman Tarek
27	27	When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me a taxi- you know this sort of thing. For business its not convenient for me.	Customer Barrier	MD Oliur Rahman Tarek
27	27	. When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me a taxi- you know this sort of thing. For business its not convenient for me.	Role	MD Oliur Rahman Tarek
27	27	. When I am traveling on business, I am very particular about the location because I wanna be close to my meeting. Also obviously I am not so worried about the price, because the company is paying. Plus, I don't because if I am there for short time and I have meetings, I really want services. Some Airbnbs do have, but most don't. Like I wanna have a breakfast, I wanna have dry cleaning, I want them to order me	Lack of Service	MD Oliur Rahman Tarek

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		a taxi- you know this sort of thing. For business its not convenient for me.		
27	37	R: Yeah, I am not travelling by myself obviously, if I am travelling with my boyfriend or if I am travelling with friends, we wanna have privacy you know. We wanna do what we wanna do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that. So, I don't stay with other people.	Customer Barrier	MD Oliur Rahman Tarek
27	37	R: Yeah, I am not travelling by myself obviously, if I am travelling with my boyfriend or if I am travelling with friends, we wanna have privacy you know. We wanna do what we wanna do, if we wanna be loud we wanna be loud, you know walk around with underwear we wanna do that. So, I don't stay with other people.	Privacy Issue	MD Oliur Rahman Tarek
28	11	I think its changing, but for some people its safety you know. Even though I never had a bad experience, but I think people, they feel more secured if it's a hotel, because it's a chain, you know who they are, you know where to complaint, its an official business. Whereas here, you really quite don't know. I think people when travelling alone, especially women, I have an issue with them. I know people for instance who will never take Uber, for exactly same reason. Even though taxis are more expensive, but at least you it's a company, whereas I actually think Uber is much safer, everything is logged in the system. But for example, I don't who that is, these are not professional people etc. Same thing with Airbnb, these are not professional people, they have keys of the place they can always come in, what if it's a trap, what if something happen. Safety would be the main main reason.	Customer Barrier	MD Oliur Rahman Tarek
28	11	I think its changing, but for some people its safety you know. Even though I never had a bad experience, but I think people, they feel more secured if it's a hotel, because it's a chain, you know who they are, you know where to complaint, its an official business. Whereas here, you really quite don't know. I think people when travelling alone, especially women, I have	Safety Issue	MD Oliur Rahman Tarek

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28	26	. Sometimes with Airbnb is also like how do you pick up the keys because the person does not live there, you have to arrange, what if you find it but the key does not work, what if the internet does not work, you know what I mean.	Customer Barrier	MD Oliur Rahman Tarek
28	26	. Sometimes with Airbnb is also like how do you pick up the keys because the person does not live there, you have to arrange, what if you find it but the key does not work, what if the internet does not work, you know what I mean.	Uncertainty	MD Oliur Rahman Tarek
31	22	Its always nice to have some extra source of income. But what I feel is like I do not want to make any compromise with my privacy. Its also an issue of security. I know that in Airbnb they go through all the security proceedings like they have your passport or national ID card number. I still don't feel comfortable sharing my apartment, my privacy with someone else.	Host Barrier	MD Oliur Rahman Tarek
31	22	Its always nice to have some extra source of income. But what I feel is like I do not want to make any compromise with my privacy. Its also an issue of security. I know that in Airbnb they go through all the security proceedings like they have your passport or national ID card number. I still don't feel comfortable sharing my apartment, my privacy with someone else.	Privacy Issue	MD Oliur Rahman Tarek
31	25	I really don't know who the person will be. How he or she will behave? Yeah, I always can complaint, but if something happens, it just has happened. I cannot get that back.	Host Barrier	MD Oliur Rahman Tarek

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31	25	I really don't know who the person will be. How he or she will behave? Yeah, I always can complaint, but if something happens, it just has happened. I cannot get that back.	Trust Issue (with guest)	MD Oliur Rahman Tarek
32	4	I mean after travelling for so long, roaming around the city for two days continuously, then suddenly you are going back and you have to clean all the things. That's also bit of a problem. But if you are staying in a hotel, then you don't have to bother about it. You can leave the hotel the way you want. Generally you are tired, you don't have the stamina again to clean everything.	Customer Barrier	MD Oliur Rahman Tarek
32	4	I mean after travelling for so long, roaming around the city for two days continuously, then suddenly you are going back and you have to clean all the things. That's also bit of a problem. But if you are staying in a hotel, then you don't have to bother about it. You can leave the hotel the way you want. Generally you are tired, you don't have the stamina again to clean everything.	Norms Issue	MD Oliur Rahman Tarek
32	14	The competition is so much, pricewise. Their price has to be competitive. May be they think, okay I will not get enough money out of it because if I am asking too much, people will not take my home. The other issue I feel like, there is the thing in Airbnb like Super Host, Good Host- its very difficult for someone who is new, who just has started to rent. If I am customer, I first look at how many reviews this guy has. If someone just has one review, people generally don't want to take that house. Its also a bit difficult for someone who just is starting now. That's what I feel, its not easy.	Host Barrier	MD Oliur Rahman Tarek
32	14	The competition is so much, pricewise. Their price has to be competitive. May be they think, okay I will not get enough money out of it because if I am asking too much, people will not take my home. The other issue I feel like, there is the thing in Airbnb like Super Host, Good Host- its very difficult for someone who is new, who just has started to rent. If I am customer, I first look at how many reviews this guy has. If	Competition	MD Oliur Rahman Tarek

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		someone just has one review, people generally don't want to take that house. Its also a bit difficult for someone who just is starting now. That's what I feel, its not easy.		
33	3	: Yeah, the first experience was a bit scary. I went to Rome, I was calling my host, but she was not picking the phone, it was like for 10-15 minutes. I was calling from someone else's phone. I did not have my own mobile number. At that time, there was no roaming. I was quite scared, okay, its Rome, it's a new place. Now she is not picking my phone, now what is going to happen!	Customer Barrier	MD Oliur Rahman Tarek
33	3	: Yeah, the first experience was a bit scary. I went to Rome, I was calling my host, but she was not picking the phone, it was like for 10-15 minutes. I was calling from someone else's phone. I did not have my own mobile number. At that time, there was no roaming. I was quite scared, okay, its Rome, it's a new place. Now she is not picking my phone, now what is going to happen!	Uncertainty	MD Oliur Rahman Tarek
33	15	I was going to Prague. It was around like 9pm. It was around February, so it was winter. It's a new city and if you do not have internet you really don't know which stop you should drop off from the bus or the tram. You really don't know how the guy is, how he or she will going to welcome you. The most scary part was he was a new guy, I was his like third or fourth customer. I always think if something goes wrong, its wrong. It just happened, you cannot change it. So, its better not to take that risk. In that regard, I think hotels are better.	Customer Barrier	MD Oliur Rahman Tarek
33	15	I was going to Prague. It was around like 9pm. It was around February, so it was winter. It's a new city and if you do not have internet you really don't know which stop you should drop off from the bus or the tram. You really don't know how the guy is, how he or she will going to welcome you. The most scary part was he was a new guy, I was his like third or fourth customer. I always think if something goes wrong, its wrong. It just happened, you cannot change it. So, its better not to take that risk. In that regard, I think hotels are better.	Uncertainty	MD Oliur Rahman Tarek

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Executive Summary

Not too long ago, we started observing alternative modes of consumptions disrupting the traditional markets with the help of information technologies. Primarily coined as Sharing Economy, these non-ownership-based consumption practices soon received popularity among the consumers who preferred access to ownership. The academic community put its brilliance into understanding why customers were so enthusiastic about these practices. Recently there has been a meltdown in Sharing Economy and we have seen many businesses going out of the market. This phenomenon is so fluid in nature that academic community could not keep pace with its velocity. Managers were also trying to figure out the deterrents to customers' participation. Collaborative Consumption- a triadic business model based on the participation of customers, peer-service-providers, and the platform providers has been witnessing the same!

Over the past few years, academic community had been only focusing on the motivations to participate in Collaborative Consumption. Hence, there is a research gap in understanding what deters the participation. To address this gap, this author has conducted a qualitative study among the customers and peer-service-providers to unravel the deterrents that hinder their participation in Collaborative Consumption. This study has brought to light 6 new barriers for peer-service-providers and 3 new barriers for the customers.