



Universidade de Brasília – UnB

Faculdade de Economia, Administração, Contabilidade e Gestão de Políticas Públicas - FACE

Programa de Pós-Graduação em Administração – PPGA

OTÁVIO FERREIRA BORGES TEIXEIRA

**PSYCHOLOGICALLY ACCESSING OWNERSHIP: HOW DOES INDIVIDUAL
PSYCHOLOGICAL OWNERSHIP (IPO) AFFECT PEER-TO-PEER ACCESS-
BASED CONSUMPTION (P2P-ABC)?**

Brasília

Julho de 2021

**PSYCHOLOGICALLY ACCESSING OWNERSHIP: HOW DOES INDIVIDUAL
PSYCHOLOGICAL OWNERSHIP (IPO) AFFECT PEER-TO-PEER ACCESS-
BASED CONSUMPTION (P2P-ABC)?**

Trabalho de tese apresentado para o cumprimento dos requisitos para obtenção de grau de
Doutor em Administração pelo Programa de Pós-Graduação em Administração da
Universidade de Brasília

Candidato: **Otávio Ferreira Borges Teixeira**

Orientador: **Cláudio Vaz Torres**

Brasília

Julho de 2021

**PSYCHOLOGICALLY ACCESSING OWNERSHIP: HOW DOES INDIVIDUAL
PSYCHOLOGICAL OWNERSHIP (IPO) AFFECT PEER-TO-PEER ACCESS-
BASED CONSUMPTION (P2P-ABC)?**

Candidato: **Otávio Ferreira Borges Teixeira**

Professor Doutor Cláudio Vaz Torres

Programa de Pós-Graduação em Administração

Universidade de Brasília

Orientador

Professor Doutor Jorge Mendes de Oliveira-Castro Neto

Programa de Pós-Graduação em Psicologia

Universidade de Brasília

Examinador interno

Professor Doutor Ronald Fischer

School of Psychology

Victoria University of Wellington

External examiner

Professor Doutor Breno Giovanni Adaid Castro

Programa de Pós-Graduação em Administração

Instituto de Educação Superior de Brasília

Examinador externo

Este estudo é dedicado à minha mãe, Maria Luiza, à minha irmã, Maria Carolina, e a meu pai, Carlos Alberto. Vocês me proporcionam sonhar.

**PSYCHOLOGICALLY ACCESSING OWNERSHIP: HOW DOES INDIVIDUAL
PSYCHOLOGICAL OWNERSHIP (IPO) AFFECT PEER-TO-PEER ACCESS-
BASED CONSUMPTION (P2P-ABC)?**

Abstract

The mental state that differentiates what is *mine* from what is *yours* is known as individual psychological ownership (IPO). Precisely, in the last thirty years, most studies regarding IPO have been geared towards the organizational field. In marketing, this topic has only begun to receive some attention within the last ten years. Despite the outstanding contributions of several studies exploring the role of IPO from a consumption perspective, these investigations have exclusively focused on transactions that transfer ownership – ownership-based consumption (OBC). The investigation of IPO in transactions that may be mediated by the market, but where no transference of ownership occurs - access-based consumption (ABC) - seems to be a promising avenue for further studies. Performing four experiments, the present research is one of the pioneers in this sense by investigating whether (and how) feelings of ownership may foster transactions in which ownership is not transacted. In particular, the results of Experiments 1a (N = 86) and 1b (N = 61) show that when people feel psychological ownership (IPO) of a third party's target, they are more prone to access (share) this item (P2P-ABC). Experiment 2 (N = 125) shows that this main effect occurs because IPO positively affects individuals' utilitarian perception (UP) over the target, which in turn affects P2P-ABC (mediation). Finally, Experiment 3 (N = 240) demonstrates that the effect of IPO on P2P-ABC via UP is weaker on people with personal focus values (PF-HOV) but reinforced on those with social focus values (PF-HOV) (moderated-mediation). To increase its power of generalization and robustness of the results, the present study applied different IPO mechanisms (control, self-investment, and intimate knowledge), targets (e.g., books, money, accommodation), possible confound

variables (e.g., involvement, arousal), participants' responses (attitude and behavior), and mediation testing techniques (measurement-of-mediation vs. manipulation-of mediator). Theoretical contributions are produced primarily to IPO, ABC, utilitarian, and Basic Individual Values (BIV) literature. Managerial implications are suggested to consumers, professionals, and policy makers.

Keywords: Access-based consumption; basic individual values; individual psychological ownership; peer-to-peer; sharing; utilitarianism.

Resumo

O estado mental que separa o que é *meu* do que é *seu* é conhecido como propriedade psicológica individual (IPO). Nos últimos trinta anos, a maioria dos estudos sobre o tema foi aplicada no campo do comportamento organizacional. No marketing, o assunto começou a receber alguma atenção somente nos últimos dez anos. Apesar das importantes contribuições de diversos estudos que investigaram o papel do IPO sob uma perspectiva de consumo, em sua maioria, eles têm considerado quase que exclusivamente modos de consumo baseados na transferência de propriedade – consumo baseado na propriedade (OBC). A investigação da IPO em transações que podem ser mediadas pelo mercado, mas onde nenhuma transferência de propriedade ocorre – consumo baseado no acesso (ABC) - parece ser uma promissora área para futuras investigações. Através da aplicação de quatro experimentos, a presente pesquisa é uma das pioneiras nesse sentido ao investigar se (e como) os sentimentos de propriedade podem fomentar transações nas quais a propriedade não é negociada. Especificamente, os resultados dos Experimentos 1a (N = 86) e 1b (N = 61) mostram que quando as pessoas sentem propriedade psicológica (IPO) sobre o alvo de um terceiro, elas ficam mais propensas a acessar (compartilhar) este item (P2P-ABC). O Experimento 2 (N = 125) evidencia que este efeito principal ocorre porque o IPO afeta positivamente a percepção utilitária dos indivíduos (UP) sobre o alvo, que por sua vez afeta P2P-ABC (mediação). Finalmente, o Experimento 3 (N = 240) demonstra que o efeito de IPO em P2P-ABC via UP é enfraquecido em pessoas com valores de foco pessoal (PF-HOV), mas reforçado em pessoas com valores de foco social (PF-HOV) (mediação-moderada) Para aumentar seu poder de generalização e robustez dos resultados, o presente estudo aplicou diferentes mecanismos de IPO (controle, autoinvestimento e conhecimento íntimo), metas (por exemplo: livros, dinheiro, acomodação), possíveis variáveis alternativas (por exemplo: envolvimento, pressão), respostas dos participantes (atitude e comportamento) e técnicas de teste de mediação (medição da mediação vs.

manipulação do mediador). As contribuições teóricas são produzidas principalmente para as literaturas de IPO, ABC, utilitarista e de Valores Básicos Individuais (BIV). Implicações gerenciais são sugeridas para consumidores, profissionais e formuladores de políticas.

Palavras-chave: Compartilhamento; consumo baseado no acesso; pares; propriedade psicológica individual; utilitarianismo; valores individuais básicos.

TABLES

Table 1. Conceptual differences between IPO and other constructs in marketing.....	14
Table 2. The nineteen BIV proposed by Schwartz et al. (2012).	36
Table 3. Study details.	42
Table 4. Mediation results (Hayes 2018, Model 4, Bootstrap, 10.000).....	64
Table 5. Ratios and proportions from measurement-of-mediator analysis (IPO as a predictor)	64
Table 6. Manipulation-of-mediator: comparisons ($N_{TOTAL} = 73$).	65
Table 7. Mediation results (Hayes 2018, Model 4, Bootstrap, 10.000).....	72
Table 8. Ratios and proportions from mediation analysis (IPO as a predictor)	72
Table 9.1. Moderated-mediation results (Hayes 2018, Model 14, Bootstrap, 10.000): PF-HOV as the moderator and arousal as an alternate account.....	73
Table 9.2. Moderated-mediation results (Hayes 2018, Model 14, Bootstrap, 10.000): SF-HOV as the moderator and arousal as an alternate account.....	74
Table 10. Conditional indirect effects: moderated-mediation (Hayes 2018, Model 14, Bootstrap, 10.000)	75

FIGURES

Figure 1. The semantic framework of IPO.....	12
Figure 2. The refined theoretical structure of BIV proposed by Schwartz et al. (2012).	35
Figure 3. Dissertation's theoretical model.....	40
Figure 4. Study 2: The effect of IPO on P2P-ABC as a function of UP	66

ACRONYMS

ABC	Access-based consumption
ABCQ	Access-based consumption questionnaire
BIV	Basic individual values
B2C	Business to consumer
CFA	Confirmatory factor analysis
EFA	Exploratory factor analysis
FGV EBAPE	Brazilian School of Public and Business Administration
IFTO	Federal Institute of Tocantins
IPO	Individual psychological ownership
IPOQ-M	Individual psychological ownership questionnaire – marketing
MGCFA	Multigroup confirmatory factor analysis
MTurk	Amazon mechanical turk
OBC	Ownership-based consumption
PANAS	Positive and negative affect schedule
PF-HOF	Personal focus higher order values
Ps-S	Pseudo-sharing
Pu-S	Pure-sharing
P2P	Peer-to-peer
PVQ-RR	Portrait values questionnaire - refined
SF-HOF	Social focus higher order values
UFG	Federal University of Goias
UniCEUB	University Center of Brasilia
UP	Utilitarian perception
WOM	Word-of-mouth

WTP

Willingness to pay

SUMMARY

1. INTRODUCTION.....	1
2. THEORETICAL BACKGROUND	5
2.1. Ownership	6
2.2. Individual psychological ownership (IPO)	9
2.2.1. Definition, roots (reasons), and routes (causal-mechanisms).	9
2.2.2. IPO in organizational research.	18
2.2.3. IPO in marketing and consumer research.	19
2.3. Peer-to-peer access-based consumption (P2P-ABC).....	21
2.3.1. Contextualization, definition, and characteristics.	21
2.3.2. ABC research openness to the application of IPO.	23
3. CONCEPTUAL MODEL DEVELOPMENT AND HYPOTHESES	26
3.1. The main effect of IPO on P2P-ABC	28
3.2. The mediation of individuals' UP.....	30
3.2.1. Managing individuals' UP through IPO.....	30
3.2.2. The impact of individuals' UP on P2P-ABC.	32
3.3. The moderation of individuals' BIV	33
4. METHOD AND STUDIES OVERVIEW	40
5. STUDIES AND RESULTS	43
5.1. Study 1a: The main effect of IPO on P2P-ABC	43
5.1.1. Method	43

5.1.1.1. Design and Participants.	43
5.1.1.2. Materials and Procedure.	44
5.1.1.3. Control variables and instruments.	46
5.1.1.4. Independent, dependent variables, and instruments.	47
5.1.2. Results and Discussion.....	48
5.1.2.1. Manipulation checks and confounds.	48
5.1.2.2. The main effect of IPO on P2P-ABC.	48
5.1.2.3. Discussion.....	49
5.2. Study 1b: Extending the main effect of IPO on P2P-ABC.....	50
5.2.1. Method	51
5.2.1.1. Design and Participants.	51
5.2.1.2. Materials and Procedure.	51
5.2.1.3. Control variables and instruments.	53
5.2.1.4. Independent, dependent variables, and instruments.	53
5.2.2. Results and Discussion.....	54
5.2.2.1. Manipulation checks and confound.	54
5.2.2.2. The main effect of IPO on P2P-ABC and WOM.	54
5.2.2.3. Discussion.....	55
5.3. Mediation designs: measurement-of-mediation and manipulation-of-mediator.....	56
5.4. Study 2: The effect of IPO on P2P-ABC via individuals' UP (causal mediation)	57
5.4.1. Method	58

5.4.1.1. Design and Participants.	58
5.4.1.2. Materials and Procedure.	59
5.4.1.3. Control variables and instruments.	61
5.4.1.4. Independent, dependent variables, and instruments.	62
5.4.2. Results and Discussion.....	62
5.4.2.1. Manipulation checks and confounds.	62
5.4.2.2. Measurement-of-mediation: the first evidence for the mediation role of individuals' UP.	63
5.4.2.3. Manipulation-of-mediator: providing robustness for the causal mediation of individuals' UP.	64
5.4.2.4. Discussion.....	66
5.5. Study 3: The regulative role of BIV on the effect of IPO on P2P–ABC via UP (moderated-mediation).....	67
5.5.1. Method	68
5.5.1.1. Design and Participants.	68
5.5.1.2. Materials and Procedure.	69
5.5.1.3. Control variables and instruments.	70
5.5.1.4. Independent, dependent variables, and instruments.	70
5.5.2. Results and Discussion.....	71
5.5.2.1. Confounds.....	71
5.5.2.2. Direct effect: the effect of IPO on P2P-ABC.	71

5.5.2.3. Indirect effect: the effect of IPO on P2P-ABC via UP.....	71
5.5.2.4. Moderated-mediation: the moderation role of BIV on the effect of IPO on P2P-ABC via UP.....	72
5.5.2.5. Discussion.....	75
6. GENERAL DISCUSSION.....	76
6.1. Theoretical contributions	76
6.2. Managerial implications	80
6.3. Limitations and opportunities for future studies.....	83
7. CONCLUSION	86
8. REFERENCES.....	88
APPENDIX A: TABLES AND FIGURES	123
APPENDIX B: EXPERIMENTAL SCENARIOS.....	149
APPENDIX C: LIST OF SCALES	163
APPENDIX D: IPOQ-M DEVELOPMENT MANUSCRIPT	172

1. INTRODUCTION

The feeling of ownership one has over an object, in legal terms or not, generates a cognitive state known as individual psychological ownership (IPO) (Jussila et al., 2015; Pierce et al., 2003). Most studies on this topic have been addressed to check the attitudinal and behavioral antecedents and consequences of IPO attached to members of organizations. In this regard, some examples include the analysis of individuals autonomy and control on their IPO over organizations and jobs (Peng & Pierce, 2015) and the effect of organizational IPO on employees' performance (Van Dyne & Pierce, 2004) and commitment (Pierce & Jussila, 2011). Oriented towards a consumption perspective, the topic is recent but significantly growing (Brasel & Gips, 2014; Hulland et al., 2015; Kirk et al., 2017; Kirk et al., 2015). Curiously, it has not been fully extended to other forms of transactions, rather than those with the transference of ownership, ownership-based consumption (OBC) (Peck & Shu, 2009).

The study of IPO in marketing literature is substantially focused on contexts where the definitive acquisition and discard of an object is the basis of a transaction, taking into account markets characterized by the exchange of ownership. Fuchs et al. (2010), for example, focused their attention on consumers' willingness to pay (WTP) to acquire products, by varying respondents' power to select (IPO) such items. In similar research, Lessard-Bonaventure and Chebat (2015) explored consumers' willingness to own a product based on the previous touching experiences they had with it. From a loss aversion perspective, Shu and Peck (2011) examined consumers' likelihood of definite forfeiture of products premised on several predictive variables like consumer imagery and mood, relationships frequently mediated by IPO. Although the study of IPO in contexts where the transference of ownership occur has produced meaningful theoretical and managerial contributions, scarce studies were prone to examine the construct in contexts where the ownership is accessed (temporarily exercised), rather than permanently obtained or given (Fritze et al., 2020; Kim et al., 2016). Therefore,

aiming to address this gap, this current research directs its efforts to investigate the effects of IPO in peer-to-peer access-based consumption (P2P-ABC), that is, over a type of consumer-to-consumer consumption that may be mediated by the market, but where no transference of ownership takes place (Bardhi & Eckhardt, 2012; Lamberton & Rose, 2012). As so, it proposes to serve access-based consumption (ABC) scholars, practitioners, and consumers with a comprehensive understanding of *whether* and *how* the IPO performs in this realm, contrasting with most previous studies that have focused on *what* this consumption characterizes and *why* people use it (Peck & Shu, 2018).

Specifically, in P2P-ABC, people engage in a temporal transaction (Papies et al., 2011). Differently to transactions where ownership is integrally transferred, the temporary access of targets in ABC, for the majority of circumstances, does not afford a long-term relationship between consumers and targets (Chen, 2009). Businesses rooted in ABC principles are increasing their market representativeness. Airbnb (P2P-ABC hospitality company), for instance, is present in more than 190 countries, and its market value has been estimated at more than US\$20 billion. Uber (P2P-ABC transport company) operates in more than 300 cities in over 60 countries, manages approximately one million drivers, and worth over US\$50 billion (Davidson et al., 2018; Marchi & Parekh, 2015). The sharing economy (or, for the current work's purposes, the economy of access) has been defended as one of the principal consumption facets in the current decade, shaking well-established industries (Botsman & Rogers, 2010; Eckhardt & Bardhi, 2015). Despite its great representativeness, ABC business companies still have a substantial market to explore and conquer (Peck & Luangrath, 2018; San, 2019). However, in countries highly regulated by conduct toward the accumulation of ownership (Ger & Belk, 1996), how would someone engage in a P2P-ABC if, at first glance, this consumption does not satisfy individuals' need for possession? Reinforcing people's *state* of "it is mine" towards accessed items seems a promising alternative to overcome such obstacle.

IPO literature (Kirk et al., 2015; Kirk et al., 2017; Friedman et al., 2018) discuss three manners (mechanisms) that stimulate individuals' feeling of ownership over a target: (i) the level of control they have; (ii) their self-investment, and (iii) their intimate knowledge about it. Specifically, previous research states that when someone touches (Peck et al., 2013), customize (Norton et al., 2012), and examine (Kirk et al., 2017) a given target, he is executing these three IPO mechanisms, respectively. Inspired by notable works applied to OBC (Felix & Almaguer, 2019; Kirk, 2019; Peck & Shu, 2009), the present research proposes that the more individuals can exercise these mechanisms over third-party's items, the more they tend to access it. Precisely, this is expected to occur because of increased chances to exert control, self-invest, and know an accessed target intimately decreases individuals' psychological discrepancies regarding awaited and obtained benefits from the accessed target (Gurven, 2006; Sheth et al., 1991). This work acknowledges the success of IPO applied to OBC, moving its application to P2P-ABC as a strategy that may foster this last mode of consumption by psychologically eliciting on an individual a state (IPO) embedded in the former. Therefore, this study seeks to answer the following research question: As is ascertained in traditional transactions where ownerships are transferred, does IPO affect P2P-ABC transactions through control, self-investment, and intimate knowledge?

In an attempt to investigate the effect of IPO on P2P-ABC, answering the research question robustly, this study also incorporates the mediation role of consumers' utilitarian perception (UP) (Quiggin, 1982; Thaler, 1980) and the moderating role of basic individual values (BIV) (as proposed by the Values Theory Refined - Schwartz et al., 2012). In this regard, the current research employs four experiments to achieve its goals: test (i) the main effect of IPO on P2P-ABC (Experiments 1a and 1b), (ii) the presence of an indirect effect of IPO on P2P-ABC via individuals' UP (Experiment 2), and, finally, (iii), the conditional indirect effect in previous causal mediation regulated by the presence of value focus expressed by each person

(BIV). The current work adopts the utmost diverse experimental drawings, represented by the use of all IPO mechanisms (control, self-investment, and intimate knowledge), widely used targets in real platforms (e.g., money, accommodation, everyday items – books and kitchenware), several alternative accounts (e.g., convenience, satisfaction), two participants' responses facets (attitude and behavior), and two mediation checks (measurement-of-mediation vs. manipulation-of mediator).

Responding to callings in IPO literature for future studies that apply IPO construct toward ABC contexts (Hulland et al., 2015; Peck & Luangrath, 2018), the present research's results produce meaningful theoretical and managerial contributions to this and other literature. Theoretically, it concomitantly extends IPO (Pierce et al., 2001, 2003) and ABC research (Belk, 1988; Bardhi & Eckhardt, 2012; Teixeira et al., 2020) by seldomly linking them, demonstrating that proportionating individuals with high levels of control, self-investment, and intimate-knowledge over a third-party's target, accessing this item enhances. This conclusion sounds counterintuitive considering that a factor theoretically grounded in pro-ownership practice is used to induce a non-ownership-based consumption. In addition, this work adds to the utilitarian literature (Sheth et al., 1991), extending the importance of targets' functional attributes toward ABC context and revealing, through an experimental technique, the causal mediation of individuals' UP, which is indicated as a displaced critical factor by past research (Eckhardt et al., 2019; Hamari et al., 2016). Lastly, this work shows that depending on the focus of values individuals hold (personal vs. social), their proneness to access third-party's objects may change, considering that their UP may be threatened or strengthened. This final finding simultaneously adds and contrasts previous studies (Piscicelli et al., 2018) in BIV literature (Roos & Hahn, 2017; Schwartz et al., 2012).

Managerially, this research proposes a set of actions for ABC practitioners and consumers. For example, considering the importance of the IPO mechanisms to induce P2P-

ABC, Airbnb may reduce fees for those hosts that frequently stimulate their guests to fully use the amenities, reminding the visitors to use the accommodations as it were “YOUR” own home (high control). In this regard, DesignerShare, a P2P-ABC fashion company, may financially encourage its providers to permit consumers to adjust and customize the accessed outfits (high self-investment). Furthermore, based on the premise that people must perceive utilitarianism in the accessed targets so that IPO has an effective impact on P2P-ABC, companies like LendingClub (P2P-ABC money lending platform), for example, should highlight their products and services practical benefits such as loan diversity and stimulate their users’ IPO over the platform by sending “exclusive” information about them (high intimate knowledge). P2P-ABC transport platforms such as Cabify may take advantage of the BIV prominence proven in this research to promote advertisements directed toward users with a higher personal focus, detaching the company image by its innovative services with regular transport consumption (e.g., private cars) and competitors (e.g., cabs and Uber).

This work is organized as follows: in the next section, the historical development of the IPO is presented, its foundations, main related concepts, studies in the organizational behavior field and marketing. Then, the P2P-ABC is discussed as a promising area to apply the construct. Afterward, the literature of UP and BIV is introduced, then proposing the hypotheses and the structural model of the current research. Subsequently, the four experimental studies are detailed, their results, and particular discussions. Finally, the research's theoretical and managerial implications are debated as long as its limitations and suggestions for future works.

2. THEORETICAL BACKGROUND

Why do people seek ownership? Is it a human being's need determined by external aspects, evolutionary development, or is it innate? Has this human desire for possession (and possibly accumulation) been intensified over time? How does this factor operate? Are there critical mechanisms that explain this attitude and correspondent behaviors? How have academia

and practitioners managed this phenomenon? To address some of these issues, the following section (i) introduces theories and debates the grounds of the IPO concept, (ii) presents the definition of IPO, its characteristics, mechanisms, and distinction from other similar concepts, (iii) shows several recent and relevant studies that apply the concept in the organizational research and marketing, and, finally, (iii) details the ABC literature, revealing it as a prominent area for future IPO studies.

2.1. Ownership

Investigations on ownership are long-dated and present themselves in disciplines like anthropology, biology, economics, law, and psychology (Dittmar, 1992; Kummer & Cords, 1991; McCracken, 1986). From a philosophical and preceding standpoint, Rousseau's seminal work (1762) initially claimed that civil society probably began when someone fenced off a piece of ground and affirmed it as his. In this essay, the author introduced the role of ownership on people's life, illustrating that, in ancient societies (e.g., natives from the Americas and Sami people), items that might be carried out or that might fulfill people's souls were those which deserved to be owned. Later, Kline and France's (1899) psychology perspective and Isaacs' (1933) sociological work observed that feelings of ownership emerge at a very young age, which is also represented by the affirmation of "mine" in childhood. Both works indicated that in adulthood, ownership plays a significant role in (i) shaping people's self-identity, (ii) providing a place in which they anchor, and (iii) producing efficacy (greater possibility to change some given environment). Similarly, Furby's (1976, 1991) cognitivist study suggested that individuals' use of possessive pronouns (e.g., "mine", "my", "ours") reinforce their attitudes of ownership. Heider's (1946) socio-psychological view broadly verified "(positive) attitudes of ownership" on individuals. He suggested that people have an innate tendency to evaluate a target (e.g., contexts, objects, people) based on its material composition, which,

among other consequences, produces a mental unification in the evaluator outlining this target and its attached ownership.

Over the last two centuries, the study of ownership has spanned through multiple fields, producing countless findings, theoretical and managerial advances, reflections, reformulations. Moore (1899), in the sociology stream, and Bentham (1950), in law, even observed that “having” helps individuals to increase their self-preservation and pleasure while reducing their suffering. Drever (1917), in his educational psychology work, defended that ownership stimulates people’s need for possessiveness and superiority over others. Subsequently, Sartre (1943) advanced the philosophical comprehensions about the topic, affirming ownership as a mechanism to express the self: “I am what I have.” Contemporarily to Sartre, Litwinski (1947) adopted a cognitivist perspective to bring forth the idea that individuals gather physical possessions and properties based on the future expectations of use, which is comprehended as a mental strategy for risk reduction. Furthermore, Heider (1958) and Rudmin and Berry (1987) both extended Litwinski’s ideas, proposing that attitudes of ownership (for future use) may occur toward both material (e.g., tools) and non-material (e.g., ideas) objects, which, according to Dittmar (1992), reveal utilitarian value, shaping people’s awareness and perception of the world. As can be noted, the concept of ownership has received multiple attention and interest in academia, producing rich theoretical implications for the debate. Considering the importance of all perspectives produced to date, recent literature (Dittmar, 1992; Pierce et al., 2003) has been prudently defending that people, while expressing their pro-ownership attitudes and behavior, are simultaneously (but over different degrees) responding to their biological instinct, utilitarian, and socio-cognitive factors.

According to human development scholars (instinct-biological perspective), feelings of ownership are naturally experienced, emerging early in the human development process (Levine, 1983; Lewis & Brooks, 1974). The evolutionary and the animal behavior perspective

theories are the basis for these academicians. They comprehend the need for ownership as innate and that animals' behaviors should also be considered and circumstantially extended to humans. In this sense, Kummer and Cords (1991) observed ownership behavior in long-tailed macaques and how it affected third-part tentative to keep or steal a target owned. Considering that, for the Evolutionary Theory (Freeman et al., 1974), human beings share the same ape ancestor with chimpanzees, Kummer and Cords' findings led to some insights about why people naturally claim ownership. Other studies have also highlighted human spontaneity, instinct, and innate feelings of ownership, as other animals do. They demonstrated, for instance, how ownership asymmetries may determine disputes (Grafen, 1987), territorial ownership boundaries are crucial to reducing defensive costs (Davies, 1978; Eason et al., 1999), and owned objects enhance the level of attachment expressed (Sigg & Falett, 1985). In another vein, utilitarianists like Beaglehole (1932) and Rudmin (1990, 1993) comprehend that although possessions appear to serve a variety of functions such as satisfying people needs for security, food, and reproduction (as human development authors defend), they are not an end in and of themselves. For utilitarianists, possessions are judged by their functions, represented by the degree of enjoyment, identity, and financial advantages brought by using a specific owned target (Richins, 1994). These academics assert that individuals look for ownership as a means for an established objective (e.g., the circumscription of a particular land, which provides natural resources, thus, economic advantages). The socio-cognitivist authors (Litwinski, 1951, 1956, 1957), in turn, affirm that possessions and properties are essentially mentally and socially influenced. In this regard, Litwinski (1947) verified that people confirm and invalidate themselves through physical and non-physical ownership (e.g. abandoning youthful ideas to confirm maturity), due to cognitive changes and that their demand for ownership may change over time by internal and external factors separately or simultaneously, depending on how historical experiences and current environmental influences are operating. The majority of

recent literature on ownership considers these three detailed perspectives, rarely considering ownership as a single-perspective concept but a multifaceted individual expression regulated by both endogenous and exogenous elements (Pierce & Peck, 2018).

Whereas law conceptualizes ownership as a legal right of possession or a set of rights drawn by a prevailing legal system (Pierce & Peck, 2018), Dittmar (1992) suggests that the sense of ownership is a combination of innate features with socialization practices, implying ownership beyond a legal portray. As a result, several studies (Hillenbrand & Money, 2015; Hlland et al., 2015; Peck & Shu, 2018) have been studying ownership based on the notion established by Etzioni (1991, p. 466): “ownership is a dual creation, part attitude, part object, part in the mind, part real.” Based on Etzioni’s idea about ownership, Pierce et al. (1991, p. 124), on an organizational psychology standpoint, deem ownership as “multidimensional in nature, existing as both a formal and a psychologically experienced phenomenon,” which may also be cast as a social relationship (Pierce & Peck 2018). This Pierce and colleagues’ thoughts strongly grounded what would be later conceptualized as *individual psychological ownership (IPO)* (Pierce et al., 2001). As presented, the study of “mine” has received various interpretations in biology, psychology, sociology, and other areas (Darling, 1937; Furby, 1976). Gathering these elucidations geared toward a practical concept of ownership, Pierce et al. (2001, 2003) defined IPO as a cognitive-affective state in which people *feel* ownership, of which there is no legal guarantee. IPO is the concept adopted for this research’s purposes. The IPO theory is undoubtedly one of the most useful and effective approaches to check people’s attitudes and behavior regarding ownership.

2.2. Individual psychological ownership (IPO)

2.2.1. Definition, roots (reasons), and routes (causal-mechanisms). Pierce et al. (2001) define IPO as a mental state of determining possession. In this state, people cognitively distinguish what is “mine” (Pierce et al., 2001), “yours”, “his/hers”, “theirs” (Kirk et al., 2017), and “ours”

(Pierce et al., 2018). Unlike the comprehension of legal ownership, defined as the “...societally recognized right of an individual to possess and control something” (Friedman et al., 2018, p. 19), IPO is both more a subjective and a relative construct. In other words, IPO is a concept inherent to individuals’ experiences, conceptions, and desires, usually awakened in their selves and expressed through their targets (Belk, 1988; Dittmar, 1992; Litwinski, 1942). According to Pierce et al. (2003), IPO is tied to emotional and affective sensations generated through an individuals’ interaction with targets, which may produce pleasant and unpleasant feelings by “having” (Beggan, 1992; Nuttin, 1987).

As previously discussed, evidence suggests that feelings of ownership may arise from both material (e.g., cars, houses, bags) and non-material objects (e.g., ideas, relationships) (Baer & Brown, 2012; Shu & Peck, 2011). Pierce and Peck (2018) affirm that for such feelings to occur, these objects’ attributes must be (i) visible and attractive (call individuals’ attention), (ii) manipulable (enable individuals’ control), (iii) open (provide individuals’ access and security), and (iv) self-revealing/socially-esteemed (prompt individuals’ self-motivation). The more an object (physical or not) expresses these attributes, the more its chances to fulfill people’s needs for ownership, then its chances to be cognitively acquired. Additionally, IPO literature establishes four main reasons that explain why people seek ownership: effectance, self-identity, home, and stimulation (Jussila et al., 2015; Pierce et al., 2003). Effectance refers to individuals’ desire to explore, interact, and alter the environment they are in, producing changes and results that bring consequences like problem-solving and novelty. It is a motivation rooted in human desires for cognizance, construction, mastery, and achievement (Pierce et al., 2009; White, 1959). Therefore, ownership is sought to facilitate these changes since it can act as trigger for these desires (Beggan, 1991). Another motivation (IPO root), self-identity, refers to one’s self expression, establishment, and alteration. Specifically, it describes what kind of person an individual is to others (Mead, 1934). An individual can develop a sense of self-identity by

viewing one's self through the eyes of others, developed through the interaction that such individual has with her possessions. This process creates, maintains, reproduces, and transforms her self-identity (Dittmar, 1992; Porteous, 1976). Home relates to an individual's opportunity to anchor herself in time and space, granting her a place to dwell, thus, covering the need for familiarity, comfort, and security enabled by a possession (Duncan, 1981; Porteous, 1976). Last of all, stimulation relates to people's means to confirm arousal/activation necessity, operationalized through ownership that brings benefits like renewal and connection (Pierce & Jussila, 2011). IPO literature defends these four motivational aspects as the main reasons (roots) why people search for ownership. This literature also establishes the principal antecedents of IPO, the leading causal mechanisms (routes) for its occurrence: control, self-investment, and intimate knowledge (Franke et al., 2010; Norton et al., 2012; Spears & Yazdanparast, 2014).

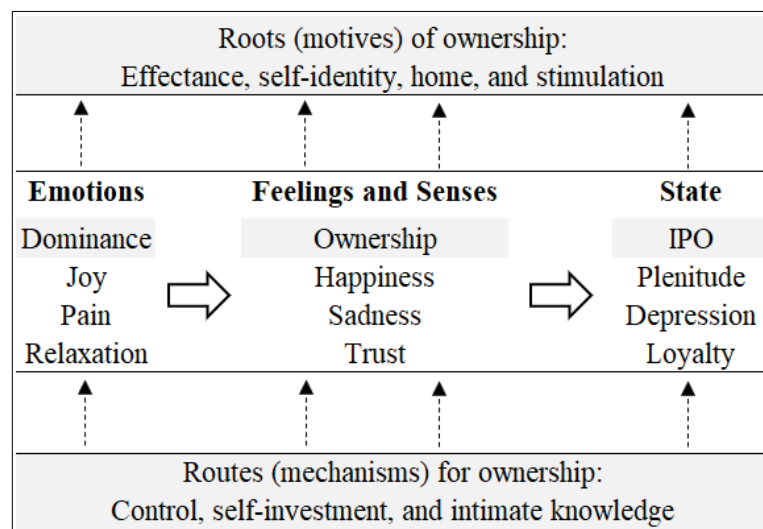
As presented, people seek to explore and alter the environment where they are immersed (effectance), which is facilitated by possessions they have (White, 1959). Children use a spade to build the sandcastle of their imagination. Even though the spade belongs to another playmate, controlling this item positively affects their feelings of ownership (IPO) (Rochberg-Halton, 1984). Therefore, the more control someone has over an object to achieve an objective, the more his IPO over this item will be (Furby, 1978; Lewis & Brook, 1974). In addition to the control exercised over an object, another mechanism that stimulates IPO is self-investment (Sartre, 1943). In this regard, literature asserts that by customizing (Franke et al., 2010; Moreau et al., 2011), creating (Fuchs et al., 2010), or simply interacting with an object (Spears & Yazdanparast, 2014), people are transferring effort, knowledge, ideas and time to such asset, which affects their feelings of ownership over it. In the same example of the children on the beach, the fact that they produce the castle by themselves (self-investment) directly increases their IPO on it. Finally, Pierce et al. (2003) assert that by exercising intimate knowledge, people develop intimacy and association with objects, creating a "living relationship" between them.

In this example, the children possibly increases their IPO of the space surrounding the castle based on her deep interaction (intimate knowledge) with this part of the beach. In short, the IPO literature claims that people find themselves psychologically owning things that they control (e.g., handle, manage), invest their selves (e.g., customize, personalize), and have an intimate knowledge (e.g., passionate learning experience), representing the three main causal-mechanisms (routes) to such state (Beaglehole, 1932; James, 1890).

Figure 1 below summarizes the above discussion gathering ownership and IPO, their roots and causes in a single framework.

Figure 1.

The semantic framework of IPO.



Note. Developed by the author. Emotions are perceptions of bodily changes. When these perceptions are conscious, emotions become feelings. If a detected emotion (feeling) is established/fixed, it is classified as a psychological state (Prinz, 2005).

Applied to marketing, IPO differentiates from other constructs like product/brand attachment, commitment, and involvement. In general, IPO primarily represents a cognitive

positioning regarding possessiveness, a conceptual aspect uncovered by other concepts (Fritze et al., 2020; Morewedge et al., 2019). Brand attachment, for instance, is a construct that may reinforce or be extracted from the psychological state of “mine” (IPO), it is not this state in itself (Burris & Rempel, 2004; Korobkin, 2003). Involvement (e.g., ego, product) (Beatty et al., 1988), in turn, differs from IPO because the latter is more a static notion that usually succeeds people’s involvement expressions (Peck & Shu, 2018). In both respects, someone may be already attached or involved with a brand that significantly represents his values without expressing any feeling of ownership towards it (Arora, 1982; Park et al., 2010). Table 1 contrasts these and other constructs with IPO, eliciting the latter concept's uniqueness in the marketing research.

Several research have explored the motives, causes, favorable and adverse effects inherent to IPO over diverse contexts. Some examples are the analysis of customers’ IPO over co-creation products (Hair et al., 2016), the imagery of objects as predictors for people’s feelings of possession (Kamleitner & Feuchtl, 2015), and the importance of power and control on individuals’ IPO toward their job (Peng & Pierce, 2015). IPO emerged and is mostly concentrated in the organizational literature (Pierce et al., 2001). However, it is currently receiving growing attention in other scientific areas like marketing and politics (Hulland et al., 2015; Jussila et al., 2015; Storz et al., 2020). Particularly in consumer research, this recent upsurge and application of the concept reveal extensive areas for further investigations.

Table 1.

Conceptual differences between IPO and other constructs in marketing.

Construct	Definition	Source	Contrast with IPO
IPO	State in which individuals feel as though the target of ownership or a piece of that target is ‘theirs.’	Pierce et al. (2001, 2003).	-
Attachment (brand)	The strength of the bond connecting the brand with the self. A rich and accessible memory network that involves thoughts and feelings about the brand and its relationship to the self exemplifies this bond.	Park et al. (2010)	Attachment is unconscious and may be either an antecedent or a consequence of IPO. For example, people may attach products, brands, and other targets they feel minimal ownership. In this regard, the attachment may emerge through objects providing security, self-expression, and stimulation to individuals. Therefore, attachment is a construct that may reinforce or be extracted from the psychological state of “mine.” It is not this state in itself. Attachment refers to linked values, connectivity. IPO refers to belongings, dominance. <i>Example:</i> Someone may frequently refer to his Ralph Lauren clothes (a sign of attachment) because these items express his identity (a sign of IPO).
Attitude	A learned predisposition to respond in a consistently favorable or unfavorable manner concerning a given object.	Fishbein and Ajzen (1977)	IPO implicates a “hot” interaction between someone’s self and the target. Attitude, in turn, not necessarily reflects a “hot” interaction in this relationship. Besides, attitude can be a positive or negative evaluation, while IPO is observed through the manifestation itself (it exists or not). When the mechanisms of IPO (control, self-investment, and intimate knowledge) operate, some ownership attitudes may emerge, but not necessarily IPO. <i>Example:</i> Someone has a positive attitude towards an Ibis Hotel based on slight positive information he knows about it. Nevertheless, for a state of IPO to develop, he should at least deepen his interaction with the Hotel (e.g., realize that this information is confidential or spend enough time reading about the company).
Commitment (brand)	Emotional or psychological link to a brand	Beatty et al. (1988)	Like attachment, commitment may act as either an antecedent or a consequence of IPO. However, it is a deliberate individual manifestation, that is, people

	within a product class.		choose to commit (have a close relationship) or not with a target. IPO is dual, partly own-determined, and partly imposed by a target.
			IPO comes up when a target provides at least one of the following feelings to an individual: efficacy, security, home, and stimulation. In contrast, commitment manifests when these feelings become cognitively linked to a personal choice so that someone decides to commit to it.
			Finally, commitment is partially based in reasons for social membership, while IPO is essentially grounded in psychological theories of possession.
			<i>Example:</i> After uploading (co-creating) specific content on Wikipedia (increased IPO over the platform based on self-investment), someone - satisfied with her creative participation and results - may decide to commit with Wikipedia's company purpose of providing free global information.
			As attachment and commitment, engagement may be either an antecedent or a consequence of IPO.
			Engagement has several tenets: individual-level, motivational, context-dependent, static, processual, outcome.
Engagement (customer brand)	The level of an individual customer's motivational, brand-related, and context-dependent state of mind characterized by specific levels of cognitive, emotional, and behavioral activity in direct brand interactions.	Hollebeek (2011)	Engagement, as part of a consumption flow, occurs between individuals' involvement and commitment. Therefore, it is a state of mind derived from previous interactions with a target (involvement) but before post-conscious reactions associated with it (commitment). Furthermore, engagement does not necessarily infer IPO and nor IPO infer engagement. For both constructs to be connected, people must perceive feelings of efficacy, home, self-identity, and stimulation from the targets they interact with. Engagement indicates action, interaction, delivery. It is a more dynamic construct compared to IPO, reflecting attitudes and behaviors in constant movement. <i>Example (organizational):</i> Because a person has much freedom to make decisions and create in his work, he feel like an owner of it (IPO). In turn, this situation affects his desire to deliver and be attentive for better results (engagement).
Experience (brand)	A subjective, internal consumer response (sensations, feelings, and cognitions) and behavioral	Brakus et al. (2009)	Sensorial, affective, behavioral, and intellectual aspects compose the construct of experience. These facets together assert individuals' interactions with a target, which may lead to IPO. It depends, for example, if an affective interaction with an object

	responses evoked by brand-related stimuli (design, packaging, identity, communications, and environment)		brings self-identity. In other words, the experience is a route (mechanism) for IPO formation. Experience invokes immersion, exchange, and learning. IPO also depends on these processes to emerge, but not exclusively and imposingly on them. <i>Example:</i> Maria has an increased connection (IPO) with a particularly beautiful beach because she discovered it before her friends (sensorial and singular experience).
Identification	Use of element of a target's identity to define oneself.	Mael and Tetrick (1992); Pierce et al. (2001)	Identification, as a construct, answers questions like "Who am I?" instead of "What do I feel is mine?" (IPO). This motivational base construct is linked to aspects of attraction, affiliation, self-enhancement, and holism. IPO, in turn, is rooted in efficacy, self-identity, and the need for a place to anchor. Identification is one of the ends of IPO. Finally, identification is settled in social identity theory, while IPO is essentially grounded in psychological theories of possession. <i>Example (organizational):</i> A person identifies himself with an organization based on its mission and principles. However, his ideas and power have always been limited to his department. Therefore, he has high identification with the company but low IPO over it.
Interactivity (services)	Services that have some form of customer-firm interaction in an environment characterized by any level of technology.	Bolton and Saxena-Iyer (2009)	Interactivity leads to an experience that, in turn, leads to IPO. It is from the interaction with which someone has with a target that she develops her experiences. This, in turn, possibly affects her IPO towards the object. Metaphorically, it can be asserted that interactivity is an ingredient; IPO can be seen as the cake. Interaction does not necessarily imply IPO. It may occur if people fall into self-investing themselves over targets. <i>Example:</i> Programmers tend to have higher IPO over public software because they regularly help design and improve (interact) these systems.
Internalization	Individuals' shared goals or values with a target.	O'Reilly and Chatman (1986); Pierce et al. (2001)	Internalization answers questions like "Is that something that I believe?" rather than "What do I feel is mine?" (IPO). Furthermore, the internalization motivational basis is linked to the need to be right, beliefs, and values. In contrast, IPO is rooted in efficacy, self-identity, and need for a place.

Internalization is an individual cognitive-objective state, while IPO is an individual cognitive-affective state.

Example (organizational): A person that was hired recently by a specific company and completed the training program, internalized the company's principles and, at some point, its culture. Nonetheless, her IPO over this culture is still absent until she develops an intimate knowledge or has higher control levels during her job to adequately express this state.

Involvement has many facets that can either be independent or interrelated. For example, individuals' ego involvement is proven to affect their purchase involvement. Conversely, IPO is a converged construct that expresses few dimensions linked to dominance and property concepts.

Moreover, involvement may be settled as either an antecedent or a consequence of IPO. For example, if it is a purchase involvement, it is an antecedent of IPO (search – effort - comes before feelings of ownership). However, it may be both (values already established and modified after feelings of ownership) if it is an ego involvement. In other words, it is based on someone's previous ego involvement with some target that he is more likely to choose and use. This usage permits such person to execute the mechanisms of IPO (e.g., control), leading her to develop further facets of involvement like product involvement.

Furthermore, IPO is a construct particularly influenced by concrete factors, whereas involvement contemplates the subjective. While the former considers environmental aspects attached to the target (e.g., chances to control or to create an object), the latter also considers factors like (i) the importance of the target; (ii) the probability of misuse of the target; (iii) the hedonic value of the target; and (iv) the symbolic value of the target.

Involvement refers to pre, present, and post-individual concerns. IPO refers to more static considerations.

Example: After renting a car, a person has specific responsibilities, making him feel involved with the product. Nonetheless, to develop his feelings of ownership over it (IPO), he should use the vehicle with little or no restrictions (high control).

Involvement (ego and purchase)	Ego involvement is defined as the importance of the product to the individual and her self-concept, values, and ego.	Beatty et al. (1988)	Furthermore, IPO is a construct particularly influenced by concrete factors, whereas involvement contemplates the subjective. While the former considers environmental aspects attached to the target (e.g., chances to control or to create an object), the latter also considers factors like (i) the importance of the target; (ii) the probability of misuse of the target; (iii) the hedonic value of the target; and (iv) the symbolic value of the target.
Loyalty (brand)	Repeated purchases of particular products or	Yi and Jeon (2003)	Loyalty is an attitudinal and behavioral individual reaction derived from high levels of IPO, attachment, commitment. That is, it is a consequence of these other constructs.

	services during a specific period.		Loyalty means a deeply held commitment to rebuy or patronize a preferred product or service consistently in the future. It does not imply that someone feels (or is going to feel) an object as his own. Compared to IPO, loyalty is a tangible construct, that is, it is more evident, palpable, quantitative (repetitive observations).
			<i>Example:</i> On the one hand, someone buys the new iPhone every time Apple launches a new model, meaning that she is loyal to the brand. On the other hand, she does not know anything about this company (e.g., foundation, CEOs, number of employees, values - intimate knowledge), possibly meaning a low IPO over such an enterprise.
Ownership (Law)	Set of rights drawn by a prevailing legal system.	Pierce and Peck (2018)	While a formal and unbiased system defines ownership, IPO is defined by each individual's cognitive sense. <i>Example:</i> Two friends, Carlos and Juliana, live in the same house. Carlos owns the deeds to the house; that is, he is the owner according to law. However, Juliana has lived there for a long time. During this period, she has also had full use of the house. This scenario has made her feels like the owner of the area (IPO).
Self-connection (brand)	The extent to which a consumer has incorporated a brand into her self-concept.	Escalas and Bettman (2003)	Self-connection is one reason for ownership. In other words, people search for ownership also to express and manifest connectedness through an asset. Therefore, self-connection is a consequence of IPO over a brand. In other terms, self-connection is the root of IPO. Furthermore, self-connection represents similarity, connection, and a correlation between individuals and targets. IPO relates to dominance and property amid them. <i>Example:</i> Someone develops an IPO over a social program (e.g., poverty reduction) to reach self-connection with universalism and benevolence values.

2.2.2. *IPO in organizational research.* Twenty years ago, Pierce et al. (2001) developed the concept of IPO in organizational studies. Nonetheless, this notion started to emerge fifteen years earlier, when Pierce began to investigate mechanisms that might improve employees' performance. At that time, the author observed that "[...] employees need to have a voice in the affairs of the organization, they need timely access to organizational information, as well as

having an equity stake in the organization." (Pierce & Peck, 2018, p.2). According to his ideas, in organizations, the more significant employees' openness in decision-making, positive leadership, and stock ownership involvement, the greater employees' feelings of possessions toward organizations and jobs will be. In turn, it was observed that higher degrees of these feelings are expected to positively alter workers' attitudes (e.g., commitment, satisfaction, and self-esteem). Pierce's initial insights inspired several subsequent studies about IPO in the organizational literature.

The majority of IPO investigations in the organizational behavior field focus on IPO outcomes. In this regard, IPO has been observed to affect employees' citizenship behavior (O'Driscoll et al., 2006; Spector & Fox, 2010), stewardship (Eddleston & Kellermanns, 2007), turnover (Bernhard & O'Driscoll, 2011), commitment (Jussila et al., 2012; Liu et al., 2012), self-esteem and engagement (Pan et al., 2014; Ramos et al., 2014), information hoarding (Peng & Pierce, 2015), and performance and satisfaction (Peck & Luangrath, 2018; Peng & Pierce, 2015). On the other hand, some researchers are attentive to the factors that significantly precede workers' IPO. Brown et al. (2013), for example, observed that the higher employees' perceptions over their work value (job complexity), the higher their IPO toward their position. Park et al. (2013) demonstrated that transformational leadership enhances employees' IPO over their jobs and Henssen et al. (2014) showed that a greater autonomy level in a family business leads to higher degrees CEO's IPO over it. Other studies have verified the effects of technological standards (O'Driscoll et al., 2006), level of collectiveness (Pierce & Jussila, 2010), and decision openness (Liu et al., 2012) on workers' IPO. Unlike the application of IPO in organizational behavior research, in marketing, studies that apply IPO are developing.

2.2.3. IPO in marketing and consumer research. The study of IPO in marketing and consumer research is relatively new, implying a vast area for future investigations (Jussila et al., 2015; Hulland et al., 2015; Peck & Shu, 2018). A significant portion of the existing studies directs

their analysis to the effects of IPO on consumers' loss aversion and WTP (Kirk & Swain, 2016; Lessard-Bonaventure & Chebat, 2015; Shu & Payne, 2013; Shu & Peck, 2011), satisfaction (Keh et al., 2013; Norton et al., 2012), word-of-mouth (Folse et al., 2012; Kirk et al., 2015), brand attachment and citizenship (Baxter et al., 2015; Chang et al., 2012), and stewardship and loyalty (Moon et al., 2013; Zhao et al., 2016). Other investigations are interested in the precedents of IPO like the impact of consumers' control (Moon et al., 2013), touch frequency (Brasel & Gips, 2014; Kirk & Swain, 2013), co-creation and co-participation (Hair et al., 2016; Kirk & Swain, 2015), and customization (Kirk et al., 2017; Kirk & Swain, 2018). Although these works have produced notable contributions to the theme, these investigations have put enormous considerations in OBC, overlooking different forms of transactions like those based on access (Bardhi & Eckhardt, 2012; Peck & Shu, 2009).

IPO studies applied to OBC contexts are dominant. Shu and Peck (2011), for example, analyzed the IPO mediation between some antecedent variables (e.g., trading experience, mood) and (ownership) product loss aversion. Norton et al. (2012) checked the effect of previously producing an item (self-investment) on people's post evaluations toward it. In particular, the authors measured subjects' willingness to lose and gain possessions conditioned by the degree of creation they exercised over it. Applying four experiments, Dommer and Swaminathan (2013) investigated individuals' endowment effect toward some objects (e.g., pen) based on their previous feelings of ownership of these objects. In an environment where ownership was about to be lost or gained definitively, they tested respondents' WTP among gender, identity, and self-threat differences.

Peck and Shu (2015) and Fritze et al. (2020) are rare studies that applied IPO out of the OBC domain. The former explored the ABC hospitality industry and observed that when hotel guests had more control over a room (non-owned resource), their feelings of ownership increased, enhancing their likelihood of taking better care of the room and returning to the hotel.

Fritze and colleagues used a multi-method design (cross-sectional, longitudinal, and experimental data) to prove that IPO may be managed to increase OBC. Noteworthy that different from Peck and Shu's study, the current research employs IPO in the P2P-ABC, not in traditional ABC (hotels) as was explored by these authors. Furthermore, unlike Fritze and colleagues' work, the present research: (i) adopts a P2P perspective (rather than business-to-consumer – B2C), (ii) applies pure experimental design instead of multi-method, (iii) focus on IPO's "routes" (control, intimate-knowledge, and self-investment) instead of the "roots" (efficacy, self-identity, home, and stimulation), (iv) settles UP as a mediator variable, and (v) add BIV as the moderator.¹

2.3. Peer-to-peer access-based consumption (P2P-ABC)

2.3.1. Contextualization, definition, and characteristics. Marketing literature has a long-dated focus on transactions that imply transference of ownership (Chang et al., 2012; Dhar & Wertenbroch, 2000). According to this perspective, on a stormy day, someone has the sole option of buying an umbrella to overcome this problem. Alternatively, the possibility of temporarily accessing an umbrella was largely overlooked by this literature, which has been changing considerably over the past two decades (Belk, 2014b; Botsman & Rogers, 2010). Despite this change, several research investigations are required (Chen, 2016; Hossain, 2020). One opportunity is to advance understanding of access-based consumption (ABC) (Belk, 2014b; Lawson et al., 2016; Schaefers et al., 2016).

Bardhi and Eckhardt (2012) first defined ABC as a transaction that can be market-mediated but where no transfer of ownership occurs. In ABC, while possessions and property continue to exist, these are less likely to be exchanged (Rifkin, 2000). In a peer-to-peer access-based consumption (P2P-ABC), two (or more) individuals exchange access to an object (getting

¹ Despite some of these concepts were not presented (e.g., UP, BIV), the author judged it pertinent to briefly introduce them considering the focus on the distinctiveness of the present work.

and giving), and a company participates in mediating the process. Therefore, instead of buying ownership, consumers access ownership, paying for the brief use of targets (e.g., products). While OBC represents a long-term transaction that fosters an ingrained relationship between users and targets, ABC is a short-term and fluid means of consumption (Chen, 2009). By its characteristics, marketing research affirms ABC a mode of consumption that enables people to achieve targets that they would not otherwise, facilitating identity change and reducing costs (Bardhi & Eckhardt, 2015; Eckhardt & Bardhi, 2016).

Different from traditional rental services (e.g., car and clothes rental), P2P-ABC is deeply based on digital technology and is more focused on self-service, meaning that for this consumption to occur, users must be highly proactive in the service provision (Botsman & Rogers, 2010; Walsh, 2011). Besides, compared to the traditional rental, P2P-ABC brings more significant provision variability (de-standardization) because it is composed of different providers (Oskam & Boswijk, 2016; Wallsten, 2015). Finally, while in traditional rental services, providers use goods as an end in itself, in P2P-ABC, this assumption is not always valid (Adriaanse, 2016; Hill, 2015). To illustrate, if someone buys two cars, he may decide to (i) use them exclusively to operate a local car rental company (traditional renting model) or (ii) use them regularly in his routine, occasionally permitting third-party access when he see beneficial (e.g., extra income) (P2P-ABC model).

Furthermore, marketing literature also affirms P2P-ABC to be composed of pure-sharing (Pu-S) and pseudo-sharing (Ps-S) facets (Belk, 1988, 2013, 2014a). The former is “the act and process of distributing what is ours to others for their use or the act or process of receiving or taking something from others for our use” (Belk, 2007, p. 126). Contrasted with Ps-S, a financial-based and often self-centered sharing facet, Pu-S refers to a less self-seeking act, indicating a more mutual and communal transaction, which tends to be less directed toward pecuniary outcomes, but no fewer functional (Bardhi et al., 2014). Whereas a person who

temporarily gives a pen to someone else and it is returned later without charging fees is purely sharing this item, someone else who makes the pen temporarily accessible to the third-party, under a fee payment, is pseudo-sharing said pen. In both cases, there is a transaction of access and functional benefits operating (e.g., current and expected writing solving) (Belk, 2014a). Taking this notion into consideration, this work explores P2P-ABC as a single sharing expression (Pu-S and Ps-S together), considering that the companies that compose this market (Booking.com, Couchsurfing, Cabify, Blablacar, Upstart) manifest mixed combinations and degrees of these sharing facets (Bardhi & Eckhardt, 2012).

ABC companies are present in several industry categories, including child accessories (e.g., BabyQuip, goBaby), everyday items (e.g., Fat Llama, RentNotBuy), external physical space (e.g., CampinmyGarden, JustPark), fashion (e.g., DesignerShare, Tumnus), hospitality (e.g., Airbnb, HomeAway), skills (e.g., Bliive, TaskRabbit), and transport (e.g., Cabify, DriveMyCar, Uber). Despite ABC's current representativeness and business plurality, marketing researchers are encouraged to advance understanding about the topic considering its market potential (Belk, 2014b; Lawson et al., 2016). This can certainly further strengthen both P2P-ABC and traditional rental services.

2.3.2. ABC research openness to the application of IPO. ABC research integrates what Belk (2014b, p. 1) called a “flurry of attention” by marketing academia to modes of consumption renewed by technology. Hence, multiple concepts emerged such as collaborative consumption (Hwang & Griffiths, 2017; Jiang & Tian, 2016), liquid consumption (Bardhi & Eckhardt, 2017; Bardhi et al., 2012), prosumption (Ritzer & Jurgenson, 2010), product-service systems (Tukker & Tischner, 2006), sharing economy (Hamari et al., 2016; Kumar et al., 2018; Möhlmann, 2015; Scaraboto, 2015), and that of ABC (Bardhi & Eckhardt, 2012, Lawson et al., 2016). Although some of these concepts express particular attributes, marketing research comprehends that all these practices are raised from a single commercial movement. Specifically, it is

defended that all are based on people's long-dated habits (sharing) reformulated in response to technological advances (Arvidsson, 2018; Perren & Kozinets, 2018).

As introduced, the concept of ABC was first elicited by Bardhi and Eckhardt (2012), investigating people's motivations to use car-sharing services (Zipcar). Opposed to well-established understandings at that time (Chen, 2009; Ozanne & Ballantine, 2010), they observed that people engage in access-based practices for functional advantages (e.g., cost savings), not for altruistic reasons (e.g., community integration). Specifically, the authors identified Zipcar users' having no sense of identity toward the company and other users. Since then, ABC has been receiving more attention in consumer literature.

Catulli et al. (2013) extended Bardhi and Eckhardt's findings to the context of nursery and baby equipment sharing. As the first authors, they observed utilitarian factors (e.g., hygiene and safety) explaining parents' intentions to consume through access. They also identified non-utilitarian aspects (e.g., environmental impact) as reasonable for services choice but not crucial as functional factors. Lawson et al. (2016), performing cluster analysis, configured four groups of ABC users: Fickle Floaters (lowest sharing attitudes), Premium Keepers (positive sharing attitudes and product loyal), Conscious Materialists (high sharing attitude, low education and income), and Change Seekers (highest sharing attitude and least materialistic). The authors found that despite socio-environmental criteria are important for some categories, all groups commonly overvalue the utilitarian aspects of this kind of consumption as relevant. For example, Fickle Floaters care about ABC's financial advantages, while Change Seekers usually seek out product variety (Bardhi and Eckhardt, 2017). Moreover, Schaefer et al. (2016) explored risks in ABC and OBC, concluding that the financial and product performance uncertainties attached to possessions reduce people's desire for ownership, enhancing more fluid alternatives of consumption like ABC. They also identified that ABC's fluidity attributes help individuals to more easily alter their identity and social status based on the products and

services they access. In recent work, Poppelaars et al. (2018) showed that consumers refuse more smartphone sharing than car sharing, which is explained by consumers' lack of awareness and familiarity with smartphone ABC services. As barriers to smartphone ABC adoption, the authors pointed out service providers' damaged image, economic disadvantages, and the misunderstanding of how the service operates.

In general, marketing research focuses on defining ABC (what) (Bardhi & Eckhardt, 2012; Belk, 2014b; Eckhardt & Bardhi, 2016) and investigating individuals' reasons for using this type of consumption (why) (Gruen, 2017; Hamari et al., 2016). Peculiarly, few studies aimed to understand the mechanisms (how) that regulate peoples' willingness to consume through access. It possibly occurs due to the relative recency of the theme, which explains the great research attention towards fundamental aspects of an issue (e.g., market characteristics and reasons of using a product). A rare example is Frey and Meier (2004), when applying an experimental study, observed individuals' pro-social behaviors (charity cooperation) conditioned by mental social comparisons. Another example is Chen (2009), which performed an exploratory study on art collection to compare people's desires and evaluations toward owned and accessed objects. The author verified that individuals' psychological need to extend the self through an owned object also holds for an accessed item. Lambertson and Rose (2012) found that the perceived risk associated with sharing programs mediates the effect of prior personal consumer usage on their likelihood to choose these programs again. Posteriorly, Hwang and Griffiths (2017) examined Millennials' cognitive value perceptions and affective attitudes toward collaboration practices. They showed that this generation's innovativeness levels regulate the effect of their value perception (utilitarian, hedonic, and symbolic) on their empathy and attitudes toward collaborative services.

Given that few studies explore individuals' cognitive processes (how) involved in ABC, it seems reasonable to extend comprehension about mental mechanisms that operate in ABC

and how they act. In this respect, this work applies the concept of IPO to the ABC, observing how IPO mechanisms (control, self-investment, and intimate knowledge), successfully applied in OBC, operate when the access of goods is being transacted instead of ownership. In advance, this work expects that the more individuals exercise these mechanisms over third-party's objects, the more they tend to access them. Concepts like individual utilitarian perception (UP) and Basic Individual Values (BIV) also add insights on how this primary effect is expected to occur. The conceptual model is presented in sequence.

3. CONCEPTUAL MODEL DEVELOPMENT AND HYPOTHESES

The present section links the two main theoretical concepts reviewed in the section before, IPO and P2P-ABC, explaining how the former may be a propellant for the latter. Furthermore, two other constructs are expected to participate in this central relationship, individuals' UP (Erlandsson et al., 2014) and BIV (Schwartz et al., 2012). Precisely, it is predicted that the former acts as a mediator in the primary relationship, whereas the latter moderates this causal mediation.

This work estimates that providing individuals' higher opportunities to exert control (Atasoy & Morewedge, 2018), invest themselves (Mittal, 2006), and know third party objects intimately (Van Dijk & Van Knippenberg, 2005) enhances, even though transiently, their state of ownership (IPO) over these objects and, because of that, their likely to access them (P2P-ABC) (Kirk et al., 2017; Pierce et al., 2003). It is expected that for this major result to occur, individuals must realize that the operation of at least one of these mechanisms produces utilitarian outcomes (Bardhi & Eckhardt, 2012; Davidson et al., 2018). Therefore, it is predicted that individuals' UP mediates the effect of IPO on P2P-ABC (Childers et al., 2001; Sheth et al., 1991). Additionally, BIV research affirms that people's different sets of values explain their attitudes and behavior (Schwartz, 1992). Expressly, this literature classifies first and second-order values (nineteen and four groups of concepts or beliefs, respectively), which, in turn, are

categorized on their focus: personal or social (Schwartz et al., 2012). On the one hand, the personal focus values are composed of the second-order values of (i) openness to change (first-order value orientation examples: novelty and innovation) and (ii) self-enhancement (superiority and enjoyment). On the other hand, the social focus values are contemplated of second-order values of (iii) self-transcendence (community-benefits) and (iv) conservation (risk-absence and conformity) (Schwartz et al., 2012; Torres et al., 2016). Despite elicited ABC benefits in the literature (Schaefer et al., 2016), this work comprehends it as a kind of consumption that provides partial autonomy (reduced freedom of use), novelty (commonly adopted), and power (shared command). Therefore, this research predicts that people who express personal focus values (people who look full autonomous consumption, for instance) undervalue the said utilitarian aspects attached to ABC (Catuilli et al., 2013; Hamarai et al., 2016). It is supposed that depending on individuals' values focus (BIV), the previous mediation relationship can be (i) weakened (personal focus) or (ii) reinforced (social focus), revealing a moderated-mediation relationship.

It is noteworthy that the theoretical arguments used to develop the hypotheses considered the perspective of those who gain (instead of those who give) access to items in a P2P-ABC. Considering that P2P-ABC operates through individuals' concomitant participation as consumers and providers (Lawson et al., 2016; Teixeira et al., 2020), this work focuses on consumers but not the providers. This perspective is adopted because it is reasonable and challenging to estimate IPO on users with no initial feelings of ownership over the object transacted. As providers have legal ownership, IPO increases could be even more doomed to endogenous issues specifically on them (Friedman et al., 2018). Besides, taking into consideration that consumers are increasingly adopting the philosophy of “you are what you use” compared to the logic of “you are what you have” (Belk 2018), it is inherent to explore

those who opt to use rather than have objects, a role performed by consumers in ABC. The following sections present arguments that ground the hypotheses.

3.1. The main effect of IPO on P2P-ABC

The exchange of objects access is not new but recently reformulated by technological advances (Belk, 2014b). This practice that human beings have executed for centuries is now more commercially intense than ever (Arvidsson, 2018). Global economies are facing an era of short-term consumption, represented by modes of consumption like that of ABC (2014b, 2018). As discussed, ABC is a trade absence of ownership transference (Bardhi & Eckhardt, 2012). Unlike most economic practices where the transference of ownership occurs, in ABC, people engage in a transiently and not-intimate relationship with a target, which facilitates individuals' chances to move from one product or service to another, extending and 'distending' their self more easily (Belk, 2013; Davidson et al., 2018; Eckhardt & Bardhi, 2015, 2016).

Marketing literature (Belk, 2010) observes that ABC is grounded on sharing practices (joint possession characterized by interdependence and functional advantages) (Belk, 2014a; Eckhardt & Bardhi, 2015). In this regard, self-centrism, mutuality, and economic gains are some procedural characteristics that vary in their intensities between P2P-ABC platforms (e.g., Airbnb and Couchsurfing; Majorna and Uber) in an attempt to achieve the same purposes (e.g., hospitality, transportation). As the foundation for ABC, sharing is not an unwelcome practice, neither an unfunctional transaction (Davidson et al., 2018). On the contrary, it is beneficial to all of those involved as long as it brings utility maximization with or without the expectation of reciprocity (Belk, 2014a). Therefore, due to functional aspirations attached to this practice and brought up by multiple P2P-ABC services (Bardhi & Eckhardt, 2012; Belk, 2018), this research proposes that the more positive individuals' sharing attitudes are, the more they participate in P2P-ABC services. As the study of P2P-ABC is apart from OBC (Bardhi & Eckhardt, 2017; Belk, 2014b), few works made an effort to extend the mechanisms that enhance individuals

desire for ownership as possible factors that stimulate non-ownership-based transactions (Fritze et al., 2020; Morewedge et al., 2021). Most research contrasts OBC with ABC or Pu-S with Ps-S (Chen, 2009; Lamberton & Rose, 2012; Papies et al., 2011). Conversely, the current work considers IPO as a prominent factor in enhancing P2P-ABC broadly, proposing that stimulating IPO's mechanisms positively affect individuals' proneness to P2P-ABC.

As discussed, IPO is a cognitive state of perceived ownership over a target (Pierce et al., 20011). Theory suggests that people develop psychological feelings of ownership by any of the three following means: (i) exerting control over a target, (ii) investing themselves in a target, and (iii) coming to know a target intimately (Pierce et al., 2003). Control may be exercised by moving an apartment's amenities from a place to another (Kirk et al., 2017). Investment of the self, in turn, can be accomplished by co-creating a software or voting on a T-shirt design (Fuchs et al., 2010; Kirk & Swain, 2015). Intimate knowledge can be expressed by studying the music remix process (Kim et al., 2016). The more of these mechanisms people exercise over a target, the more they impose their wishes, ideas, time, and effort on a target, making them psychologically feel it as a part of their selves (Belk, 1988; Furby, 1978; James, 1890; Pierce & Peck, 2018). A wealth of research shows that investing in consumers' IPO leads to favorable plural attitudes and behaviors. For instance, Mugge et al. (2009) showed that people develop emotional bonds with services they co-create and personalize (self-investment). Zhao et al. (2016) found that the increased users' IPO over social media results in higher WTP for products and services available within these online platforms. Moreover, Gruen (2017) identified that new and higher possibilities to design and relate with a previously experienced object could restore users' connection with it whether that experience had been unpleasant.

Based on the above arguments, the present work predicts that individuals with increased possibilities to exercise at least one of IPO's mechanisms (control, self-investment, and intimate knowledge) toward a third-party's object demonstrate more willingness to access it (P2P-ABC).

This effect is expected to occur because these IPO mechanisms increase individuals' self-extension to the accessed target, as in OBC arises for owned items. Thus, the higher (lower) IPO over third-party's targets, the higher (lower) individuals' willingness to access it, therefore, to participate in P2P-ABC. Given that, the first hypothesis follows:

H1: IPO over third-party's objects affects the P2P-ABC of these targets.

3.2. The mediation of individuals' UP

Utilitarian theory suggests that individuals' perception of usefulness towards a target relies on the number of functional benefits this object brings (Erlandsson et al., 2014; Quiggin, 1982; Thaler, 1980). Parcitualrly, if consumers control or self-invest in this target, these benefits are maximized because users effectively draw what they expect to obtain from the item (Bardhi & Eckhardt, 2012). Considering that people use P2P-ABC primarily for utilitarian reasons (Eckhardt & Bardhi, 2015; Norton et al., 2012; Shu, 2018), this work expects that individuals' sense of usefulness about accessed targets relies mainly on its utilitarian outcomes, which are determined by the degree they exercise of IPO's mechanisms. Therefore, individuals' UP is expected to mediate the IPO effect on P2P-ABC.

3.2.1. Managing individuals' UP through IPO. Marketing research stresses that individuals who exercise higher levels of IPO' mechanisms over targets experience great utility perception about them (Shu, 2018). Franke et al. (2009) verified that more object customization possibilities lead consumers to increased WTP, purchase intentions, and affirmative attitudes. Similarly, Troye and Supphellen (2012) noted that people positively evaluate personally designed objects after openness to self-production and control, whereas Norton et al. (2012) found that when people make their products, they cherish these items more. The critical assumption about the effect of IPO on P2P-ABC through UP is that the more people can control, self-invest, and know a product or a service intimately, the more they perceive utilitarian benefits from these products or services, even if temporarily or partially (Kovacheva &

Lamberton, 2018). This occurs because the gap between what they expect and what they obtain, in utilitarian terms, narrows through these mechanisms' execution. In other words, by stimulating IPO mechanisms, people provide precise information on what they want from a target, potentially reducing the chances of undelivered utilitarian needs attendance (Norton et al., 2012). Therefore, individuals' willingness to participate in P2P-ABC depends on their UP over the object transacted, which, in turn, counts on their chances to exert control, self-invest, and know it intimately.

The consideration of individuals' UP in this research's theoretical model and hypotheses is imperative since this construct (i) plays a fundamental structural role for P2P-ABC to occur (Eckhardt & Bardhi, 2015) and (ii) is a substantial construct that explains individuals' general choices, justifying, among other aspects, consumption responses (Lu et al., 2016). Consumer literature shows that P2P-ABC is preferred for utilitarian reasons (Bardhi & Eckhardt, 2012; Overby & Lee, 2006). Put differently, people participate in this kind of consumption, for instance, to save money and access a greater variety of products (Hamari et al., 2016). Despite its fundamental role in ABC literature, interestingly, no study advanced comprehensions on how individuals' UP operates in P2P-ABC. Attentive to this gap, the present research aims to experimentally demonstrate how the utilitarian degree of an accessed target determines people's participation in P2P-ABC (Voss et al., 2003). It is expected that the targets with salient utilitarian (vs. placebo) attributes are decisive to induce people to consume through access.

In addition to the above argument, individuals' UP is included in this research's theoretical model based on this construct's established power to determine consumers' attitudes and behaviors (Childers et al., 2001). In this sense, Kahneman and Tversky's literature (Kahneman et al., 1982; Tversky & Kahneman, 1991), for example, focuses on identifying individuals' cognitive "flaws" to take general decision making as a way to improve their judgment processes. Specifically, these authors observed that people commonly fail to make

the right economic (utilitarian) decision because mental bias and heuristics are present. They concluded that unless individuals consciously know that these procedural mental shortcomings are operating during their utilitarian judgments, their chances of making the right decision are unlikely. Also inspired by this literature, the present research settles individuals' UP (a cognitive state) as a powerful mental aspect that strongly predicts individual responses. As a construct, individuals' UP reflects how far a target is fulfilling people's utilitarian desires in a particular transaction. The use of Kahneman and Tversky's classic literature in the current argument is not to extend the cognitive flaws and biases inherent to individuals' decision-making process but to reinforce individuals' shared goal of maximizing utilitarian outcomes of their targets.

One crucial consequence of considering individuals' UP in P2P-ABC contexts is that it can help consumers to better decision making. Individuals who consciously perceive the utilitarian benefits brought up by products and services can more adequately compare, for example, providers, companies, and industries characteristics. Moreover, UP consideration is also crucial for companies to create and manage marketing strategies. To illustrate, literature repeatedly affirms that P2P-ABC is a disruptive business model (Belk, 2018), leading a significant portion of consumers to be suspicious about it (Lamberton & Rose, 2012; Martin, 2016). Strengthen the functional aspects attached to P2P-ABC companies through customers' deep interaction (e.g., cocreation) with their services is an alternative that directly administers consumers' UP.

3.2.2. The impact of individuals' UP on P2P-ABC. The influence of individuals' UP on P2P-ABC has been documented in the recent marketing literature (Bardhi & Eckhardt, 2012; Guyader, 2018). Schaefers et al. (2016), for instance, found that the little the costs and risks related to an accessed product or service, the more people use it. In a cluster analysis, Lawson et al. (2016) observed that at least one utilitarian reason (e.g., economic gains, variety reach, or

easier ‘use and discard’) explains the choices for P2P-ABC by all the segmented groups of consumers configured. Arteaga-Sánchez et al. (2018) extended the utilitarian analysis to the P2P-ABC ridesharing service, concluding that consumers’ perception of usefulness toward this service strongly enhances their satisfaction. Further, Lindblom et al. (2018) showed that although the ABC does not enable definite ownership acquisition, people choose it because of its increased availability of products and cost-savings compared to OBC. The utilitarian attribute linked to P2P-ABC highlighted in the literature goes further. Sharing research affirms that consumption based on access facilitates people’s self-extension (Belk, 2013), suggesting that individuals can access and cease to use a target accordingly to their identity and connection desires. Consequently, in this non-ownership situation, people can easier avoid staying attached to an object for a fixed or long period (Bardhi & Eckhardt, 2017; Belk, 1988). Bernthal et al. (2005) suggest that access can serve as a lifestyle facilitator because it permits individuals to consume brands, products, and services that would be unattainable under different consumption types.

Founded on the current discussion thus, this work expects that individuals’ adequate exercise of at least one of the IPO’s mechanisms (control, self-investment, and intimate knowledge) reduces potential utilitarian inconsistencies between what consumers want and what they effectively obtain from a given accessed target, which increases their UP over it. Such individuals’ UP is substantial for P2P-ABC because it represents to what extent an accessed product or service provides users with greater possibilities to, among other consequences, reduce costs, find a broad variety of items, self-extend their selves, diminish their obligations (Erlandsson et al., 2014; Sheth et al., 1991). Thus, the effect of IPO on P2P-ABC depends on individuals’ UP about the accessed target. Formally stated:

H2: Individuals’ UP mediates the effect of IPO on P2P-ABC.

3.3. The moderation of individuals’ BIV

The two hypotheses presented focused on the main effect of IPO on P2P-ABC and its pathway (UP), respectively. However, it is also of interest to the present study to explore what may regulate this principal relation. In which circumstances can this relationship be reinforced or weakened, for example? In this respect, this research contemplates the theory of BIV proposed by Schwartz et al. (2012), suggesting that the focus of someone's set of values (e.g., social) affects individuals' UP over accessed targets, which, in turn, affects their participation in P2P-ABC. In other terms, it is expected a moderation effect of BIV in the indirect effect of IPO on P2P-ABC via individuals' UP.

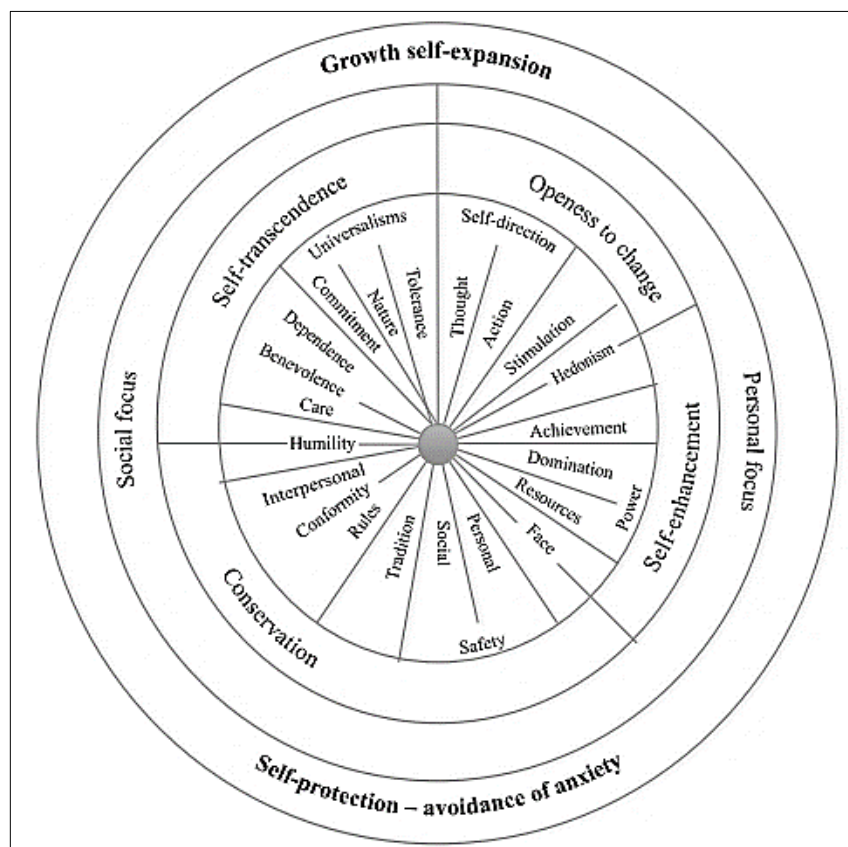
Schwartz et al. (2012, p. 664) define values as “trans-situational goals, varying in importance, that serve as guiding principles in the life of a person or group.” According to classic literature (Rokeach, 1973; Schwartz, 1992), values are composed of concepts or beliefs, which pertain to desirable end states or behaviors, transcend specific situations, guide selection or evaluation of behavior and events, and are ordered by relative importance. This work follows the refined BIV theory suggested by Schwartz et al. (2012) to achieve its purposes. Specifically, this approach considers that individuals can express nineteen first-order values, an extended consideration from BIV's original version, which contemplates ten first-order values (Schwartz, 1992). This work opted for BIV's refined configuration because it is a “finer set of meaningful, conceptually distinct values with greater universal heuristic and predictive power” (Schwartz et al., 2012, p. 2). Therefore, this study aims to reduce latent measurement problems like multicollinearity between adjacent values, low internal reliabilities of some indexes, and cross-loading items on multiple factors usually brought on by the original BIV structure and associated scales (Schwartz et al., 2012).

More precisely, Schwartz et al.'s (2012)'s refined theory of values suggests that different sets of the nineteen first-order individual values form four distinct second-order individual values, which in turn may be configured accordingly to their focus. The personal focus is

composed by the second-order individual values of (i) self-enhancement (composed by first-order individual values like achievement and power-dominance) and (ii) openness to change (composed by first-order individual values like self-direction-thought and stimulation). The social focus is embodied by the second-order values of (iii) conservation (composed by first-order individual values like face and security-personal) and (iv) self-transcendence (composed by first-order individual values like humility and benevolence-dependability). Table 2 and Figure 2 provide further details about each of the nineteen first-order value definitions, their bond with the second-order individual values, and focuses.

Figure 2.

The refined theoretical structure of BIV proposed by Schwartz et al. (2012).



Source. Torres et al. (2016)

Table 2.*The nineteen BIV proposed by Schwartz et al. (2012).*

Focus	Second-order values	First-order values	Motivational goals
Personal	Openness to change	Self-direction-thought	Freedom to cultivate one's own ideas and abilities.
		Self-direction-action	Freedom to determine one's own actions.
		Stimulation	Excitement, novelty, and change.
	Self-Enhancement	Hedonism	Pleasure and sensuous gratification.
		Achievement	Success according to social standards.
		Power-dominance	Power through exercising control over people.
		Power-resources	Power through control of material and social resources.
		Face	Security and power through maintaining one's public image and avoiding humiliation.
		Security-personal	Safety in one's immediate environment.
		Security-societal	Safety and stability in the wider society.
Social	Conservation	Tradition	Maintaining and preserving cultural, family, or religious traditions.
		Conformity-rules	Compliance with rules, laws, and formal obligations.
		Conformity-interpersonal	Avoidance of upsetting or harming other people.
		Humility	Recognizing one's insignificance in the larger scheme of things.

	Benevolence-dependability	Being a reliable and trustworthy member of the ingroup.
	Benevolence-caring	Devotion to the welfare of ingroup members.
Self-Transcendence	Universalism-concern	Commitment to equality, justice, and protection for all people.
	Universalism-nature	Preservation of the natural environment.
	Universalism-tolerance	Acceptance and understanding of those who are different from oneself.

Several marketing studies address the role of BIV on consumers' attitudes and behaviors (Caracciolo et al., 2016). Piscicelli et al. (2015) and Martin and Upham (2016) both works identified that people who engage in rental or free reuse consumption express high social focus values (e.g., benefits for all people). Similarly, Sharma and Jha (2017) revealed that compassion, acceptance, universalism, and traditional values positively affect shared and sustainable consumption. Piscicelli et al. (2018) found that Peerby's and Ecomodo's (P2P objects sharing platforms) users expressed low (first-order) values of power and stimulation, revealing these platforms' small capacity to deliver, for example, adequate control and novelty for their customers. In contrast, Becker-Leifhold (2018) observed a significant effect of egoistic values (e.g., status consumption and fashion involvement) on clothing rental consumption. Moreover, Roos and Hahn (2017) observed significant changes in people's value orientation over the short-to-medium term, which affects, among other aspects, shared consumption acceptance.

The present research uses Schwartz's refined BIV theory to investigate the role of values on the IPO-ABC relationship. Specifically, it considers the two broad focuses of individuals'

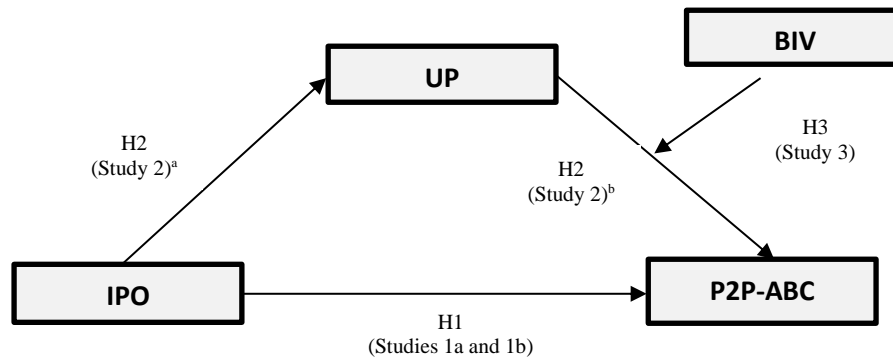
values (personal vs. social) as factors that regulate (diminishes or increases) the effect of IPO on P2P-ABC via individuals' UP. These two higher BIV's dimensions (personal and social focuses) have been chosen (instead of the first or the second-order values) for three main reasons: (i) to enhance the findings' broad applicability considering that greater portion of individuals is to be contemplated in the overall conclusions and strategies; and (ii) because the P2P-ABC is a particular mode of transaction that results in a variety of personal and social outcomes (all peers receive different degrees of self and communal benefits) (Lawson et al., 2016; Schaefers et al., 2016), which possibly determine the way people engage in it. Therefore, including this third predictor in its theoretical model, this study extends IPO, ABC, utilitarian, and BIV literature by the link between them.

As detailed in Table 2 and Figure 2, individuals who express personal focus values are endorsed by first-order values of self-direction-thought, self—direction-action, stimulation, hedonism, achievement, power-dominance, and power-resources (Schwartz et al., 2012). They appreciate action, creation, and exploitation, usually searching for variety, pleasure, control, freedom, and gratification (Schwartz, 1992). Given that, this work predicts that individuals whose values are personal focused undervalue the potential utilitarian outcomes of third-party's objects access (ABC) because this practice is rooted in sharing (Belk, 1988, 2014a), which implies a threat in the exclusive and full achievement of these values (Labrecque et al., 2013; Lalwani & Wang, 2019). As discussed, ABC literature has demonstrated the notable utilitarian attractiveness of this consumption fashion, such as the flexibility of use (Hamari et al., 2016), portfolio variety (Lawson et al., 2016), and economic advantages (Bardhi & Eckhardt, 2012). However, for people with personal focus values, ABC (compared, for instance, with OBC) brings limited self-centric outcomes, which, among other reactions, awakens these individuals to feel dependence ("I am using someone else's object to solve my problem") and conformity ("I am using a regular product/service").

Conversely, individuals who express social focus values are comprised of first-order values like face, security-societal, humility, benevolence-dependability, benevolence-caring, universalism-concern, universalism-tolerance (Schwartz et al., 2012). They are helpful, loyal, honest, respectful, committed, harmonious, stable in everyday interaction (Schwartz, 1992). In this regard, ABC literature (Piscicelli et al., 2018) affirms that this kind of consumption is virtuous for self-transcendence individuals because of its social and environmental appeal. Concomitantly, sharing literature (Belk, 2014a, 2014b) claims that sharing and access practices are not recent; they are long-dated transactions but reformulated and prompted by advances in technology and the internet. Besides, since this reformulated sharing practice and the emerged sharing economy is being adopted in the last 20 years (Hossain, 2020), the current work comprehends ABC not (anymore) as recent consumption (Martin, 2016). Thus, it is expected that individuals whose values are social focused overvalue ABC's potential utilitarian benefits. Specifically, it is projected to occur because these utilitarian aspects produce a dual result: mutuality and stability. The former refers to benefiting all involved in the transaction: providers and consumers (Belk, 2010a). The latter refers to the establishment of ABC. Unlike those with personal focus values, individuals who hold high social focus values aspire to concomitantly maximize their benefits and third-party advantages in a transaction as well as consuming usual products and services. Thus, the effect of IPO on P2P-ABC through individuals' UP is weakened (vs. strengthened) in individuals that express personal (vs. social) focus values. Formally:

H3: BIV moderates the effect of IPO on P2P-ABC via individuals' UP.

This work's theoretical model contemplating all the previously discussed hypotheses and related studies is detailed below.

Figure 3.*Dissertation's theoretical model.*

Note. IPO: individual psychological ownership. P2P-ABC: Peer-to-peer access-based consumption. UP: utilitarian perception. BIV: Basic individual values. ^a and ^b: first and second steps, respectively, to check mediation causality (H2).

4. METHOD AND STUDIES OVERVIEW

Four studies were addressed to test the hypotheses presented². These studies executed structured statistical, mathematical, and computational techniques grounded on considerable data to check the expected predictions, which characterizes the overall research as quantitative (Punch, 2013). Furthermore, all the studies followed experimental procedures (Bagozzi, 1982) because of the (i) manipulation of all the independent variables, (ii) check for alternative explanations, and (iii) use of randomized samples (Campbell & Stanley, 2015; Cook & Campbell, 1979).

Specifically, Study 1a randomly assigned students of three Brazilian universities (e.g., Brazilian School of Public and Business Administration - FGV EBAPE) to two groups of different IPO levels to check whether differences in respondents' IPO (low control vs. high

² The initial purpose of the present research was to perform three studies in real settings and two in a laboratory environment. However, the emergence of the COVID-19 pandemic enforced methodological changes such as altering the three real setting studies to be performed online based on hypothetical scenarios.

control) over third-party targets (books) affected their propensity to access such targets (P2P-ABC). To strengthen this first experiment's predictions, Study 1b employed Brazilian residents recruited at Amazon Mechanical Turk (MTurk) to extend the main effect of IPO on P2P-ABC through a different IPO mechanism (intimate knowledge) and target (money-lending platform). It also applied a further dependent variable (word-of-mouth – WOM) and potential confound (content bias). By its modifications contrasted with Study 1a, Study 1b aimed to increase the external validity of the findings (Campbell & Stanley, 2015). Study 2 employed students of another Brazilian university (University Center of Brasilia - UniCEUB) to check for the mediation role of individuals' UP in the relationship explored in the two previous studies (Hypothesis 2). More precisely, Study 2, first, focused on testing how exercising different degrees of the third IPO mechanism (low self-investment vs. high self-investment) over a given target (P2P accommodation) determine individuals' UP and P2P-ABC, (technique: measurement-of-mediation). Subsequently, the study verified how changes in individuals' UP (high-to-low self-investment vs. high-to-high self-investment) affected their P2P-ABC (technique: manipulation-of-mediator). Finally, Study 3 randomly assigned USA residents also recruited at MTurk to four different groups, which varied in terms of individuals' IPO (low control and self-investment vs. high control and self-investment) and BIV (personal focus values vs. social focus values) over a given third-party target (pressure pan). This third experiment's purpose was to check the moderation effect of BIV on the effect of IPO on P2P-ABC via individuals' UP, therefore, verifying a potential moderated-mediation in the theoretical model. The next section details each study's characteristics, results, and implications. Table 3 summarizes their particularities.

Table 3. Study details.

Study	Objective	Singularities	Design	IVs	DVs	Control variables	Sample	Tests (main effects)
Study 1a	Test the effect of IPO on P2P-ABC (H1)	i. IPO's mechanism: control; ii. Target: book.	2-level single factor (IPO: low vs. high)	IPO - Low: Limited touch and use. - High: Unlimited touch and use. Manipulation check: IPO Instrument: IPOQ-M - Teixeira et al. (2021).	P2P-ABC Instrument: ABCQ - Teixeira et al. (2021)	i. (Borrowing objects) Familiarity; ii. Further sources awareness; iii. (Book) Need; iv. Convenience; v. Demographic data. Instruments: Appendix C	N = 86 N > 84 : r2 = .80; $\alpha = .05$; power = .95 (G-Power 3.1.9.4) (Cohen, 1988, 1992)	Mann-Whitney U test (non-parametric)
				Undergraduate students (FGV EBAPE, IFTO, and UFG)				
Study 1b	Test the effect of IPO on P2P-ABC, extending the findings of Study 1a (H1)	i. IPO's mechanism: intimate knowledge; ii. Target: P2P lending. iii. P2P-ABC instrument for individuals' attitude and behavior; iv. WOM check (another dependent variable); v. Content bias check (confound).	2-level single factor (IPO: low vs. high)	IPO - Low: Limited information. - High: Detailed information. Manipulation check: IPO Instrument: Teixeira et al. (2021).	i. P2P-ABC Instruments: Teixeira et al. (2021) to test individuals' attitude; "Let" vs. "Do not let the e-mail" to test individuals' behavior.	i. Target previous knowledge; ii. (P2P lending platforms) Familiarity; iii. Content direction; iv. Demographic data. Instruments: Appendix C	N = 61 N > 52 : r2 = .80; $\alpha = .05$; power = .80 ¹ (G-Power 3.1.9.4) (Cohen, 1988, 1992)	Chi-square and Mann-Whitney U test (non-parametric)
				MTurk (US)	ii. WOM Instrument: Zeithaml et al. (1996)	* (Loan) Need as screening criteria.	¹ The statistical power is .80 to optimize the experimental costs.	
Study 2	Test the effect of IPO on P2P-ABC via individuals' UP (causal mediation) (H2)	i. IPO's mechanism: self-investment; ii. Target: P2P accommodation; iii. Manipulation of IPO (first); iv. Manipulation of individuals' UP (after); v. Placebo (neutral) condition; vi. Involvement and satisfaction check (confounds).	Mixed: First: 2-level single factor (IPO: low vs. high) Second: 2-level single factor (UP: low vs. control)	IPO - Low: No choices made. - High: Choices made. UP - Low: Negative utilitarian apartment priming. - Neutral: Negative trip priming. Pretest: IPO and UP Instrument: Teixeira et al. (2021) and Almeida (2016).	i. UP Instrument: Almeida (2016) ii. i. P2P-ABC Instrument: Teixeira et al. (2021).	i. (P2P hospitality platforms) Familiarity; ii. Involvement; iii. Satisfaction; iv. Demographic data. Instruments: Appendix C	N = 125 (N ₁ = 125 / N ₂ = 73) N > 84 : r2 = .80; $\alpha = .05$; power = .95. Pretest: N = 52 N > 51 : r2 = .80; $\alpha = .05$; power = .80 ¹ (G-Power 3.1.9.4) (Cohen, 1988, 1992)	Independent t-test, Regression, and Mann-Whitney U test (non-parametric)
			Undergraduate students (UniCeub)					
Study 3	Test the moderation of BIV on the effect of IPO on P2P-ABC via individuals' UP (moderated-mediation) (H3)	i. IPO's mechanism: control and self-investment; ii. Manipulation of individuals' IPO; iii. Target: pressure pan. iv. Arousal check (confound).	2 (individuals' IPO: low vs. high) x 1 x 1 between-subjects	IPO - Low: "HER" + Restricted use. - High: "YOUR" + Free use. UP Instrument: Davis et al. (1989) BIV Instrument: PVQ-RR - Schwartz et al. (2012). Pretest: UP and IPO Instrument: Davis et al. (1989) and Teixeira et al. (2021).	P2P-ABC Instrument: Teixeira et al. (2021).	i. (Borrowing objects) Familiarity; ii. Convenience; iii. Arousal; iv. Demographic data. Instruments: Appendix C	N = 240 N > 112 : r2 = .40; $\alpha = .05$; power = .95; df = 3. Pretest: N = 68 N > 51 : r2 = .80; $\alpha = .05$; power = .80 ¹ (G-Power 3.1.9.4) (Cohen, 1988, 1992)	Structural Equation Modeling - SEM (Regression)
				MTurk (US)				

5. STUDIES AND RESULTS

5.1. Study 1a: The main effect of IPO on P2P-ABC

Study 1a tests the hypothesis that the greater someone's IPO over a potentially accessed third-party target, the greater his chances of use (P2P-ABC). The study performed a lab experiment in which students from FGV EBAPE, Federal Institute of Tocantins (IFTO), and Federal University of Goias (UFG) had an opportunity to use other students' books, differing the levels of respondents' IPO over these objects. Specifically, this first study manipulated participants' IPO by varying the level of control (low vs. high) they had over third party books. In one condition, respondents were encouraged to foresee a book borrowing and usage situation based on their previous experiences with limited command over borrowed assets (low-IPO). In the other condition, respondents were stimulated to predict a peer book borrowing based on their previous experiences with expanded governance over borrowed assets (high-IPO). Then, their attitudinal P2P-ABC was measured.

5.1.1. Method

5.1.1.1. Design and Participants. This lab experiment was a two-level single factor (students' IPO; control: low vs. high) between-subjects design with 86³ undergraduate students of FGV

³ According to Cohen (1988, 1992), in power analyses, one must provide at least four of the five criteria to properly define the sample size: the number of variables, effect size (δ), significance level (α), and/or power ($1-\beta$). Considering the single categorical independent variable (IPO: high vs. low) of Study 1a and following Snijders (2005)'s instructions, 84 participants were considered a sufficient number. This suggested sample size is supported by a "large" effect size ($r^2 = .80$), with $\alpha = .05$, and the desired power of .95 (high). The effect size at a "large" level was estimated based on Cohen (1988) assertion that for sociology, what is comprehended as medium size is evaluated as large by psychology. The other Studies' (2 and 3) sample sizes followed these same arguments, respecting the particularity of each one (e.g., the types of independent and dependent variables). Specifically, Study 1b adopted a power of .80 to optimize its experimental costs which were particularly high. To determine the overall samples, the G*Power version 3.1.9.4 software was used. Table 3 shows all the sample calculation results for each study.

EBAPE, IFTO, and UFG. The control as an IPO mechanism was manipulated to check respondents' willingness to access a given target: peers' books. As previously discussed, individuals' chances to touch, interact, and manage a target affect their feelings of control toward it, which, in turn, determines their IPO over the item (Peck & Shu, 2009). Thus, it is argued that the higher (vs. lower) chances for students to control their peers' books, the higher (vs. lower) their willingness to use these books temporarily (P2P-ABC). It is noteworthy that this and the subsequent studies applied Baxter et al. (2015) affordance principles in the scenarios. As reported by these authors, for individuals to express IPO over objects, these objects must exhibit some characteristics (affordances). For example, in this first experiment, the scenario enabled respondents to obtain different levels of spatial (the ability to manipulate the object through space), configuration (the ability to arrange the object settings), temporal (the ability to use the object when desired), and rate control (the ability to use the attributes of the object as desired) affordances when using the book, depending on their assigned group.

5.1.1.2. Materials and Procedure. Participants were randomly assigned to two different groups, which varied in terms of IPO manipulation. In both conditions, they were asked to imagine a situation in which the professor was introducing herself, presenting the course agenda, syllabus, activities, and further particularities of that discipline in the first class. At this point, all respondents were informed that some important graded assignments would take place throughout the course and that a particular book would be of great value in these tasks. A subsidiary question to check respondents' equal proneness across both groups for considering accessing the book asked respondents, "To what extent do you think this book can help you in these activities?". A Mann-Whitney U test confirmed that the book was evenly perceived as important across both groups [$Mdn_{L.IPO} = 6$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 1.707$ vs. $Mrank_{H.IPO}$]

= 2.035, $U = 761$, $z = 1.467$, $p > .05$, $\delta = .308$].⁴ Otherwise, the chosen target could have been perceived as uninteresting to the majority of respondents (or a particular group), threatening the present study's purposes and implications. After this question, participants were informed that they could temporarily use the books of other students who already finished a discipline.

Then, students assigned in the low-IPO group were requested to recall “[...] an experience in which you borrowed an object from someone and had to use it in a very cautious, limited, and regulated way [...]”. Moreover, the professor also informed those in this group who would decide to borrow the books that they “[...] must be very careful when using them [...]” At this moment, these respondents were solicited to remember their previous cautious borrowing experience again, imagining borrowing the books under the same circumstances.

In the counterpart, students assigned in the high-IPO group were requested to remind “[...] an experience in which you borrowed an object from someone, and you used it in any way you desired, freely, in a very comfortable and unlimited manner [...]”. Then, the professor highlighted that those in this group who would decide to borrow the books that they “[...] will be able to use them (books) however they want, in a very comfortable way, with no concern [...]”. Hereafter, these subjects were told to recollect their previous liberated borrowing experience again, imagining borrowing the books under the same circumstances. Additionally, to reinforce their IPO through touching stimulus (Brasel & Gips, 2014), they were requested to “Watch yourself interacting comfortably with the book throughout the school semester. Close your eyes... Feel the book, touching its pages [...]”.

⁴ The results of Shapiro–Wilk tests of normality showed that the distribution of all the control variables in low-IPO and high-IPO conditions significantly deviate from a normal distribution ($p < .05$). Therefore, a nonparametric test (Mann–Whitney U test) was adopted to examine the difference in these variables evaluations between groups. δ = Cohen’s effect size.

The study was framed as post-COVID-19 students' in-class attitudinal perspectives research to avoid any respondents' predisposed bias toward the scenarios. Complete details regarding the experimental scenario are presented in Appendix B.

5.1.1.3. Control variables and instruments. In order to control alternative accounts that could alter the expected causal relationships between the variables of interest, some further factors were checked. The objective was to confirm these additional invariances across groups so that some further explanation was absent from the proposed hypothesis, which could weaken its confirmation. More precisely, it was assessed borrowing objects familiarity (“To what extent are you familiar with borrowing objects?”), considering the literature which affirms that the greater the familiarity someone has with a product or service, the more she tends to perceive its effectiveness (Verhellen et al., 2016), becoming positively or negatively inclined in her choice (Zhou & Nakamoto, 2007) and satisfaction (Ha & Perks, 2005). Furthermore, it was also verified individuals' further source awareness (“To what extent do you know other sources to possibly find books presented in class?”) based on the behavioral psychology, which affirms that people's degree of awareness of a situation directly affects the manner they respond (Collins, 2007; Malik et al., 2013). Moreover, students' interest in the book was measured (previously presented in Section 5.1.1.2). As discussed, this factor was essential to control because students' different levels of importance given to the book could, for example, make one group more prone to access it compared to the other group (Tully & Sharma, 2018). Finally, it was checked perception of convenience (“To what extent was it convenient for you to borrow this book?”), following the assumption that this factor usually brings timesaving and effort minimization, which might also determine individuals' choices (Seiders et al., 2005, 2007). These four control variables were measured through seven-point single-item instruments, a practice largely observed in the literature (Davidson et al., 2018; Hwang & Griffiths, 2017; Lee

& Zao, 2014; Wilcox et al., 2011). Demographic data regarding age, gender, and income were concomitantly checked.

5.1.1.4. Independent, dependent variables, and instruments. IPO was manipulated by the level of control (low vs. high) that subjects had with the target (book). Considering the lack of an IPO instrument applicable to the Brazilian context, the current work developed the *Individual Psychological Ownership Questionnaire-Marketing* (IPOQ-M), a seven-point single-factor four-item scale, parsimonious, reliable, and stable in its structure. It is a measure accessible to any individual-object ownership relationships, certified in its content, convergent, discriminant, and incremental validity (Comrey & Lee, 2013; Fabrigar et al., 1999). Therefore, the manipulation check of IPO was measured using the IPOQ-M (e.g., “I feel/would feel like this book belongs to me.”) ($\alpha = .90$)⁵. Likewise, the dependent variable of P2P-ABC passed through similar methodological procedures to that of IPO, considering the absence of an instrument in the Brazilian context that could appropriately measure individuals’ willingness to access objects. As a result, a seven-point single-factor three-item scale named *Access-based Consumption Questionnaire* (ABCQ) was developed with favorable psychometric properties (e.g., “How favorably do you feel about using this book?”) ($\alpha = .93$) (Brown, 2015; Thompson, 2004). It is essential to highlight that all the measures attached to the current and the subsequent studies, when needed, were translated into Portuguese using double-back translation as requested by methodological literature (Brislin, 1980). The overall results of IPOQ-M’s and ABCQ’s exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and multi-group confirmatory factor analysis (MGCFA) are detailed in Appendix A. Complete details regarding the scales adopted are in Appendix C. Specifically, the procedure for the development of IPOQ-M was described in “Escala de propriedade psicológica individual aplicada ao marketing (IPOQ-M): desenvolvimento e análise multigrupo” (translated: “Individual

⁵ Reliability calculated over Study 1a's sample.

psychological ownership scale applied to marketing (IPOQ-M): multigroup development and analysis”) depicted in Appendix D and submitted for publication.

5.1.2. Results and Discussion

5.1.2.1. *Manipulation checks and confounds.* As requested for the experimental design's success, a Mann-Whitney U test certified that respondents in the high-IPO condition were more likely to claim that they were about to have greater control over the book than respondents in the low-IPO were [$Mdn_{L.IPO} = 2.25$ vs. $Mdn_{H.IPO} = 3.25$; $Mrank_{L.IPO} = 1.611$ vs. $Mrank_{H.IPO} = 2.131$; $U = 665$, $z = 2.250$, $p < .05$, $\delta = .498$], therefore confirming the manipulation. Concerning the control variables, successfully, the results showed no substantial differences across groups related to previous borrowing objects familiarity [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 5$; $Mrank_{L.IPO} = 1.830$ vs. $Mrank_{H.IPO} = 1.911$; $U = 884$, $z = 0.360$, $p > .05$, $\delta = .075$], further sources awareness [$Mdn_{L.IPO} = 6$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 1.860$ vs. $Mrank_{H.IPO} = 1.882$; $U = 914$, $z = 0.099$, $p > .05$, $\delta = .020$], book need (results presented in Section 5.1.1.2), and convenience [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 1.662$ vs. $Mrank_{H.IPO} = 2.079$; $U = 716$, $z = 1.842$, $p > .05$, $\delta = .396$].⁴

5.1.2.2. *The main effect of IPO on P2P-ABC.* The results of Shapiro–Wilk tests of normality showed that the distribution of P2P-ABC in low-IPO and high-IPO conditions significantly deviate from a normal distribution ($p < .05$). Hence, like in all the other previous tests of this introductory study, a nonparametric test (Mann–Whitney U test) was adopted; at this point, to examine the difference in P2P-ABC between groups. In support of H_1 , the Mann-Whitney U test results revealed evidence that the more people expect to exercise IPO’s mechanism of control over a third-party target (book), the more they tend to access them [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 1.579$ vs. $Mrank_{H.IPO} = 2.162$, $U = 633$, $z = 2.531$, $p < .05$, $\delta = .564$]. Specifically, this first experiment showed that of the 43 individuals in the high-IPO condition, 41 (95%) opted to get access to a third-party's book, compared with 32 (74%) of the 43

respondents in the control condition. Further details about Study 1a's results (e.g., descriptive statistics) are present in Appendix A.

5.1.2.3. Discussion. This first study affords initial proof that the greater people's IPO over third-party's objects, the greater their willingness to share these items (P2P-ABC). In other words, it demonstrates that when an individual has increased opportunities to control another's objects, her chances to access these items increase. While most of the previous literature has shown the power of this IPO's mechanism in stimulating ownership transference (Dommer & Swaminathan, 2013; Li & Atkinson, 2020), this experiment integrates a rare set of studies that found an effect of IPO on transactions based on the principles of sharing (Fritze et al., 2020; Kim et al., 2016). Furby (1978) argued that the more control that a person can exercise over a potential target of ownership, the more they will psychologically experience that target as a part of the self, whereby targets of ownership are experienced as "one with the self" or a part of the "extended self" (Belk, 1988, Pierce & Peck, 2018). By permitting participants to experience the same exercise of control defended by Furby but over a potential target of access, this experiment evidences how to stimulate an attitude (sharing) that grounds P2P-ABC markets (Belk, 2014b). In this regard, this experiment extends previous literature, focused on IPO's antecedents like imagery (Peck et al., 2013) and touch (Peck & Shu, 2009), to foster a singular and emblematic transaction: P2P-ABC.

Despite its preliminary elucidating results, Study 1a leaves some methodological opportunities to be fulfilled. First, it applied control as the IPO mechanism; it is adequate to test if the effect observed in this introductory experiment holds adopting a different IPO mechanism. In this respect, the mechanism of intimate knowledge (Pierce et al., 2003) is used in the following study to broaden the effect of IPO on P2P-ABC. Second, the target in the present experiment, a book, is a physical object. Considering that prior research has observed that IPO may be developed over intangible targets like ideas and brands (Brown & Baer, 2015;

Chang et al., 2015), it is appropriate to extend the previous findings toward a different kind of product. Specifically, Study 1b uses a P2P money lending service as an alternative for this issue. Third, Study 1a observed individuals' responses in terms of attitude, not in terms of behavior (Ajzen, 1987). Methodological literature in social psychology highlights the importance of testing individuals' reactions to stimuli regarding both attitude and behavior to increase external validity and generalization power (Shadish et al., 2002). Attentive to this issue, the subsequent experiment used an existing P2P lending platform to see respondents' choices to approximate (or not) to its services depending on the level of IPO they experienced. In addition to this, another attitudinal dependent variable, WOM (Kozinets et al. 2010), was also measured to increase the findings' applicability and robustness. In summary, Study 1b aims to amplify Study 1a's findings adopting a different IPO mechanism (intimate knowledge) and type of product (intangible; P2P lending money service). Moreover, it tests participants' attitudes and behaviors, adds a further dependent variable (WOM) to the overall analysis, and checks for another possible confound (e.g., content direction) (Kelton et al., 2010) that might threaten the conclusions.

5.2. Study 1b: Extending the main effect of IPO on P2P-ABC

Study 1b aims to test the findings of Study 1a using some other particular attributes in its experimental design. As introduced, it (i) applies individuals' intimate knowledge to manipulate IPO, (ii) adopts an intangible target represented by a P2P lending service, (iii) measures respondents' attitude and behavior, (iv) adds another outcome variable (WOM) to its investigation, and (v) checks further confound (content direction) on the main effect of IPO on P2P-ABC. The study was a lab experiment administered to USA residents recruited at Amazon Mechanical Turk (MTurk). Respondents interacted and received different levels of information about SoFi, an American P2P lending company. Whereas those assigned to the low-IPO group received no stimulus to deepen their knowledge about SoFi, those assigned to the high-IPO

group were solicited to write an essay about the company after visiting their website. After, subjects' P2P-ABC in terms of attitude and behavior were measured; also, their WOM regarding the platform.

5.2.1. Method

5.2.1.1. Design and Participants. Study 1b was a two-level single-factor (IPO; intimate knowledge: low vs. high) between-subjects design with 61³ USA residents recruited at MTurk, a reliable data source for behavioral research (Casler et al., 2013). Unlike Study 1a, a screening criterion was inserted, directing the study to those who “would consider taking financial loans in the future.” This filtering was needed so that the assigned subjects could judge the scenario with increased sensitivity and legitimate attention to the market and company presented. As discussed, the intimate knowledge mechanism was managed to achieve the desired level of IPO from participants over the target, a P2P lending platform: SoFi. This mechanism was operationalized by regulating individuals' expertise over SoFi as oriented by pertinent literature (Kamleitner & Mitchell, 2018). In this respect, it is expected that the higher (vs. lower) individuals' familiarity with SoFi's particularities (products, services, history, leadership), the higher (vs. lower) their willingness to use their services (P2P-ABC) and to indicate to someone else (WOM). This study applied the affordances principles (Baxter et al., 2015) of disclosure (the object conveys information, meaning, and/or value), enabling (the object mediates meaningful experiences), and proximity (close interaction with the object) to SoFi.

5.2.1.2. Materials and Procedure. As presented, the study was applied to those who would consider taking loans in the future. The screening question has twofold implications. First, it demonstrates respondents' fit to the experiment purpose, enhancing the results' pertinence to be considered and applied in the future. Second, it eliminates a possible alternate account of intrinsic willingness to take loans on the expected main effect of IPO on P2P-ABC. In this regard, a difference in the P2P-ABC across groups can not be accounted for individuals'

different endogenous inclinations to take loans because initial positive interest was a prerequisite for interested parties to be assigned to any of the two experimental conditions. Initially, both groups' participants were briefly presented to the P2P lending system and their prior level of knowledge about SoFi was checked. A Mann-Whitney U test demonstrated that both groups had equal degrees of initial knowledge about the platform [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 5.5$; $Mrank_{L.IPO} = 866$ vs. $Mrank_{H.IPO} = 1.025$, $U = 370$, $z = -1.405$, $p > .05$, $\delta = .356$]. These preliminary results provided adequate conditions so that the manipulation of the IPO, through the mechanism of intimate knowledge, could be further carried out. Otherwise, some unbalance in individuals' previous knowledge toward the platform might affect their perceptions and responses about it (Tully & Sharma, 2018). Like the prior study, participants received two degrees of IPO stimulus. After the introduction, both groups were reminded that “[...] this research is carried out by a group of business incubators from some American universities in partnership with a financial-technological company (Fintech): SoFi.” After that, those assigned to the low-IPO condition were redirected to the questions. Those assigned in the high-IPO condition received the stimulus of writing an essay about SoFi before proceeding with the questions. More precisely, respondents in this group read that “[...] we kindly ask you to describe SoFi as you would describe it to someone who asked for information about the company. If you don't know or know little about the company, we strongly encourage you to visit their website and take some information to complete the essay [...]” To stimulate respondents' creativity, they were suggested to “[...] tell us information like SoFi's products, services, and characteristics. Also, you can write about the company's values, history, and leadership. Feel free to write an essay the way you want, with the information you want.”

The study was carried out as a “survey whose objective is to evaluate the peer-to-peer (P2P) lending market in the United States and the business potential in the industry.” Noteworthy to say that, to check subjects' behaviors, this second experiment communicated to

the participants that it was a market research lead by an actual Fintech. Therefore, respondents thought it to be a real market investigation, which was adequately debriefed at the end of the study (“We inform you that you participated in a socio-experimental research for exclusively academic purposes. Therefore, the companies mentioned (e.g., SoFi) have no participation and/or any responsibility for this study.[...]”). Further details about the experimental scenario are presented in Appendix B.

5.2.1.3. Control variables and instruments. For alternative accounts, another kind of individuals’ familiarity was measured: P2P lending platforms familiarity (e.g., “To what extent are you familiar with peer-to-peer (P2P) lending platforms?”). As addressed in Study 1a, literature remembers the importance of familiarity with some product or service to determine individuals’ proneness to choose and use it (Zhou & Nakamoto, 2007). Furthermore, text information direction was additionally measured as another possible confound (e.g., “Depending on the orientation/content of a set of information presented in a text, they can arouse negative, positive, or neutral emotions and feelings in readers. Based on this, please answer the question below: how do you consider the information you used as the basis to answer the questions about SoFi?”). In this regard, literature (Ajzen et al., 1996) affirms that information direction may affect individuals’ evaluation of a target since they may express overall positive (or negative) feelings over this target based on its positive (or negative) attributes like, for instance, low service rates (emerge positive feelings). Similar to the first study, these two control variables were checked through seven-point single-item instruments vastly adopted in other studies (Drolet & Morrison, 2001; Hwang & Griffiths, 2017; Rust et al., 1995). Demographic information (age, education, gender, and income) was also verified.

5.2.1.4. Independent, dependent variables, and instruments. IPO was manipulated by the level of intimate knowledge (low vs. high) that respondents have with the target (P2P lending platform). The IPO’s manipulation check was performed using the seven-point single-factor

four-item instrument IPOQ-M developed in the current work ($\alpha = .95$). Individuals' attitudinal P2P-ABC was measured through the seven-point single-factor three-item scale ABCQ, also developed in this work ($\alpha = .82$). Individuals' behavioral P2P-ABC was checked through the number of participants who provided (vs. did not provide) their e-mail after being informed that "If you are interested in receiving information about SoFi's services, please enter your e-mail below." Finally, a seven-point single-factor three-item scale of WOM adopted from Zeithaml et al. (1996) was used (e.g., "How likely would you say positive things about SoFi to other people?") ($\alpha = .87$). Complete information about Study 1b's scales can be checked in Appendix C.

5.2.2. Results and Discussion

5.2.2.1. *Manipulation checks and confound.* Indicating the success of the intimate knowledge manipulation, a Mann-Whitney U test revealed that participants in the low-IPO group expressed less IPO over SoFi than participants in the high-IPO group did [$Mdn_{L-IPO} = 4.25$ vs. $Mdn_{H-IPO} = 6$; $Mrank_{L-IPO} = 688$ vs. $Mrank_{H-IPO} = 1.204$; $U = 192$, $z = -3.956$, $p < .05$, $\delta = 1.168$]. Furthermore, an independent t-test showed that individuals of both groups had equal levels of prior familiarity over P2P lending platforms [$M_{L-IPO} = 4.52$, $SD_{L-IPO} = 1.82$ vs. $M_{H-IPO} = 5.10$, $SD_{H-IPO} = 1.30$; $t(59) = -1.44$, $p > .05$, $\delta = .368$]. Finally, and as expected, a one-tailed independent t-test revealed that information direction was perceived by both groups as positive (greater than 4), low-IPO [$M_{L-IPO} = 5.10$, $SD_{L-IPO} = 1.08$; $t(30) = 5.68$, $p < .05$] and high-IPO [$M_{H-IPO} = 6.10$, $SD_{H-IPO} = .80$; $t(29) = 14.32$, $p < .05$], which goes in line with this work's prediction and past research orientation about the unidirectionality of the information and feelings (Mihart, 2012).

5.2.2.2. *The main effect of IPO on P2P-ABC and WOM.* The Shapiro–Wilk tests for attitudinal P2P-ABC and WOM in both groups showed a normal distribution deviation ($p < .05$), which indicated the use of the non-parametric Mann-Whitney U test to check the effects of interest.

Providing further evidence to confirm H_1 , the results of this test demonstrated that the more outstanding individuals' intimate knowledge (IPO) over accessible targets (P2P credit through SoFi), the more people tend to use them. This finding was verified either in individuals' attitudinal [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 5.67$; $Mrank_{L.IPO} = 748$ vs. $Mrank_{H.IPO} = 1.143$; $U = 252$, $z = -3.092$, $p < .05$, $\delta = .856$] and behavioral terms [$\chi^2(1, N = 61) = 3.92$, $p < .05$]. In respect of this last chi-square result, it was verified that those assigned in the high-IPO group provided approximately two times the number of e-mails that those assigned in the low-IPO group did ($f/n_{L.IPO} = 22.58\%$ vs. $f/n_{H.IPO} = 46.67\%$). Finally, it was also observed a main effect of IPO on individuals' WOM [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 5.67$; $Mrank_{L.IPO} = 753$ vs. $Mrank_{H.IPO} = 1.138$; $U = 257$, $z = -3.020$, $p < .05$, $\delta = .832$], providing robustness to the findings of this and prior experiment.

5.2.2.3. Discussion. Study 1b's purpose was to give robustness to Study 1a's findings by using another IPO mechanism (intimate knowledge) and target (intangible; P2P lending service), checking respondents' behavior and attitudes, and, finally, excluding another possible confound (content direction) that could threaten the conclusions. Literature (Pierce et al., 2003) ascertains that people's intimate knowledge about a target comes from a developed living bond between person-object, which is operationalized by their association and interaction. By delivering more time in a target analysis and understanding, individuals become familiar with it, better contrasting its characteristics to other targets of the same order, developing, beyond other feelings, that of ownership (Kirk et al., 2018). Based on this argument, the present work confirmed that individuals' in-depth knowledge (IPO) about an accessible target leads to more proneness of use. Specifically, participants who felt higher ownership were more prone to use SoFi's services, either attitudinally (P2P-ABC and WOM) and behaviorally (P2P-ABC). By adopting an ABC context of analysis, Study 1b, like Study 1a, extends IPO research overly focused on OBC (Fritze et al., 2020; Li & Atkinson, 2020). Also, Study 1b strengthens the IPO

literature that demonstrates lower attention on the mechanism of intimate knowledge (Kim et al., 2016; Kirk et al., 2018) and intangible targets (Chang et al., 2015; Kirk & Swain, 2013).

Given Study 1a's and 1b's findings, the present work aims to understand further how the relationship found in these two studies operates, that is, which individuals' cognitive manifestations occur in this context. In this regard, Study 2 introduces and tests the mediator role of individuals' utilitarian perception (UP) in the effect of IPO on P2P-ABC. To accomplish its purpose, Study 2 adopts different experimental characteristics from that used in the two previous studies to advance the findings' generalization power (Shadish et al., 2002). More precisely, it (i) adopts the third mechanism of IPO, self-investment (Pierce et al., 2001, 2003), (ii) changes the target to a P2P accommodation, and (iii) tests two further possible alternative accounts for IPO, involvement (Laurent & Kapferer, 1985) and satisfaction (Navarro et al., 2016). Whereas the former implies individuals' interaction and effort toward a target selection and formulation, the second construct is broadly alleged in the consumer literature to predict consumers' repurchase of a product (Huang & Yu, 2019).

5.3. Mediation designs: measurement-of-mediation and manipulation-of-mediator

To check whether X is causing Y by way of M, experimental studies in consumer psychology usually randomly assign participants to distinct levels of the independent variables (X) and measure the mediator (M) and dependent variables (Y) simultaneously (Baron & Kenny, 1986). Such a typical test arrangement is known as measurement-of-mediation design, which runs a correlational test between M and Y instead of a causal one (Spencer et al., 2005). Attentive to this methodological issue, Shadish et al. (2002) suggest three primary checks between factors of interest to conclude that a variable possibly causes another: (i) temporal precedence, (ii) covariance, and (iii) no plausible alternative explanation account. The way it is performed, measurement-of-mediation satisfies the criterion for covariation (it is checked X and Y variation concomitantly). However, the measurement-of-mediation procedure does not

prove temporal precedence (it is unclear if M affects Y or Y affects M), and it does not eliminate alternative accounts in the relationship amid M and Y (which is also conditioned by M's manipulations).

An alternative technique to overcome the above method's flaws and approximate causal mediation evidence is the manipulation-of-mediator design (Pirlott & MacKinnon, 2016). Unlike the measurement-of-mediation approach, this design manipulates both X and M (after manipulation, M becomes M*), performing a double sample randomization structure (Stone-Romero & Rosopa, 2008). Following this technique, first, Study 2 randomly assigns participants to two levels of IPO (X) and measures their UP (M) and P2P-ABC (Y). This procedure provides an initial interpretation of the X to M and X to Y paths as a causal relationship estimate. Subsequently, Study 2 randomly assigns respondents from a particular group (high-IPO) to two levels of UP (M*). The expectation is that if different levels of X lead individuals to different levels of M and Y in the first stage of Study 2, a following change in the levels M (becoming M*) to those assigned to a specific condition in the first step will change their Y (which was equal in the first manipulation). Therefore, if different levels of M* affect Y differently in Study 2, strong evidence exists to support the mediation and the possible causal effect of M on Y (Pirlott & MacKinnon, 2016).

The following study is grounded on the measurement-of-mediation and manipulation-of-mediator design to enhance the causal mediation evidence in the pathway of IPO to P2P-ABC via UP.

5.4. Study 2: The effect of IPO on P2P-ABC via individuals' UP (causal mediation)

As introduced, this study takes two steps to check the causal mediation of individuals' UP in the effect of IPO on P2P-ABC. Specifically, the present study's objective is to, in the first step, check the indirect effect of IPO on P2P-ABC via UP, manipulating IPO and measuring both outcome variables. In the second step, to check the causal mediation of UP in the effect of

IPO on P2P-ABC by fixing IPO, manipulating the mediator (UP), and measuring the outcome variable (P2P-ABC). The study recruited students from a Brazilian university, UniCEUB, to participate in laboratory research in which they had to imagine a trip they were about to take and experienced a P2P hospitality service usage that varied in terms of (i) accommodation features that each participant choose and make use of (customization) and (ii) kinds of perceptions they had to provide after the staying. The IPO was manipulated by varying the degree of self-investment (low vs. high) respondents performed to select the accommodation. Individuals' UP was manipulated by varying the kind of negative perceptions subjects had to provide after the trip (utilitarian vs. placebo). More precisely, participants exposed to one level of IPO (low) had few accommodation feature options to select, while participants in the other level (high) had greater possibilities to choose the their preferences. Based on this difference, then respondents' UP and P2P-ABC regarding the selected accommodation were measured. After this first check for causal mediation (manipulation of IPO and measurement of respondents' UP and P2P-ABC), individuals assigned to the high-IPO group were randomly assigned or to provide utilitarian negative feedback about the accommodation (utilitarian) or to provide general negative feedback about the trip (placebo). It was then verified whether these subjects maintained their P2P-ABC after this UP priming.

5.4.1. Method

5.4.1.1. Design and Participants. Study 2 applied an online lab experiment with sequential two-level single factor (IPO; self-investment: low vs. high) and (UP: utilitarian vs. placebo) mixed design initially composed of 125³ undergraduate students from UniCEUB (N = 125 for IPO manipulation; N = 73 for UP manipulation). Unlike the two previous experiments, the mechanism of self-investment was manipulated to manage respondents' IPO and check their willingness to access the target (P2P accommodation). According to Kamleitner and Mitchell (2018), such a mechanism is expressed through individuals' chances to exert effort over a target,

and it is suggested to strongly increase IPO based on, for instance, things people work on and make themselves (Peck & Shu, 2018). Therefore, it is proposed that the more (vs. less) respondents exert effort to select and customize an accommodation before use, the more (vs. less) they tend to feel ownership over it, which in turn positively (vs. negatively) affects their willingness to use this accommodation (P2P-ABC). In this first manipulation (IPO), Baxter et al.'s (2015) affordance principle of creation (the process of bringing the object into existence) was adopted to assume the target as potentially attractive and owned. Although the target was not strictly created in the scenarios (the accommodation was not built), the process of selecting and characterizing the accommodation also represents a creative facet. Afterward, adapting the manipulation-of-mediator procedure from Li et al. (2012), individuals assigned to the high-IPO group were requested or to write utilitarian negative feedback about the accommodation (UP: utilitarian) or to write any other issue (UP: placebo), specifically, writing general negative feedback about the trip. The existing literature affirms that self-investing in a target reduces potential inconsistencies between what someone projects and what she effectively obtains, which affects her perception of utilitarianism towards this target (Erlandsson et al., 2014). In this sense, for this convergence to be adequately met, people must primarily benefit from functional aspects like cost savings, the flexibility of use, portfolio variety (Bardhi & Eckhardt, 2012; Hamari et al., 2016). As such, this work anticipates that the higher (vs. lower) individuals' self-investment over the accommodation selection, the higher (vs. lower) their perception of its functionality (UP), therefore, their willingness to opt for it (P2P-ABC).

5.4.1.2. Materials and Procedure. First, all respondents were introduced to a hypothetical scenario in which they had to imagine that they would take a trip, but “[...] you remember that you have not yet booked your place of accommodation. So, you choose to look for an accommodation through a P2P hospitality platform so-called Acomode-se”. After that, they were assigned to two groups of IPO. Those in the low-IPO were informed that few

accommodations were available as they decided to book the accommodation at “the last minute”, and listing features like the number of rooms, amenities, additional services, and location were limited. On the other side, those assigned to the high-IPO condition were informed that while using the platform, “[...] you carefully choose the size of the accommodation and the number of rooms. You also determine the amenities and additional services. Finally, you choose the region where the accommodation should be located.” Furthermore, these respondents were also requested to “[...] take a few moments to imagine yourself putting much effort into personalizing and choosing your accommodation.” A pretest with 57 MTurk participants using the same protocol as the primary study confirmed that different possibilities to choose the accommodation characteristics elicited different IPO over this target [$M_{L-IPO} = 3.59$, $SD_{L-IPO} = 1.36$ vs. $M_{H-IPO} = 4.93$, $SD_{H-IPO} = 1.16$; $t(55) = -4.02$, $p < .05$, $\delta = 1.072$]. Given the dissimilar group sizes [$N_{L-IPO} = 25$, $N_{H-IPO} = 32$], it was checked structural differences between the groups to confirm that participants were similar in their prior experiences and history with hospitality services. Levene’s test for equality of variances confirmed the homogeneity of variances between groups for all scores ($p > .05$).

After the IPO group assignment, participants in the low-IPO condition were dismissed, participants in the high-IPO conditions were further randomly assigned to two other conditions (UP manipulation: utilitarian vs. placebo), a second manipulation step, the manipulation-of-mediator (Li et al., 2012; Pirlott & MacKinnon, 2016). Those placed in the utilitarian condition were then asked to imagine that they returned from such a trip and had particular negative perceptions about the accommodation. Specifically, they were informed that they had negative experiences regarding the aspects of “convenience”, “cost-benefits”, and “amenities”, therefore, being solicited to write three sentences “[...] that can negatively describe these aspects [...]” According to previous literature, these three attributes represent functional aspects, characterizing an object’s utilitarian facet (Erlandsson et al., 2014; Lee & Kim, 2018). Those

in the placebo condition were informed that they had negative perceptions about the trip and were required to write three sentences “[...] that can negatively describe this trip, in any aspect [...]”.⁶ A pretest with 52 MTurk respondents followed the same procedure as the principal study and confirmed that providing three negative utilitarian sentences contrasted with providing three general negative issues produced different individuals’ UP over the accommodation [$Mdn_{Ut} = 3.75$ vs. $Mdn_{Pl} = 5.38$; $Mrank_{Ut} = 458$ vs. $Mrank_{Pl} = 920$, $U = 205$, $z = 2.319$, $p < .05$, $\delta = .678$]. Considering the disparity between groups’ sample sizes [$N_{Ut} = 22$, $N_{Pl} = 30$], it was performed Levene’s test for equality of variances, which confirmed the homogeneity of variances between groups ($p > .05$).

This study was framed as research whose “[...] objective is to evaluate the perspectives of the peer-to-peer (P2P) hospitality market in Brazil and the business potential in the industry in the post-pandemic period (COVID-19)”. Additional information regarding the experimental scenario is presented in Appendix B.

5.4.1.3. Control variables and instruments. Hospitality sharing platform familiarity was measured for control through a single-item scale similar to the previous study's familiarity variable (Drolet & Morrison, 2001; Hwang & Griffiths, 2017). Moreover, individuals’ involvement toward the accommodation customization and selection was verified through a three-item instrument adapted from Fonseca and Rossi (1998) (e.g., “How essential is the selected accommodation for you?”) ($\alpha = .80$). It was considered the literature which affirms that this affective state determines people’s WTP, loyalty, and willingness to use a product or service, which might be a confound for IPO (Laurent & Kapferer, 1985; Swinyard, 1993).

⁶ It is noteworthy that the second manipulation (UP) primed respondents by making them indicate two kinds of negative aspects (utilitarian vs. placebo). By doing this, Study 2 executed its objective of proving that individuals’ UP over the utilitarian aspects of a target affects their P2P-ABC of this target. Therefore, this experiment did not intend to diminish the importance of other aspects (e.g., hedonic). Furthermore, by making the contrast with a general context (perceptions over the trip), Study 2 aimed to evidence the causal mediation effect of individuals’ utilitarian considerations as opposed to broad concerns that can also affect P2P-ABC. Check Li et al. (2012) for a similar manipulation-of-mediator procedure.

Finally, respondents' satisfaction of the accommodation was verified through Westbrook's (1980) single-item measure (e.g., "How do you feel about the accommodation you stayed in?"). Prior studies affirm that the more someone is satisfied with a product or service, the more she will be engaged to consume it (Bitner, 1990; Fornell, 1992; Navarro et al., 2016). Therefore, this factor invariance across groups was mandatory to strengthen this work's conclusions about the causal effect of UP (and not satisfaction) as a predictor for P2P-ABC. Finally, demographic data was verified (age, gender, and income).

5.4.1.4. Independent, dependent variables, and instruments. IPO manipulation was operated by changing individuals' self-investment (low customization vs. high customization) over the accommodation. In the first stage of the experiment (measurement-of-mediation), UP was measured through a seven-point single-factor four-item instrument (e.g., "I think that using this accommodation will improve the performance of my trip.") ($\alpha = .91$), adapted from Almeida (2016). In the second experimental stage (manipulation-of-mediator), UP was manipulated by priming subjects with particular negative perceptions after the trip (utilitarian vs. placebo). P2P-ABC was assessed using the ABCQ ($\alpha = .88$) employed in the studies before. Complete details concerning the scales are presented in Appendix C.

5.4.2. Results and Discussion

5.4.2.1. Manipulation checks and confounds. The checks of manipulations (IPO and UP) was performed in the pretest (results discussed in Section 5.4.1.2). These checks were not executed once more in the main study to privilege the experiment's parsimony (Perdue & Summers, 1986). Regarding the possible confounds, respondents of both IPO groups in the first experimental step revealed similar familiarity with P2P hospitality sharing platforms [$Mdn_{L.IPO} = 5$ vs. $Mdn_{H.IPO} = 5$; $Mrank_{L.IPO} = 3.117$ vs. $Mrank_{H.IPO} = 4.885$; $U = 1.739$, $z = -0.933$, $p > .05$, $\delta = .164$] and involvement with the selected accommodation [$Mdn_{L.IPO} = 5.67$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 3.017$ vs. $Mrank_{H.IPO} = 4.859$; $U = 1.639$, $z = -1.308$, $p > .05$, $\delta = .254$]. A Levene's

test revealed equality of variance between groups despite their unequal sample sizes [$N_{L.IPO} = 52$, $N_{H.IPO} = 74$, $p > .05$]. In the second step of the experiment, respondents of both UP groups revealed similar degrees of satisfaction about the selected and experienced accommodations [$M_{Ut} = 3.63$, $SD_{Ut} = 1.61$ vs. $M_{PI} = 4.32$, $SD_{PI} = 1.73$; $t(71) = -1.75$, $p > .05$, $\delta = .411$].

5.4.2.2. *Measurement-of-mediation: the first evidence for the mediation role of individuals' UP.*

To reinforce the two previous experiments' results, this study was also concerned with the main effect of IPO on P2P-ABC. The results of Shapiro–Wilk tests of normality showed that the distribution of P2P-ABC significantly diverge from a normal distribution ($p < .05$), which required a non-parametric test (Mann-Whitney U test) to check the effect of interest. As expected, it was certified a similar impact of IPO on P2P-ABC observed in the other studies [$Mdn_{L.IPO} = 4.33$ vs. $Mdn_{H.IPO} = 6$; $Mrank_{L.IPO} = 2.264$ vs. $Mrank_{H.IPO} = 5.611$; $U = 886$, $z = -5.092$, $p < .05$, $\delta = 1.017$]. As initial support for H2, a multiple linear regression (MLR) based on mediation Model 4 from Hayes (2018) with 10.000 bootstrap samples contemplating IPO as the independent variable, UP as the mediator, and P2P-ABC as the outcome variable showed a significant indirect effect of individuals' UP in the main effect of IPO on P2P-ABC [95% confidence interval ($CI_{95\%}$) = (.02, .46)]. In addition, the regression revealed that the proportion of the total effect mediated is 52% ($b_{indirect}/b_{total}$), which is a respectable amount. Therefore, this first experimental step indicates that individuals who execute greater effort to customize places to stay tend to access these places more, and this effect is mediated by the degree of utilitarianism they perceive from these targets.

Tables 4 and 5 below provide further details about the measurement-of-mediation results.⁷

⁷ Experiment 2 use of a multiple linear regression (MLR) to test its predictions was also supported by the Central Limit Theorem (CLT) (Pek et al., 2018).

Table 4.*Mediation results (Hayes 2018, Model 4, Bootstrap, 10.000)*

Predictor	UP				Model 1: P2P-ABC			
	β	SE	z	p	β	SE	z	p
IPO	.526	.252	2.090	< .05	1.011	.208	4.870	< .05
UP	-	-	-	-	.344	.083	4.170	< .05
Constant	4.837	.196	24.640	< .05	2.744	.433	6.340	< .05
R ²	.350				.336			

Predictor	UP				Model 2: P2P-ABC			
	β	SE	z	p	β	SE	z	p
Involvement ^a	.528	.134	3.940	< .05	.199	.118	1.680	> .05
UP	-	-	-	-	.350	.095	3.680	< .05
Constant	2.200	.782	2.810	< .05	2.192	.618	3.550	< .05
R ²	.161				.216			

Note. ^aPossible confound for IPO. Model 1: IPO as a predictor; Model 2: Involvement as a predictor.

Table 5.

Ratios and proportions from measurement-of-mediator analysis (IPO as a predictor)

	Ratio / Proportion (mean)	p
Proportion of total effect mediated	.187	< .05
Ratio of indirect to direct effect	.185	< .05
Ratio of total to direct effect	1.185	< .05

5.4.2.3. *Manipulation-of-mediator: providing robustness for the causal mediation of individuals' UP.* In favor of first step findings, the results of the manipulation-of-mediator demonstrated that unless individuals perceive utilitarianism (UP) from the targets they drive to customize and select (IPO), they are unwilling to access such targets effectively (P2P-ABC). Table 6 summarizes preliminary comparisons regarding UP manipulation and P2P-ABC responses. Specifically, it shows that those assigned to evaluate the accommodation before

using it (vs. after using it) revealed different UP in the functional condition. In the placebo condition, participants judged the accommodation utilitarian attributes equally (before and after using it), as expected. Subsequent tests detail the causal mediation results.

Table 6.

Preliminary between-subjects comparisons ($N_{TOTAL} = 73$).

DV	Group	
	Utilitarian	Placebo
UP	[Mdn _{Before} = 6 vs. Mdn _{After} = 3.75; Mrank _{Before} = 1.259 vs. Mrank _{After} = 394, U = 141, z = 4.015, p < .05, δ = 1.249] ^a	[Mdn _{Before} = 5.83 vs. Mdn _{After} = 5.38; Mrank _{Before} = 1.455 vs. Mrank _{After} = 891, U = 426, z = 1.785, p = .07, δ = .442] ^a
P2P-ABC	[Mdn _{Before} = 6 vs. Mdn _{After} = 3.67, W = 534, z = -4.621, p < .05, η^2 = 4.040] ^b	[Mdn _{Before} = 5.83 vs. Mdn _{After} = 4, W = 528, z = -4.579, p < .05, η^2 = 4.974] ^b

Note. ^a The between-subjects comparative tests for UP was performed comparing responses from the pretest ($N_{After} = 52$) with the main study ($N_{Before} = 73$); Mann-Whitney U test (unpaired comparisons). ^b Wilcoxon signed-ranks test (paired comparisons). DV = dependent variable. η^2 = Eta squared. The results of the manipulation check are in Section 5.4.1.2. It was performed following Pirlott and MacKinnon's (2016) orientation for manipulation-of-mediator success.

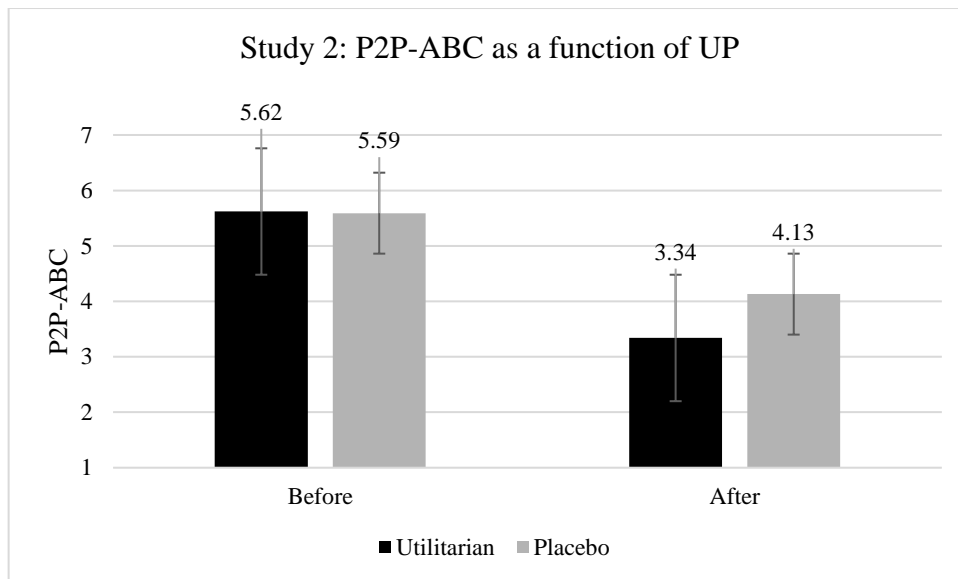
Specifically, a Mann-Whitney U test revealed that individuals' assigned in the high-IPO condition demonstrated equal UP [Mdn_{Ut} = 5.75 vs. Mdn_{Pl} = 5.75; Mrank_{Ut} = 1.289 vs. Mrank_{Pl} = 1.413, U = 659, z = -0.072, p > .05, δ = .016] and P2P-ABC [Mdn_{Ut} = 6 vs. Mdn_{Pl} = 5.83 ; Mrank_{Ut} = 1.338 vs. Mrank_{Pl} = 1.363, U = 622, z = .479, p > .05, δ = .111] to the accommodation in the first stage (before use), but different P2P-ABC toward such accommodation when their UP varied [M_{Ut} = 3.34, SD_{Ut} = 1.56 vs. M_{Pl} = 4.13, SD_{Pl} = 1.49; t(71) = -2.21, p < .05, δ = .518]⁸, that is, after use. Therefore, the effect of IPO on P2P-ABC via

⁸ The result of the manipulation check is in Section 5.4.1.2. It was performed following Pirlott and MacKinnon's (2016) orientation for manipulation-of-mediator success.

UP was confirmed, supporting H2 and providing further evidence for a causal mediation of UP. Figure 4 illustrates this result. Additional results about Study 2 are in Appendix A.

Figure 4.

Manipulation-of-mediator: The effect of IPO on P2P-ABC as a function of UP



Note. Before ($p > .05$); after ($p < .05$) To standardize the comparisons, the values are in means.

5.4.2.4. Discussion. Study 2 provides evidence for possible causal mediation of individuals' UP on the effect of IPO on P2P-ABC, demonstrating that someone's utilitarian perception is an imminent pathway for his feelings of ownership over third-party's target to affect his proneness to access this item. While prior research has indicated the utilitarian facet of P2P-ABC for its success (Bardhi et al., 2012, Belk, 2014a; Eckhardt & Bardhi, 2015; Martin, 2016), the current study gives a methodological step further on this assertion, confirming such facet imperative role through a double manipulation experimental design (Li et al., 2012; Pirlott & MacKinnon, 2016). Specifically, this study demonstrated, through two steps, the existence of a significant indirect effect (Muller et al., 2005) of UP in the main relationship of IPO with P2P-ABC. First, it showed this pathway adopting the classical measurement-of-mediator technique suggested

by Baron and Kenny (1986). Subsequently, it followed Pirlott and MacKinnon's (2016) manipulation-of-mediator approach to guarantee the temporal precedence between the variables of interest (not established in the first step), and (re)confirm the covariance and no plausible alternative explanation account for the variables analyzed (Shadish et al., 2002). Therefore, by making respondents allocating more (vs. less) effort in the customization and selection of accommodation (self-investment), we confirmed a decrease (vs. increase) in their potential cognitive inconsistencies of what they expected to obtain and what they effectively received in utilitarian terms (Bardhi & Eckhardt, 2012; Sheth et al., 1991). In summary, a causal mediation inference was noticed in the current experiment.

The final study in sequence aims to check the prognostic that BIV moderates the effect of IPO on P2P-ABC via UP. In other words, Study 3 directs efforts to verify whether the values people hold strengthens (or weakens) their utilitarian perception about third-party targets (derived from their feelings of ownership over it), therefore, their willingness to access them. In this attempt, the next experiment resumes the IPO mechanisms of control and self-investment (adopted in Study 1a and 2, respectively), measuring respondents' UP, BIV, and P2P-ABC. It employs arousal as a further alternative account contrasted to IPO and UP considering past research (Coker, 2020) which places it as a determinant for people to conform with dominant (popular) attitudes and behaviors (e.g., "I am the only one who is not using it"), which could substitute the state of ownership and functional judgments as the real predictor for accessing targets.

5.5. Study 3: The regulative role of BIV on the effect of IPO on P2P-ABC via UP (moderated-mediation)

First, Study 3 aims to test the effect of IPO on P2P-ABC (enhancing the findings of Study 1a and 1b) via UP (extending Study 2). Second, it checks the moderating impact of BIV (Schwartz et al., 2012) that may accentuate or diminish this primary central relationship. In this

concluding study, a lab experiment set USA respondents recruited at MTurk to test whether the focus of values they express (personal vs. social) determine the degree they access third-party targets (pressure pans). For this purpose, initially, individuals' feelings of ownership over these targets were managed (low vs. high). In the low-IPO condition, subjects faced an opportunity to (re)access the other persons' pressure pans after being told about the pan's legal ownership and being closely supervised when previously using this item. In the high-IPO, subjects had the same opportunity, but after using the pans as "yours", in which they were free to manage the items with no supervision. Following that, individuals' UP, BIV, and P2P-ABC over the targets were administered. In this regard, it is expected that the main effect of IPO on P2P-ABC via UP decreases (vs. increases) on those who express personal (vs. social) focus values.

5.5.1. Method

5.5.1.1. Design and Participants. Study 3 employed a 2 (IPO; control and self-investment: low vs. high) x 1 x 1 between-subjects design with 240³ USA residents recruited at MTurk. A pair of IPO mechanisms were chosen for this experiment: control (extending Experiment 1a's findings) (Peck & Shu, 2009) and self-investment (extending Experiment 2's findings) (Kamleitner & Mitchell, 2018). The scenario simulated a cooking class where respondents had an opportunity to access colleagues' pressure pans. Baxter et al.'s (2015) affordances principles of spatial control, configuration control, and repair and maintenance (investment from the user in order to sustain object's value over time) were applied to the target. Whereas utilitarianist ABC literature (Bardhi & Eckhardt, 2012; Guyader, 2018) indicates that the more functional an ABC service is, the more people tend to use it, the sharing and BIV literature (Belk 2014b, Hossain, 2020; Piscicelli et al., 2018) affirm that ABC produces shared outcomes, which is negatively (vs. positively) evaluated by individuals with personal (vs. social) focus values. Therefore, it is predicted that the more remarkable individuals' possibility to control and self-

invest over a target, the greater their UP and P2P-ABC this target, which is regulated (decreased or increased) by the focus of values they hold.

5.5.1.2. Materials and Procedure. Respondents were requested to consider a scenario reproducing a cooking class. The context started with, “Suppose [...] on the first day of the (cooking) course, you and the other students are informed that it would be the responsibility of each student to take to the classes the utensils (example: pans, knives) necessary to carry out the activities proposed by the teacher (*Chef*).” After that, participants were informed that “During one of the classes, the teacher asks students to prepare a particular dish. You realize that a pressure pan could help you in the process of making this dish. However, you are without this utensil.” Then, all respondents read that “[...] one of the students offers you one of her pressure pans. You accept the loan.” After this introduction, individuals’ in the low-IPO group were told by the pan's owner to use “HER” utensil carefully. Noting that “[...] During the execution of the dish, you realize that she continually monitors you using and touching the pressure pan.” In contrast, those assigned in the high-IPO group were told by the pan's owner that they might use the pressure pan as it were “YOURS.” Concomitantly, they were informed that “[...] During the execution of the dish, she lets you free to use and touch the pressure pan.” These scenarios followed a similar procedure executed in Peck et al. (2020), which managed IPO varying the kind of communication made toward subjects (“YOUR” vs. control) (self-investment). Furthermore, the scenarios operated IPO mechanism of control by making respondents freer (high-IPO) or more constrained (low-IPO) to use the target. A pretest confirmed the manipulation of IPO across groups [$Mdn_{L.IPO} = 1.75$ vs. $Mdn_{H.IPO} = 4.63$; $Mrank_{L.IPO} = 1.064$ vs. $Mrank_{H.IPO} = 1.283$, $U = 398$, $z = -2.203$, $p < .05$]. After this information, all respondents were presented that “[...] you are in another class and that a pressure pan, again, would help you to execute the dish proposed by the teacher [...] One more time, you forgot to take your pressure pan to the class.”

The experiment was framed as research whose objective was “to assess specific individuals’ consumption decision making.” More information about the current study’s experimental scenario is presented in Appendix B.

5.5.1.3. Control variables and instruments. Based on the previous experiments' arguments, individuals’ borrowing objects familiarity and convenience were also controlled, using seven-point single-item instruments (Davidson et al., 2018; Hwang & Griffiths, 2017; Lee & Zao, 2014). In addition, respondents' level of arousal was measured adapting Watson et al.’s (1988) PANAS scale reconfigured as a seven-point four-item instrument (“aroused”, “excited”, “active”, and “elated”) ($\alpha = .88$). Existing literature (Walters et al., 1982) suggests that when someone is aroused, he has more chance of changing their behavior or adopt one that he otherwise would not execute in the absence of this factor. If the scenarios dealt with different levels of arousing attached to the activities (e.g., pan usage monitored vs. not monitored), it is plausible that future opportunities to use the same target might be determined by the degree of arousal someone experienced with the target and not because of his IPO and UP over it; thus, this potential confound was properly controlled. Finally, demographic data (age, gender, education, and income) were also verified.

5.5.1.4. Independent, dependent variables, and instruments. As introduced, IPO was managed through the degrees of control and self-investment (low vs. high) subjects had with the pressure pan. Individuals’ UP was measured using a seven-point single-factor four-item instrument adapted from Davis et al. (1989) (e.g., “Using this pressure pan improved my performance in the activity.”) ($\alpha = .80$). The two individuals’ focuses of values (BIV) were measured using the seven-point fifty-seven-items Portrait Values Questionnaire Refined (PVQ-RR) of Schwartz et al. (2012) ($\alpha_{PF} = .86$; $\alpha_{SF} = .92$).⁹ Last, P2P-ABC was measured using the ABCQ instrument (α

⁹ Values focuses - PF: personal focus; SF: social focus.

= .73) developed in the current work and used in all the previous experiments. Further information about this final study's instruments are referred to in Appendix A and C.

5.5.2. Results and Discussion

5.5.2.1. *Confounds.* It was verified no different levels of borrowing objects familiarity [Mdn_{L.IPO} = 6.00 vs. Mdn_{H.IPO} = 6.00; Mrank_{L.IPO} = 14.632 vs. Mrank_{H.IPO} = 14.288, U = 7.028, z = .338, p > .05, δ = .041], convenience [Mdn_{L.IPO} = 6.00 vs. Mdn_{H.IPO} = 6.00; Mrank_{L.IPO} = 13.524 vs. Mrank_{H.IPO} = 15.397, U = 6.264, z = -1.801, p > .05, δ = .226], and arousal [Mdn_{L.IPO} = 4.00 vs. Mdn_{H.IPO} = 4.75; Mrank_{L.IPO} = 13.474 vs. Mrank_{H.IPO} = 15.447, U = 6.214, z = -1.837, p > .05, δ = .238] between groups, proving the convergence of manipulation to the IPO.

5.5.2.2. *Direct effect: the effect of IPO on P2P-ABC.* The direct effect of IPO on P2P-ABC was verified as an additional check to the previous experiments' overall conclusions. Considering the data non-normal distribution (p < .05) and heteroscedasticity (p < .05), a Mann-Whitney U test was performed and confirmed a significant positive main effect of IPO on P2P-ABC [Mdn_{L.IPO} = 5.33 vs. Mdn_{H.IPO} = 6.00; Mrank_{L.IPO} = 11.172 vs. Mrank_{H.IPO} = 17.749, U = 3.912, z = -6.147, p < .05, δ = .859].¹⁰

5.5.2.3. *Indirect effect: the effect of IPO on P2P-ABC via UP.* As additional evidence for Experiment 2's findings (H2), a MLR based on Hayes's (2018) Model 4 with 10.000 bootstrap samples contemplating IPO as the independent variable, UP as the mediator, and P2P-ABC as the dependent variable demonstrated significant indirect effects of IPO on P2P-ABC via individuals' UP [95% confidence interval (CI_{95%}) = (.20, .55)]. The proportion of the total effect mediated is 36% ($b_{\text{indirect}}/b_{\text{total}}$). Tables 7 and 8 provide further details of the results.¹¹

¹⁰ A pre-test checked for the IPO manipulation success, enhancing Experiment 3 parsimony.

¹¹ As in the first mediation test (Experiment 2), the use of multiple linear regression (MLR) to test the current prediction was also supported by the Central Limit Theorem (CLT) (Pek et al., 2018).

Table 7.*Mediation results (Hayes 2018, Model 4, Bootstrap, 10.000)*

Predictor	UP				Model 1: P2P-ABC			
	β	SE	z	p	β	SE	z	p
IPO	.644	.102	6.290	< .05	.624	.138	4.510	< .05
UP	-	-	-	-	.541	.097	5.530	< .05
Constant	5.604	.084	66.600	< .05	1.915	.563	3.400	< .05
R ²	.142				0.287			

Predictor	UP				Model 2: P2P-ABC			
	β	SE	z	p	β	SE	z	p
Arousal ^a	.069	.039	1.780	> .05	.122	.042	2.910	< .05
UP	-	-	-	-	.646	.095	6.780	< .05
Constant	5.639	.189	29.790	< .05	1.100	.599	1.840	> .05
R ²	.018				0.257			

Note. ^aPossible confound for IPO. Model 1: IPO as a predictor; Model 2: Arousal as a predictor.

Table 8.*Ratios and proportions from mediation analysis (IPO as a predictor)*

	Ratio / Proportion	p
Proportion of total effect mediated	.362	< .05
Ratio of indirect to direct effect	.568	< .05
Ratio of total to direct effect	1.568	< .05

5.5.2.4. *Moderated-mediation: the moderation role of BIV on the effect of IPO on P2P-ABC via UP.* The test of H3 was performed through a moderated-mediation (Hayes 2018, Model 14) Structural Equation Modeling (SEM) procedure with a 10.000 sample replication bootstrapping procedure, settling IPO (low vs. high) as the independent variable, UP as the mediator, BIV (personal focus vs. social focus) as the moderator, and P2P-ABC as the outcome variable. As predicted, results revealed that the conditional indirect effects of IPO on P2P-ABC via UP were enhanced for SF-HOV individuals [index: 95% confidence interval (CI_{95%}) = (.04, .87)] and

attenuated for the PF-HOV [index: 95% confidence interval (CI_{95%}) = (-.485, -.002)]. Therefore, the focus of values individuals express (personal focus vs. social focus) regulates their utilitarian perception over a target (raised from feelings of ownership), which, in turn, determines their willingness to access this target. Tables 9.1, 9.2, and 10 below detail the overall results.¹²

Table 9.1.

Moderated-mediation results (Hayes 2018, Model 14, Bootstrap, 10,000): PF-HOV as the moderator and arousal as an alternate account

Predictor	UP				Model 1: P2P-ABC			
	β	SE	z	p	β	SE	z	p
IPO	.749	.119	6.280	< .05	.498	.117	4.260	< .05
UP	-	-	-	-	.315	.085	3.700	< .05
PF-HOV	-	-	-	-	.196	.116	1.690	> .05
UP x PF-HOV	-	-	-	-	-.244	.123	-1.980	< .05
Constant	-0.379	.098	-3.86	< .05	-.199	.094	-2.120	< .05
R ²	.142				.307			
Summary	F(1, 238) = 39.25, p < .05				F(4, 235) = 25.99, p < .05. VIF = 1.32			

Predictor	UP				Model 2: P2P-ABC			
	β	SE	z	p	β	SE	z	p
Arousal ^a	.135	.076	1.780	> .05	.158	.064	2.460	< .05
UP	-	-	-	-	.368	.077	4.710	< .05
PF-HOV	-	-	-	< .05	.079	.135	.590	> .05
UP x PF-HOV	-	-	-	-	-.299	.126	-2.380	< .05
Constant	-.004	.064	-.070		.017	.064	.260	> .05
R ²	.018				.277			
Summary	F(1, 238) = 4.45, p < .05				F(4, 235) = 22.47, p < .05. VIF = 1.30			

Note. ^aPossible confound for IPO. Model 1: IPO as a predictor; Model 2: arousal as a predictor. VIF = variance inflator factor.

¹² The CLT (Pek et al., 2018) was used as the background to adopt Structural Equation Modeling (SEM). The SF-HOV and PF-HOV variables were centered at each individual's response mean, while the UP and arousal were z-scored standardized; these procedures were performed following previous literature guidance (Sarıs, 1988; Schwartz, 1997; Smith, 2004).

Table 9.2.

Moderated-mediation results (Hayes 2018, Model 14, Bootstrap, 10,000): SF-HOV as the moderator and arousal as an alternate account

Model 3: P2P-ABC				
Predictor	β	SE	z	p
IPO	.494	.117	4.210	< .05
UP	.308	.084	3.670	< .05
SF-HOV	-.327	.204	-1.600	> .05
UP x SF-HOV	.454	.212	2.150	< .05
Constant	-.197	.095	-2.080	< .05
R ²		.311		
Summary	F(4, 235) = 26.56, p < .05. VIF = 1.30			
Model 4: P2P-ABC				
Predictor	β	SE	z	p
Arousal ^b	.157	.065	.015	< .05
UP	.359	.078	.000	< .05
SF-HOV	-.106	.239	.656	> .05
UP x SF-HOV	.552	.227	.015	< .05
Constant	.015	.066	.827	> .05
R ²		.282		
Summary	F(4, 235) = 23.03, p < .05. VIF = 1.29			

Note. The estimation settling UP as the outcome variable has the same results of Table 8.1 ^bPossible confound for IPO. Model 3: IPO as a predictor; Model 4: arousal as a predictor.

Table 10.

Conditional indirect effects: moderated-mediation (Hayes 2018, Model 14, Bootstrap, 10.000)

<i>Predictors</i>	PF-HOV (moderator)	SF-HOV (moderator)
IPO	-.409 to .254 ^{a,P}	.032 to .340 ^{a,P}
	-.385 to .267 ^{a,BC}	.046 to .354 ^{a,BC}
	-.068 to .311 ^{b,P}	.159 to .428 ^{b,P}
	-.047 to .325 ^{b,BC}	.166 to .440 ^{b,BC}
	.172 to .451 ^{c,P}	.219 to .578 ^{c,P}
	.177 to .458 ^{c,BC}	.218 to .577 ^{c,BC}
Arousal (alternative account)	-.006 to .167 ^{a,P}	-.002 to .102 ^{a,P}
	.001 to .176 ^{a,BC}	.002 to .114 ^{a,BC}
	-.004 to .132 ^{b,P}	-.003 to .132 ^{b,P}
	.001 to .138 ^{b,BC}	-.001 to .136 ^{b,BC}
	-.003 to .104 ^{c,P}	-.004 to .172 ^{c,P}
	.002 to .116 ^{c,BC}	-.002 to .175 ^{c,BC}

Note. UP fixed as the mediator. Values in the table refer to a 95% CI. ^a = indirect effect at PF-HOV/SF-HOV 1 standard-deviation below average. ^b = indirect effect at PF-HOV/SF-HOV average. ^c = indirect effect at PF-HOV/SF-HOV 1 standard-deviation above average. ^P = percentile confidence interval. ^{BC} = bias-corrected confidence interval.

5.5.2.5. Discussion. Study 3 adds support to the assertion that individuals' willingness to access a target is determined by their utilitarian perception over it and that this perception is likely to emerge when their feelings of ownership about this target are stimulated (Experiments 1a, 1b, and 2). In addition, Study 3 proves that individuals who express personal focus (vs. social focus) values are inclined to undervalue greater possibilities to manage third-party's target, affecting the manner they perceive its utilitarian aspects and usage. Prior research (Schwartz et al., 2012; Torres et al., 2016) highlights the importance for personal focus for individuals to express power to control material and social resources, to obtain freedom to determine their own abilities, actions, and ideas, and autonomy and independence of thought and action. In contrast, P2P-ABC is a model of consumption rooted in sharing principles, which implies, even at a low level, that power, freedom, autonomy, and independence are restricted by "shared" ownership

(Belk 2010, 2014a). Hence, it is expected that the benefits brought by transactions like that rooted in legal ownership (Friedman et al., 2018) would fully meet these individuals' consumption needs. Although ABC may permit individuals to exercise high levels of control, self-investment, and intimate knowledge over an object (Jussia et al., 2015; Pierce et al., 2001), OBC seems a better option of consumption for those personal-oriented because it permits exclusivity and complete dominance in the exercise of these mechanisms during the consumption. In this regard, the reasons for having ownership, such as effectiveness, self-identity, home, and stimulation (Pierce et al., 2003), are also private. Put simply, Study 3 shows that, in general, high (vs. low) IPO enhances individuals' UP and P2P-ABC, a causal mediation that is attenuated (vs. strengthened) on people that express personal focus values (vs. social focus). Therefore, this final study confirms a moderated-mediation predicted in the model (H3).

6. GENERAL DISCUSSION

6.1. Theoretical contributions

Scholars have directed great attention to the role of IPO in OBC contexts (Felix & Almaguer, 2019; Kirk et al., 2018; Kirk, 2019). Despite the growth and relevance of ABC in current economies (Schaefers et al., 2018), few works (Fritze et al., 2020; Kim et al., 2016; Morewedge et al., 2021) counterintuitively and innovatively explored how feelings of ownership can incite non-ownership transactions. By applying IPO to ABC, this research takes part in a critical marketing and consumption debate about ABC's utilitarianism facet (Bardhi & Eckhardt, 2012; Catuilli et al., 2013; Echhardt & Bardhi, 2015; Martin, 2016). In this regard, much has been advanced in the prominent role of the utilitarian aspect, but further explorations are required to comprehend how this factor operates in ABC contexts (Cheng, 2016; Park & Armstrong, 2017). Through four distinct experiments in their structure and design, this work reveals that when individuals develop an intense state of IPO over a third party's target, their proneness to access such target increases (Study 1a and 1b). It also observed that individuals'

functional impressions (UP) about the target mediates this relationship (Study 2), which, in turn, is regulated by the focus of the values they hold (Study 3). The current research contributes to the IPO, ABC, utilitarian, and BIV literature.

First, the current research responds to literature calling (Hulland et al., 2015; Peck & Luangrath, 2018) for studies that extend the use of the IPO construct toward contexts where ownership is shared instead of transferred. Thus, this work investigates the effect of IPO on P2P-ABC, observing that despite this type of consumption is not affording ownership transference for its users, feelings of ownership over accessed targets is practicable whether individuals adequately operate at least one of the IPO mechanisms (control, self-investment, and intimate knowledge). On the one hand, this finding corroborates recent works like Fritze et al. (2020), which observed that when consumers develop higher levels of IPO to ABC services' targets, they positively evaluate these services. Although Fritz and colleagues' research directly contrasted ABC with OBC, both works highlight the significance of IPO to ABC. On the other hand, the current results contrast predominant investigations that have focused on exploring IPO's effects on OBC and other traditional modes of consumption (Jussila et al., 2015; Kirk & Swai, 2016). By performing an alternative analysis from that of IPO's marketing literature main research route, the present work demonstrates that IPO is also a crucial factor that stimulates consumers' participation in P2P-ABC.

This work also advances research in ABC literature. More precisely, the current research advances comprehensions toward how individuals' attitudes and behavior operate in this mode of consumption and which mental instruments can be used to stimulate it. Historically, Pu-S, Ps-S, and ABC literature demonstrate that people opt for access transactions because of aspects like safety (Park & Tussyadiah, 2019), cost-savings (Möhlman, 2015), sustainability (Ala-Mantila et al., 2016), novel experiences (Hamari et al., 2016). This work theorizes IPO as an additional key element for consumers to take part in P2P-ABC. In particular, this study

demonstrates that by exercising control, self-investment, or intimate knowledge over a given accessed target, individuals' willingness to participate in ABC increases. Unlike most previous ABC research (Hossain, 2020), these findings show how a cognitive element (feeling of ownership towards third-party's objects), contrasted with exogenous factors (e.g., price), can increase practices of access. Furthermore, most ABC studies are focused on characterizing this kind of consumption and other similar modes of transactions (Belk, 2014b; Eckhardt & Bardhi, 2016). In other words, they are interested in understanding *what* these practices are. Concurrently, another significant portion of the ABC literature directs attention to comprehend *why* people opt for this consumption (Gruen, 2017; Hamari et al., 2016). Conversely, the present study explores *how* pro-ownership psychological mechanisms strengthen non-ownership-based practices. To the best of this work's literature review, few works performed processual analyses of ABC (Chen, 2009; Frey & Meier, 2004; Hwang & Griffiths, 2017).

Furthermore, the current findings broaden utilitarian theory (Quiggin, 1982; Sheth et al., 1991). Literature defines utilitarian targets as those that provide functional benefits to individuals, such as quality and performance (Rucker & Galinsky, 2009). In this respect, multiple studies in the literature of OBC (Dhar & Wertenbroch, 2000; Okada, 2005) and ABC (Hamari et al., 2016; Möhlman, 2015) demonstrate this factor as a primary criterion for consumer decision. In the particular case of ABC research, Bardhi and Eckhardt (2012), using semistructured in-depth interviews, was the pioneering work to show that people opt for ABC (Zipcar transportation services) motivated by utilitarian purposes. Similarly, Milanova and Maas (2017), also adopting semistructured in-depth interviews, identified economic and network advantages as essential factors for sharing, and Hawlitschek et al. (2018), performing a structural equation modeling, highlighted trust in others as another substantial aspect that explains this practice. The present study strengthens these and the leading ABC research (Eckhardt et al., 2019) by demonstrating the critical role of the utilitarianist attribute for ABC

services and practices to be adopted and grow. However, unlike most ABC research, this work places the utilitarianist aspect as a critical factor in terms of consumers' cognitive associations (perception), following classic literature of radical behaviorism (Skinner, 2011), supported by experimental methodological literature guidelines (Campbell & Stanley, 2015). This enabled the current work to reveal the mediation function of UP in the effect of IPO on P2P-ABC. A rare study that followed similar experimental procedures is Lamberton and Rose (2012), which, through three experimental studies, developed a utility model that traced individuals' perceived risk mediation in the effect of consumers' usage on their likelihood to choose the commercial sharing program.

Finally, this work also advances BIV literature (Schwartz, 1992; Schwartz et al., 2012; Torres et al., 2016). Particularly, it notes that BIV moderates the effect of IPO on P2P-ABC via individuals' UP (moderated-mediation) (Muller et al., 2005). In other words, individuals' perception of a given target's functionality attribute is affected by higher chances to control, self-invest, or have an intimate knowledge toward it, a perception that diminishes for individuals that express personal focus values but increases for those that express social focus values, which, in turn, affect their propensity to access this target (P2P-ABC). Precisely, consumers who hold social (vs. personal) focus values tend to overvalue (vs. undervalue) ABC platforms because of utilitarian advantages like mutuality and market establishment. These findings partially agree with previous literature findings like that from Piscicelli et al. (2015) and Piscicelli et al. (2018), which observed that whereas self-transcendence and openness-to-change individuals opt for Ecomodo's and Peerby's services (P2P platforms of sharing objects, spaces, and skills), self-enhancement and conservative individuals avoid these platforms. The current work adds to these researches by indicating (i) the negative impact of personal focus values (which is composed by self-enhancement second-order value) and the positive impact of social focus values (which is composed by self-transcendence second-order value). Few

works in consumption literature performed similar research like that of Piscicelli and colleagues, attentive to the role of individuals' values on consumption based on access and sharing (Martin & Upham, 2016; Roos & Hahn, 2017). In this regard, applications of BIV are observed in environment-friendly consumer behavior analysis (Thøgersen, & Ölander, 2002), ethical consumption (Jägel et al., 2012), and food consumption (Puska, 2019), most in the OBC realm. Therefore, this work increments BIV literature, enlarging the number of studies that apply the construct to commercial transactions featured by temporality, anonymity, market mediation, consumer involvement, and political consumerism (ABC) (Bardhi & Eckhardt, 2012).

6.2. Managerial implications

As discussed at the beginning of this work, the economy of access has significantly changed how a considerable proportion of resources are transacted, the products' cycles, consumers' habits and their culture (Wallenstein & Shelat 2017; Zervas et al., 2017). These modifications have impacted markets globally, explaining the substantial attention given by academic research on the topic of sharing (Davidson et al., 2018; Wallsten, 2015). Despite its unquestionable impact on economic dynamics, ABC reveals great growing potential (Cusumano, 2018; Eckhardt et al., 2019). In this regard, the confirmation by this work of an IPO effect on P2P-ABC through individuals' UP regulated by BIV implies some marketing strategies that may support those interested in this goal. Therefore, whereas managers are expected to amplify the scope of strategies applied to facilitate ABC, consumers and policy makers can make better decisions from the results produced in this study.

Specifically, this work shows that increased possibilities to control, self-invest, or know a third-party's target intimately fosters individuals' sense of ownership over it (Pierce et al., 2001, 2003). Managers, therefore, should work to increase P2P-ABC platforms' users' chances to operate appropriately at least one of these three mechanisms during the use of the target. For

example, Airbnb might, in a fixed manner, encourage hosts to facilitate guests' sense of ownership over the accommodation by permitting the latter to (i) use and manage the amenities and all the infrastructure of the accessed place freely (e.g., use all the rooms and utensils) (high control), (ii) select and customize some of its internal arrangements (e.g., choose bedding and breakfast, permit guests to let some decorative object or souvenir to incorporate the accommodation) (high self-investment), and (iii) know the history of the accommodation, details, and particularities, previously and during the access (e.g., house foundation date, exotic plants present in the garden, the origin of some utensils) (high intimate knowledge). Because ABC implies a short-term relationship between users and targets (Bardhi & Eckhardt, 2012), these strategies strengthen the brief connection between them, enhancing guest's chance of feeling ownership over the accommodation by the increased intensity of interaction she has (Brakus et al., 2009). Other industries can follow similar strategies. Moobie, a P2P-ABC transportation company, might provide discounts on fees for those providers who encourage (e.g., frequently communicating) leasees to use the cars as their own assets (high control). DesignerShare, a P2P-ABC wardrobe company, might enhance users' possibilities to customize items (e.g., adjust a sleeve of a dress or choose a color) (high self-investment). CampInMyGarden, a P2P-ABC garden occupation company, could make their users aware of some interesting information about the accessed garden (e.g., suggestions of activities adequate for that terrain) as well as facilitate the extension of guests' staying time (e.g., discount for first-time users), so more interaction and intimacy between them and the garden occur (high intimate knowledge). By increasing P2P-ABC benefits of control (Peck & Shu, 2009), self-investment (Mureau, 2011), and intimate knowledge (Baxter et al., 2015), managers would then be offering well-established mechanisms used to motivate ownership acquisition (Kirk & Swain, 2016) but to stimulate its access instead.

The results presented in this study also provide meaningful insights for P2P-ABC companies interested in optimizing the delivered benefits (outcomes) of their products and services. This work suggests that unless individuals perceive potential utilitarian benefits to be obtained through accessed targets, they are unlikely to participate in P2P-ABC (Bardhi & Eckhardt, 2012; Eckhardt & Bardhi, 2015). Thus, after facilitating the exercise of IPO's mechanisms, practitioners should ensure that these mechanisms' operationalization increases users' perceptions of functional outcomes (Overby & Lee, 2006). An alternative to do this is to direct most of the possibilities to exercise control, self-investment, or intimate knowledge to utilitarian results. For example, Click&Boat, a P2P-ABC boat rental company, after encouraging their users to use and feel third-party's boat as this asset were theirs (high control), should certify that this increased degree of control made them carry out their initial intention (utilitarian result: performance) (Rucker, & Galinsky, 2009). This certification might be checked through a simple questionnaire about utilitarianism (Davis et al., 1989). Another potential strategy would be highlighting the utilitarian benefits brought up by P2P-ABC services, whether the conditions for individuals to highly control, self-invest, and know a given target intimately is limited. A promising way to do this is by employing promotional campaigns that emphasize the functional advantages attached to P2P-ABC, such as reduced financial rates (LendingClub), competitive loyalty rewards program (Uber Rewards), and increased convenience (Rent-A-Plane.com) (Sahni et al., 2019). Utilitarianist literature affirms that people opt for these products and services primarily for practical, instrumental, and functional reasons (Lu et al., 2016), which were observed as the primary individuals' reasons for P2P-ABC (Bardhi & Eckhardt, 2012; Belk, 2014a).

Finally, this research's findings supply important insights for managers interested in improving P2P-ABC platforms' segmentation. BIV's literature affirms that consumers' decision making occurs in the intersection between the values individuals express and the values

products, services, brands, and companies delivery (Allen et al., 2008; Caracciolo et al., 2016; Jägel et al., 2012). Consequently, P2P-ABC platforms should also consider stratifying consumers based on the values these individuals hold as done regarding demographic characteristics (Lutz & Newlands, 2018), external motivational aspects (Guttentag et al., 2018), and trait-related attributes (Hellwig et al., 2015). Among the advantages, brand positioning tends to be more assertive, directly impacting P2P-ABC companies' performance (Sharma & Jha, 2017; Sheth et al., 1991). Specifically, the results revealed in the present work suggest that the pathway from IPO to P2P-ABC through individuals' UP is weakened (vs. strengthened) whether these individuals express personal (vs. social) focus values (Schwartz et al., 2012; Torres et al., 2016). Therefore, companies like RentNotBuy (a P2P-ABC tools company), for example, might promote a brand campaign emphasizing that their troubleshooting services, on the one hand, help communities to reduce their overlooked public problems (e.g., having extended access to electric tools and advisements); on the other hand, supports individuals to generate extra income that otherwise would be unlikely. Instead of a self-centered goal, a communal-centered standpoint would be highlighted in both communication strategies, focusing on consumers that hold social focus values. Furthermore, the results also indicated that the main effect of IPO on P2P-ABC through individuals' UP is weakened in individuals that hold personal focus values. In this sense, platforms like Cabify (a P2P-ABC transportation company) must compare their services with those provided by traditional (e.g., regular taxis) and non-traditional (e.g., 99 Taxis) segments, highlighting its innovativeness to attract these consumers. This could be performed by detaching Cabify's services' fixed remarkable uniqueness, showing its meaning of utilitarian novelty (e.g., derived from high possibilities of self-investment over the vehicles) ahead of its overall competitors.

6.3. Limitations and opportunities for future studies

This research demonstrates how increased chances to control, self-invest, and know a third-party's target intimately (IPO) can boost individuals' willingness to access it (P2P-ABC). The study observed that such an effect occurs via individuals' UP over the item, a pathway conditioned by the values (BIV) people hold. Despite the plurality of experimental designs adopted to establish robustness to these findings, the present work still opens up opportunities to be addressed by future studies.

First, while the current research adopts experimental design to achieve its objectives, most IPO literature adopts different methodological approaches such as pure surveys grounded on quantitative (e.g., structured equation modeling) and qualitative (e.g., content analysis) techniques and tests (Brown et al., 2013; Kamleitner & Feuchtl 2015; Peck et al., 2013). IPO study has been conducted without counterfactual analysis and observing simply respondents' self-reporting feelings of possessiveness (Peck & Luangrath, 2018). This could be improved through supplementary procedures like contrasting groups (treatment vs. control), sample randomization, and controls (Shadish et al., 2002), practices little used in the literature of 'mine' (Peck & Shu, 2018). A rare example that adopts these additional procedures is Kirk et al. (2018) that tested the effect of IPO on individuals' territorial responses. Moreover, three of the four studies executed in the present work followed experimental laboratory procedures, which implies great control of alternative accounts, thus, strong internal validity (Falk & Heckman, 2009). Since part of the experiments requested respondents to imagine a hypothetical situation to make decisions, a lack of further ecological validity is ascertained because they were performed out of the natural environment (Spencer et al., 2005). In this respect, future research is encouraged to validate whether the present study's findings hold in wider real contexts.

Second, additional research could explore the role of individuals' UP in P2P-ABC, disentangling utilitarian and hedonic products and services (Voss et al., 2003). The current research identified the mediation of UP in the effect of IPO on P2P-ABC, specifically observing

individuals' awareness about the functional aspects of the targets accessed. A one-tailed analysis was performed based on people's UP but not on their hedonic impressions. Therefore, considering the amount of P2P-ABC services that stimulate individuals' feelings of pleasure, enjoyment, and delight, this work calls for studies that explore how the hedonic attributes operate in this market (Zhang et al., 2020). It is suggested that upcoming studies analyze the role of utilitarian and hedonic attributes across different industries. In this sense, it seems reasonable, for example, that in P2P-ABC transportation industries (e.g., Uber), individuals' UP (vs. hedonic perception) is more critical for companies' performance than in P2P-ABC fashion platforms (e.g., Tulerie). The same rationale could be investigated inside the same platform's services. For instance, future research could explore how the utilitarian and hedonic attributes of different accommodations available with Airbnb (e.g., typical neighborhood house vs. authentic beach-front house) affect users' willingness to access these lodgings. Moreover, other comparable concepts could be contrasted against utilitarianism like that of utilitarian and informational consequences proposed by Foxall (2010). Unlike the well-known concept of utilitarianism and hedonism (Kronrod & Danziger, 2013), according to Foxall, utilitarian and informational outcomes refer to functional and symbolic elements of a consumer context, respectively. The former refers to the practical and pleasurable outcomes of a particular product or service; the latter refers to the status or associated social feedback (Oliveira-Castro et al., 2016). Future works are invited to explore these concepts in the realm of P2P-ABC.

Third, the current study adopted the two broad focuses of values proposed in the refined theory of BIV (Schwartz et al., 2012; Torres et al., 2016). Although this decision was taken to produce more parsimonious conclusions on BIV's role on the central relationship examined, subsequent research could explore the roles of basic and higher-order values in the effect of IPO on P2P-ABC via UP. Therefore, more in-depth findings, conclusions, and strategies might be established based on a set of four higher-order and nineteen basic values of consumers

instead of the two focuses. Moreover, this work explored the BIV from an individual standpoint. However, future studies are encouraged to extend the current findings considering P2P-ABC platforms' values (Wu & Chen, 2019). These studies could check, for example, the extent to which consumers adequately perceive the values organizations deliver. In this regard, they could further explore which kind of values are likely to produce more and less friction between organizations and individuals. Additionally, this study observed that the effect of IPO on P2P-ABC via UP is weakened (vs. strengthened) in individuals that express personal (vs. social) focus values. Considering that past research affirms that individuals that hold social focus values care about equality, justice, and tolerance, which determine consumption (Schwartz, 1998), and that the present research applied the concept of BIV in a utilitarian-based context where all agents involved in the transaction were little damaged (e.g., Study 3), it is expected that different results present in future studies investigate contexts where more self-centered outcomes can occur, such as that contexts where providers are more negatively affected (e.g., more significant fees for providers or no labor rights).

Finally, although this research tested its model in different targets (books, money, accommodation, and pressure pan), further studies are strongly encouraged to test the current findings in different P2P-ABC services. For example, to test the prediction that IPO affects P2P-ABC, Study 1a recruited students to participate in a lab experiment in which they had an opportunity to access a book. Future research is encouraged to analyze data from companies like BookMooch (P2P-ABC book sharing and exchanging platform) to confirm whether this result holds in real contexts (as previously suggested), and to extend the current predictions toward several other P2P-ABC industries like content production, fashion, transportation (Cheng, 2016; Park & Armstrong, 2017; Spencer et al., 2005).

7. CONCLUSION

The central conclusion of this research is that the more someone feels ownership over other people's objects, the more she is likely to access (share) them. One can wonder whether "alternative" modes of consumption like P2P-ABC may attract a significant portion of consumers still immersed in a highly materialistic and solid society (Bauman, 2000; Srikant, 2013). Counterintuitively, this work demonstrates how some psychological mechanisms (higher control, self-investment, and intimate knowledge) used to stimulate ownership can also be employed to encourage a different kind of response: access (Bardhi & Eckhardt, 2012). To illustrate, consider renting an apartment for the coming years, someone has two options for furnishing the house: (A) keeping the owner's furniture (low-self-investment) or (B) hiring a service in which third-party's furniture is carefully chosen (high-self-investment). This study's results demonstrate that among P2P services available in markets (A and B), those that seek to foster individuals' feelings of ownership over third-party's assets transacted (B) closely deliver utilitarian outcomes, which in turn attract people to access the targets. Furthermore, this work verified that unless people express social focus values, options like B are unlikely to fully affect individuals' proneness to access third-party's assets. The investigation of IPO in the present research opens new directions in marketing research and other domains out of consumption investigation. While marketing managers seem to overlook strategies that prompt people's feelings of ownership to strengthen ABC, this work underlines some manners to make this consumption mode more organic (e.g., reduce P2P-ABC services fees for providers who stimulate consumers to use the accessed objects as theirs).

It is noteworthy that this work is derived from an idealist project directed to deepen comprehension of alternative modes of consumption which might be contrasted to "old" ownership accumulation practices. The idea was to produce novel suggestions and solutions that could substantially contribute to a less harmful consumption movement in a global scenario that signals resource scarcity (Tunn et al., 2019). However, this research investigation process

noticed that P2P-ABC, like other classic consumption models (OBC), is firmly rooted in utilitarian features, which, among other consequences, sustain chronic consumption problems like that of high use and disposal of products (Catuilli et al., 2013). Nonetheless, it is believed that this work has produced significant insights for the scientific community and society. This position is assured because untapped knowledge was uncovered and suggested strategies to stimulate a consumption that, albeit functional-based, enhances the cyclical movement of products and services (Stahel, 2016), which is considered less aggressive to current markets and consumption perspectives than other kinds of transactions like OBC (Di Maio et al., 2017).

8. REFERENCES

- Adriaanse, M. L. (2016). *Profits and precarity: Uber and the crisis of work*. Leiden, NL: Leiden University Press.
- Ajzen, I. (1987). Attitudes, traits, and actions: Dispositional prediction of behavior in personality and social psychology. *Advances in Experimental Social Psychology*, 20, 1–63.
- Ajzen, I., Brown, T. C., & Rosenthal, L. H. (1996). Information bias in contingent valuation: effects of personal relevance, quality of information, and motivational orientation. *Journal of Environmental Economics and Management*, 30(1), 43-57.
- Ala-Mantila, S., Ottelin, J., Heinonen, J., & Junnila, S. (2016). To each their own? The greenhouse gas impacts of intra-household sharing in different urban zones. *Journal of Cleaner Production*, 135, 356-367.
- Allen, M. W., Gupta, R., & Monnier, A. (2008). The interactive effect of cultural symbols and human values on taste evaluation. *Journal of Consumer Research*, 35(2), 294-308.

- Almeida, J. (2016). *Adoção de tecnologia da informação em processos gerenciais e assistências em um hospital universitário brasileiro*. (Unpublished doctoral dissertation). University of Brasília, Brasília, BR.
- Anderson, J. C. & Gerbing, D. W. (1984). The effect of sampling error on convergence, improper solutions, and goodness-of-fit indices for maximum likelihood confirmatory factor analysis. *Psychometrika*, *49*(2), 155-173.
- Ardrey, R. (1966). *The territorial imperative: A personal inquiry into the animal origins of property and nations*. New York, NY: Dell.
- Arora, R. (1982). Validation of an SOR model for situation, enduring, and response components of involvement. *Journal of Marketing Research*, *19*(4), 505-516.
- Arteaga-Sánchez, R., Belda-Ruiz, M., Ros-Galvez, A., & Rosa-Garcia, A. (2018). Why continue sharing: Determinants of behavior in ridesharing services. *International Journal of Market Research*, 1-18.
- Arvidsson, A. (2018). Value and virtue in the sharing economy. *The Sociological Review*, *66*(2), 289-301.
- Atasoy, O., & Morewedge, C. (2018). Digital goods are valued less than physical goods. *Journal of Consumer Research*, *44*(6), 1343–1357.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, *51*(6), 1173-1182.
- Baer, M., & Brown, G. (2012). Blind in one eye: How psychological ownership of ideas affects the types of suggestions people adopt. *Organizational Behavior and Human Decision Processes*, *118*(1), 60–71.

- Bagozzi, R. P. (1982). Introduction to special issue on causal modeling. *Journal of Marketing Research*, 19(4), 403-403.
- Bardhi, F., Dalli, D., & Corciolani, M. (2014). Examination of Resource Acquisition Practices. In *Consumer Culture Theory (CCT) Conference. Helsinki, FI*.
- Bardhi, F., & Eckhardt, G. M. (2012). Access-based consumption: The case of car sharing. *Journal of Consumer Research*, 39(4), 881-898.
- Bardhi, F., & Eckhardt, G. M. (2017). Liquid consumption. *Journal of Consumer Research*, 44(3), 582-597.
- Bardhi, F., Eckhardt, G. M., & Arnould, E. J. (2012). Liquid relationship to possessions. *Journal of Consumer Research*, 39(3), 510-529.
- Bauman, Z. (2000). *Liquid modernity*. Polity, Cambridge.
- Baxter, W. L., Aurisicchio, M., & Childs, P. R. N. (2015). A psychological ownership approach to designing object attachment. *Journal of Engineering Design*, 26(4–6), 140–156.
- Beaglehole, E. (1932). *Property: A study in social psychology*. New York, NY: Macmillan.
- Beatty, S. E., Homer, P., & Kahle, L. R. (1988). The involvement—commitment model: Theory and implications. *Journal of Business Research*, 16(2), 149-167.
- Beggan, J. K. (1991). Using what you own to get what you need: The role of possessions in satisfying control motivation. *Journal of Social Behavior and Personality*, 6(6), 129–146.
- Beggan, J. K. (1992). On the social nature of nonsocial perception: The mere ownership effect. *Journal of Personality and Social Psychology*, 62(2), 229-237.
- Belk, R. (1988). Possessions and the extended self. *Journal of Consumer Research*, 15(2), 139–168.

- Belk, R. (2007). Why not share rather than own? *The Annals of the American Academy of Political and Social Science*, 611(1), 126-140.
- Belk, R. (2010). Sharing. *Journal of Consumer Research*, 36(5), 715–734.
- Belk, R. (2013). Extended self in a digital world. *Journal of Consumer Research*, 40(3), 477–500.
- Belk, R. (2014a). Sharing versus pseudo-sharing in Web 2.0. *The Anthropologist*, 18(1), 7-23.
- Belk, R. (2014b). You are what you can access: Sharing and collaborative consumption online. *Journal of Business Research*, 67(8), 1595-1600.
- Belk, R. (2018). Economic tremors and earthquakes: Sharing, the sharing economy, crowdfunding, cryptocurrencies and DAOs. In. *Handbook of Advances in Marketing in an Era of Disruptions: Essays in Honour of Jagdish N. Sheth* (p. 153). KSMS International Conference.
- Bentham, J. (1950). *The theory of legislation* In. C.K. Ogden (Ed.). London, UK: Routledge & Kegan Paul.
- Bernhard, F., & O'Driscoll, M. P. (2011). Psychological ownership in small family-owned businesses: Leadership style and nonfamily-employees' work attitudes and behaviors. *Group & Organization Management*, 36(3), 345-384.
- Bernthal, M. J., Crockett, D., & Rose, R. L. (2005). Credit cards as lifestyle facilitators. *Journal of Consumer Research*, 32(1), 130-145.
- Bitner, M. J. (1990). Evaluating service encounters: the effects of physical surroundings and employee responses. *Journal of Marketing*, 54(2), 69-82.
- Bolton, R., & Saxena-Iyer, S. (2009). Interactive services: a framework, synthesis and research directions. *Journal of Interactive Marketing*, 23(1), 91-104.

- Boomsma, A. (1985). Nonconvergence, Improper Solutions, and Starting Values in LISREL Maximum Likelihood Estimation. *Psychometrika*, 50, 229-242.
- Botsman, R., & Rogers, R. (2010). What's mine is yours: the rise of collaborative consumption. *HarperCollins: NY*.
- Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: what is it? How is it measured? Does it affect loyalty?. *Journal of Marketing*, 73(3), 52-68.
- Brasel, S. A., & Gips, J. (2014). Tablets, touchscreens, and touchpads: how varying touch interfaces trigger psychological ownership and endowment. *Journal of Consumer Psychology*, 24(2), 226-233.
- Brislin, R. W. (1980). Translation and content analysis of oral and written materials. In H. C. Triandis, & J. W. Berry (Eds.), *Handbook of cross-cultural psychology* (pp. 389-444). Boston, MA: Allyn and Bacon.
- Brown, T. A. (2015). *Confirmatory factor analysis for applied research*. New York, NY: Guilford publications.
- Brown, G., & Baer, M. (2015). Protecting the turf: The effect of territorial marking on others' creativity. *Journal of Applied Psychology*, 100(6), 1785-1797.
- Brown, G., Pierce, J. L., & Crossley, C. (2013). Toward an understanding of the development of ownership feeling. *Journal of Organizational Behavior*, 35(3), 318–338.
- Burris, C. T., & Rempel, J. K. (2004). "It's the end of the world as we know it": Threat and the spatial-symbolic self. *Journal of Personality and Social Psychology*, 86(1), 19–42.
- Campbell, D. T., & Stanley, J. C. (2015). *Experimental and quasi-experimental designs for research*. Ravenio Books.

- Caracciolo, F., Cicia, G., Del Giudice, T., Cembalo, L., Krystallis, A., Grunert, K. G., & Lombardi, P. (2016). Human values and preferences for cleaner livestock production. *Journal of Cleaner Production*, *112*, 121-130.
- Casler, K., Bickel, L., & Hackett, E. (2013). Separate but equal? A comparison of participants and data gathered via Amazon's MTurk, social media, and face-to-face behavioral testing. *Computers in Human Behavior*, *29*(6), 2156-2160.
- Catulli, M., Lindley, J. K., Reed, N. B., Green, A., Hyseni, H., & Kiri, S. (2013). What is mine is not yours: Further insight on what access-based consumption says about consumers. In *Consumer Culture Theory* (pp. 185-208). Bingley, UK: Emerald Group Publishing Limited.
- Chang, A., Chiang, H. H., & Han, T. S. (2012). A multilevel investigation of relationships among brand-centered HRM, brand psychological ownership, brand citizenship behaviors, and customer satisfaction. *European Journal of Marketing*, *46*(5), 626-662.
- Chang, H., Kwak, H., Puzakova, M., Park, J., & Smit, E. G. (2015). It's no longer mine: The role of brand ownership and advertising in cross-border brand acquisitions. *International Journal of Advertising*, *34*(4), 593-620.
- Chen, Y. (2009). Possession and access: consumer desires and value perceptions regarding contemporary art collection and exhibit visits. *Journal of Consumer Research*, *35*(6), 925-940.
- Cheng, M. (2016). Sharing economy: A review and agenda for future research. *International Journal of Hospitality Management*, *57*, 60-70.
- Childers, T. L., Carr, C. L., Peck, J., & Carson, S. (2001). Hedonic and utilitarian motivations for online retail shopping behavior. *Journal of Retailing*, *77*(4), 511-535.

- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). New York, NY: Academic Press.
- Cohen, J. (1992). A power primer. *Psychological Bulletin*, *112*(1), 155-159.
- Coker, B. (2020). Arousal enhances herding tendencies when decision making. *Journal of Consumer Behaviour*, *19*(3), 229-239.
- Collins, C. J. (2007). The interactive effects of recruitment practices and product awareness on job seekers' employer knowledge and application behaviors. *Journal of Applied Psychology*, *92*(1), 180-190.
- Comrey, A. L., & Lee, H. B. (2013). *A first course in factor analysis* (2nd ed.). New York, NY: Psychology Press.
- Cook, T. D., & Campbell, D. T. (1979). *Quasi-experimentation: Design and analysis issues in field settings*. Boston, MA: Houghton Mifflin.
- Costa, F. J. D. (2007). *A influência do valor percebido pelo cliente sobre os comportamentos de reclamação e boca a boca: uma investigação em cursos de pós-graduação lato senso* (Doctoral dissertation). Fundação Getulio Vargas, Escola de Administração de Empresas de São Paulo, São Paulo, BR.
- Cusumano, M. A. (2018). The Sharing Economy Meets Reality. *Communications of the ACM*, *61*(1), 26-8.
- Dahl, D. W., & Moreau, C. P. (2007). Thinking inside the box: why consumers enjoy constrained creative experiences. *Journal of Marketing Research*, *44*(3), 357-69.
- Darling, F. F. (1937). *A herd of red deer*. London, UK: Oxford University Press.

- Davidson, A., Habibi, M. R., & Laroche, M. (2018). Materialism and the sharing economy: A cross-cultural study of American and Indian consumers. *Journal of Business Research*, 82, 364-372.
- Davies, N. B. (1978). Territorial defence in the speckled wood butterfly (*Pararge aegeria*): the resident always wins. *Animal Behaviour*, 26, 138-147.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Dhar, R., & Wertenbroch, K. (2000). Consumer choice between hedonic and utilitarian goods. *Journal of Marketing Research*, 37(1), 60-71.
- Dittmar, H. (1992). *The social psychology of material possessions: To have is to be*. New York, NY: Harvester Wheatsheaf & St. Martin's Press.
- Di Maio, F., Rem, P. C., Baldé, K., & Polder, M. (2017). Measuring resource efficiency and circular economy: A market value approach. *Resources, Conservation and Recycling*, 122, 163-171.
- Dommer, S. L., & Swaminathan, V. (2013). Explaining the endowment effect through ownership: The role of identity, gender, and self-threat. *Journal of Consumer Research*, 39(5), 1034-1050.
- Drever, J. (1917). *Instinct in man: A contribution to the psychology of education*. Cambridge, UK: Cambridge University Press.
- Drolet, A. L., & Morrison, D. G. (2001). Do we really need multiple-item measures in service research?. *Journal of Service Research*, 3(3), 196-204.

- Duncan, N. G. (1981). Home ownership and social theory. In S. Duncan (Ed.), *Housing and identity: Cross Cultural Perspective* (pp. 98–134). New York, NY: Holmes & Meier.
- Eason, P. K., Cobbs, G. A., & Trinca, K. G. (1999). The use of landmarks to define territorial boundaries. *Animal Behaviour*, *58*(1), 85-91.
- Eckhardt, G. M., & Bardhi, F. (2015). The sharing economy isn't about sharing at all. *Harvard Business Review*, *28*(1), 2015.
- Eckhardt, G. M., & Bardhi, F. (2016). The relationship between access practices and economic systems. *Journal of the Association for Consumer Research*, *1*(2), 210-225.
- Eckhardt, G. M., Houston, M. B., Jiang, B., Lamberton, C., Rindfleisch, A., & Zervas, G. (2019). Marketing in the sharing economy. *Journal of Marketing*, *83*(5), 5-27.
- Eddleston, K. A., & Kellermanns, F. W. (2007). Destructive and productive family relationships: a stewardship theory perspective. *Journal of Business Venturing*, *22*(4), 545-565.
- Erlandsson, A., Björklund, F., & Bäckström, M. (2014). Perceived utility (not sympathy) mediates the proportion dominance effect in helping decisions. *Journal of Behavioral Decision Making*, *27*(1), 37-47.
- Escalas, J. E., & Bettman, J. R. (2003). You are what they eat: The influence of reference groups on consumers' connections to brands. *Journal of Consumer Psychology*, *13*(3), 339-348.
- Etzioni, A. (1991). The socio-economics of property. *Journal of Social Behavior and Personality*, *6*(6), 465-468.
- Fabrigar, L. R., Wegener, D. T., MacCallum, R. C., & Strahan, E. J. (1999). Evaluating the use of exploratory factor analysis in psychological research. *Psychological Methods*, *4*(3), 272-299.

- Falk, A., & Heckman, J. J. (2009). Lab experiments are a major source of knowledge in the social sciences. *Science*, 326(5952), 535-538.
- Felix, R., & Almaguer, J. (2019). Nourish what you own: psychological ownership, materialism and pro-environmental behavioral intentions. *Journal of Consumer Marketing*, 36(1), 82-91.
- Field, A. P. (2009). *Discovering statistics using SPSS: (and sex, drugs and rock "n" roll)* (3rd ed.). Los Angeles, CA: Sage.
- Field, A., Miles, J., & Field, Z. (2012). *Discovering statistics using R*. London, UK: Sage.
- Fishbein, M., & Ajzen, I. (1977). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, PA: Addison-Wesley Publishing Co.
- Folse, J. A. G., Moulard, J. G., & Raggio, R. D. (2012). Psychological ownership: a social marketing advertising message appeal? *International Journal of Advertising*, 31(2), 291-315.
- Fonseca, M. J., & Rossi, C. A. V. (1998). *O estudo do envolvimento com o produto em comportamento do consumidor: fundamentos teóricos e proposição de uma escala para aplicação no Brasil*. Paper presented at the XXII ENANPAD, Foz do Iguaçu, BR.
- Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of Marketing*, 56(1), 6-21.
- Foxall, G. R. (2010). Invitation to consumer behavior analysis. *Journal of Organizational Behavior Management*, 30(2), 92-109.
- Franke, N., Keinz, P., & Steger, C. J. (2009). Testing the value of customization: when do customers really prefer products tailored to their preferences? *Journal of Marketing*, 73(5), 103-121.

- Franke, N., Schreier, M., & Kaiser, U. (2010). The "I designed it myself" effect in mass customization. *Management Science*, *56*(1), 125–140.
- Fedorikhin, A., & Patrick, V. M. (2010). Positive mood and resistance to temptation: The interfering influence of elevated arousal. *Journal of Consumer Research*, *37*(4), 698-711.
- Freeman, D., Bajema, C. J., Blacking, J., Carneiro, R. L., Cowgill, U. M., Genovés, S., ... & Heyduk, D. (1974). The evolutionary theories of Charles Darwin and Herbert Spencer [and comments and replies]. *Current Anthropology*, *15*(3), 211-237.
- Frey, B. S., & Meier, S. (2004). Social comparisons and pro-social behavior: testing "conditional cooperation" in a field experiment. *American Economic Review*, *94*(5), 1717-1722.
- Friedman, O., Pesowski, M. L., & Goulding, B. W. (2018). Legal ownership is psychological: evidence from young children. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 19-31). Cham, SW: Springer.
- Fritze, M. P., Marchand, A., Eisingerich, A., & Benkenstein, M. (2020). Access-Based Services as Substitutes for Material Possessions: The Role of Psychological Ownership. *Journal of Service Research*, *23*(3), 368-385.
- Fuchs, C., Prandelli, E., & Schreier, M. (2010). The psychological effects of empowerment strategies on consumers' product demand. *Journal of Marketing*, *74*(1), 65–79.
- Furby, L. (1976). The socialization of possession and ownership among children in three cultural groups: Israeli kibbutz, Israeli city, and American. *Piagetian Research: Compilation and Commentary*, *8*, 95-127.
- Furby, L. (1978). Possession in humans: An exploratory study of its meaning and motivation. *Social Behavior and Personality*, *6*(1), 49-65.

- Furby, L. (1991). Understanding the psychology of possession and ownership: a personal memoir and an appraisal of our progress. *Journal of Social Behavior and Personality*, 6(6), 457.
- Ger, G., & Belk, R. W. (1996). Cross-cultural differences in materialism. *Journal of Economic Psychology*, 17(1), 55-77.
- Grafen, A. (1987). The logic of divisively asymmetric contests: respect for ownership and the desperado effect. *Animal Behaviour*, 35(2), 462-467.
- Gruen, A. (2017). Design and the creation of meaningful consumption practices in access-based consumption. *Journal of Marketing Management*, 33(3-4), 226-243.
- Gurven, M. (2006). The evolution of contingent cooperation. *Current Anthropology*, 47(1), 185-92.
- Guttentag, D., Smith, S., Potwarka, L., & Havitz, M. (2018). Why tourists choose Airbnb: A motivation-based segmentation study. *Journal of Travel Research*, 57(3), 342-359.
- Guyader, H. (2018). No one rides for free! Three styles of collaborative consumption. *Journal of Services Marketing*, 32(6), 692-714.
- Ha, H. Y., & Perks, H. (2005). Effects of consumer perceptions of brand experience on the web: brand familiarity, satisfaction and brand trust. *Journal of Consumer Behavior*, 4(6), 438-452.
- Hair, J. F., Barth, K., Neubert, D., & Sarstedt, M. (2016). Examining the role of psychological ownership and feedback in customer empowerment strategies. *Journal of Creating Value*, 2(2), 194-210.

- Hamari, J., Sjöklint, M., & Ukkonen, A. (2016). The sharing economy: why people participate in collaborative consumption. *Journal of the Association for Information Science and Technology*, *67*(9), 2047-2059.
- Hayes, Andrew F. (2018), *Introduction to Mediation, Moderation, and Conditional Process Analysis* (2nd ed.). New York: Guilford Press.
- Hawlitsek, F., Teubner, T., & Gimpel, H. (2018). Consumer motives for peer-to-peer sharing. *Journal of Cleaner Production*, *204*, 144-157.
- Heider, F. (1946). Attitudes and cognitive organization. *Journal of Psychology*, *21*(1), 107–112.
- Heider, F. (1958). *The psychology of interpersonal relations*. New York, NY: Wiley & Sons.
- Hellwig, K., Morhart, F., Girardin, F., & Hauser, M. (2015). Exploring different types of sharing: A proposed segmentation of the market for “sharing” businesses. *Psychology & Marketing*, *32*(9), 891-906.
- Henssen, B., Voordeckers, W., Lambrechts, F., & Koiranen, M. (2014). The CEO autonomy–stewardship behavior relationship in family firms: the mediating role of psychological ownership. *Journal of Family Business Strategy*, *5*(3), 312-322.
- Hill, S. (2015). *Raw deal: how the "Uber economy" and runaway capitalism are screwing American workers*. New York, NY: St. Martin's Press.
- Hillenbrand, C., & Money, K. G. (2015). Unpacking the mechanism by which psychological ownership manifests at the level of the individual: a dynamic model of identity and self. *Journal of Marketing Theory and Practice*, *23*(2), 148–165.
- Hollebeek, L. D. (2011). Demystifying customer brand engagement: Exploring the loyalty nexus. *Journal of Marketing Management*, *27*(7-8), 785-807.

- Hossain, M. (2020). Sharing economy: A comprehensive literature review. *International Journal of Hospitality Management*, 87, 102470.
- Huang, K. H., & Yu, M. F. (2019). Customer satisfaction and repurchase intention theory for the online sharing economy. *Review of Managerial Science*, 13(3), 635-647.
- Hulland, J., Thompson, S., & Smith, K. (2015). Exploring uncharted waters: use of psychological ownership theory in marketing. *Journal of Marketing Theory and Practice*, 23(2), 140–147.
- Hulin, C., Netemeyer, R., & Cudeck, R. (2001). Can a Reliability Coefficient Be Too High? *Journal of Consumer Psychology*, 10(1), 55-58.
- Hwang, J., & Griffiths, M. A. (2017). Share more, drive less: millennials value perception and behavioral intent in using collaborative consumption services. *Journal of Consumer Marketing*, 34(2), 132-146.
- Isaacs, S. (1933). *Social development in young children*. London, UK: Routledge & Kegan Paul.
- Jägel, T., Keeling, K., Reppel, A., & Gruber, T. (2012). Individual values and motivational complexities in ethical clothing consumption: A means-end approach. *Journal of Marketing Management*, 28(3-4), 373-396.
- James, W. (1890). *The principles of psychology*. New York, NY: Holt.
- Jiang, B., & Tian, L. (2016). Collaborative consumption: strategic and economic implications of product sharing. *Management Science*, 64(3), 1171-1188.
- Jussila, I., Byrne, N., & Tuominen, H. (2012). Affective commitment in co-operative organizations: what makes members want to stay? *International Business Research*, 5(10), 1-10.

- Jussila, I., Tarkiainen, A., Sarstedt, M., & Hair, J. F. (2015). Individual psychological ownership: concepts, evidence, and implications for research in marketing. *Journal of Marketing Theory and Practice*, 23(2), 121–139.
- Kahneman, D., & Tversky, A. (1982). Judgment under uncertainty: Heuristics and biases. In D. Kahneman, P. Slovic, & A. Tversky (Eds.), *Judgment under uncertainty: Heuristics and biases* (pp. 3-20). Cambridge, UK: Cambridge University Press.
- Kamleitner, B., & Feuchtl, S. (2015). “As if it were mine”: imagery works by inducing psychological ownership. *Journal of Marketing Theory and Practice*, 23(2), 208–223.
- Kamleitner, B., & Mitchell, V. W. (2018). Can consumers experience ownership for their personal data? From issues of scope and invisibility to agents handling our digital blueprints. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 91-118). Cham, SW: Springer.
- Keh, H. T., Ren, R., Hill, S. R., & Li, X. (2013). The beautiful, the cheerful, and the helpful: the effects of service employee attributes on customer satisfaction. *Psychology and Marketing*, 30(3), 211-226.
- Kelton, A. S., Pennington, R. R., & Tuttle, B. M. (2010). The effects of information presentation format on judgment and decision making: A review of the information systems research. *Journal of Information Systems*, 24(2), 79-105.
- Kim, J. (2016). The influence of hedonic versus utilitarian consumption situations on the compromise effect. *Marketing Letters*, 27(2), 387-401.
- Kim, S., Kim, S.-G., Jeon, Y., Jun, S., & Kim, J. (2016). Appropriate or remix? The effects of social recognition and psychological ownership on intention to share in online communities. *Human–Computer Interaction*, 31(2), 97–132.

- Kirk, C. P. (2019). Dogs have masters, cats have staff: Consumers' psychological ownership and their economic valuation of pets. *Journal of Business Research*, *99*, 306-318.
- Kirk, C. P., McSherry, B., & Swain, S. D. (2015). Investing the self: the effect of nonconscious goals on investor psychological ownership and word-of-mouth intentions. *Journal of Behavioral and Experimental Economics*, *58*, 186–194.
- Kirk, C. P., Peck, J., & Swain, S. D. (2017). Property lines in the mind: consumers' psychological ownership and their territorial responses. *Journal of Consumer Research*, *45*(1), 148-168.
- Kirk, C. P., & Swain, S. D. (2013). Touching the intangible: perceptions of interactivity and ownership in new media. *AMA Winter Educators' Conference Proceedings*, *24*, 464–465.
- Kirk, C. P., & Swain, S. D. (2015). Interactivity and psychological ownership in consumer value co-creation. In K. Kubacki (Ed.), *Ideas in Marketing: Finding the New and Polishing the Old* (pp. 121–121). New York, NY: Springer.
- Kirk, C. P., & Swain, S. D. (2016). *The value in lurking: the effect of a mere opportunity for two-way communication on consumers' psychological ownership and valuation of digital content*. Paper presented at the 2016 American Marketing Association Winter Educators' Conference, Las Vegas, CA.
- Kirk, C. P., & Swain, S. D. (2018). Consumer psychological ownership of digital technology. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 69–85). Cham, SW: Springer.
- Kirk, C. P., Swain, S. D., & Gaskin, J. E. (2015). I'm proud of it: consumer technology appropriation and psychological ownership. *Journal of Marketing Theory and Practice*, *23*(2), 166–184.

- Kline, R. B. (2015). *Principles and Practice of Structural Equation Modeling* (4th ed.). New York, NY: Guilford Press.
- Kline, L. W., & France, C. J. (1899). The psychology of ownership. *The Pedagogical Seminary*, 6(4), 421-470.
- Korobkin, R. B. (2003). The endowment effect and legal analysis. *Northwestern University Law Review*, 97, 1227–1291.
- Kovacheva, A., & Lamberton, C. (2018). Whose experience is it, anyway? Psychological ownership and enjoyment of shared experiences. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 195-210). Cham, SW: Springer.
- Kozinets, R. V., De Valck, K., Wojnicki, A. C., & Wilner, S. J. (2010). Networked narratives: Understanding word-of-mouth marketing in online communities. *Journal of Marketing*, 74(2), 71-89.
- Kronrod, A., & Danziger, S. (2013). “Wii will rock you!” The use and effect of figurative language in consumer reviews of hedonic and utilitarian consumption. *Journal of Consumer Research*, 40(4), 726-739.
- Kumar, V., Lahiri, A., & Dogan, O. B. (2018). A strategic framework for a profitable business model in the sharing economy. *Industrial Marketing Management*, 69, 147-160.
- Kummer, H., & Cords, M. (1991). Cues of ownership in long-tailed macaques, *Macaca fascicularis*. *Animal Behaviour*, 42(4), 529-549.
- Kyriazos, T. A. (2018). Applied psychometrics: sample size and sample power considerations in factor analysis (EFA, CFA) and SEM in general. *Psychology*, 9(08), 2207-2230.

- Kwon, J., & Nayakankuppam, D. (2015). Strength without elaboration: The role of implicit self-theories in forming and accessing attitudes. *Journal of Consumer Research*, *42*(2), 316-339.
- Labrecque, L. I., vor dem Esche, J., Mathwick, C., Novak, T. P., & Hofacker, C. F. (2013). Consumer power: Evolution in the digital age. *Journal of Interactive Marketing*, *27*(4), 257-269.
- Lalwani, A. K., & Wang, J. J. (2019). How Do Consumers' Cultural Backgrounds and Values Influence Their Coupon Proneness? A Multimethod Investigation. *Journal of Consumer Research*, *45*(5), 1037-1050.
- Lamberton, C. P., & Rose, R. L. (2012). When is ours better than mine? A framework for understanding and altering participation in commercial sharing systems. *Journal of Marketing*, *76*(4), 109-125.
- Laurent, G., & Kapferer, J. N. (1985). Measuring consumer involvement profiles. *Journal of Marketing Research*, *22*(1), 41-53.
- Lawson, S. J., Gleim, M. R., Perren, R., & Hwang, J. (2016). Freedom from ownership: an exploration of access-based consumption. *Journal of Business Research*, *69*(8), 2615-2623.
- Lee, S., & Kim, D. Y. (2018). The effect of hedonic and utilitarian values on satisfaction and loyalty of Airbnb users. *International Journal of Contemporary Hospitality Management*, *30* (3), 1332-1351.
- Lee, K. K., & Zhao, M. (2014). The effect of price on preference consistency over time. *Journal of Consumer Research*, *41*(1), 109-118.

- Lessard-Bonaventure, S., & Chebat, J. C. (2015). Psychological ownership, touch, and willingness to pay for an extended warranty. *Journal of Marketing Theory and Practice*, 23(2), 224–234.
- Levine, L. E. (1983). Mine: self-definition in 2-year-old boys. *Developmental Psychology*, 19(4), 544-549.
- Lewis, M., & Brooks, J. (1974). Self, other, and fear: infants' reactions to people. In M. Lewis, & L. S. Rosenblum (Eds.), *The origins of fear: The origins of behavior* (pp. 195-227). New York, NY: Wiley.
- Li, D., & Atkinson, L. (2020). The role of psychological ownership in consumer happiness. *Journal of Consumer Marketing*, 37(6), 629-638.
- Li, Y. J., Johnson, K. A., Cohen, A. B., Williams, M. J., Knowles, E. D., & Chen, Z. (2012). Fundamental(ist) attribution error: Protestants are dispositionally focused. *Journal of Personality and Social Psychology*, 102(2), 281–290.
- Lindblom, A., Lindblom, T., & Wechtler, H. (2018). Collaborative consumption as C2C trading: analyzing the effects of materialism and price consciousness. *Journal of Retailing and Consumer Services*, 44, 244-252.
- Litwinski, L. (1942). Is there an instinct of possession? *British Journal of Psychology*, 33(1), 28-39.
- Litwinski, L. (1947). The psychology of “mine”. *Philosophy*, 22(83), 240-251.
- Litwinski, L. (1951). Toward the reinstatement of the concept of the self. *British Journal of Psychology*, 42(3), 246-249.
- Litwinski, L. (1956). Belongingness as a unifying concept in personality investigation. *Acta Psychologica*, 12, 130-135.

- Litwinski, L. (1957). The boundaries between the person and the world: a note on the paper by Gardner Murphy. *British Journal of Psychology*, 48(4), 306.
- Liu, J., Wang, H., Hui, C., & Lee, C. (2012). Psychological ownership: how having control matters. *Journal of Management Studies*, 49(5), 869–895.
- Lu, J., Liu, Z., & Fang, Z. (2016). Hedonic products for you, utilitarian products for me. *Judgment & Decision Making*, 11(4), 332-341.
- Lutz, C., & Newlands, G. (2018). Consumer segmentation within the sharing economy: the case of Airbnb. *Journal of Business Research*, 88, 187-196.
- MacCallum, R. C., Widaman, K. F., Zhang, S., & Hong, S. (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84-99.
- Mael, F. A., & Tetrick, L. E. (1992). Identifying organizational identification. *Educational and Psychological Measurement*, 52(4), 813-824.
- Malik, M. E., Ghafoor, M. M., Hafiz, K. I., Riaz, U., Hassan, N. U., Mustafa, M., & Shahbaz, S. (2013). Importance of brand awareness and brand loyalty in assessing purchase intentions of consumer. *International Journal of Business and Social Science*, 4(5), 167-171.
- Marchi, A. and Parekh, E. J. (2015). How the sharing economy can make its case. *McKinsey Quarterly*. Retrieved from <https://www.mckinsey.com/business-functions/strategy-and-corporatefinance/our-insights/how-the-sharing-economy-can-make-its-case>.
- Marsh, H. W., & Hau, K.-T. (1999). Confirmatory factor analysis: Strategies for small sample sizes. In R. H. Hoyle (Ed.), *Statistical strategies for small sample size* (pp. 251–306). Thousand Oaks, CA: Sage.

- Marsh, H.W., Hau, K., Balla, J. R., & Grayson, D. (1998). Is more ever too much? The number of indicators per factor in confirmatory factor analysis. *Multivariate Behavioral Research*, 33, 181–220.
- Martin, C. J. (2016). The sharing economy: A pathway to sustainability or a nightmarish form of neoliberal capitalism?. *Ecological Economics*, 121, 149-159.
- Martin, C. J., & Upham, P. (2016). Grassroots social innovation and the mobilization of values in collaborative consumption: a conceptual model. *Journal of Cleaner Production*, 134, 204-213.
- Mead, G. H. (1934). *Mind, self and society*. Chicago, IL: University of Chicago Press.
- McCracken, G. (1986). Culture and consumption: a theoretical account of the structure and movement of the cultural meaning of consumer goods. *Journal of Consumer Research*, 13(1), 71–84.
- Mihart, C. (2012). Impact of integrated marketing communication on consumer behaviour: Effects on consumer decision-making process. *International Journal of Marketing Studies*, 4(2), 121-129.
- Milanova, V., & Maas, P. (2017). Sharing intangibles: Uncovering individual motives for engagement in a sharing service setting. *Journal of Business Research*, 75, 159-171.
- Mittal, B. (2006). I, me, and mine: how products become consumers' extended selves. *Journal of Consumer Behavior*, 5(6), 550-562.
- Möhlmann, M. (2015). Collaborative consumption: determinants of satisfaction and the likelihood of using a sharing economy option again. *Journal of Consumer Behavior*, 14(3), 193-207.

- Moon, J., Hossain, M. D., Sanders, G. L., Garrity, E. J., & Jo, S. (2013). Player commitment to massively multiplayer online role-playing games (MMORPGs): an integrated model. *International Journal of Electronic Commerce*, 17(4), 7-38.
- Moore, G. E. (1899). The nature of judgment. *Mind*, 8(30), 176-193.
- Moreau, C. P., Bonney, L., & Herd, K. B. (2011). It's the thought (and the effort) that counts: how customizing for others differs from customizing for oneself. *Journal of Marketing*, 75(5), 120–133.
- Morewedge, C. K., Monga, A., Palmatier, R. W., Shu, S. B., & Small, D. A. (2021). Evolution of consumption: a psychological ownership framework. *Journal of Marketing*, 85(1), 196-218.
- Morewedge, C. K., Shu, L. L., Gilbert, D. T., & Wilson, T. D. (2009). Bad riddance or good rubbish? Ownership and not loss aversion causes the endowment effect. *Journal of Experimental Social Psychology*, 45(4), 947-951.
- Mugge, R., Schoormans, J. P., & Schifferstein, H. N. (2009). Emotional bonding with personalised products. *Journal of Engineering Design*, 20(5), 467-476.
- Muller, D., Judd, C. M., & Yzerbyt, V. Y. (2005). When moderation is mediated and mediation is moderated. *Journal of Personality and Social Psychology*, 89(6), 852-863.
- Mundfrom, D. J., Shaw, D. G., & Ke, T. L. (2005). Minimum sample size recommendations for conducting factor analyses. *International Journal of Testing*, 5(2), 159-168.
- Navarro, S., Llinares, C., & Garzon, D. (2016). Exploring the relationship between co-creation and satisfaction using QCA. *Journal of Business Research*, 69(4), 1336-1339.
- Norton, M. I., Mochon, D., & Ariely, D. (2012). The IKEA effect: when labor leads to love. *Journal of Consumer Psychology*, 22(3), 453-460.

- Nuttin Jr., J. M. (1987). Affective consequences of mere ownership: the name letter effect in twelve European languages. *European Journal of Social Psychology, 17*(4), 381–402.
- O’driscoll, M. P., Pierce, J. L., & Coghlan, A. M. (2006). The psychology of ownership: work environment structure, organizational commitment, and citizenship behaviors. *Group and Organization Management, 31*(3), 388-416.
- Okada, E. M. (2005). Justification effects on consumer choice of hedonic and utilitarian goods. *Journal of Marketing Research, 42*(1), 43-53.
- Oliveira-Castro, J. M., Cavalcanti, P. R., & Foxall, G. R. (2016). What consumers maximize: Brand choice as a function of utilitarian and informational reinforcement. *Managerial and Decision Economics, 37*(4-5), 360-371.
- O'Reilly, C. A., & Chatman, J. (1986). Organizational commitment and psychological attachment: The effects of compliance, identification, and internalization on prosocial behavior. *Journal of Applied Psychology, 71*(3), 492-499.
- Oskam, J., & Boswijk, A. (2016). Airbnb: the future of networked hospitality businesses. *Journal of Tourism Futures, 2*(1), 22-42.
- Overby, J. W., & Lee, E. J. (2006). The effects of utilitarian and hedonic online shopping value on consumer preference and intentions. *Journal of Business Research, 59*(10-11), 1160-1166.
- Ozanne, L., & Ballantine, P. (2010). Sharing as a form of anti-consumption? An examination of toy library users. *Journal of Consumer Behavior, 9*(6), 485-498.
- Pan, X. F., Qin, Q., & Gao, F. (2014). Psychological ownership, organization-based self-esteem and positive organizational behaviors. *Chinese Management Studies, 8*(1), 127-148.

- Papies, D., Eggers, F., & Wlömert, N. (2011). "Music for free? How free ad-funded downloads affect consumer choice. *Journal of the Academy of Marketing Science*, 39(5), 777–94.
- Park, H., & Armstrong, C. M. J. (2017). Collaborative apparel consumption in the digital sharing economy: An agenda for academic inquiry. *International Journal of Consumer Studies*, 41(5), 465-474.
- Park, C. W., MacInnis, D. J., Priester, J., Eisingerich, A. B., & Iacobucci, D. (2010). Brand attachment and brand attitude strength: Conceptual and empirical differentiation of two critical brand equity drivers. *Journal of Marketing*, 74(6), 1-17.
- Park, C. H., Song, J. H., Yoon, S. W., & Kim, J. (2013). A missing link: psychological ownership as a mediator between transformational leadership and organizational citizenship behavior. *Human Resource Development International*, 16(5), 558–574.
- Peck, J., Barger, V., & Webb, A. (2013). In search of a surrogate for touch: the effect of haptic imagery on perceived ownership. *Journal of Consumer Psychology*, 23(2), 189–196.
- Peck, J., & Luangrath, A. W. (2018). Looking ahead: future research in psychological ownership. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 239-258). Cham, SW: Springer.
- Peck, J., & Shu, S. B. (2009). The effect of mere touch on perceived ownership. *Journal of Consumer Research*, 36(3), 434–447.
- Peck, J., & Shu, S. B. (2015). From tragedy to benefit of the commons: increasing shared psychological ownership. *Advances in Consumer Research*, 43, 40-44.
- Peck, J., & Shu, S. B. (2018). *Psychological Ownership and Consumer Behavior*. Cham, SW: Springer.

- Pek, J., Wong, O., & Wong, A. (2018). How to address non-normality: A taxonomy of approaches, reviewed, and illustrated. *Frontiers in Psychology*, 9, 2104.
- Peng, H., & Pierce, J. L. (2015). Job- and organization-based psychological ownership: relationship and outcomes. *Journal of Managerial Psychology*, 30(2), 151–168.
- Perdue, B., & Summers, J. (1986). Checking the Success of Manipulations in Marketing Experiments. *Journal of Marketing Research*, 23(4), 317-326.
- Perren, R., & Kozinets, R. V. (2018). Lateral Exchange Markets: How Social Platforms Operate in a Networked Economy. *Journal of Marketing*, 82(1), 20-36.
- Pierce, J. L., Jussila, I., & Cummings, A. (2009). Psychological ownership within the job design context: revision of the job characteristics model. *Journal of Organizational Behavior*, 30(4), 477–496.
- Pierce, J. L., & Jussila, I. (2010). Collective psychological ownership within the work and organizational context: construct introduction and elaboration. *Journal of Organizational Behavior*, 31(6), 810-834.
- Pierce, J. L., & Jussila, I. (2011). *Psychological ownership and the organizational context: theory, research evidence and application*. Cheltenham, UK: Edward Elgar Publishing.
- Pierce, J. L., Jussila, I., & Li, D. (2018). Development and validation of an instrument for assessing collective psychological ownership in organizational field settings. *Journal of Management and Organization*, 24(6), 776-792.
- Pierce, J. L., Kostova, T., & Dirks, K. T. (2001). Toward a theory of psychological ownership in organizations. *Academy of Management Review*, 26(2), 298-310.

- Pierce, J. L., Kostova, T., & Dirks, K. T. (2003). The state of psychological ownership: integrating and extending a century of research. *Review of General Psychology, 7*(1), 84-107.
- Pierce, J. L., & Peck, J. (2018). The history of psychological ownership and its emergence in consumer psychology. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 1-18). Cham, SW: Springer.
- Pierce, J. L., Rubenfeld, S. A., & Morgan, S. (1991). Employee ownership: a conceptual model of process and effects. *Academy of Management Review, 16*(1), 121-144.
- Pirlott, A. G., & MacKinnon, D. P. (2016). Design approaches to experimental mediation. *Journal of Experimental Social Psychology, 66*, 29-38.
- Piscicelli, L., Cooper, T., & Fisher, T. (2015). The role of values in collaborative consumption: insights from a product-service system for lending and borrowing in the UK. *Journal of Cleaner Production, 97*, 21-29.
- Piscicelli, L., Ludden, G. D., & Cooper, T. (2018). What makes a sustainable business model successful? An empirical comparison of two peer-to-peer goods-sharing platforms. *Journal of Cleaner Production, 172*, 4580-4591.
- Poppelaars, F., Bakker, C., & Van Engelen, J. (2018). Does access trump ownership? Exploring consumer acceptance of access-based consumption in the case of Smartphones. *Sustainability, 10*(7), 2133.
- Porteous, J. D. (1976). Home: The territorial core. *Geographical Review, 66*, 383-390.
- Punch, K. F. (2013). *Introduction to social research: Quantitative and qualitative approaches*. London, UK: Sage.

- Priester, J. R., Nayakankuppam, D., Fleming, M. A., & Godek, J. (2004). The A2SC2 model: The influence of attitudes and attitude strength on consideration and choice. *Journal of Consumer Research*, 30(4), 574-587.
- Prinz, J. (2005). Are emotions feelings? *Journal of Consciousness Studies*, 12(8-9), 9-25.
- Puska, P. (2019). Does Organic Food Consumption Signal Prosociality?: An Application of Schwartz's Value Theory. *Journal of Food Products Marketing*, 25(2), 207-231.
- Quiggin, J. (1982). A theory of anticipated utility. *Journal of Economic Behavior and Organization*, 3(4), 323-343.
- Ramos, H. M., Man, T. W. Y., Mustafa, M., & Ng, Z. Z. (2014). Psychological ownership in small family firms: family and non-family employees' work attitudes and behaviors. *Journal of Family Business Strategy*, 5(3), 300-311.
- Richins, M. L. (1994). Valuing things: The public and private meanings of possessions. *Journal of Consumer Research*, 21(3), 504-521.
- Rifkin, J. (2000). *The Age of Access: The New Culture of Hypercapitalism, where All of Life is a Paid-for Experience*. New York, NY: Putnam.
- Ritzer, G., & Jurgenson, N. (2010). Production, consumption, prosumption. *Journal of Consumer Culture*, 10(1), 13-36.
- Rochberg-Halton, E. (1984). Object relations, role models, and cultivation of the self. *Environment and Behavior*, 16(3), 335-368.
- Rokeach, M. (1973). *The nature of human values*. New York, NY: The Free Press.
- Roos, D., & Hahn, R. (2017). Does shared consumption affect consumers' values, attitudes, and norms? A panel study. *Journal of Business Research*, 77, 113-123.
- Rousseau, J. J. (1762/1950). *The Social Contract*. New York, NY: E. P. Dutton.

- Rucker, D. D., & Galinsky, A. D. (2009). Conspicuous consumption versus utilitarian ideals: How different levels of power shape consumer behavior. *Journal of Experimental Social Psychology, 45*(3), 549-555.
- Rudmin, F. W. (1990). German and Canadian data on motivations for ownership: was Pythagoras right? In M. E. Goldberg, G. Gorn, & R. W. Pollay (Eds.), *Advances in Consumer Research* (pp. 176–181). Provo, UT: Association for Consumer Research.
- Rudmin, F. W. (1993). Property. In W. Lonner, & R. Malpass (Eds.), *Psychology and Culture* (pp. 55– 58). Boston, MA: Allyn & Bacon.
- Rudmin, F. W., & Berry, J. W. (1987). Semantics of ownership: a free-recall study of property. *The Psychological Record, 37*(2), 257-268.
- Rust, R. T., Zahorik, A. J., & Keiningham, T. L. (1995). Return on quality (ROQ): Making service quality financially accountable. *Journal of Marketing, 59*(2), 58-70.
- Sahni, N. S., Narayanan, S., & Kalyanam, K. (2019). An experimental investigation of the effects of retargeted advertising: The role of frequency and timing. *Journal of Marketing Research, 56*(3), 401-418.
- San, D. (2019). How the sharing economy is shaping the future of retail? *Forbes*. Retrieved from <https://www.forbes.com/sites/theyec/2019/01/24/how-the-sharing-economy-is-shaping-the-future-of-retail/#3f30ea8e17bc>.
- Sartre, J. P. (1943/1969). *Being and nothingness: a phenomenological essay on ontology*. New York, NY: Philosophical Library.
- Scaraboto, D. (2015). Selling, sharing, and everything in between: the hybrid economies of collaborative networks. *Journal of Consumer Research, 42*(1), 152-176.

- Schaefers, T., Lawson, S. J., & Kukar-Kinney, M. (2016). How the burdens of ownership promote consumer usage of access-based services? *Marketing Letters*, 27(3), 569-577.
- Schaefers, T., Moser, R., & Narayanamurthy, G. (2018). Access-based services for the base of the pyramid. *Journal of Service Research*, 21(4), 421-437.
- Schumaker, R. E., & Lomax, R. G. (2016). *A beginner's guide to structural equation modeling* (4th ed.). New York, NY: Routledge
- Schwartz, S. H. (1992). Universals in the content and structure of values: Theoretical advances and empirical tests in 20 countries. In M. P. Zanna (Ed.), *Advances in experimental social psychology* (pp. 1-65). New York, NY: Academic Press.
- Schwartz, S. H., Cieciuch, J., Vecchione, M., Davidov, E., Fischer, R., Beierlein, C., ... & Dirilen-Gumus, O. (2012). Refining the theory of basic individual values. *Journal of Personality and Social Psychology*, 103(4), 663-688.
- Seiders, K., Voss, G. B., Godfrey, A. L., & Grewal, D. (2007). SERVCON: development and validation of a multidimensional service convenience scale. *Journal of the Academy of Marketing Science*, 35(1), 144-156.
- Seiders, K., Voss, G. B., Godfrey, A. L., & Grewal, D. (2005). Do satisfied customers buy more? Examining moderating influences in a retailing context. *Journal of Marketing*, 69(4), 26-43.
- Shadish, W. R., Cook, T. D., & Campbell, D. T. (2002). *Experimental and quasi-experimental designs for generalized causal inference*. Boston, MA: Houghton Mifflin.
- Sharma, R., & Jha, M. (2017). Values influencing sustainable consumption behavior: exploring the contextual relationship. *Journal of Business Research*, 76, 77-88.

- Sheth, J. N., Newman, B. I., & Gross, B. L. (1991). Why we buy what we buy: a theory of consumption values. *Journal of Business Research*, 22(2), 159-170.
- Shu, S. B. (2018). Psychological ownership in financial decisions. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 164–175). Cham, SW: Springer.
- Shu, S. B., & Payne, J. W. (2013). *Life expectation judgments, fairness, and loss aversion in the psychology of social security claiming decisions*. NBER No. orrc13–05, Cambridge, MA: National Bureau of Economic Research.
- Shu, S. B., & Peck, J. (2011). Psychological ownership and affective reaction: emotional attachment process variables and the endowment effect. *Journal of Consumer Psychology*, 21(4), 439–452.
- Shu, S. B., & Peck, J. (2018). Solving stewardship problems with increased psychological ownership. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 227-237). Cham, SW: Springer.
- Sigg, H., & Falett, J. (1985). Experiments on respect of possession and property in hamadryas baboons (*Papio hamadryas*). *Animal Behaviour*, 33(3), 978-984.
- Skinner, B.F. (1974). *About behaviorism*. New York: NY: Vintage.
- Snijders, T. A. (2005). Power and sample size in multilevel linear models. In B. S. Everitt, & D. C. Howell (Eds.), *Encyclopedia of statistics in behavioral science* (pp. 1570–1573). Chichester, UK: Wiley.
- Spears, N., & Yazdanparast, A. (2014). Revealing obstacles to the consumer imagination. *Journal of Consumer Psychology*, 24(3), 363–372.

- Spector, P. E., & Fox, S. (2010). Theorizing about the deviant citizen: an attributional explanation of the interplay of organizational citizenship and counterproductive work behaviors. *Human Resource Management Review*, 20(2), 132–143.
- Spencer, S. J., Zanna, M. P., & Fong, G. T. (2005). Establishing a causal chain: why experiments are often more effective than mediational analyses in examining psychological processes. *Journal of Personality and Social Psychology*, 89(6), 845-851.
- Srikant, M. (2013). Materialism in consumer behavior and marketing: A review. *Management & Marketing*, 8(2), 329-352.
- Stahel, W. R. (2016). The circular economy. *Nature News*, 531(7595), 435-438.
- Stone-Romero, E.F. & Rosopa, P.J. (2008). The relative validity of inferences about mediation as a function of research design characteristics. *Organizational Research Methods*, 11(2), 326-352.
- Storz, N., Martinovic, B., Verkuyten, M., Žeželj, I., Psaltis, C., & Roccas, S. (2020). Collective psychological ownership and reconciliation in territorial conflicts. *Journal of Social and Political Psychology*, 8(1), 404-425.
- Swinyard, W. R. (1993). The effects of mood, involvement, and quality of store experience on shopping intentions. *Journal of Consumer Research*, 20(2), 271-280.
- Tabachnick B. & Fidell L. (2001). *Using Multivariate Statistics* (4th ed.). Needham Height, MA: Allyn and Bacon.
- Teixeira, O.F.B., Caldieraro, F., & Medeiros, A.C. (2020). Exploring willingness to share in peer-to-peer access-based hospitality markets: the effect of roles performed and sharing intensity. *International Journal of Contemporary Hospitality Management*, 32(11), 3439-3456.

- Thaler, R. (1980). Toward a positive theory of consumer choice. *Journal of Economic Behavior and Organization*, 1(1), 39-60.
- Thøgersen, J., & Ölander, F. (2002). Human values and the emergence of a sustainable consumption pattern: A panel study. *Journal of Economic Psychology*, 23(5), 605-630.
- Thompson, B. (2004). *Exploratory and confirmatory factor analysis: Understanding concepts and applications*. Washington, DC: American Psychological Association.
- Torres, C. V., Schwartz, S. H., & Nascimento, T. G. (2016). The refined theory of values: associations with behavior and evidences of discriminative and predictive validity. *Psicologia USP*, 27(2), 341-356.
- Troye, S. V., & Supphellen, M. (2012). Consumer participation in coproduction: “I made it myself” effects on consumers’ sensory perceptions and evaluations of outcome and input product. *Journal of Marketing*, 76(2), 33-46.
- Tunn, V. S. C., Bocken, N. M. P., van den Hende, E. A., & Schoormans, J. P. L. (2019). Business models for sustainable consumption in the circular economy: An expert study. *Journal of Cleaner Production*, 212, 324-333.
- Tukker, A., & Tischner, U. (2006). Product-services as a research field: past, present and future. Reflections from a decade of research. *Journal of Cleaner Production*, 14(17), 1552-1556.
- Tully, S. M., & Sharma, E. (2018). Context-dependent drivers of discretionary debt decisions: explaining willingness to borrow for experiential purchases. *Journal of Consumer Research*, 44(5), 960-973.
- Park, S., & Tussyadiah, I. P. (2019). How guests develop trust in hosts: An investigation of trust formation in P2P accommodation. *Journal of Travel Research*, 1-11.

- Tversky, A., & Kahneman, D. (1991). Loss aversion in riskless choice: A reference-dependent model. *The Quarterly Journal of Economics*, *106*(4), 1039-1061.
- Van Dijk, E., & Van Knippenberg, D. (2005). Wanna trade? Product knowledge and the perceived differences between the gains and losses of trade. *European Journal of Social Psychology*, *35*(1), 23–34.
- Van Dyne, L., & Pierce, J. L. (2004). Psychological ownership and feelings of possession: Three field studies predicting employee attitudes and organizational citizenship behavior. *Journal of Organizational Behavior*, *25*(4), 439–459.
- Van Prooijen, J. W. & Van Der Kloot, W. A. (2001). Confirmatory analysis of exploratively obtained factor structures. *Educational and Psychological Measurement*, *61*(5), 777-792.
- Verhellen, Y., Dens, N., & De Pelsmacker, P. (2016). Do I know you? How brand familiarity and perceived fit affect consumers' attitudes towards brands placed in movies. *Marketing Letters*, *27*(3), 461-471.
- Voss, K. E., Spangenberg, E. R., & Grohmann, B. (2003). Measuring the hedonic and utilitarian dimensions of consumer attitude. *Journal of Marketing Research*, *40*(3), 310-320.
- Yi, Y., & Jeon, H. (2003). Effects of loyalty programs on value perception, program loyalty, and brand loyalty. *Journal of the Academy of Marketing Science*, *31*(3), 229-240.
- Wallenstein, J., & Shelat, U. (2017). Hopping Aboard the Sharing Economy. Boston Consulting Group. Retrieved from <https://www.bcg.com/en-us/publications/2017/strategy-accelerating-growth-consumer-products-hopping-aboard-sharing-economy>.
- Wallsten, S. (2015). The competitive effects of the sharing economy: how is Uber changing taxis. *Technology Policy Institute*, *22*, 1-21.

- Walsh, B. (2011). Today's smart choice: don't own. Share. *Time International*. Retrieved from http://content.time.com/time/specials/packages/article/0,28804,2059521_2059717_2059710,00.html.
- Walters, J., Apter, M. J., & Svebak, S. (1982). Color preference, arousal, and the theory of psychological reversals. *Motivation and Emotion*, 6(3), 193-215.
- Watson, D., Clark, L. A., & Tellegen, A. (1988). Development and validation of brief measures of positive and negative affect: the PANAS scales. *Journal of Personality and Social Psychology*, 54(6), 1063-1070.
- West, S. G., Taylor, A. B., & Wu, W. (2012). Model fit and model selection in structural equation modeling. In R. Hoyle (Ed.), *Handbook of structural equation modeling* (pp. 209–231). New York, NY: Guilford Press.
- Westbrook, R. A. (1980). A rating scale for measuring product/service satisfaction. *Journal of Marketing*, 44(4), 68-72.
- White, R. W. (1959). Motivation reconsidered: the concept of competence. *Psychological Review*, 66(5), 297-333.
- Wilcox, K., Kramer, T., & Sen, S. (2011). Indulgence or self-control: A dual process model of the effect of incidental pride on indulgent choice. *Journal of Consumer Research*, 38(1), 151-163.
- Wu, C. S., & Chen, T. T. (2019). Building brand's value: Research on brand image, personality and identification. *International Journal of Management, Economics and Social Sciences (IJMESS)*, 8(4), 299-318.
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31-46.

- Zervas, G., Proserpio, D., & Byers, J. W. (2017). The rise of the sharing economy: Estimating the impact of Airbnb on the hotel industry. *Journal of Marketing Research*, 54(5), 687-705.
- Zhang, G., Cui, R., Cheng, M., Zhang, Q., & Li, Z. (2020). A comparison of key attributes between peer-to-peer accommodations and hotels using online reviews. *Current Issues in Tourism*, 23(5), 530–537.
- Zhao, Q., Chen, C.D., & Wang, J.L. (2016). The effects of psychological ownership and TAM on social media loyalty: an integrated model. *Telematics and Informatics*, 33(4), 959–972.
- Zhou, K. Z., & Nakamoto, K. (2007). How do enhanced and unique features affect new product preference? The moderating role of product familiarity. *Journal of the Academy of Marketing Science*, 35(1), 53-62.

APPENDIX A: TABLES AND FIGURES

Tables

Before proceeding with the EFA, CFA, and MGCFA results regarding IPOQ-M and ABCQ instruments, it is noteworthy to highlight:

Sample size used in the IPOQ-M (and in the ABCQ) development process:

Almost all of the steps performed in the EFA, CFA (for IPOQ-M and ABCQ), and MGCFA (for IPOQ-M) are based on small samples ($N \approx 100$). This number is a consequence of a decision guided by literature that defends samples separation for each factor analysis type (Kyriazos, 2018; Van Prooijen et al., 2001). Specifically, just over 200 responses were raised in both countries (USA and BR); this amount was divided equally for each factor analysis, taking the N s to just over 100 observations in each analysis. An alternative to solve the low N “problem” would be to redo all studies with a unified sample, using the same sample for both EFA and CFA (now combined, with an N just over 200 responses). However, it is believed that this could lead to recurring overfitting problems. The paragraphs below further detail this issue.

Individual Psychological Ownership Questionnaire Marketing (IPOQ-M) and Access-Based Consumption Questionnaire-Marketing (ABCQ) – Descriptive statistics

Table A.1.

IPOQ-M and ABCQ: descriptive statistics ($N_{TOTAL} = 406$).

Variable	n (%)		p-value
	USA (N = 201)	BR (N = 205)	
Age			
Range	18-70	18-60	p < .05 (Mann-Whitney U test)
Mean (SD)	35 (10.50)	27 (7.98)	
Gender			
Female	81 (40)	91 (44)	p > .05 (Chi-square)
Male	120 (60)	114 (56)	
Ethnicity			
Asian	16 (8)	6 (3)	p < .05 (Loglinear Analysis / Poisson Regression)
Black/African	18 (9)	11 (5)	
Hispanic/Latin	10 (5)	52 (25)	
White	153 (76)	136 (66)	
Other	4 (2)	-	
Marital Status			
Single	95 (47)	152 (74)	p < .05 (Loglinear Analysis / Poisson Regression)
Married	91 (45)	46 (22)	
Divorced	13 (7)	6 (3)	
Widowed	2 (1)	1 (.5)	
Education			
High school or less	28 (14)	2 (1)	p < .05 (Independent t-test)
College	51 (25)	78 (38)	
Bachelor	95 (47)	85 (42)	
Professional, MSc and/or PhD	27 (13)	40 (20)	
Household Income (year)			
< US\$ 20.000	12 (6)	7 (3)	p > .05 (Independent t-test)
US\$ 20.000 – US\$ 34.999	34 (17)	30 (15)	
US\$ 35.000 – US\$ 49.999	27 (13)	52 (25)	
US\$ 50.000 – US\$ 74.999	63 (31)	47 (23)	
US\$ 75.000 – US\$ 99.999	43 (21)	29 (14)	
US\$ 100.000 – US\$ 149.999	17 (9)	23 (11)	
> US\$150.000	5 (3)	17 (8)	

Individual Psychological Ownership Questionnaire Marketing (IPOQ-M) – EFA, CFA, and MGCFA

Table A.2.

IPOQ-Am – USA sample: EFA.

Items (Single-factor)	Fuchs et al. (2010)		Intermediate Model		IPOQ- Am	
	λ	h	λ	h	λ	h
<i>po5</i> : I feel a strong sense of closeness with this object.	.80	.66	.86	.74	.88	.77
<i>po4</i> : I feel connected to this object.	.79	.63	.84	.71	.87	.76
<i>po2</i> : This object represents a part of myself.	.77	.60	.80	.65	.84	.71
<i>po3</i> : I feel like this object belongs to me.	.87	.75	.82	.67	.78	.64
<i>po6</i> : It is difficult for me to think of this object as mine.	.74	.56	.72	.53	-	-
<i>po1</i> : Although I do not legally own this object, I feel like this is “my” object.	.82	.67	-	-	-	-
M	.79	.64	.80	.66	.84	.72
λ_F	3.87		3.28		2.85	
σ^2	.64		.66		.71	
α	.88		.87		.86	
KMO	.79		.79		.79	
Bartlett	***		***		***	
Det	.02		.07		.13	

Note. N = 100. λ = Eigenvalues. h = communalities. M = Mean. σ^2 = common variance explained. α = Cronbach alpha test. KMO = Kaiser-Meyer-Olkin test. Det = Determinant test. All of IPOQ-Am’s items are significant ($p < .001$). *** Significant Bartlett ($p < .001$). The items were organized based on the factor loads of the IPOQ-Am.

Table A.3.

IPOQ-Am – USA sample: convergent, divergent, content, and incremental validity tests.

Items	Correlation estimation and reliability statistics - USA							
	1	2	3	4	5	6	M	SD
1. po1	-						4.43	2.03
2. po2	.72***	-					4.09	1.87
3. po3	.82***	.59***	-				4.14	2.09
4. po4	.58***	.73***	.60***	-			4.64	1.68
5. po5	.62***	.70***	.57***	.78***	-		4.48	1.82
6. po6	.58***	.39***	.62***	.39***	.32***	-	3.74	2.00

Models	α	AVE	CR	λ_M	h_M
Model 1: IPOQ-Am - four items	.88	.68	.71	.87	.76
Model 2: Intermediate - five items	.87	.58	.64	.81	.67
Model 3: Fuchs et al. (2010) - six items	.90	.61	.67	.82	.68

Note. N = 101. SD = Standard deviation. AVE = average variance extracted. CR = composite reliability. All covariance matrix values are standardized. *** p < .0001.

Table A.4.

IPOQ-Am – USA sample: model adequacy indexes (CFA).

Models	Confirmatory factor analysis - USA						
	χ^2 (df)	AIC	BIC	CFI	TLI	SRMR	RMSEA
Modelo 1: IPOQ-Am – four items	1.223 (2)	1.429	1.460	1.000	1.010	.013	<.000
Modelo 2: Intermediate – five items	29.129 (5)***	1.839	1.877	.914	.828	.079	.219
Modelo 3: Fuchs et al. (2010) – six items	84.935 (9)***	2.174	2.221	.823	.705	.080	.289

Note. N = 101. χ^2 (df) = chi-square (degrees of freedom). AIC = Akaike's Information Criteria. BIC = Bayesian Information Criteria. CFI = Comparative Fit Index. TLI = Tucker Lewis Index. SRMR = Standardised Root Mean Residual. RMSEA = Root-Mean-Square Error of Aproximation. *** p < .0001.

IPOQ-Am CFA (N = 101):

This CFA has an N = 101. The conclusion is that Models 2 and 3 have poor model adequacy indexes, while Model 1 can be adopted by observing, among other indexes, its lowest chi-square, not significant (H_0 confirmed). And then, of course, the question emerges: “Would indices based on maximum likelihood like chi-square, which is sensitive to the sample size,

lead to a Type II Error for a model with a small sample size?" It is possible, but the methodological literature is very diverse on this issue, contemplating both studies that confirm and lessen this possibility.

The current work relied on numerous researches such as those of Boomsma (1985), Marsh and Hau (1999), Marsh et al. (1998), and Mundfrom et al. (2005) who demonstrate that for models with a ratio of 4 items:1 factor, a sample size $N = 101$ is adequate. As Model 2 and 3 have an even higher item:factor relationship, it was concluded that the N in this CFA was acceptable for the analysis of certain adequacy indexes for the three models. Depending on the analysis, the verification of these indices may go beyond the chi-square check (χ^2) reported initially. In this CFA, in particular, BIC is an example in this sense, being a good indicator for comparing models with reduced and non-nested samples (West et al., 2012). Model 1 has a low BIC, reaffirming its potential for adoption. The same study of West et al. (2012) also states that the SRMR is another suitable alternative for models that have small sample sizes. Going further, Anderson and Gerbing (1984) claim that CFIs and TLIs equal to or greater than 1 are mathematically possible when, for example, the model implies a chi-square equal to or less than the degrees of freedom; in the case of Model 1, these indices can then be considered. The possibility of evaluating models by considering the RMSEAs close to zero is also explained by this relationship between a lower χ^2 and greater degrees of freedom (Marsh et al., 1998). Kline (2015) and Tabachnick and Fidell (2001) claim that although CFA/SEM, as a general rule, requires large samples, models with a robust parameter estimate and highly reliable variables may require smaller samples. In this sense, Model 1 also shows potential for having high alpha (0.88; > 0.70), AVE (0.68; > 0.50), CR (0.71; > 0.70), average loading (0.87; > 0.70) and average communalities (0.76; > 0.70) (MacCallum et al., 1999). The other models, despite having such parameters in a less optimistic situation compared to Model 1, still exceed most of

the thresholds required for consideration, reducing the problem of model inadequacy by a possible reduced sample.

Table A.5.

IPOQ-Br – BR sample: EFA.

Items	Fuchs et al. (2010)		Intermediate Model		IPOQ-Br		
	λ	h	λ	h	λ_M	λ_A	h
<i>po6</i> : It is difficult for me to think of this object as mine.	.76	.58	-	-	.96	-	.84
<i>po3</i> : I feel like this object belongs to me.	.87	.77	.80	.92	.91	-	.90
<i>po1</i> : Although I do not legally own this object, I feel like this is “my” object.	.85	.72	.78	.93	.91	-	.87
<i>po4</i> : I feel connected to this object.	.68	.67	.76	.83	-	.94	.82
<i>po5</i> : I feel a strong sense of closeness with this object.	.72	.53	.80	.79	-	.86	.78
<i>po2</i> : This object represents a part of myself.	.73	.54	.79	.68	-	.76	.68
M	.77	.64	.79	.84	.93	.85	.82
λ_F	3.58		3.10		3.08	2.78	
σ^2	.60		.62		.51	.46	
α	.86		.85		.92	.84	
KMO	.80		.72		.74	.71	
Bartlett	***		***		***	***	
Det	.02		.05		.09	.29	

Note. N=102. λ_M = loadings in the factor Mastery; λ_A = loadings in the factor Affinity. All items in the IPOQ-Br are significant ($p < .001$). *** Significant Bartlett ($p < .001$). The items were organized based on the factor loadings of the IPOQ-Br.

Table A.6.*IPOQ-Br – Br sample: convergent, divergent, content, and incremental validity tests.*

Items	Correlation estimation and reliability statistics - Brazil						M	SD
	1	2	3	4	5	6		
1. po1	-						4.41	2.26
2. po2	.51***	-					3.33	1.98
3. po3	.72***	.62***	-				3.86	2.15
4. po4	.47***	.70***	.63***	-			3.89	2.11
5. po5	.52***	.71***	.67***	.85***	-		4.16	2.16
6. po6	.61***	.39***	.74***	.40***	.44***	-	4.15	2.11

Factors	1	2	α	AVE	CR	ASV	λ_M
1. Modelo 1 e 2: Mastery	-		.87	.71	.74	.25	.92
2. Modelo 1 e 2: Affinity	.73***	-	.90	.76	.78		.79

Models	α	AVE	CR	λ_M	h_M
Model 1: IPOQ-Br – second-order, two factors, six items / Model 2: Intermediate – first-order, two factors, six items	.89	.73	.76	.88	.83
Model 3: Intermediate – single-factor, five items	.90	.64	.69	.84	.72
Model 4: Fuchs et al. (2010) – single-factor, six items	.90	.60	.65	.82	.67

Note. N=103. ASV = average shared variance. All covariance matrix values are standardized. ** p < .001, *** p < .0001.

Table A.7.*IPOQ-Br – BR sample: model adequacy indexes (CFA).*

Models	Confirmatory factor analysis - Brazil							
	χ^2 (df)	$\Delta\chi^2$ (df)	AIC	BIC	CFI	TLI	SRMR	RMSEA
Model 1: IPOQ-Br – second-order, two factors, six items	10.333 (7)	-	2.282	2.336	.992	.984	.040	.068
Model 2: Intermediate – first-order, two factors, six items	10.333 (8)	(1)	2.281	2.331	.995	.990	.040	.050
Model 3: Intermediate – single-factor, five items	38.011 (5)***	-	1.944	1.984	.905	.811	.074	.253
Model 4: Fuchs et al. (2010) – single-factor, six items	92.177 (9)***	81.844 (2)***	2.361	2.408	.808	.680	.102	.300

Note. N=103. Δ = variation. The chi-square variation test ($\Delta\chi^2$) was performed only among nested models. *** p < .0001.

IPOQ-Br CFA (N = 103):

It is worthy of note that although this CFA also includes models with small samples (N = 103), its Models 3 and 4 are based on Monte Carlo solutions carried out by several studies that demonstrate that an N like the one adopted in this CFA leads to a high convergence rate of models such as Models 3 and 4 (Boomsma, 1985; Marsh & Hau, 1999; Marsh et al., 1998; Mundfrom et al., 2005).

Besides, for Models 1 and 2, like those reported in the previous CFA, it was estimated robust parameters and variables with high-reliability indexes (MacCallum et al., 1999; Tabachnick & Fidell, 2013). Models 1 and 2, in particular, revealed high parameters such as alpha (0.90; > 0.70), AVE (0.73; > 0.50), CR (0.76; > 0.70), average loading (0.88; > 0.70) and average communality (0.83; > 0.70), reinforcing the potential consideration of these models and the possibility of analyzing their adequacy indexes. Since they demonstrated favorable characteristics in the estimated parameters, these models' indexes, such as BIC, CFI, TLI,

SRMR, and RMSEA are considered (Kline, 2015; Tabachnick & Fidell, 2013). It is important to say that other indicators such as the χ^2/df can also be explored in addition to those indexes previously referenced. In the case of the current CFA, for example, the χ^2/df ratio reinforces the adoption of Models 1 and 2 ($\chi^2/df_1 = 1.48$ and $\chi^2/df_2 = 1.29$) in relation to models 3 and 4 ($\chi^2/df_3 = 7.6$ and $\chi^2/df_4 = 10.24$).

Table A.8.

IPOQ-Am (IPOQ-M) vs. IPOQ-Br – combined sample (USA and BR): model adequacy indexes (MGCFAs).

Models	Multigroup confirmatory factor analysis – USA vs. BR							
	χ^2 (df)	$\Delta\chi^2$ (df)	AIC	BIC	CFI	TLI	SRMR	RMSEA
<i>USA sample (N = 101)</i>								
Model 1a: IPOQ-Am – four items	1.223 (2)	-	1.429	1.460	1.000	1.010	.013	<.000
Model 1b: IPOQ-Br second-order – two factors, six items	26.974 (7)***	-	2.121	2.173	.953	.900	.041	.168
<i>Brazil sample (N = 103)</i>								
Model 2a: IPOQ-Br second-order, two factors, six items	10.333 (7)	-	2.282	2.336	.992	.984	.040	.068
Model 2b: IPOQ-Am – four items	3.091 (2)	-	1.520	1.552	.996	.988	.022	.073
<i>Combined sample; USA and Brazil (N = 204)</i>								
Model 3a: IPOQ-Am – four items	4.065 (2)	-	2.952	2.992	.996	.988	.017	.071
Model 3b: IPOQ-Br second-order, two factors, six items	24.951 (7)**	-	4.422	4.488	.979	.954	.042	.112
<i>Combined sample; USA vs. Brazil (N = 204)</i>								
Model 4a: IPOQ-Am – without invariance	19.617 (10)*	-	2.953	3.012	.981	.977	.026	.097
Model 4b: IPOQ-Am - invariance (intercept)	13.780 (7)	5.837 (-3)	2.953	3.022	.987	.977	.020	.097
Model 4c: IPOQ-Am - invariance (intercept and error)	18.333 (11)	1.285 (1)	2.949	3.006	.986	.984	.023	.081
Model 4d: IPOQ-Am - invariance (intercept, coefficient, and error)	23.045 (14)	3.428 (4)	2.948	2.995	.982	.985	.033	.080

Note. The chi-square variation test ($\Delta\chi^2$) was performed only among nested models. Models with (i) coefficient invariance between countries, (ii) error invariance, and (iii) coefficient and error invariance were not identified. * $p < .05$, ** $p < .001$, *** $p < .0001$.

MGCFA (N = 101; N = 103):

For this MGCFA, it is worth discussing only Models 1a, 1b, 2a, and 2b because they are the only ones worthy of small sample concerns (N = 101; N = 103). Model 1a and 2a have been justified previously. The Model 1b, revealed excellent estimated parameters, with alpha (0.88; > 0.70), AVE (0.72; > 0.50), average loading (0.84; > 0.70) and average commonality (0.82; > 0.70), expressing potential bias absence inherent in a small sample size (MacCallum et al., 1999). Finally, the Model 2b also has robust parameters and variables with high-reliability indexes like alpha (0.90; > 0.70), AVE (0.70; > 0.50), CR (0.74; > 0.70), average loading (0.88; > 0.70) and average commonality (0.78; > 0.70). It also meets the literature that calls of the minimum need in certain item:factor relationships (Boomsma, 1985). Specifically, this last model meets Monte Carlo solutions established in the literature, having a 4-item:1-factor relationship, aligned with the sample contemplated for its convergence (Marsh & Hau, 1999). Finally, it is essential to report that there was no inconsistency or abnormality identified (e.g., variances, covariance, loadings, and negative eigenvalues). The entire process was oriented by relevant methodological literature (Field, 2009; Field et al., 2012; Schumacker & Lomax, 2004).

Access-Based Consumption Questionnaire (ABCQ) – EFA and CFA

The same literature, foundations, and arguments used for choosing adequate models in the development process of IPOQ-M were extended to the ABCQ instrument.

Table A.9.

ABCQ – USA sample: EFA.

Items (single-factor)	ABCQ-Am (ABCQ)	
	λ	h
<i>ps1</i> : How willing are you to use this object?	.79	.64
<i>ps2</i> : How likely is that you use this object?	.78	.62
<i>ps3</i> : How helpful is this object?	.70	.50
M	.76	.58
λ_F		1.73
σ^2		.58
α		.62
KMO		.64
Bartlett		***
Det		.69

Note. N = 100. All of ABCQ-Am's items are significant ($p < .001$). *** Significant Bartlett ($p < .001$). The items were organized based on the factor loads of the ABCQ. According to Hulin et al. (2001), $\alpha > .06$ is adequate.

Table A.10.

ABCQ – USA sample: convergent, divergent, content, incremental validity tests, and model adequacy indexes (CFA).

Correlation estimation, reliability statistics, and confirmatory factor analysis - USA														
Model	1	2	3	M	SD	α	AVE	CR	AIC	BIC	CFI	TLI	SRMR	RMSEA
ABCQ-Am	1. <i>ps1</i>	1.39 ***		5.81	1.18									
	2. <i>ps2</i>	1.05 ***	1.59 ***	5.65	1.26	.85	.66	.71	840	864	1.000	1.000	<.000	<.000
	3. <i>ps3</i>	.88 ***	.85 ***	1.25 ***	6.07	1.11								

Note. N=101. All covariance matrix values are standardized. *** $p < .0001$.

Table A.11.

ABCQ – BR sample: EFA.

Items (single-factor)	ABCQ-Br (ABCQ)	
	λ	h
<i>ps2</i> : How willing are you to use this object?	.90	.81
<i>ps1</i> : How likely is that you use this object?	.86	.75
<i>ps3</i> : How helpful is this object?	.80	.64
M	.85	.73
λ_F		2.20
σ^2		.73
α		.81
KMO		.68
Bartlett		***
Det		.32

Note. N = 100. All of ABCQ-Br's items are significant ($p < .001$). *** Significant Bartlett ($p < .001$). The items were organized based on the factor loads of the ABCQ.

Table A.12

ABCQ – Br sample: convergent, divergent, content, incremental validity tests, and model adequacy indexes (CFA).

Correlation estimation, reliability statistics, and confirmatory factor analysis - BR														
Model	1	2	3	M	SD	α	AVE	CR	AIC	BIC	CFI	TLI	SRMR	RMSEA
ABCQ-Br	1. <i>ps1</i>	2.56 ***		5.82	1.60									
	2. <i>ps2</i>	2.08 ***	2.70 ***	5.75	1.64	.79	.61	.66	1.016	1.040	1.000	1.000	<.000	<.000
	3. <i>ps3</i>	.90 ***	0.85 ***	1.62 ***	6.33	1.27								

Note. N=101. All covariance matrix values are standardized. *** $p < .0001$.

STUDY 1A

Table A.13.

Descriptive statistics ($N_{TOTAL} = 86$).

Variable	n (%)		p-value
	Low IPO (N = 43)	High IPO (N = 43)	
Age			
Range	18-45	18-40	> .05
Mean (SD)	23 (6)	24 (7)	(Mann-Whitney U test)
Gender			
Female	22 (51)	17 (40)	> .05
Male	21 (49)	26 (60)	(Chi-square test)
Household income (monthly)			
< R\$1.039	-	3 (7)	
R\$1.039 - R\$2.078	6 (14)	5 (12)	
R\$2.078 - R\$4.156	11 (26)	10 (23)	
R\$4.156 - R\$8.312	7 (16)	6 (14)	> .05
R\$8.312 - R\$16.624	2 (5)	3 (7)	(Mann-Whitney U test)
R\$16.624 - R\$33.248	5 (12)	7 (16)	
> R\$33.248	12 (28)	9 (21)	

STUDY 1B**Table A.14.***Descriptive statistics ($N_{TOTAL} = 61$).*

Variable	n (%)		p-value
	Low IPO (N = 31)	High IPO (N = 30)	
Age			
Range	21-56	24-71	> .05 (Mann-Whitney U test)
Mean (SD)	32 (8)	35 (10)	
Education			
High school or less	6 (19)	2 (7)	> .05 (Independent t- test)
College	10 (32)	7 (23)	
Bachelor	12 (39)	16 (53)	
Master, Professional, Doctorate, or over	3 (10)	5 (17)	
Gender			
Female	11 (35)	9 (30)	> .05 (Chi-square test)
Male	20 (65)	21 (70)	
Household income (yearly)			
< US\$20.000	4 (13)	1 (3)	> .05 (Independent t- test)
US\$20.000 - US\$34.999	1 (3)	3 (10)	
US\$35.000 - US\$49.999	10 (32)	8 (27)	
US\$50.000 - US\$74.999	10 (32)	11 (37)	
US\$75.000 - US\$99.999	3 (10)	5 (17)	
US\$100.000 - US\$149.999	1 (3)	2 (7)	
> US\$150.000	2 (7)	-	

STUDY 2

Table A.15.

Measurement-of-mediation: descriptive statistics ($N_{TOTAL} = 125$).

Variable	n (%)		p-value
	Low IPO (N = 52)	High IPO (N = 73)	
Age			
Range	18-35	18-35	> .05 (Levene's and Mann-Whitney U test)
Mean (SD)	22 (3)	23 (4)	
Gender			
Female	15 (29)	26 (36)	> .05 (Chi-square test)
Male	37 (71)	47 (64)	
Household income (monthly)			
< R\$1.039	1 (2)	1 (1)	> .05 (Levene's and Independent t- test)
R\$1.039 - R\$2.078	2 (4)	6 (8)	
R\$2.078 - R\$4.156	9 (17)	7 (10)	
R\$4.156 - R\$8.312	9 (17)	13 (18)	
R\$8.312 - R\$16.624	14 (27)	24 (34)	
R\$16.624 - R\$33.248	12 (23)	12 (16)	
> R\$33.248	5 (10)	10 (14)	

Table A.16.*Manipulation-of-mediator: descriptive statistics ($N_{TOTAL} = 73$).*

Variable	n (%)		p-value
	Utilitarian (N = 35)	Placebo (N = 38)	
Age			
Range	18-34	19-35	> .05 (Levene's and Mann-Whitney U test)
Mean (SD)	23 (4)	23 (4)	
Gender			
Female	15 (43)	11 (29)	> .05 (Chi-square test)
Male	20 (57)	27 (71)	
Household income (monthly)			
< R\$1.039	-	1 (3)	> .05 (Levene's and Independent t- test)
R\$1.039 - R\$2.078	2 (6)	4 (11)	
R\$2.078 - R\$4.156	5 (14)	2 (5)	
R\$4.156 - R\$8.312	8 (23)	5 (13)	
R\$8.312 - R\$16.624	12 (34)	13 (34)	
R\$16.624 - R\$33.248	5 (14)	7 (18)	
> R\$33.248	3 (9)	6 (16)	

STUDY 3

Pretest

Table A.17.

Mediation results (Hayes 2018, Model 4; N_{TOTAL} = 68; Bootstrap, 10.000).

Predictor	UP					P2P-ABC				
	β	SE	CI _{95%}	z	p	β	SE	CI _{95%}	z	p
IPO	0.427	.206	.023 to .831	2.070	< .05	.622	.225	.181 to 1.063	2.770	< .05
UP	-	-	-	-	-	.762	.148	.472 to 1.052	5.150	< .05
Constant	5.604	.144	5.319 to 5.889	38.540	< .05	.645	.884	-1.088 to 2.377	.730	> .05
R ²	.059					0.410				

Note. The value in the parenthesis is negative.

Table A.18.

Ratios and proportions from mediation analysis (N_{TOTAL} = 68; Bootstrap, 10.000).

	Ratio / Proportion (mean)	p
Proportion of total effect mediated	0.348	< .05
Ratio of indirect to direct effect	0.538	< .05
Ratio of total to direct effect	1.538	< .05

*Main experiment***Table A.19.***Descriptive statistics ($N_{TOTAL} = 240$).*

Variable	n (%)		p-value
	Low IPO (N = 120)	High IPO (N = 120)	
Basic Individual Values (BIV)			
Personal focus (PF-HOV) Mean (SD)	4.53 (.89)	4.63 (.77)	> .05 (Independent t-test)
Social focus (SF-HOV) Mean (SD)	4.92 (.07)	5.11 (.07)	< .05 (Mann-Whitney U test)
Age			
Range	21-71	23-70	> .05 (Mann-Whitney U test)
Mean (SD)	39 (10.90)	37 (10.30)	
Education			
High school or less	23 (19)	13 (11)	> .05 (Mann-Whitney U test)
College	15 (13)	19 (16)	
Bachelor	54 (45)	57 (48)	
Master, Professional, Doctorate, or over	28 (23)	31 (26)	
Gender			
Female	40 (33)	9 (38)	> .05 (Chi-square test)
Male	80 (67)	21 (62)	
Household income (yearly)			
< US\$20.000	11 (9)	17 (14)	> .05 (Independent t-test)
US\$20.000 - US\$34.999	11 (9)	14 (12)	
US\$35.000 - US\$49.999	25 (21)	27 (23)	
US\$50.000 - US\$74.999	30 (25)	23 (19)	
US\$75.000 - US\$99.999	29 (24)	17 (14)	
US\$100.000 - US\$149.999	3 (3)	17 (14)	
> US\$150.000	11 (9)	5 (4)	

Table A.20.*Pearson correlation matrix*

	P2P-ABC	UP	PF-HOV	SF-HOV
P2P-ABC	-			
UP	0.479***	-		
PF-HOV	0.052	-0.0514	-	
SF-HOV	-0.067	0.0331	-0.9783***	-

Note. Table with the correlations between the centered PF-HOV/SF-HOV and the dependent variable. *** $p <$

.001.

Table A.21.

Moderated-mediation non-standardized results (Hayes 2018, Model 14, Bootstrap, 10.000):

PF-HOV as the moderator and arousal as an alternate account.

Predictor	UP				Model 1: P2P-ABC			
	β	SE	z	p	β	SE	z	p
IPO	.749	.119	6.280	< .05	.603	.141	4.260	< .05
UP	-	-	-	-	.444	.119	3.730	< .05
PF-HOV	-	-	-	-	2.272	1.042	2.180	< .05
UP x PF-HOV	-	-	-	-	-.343	.173	-1.980	< .05
Constant	-0.379	.098	-3.86	< .05	-2.557	.691	3.700	< .05
R ²	.142				.307			
Summary	F(1, 238) = 39.25, $p <$.05				F(4, 235) = 25.99, $p <$.05. VIF = 29.79			

Predictor	UP				Model 2: P2P-ABC			
	β	SE	z	p	β	SE	z	p
Arousal ^a	.135	.076	1.780	> .05	.115	.047	2.450	< .05
UP	-	-	-	-	.517	.112	4.630	< .05
PF-HOV	-	-	-	< .05	2.596	1.098	2.370	< .05
UP x PF-HOV	-	-	-	-	-.422	.181	-2.330	< .05
Constant	-0.004	.064	-.070		1.910	.674	2.840	< .05
R ²	.018				.277			
Summary	F(1, 238) = 4.45, $p <$.05				F(4, 235) = 22.47, $p <$.05. VIF = 29.43			

Note. ^aPossible confound for IPO. Model 1: IPO as a predictor; Model 2: arousal as a predictor.

Table A.22.

Moderated-mediation non-standardized results (Hayes 2018, Model 14, Bootstrap, 10.000):

SF-HOV as the moderator and arousal as an alternate account

Predictor	Model 3: P2P-ABC			
	β	SE	z	p
IPO	.598	.141	3.650	< .05
UP	.433	.119	4.230	< .05
SF-HOV	-4.184	1.787	-2.340	< .05
IPO x SF-HOV	.639	.298	2.140	< .05
Constant	2.623	.687	3.820	< .05
R ²		.311		
Summary	F(4, 235) = 26.56, p < .05. VIF = 26.27			

Predictor	Model 4: P2P-ABC			
	β	SE	z	p
Arousal ^b	.114	.047	2.400	< .05
UP	.506	.111	4.570	< .05
SF-HOV	-4.735	1.963	-2.410	< .05
IPO x SF-HOV	.777	.324	2.390	< .05
Constant	1.194	.668	2.950	< .05
R ²		.282		
Summary	F (4, 235) = 23.03, p < .05. VIF = 25.92			

Note. The estimation settling UP as the outcome variable has the same results of Table 8.1 ^bPossible confound for IPO. Model 3: IPO as a predictor; Model 4: arousal as a predictor.

Figures

Individual Psychological Ownership Questionnaire Marketing (IPOQ-Am / IPOQ-M) - Structural models from CFA (USA sample).

Figure A.1. Fuchs et al. (2010).

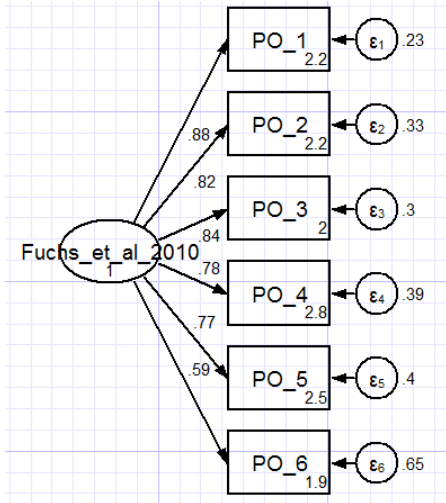


Figure A.2. Intermediate model.

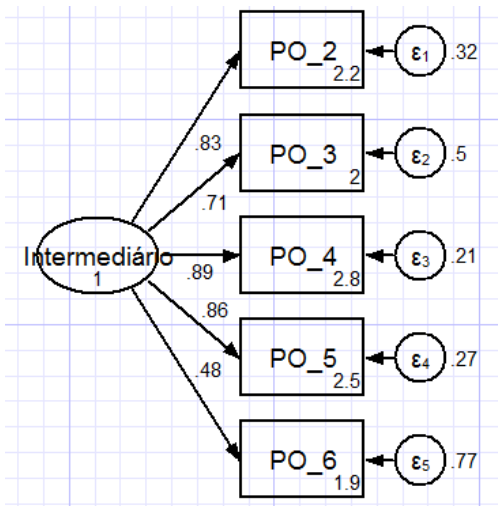
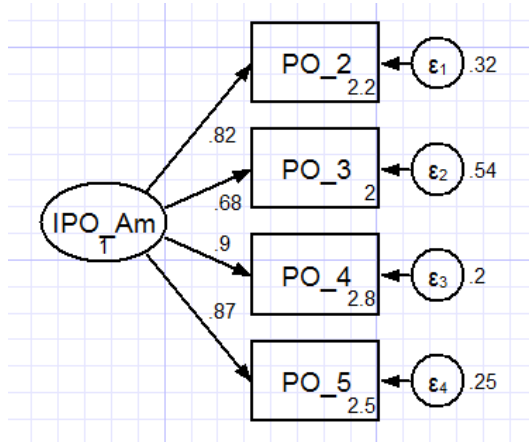


Figure A.3. IPOQ-Am.



Individual Psychological Ownership Questionnaire Marketing (IPOQ-Br) - Structural models from CFA (BR sample).

Figure A.4. Fuchs et al. (2010).

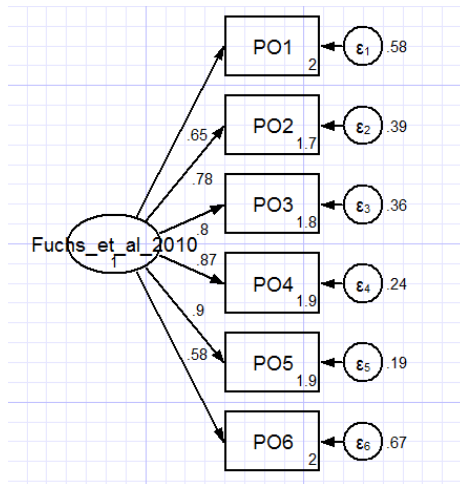


Figure A.5. Intermediate model.

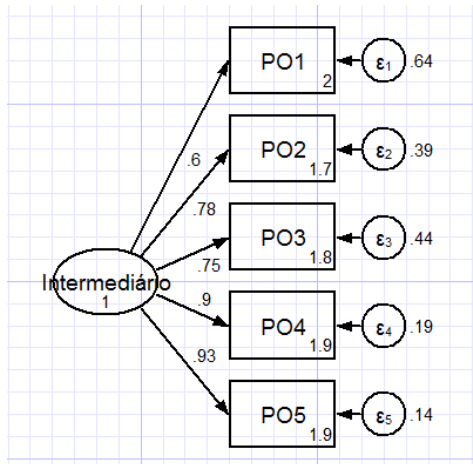


Figure A.6. IPOQ-Br first-order.

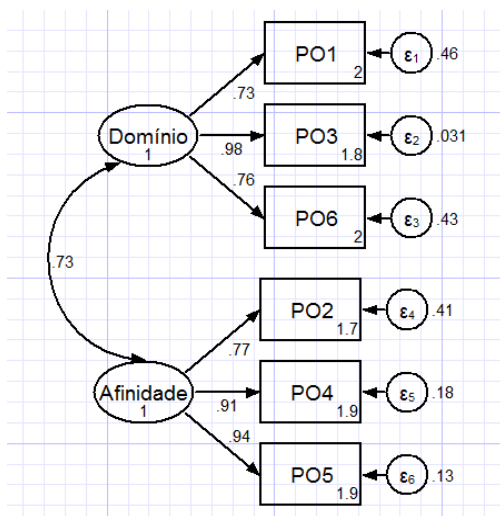


Figure A.7. IPOQ-Br second-order.

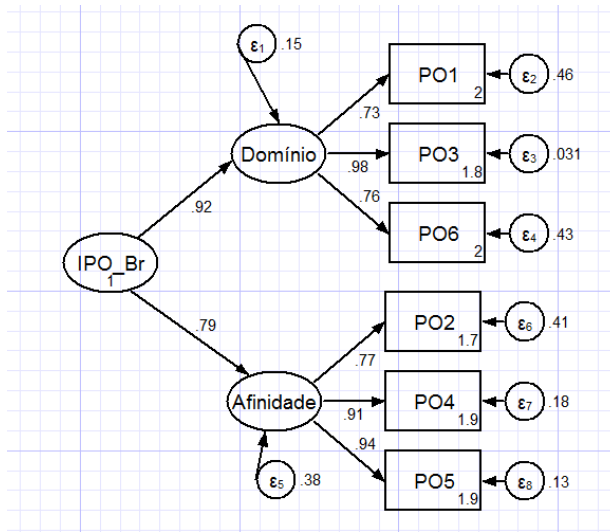


Figure A.8. Modification indexes.

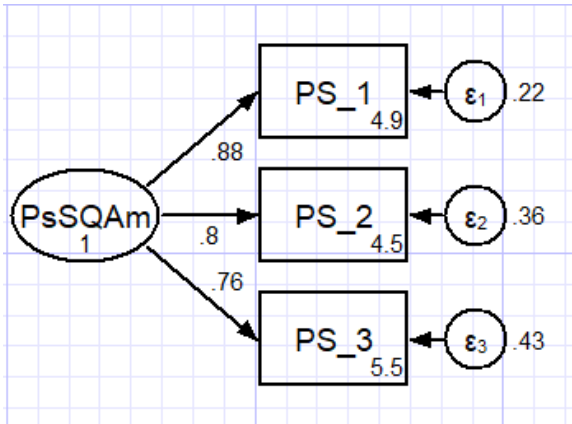
Modification indices					
	MI	df	P>MI	EPC	Standard EPC
Measurement					
PO6 <- Afinidade	4.952	1	0.03	-.3896654	-.2820327
cov(e.PO1, e.PO3)	4.952	1	0.03	-.8269313	-1.426896

EPC = expected parameter change

Note. The MI test ran for the only model with correlated factors (IPOQ-Br first-order). The removal of the item PO6 and the inclusion of covariance between PO1 and PO3 (or exclusion of one of these items) was performed in the development of the IPOQ-Am (IPOQ-M). All other models did not generate modification indices.

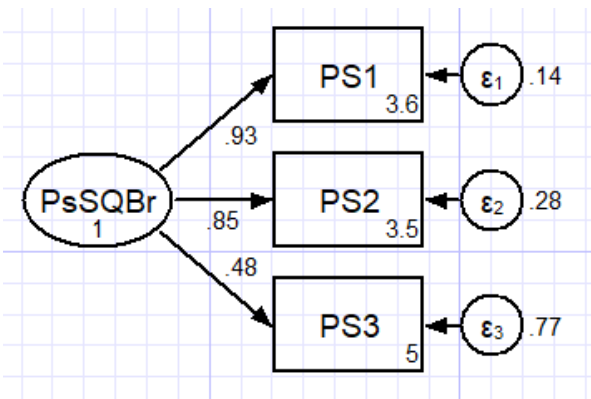
Access-Based Consumption Questionnaire (ABCQ) - Structural models from CFA (USA sample).

Figure A.9. ABCQ-Am (ABCQ).



Access-Based Consumption Questionnaire (ABCQ) - Structural models from CFA (BR sample).

Figure A.10. ABCQ-Br (ABCQ).



Note. This structure was retained and applied in the experiments (despite *PS3* low loading) considering the good indexes revealed in the EFA and CFA steps (check Tables A.13 and A.14). The MGCFA for the ABCQ was unnecessary because both samples (USA and BR) suggested equivalent model structures (single-factor three-point scales).

APPENDIX B: EXPERIMENTAL SCENARIOS

Experiment 1a:

Goal: Test the main effect of IPO on P2P-ABC

Design: 2 (IPO: low vs. high)

IPO's mechanism: Control

Target: Book

Sample: 86 FGV EBAPE, IFTO, and UFG students (two groups of 43 respondents each)

Introduction:

Hello, welcome!

You are being invited to participate in academic research whose objective is to evaluate Brazilian students' behavioral trends in a post-pandemic period (COVID-19).

If you are not a student or have no student experience, please do not proceed.

This is a study promoted by the Graduate Program in Administration at the University of Brasília (PPGA/UnB) in partnership with the Brazilian School of Public and Business Administration (FGV EBAPE). The survey is short, it takes only 5 minutes, and your answers will be treated anonymously.

In advance, we appreciate your attention. Any questions about the study, please contact the researcher: otavio.ferreira@aluno.unb.br / otavio.ferreira@fgv.br

Before you begin, indicate whether or not you agree to participate in this survey:

Attention:

Please try to pay the utmost attention to the scenarios and questions presented below.

For the following situation, consider the pre-pandemic academic context, where classes and many educational and academic activities were carried out physically.

Suppose that today begins another academic semester in your course. In the classroom, you are listening to the teacher introduce herself, detailing the agenda and schedule of the discipline, discussing the syllabus and activities that will occur during the classes, and addressing other details usually raised on the first day of a class.

[FIGURE] *Lecture*

Now suppose that, when talking specifically about the activities that will be scored within the discipline, the teacher indicates a particular book that can support students in carrying out these tasks.

[FIGURE] *Book*

Considering this situation, please answer the following question:

[QUESTION] **Book need**

The teacher also informs the class that other students who have already taken the course are making the book indicated by her available on loan.

Low control (low IPO) condition:

At this moment, you remind an experience in which you borrowed an object from someone and had to use it in a very cautious, limited, and regulated manner. A situation in which you regularly paid attention to the way you used the object, always with great care.

Try to close your eyes and remember, for a few moments, a situation like this.

While showing the book to the class, the teacher reminds those who will decide to borrow the books to be cautious when using them. Then again, you remember your previous loan experience.

Please, for a few more minutes, try to relive it in your memory.

Now try to imagine yourself using the book indicated by the teacher under the same borrowing circumstances you experienced in your previous recollection.

Have you imagined?

High control (high IPO) condition:

At this moment, you remind an experience in which you borrowed an object from someone, and you could use it in any way you wanted, freely, in a very comfortable and unlimited manner. A situation where you often found yourself using the object without concerns.

Try to close your eyes and remember, for a few moments, a situation like this.

While showing the book to the class, the teacher reminds those who will decide to borrow the books to use them as they wish, very comfortably, without concerns. Then again, you remember your previous loan experience and project the same situation using the borrowed book.

Please imagine this situation for a moment.

Watch yourself interacting comfortably with the book throughout the school semester. Please close your eyes...Feel the book, touching its cover and pages. See yourself leafing through it in a quiet, carefree way. In your interaction with the book, your finger glides smoothly over its leaves while reading. Perceives yourself by making annotations on the pages whenever necessary to facilitate your memorization and locate certain contents. Watch yourself taking this book in your hands to the classroom, keeping it with others of your books in your room. You have complete control over this book.

Have you imagined?

Based on the hypothetical situation presented, please answer the questions below.

[QUESTION] **P2P-ABC**

[QUESTION] **IPO** (*manipulation check*)

[DILIGENCE QUESTION] "The number test is simple: when asked about a number, you must mark the number six from the options below. Based on the text you read above, which number should you mark?"

[QUESTION] **Borrowing objects familiarity**

[QUESTION] **Further sources awareness**

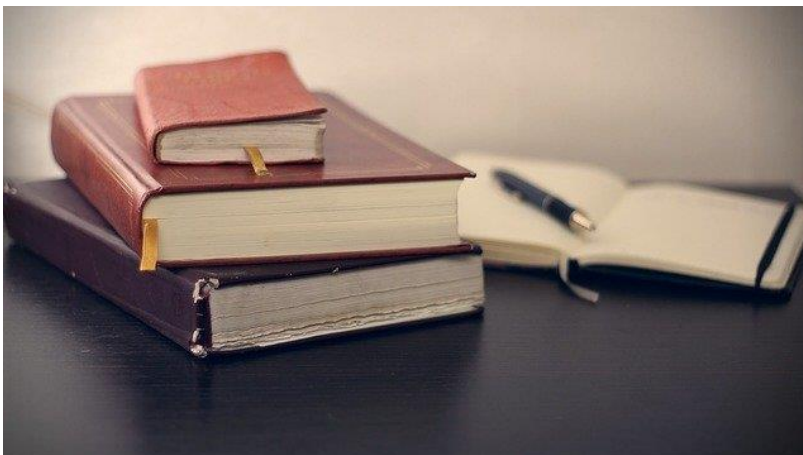
[QUESTION] **Convenience**

[QUESTION] **Demographic information**

[FIGURE] *Lecture*



[FIGURE] *Book*



Experiment 1b:

Goal: Extends the main effect of IPO on P2P-ABC

Design: 2 (IPO: low vs. high)

IPO mechanism: Intimate knowledge

Target: P2P lending money platform

Sample: 61 USA residents recruited at MTurk (two groups of 30 and 31 subjects each)

Introduction:

Hello, welcome!

You are being invited to participate in a survey whose objective is to evaluate the peer-to-peer (P2P) lending market in the United States and the business potential in the industry.

Attention: This study is focused on those who would consider taking financial loans in the future. If you don't fit this profile, please don't proceed.

This research is carried out by a group of business incubators from some American universities in partnership with a financial-technological company (Fintech).

The time to complete the survey is approximately 5 (low-IPO) / 25 (high-IPO) minutes. Please proceed if you are really willing to perform a careful and assiduous survey (some questions test your attention level). Your responses will be treated anonymously.

Please indicate whether or not you agree to participate in this survey:

Before proceeding with the questions, you will be presented with brief information about the peer-to-peer (P2P) lending market.

The peer-to-peer (P2P) lending system

Financial lending between people, also known as P2P financial lending, is the practice of lending money through online services that combine individual lenders and borrowers. In other words, both participants in the transaction are individuals, and the operation is intermediated by for-profit companies. Some forms of P2P credit include educational, commercial, real estate, salary, secured commercial loans, leasing, and factoring

[FIGURE] *Lending money*

[QUESTIONS] *Target previous knowledge*

Low intimate knowledge (low IPO) condition:

As introduced, this research is carried out by a group of business incubators from some American universities in partnership with a financial-technological company (Fintech): SoFi.

[FIGURE] *SoFi logo*

High intimate knowledge (high IPO) condition:

As introduced, this research is carried out by a group of business incubators from some American universities in partnership with a financial-technological company (Fintech): SoFi.

[FIGURE] *SoFi logo*

Before we proceed with the questions, we kindly ask you to describe SoFi as you would describe it to someone who asked for information about the company. If you don't know or know a little about the company, we strongly encourage you to visit their website and take some information to complete the essay.

When fulfilling the essay, you can tell us information like SoFi's products, services, and characteristics. Also, you can write about the company's values, history, and leadership. Feel free to write an essay the way you want, with the information you want.

Please, try to write an essay really informative.

Please indicate your level of disagreement/agreement for the following questions.

[QUESTIONS]

[QUESTION] **IPO** (*manipulation check*)

[QUESTION] **P2P-ABC (Behavioral)**

[DILIGENCE QUESTION]

[QUESTION] **P2P-ABC (Attitudinal)**

[QUESTION] **WOM**

[QUESTION] **P2P lending familiarity**

[QUESTION] **Content direction**

[QUESTION] **Demographic information**

[QUESTION] **Debriefing**

“We inform you that you participated in a socio-experimental research for exclusively academic purposes. Therefore, the compaies mentioned (e.g., SoFi) have no participation and/or any responsibility for this study. Also, we inform you that if you provided your e-mail, it will be used for analytical/statistical purposes only (e.g., checking the number of people who have agreed to share the e-mail). After that, they will be discarded, with no damage to your privacy.”

[FIGURE] *Lending money*



[FIGURE] *SoFi logo*



Experiment 2:

Goal: Tests the indirect effect of IPO on P2P-ABC via UP (causal mediation)

Design: Mixed - 2 (IPO: low vs. high) / 2 (UP: utilitarian vs. placebo)

IPO's mechanism: Self-investment

UP's mechanism: negative feedback (priming)

Target: P2P accommodation

Sample: 125 students recruited at UniCEUB:

- IPO manipulation -> Low-IPO: 52 respondents; High-IPO: 73 respondents.

- UP manipulation -> Utilitarian: 35 respondents; Placebo 38 respondents.

Pretest and main study (similar scenarios):

Hello, welcome!

You are being invited to participate in an academic research whose objective is to evaluate the hospitality market's perspectives between people (P2P) in Brazil and the business potential in the area in the post-pandemic period (COVID-19).

This is a study promoted by the Graduate Program in Administration at the University of Brasília (PPGA/UnB) in partnership with the Brazilian School of Public and Business Administration (FGV EBAPE). The survey is short, from 2 to 5 minutes, and your answers will be treated anonymously.

In advance, we appreciate your attention. Any questions about the study, please contact the researcher: otavio.ferreira@aluno.unb.br / otavio.ferreira@fgv.br

Before you begin, indicate whether you agree to participate in this survey:

For the following situation, consider the pre-pandemic context.

You will take a trip. However, you remember that you have not yet booked your place of accommodation. So, you choose to look for accommodation through a hosting platform between people, "Acomode-se".

[FIGURE] *P2P accommodation sharing*

Low-IPO condition:

By leaving to book the accommodation at the last minute, you notice not many options available when browsing the platform. Thus, on this occasion, you can do little to define the accommodation characteristics, such as size and number of rooms, amenities, additional services, and location.

You select an accommodation.

Based on the information presented above, please indicate your level of disagreement and agreement for the following statements.

[QUESTION] **IPO** (*Applied only in the pretest*)

[DILIGENCE QUESTION] (*Applied only in the pretest*)

[QUESTION] **P2P-ABC** (*Applied only in the main study*)

[QUESTION] **UP** (*Applied only in the main study*)

[QUESTION] **Involvement** (*Applied only in the main study*)

[QUESTION] **Familiarity** (*Applied only in the main study*)

[QUESTION] **Demographic information** (*Applied only in the main study*)

High-IPO condition:

When navigating the platform, you carefully choose the size of the accommodation and the number of rooms. You also determine the characteristics of the facilities, in addition to specifying additional services. Finally, you choose the region where the accommodation should be located.

Please take a few moments to imagine yourself putting much effort into personalizing and choosing your hosting location.

Have you imagined?

You select an accommodation.

Based on the information presented above, please indicate your level of disagreement and agreement for the following statements.

[QUESTION] **IPO** (*Applied only in the pretest*)

[DILIGENCE QUESTION] (*Applied only in the pretest*)

[QUESTION] **P2P-ABC** (*Applied only in the main study*)

[QUESTION] **UP** (*Applied only in the main study*)

Placebo (UP) condition:

Now imagine that you return from the trip with some insights.

Please write three sentences that can negatively describe this trip in any aspect. Yes, the trip and the sentences are hypothetical. So, try to use your imagination to idealize them. See the examples below:

"Unfortunately, I was unable to go to places I planned to visit."

"The work meetings were unproductive during the trip."

Use the fields below to write the sentences.

Based on the information presented above, please indicate your level of disagreement and agreement for the following statements.

[QUESTION] **UP** (*Applied only in the pretest*)

[QUESTION] **P2P-ABC** (*Applied only in the main study*)

[DILIGENCE QUESTION] (*Applied only in the main study*)

[QUESTION] **Involvement** (*Applied only in the main study*)

[QUESTION] **Satisfaction** (*Applied only in the main study*)

[QUESTION] **Familiarity** (*Applied only in the main study*)

[QUESTION] **Demographic information** (*Applied only in the main study*)

Utilitarian (UP) condition:

Now imagine that you return from a trip with some insights.

Suppose you have had negative perceptions about the "convenience (location)", "costs", and "amenities and infrastructure (quality)" aspects of accommodation.

Please write three sentences that can negatively describe these aspects. Yes, accommodation and sentences are hypothetical. So, try to use your imagination to idealize them. See the example below:

Rating 1 - Convenience (location): "Difficulty getting transportation."

Use the fields below to write the sentences.

Based on the information presented above, please indicate your level of disagreement and agreement for the following statements.

[QUESTION] **UP** (*Applied only in the pretest*)

[QUESTION] **P2P-ABC** (*Applied only in the main study*)

[DILIGENCE QUESTION] (*Applied only in the main study*)

[QUESTION] **Involvement** (*Applied only in the main study*)

[QUESTION] **Satisfaction** (*Applied only in the main study*)

[QUESTION] **Familiarity** (*Applied only in the main study*)

[QUESTION] **Demographic information** (*Applied only in the main study*)

[FIGURE] *P2P accommodation sharing*



Experiment 3:

Goal: Test the impact of BIV on the effect of IPO on P2P-ABC via UP

(moderated-mediation)

Design: 2 (IPO: low vs. high) x 1 x 1 between-subjects

IPO's mechanisms: Control and Self-investment

Target: Pressure pan

Sample: 240 American residents recruited at MTurk

Introduction:

Hello, welcome!

You are being invited to participate in a survey whose objective is to assess specific individuals' consumption decision making.

This is a study promoted by the Graduate Program in Administration at the University of Brasilia (PPGA/UnB) in partnership with the Brazilian School of Public and Business Administration (FGV EBAPE).

The survey takes 20 minutes, and your answers will be treated anonymously.

Attention, your payment will not proceed if you:

- (i) do not complete the survey with a high degree of attention (diligence questions are present);
- (ii) your response time significantly deviate from the estimated time to answer the survey;
- (iii) do not submit answers, and;
- (iv) do not insert or incorrectly insert the code provided at the end of the survey.

Before you begin, indicate whether or not you agree with these terms:

Attention:

Please try to pay the utmost attention to the scenarios and questions presented in sequence.

For the following situation, consider the pre-pandemic context.

Suppose you decided to enroll in a cooking course.

On the first day of the course, you and the other students are informed that it would be the responsibility of each student to take to the classes the utensils (example: pans, knives) necessary to carry out the activities proposed by the teacher (Chef).

[FIGURE] *Cooking class*

During one of the classes, the teacher asks students to prepare a particular dish. You realize that a pressure pan could help you in the process of making this dish. However, you are without this utensil.

At this moment, one of the students offers you one of her pressure pans. You accept the loan.

[FIGURE] *Pressure pan*

Low-IPO condition:

After accepting the loan, this student informs you that you must be very careful when using HER pressure pan.

During the execution of the dish, you realize that she continually monitors you using and touching the pressure pan.

Please take a few moments to imagine yourself in this situation.

Have you imagined?

High-IPO condition:

After accepting the loan, this student informs you that you can quietly use the pressure pan as if it was YOURS.

During the execution of the dish, she lets you free to use and touch the pressure pan.

Please take a few moments to imagine yourself in this situation.

Have you imagined?

(Common for both groups)

[QUESTION] **UP** (*main experiment*)

Now suppose you are in another class and that a pressure pan, again, would help you to execute the dish proposed by the teacher.

One more time, you forgot to take your pressure pan to the class.

[FIGURE] *Cooking class II*

Based on the information presented, please answer the questions below.

[QUESTION] **IPO** (*pretest*)

[QUESTION] **UP**(*pretest*)

[QUESTION] **P2P-ABC** (*pretest and main experiment*)

[QUESTION] **BIV (PVQ-RR)** (*main experiment*)

[DILIGENCE QUESTION] (*main experiment*)

[QUESTION] **Arousal** (*main experiment*)

[QUESTION] **Borrowing objects familiarity** (*main experiment*)

[QUESTION] **Convenience** (*main experiment*)

[QUESTION] **Demographic information** (*main experiment*)

[FIGURE] *Cooking class*



[FIGURE] *Pressure pan*



[FIGURE] *Cooking class II*



APPENDIX C: LIST OF SCALES

Dependent and independent variables

Individual Psychological Ownership (IPO)

Individual Psychological Ownership Questionnaire-Marketing (IPOQ-M): developed in the current work based on Fuchs et al. (2010)

Portuguese:

1. Eu sinto/sentiria uma forte sensação de proximidade com este (alvo).
2. Eu me sinto/sentiria conectado(a) com este (alvo).
3. Este (alvo) representa/representaria uma parte de mim.
4. Eu sinto/sentiria como se este (alvo) me pertencesse.

English:

1. I feel/would feel a strong sense of closeness with this (target).
2. I feel/would feel connected to this (target).
3. This (target) represents/would represent a part of myself.
4. I feel/would feel like this (target) belongs to me.

Note. The above scales were applied to all the studies.

Access-Based Consumption (P2P-ABC)

Access-Based Consumption Questionnaire (ABCQ): developed in the current work based on Kwon and Dhananjay (2015) and Priester et al. (2004)

Portuguese:

1. Quanto disposto você está a usar este (alvo) (novamente)?
2. Quanto provável é que você use este (alvo) (novamente)?

3. Quão útil é este (alvo) (novamente)?

English:

4. How willing are you to use (target)?

5. How likely is that you use this (target)?

6. How helpful is this (target)?

Note. The above scales were applied to all the studies.

Access-Based Consumption (P2P-ABC)

Behavioral

1. If you are interested in receiving information about SoFi's services, please enter your e-mail below. Please note that your e-mail will be used for the sole purpose described above (sending information about SoFi's services). In case of doubt, contact the person responsible for this research through the MTurk platform..

Note. Instrument applied to Study 1b.

Utilitarian Perception (UP)

Almeida (2016); Davis et al. (1989)

Portuguese: Almeida (2016)

1. Acho que o uso desta casa (irá melhorar) (melhorou) a performance da minha viagem.
2. Acho que o uso desta casa (irá aumentar) (melhorou) a produtividade da minha viagem.
3. Acho que o uso desta casa (irá melhorar) (melhorou) a efetividade da minha viagem.
4. Acho que o uso desta casa (será) (foi) útil para a minha viagem.

Note. The above scale was applied to Study 2.

English: Davis et al. (1989)

1. Using this pressure pan improved my performance in the activity.
2. Using this pressure pan increased my productivity in the activity.
3. Using this pressure pan enhanced my effectiveness in the activity.
4. I found this pressure pan useful for the activity.

Note. This scale was applied to Study 3.

General note. In both scales (Portuguese and English versions), the “ease of use” dimension was eliminated for two reasons: (i) it is a factor high-dependent on real context and (ii) parsimony.

Basic Individual Values (BIV)

Portrait Values Questionnaire Refined (PVQ-RR): Schwartz et al. (2012)

1. It is important for him/her to form his views independently.
2. It is important for him/her that his country is safe and stable.
3. It is important for him/her to be entertained.
4. It is important for him/her to avoid upsetting people.
5. It is important for him/her that weak and vulnerable people of society are protected.
6. It is important for him/her that people do what he/she says he/she should do.
7. It is important for him/her to never think that he/she deserves more than others.
8. It is important for him/her to take care of nature.
9. It is important for him/her that no one ever embarrass him/her.
10. It is important for him/her to always look for different things to do.
11. It is important for him/her to take care of the people he/she feels close to.
12. It is important for him/her to have the power that money can bring.

13. It is very important for him/her to prevent illness and to protect his health.
14. It is important for him/her to be tolerant of all kinds of people and groups.
15. It is important for him/her never to violate the rules or regulations.
16. It is important for him/her to make his/her own decisions about his/her life.
17. It is important for him/her to have ambitions in life.
18. It is important for him/her to maintain both values and traditional ways of thinking.
19. It is important for him/her that the people he knows have complete trust in him/her.
20. It is important for him/her to be rich.
21. It is important for him/her to take part in activities that defend nature.
22. It is important for him/her never to annoy anyone.
23. It is important for him/her to develop his/her own opinions.
24. It is important for him/her to protect his/her public image.
25. It is very important for him/her to help those dear to him/her.
26. It is important for him/her to be personally safe.
27. It is important for him/her to be a reliable and faithful friend.
28. It is important for him/her to take risks that make life exciting.
29. It is important for him/her to have power to get people to do what he wants.
30. It is important for him/her to plan his/her activities independently.
31. It is important for him/her to follow the rules even if no one is looking.
32. It is important for him/her to be very successful.
33. It is important for him/her to follow the customs of his/her family or the customs of a religion.
34. It is important for him/her to listen and understand people who are different from him/her.
35. It is important for him/her to have a strong state that can defend its citizens.
36. It is important for him/her to enjoy the pleasures of life.

37. It is important to him/her that everyone in the world has equal opportunities in life.
38. It is important for him/her to be humble.
39. It is important for him/her to figure things out for himself/herself.
40. It is important for him/her to honor the traditional practices of his/her culture.
41. It is important for him/her to be the person who tells others what to do.
42. It is important for him/her to obey all the Laws.
43. It is important for him/her to have all kinds of new experiences.
44. It is important for him/her to have expensive things that show his/her wealth.
45. It is important for him/her to protect the natural environment from destruction or pollution.
46. It is important for him/her to take any opportunity to have fun.
47. It is important for him/her to worry about all the needs of those dear to him/her.
48. It is important for him/her that people recognize what he/she achieves.
49. It is important for him/her never to be humiliated.
50. It is important for him/her that his/her country protects itself from all threats.
51. It is important for him/her never to make other people angry.
52. It is important for him/her that everyone be treated fairly, even people he/she does not know.
53. It is important for him/her to avoid anything dangerous.
54. It is important for him/her to be satisfied with what he/she has and not to want anymore.
55. It is important for him/her that all his/her friends and family can fully believe him/her.
56. It is important for him/her to be free to choose for himself/herself what to do.
57. It is important for him/her to accept people as they are, even when he disagrees with them.

Note. This scale was applied to Study 3.

Word-of-Mouth (WOM)

Zeithmal et al. (1996)

Based solely on what you have been informed up to now, please answer the following questions:

1. How likely would you say positive things about SoFi.com to other people?.
2. How likely would you recommend SoFi to someone who seeks your advice?
3. How likely would you encourage friends and relatives to do business with SoFi?

Note. Just the items 11-13 were used, which refers precisely to the Zeithmal et al.'s (1996)

WOM Communications dimension. This scale was applied to Study 1b.

Control variables

General note. The following single-item structures dismissed the execution of EFA and CFA. It passed through a double-back translation (Brislin, 1980).

Familiarity (F)

Hwang and Griffiths (2017)

Portuguese:

1. Em que medida você está familiarizado em pegar objetos emprestados?

Note. The measure was applied to Study 1a.

English:

1. To what extent are you familiar with peer-to-peer (P2P) lending platforms (e.g., LendingMoney, Peerform, Prosper, Upstart)?

Note. These two measures were applied to Study 1b.

1. To what extent are you familiar with peer-to-peer (P2P) hospitality platforms (e.g., Airbnb, Booking.com, Vrbo)?

Note. This measure was applied to Study 2.

1. To what extent are you familiar with borrowing objects?

Note. This item was applied to Study 3.

Source Awareness (SA)

Wilcox et al. (2011).

Portuguese:

1. Em que medida você conhece outras fontes onde pode encontrar livros apresentados em sala de aula?

Note. This measure was applied to Study 1a.

Convenience (C)

Davidson et al. (2018); Lee and Zao (2014).

Portuguese:

1. Em que medida era conveniente para você pegar o livro emprestado?

Note. This measure was applied to Study 1a.

English:

1. To what extent was it convenient for you to borrow this pressure pan again?

Note. This item was applied to Study 3.

Target Need (TN)

Drolet and Morrison (2001); Rust et al. (1995)

Portuguese:

1. Em que medida você considera utilizar este livro para ajudá-la(o) nessas atividades?

This measure was applied to Study 1a.

Target Previous Knowledge (TPK)

1. Please, indicate to what extent do you know SoFi, a P2P lending company:

This measure was applied to Study 1b.

Content Direction (CD)

Ajzen et al. (1996)

1. Depending on the orientation/content of a set of information presented in a text, they can arouse negative, positive, or neutral emotions and feelings in readers. Based on this, please answer the question below:

How do you consider the information you used as the basis to answer the questions about SoFi?

This measure was applied to Study 1b.

Involvement (I)

Fonseca and Rossi (1998)

Portuguese:

Quão (qualidade) é a acomodação selecionada para esta viagem?

Qualidades:

1. Essencial
2. Benéfico
3. Necessário

Note. Items 1 to 3 comprise the relevance factor; items 4 to 6 comprise the pleasure factor. The items to 6 were excluded looking for the instrument parsimonality. The other factors (symbolic value, risk importance, and risk probability) were excluded because they did not fit the experimental design. This scale was applied to Study 2.

Satisfaction (S)

Westbrook (1980)

Portuguese:

1. Como você se sente em relação à acomodação que você se hospedou? (from “Extremamente satisfeito” to “Extremamente insatisfeito”).

Note. This scale was applied to Study 2.

Arousal (A)

PANAS: Watson et al. (1988)

1. Aroused
2. Excited
3. Actived
4. Elated

Note. This scale was applied to Study 3. Like other studies (Fedorikhin & Patrick, 2010), the present research used PANAS's words which refer to the arousal state.

APPENDIX D: IPOQ-M DEVELOPMENT MANUSCRIPT (Portuguese)**Escala de propriedade psicológica individual aplicada ao marketing (IPOQ-M): desenvolvimento e análise multigrupo****Resumo**

Larga e adequadamente utilizado no campo de estudos organizacionais, o constructo de propriedade psicológica individual (IPO) se mostra importante forma de mensuração do sentimento de propriedade dos empregados sobre as organizações. Recentemente transportado às pesquisas de marketing, sua adoção vem sendo feita de forma equivocada, sem a validação que convém quando da mudança de contexto de sua aplicação. Considerando o problema, este estudo buscou desenvolver uma escala de IPO atento às suas propriedades psicométricas no campo de consumo. Além disso, esta pesquisa testou a solidez do instrumento em termos culturais, aplicando-o nos EUA e no Brasil. No cumprimento de seus objetivos, o estudo se apoiou em uma amostra de 405 respondentes recrutados de forma não-probabilística por conveniência para a realização de uma série de análises fatoriais exploratória (EFA), confirmatória (CFA) e multigrupo (MGCFA). Os resultados validam a *Individual Psychological Ownership Questionnaire-Marketing* (IPOQ-M), um modelo de fator único e quatro itens - parcimonioso, confiável, e estável -, acessível para as relações indivíduo-objeto, certificado em sua validade de conteúdo, convergente, discriminante, e incremental. Este trabalho soma-se ao baixo número de estudos de caráter metodológico que utilizam o conceito de IPO para melhorar sua forma de mensuração, sendo disponibilizado uma das primeiras ferramentas aplicáveis aos estudos de marketing.

Palavras-chave. Análise confirmatória multigrupo; análise fatorial; instrumento de medida; marketing; propriedade psicológica individual; validação.

1. Introdução

Considerando as crescentes possibilidades de interação e descarte que os consumidores têm com produtos, serviços, e marcas, faz-se necessário para as organizações (re)solidificarem suas relações com os usuários, estimulando-lhes sentimentos mais profundos com os alvos de consumo (Bardhi & Eckhardt, 2017; Baxter et al., 2015). Neste sentido, a propriedade psicológica individual (IPO) coloca-se como alternativa promissora (Pierce et al., 2001). Conceituada como o sentimento de propriedade que os indivíduos têm sobre determinado objeto, lugar, pessoa ou ideia, em termos legais ou não, esse estado cognitivo tem se revelado fator determinante nas atitudes e comportamentos dos indivíduos, como quando funcionários das organizações (Liu et al. 2012; Henssen et al., 2014). Inspirada nessa literatura organizacional, pesquisas em marketing direcionadas à IPO têm aumentado, indicando maneiras de estimular a percepção de “meu” dos consumidores com as empresas (e.g., cocriação e coprodução de produtos e serviços) (Brasel & Gips, 2014; Kirk et al., 2018).

O estudo da IPO surgiu e já se mostra em estado avançado no campo do comportamento organizacional (Dawkins et al., 2017; Peng & Pierce, 2015; Pierce & Jussila, 2011). Apesar da aplicação da IPO no marketing ser mais recente, as contribuições teóricas, empíricas, e práticas no campo estão avançando significativamente (Hulland et al., 2015; Kirk et al., 2015; Kirk et al., 2018). Observa-se, entretanto, que apenas na primeira as pesquisas têm se atentado a validar instrumentos de IPO ou a adaptá-los adequadamente para cumprimento de seus objetivos (Olckers, 2013; Pierce et al. 2018). Por outro lado, o que se nota nas pesquisas de marketing é a escassez de instrumentos de IPO aplicáveis ao contexto de consumo (Kim et al., 2016) e, talvez por esta razão, verifica-se a prática de importação de instrumentos de IPO oriundos ou do campo de comportamento organizacional, ou, surpreendentemente, de pesquisas de marketing anteriores (Kamleitner & Feuchtl, 2015). Em todo caso, percebe-se a ausência de testes das qualidades psicométricas do instrumento adotado por essas pesquisas últimas (Peck

& Luangrath, 2018). Tendo em vista essa prática, este estudo se propõe a desenvolver ferramenta de IPO devidamente qualificada para adoção em pesquisas de consumo futuras (Brown et al., 2017).

A presente pesquisa se apoia na premissa da legitimação metodológica de instrumentos de medida que se propõem a refletir válida e confiavelmente as percepções das pessoas sob os seus diferentes papéis (Comrey & Lee, 2013; Thompson, 2004). Sendo assim, a partir de estrutura ainda em estado inicial disponível na literatura de marketing (Fuchs et al., 2010), este estudo recorre a análises exploratórias (EFAs) (Browne, 2001), confirmatórias (CFAs) (Schreiber et al., 2006), e confirmatória multigrupo (MGCFA) (Brown et al., 2017) para homologação de escala de IPO aplicável às pesquisas de marketing em mais de um contexto cultural. Apoiando-se em uma amostra composta por 406 respondentes recrutados de forma não-probabilística por conveniência nos EUA e no Brasil, os resultados obtidos revelam uma estrutura de fator único e quatro itens, a *Individual Psychological Ownership Questionnaire-Marketing* (IPOQ-M), flexível para pesquisas de consumo em ambos os países.

Este trabalho contribui para a literatura em quatro aspectos dignos de nota. Primeiro, a pesquisa estende a teoria de IPO (Pierce et al., 2001, 2003), ampliando o baixo número de estudos que se propuseram a desenvolver ou a aprimorar métricas do conceito (Van Dyne & Pierce, 2004). Segundo, desenvolve e valida a escala IPOQ-M, instrumento compacto, confiável, e versátil para mensuração de IPO, pioneiro no contexto de marketing (Kim et al., 2016). Terceiro, o estudo contribui para a literatura também por ser o primeiro a realizar a MGCFA para teste de equilíbrio instrumental de IPO entre duas culturas simultaneamente (Peck & Shu, 2018). Finalmente, por ser fundamentada sobre o amplo conceito de extended-self (Belk, 1988, Fuchs et al., 2010), a IPOQ-M mostra potencial de aplicação não só às pesquisas de consumo, mas também àquelas em que suas análises estejam pautadas sobre outras interações indivíduo-objeto nas quais percepções de propriedade podem emergir (e.g.,

compartilhamento, elaboração de políticas públicas), contribuindo assim para esses trabalhos (Birkland, 2019).

2. Revisão de literatura

2.1 Propriedade psicológica individual (IPO)

Como introduzido, a IPO se refere a um estado cognitivo de identificação e determinação de propriedade (Pierce et al., 2001, 2003). Sob esta condição, os indivíduos distinguem, através de suas percepções mentais, o que é “meu”, “seu”, “dele/dela”, “nosso”, e/ou “deles” (Kirk et al., 2018, Pierce et al., 2018). Diferente do conceito de propriedade legal, que alude ao “[...] direito socialmente reconhecido de um indivíduo de possuir e controlar algo” (Friedman et al., 2018, p. 19), o conceito de IPO possui caráter relativo, ou seja, o constructo é formado através do juízo de propriedade feito por cada indivíduo sobre um objeto alvo. Por haver esta relatividade em seu desenvolvimento, entende-se que a IPO está condicionada às sensações afetivas e emocionais geradas a partir das experiências, concepções, e desejos singulares de cada indivíduo com objetos alvos, o que pode gerar, assim como ocorre no caso da propriedade legal, sentimentos agradáveis e desagradáveis naturais ao fato de (sentir) 'ter' algo (Beggan, 1991; Belk, 1988).

Mais precisamente, a literatura de IPO entende que as pessoas, ao procurarem obter propriedade, seja esta material (e.g., objetos) ou não material (e.g., ideias, experiências), fazem-na para alcançar ao menos um dos seguintes objetivos (razões): (i) alterarem o contexto onde estão inseridas (eficácia); (ii) criarem, reproduzirem, ou transformarem suas próprias identidades (auto identidade); (iii) proverem sentimentos de segurança e familiaridade para si (ancoragem); e/ou (iv) conectarem-se com outras pessoas e contextos (estímulo) (Pierce et al., 2009; Pierce & Jussila, 2011). Por outro lado, esta mesma literatura afirma que para que essas razões possam ser efetivas (percebidas pelo indivíduo), ao menos um dos seguintes mecanismos deve operar (causas): (a) manuseio dos objetos alvo (controle); (b) customização dos objetos

alvo (auto investimento); (c) e/ou entendimento dos objetos alvo (conhecimento íntimo) (Norton et al., 2012; Spears & Yazdanparast, 2014). De forma ilustrativa, para que um indivíduo possa alterar seu ambiente (e.g., casa) através de um objeto (e.g., ferramenta), ele deve ter condições de controlar e/ou conhecer bem este objeto. Somente assim, seria possível emergir um sentimento de IPO sobre este objeto (e, neste caso, sobre o próprio ambiente).

Além dos pontos destacados até aqui, cabe destacar que, diferente de conceitos como envolvimento (Harrigan et al., 2018), identificação (Coelho et al., 2018), e internalização (Xiong & King, 2019), a IPO reflete uma posição humana específica ao sentimento de propriedade e de domínio, o que, dentre outros aspectos, carrega certas particularidades (Pierce et al., 2003). Neste sentido, Pierce et al. (2001) resalta aspectos singulares da IPO como aqueles referentes às suas raízes (e.g., envolvimento: necessidade de autopromoção; IPO: necessidade de segurança), à questão que procura responder (e.g., identificação: “Quem eu sou?”; IPO: “O que eu sinto é meu?”) e, à sua natureza (e.g., internalização: estado cognitivo-objetivo; IPO: estado cognitivo-afetivo). Por sua originalidade e grande aplicabilidade nos contextos atuais, a IPO tem sido alvo de diversos estudos tanto no campo de comportamento organizacional quanto em pesquisas de marketing (Henssen et al., 2014; Zhao et al., 2016).

2.2. IPO no campo de comportamento organizacional e de marketing

Como introduzido, o surgimento do conceito e o maior número de estudos sobre IPO estão dentro da área de comportamento organizacional (Dawkins et al., 2017; Peck & Shu, 2018). Boa parcela dessas investigações tem se atentado a explorar as consequências da IPO nas atitudes e no comportamento dos funcionários dentro das organizações. Exemplos neste sentido têm observado efeitos da IPO sobre a ética administrativa (Eddleston & Kellermanns, 2007), a taxa de rotatividade (Bernhard & O'Driscoll, 2011), o nível de comprometimento (Jussila et al., 2012; Liu et al., 2012), e o desempenho e satisfação (Peng & Pierce, 2015) dos empregados. De outro modo, pesquisas no campo têm se direcionado a analisar preditores da IPO como a

complexidade do trabalho (Brown et al., 2014), a liderança (Park et al., 2013), os níveis de autonomia (Henssen et al., 2014), e o padrão tecnológico utilizado no ambiente de trabalho (O’Driscoll et al., 2006). A partir desses exemplos e de vasta literatura, observa-se grande amadurecimento e contribuição do campo para conhecimento da IPO nas organizações. Na área de marketing, apesar de recentes, as pesquisas sobre o assunto já se mostram em pleno desenvolvimento.

Os estudos na esfera do consumo têm demonstrado grande interesse no entendimento dos efeitos da IPO sobre a aversão dos consumidores à perda e à propensão a pagar por produtos e serviços (Kirk & Swain, 2016; Lessard-Bonaventure & Chebat, 2015), na satisfação ao consumir (Keh et al., 2013), na propensão ao boca-a-boca (Kirk et al., 2015), no apego às marcas (Chang et al., 2012), e no nível de lealdade (Zhao et al., 2016). Sobre os precedentes da IPO, as pesquisas têm se atentado a observar os efeitos do controle (Moon et al., 2013), da frequência de toque (Brasel & Gips, 2014), e da personalização de produtos e serviços (Kirk et al., 2018; Kirk & Swain, 2018). Apesar das indiscutíveis contribuições feitas por esta literatura sobre o tema (Kamleitner & Mitchell, 2018; Thürridl et al., 2020), constata-se que a quase total parcela desses estudos, diferente do que se observa na literatura organizacional, não está se certificando de utilizar instrumentos de IPO adequados para o contexto em que se propõem a analisar. Com algumas exceções, como é o caso do trabalho de Kim et al. (2016), as práticas identificadas nesses estudos de marketing são de importação de estruturas prévias, “adaptação”, e testes de confiabilidade (e.g., Alpha de Cronbach) dos instrumentos advindos do campo de comportamento organizacional ou de utilização de medidas já “adaptadas” ao campo de marketing, apenas se certificando, de forma isolada, sobre os índices de confiabilidade dessas escalas (Kirk et al., 2018; Peck & Shu, 2009). Uma possível explicação para este cenário é o fato de que, até o momento, foram produzidos poucos instrumentos de medida de IPO devidamente validados na literatura. Em absoluta maioria, estão presentes e direcionados ao

contexto organizacional, o que abre oportunidade para que pesquisas de âmbito metodológico-instrumental possam ser desenvolvidas na literatura de marketing.

2.3. *Instrumentos de IPO*

Como já introduzido, a disponibilidade de instrumentos de IPO se encontra no campo de comportamento organizacional (Shukla & Singh, 2015). Nesta, um dos trabalhos pioneiros no processo de validação de um instrumento de IPO foi o de Van Dyne and Pierce (2004) que, ao analisar o efeito da IPO sobre as atitudes e comprometimento dos funcionários nas organizações, desenvolveu um instrumento de sete itens (e.g., “Esta é MINHA organização”) amplamente utilizado por pesquisas subsequentes tanto na área de comportamento organizacional quanto na de marketing (D’Arrigo et al., 2016; Thürridl et al., 2020). Outro estudo nesta ordem foi o de Brown et al. (2014) que, apoiado no modelo proposto por Van Dyne and Pierce (2004), configurou não só uma versão mais compacta de seis itens do constructo de IPO aplicada às organizações (e.g., “Eu sinto que a função que eu faço, como parte do meu trabalho, é MINHA”), mas também configurou outras três escalas relativas aos mecanismos-causa que regulam a IPO (controle, auto investimento, e conhecimento íntimo). Mais recentemente, e sob uma perspectiva coletiva da propriedade psicológica (CPO), Pierce et al. (2018) desenvolveu uma escala de seis itens que se propõe a aferir as percepções de propriedade dos funcionários em termos de “nosso” (e.g., “Nós - os membros do meu time e eu - coletivamente concordamos que este é o NOSSO trabalho”) e não mais em termos de “meu” como se predispõe a IPO. Pelo pioneirismo e amadurecimento da teoria de propriedade psicológica dentro das pesquisas de comportamento organizacional, não surpreende que o desenvolvimento e a adoção de instrumentos de IPO neste campo de estudo venha sendo feito de maneira satisfatória (Mayhew et al., 2007).

Em contrapartida, a mesma atenção ao aspecto instrumental da IPO deveria estar sendo colocada pelas pesquisas de marketing, considerando a relevância e os avanços do tema por

elas realizadas (Peck & Shu, 2018). Em caso raro neste âmbito, Kim et al. (2016) produziu um instrumento de IPO de sete itens (e.g., “Sinto que eu decidi o tema – apresentação - do celular”) para testar o efeito do constructo na propensão dos indivíduos a compartilharem músicas remixadas. Apesar de sua contribuição substancial para o tópico, tanto pelos resultados produzidos quanto pelo caráter também instrumental, o estudo de Kim e colegas configurou instrumento de IPO fundamentado nos três mecanismos-causa que regulam este estado cognitivo, assim como feito por Brown et al. (2014). Por esta característica, a medida de IPO desenvolvida por Kim et al. (2016) reflete os níveis de atuação de cada um desses mecanismos nos indivíduos, não necessariamente refletindo as percepções de propriedade deles para com o objeto alvo. Tal capacidade do instrumento de IPO de representar as percepções estáticas dos sentimentos de domínio dos indivíduos se mostra substancial considerando a própria definição do constructo (Pierce et al., 2001, 2003).

Observa-se nas pesquisas de marketing direcionadas ao estudo da IPO uma simplificação do procedimento metodológico relativo à aplicação deste constructo. Como dito anteriormente, há uma dependência dessas pesquisas de instrumentos de IPO advindos do campo de comportamento organizacional e, por isso, um equívoco duplo: (i) importação de instrumento de IPO sem sua devida adaptação ao contexto de consumo e (ii) uso do teste de confiabilidade Alfa de Cronbach, e somente deste, para “validação” dos instrumentos escolhidos. Dito isso, a literatura metodológica afirma que somente o teste Alpha é insuficiente para afirmar se um constructo “[...] avalia a magnitude e direção de todas as características e somente das características que o constructo se propõe a medir” (Peter, 1981, p. 134). Portanto, a prática de apoiar-se exclusivamente no teste de confiabilidade se mostra vulnerável para medir algo diferente (ou insuficiente) daquilo que uma proposta de pesquisa se propõe a medir. Processos metodológicos mais robustos como a EFA, CFA, e MGCFA, que englobam outros índices de adequação dos instrumentos para além de testes de confiabilidade (e.g., variância média

extraída – AVE; erro de aproximação da raiz quadrada da média – RMSEA), são fundamentais para suplantar a conduta discutida (Brown et al., 2017; Comrey & Lee, 2013). Com vistas ao problema, através de cinco estudos, a presente pesquisa perpassa justamente por esses procedimentos metodológicos de forma a desenvolver um instrumento de IPO satisfatoriamente confiável em sua estrutura e flexível em sua aplicação entre contextos.

3. Método e Estudos

3.1 Origem do instrumento

Como ponto de partida para desenvolvimento do instrumento proposto, esta pesquisa optou por adotar estrutura de Fuchs et al. (2010) configurada em fator único e seis itens, porém em estado inicial, ou seja, ainda não verificadas suas propriedades psicométricas. A escolha desta escala em estado bruto foi feita considerando sua fundamentação teórica que vai além de uma perspectiva rígida de percepção de domínio (e.g., “Eu sinto como se este objeto me pertencesse”), mas que também abarca as relações indiretas indivíduo-objeto em termos de “eu estendido”/extended-self (e.g., “Este objeto representa uma parte de mim”) (Belk, 1988, 2013). A opção por uma estrutura inicial ampla em sua conceptualização de IPO foi feita porque desde o princípio se buscou desenvolver um instrumento de medida que fosse, em primeiro lugar, flexível, isto é, que refletisse os sentimentos (conscientes ou inconscientes, intencionais ou involuntários) de propriedade das pessoas a partir de suas percepções sobre os diversos alvos de interesse (objetos, lugares, ideias, pessoas, experiências). Em segundo lugar, um instrumento que fosse aplicado às relações de consumo, mas que também pudesse ser perpetuado para outras instâncias nas quais haja relações indivíduos-objetos que estimulem sentimentos de propriedade não associados às dinâmicas transacionais, como pressupõe a literatura mercadológica (Peter, 1981).

3.2 Coleta de dados e perfil das amostras

Por se caracterizar como instrumental e cross-cultural, este estudo se propõe a desenvolver um instrumento de IPO aplicável a mais de um contexto. Mais precisamente, este trabalho se utiliza de duas amostras distintas, EUA e Brasil, para reforçar a validade externa e generalização do instrumento proposto (Tabachnik & Fidell, 2019). Devido a esta composição amostral dupla cultural, a estrutura original (Fuchs et al., 2010), já na versão em inglês, foi, antes de sua aplicação à amostra brasileira, submetida à tradução para o português. Este procedimento seguiu o método de tradução reversa (Brislin, 1970), operacionalizado por duas tradutoras, uma falante nativa da língua inglesa e uma professora de inglês-português.

Para coleta de dados nos EUA, foi utilizada a plataforma Amazon Mechanical Turk (MTurk), direcionando o questionário somente a residentes do território dos EUA. Para a coleta no Brasil, os questionários foram distribuídos também através do MTurk, agora direcionados a residentes brasileiros, e por meio de e-mails a moradores de duas cidades, Brasília e Rio de Janeiro. Em ambos os casos, a coleta foi realizada entre abril e junho de 2020. Para responder ao questionário, os respondentes deveriam inicialmente pensar em um objeto que usassem com frequência, mas sobre o qual não detinham a propriedade, sendo então solicitados, a partir daí, a indicarem o nível de concordância/discordância para seis afirmações através de uma escala tipo Likert de sete pontos (1 = discordo fortemente; 7 = concordo fortemente). O Material Suplementar Online detalha o questionário aplicado.

A partir das respostas obtidas, foi realizado um processo de limpeza dos dados, excluindo respostas inválidas, ou seja, que apresentaram indícios de indiligência com o exercício proposto. Neste sentido, foram eliminadas respostas que (i) avaliaram item reverso (po6) igual ou semelhante a item não reverso específico (po3)¹. Além disso, foram excluídas também respostas que, simultaneamente, atenderam aos seguintes critérios: (ii) tempo de resposta inferior a 90 segundos, ou seja, abaixo da metade do tempo estipulado para preenchimento do questionário ($t_{esperado} = 180$ segundos; $t_{M_realizado} = 210$ segundos); (iii) respostas realizadas com

base nos objetos sugeridos na introdução do questionário; e, (iv) padronização das respostas (e.g., todos os itens avaliados em “6”). Este procedimento resultou na eliminação de 95 respostas da amostra americana e de 69 respostas da amostra brasileira, resultando em uma amostra final de 201 e 205 respostas válidas oriundas dos EUA e do Brasil, respectivamente. As características de cada amostra estão detalhadas na Tabela A.1.

[Tabela A.1.]

Importante ressaltar que, para execução dos estudos fatoriais seguintes, esta pesquisa seguiu a orientação de independência de amostras para realização de EFAs e CFAs (Kyriazos, 2018; Van Prooijen et al., 2001), optando, assim, por dividir suas duas amostras iniciais de forma aleatória e equitativa. Conseqüentemente, os tamanhos de amostras resultantes para cada estudo foram: Estudo 1 ($N_{EFA_EUA} = 100$); Estudo 2 ($N_{CFA_EUA} = 101$); Estudo 3 ($N_{EFA_BR} = 102$); Estudo 4 ($N_{CFA_BR} = 103$); Estudo 5 ($N_{MGCFa} = 204$)². É digno de nota, no entanto, que apesar da redução dos tamanhos de amostra para cada estudo, estes foram suficientes para realização de análises confiáveis das estruturas e dos modelos propostos, conforme defende literatura metodológica (Comrey & Lee, 1992; Field, 2009; Schumacker & Lomax, 2004; Wang et al., 2013). Por exemplo, Mundfrom et al. (2005) demonstraram que se as comunidades dos itens do modelo forem altas ($h > .60$) e o número de fatores for pequeno ($F < 3$), uma convergência de modelos é provável e sua análise de adequação pode ser realizada de maneira confiável para tamanhos de amostra relativamente pequenos ($N < 100$). Reforçando este posicionamento, Wolf et al. (2013), a partir de simulações de Monte Carlo, também revelaram que para cargas fatoriais altas ($\lambda = .80$), números de fatores pequeno ($F < 3$), e número de itens reduzidos ($N_{Itens} < 8$), tamanhos de amostras próximos a 100 também convergem para modelos confiáveis.

Além dos aspectos citados acima, Cohen (1988) afirma que para um tamanho de amostra se revelar suficiente na geração, análise, e homologação de modelos válidos (poder), estes

devem ser determinados considerando adequadamente as seguintes condições: o número de variáveis sob análise, o tamanho do efeito esperado (f^2), o nível de confiança (α), e o poder ($1-\beta$). Para este cálculo, em todos os cinco estudos desenvolvidos neste trabalho, foram consideradas a estrutura original de Fuchs et al. (2010), composta por seis variáveis preditoras, pois desta forma a estimação do tamanho de amostra adequada foi realizada sob uma perspectiva de maximização desta. Em outras palavras, uma vez que todas as configurações de estruturas alternativas advieram daquela de Fuchs e colegas, essas não se compuseram por uma quantidade de itens superior à estrutura original (o que exigiria maior tamanho de amostra), logo o tamanho de amostra estipulado para estrutura inicial seria também adequado para as estruturas derivadas dela. Mais adiante, foram considerados tamanho de efeito “médio” ($f^2 = .15$), $\alpha = .05$, e $1-\beta = .80$, conforme orientação de Cohen (1988).³ O poder em nível “médio” foi estimado a partir da afirmação do autor de que para a sociologia, o que é entendido como “pequeno” é avaliado como “médio” pela psicologia, ou seja, para os propósitos desta pesquisa, o tamanho de efeito foi intencionalmente subestimado como forma de produzir modelos mais confiáveis. Sob esta consideração, os resultados demonstraram que todos os tamanhos de amostra estipulados para cada estudo foram suficientemente apropriados ($N > 97$).

3.3. Estudo 1: EFA (EUA)

Este primeiro estudo, de caráter exploratório, teve o objetivo de gerar modelo instrumental de IPO robusto em sua forma e aplicável ao contexto americano. Para isso, a partir da estrutura de único fator e seis itens de Fuchs et al. (2010), foram operadas duas etapas: (i) seleção dos itens da escala original e (ii) extração dos fatores. Na primeira etapa, foi analisada a matriz de correlação entre os itens (Matriz-R), os resultados do teste de adequação da amostra de Kaiser-Meyer-Olkin (KMO), os resultados do teste de esfericidade de Bartlett, e o determinante da matriz (Det). Em seguida, para extração fatorial e corroboração da seleção de variáveis, foi utilizada a Análise de Componentes Principais (PCA), na qual foram examinadas as cargas dos

itens (λ), suas comunalidades/singularidades (h), os autovalores dos fatores (λ_F), o percentual de variância explicada no fator extraído (σ^2), o gráfico de scree plot para check de extração dos fatores, e o Alpha de Cronbach (α) das configurações instrumentais finais. Os resultados são apresentados a seguir.

3.3.1. Resultados

Três modelos foram produzidos a partir desta EFA: o modelo original de Fuchs et al. (2010) de único fator e seis itens, um modelo intermediário de único fator e cinco itens, e o modelo IPOQ-Am de único fator e quatro itens, que se configurou como a melhor estrutura (Tabelas A.2.).

[Tabela A.2.]

Mais precisamente, a Matriz-R sobre os seis itens iniciais de Fuchs et al. (2010) revelou boa fatorabilidade da estrutura ($KMO = .79$), atendendo ao critério de Kaiser (1974) de índices superiores a $.50$ como aceitáveis. O teste de esfericidade de Bartlett se mostrou significativo ($p < .0001$), indicando excelente grau de variância compartilhada entre as variáveis (Tabachnick & Fidell, 2019). Paralelamente, o teste determinante revelou índice adequado ($Det = .018$), superior a $.00001$, sugerindo não haver possíveis problemas de multicolinearidade ou singularidade entre os itens iniciais (Field, 2009).

Posteriormente, através das análises das correlações na Matriz-R, observou-se alto grau de correlação ($r = .85$) entre as variáveis “po1” e “po3”, próximo ao limite de $.90$ proposto por Field (2009). Apesar deste valor estar marginalmente inferior ao limite proposto por Field, a eliminação de um desses itens, respeitado o conteúdo e a fundamentação teórica na construção do instrumento, gerou índices mais promissores para uma nova estrutura (modelo intermediário; Tabela A.2). Especificamente, optou-se pela eliminação de “po1”, pois este item revelou menor carga ($\lambda_{po1}=.81$; $\lambda_{po3}=.87$) e comunalidade ($h_{po1}=.67$; $h_{po3}=.76$).

Na etapa de PCA, a análise de distribuição dos autovalores superiores a 1 indicou a necessidade de extração de apenas um fator (Tabachnick & Fidell, 2019). Nesta fase foi identificada, novamente, uma oportunidade de otimização do modelo, até então de cinco itens (“po1” eliminado), através da eliminação de outro item: “po6”. Isto porque, com exceção desta variável ($\lambda_{po6} = .72$ e $h_{po6} = .52$), todas as outras demonstraram excelentes cargas fatoriais ($\lambda > .75$) e níveis de comunalidades ($h > .70$) (De Winter et al., 2009; Thompson, 2004). Como consequência desta nova redução estrutural, a carga e a comunalidade médias passaram de $\lambda_M = .80$ e $h_M = .66$ (modelo intermediário) para $\lambda_M = .84$ e $h_M = .72$, demonstrando convergência superior para um modelo final de único fator e quatro itens, denominado IPOQ-Am. Para este modelo, o teste Alpha reforçou a excelência na configuração proposta ($\alpha = .86$), indicando adequada validade convergente e de conteúdo (Hinkin, 1998). O Material Suplementar Online fornece informações adicionais sobre este estudo (e.g., gráfico scree plot).

3.3.2. *Discussão*

Este estudo inicial configurou instrumento de único fator e quatro itens, o IPOQ-Am; uma versão reduzida da escala de Fuchs et al. (2010). Cabe salientar que a estrutura desenvolvida por Fuchs e colegas também revelou bons índices que corroboram para sua estrutura, no entanto, a IPOQ-Am, além de produzir melhores indicadores (e.g., $\sigma^2_{IPOQ-Am} = .71$; $\sigma^2_{Fuchs et al. (2010)} = .64$), também revela uma estrutura mais simples, mantendo a abrangência da proposta conceitual. Esta primeira etapa de EFA forneceu suporte preliminar para confirmação da solidez psicométrica da IPOQ-Am. A análise seguinte, CFA, busca fornecer um método orientado pela teoria para abordar a validade do construto proposto, atribuindo os quatro itens e seu respectivo fator às expectativas teóricas (Comrey & Lee, 2013).

3.4. *Estudo 2: CFA (EUA)*

Este estudo confirmatório teve o objetivo de assegurar se as estruturas fatoriais dos três modelos obtidos através do Estudo 1 estão de acordo com o estabelecido na literatura (Pierce

et al., 2001; Van Prooijen & Van Der Kloot, 2001). Para cumprimento deste propósito, foi investigado: (i) se a estrutura hipotética de um fator explica a covariação entre os itens desses três modelos, em especial do IPOQ-Am; (ii) se cada item carrega significativamente o fator hipotético; e, (iii) se o fator latente explica uma proporção suficientemente grande de seus indicadores medidos (Schreiber et al., 2006). Mais precisamente, para análise das consistências internas, validades de conteúdo e incremental de cada modelo, foram observados seus Alphas (Hinkin, 1998), as variâncias médias extraídas (AVE) (Fornell & Larcker, 1981), e as confiabilidades composta (CR) (Chin, 1998). Além disso, para determinação das estruturas que melhor se ajustaram ao conceito de IPO, foram avaliados seus qui-quadrados (χ^2), graus de liberdade (df), critérios de informação de Akraike (AIC), critérios de informação bayesiano (BIC), índices de ajuste comparativo (CFI), índices de Tucker Lewis (TLI), raízes quadradas médias padronizadas residuais (SRMR), e erros de aproximação das raízes quadradas médias (RMSEA). Importante destacar que no processo de avaliação desses índices de adequação dos modelos, foi levado em consideração thresholds específicos (e.g., AVE > .05; CFI > .89; RMSEA < .08; SRMR < .08; TLI > .94), o tamanho da amostra do estudo, e as relações entre-modelos (nested ou non-nested), conforme direciona literatura (Kline, 2016; Schreiber et al., 2006; West et al., 2012). Para execução desta primeira análise confirmatória foi escolhido o método de estimação de máxima verossimilhança (MLE) (Myung, 2013), executado através do software Stata 16©.

3.4.1. Resultados

Os resultados reforçam a adoção da estrutura de único fator e quatro itens IPOQ-Am (Modelo 1), como sugerido em estudo exploratório anterior. Especificamente, todos os índices de convergência e divergência da configuração do Modelo 1 atendem às exigências da literatura (e.g., CR > .70; Fornell & Larcker, 1981). Considerando o tamanho de amostra reduzido deste estudo e a caracterização non-nested entre os três modelos, foram utilizados índices de

adequação específicos no processo de análise, avaliação, e indicação dos modelos (Marsh & Hau, 1999; Marsh et al., 1998). Índices como o BIC e SRMR são indicados como alternativas na comparação de modelos non-nested (West et al., 2012). Em ambos, o IPOQ-Am obteve os melhores resultados (menor BIC entre modelos e $SRMR < .80$). Além desses dois indicadores, a decisão na escolha do IPOQ-Am se apoiou no seu CFI e TLI, por se tratarem de índices menos sensíveis ao tamanho da amostra (West et al., 2012). No caso destes últimos, a literatura afirma que valores superiores a 1, como observado no caso da IPOQ-Am, são possíveis caso os modelos em questão tenham qui-quadrados inferiores aos seus graus de liberdade (Anderson & Gerbing, 1984; Marsh et al., 1998). Neste estudo, destacam-se as excelentes estimativas de parâmetros e variáveis com alta confiabilidade dos modelos (e.g., $\alpha > .70$; $AVE > .50$), reforçando o uso da amostra selecionada para atingimento dos objetivos (Kline, 2016; Tabachnick & Fidell, 2019). As Tabelas A.3. e A.4. detalham os resultados deste estudo. O Material Suplementar Online fornece informações adicionais (e.g., diagrama estrutural da IPOQ-Am).

[Tabela A.3.]

[Tabela A.4.]

3.4.2. *Discussão*

Uma solução de único fator e quatro itens (IPOQ-Am) foi confirmada nesta etapa de análise fatorial, reforçando a orientação da literatura para o desenvolvimento de instrumentos de pesquisa que sejam simples, parcimoniosos, e robustos em sua estrutura e conceito (Nunnally & Bernstein, 1994). Além dos ótimos coeficientes de consistência interna, a IPOQ-Am também revelou índices de adequação significativamente superiores à versão original do instrumento (e.g., $AVE_{IPOQ-Am} = .68$; $AVE_{Fuchs et al. (2010)} = .61$; $BIC_{IPOQ-Am} = 1.460$; $BIC_{Fuchs et al. (2010)} = 2.221$). Observou-se também a baixa performance dos outros dois modelos analisados (e.g., $CR < .70$; $TLI < .95$), resultados que contrastam com aqueles revelados no Estudo 1. Portanto, conclui-se

que a IPOQ-Am não só obteve indicadores melhores que os das outras estruturas analisadas, como também revelou ser o único modelo com índices satisfatórios, sendo, portanto, seu uso recomendado no contexto de consumo americano.

3.5. Estudo 3: EFA (Brasil)

Este terceiro estudo, também de caráter exploratório como o Estudo 1, buscou dar configuração a um instrumento de IPO, porém direcionado às particularidades contextuais do Brasil. Para isso, partiu-se da estrutura de Fuchs et al. (2010) aplicada a respondentes brasileiros para execução subsequente dos mesmos procedimentos metodológicos realizados no primeiro estudo. Os resultados estão detalhados a seguir.

3.5.1. Resultados

Três modelos foram gerados a partir desta EFA: o modelo original de Fuchs et al. (2010) de único fator e seis itens, um modelo intermediário de único fator e cinco itens (diferente daquele do Estudo 1), e o modelo IPOQ-Br de dois fatores e seis itens, que demonstrou ter a melhor configuração (Tabela A.5.).

Inicialmente, a estrutura original de único fator e seis itens de Fuchs et al. (2010) se mostrou fatorável ($KMO = .80$), com adequada variância compartilhada entre os itens (Bartlett: $p < .001$), e reduzido indicativo de multicolinearidade/singularidade entre eles ($Det = .02$), demonstrando, assim, potencial para desenvolvimento de modelo de IPO aplicado ao contexto brasileiro. Posteriormente, a análise da Matriz-R sobre esta estrutura revelou um alto grau de correlação entre as variáveis “po1” e “po3” ($r = .86$) e baixo grau de correlação entre as variáveis “po4” e “po6” ($r = .24$). Neste ponto, considerando que ambos os níveis de correlação são justificáveis para exclusão de itens da estrutura proposta (Thompson, 2004), optou-se então pelo desenvolvimento de um modelo alternativo de IPO (intermediário) a partir da retirada de um desses itens, como forma de se alcançar o modelo preterido. Neste sentido, foi decido o saque de item apenas da relação de baixa correlação, por dois motivos: (i) foi a única relação

que revelou valores críticos ($r < .30$ ou $r > .90$) (Field, 2009); (ii) a retirada de um desses itens gerou melhores índices para uma nova estrutura, respeitado o conteúdo e a fundamentação teórica para isso (e.g., $h_{\text{Modelo Intermediário}} = .84$; $h_{\text{Modelo sem po1}} = .77$; $h_{\text{Modelo sem po3}} = .76$). Então, utilizando-se do mesmo critério adotado no Estudo 1 para exclusão de itens com problema de correlação crítica, optou-se pela eliminação da variável “po6”, pois esta revelou uma relação carga/comunalidade menos razoável para sua permanência ($\lambda_{\text{po6}} = .76$, $h_{\text{po6}} = .58$, $\lambda_{\text{po6}} / h_{\text{po6}} = 1.31$; $\lambda_{\text{po4}} = .68$, $h_{\text{po4}} = .67$, $\lambda_{\text{po4}} / h_{\text{po4}} = 1.01$).

Na etapa de PCA, a PAF indicou a necessidade de extração de dois fatores sobre a estrutura original de Fuchs e colegas com base em autovalores superiores a 1 (Tabachnick & Fidell, 2019). A otimização das cargas dos itens entre-fatores por meio do processo de rotação oblíqua (Browne, 2001), revelou um terceiro modelo, excelente em suas qualidades psicométricas iniciais, denominado IPOQ-Br. Diferente do ocorrido no contexto americano, para a amostra brasileira, uma escala de IPO se configurou através de duas facetas (dimensões): Domínio e Afinidade. A Tabela A.5. detalha os resultados deste estudo. Outras informações estão presentes no Material Suplementar Online (e.g., Matriz-R).

[Tabela A.5.]

3.5.2. *Discussão*

Este segundo estudo exploratório deu o primeiro passo para a validação de um instrumento de IPO aplicado ao contexto brasileiro. Deste, foram formalizados três modelos de IPO, sendo o IPOQ-Br o de melhor configuração entre eles (e.g., $\lambda_{\text{IPOQ-Br}} = .89$; $\lambda_{\text{Fuchs et al. (2010)}} = .77$; $\lambda_{\text{Intermediário}} = .73$). Diferente da estrutura de fator único e quatro itens IPOQ-Am apresentado nos estudos anteriores, o IPOQ-Br se caracteriza por ser um modelo de segunda ordem, ou seja, possui estrutura com duas variáveis latentes derivadas de uma outra de nível superior. Essas duas variáveis latentes de primeira ordem representam duas facetas do constructo, sendo uma delas voltada à representação das percepções individuais de pertencimento de objeto alvo

(Domínio: “Eu sinto como se este objeto me pertencesse”) e a outra direcionada às percepções de ligação com este (Afinidade: “Este objeto representa uma parte de mim”). Por fim, observa-se que enquanto a estrutura de Fuchs et al. (2010) revelou índices duvidosos (e.g., $h_{MFuchs\ et\ al. (2010)} = .64$), o modelo intermediário demonstrou estrutura satisfatória (e.g., $\sigma^2_{Intermediário} = .62$), ainda que a proeminência da IPOQ-Br para o contexto de consumo brasileiro seja maior por sua configuração manifestada. O estudo seguinte se dispõe a confirmar essas conclusões iniciais.

3.6. Estudo 4: CFA (Brasil)

A partir dos resultados revelados no Estudo 3, a presente análise buscou confirmar modelos instrumentais de IPO aplicáveis ao contexto brasileiro, porém, atenta à literatura que os fundamenta (Pierce et al., 2003; Thompson, 2004). Assim como foi feito no Estudo 2, para atingimento deste propósito, foram analisados uma série de índices (e.g., AVE) que retrataram os níveis de consistência internas, validades de conteúdo e incrementais de cada modelo, além de índices de adequação (e.g., RMSEA) de suas estruturas comparadas.

3.6.1. Resultados

Os resultados forneceram fortes evidências para adoção de um modelo de segunda ordem de dois fatores e seis itens aplicado ao contexto brasileiro (IPOQ-Br), assim como foi sugerido no Estudo 3. Importante destacar que, durante o processo de otimização e avaliação das estruturas, uma estrutura alternativa àquelas desenvolvidas no estudo anterior foi configurada (Modelo 2). Este novo modelo é similar ao IPOQ-Br devido às suas dimensões de primeira ordem (compostos pelas dimensões Domínio e Afinidade), porém distinto pela ausência de um nível de segunda ordem, hierarquicamente superior às duas dimensões de primeiro nível. O objetivo deste destroncamento foi ampliar o escopo de modelos (para quatro no total), estendendo o número de considerações que assegurassem conclusões mais confiáveis.

[Tabela A.6.]

Quanto a esses dois modelos de configuração semelhante, observou-se que tanto o Modelo 1 (IPOQ-Br) quanto o Modelo 2 (intermediário de primeira ordem, dois fatores e seis itens) revelaram excelentes níveis de convergência interna através, principalmente, de seus índices de confiabilidade composta ($CR = .76$) e de variância média extraída ($AVE = .71$) (Chin, 1998). A mesma consistência foi observada nos seus dois fatores de primeira ordem (e.g., $CR_D = .74$; $CR_A = .78$) que, além desses bons indicadores, revelaram também ótimos índices discriminantes, pois suas variâncias médias extraídas foram superiores ao quadrado da correlação entre esses fatores ($AVE_D = .71$; $AVE_A = .76 > r^2 = .53$), como sugere Fornell and Larcker (1981). Por fim, o Modelo 3 demonstrou razoável configuração de conteúdo (e.g., $\lambda_M = .88$) enquanto o Modelo 4 revelou índices insatisfatórios (e.g., $CR = .65$). Neste último caso, em especial, demonstra-se como o uso apenas do Alpha de Cronbach para validação de uma escala pode ser uma decisão precipitada.

Para análise dos índices de adequação dos modelos foi utilizada cautelosa literatura que orienta adoção de indicadores a partir de critérios como o tamanho de amostra e a relação entre modelos (e.g., non-nested) (Marsh & Hau, 1999; Marsh et al., 1998). Um exemplo disso é o estudo de Mundfrom et al. (2005), o qual afirma que para configurações como as dos Modelos 4 e 5 (n° fatores < 2 ; n° itens/fator < 7 ; $h > .60$), tamanhos de amostra como o deste quarto estudo levam a uma alta taxa de convergência de modelos confiáveis, legitimando análises de indicadores como o qui-quadrado, por exemplo. No caso dos Modelos 1 e 2, assim como ocorrido no Estudo 2, foram constatadas estimativas de parâmetros robustas e variáveis com alta confiabilidade ($\alpha = .89$; $AVE = .73$; $CR = .76$; $\lambda_{IPOQ-Br} = .88$; $h_{IPOQ-Br} = .83$), reforçando também a possibilidade de avaliação dos seus índices a partir da amostra considerada (MacCallum et al., 1999).

Como introduzido, as análises dos resultados levaram à escolha do IPOQ-Br, pois esta revelou adequado qui-quadrado ($\chi^2 = 10.333$) e relação qui-quadrado/graus de liberdade

($\chi^2/df_{\text{IPOQ-Br}} = 1.48$), além de destaque nos demais indicadores (CFI = .992; TLI = .984; SRMR = .40; RMSEA = .068) (Kline, 2016). Apesar do AIC e do BIC indicarem a escolha de Modelo 3, e serem uma boa alternativa para comparação de modelos non-nested (West et al., 2012), a opção por este terceiro modelo seria inadequada considerando, mesmo que de forma independente, alguns de seus outros índices de baixa qualidade (e.g., TLI < .95 e RMSEA > .08) (Kline, 2016). Por fim, cabe também esclarecer que apesar do Modelo 1 e Modelo 2 serem estatisticamente indiferentes ($\Delta\chi^2$ não significativa), o primeiro é o único que estruturalmente satisfaz a literatura de IPO, isto porque sua configuração de segunda ordem integra sob o mesmo conceito aspectos como sentimentos de pertencimento e de representação (Pierce et al., 2001, 2003), sendo, assim, indicada a sua escolha. As Tabelas A.6. e A.7. apresentam os resultados completos.

[Tabela A.7.]

3.6.2. *Discussão*

Diferente da configuração do constructo de IPO de único fator e quatro itens aplicado ao contexto americano (IPOQ-Am), no contexto brasileiro, um instrumento de segunda ordem de dois fatores e seis itens (IPOQ-Br) foi a conversão ótima. Interessante notar que neste estudo, foi confirmada a presença de duas subdimensões (Domínio e Afinidade) do constructo proposto, além de terem sido observados índices irregulares para as estruturas de Fuchs et al. (2010) e intermediária de cinco itens (e.g., CR < .70; RMSEA > .08), o que nega parcialmente os resultados do Estudo 3.

As diferenças estruturais entre a IPOQ-Am e a IPOQ-Br indicam possíveis distinções de contexto e de cultura entre americanos e brasileiros que os levam a diferentes interpretações sobre propriedade percebida (Brown et al., 2017). Entretanto, torna-se essencial verificar se essas fricções endógenas entre os dois países são suficientemente pequenas a ponto de apontar o uso de uma única medida em ambos os locais através de um instrumento uniformizando. Uma

técnica para este propósito é a MGCFA, método que busca averiguar a estabilidade e a eficácia de instrumentos de pesquisa entre culturas, revelando se as respostas de diferentes populações sobre as estruturas das escalas diferem mais do que por acaso (Wu et al., 2007). Dito isso, o estudo seguinte pretende verificar se os instrumentos de melhor performance desenvolvidos até aqui possuem qualidades psicométricas adequadas que permitam seu uso em ambas as culturas.

3.7. *Estudo 5: MGCFA*

Como apresentado, a finalidade da MGCFA neste quinto estudo foi confirmar a existência de variâncias entre os grupos (EUA e Brasil) que pudessem invalidar o uso das escalas IPOQ-Am e IPOQ-Br em ambos os contextos (Vandenberg & Lance, 2000). Através de uma sequência de modelos com diferentes níveis de equivalência entre as culturas consideradas, foi checada a presença de invariâncias estatísticas suficientes entre as amostras de forma tal que: (i) potenciais diferenças entre as respostas de cada grupo justificadas pelas estruturas dos próprios instrumentos pudessem ser minimizadas; (ii) o uso dessas escalas em quaisquer dos dois países fosse assegurado (Wu et al., 2007).

Processualmente, as estruturas IPOQ-Am e IPOQ-Br foram inicialmente comparadas sob três diferentes amostras: EUA, Brasil, e a combinação dessas duas amostras. Analisados os índices de adequação desses dois modelos sob essas três amostras, selecionou-se então aquela (ou aquelas) estrutura cuja configuração revelou deter indicadores regulares entre contextos, ou seja, que se mostrou apropriada independente da amostra utilizada. Posteriormente, em segunda etapa, caracterizada por se utilizar da amostra combinada, uma série de modelos foram derivados a partir da estrutura selecionada, particularizando, avaliando, e validando cada um deles em termos de padrões de parâmetros estabelecidos (intercepto, cargas, e erros livres e/ou fixados) (Bentler, 2005; Brown et al., 2017). A respeito deste procedimento, todos os itens da medida escolhida foram carregados no mesmo fator entre os grupos, após adicionar covariâncias aos erros com base nos índices de modificação, conforme especifica Van de Vijver

and Leung (2011). Disto, foram avaliadas as invariâncias métricas através da análise dos carregamentos dos itens no fator latente entre os grupos a partir de diferentes configurações dos parâmetros citados.

Para este estudo, ressalta-se que apesar de ser recomendado o uso de diferentes amostras para execução de diferentes análises fatoriais e avaliação de modelos (como foi feito até agora), não é incomum, para um estudo puramente metodológico e orientado a dados, combinar amostras para avançar suas conclusões (Brown et al., 2017). Os resultados deste último estudo são retratados a seguir.

3.7.1. Resultados

Conforme mostra a Tabela A.8., os resultados da MGCFA indicam que a IPOQ-Am revelou índices de adequação ótimos e estáveis para os três contextos (e.g., EUA: $SRMR_{IPOQ-Am} = .013$ vs. $SRMR_{IPOQ-Br} = .041$; Brasil: $BIC_{IPOQ-Am} = 1.552$ vs. $BIC_{IPOQ-Br} = 2.336$; Combinado: $RMSEA_{IPOQ-Am} = .071$ vs. $RMSEA_{IPOQ-Br} = .112$). No caso do IPOQ-Br, com exceção do próprio contexto brasileiro, a estrutura revelou índices insatisfatórios sob as outras duas amostras (e.g., EUA: $TLI_{IPOQ-Br} = .900$; Combinada: $AIC_{IPOQ-Br} = 4.442$ vs. $AIC_{IPOQ-Am} = 2.952$) (Kline, 2016). Logo, a IPOQ-Am foi selecionada para segunda etapa deste estudo.

Nesta, a derivação da IPOQ-Am para teste de invariância entre os países produziu quatro outros modelos: Modelo 4a (variância completa), Modelo 4b (invariância de intercepto), Modelo 4c (invariância de intercepto e erro), e Modelo 4d (invariância de intercepto, carga, e erro). Modelos latentes com outros padrões de invariâncias (e.g., carga e erro) não foram identificados ou não convergiram. Os resultados mostraram que apesar do Modelo 4d revelar índices mais favoráveis (e.g., $AIC_{Modelo4d} = 2.948$ vs. $AIC_{M(Modelos4a,4b,4c)} = 2.952$; $RMSEA_{Modelos4d} = .080$ vs. $RMSEA_{M(Modelos4a,4b,4c)} = .092$; $\chi^2/df_{Modelo4d} = 1.65$ vs. $\chi^2/df_{M(Modelos4a,4b,4c)} = 1.87$), sua configuração foi estatisticamente igual à configuração do modelo 4a [$\Delta\chi^2 (df) = 3.48(4), p < .05$] (Thompson, 2004; Wu et al., 2007). Neste ponto, devido

a sua validade entre contextos confirmada, a IPOQ-Am foi então renomeada para IPOQ-M para alcançar pluralidade conceitual.

[Tabela A.8.]

Finalmente, cabe reforçar que para a execução deste estudo, os tamanhos de amostras de cada modelo e a análise de seus índices de adequação foram admissíveis pelas mesmas razões expostas nos Estudos 2 e 4 (Mundfrom et al, 2005; Wolf et al., 2013).

3.7.2. *Discussão*

Este último estudo revelou fortes evidências da existência de invariância entre respondentes americanos e brasileiros sobre a estrutura IPOQ-M (IPOQ-Am renomeada). Mais precisamente, mostra-se possível a mensuração das percepções individuais de propriedade através de um mesmo instrumento aplicado tanto nos EUA quanto no Brasil, contanto que a medida adotada tenha uma configuração de fator único e quatro itens como a revelada pela IPOQ-M. Logo, indica-se a utilização da IPOQ-M para estudos realizados nos EUA, no Brasil, ou sob ambas as culturas. Especificamente para estudos aplicados no Brasil, duas escalas de IPO se mostraram adequadas para uso: a própria IPOQ-M e o IPOQ-Br.

Ao buscar confirmar estrutura de IPO aplicável a mais de um contexto, este estudo se propôs a salvaguardar a flexibilização do instrumento desenvolvido, auxiliando, assim, pesquisas futuras que também se interessem em investigar a IPO sob diferentes contextos, o que naturalmente exigiria um rigoroso processo de tradução e/ou adaptação do instrumento em questão.

4. Discussão geral

4.1. Contribuições teóricas

Ao desenvolver a IPOQ-M, o presente estudo realiza quatro contribuições teóricas fundamentais: (i) amplia o número de estudos instrumentais na literatura de IPO; (ii) desenvolve uma das primeiras medidas de IPO devidamente validada para ser aplicada às pesquisas de

marketing nos EUA e no Brasil; (iii) pluraliza, pelo uso da MGCFA, as metodologias utilizadas para desenvolvimento de instrumento de IPO; (iv) flexibiliza instrumento de IPO de modo tal que este possa ser adotado também em outras áreas de pesquisa, não caracterizadas exclusivamente por processos de consumo.

Como detalhado no começo deste trabalho, grande atenção vem sendo dada na literatura organizacional e de marketing aos efeitos (Sinclair & Tinson, 2017) e aos preditores da IPO (Henssen et al., 2014). Entretanto, é consideravelmente menor o número de estudos que têm se concentrado em desenvolver ou avaliar as métricas do constructo para seu contexto (Kim et al., 2016). Apesar de incontestáveis as contribuições realizadas por trabalhos como o de Van Dyne and Pierce (2004) ao desenvolver adequada escala de IPO para teste das atitudes dos empregados (e.g., comprometimento), e de Brown et al. (2014) na análise do efeito da complexidade do trabalho sobre a IPO, devidamente instrumentalizada, dos funcionários, a disponibilidade de escalas de IPO ainda é consideravelmente incipiente na literatura geral, o que, dentre outras consequências, pode continuar induzindo pesquisas futuras a utilizarem métricas de IPO discutíveis (Figura 1). Como forma de mitigar este problema, esta pesquisa direcionou esforços para estender a baixa instrumentalização do conceito, oferecendo uma rara alternativa com qualidades psicométricas comprovadas que significativamente suplanta medidas utilizadas unicamente com base no teste de confiabilidade Alpha de Cronbach amplamente adotadas até então.

Além disso, este estudo disponibiliza uma das primeiras medidas de IPO aplicável às pesquisas de consumo nos EUA (Kim et al., 2016), sendo a primeira no Brasil. Pela carência de instrumentos de IPO disponibilizados para pesquisas de marketing, muitos estudos na área acabam utilizando instrumentos originários do campo de comportamento organizacional (Kamleitner & Feuchtl, 2015; Kirk et al., 2018; Peck et al., 2013), deixando de realizar os devidos procedimentos metodológicos necessários quando da importação de escalas para o

cumprimento de seus objetivos (Thompson, 2004). Ao desenvolver a IPOQ-M, este estudo buscou reduzir a continuidade deste problema aparentemente crônico, pois, como foi demonstrado ao longo deste trabalho, o instrumento evidenciou índices de adequação consistentes, revelando ser um instrumento de grande parcimônia e igualmente robusto a outros modelos copiosamente adotados (Van Dyne & Pierce 2004).

Digno de nota também é a singularidade deste estudo ao realizar uma MGCFA, um procedimento para teste de estabilidade instrumental entre grupos pouco executado nas demais pesquisas metodológicas de IPO (Shukla & Singh, 2015; Pierce et al., 2018). O que se observa na literatura é o desenvolvimento de escalas de IPO intracontexto, ou seja, considerando uma só cultura, facultando a estudos futuros testes dos modelos propostos em outros países. Olckers (2013), por exemplo, centralizou sua atenção no desenvolvimento de uma escala de IPO aplicado ao ambiente organizacional da África do Sul, produzindo então um instrumento de 35 itens e quatro dimensões (SAPOS) voltado exclusivamente a este contexto. Pierce et al. (2018) ao inovarem no desenvolvimento de uma escala de IPO em âmbito coletivo (CPO), utilizaram-se de diversos países (e.g., China, Finlândia) para desenvolvimento e teste dos efeitos do constructo de fator único e quatro itens sobre diversos aspectos organizacionais como a performance e a distração social dos empregados. Apesar do caráter amostral misto utilizado no estudo, Pierce e seus colegas, ao optar por esta composição, não objetivaram testar o equilíbrio e robustez da medida entre-culturas, mas sim fomentar a amostra utilizada como maneira de gerar resultados mais seguros (poder). Logo, o estudo abre espaço para testes da estabilidade do instrumento entre países, exemplificando como a MGCFA merece atenção por parte das pesquisas instrumentais de IPO. Ao realizar tal procedimento metodológico, este trabalho chama atenção para a importância da técnica, que, dentre outros fatores, indicou o uso da IPOQ-M em mais de um contexto: EUA e Brasil.

Por fim, destaca-se que a IPOQ-M, por ter sido desenvolvida a partir da estrutura de Fuchs et al. (2010), fundamentou-se sobre o conceito de extended-self proposto por Belk (1988, 2013). Ao abordar esta concepção ampliada de propriedade, este autor afirma que as pessoas refletem quem elas são através da propriedade percebida sobre suas experiências, ideias, lugares, objetos, pessoas, e processos internos. Por contemplar esta característica teórica dilatada em sua configuração, a IPOQ-M se mostra suficientemente flexível para ser utilizada também em estudos nos quais essas representações estendidas do “eu” possam ocorrer (e.g., dentro das organizações, transações sem fins lucrativos, desenvolvimento de políticas públicas, execução de estratégias pedagógicas, etc.).

4.2. Contribuições gerenciais

Para fins gerenciais, o desenvolvimento da IPOQ-M também produz importantes contribuições. Uma das possibilidades latentes é o uso do instrumento para manutenção dos programas de fidelidade, mecanismos largamente utilizados atualmente para captura e retenção de usuários (Steinhoff & Palmatier, 2016). Além de medidas como a de comprometimento (Beatty et al., 1988), conexão (Rindfleisch et al., 2009), e de engajamento (Hollebeek 2011), já utilizados nesses programas para mensuração da relação dos indivíduos com marcas, produtos, e serviços, uma nova ferramenta que reflita um estado mais profundo dos seus usuários se mostra ainda mais substancial em uma sociedade caracterizada, crescentemente, por consumidores desprendidos (Bardhi & Eckhardt, 2017; Belk, 2013). A IPOQ-M se coloca como alternativa neste sentido, possibilitando aos gestores, por exemplo, analisarem o nivelamento entre propriedade entregue e percebida, o que os auxilia a avaliarem suas estratégias (e.g., manter ou alterar as pontuações ou prêmios atribuídos nos programas).

Através do uso da IPOQ-M, as empresas podem se beneficiar também caso seus objetivos sejam avaliar se os valores e as personalidades projetados por elas estão sendo adequadamente percebidos pelos seus públicos-alvo (Keller & Richey, 2006). Indivíduos tendem a se

aproximarem e se sentirem “donos” daquilo que está alinhado com seus princípios e valores (Schwartz, 1992). Sendo assim, uma organização poderia verificar, por exemplo, se suas estratégias de representação do público LGBTQI+ estão surtindo efeito pela averiguação do sentimento de propriedade desse público com a marca.

Uma outra alternativa é o uso do instrumento para comparar a efetividade de estratégias de aproximação com o consumidor lançadas nos EUA e no Brasil. Neste sentido, a ferramenta pode revelar, por exemplo, as percepções de propriedade dos consumidores desses dois países com uma marca, antes e depois da implantação de certos produtos e serviços. Disso, é possível concluir se os esforços de marketing para gerar o sentimento de propriedade nos indivíduos desses países estão condicionados às características culturais.

Por fim, e sob uma perspectiva mais ampla, o IPOQ-M pode ajudar também em decisões não puramente mercadológicas. Neste sentido, o instrumento pode ser utilizado para medir a percepção de propriedade de integrantes de um grupo no processo de cocriação de eventos e de compartilhamento de atividades científicas (Benjaafar et al., 2019; Jiang & Tian, 2018). Apesar dessas práticas serem caracterizadas pela mutualidade de execução, ainda se certifica a necessidade inata e social dos indivíduos de se sentirem proprietários dos objetos foco dessas operações (ou das próprias operações), mesmo que mentalmente e provisoriamente (Jussila et al., 2015). Daí a importância de se medir, sob as mais diversas perspectivas, como as pessoas respondem a essa necessidade.

4.3. Limitações e direcionamento para pesquisas futuras

Os resultados produzidos neste estudo são animadores, porém a pesquisa traz consigo algumas limitações. Em primeiro lugar, no Estudo 1, observou-se que o item “po3” da IPOQ-M (IPOQ-Am) obteve carga e comunalidade descolados comparado aos outros três itens ($\lambda_{po3} = .78$, $h_{po3} = .64$ vs. $\lambda_{Mpo1,po2,po4} = .86$, $h_{Mpo1,po2,po4} = .72$), o que foi confirmado também através da amostra do Estudo 2 ($\lambda_{po3} = .79$, $h_{po3} = .62$ vs. $\lambda_{Mpo1,po2,po4} = .89$, $h_{Mpo1,po2,po4} = .80$). Uma vez

que ambos os itens “po1” e “po3” tinham alta correlação ($r = .85$), a retirada de um deles minimizou a redundância estrutural, aumentando a singularidade do item “po3”. Como resultado, a escala IPOQ-M se configurou através de alta convergência para os itens relacionados a conexão (“po4”), representação (“po2”), e proximidade (“po5”), porém com moderada convergência para o conceito de pertencimento (“po3”), o que, dentre outros aspectos, pode ser um indicativo de fatoração diferente (Field, 2009). Embora os indicadores de adequação do Estudo 2 e 5 tenham comprovado ótimos índices ao modelo [e.g., χ^2 (df) = 1.223 (2), SRMR = .013], pesquisas futuras são encorajadas a avaliarem configurações alternativas à IPOQ-M, o que poderia revelar, conforme os dados acima sugerem, um novo constructo de IPO, de caráter multidimensional, e que abarque de forma mais completa e balanceada as percepções de propriedade no seu sentido estrito (“Eu sinto como se este objeto me pertencesse”) e estendido (“Eu me sinto conectado com este objeto”) (Law et al., 1998).

Além do exposto acima, este estudo não estruturou as potenciais relações da IPOQ-M com outros constructos presentes na literatura, deixando assim os testes de sua rede nomológica como oportunidades para estudos futuros (Schreiber et al., 2006). Isso pode ser feito, por exemplo, checando o efeito do IPO sobre a satisfação (Keh et al., 2013), a propensão a pagar (Kirk et al., 2015), e a fidelidade (Zhao et al., 2016) dos consumidores às marcas, aos produtos, e/ou aos serviços. Tal matriz de relação entre IPO e outros constructos também pode ser aplicada em pesquisas de âmbito organizacional, ou mesmo em outras áreas como a da administração pública, considerando, como já foi discutido, a flexibilidade conceitual do IPOQ-M. Nesta alternativa última, uma proposta latente é o estudo dos efeitos de políticas públicas coformuladas ou de governos eleitos sobre a IPO dos cidadãos (Birkland, 2019).

Por fim, apesar de ser estudo pioneiro por se utilizar de MGCFA para validação de instrumento entre dois países, a escala desenvolvida deve ter sua aplicabilidade testada em outros países. Isto como forma de reforçar as premissas de validade externa e de generalização,

fundamentais aos instrumentos de pesquisas (Tabachnik & Fidell, 2019). Orienta-se também a pesquisas futuras que busquem refinar o instrumento através de dados longitudinais (e.g., séries temporais) (Thompson, 2004), uma vez que o processo de coleta de dados deste trabalho se caracterizou como transversal.

Referências

- Anderson, J. C., & Gerbing, D. W. (1984). The effect of sampling error on convergence, improper solutions, and goodness-of-fit indices for maximum likelihood confirmatory factor analysis. *Psychometrika*, *49*(2), 155-173.
- Bardhi, F., & Eckhardt, G. M. (2017). Liquid consumption. *Journal of Consumer Research*, *44*(3), 582-597.
- Baxter, W. L., Aurisicchio, M., & Childs, P. R. (2015). A psychological ownership approach to designing object attachment. *Journal of Engineering Design*, *26*(4-6), 140-156.
- Beatty, S. E., Homer, P., & Kahle, L. R. (1988). The involvement—commitment model: Theory and implications. *Journal of Business Research*, *16*(2), 149-167.
- Beggan, J. K. (1991). Using what you own to get what you need: The role of possessions in satisfying control motivation. *Journal of Social Behavior and Personality*, *6*(6), 129–146.
- Belk, R. (1988). Possessions and the extended self. *Journal of Consumer Research*, *15*(2), 139–168.
- Belk, R. (2013). Extended self in a digital world. *Journal of Consumer Research*, *40*(3), 477-500.

- Benjaafar, S., Kong, G., Li, X., & Courcoubetis, C. (2019). Peer-to-peer product sharing: Implications for ownership, usage, and social welfare in the sharing economy. *Management Science*, *65*(2), 477-493.
- Bentler, P. M. (2005). *EQS structural equations program manual*. Encino, CA: Multivariate Software INC.
- Bernhard, F., & O'Driscoll, M. P. (2011). Psychological ownership in small family-owned businesses: Leadership style and nonfamily-employees' work attitudes and behaviors. *Group and Organization Management*, *36*(3), 345-384.
- Birkland, T. A. (2019). *An introduction to the policy process: Theories, concepts, and models of public policy making* (5th ed.). London, UK: Routledge.
- Brasel, S. A., & Gips, J. (2014). Tablets, touchscreens, and touchpads: how varying touch interfaces trigger psychological ownership and endowment. *Journal of Consumer Psychology*, *24*(2), 226-233.
- Brislin, R. W. (1970). Back-translation for cross-cultural research. *Journal of Cross-Cultural Psychology*, *1*(3), 185-216.
- Brown, G. T., Harris, L. R., O'Quin, C., & Lane, K. E. (2017). Using multi-group confirmatory factor analysis to evaluate cross-cultural research: identifying and understanding non-invariance. *International Journal of Research & Method in Education*, *40*(1), 66-90.
- Brown, G., Pierce, J. L., & Crossley, C. (2014). Toward an understanding of the development of ownership feelings. *Journal of Organizational Behavior*, *35*(3), 318-338.
- Browne, M. W. (2001). An overview of analytic rotation in exploratory factor analysis. *Multivariate Behavioral Research*, *36*(1), 111-150.

- Chang, A., Chiang, H. H., & Han, T. S. (2012). A multilevel investigation of relationships among brand-centered HRM, brand psychological ownership, brand citizenship behaviors, and customer satisfaction. *European Journal of Marketing*, *46*(5), 626-662.
- Chin, W.W. (1998). The partial least squares approach to structural equation modeling. In G. A. Marcoulides (Ed.), *Modern methods for business research* (pp. 295-336). Mahwah, NJ: Lawrence Erlbaum Associates.
- Coelho, P. S., Rita, P., & Santos, Z. R. (2018). On the relationship between consumer-brand identification, brand community, and brand loyalty. *Journal of Retailing and Consumer Services*, *43*, 101-110.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). New York, NY: Academic Press.
- Comrey, A. L., & Lee, H. B. (1992). Interpretation and application of factor analytic results. In A. L. Comrey, & H. B. Lee (Eds.), *A first course in factor analysis* (p. 2). Hillsdale, NJ: Lawrence Erlbaum Associates.
- Comrey, A. L., & Lee, H. B. (2013). *A first course in factor analysis* (2nd ed.). New York, NY: Psychology Press.
- D'Arrigo, F. P., Bertolini, A. V. A. G., Prantz, C., & Dorion, E. C. (2016). Propriedade psicológica, poder e intenção de compartilhar conhecimento nas organizações. *Revista Pensamento Contemporâneo em Administração*, *10*(4), 17-29.
- De Winter, Dodou, D., & Wieringa, P. A. (2009). Exploratory factor analysis with small sample sizes. *Multivariate Behavioral Research*, *44*(2), 147-181.
- Dawkins, S., Tian, A. W., Newman, A., & Martin, A. (2017). Psychological ownership: A review and research agenda. *Journal of Organizational Behavior*, *38*(2), 163-183.

- Eddleston, K. A., & Kellermanns, F. W. (2007). Destructive and productive family relationships: A stewardship theory perspective. *Journal of Business Venturing*, 22(4), 545-565.
- Field, A. (2009). *Discovering Statistics Using SPSS* (3rd Edition). London, UK: Sage Publications Ltd.
- Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: algebra and statistics. *Journal of Marketing Research*, 18(3), 382-388.
- Friedman, O., Pesowski, M. L., & Goulding, B. W. (2018). Legal ownership is psychological: evidence from young children. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 19-31). Cham, SW: Springer.
- Fuchs, C., Prandelli, E., & Schreier, M. (2010). The psychological effects of empowerment strategies on consumers' product demand. *Journal of Marketing*, 74(1), 65–79.
- Harrigan, P., Evers, U., Miles, M. P., & Daly, T. (2018). Customer engagement and the relationship between involvement, engagement, self-brand connection and brand usage intent. *Journal of Business Research*, 88, 388-396.
- Henssen, B., Voordeckers, W., Lambrechts, F., & Koiranen, M. (2014). The CEO autonomy–stewardship behavior relationship in family firms: the mediating role of psychological ownership. *Journal of Family Business Strategy*, 5(3), 312-322.
- Hinkin, T. R. (1998). A brief tutorial on the development of measures for use in survey questionnaires. *Organizational Research Methods*, 1, 104-121.
- Hollebeek, L. (2011). Exploring customer brand engagement: definition and themes. *Journal of Strategic Marketing*, 19(7), 555-573.

- Hulland, J., Thompson, S., & Smith, K. (2015). Exploring uncharted waters: use of psychological ownership theory in marketing. *Journal of Marketing Theory and Practice*, 23(2), 140–147.
- Jiang, B., & Tian, L. (2018). Collaborative consumption: Strategic and economic implications of product sharing. *Management Science*, 64(3), 1171-1188.
- Jussila, I., Byrne, N., & Tuominen, H. (2012). Affective commitment in co-operative organizations: what makes members want to stay? *International Business Research*, 5(10), 1-10.
- Jussila, I., Tarkiainen, A., Sarstedt, M., & Hair, J. F. (2015). Individual psychological ownership: concepts, evidence, and implications for research in marketing. *Journal of Marketing Theory and Practice*, 23(2), 121–139.
- Kaiser H.F. (1974) An index of factorial simplicity. *Psychometrika*, 39, 31–36.
- Kamleitner, B., & Feuchtl, S. (2015). “As if it were mine”: imagery works by inducing psychological ownership. *Journal of Marketing Theory and Practice*, 23(2), 208–223.
- Kamleitner, B., & Mitchell, V. W. (2018). Can consumers experience ownership for their personal data? From issues of scope and invisibility to agents handling our digital blueprints. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 91-118). Cham, SW: Springer.
- Keh, H. T., Ren, R., Hill, S. R., & Li, X. (2013). The beautiful, the cheerful, and the helpful: the effects of service employee attributes on customer satisfaction. *Psychology and Marketing*, 30(3), 211-226.
- Keller, K.L., & Richey, K. (2017). The Importance of corporate brand personality traits to a successful 21st century business. In: J.M.T. Balmer, S.M. Powell, J. Kernstock, &

- T.O. Brexendorf (Eds), *Advances in Corporate Branding. Journal of Brand Management: Advanced Collections* (pp. 47-58). London, UK: Palgrave Macmillan.
- Kim, S., Kim, S. G., Jeon, Y., Jun, S., & Kim, J. (2016). Appropriate or remix? The effects of social recognition and psychological ownership on intention to share in online communities. *Human-Computer Interaction*, *31*(2), 97-132.
- Kirk, C. P., McSherry, B., & Swain, S. D. (2015). Investing the self: the effect of nonconscious goals on investor psychological ownership and word-of-mouth intentions. *Journal of Behavioral and Experimental Economics*, *58*, 186–194.
- Kirk, C. P., Peck, J., & Swain, S. D. (2018). Property lines in the mind: consumers' psychological ownership and their territorial responses. *Journal of Consumer Research*, *45*(1), 148-168.
- Kirk, C. P., Peck, J., & Swain, S. D. (2016). *The value in lurking: the effect of a mere opportunity for two-way communication on consumers' psychological ownership and valuation of digital content*. Paper presented at the 2016 American Marketing Association Winter Educators' Conference, Las Vegas, US.
- Kirk, C. P., Peck, J., & Swain, S. D. (2018). Consumer psychological ownership of digital technology. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 69–85). Cham, SW: Springer.
- Kline, R. B. (2016). *Principles and practice of structural equation modeling* (4th ed.). New York, NY: Guilford Publications.
- Kyriazos, T. A. (2018). Applied psychometrics: sample size and sample power considerations in factor analysis (EFA, CFA) and SEM in general. *Psychology*, *9*(08), 2207.
- Law, K. S., Wong, C. S., & Mobley, W. H. (1998). Toward a taxonomy of multidimensional constructs. *Academy of Management Review*, *23*, 741-755.

- Lessard-Bonaventure, S., & Chebat, J. C. (2015). Psychological ownership, touch, and willingness to pay for an extended warranty. *Journal of Marketing Theory and Practice*, 23(2), 224–234.
- Liu, J., Wang, H., Hui, C., & Lee, C. (2012). Psychological ownership: how having control matters. *Journal of Management Studies*, 49(5), 869–895.
- MacCallum, R. C., Widaman, K. F., Zhang, S., & Hong, S. (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84.
- Marsh, H. W., & Hau, K. T. (1999). Confirmatory factor analysis: Strategies for small sample sizes. *Statistical Strategies for Small Sample Research*, 1, 251-284.
- Marsh, H.W., Hau, K., Balla, J. R., & Grayson, D. (1998). Is more ever too much? The number of indicators per factor in confirmatory factor analysis. *Multivariate Behavioral Research*, 33(2), 181–220.
- Mayhew, M. G., Ashkanasy, N. M., Bramble, T., & Gardner, J. (2007). A study of the antecedents and consequences of psychological ownership in organizational settings. *The Journal of Social Psychology*, 147(5), 477-500.
- Moon, J., Hossain, M. D., Sanders, G. L., Garrity, E. J., & Jo, S. (2013). Player commitment to massively multiplayer online role-playing games (MMORPGs): an integrated model. *International Journal of Electronic Commerce*, 17(4), 7-38.
- Mundfrom, D. J., Shaw, D. G., & Ke, T. L. (2005). Minimum sample size recommendations for conducting factor analyses. *International Journal of Testing*, 5(2), 159-168.
- Myung, I. J. (2003). Tutorial on maximum likelihood estimation. *Journal of Mathematical Psychology*, 47(1), 90-100.

- Norton, M. I., Mochon, D., & Ariely, D. (2012). The IKEA effect: when labor leads to love. *Journal of Consumer Psychology, 22*(3), 453-460.
- Nunnally J.C., & Bernstein I.H. (1994) *Psychometric Theory* (3rd ed.). New York, NY: McGraw-Hill.
- O’driscoll, M. P., Pierce, J. L., & Coghlan, A. M. (2006). The psychology of ownership: Work environment structure, organizational commitment, and citizenship behaviors. *Group & Organization Management, 31*(3), 388-416.
- Olckers, C. (2013). Psychological ownership: Development of an instrument. *SA Journal of Industrial Psychology, 39*(2), 1-13.
- Park, C. H., Song, J. H., Yoon, S. W., & Kim, J. (2013). A missing link: psychological ownership as a mediator between transformational leadership and organizational citizenship behavior. *Human Resource Development International, 16*(5), 558–574.
- Peck, J., Barger, V., & Webb, A. (2013). In search of a surrogate for touch: the effect of haptic imagery on perceived ownership. *Journal of Consumer Psychology, 23*(2), 189–196.
- Peck, J., & Luangrath, A. W. (2018). Looking ahead: future research in psychological ownership. In J. Peck, & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 239-258). Cham, SW: Springer.
- Peck, J., & Shu, S. B. (2009). The effect of mere touch on perceived ownership. *Journal of Consumer Research, 36*(3), 434–447.
- Peck, J., & Shu, S. B. (2018). *Psychological Ownership and Consumer Behavior*. Cham, SW: Springer.

- Peng, H., & Pierce, J. L. (2015). Job- and organization-based psychological ownership: relationship and outcomes. *Journal of Managerial Psychology, 30*(2), 151–168.
- Peter, J. P. (1981). Construct validity: A review of basic issues and marketing practices. *Journal of Marketing Research, 18*(2), 133-145.
- Pierce, J. L., & Jussila, I. (2011). *Psychological ownership and the organizational context: Theory, research evidence and application*. Cheltenham, UK: Edward Elgar Publishing.
- Pierce, J. L., Jussila, I., & Cummings, A. (2009). Psychological ownership within the job design context: revision of the job characteristics model. *Journal of Organizational Behavior, 30*(4), 477–496.
- Pierce, J. L., Jussila, I., & Li, D. (2018). Development and validation of an instrument for assessing collective psychological ownership in organizational field settings. *Journal of Management and Organization, 24*(6), 776-792.
- Pierce, J. L., Kostova, T., & Dirks, K. T. (2001). Toward a theory of psychological ownership in organizations. *Academy of Management Review, 26*(2), 298-310.
- Pierce, J. L., Kostova, T., & Dirks, K. T. (2003). The state of psychological ownership: integrating and extending a century of research. *Review of General Psychology, 7*(1), 84-107.
- Rindfleisch, A., Burroughs, J. E., & Wong, N. (2009). The safety of objects: Materialism, existential insecurity, and brand connection. *Journal of Consumer Research, 36*(1), 1-16.
- Schreiber, J. B., Nora, A., Stage, F. K., Barlow, E. A., & King, J. (2006). Reporting structural equation modeling and confirmatory factor analysis results: A review. *The Journal of Educational Research, 99*(6), 323-338.

- Schwartz, S. H. (1992). Universals in the content and structure of values: Theoretical advances and empirical tests in 20 countries. In M. P. Zanna (Ed.), *Advances in experimental social psychology*, (pp. 1–65). Academic Press.
- Schumacker, R. E., & Lomax, R. G. (2004). *A beginner's guide to structural equation modeling* (2nd ed.). New York, NY: Psychology Press.
- Sinclair, G., & Tinson, J. (2017). Psychological ownership and music streaming consumption. *Journal of Business Research*, *71*, 1-9.
- Shu, S. B., & Peck, J. (2011). Psychological ownership and affective reaction: emotional attachment process variables and the endowment effect. *Journal of Consumer Psychology*, *21*(4), 439–452.
- Shukla, A., & Singh, S. (2015). Psychological ownership: scale development and validation in the Indian context. *International Journal of Indian Culture and Business Management*, *10*(2), 230-251.
- Spears, N., & Yazdanparast, A. (2014). Revealing obstacles to the consumer imagination. *Journal of Consumer Psychology*, *24*(3), 363–372.
- Steinhoff, L., & Palmatier, R. W. (2016). Understanding loyalty program effectiveness: managing target and bystander effects. *Journal of the Academy of Marketing Science*, *44*(1), 88-107.
- Tabachnick B., & Fidell L. (2019). *Using Multivariate Statistics* (7th ed.). Boston, MA: Pearson.
- Thompson, B. (2004). *Exploratory and confirmatory factor analysis: Understanding concepts and applications*. Washington, DC: American Psychological Association.

- Thürridl, C., Kamleitner, B., Ruzeviciute, R., Süssenbach, S., & Dickert, S. (2020). From happy consumption to possessive bonds: When positive affect increases psychological ownership for brands. *Journal of Business Research, 107*, 89-103.
- Van Dyne, L., & Pierce, J. L. (2004). Psychological ownership and feelings of possession: Three field studies predicting employee attitudes and organizational citizenship behavior. *Journal of Organizational Behavior, 25*(4), 439–459.
- Vandenberg, R. J., & Lance, C. E. (2000). A review and synthesis of the measurement invariance literature: Suggestions, practices, and recommendations for organizational research. *Organizational Research Methods, 3*(1), 4-70.
- Van Prooijen, J. W., & Van Der Kloot, W. A. (2001). Confirmatory analysis of exploratively obtained factor structures. *Educational and Psychological Measurement, 61*(5), 777-792.
- Van de Vijver, F. J. R., & Leung, K. (2011). Equivalence and bias: A review of concepts, models, and data analytic procedures. In D. Matsumoto & F. J. R. van de Vijver (Eds.), *Culture and psychology. Cross-cultural research methods in psychology* (pp. 17–45). Cambridge University Press.
- Xiong, L., & King, C. (2019). Aligning employees' attitudes and behavior with hospitality brands: The role of employee brand internalization. *Journal of Hospitality and Tourism Management, 40*, 67-76.
- Wang, L. L., Watts, A. S., Anderson, R. A., & Little, T. D. (2013). Common Fallacies in Quantitative Research Methodology. In T. D. Little (Ed.), *The Oxford Handbook of Quantitative Methods* (pp. 718-758). New York, NY: Oxford University Press.

- West, S. G., Taylor, A. B., & Wu, W. (2012). Model fit and model selection in structural equation modeling. In R. H. Hoyle (Ed.), *Handbook of structural equation modeling* (pp. 209–231). New York, NY: The Guilford Press.
- Wolf, E. J., Harrington, K. M., Clark, S. L., & Miller, M. W. (2013). Sample size requirements for structural equation models: An evaluation of power, bias, and solution propriety. *Educational and Psychological Measurement, 73*(6), 913-934.
- Wu, A. D., Zhen, L., & Zumbo, B. D. (2007). Decoding the meaning of factorial invariance and updating the practice of multi-group confirmatory factor analysis: A demonstration with TIMSS data. *Practical Assessment, Research, and Evaluation, 12*(1), 3.
- Zhao, Q., Chen, C.D., & Wang, J.L. (2016). The effects of psychological ownership and TAM on social media loyalty: an integrated model. *Telematics and Informatics, 33*(4), 959–972.

¹ Respostas que avaliaram po3 (item não-reverso) e po6 (item reverso) com mesmos valores, ambos valores superiores a 4, ou ambos valores inferiores a 4, foram excluídas (exemplo: po3 = 5 e po6 = 6; resposta excluída). Entretanto, respostas que avaliaram esses itens com dois ou mais pontos de diferença, mesmo que atendendo ao critério anterior, não foram excluídas (exemplo: po3 = 1; po6 = 3; resposta mantida).

² Parte deste Estudo 5 combinou as amostras do Estudo 2 e do Estudo 4.

³ Para determinar as amostras, foi usado o software G * Power versão 3.1.9.4.