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A cross-cultural study on the consumers' adoption of PSS offerings in the mobility and fashion fields between Norway and Singapore

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Executive summary

This master's thesis is a cross-cultural study exploring the potential impacts of cultural differences, in particular in the perception of ownership and sharing, on consumers' attitude towards leasing, renting and sharing business models related to two products - cars and clothes - between two countries - Norway and Singapore.

Based on qualitative data collected in these countries through semi-directive interviews, we concluded that context-specific elements, mainly linked to Hofstede's cultural dimensions of power distance and masculinity, can impact people's attachment to ownership and propensity to share, influencing their attitude towards PSSs. However, looking at cultural dimensions alone is not sufficient to explain people's reactions. Additional contextual parameters such as politics, economy and laws as well as personal considerations also shape people's consumption habits and should be taken into account. In both countries, interviewees mentioned that cars were more suitable under a PSS format than clothes, because of their functional, costly and low-usage nature. Finally, younger people living in urban areas have been identified both in Norway and Singapore as early adopters of these innovative business models.

In terms of determinants in the adoption of PSSs in these two countries, financial and convenience benefits are what consumers look at when assessing these models. Companies should, therefore, work on these two selling points by having a clear pricing strategy, increasing the availability of their services and streamlining their processes. In addition, having clear terms and conditions as well as transparent cleaning and maintenance procedures are key to reassure consumers from both countries. In Norway, companies should, in addition, leverage people's natural intent to care for others and their high degree of sustainable awareness in their communication. Firms should also work on their reputation in order to build trust around their activities. In Singapore, PSS firms should expect difficulties in terms of public image as people consider these solutions as inferior to ownership, in this country where possessions are used as tokens to display people's wealth and status. While sharing PSSs are more difficult to sustain in this context, leasing and renting companies should explore the opportunity to offer premium services providing exclusive products and hiding visible association to their firms. These recommendations could, with some precautions, be extended to regions presenting a similar cultural profile to Norway and Singapore: respectively, Scandinavian and South-East Asian countries.

Table of Contents

EXECUTIVE SUMMARY ..... **I**

LIST OF TABLES AND FIGURES ..... **VII**

INTRODUCTION **1**

LITERATURE REVIEW **3**

1. INTRODUCTION TO PSS BUSINESS MODELS **3**

1.1. UNDERSTANDING THE CONCEPT OF PRODUCT-SERVICE SYSTEMS **3**

1.1.1. PSS DEFINITIONS 3

1.1.2. PSS TYPOLOGY 4

1.2. IMPACTS OF PSS BUSINESS MODELS **9**

1.3. BARRIERS TO THE EXPANSION OF PSS BUSINESS MODELS **12**

1.3.1. ATTACHMENT TO OWNERSHIP RIGHTS 12

1.3.2. RELUCTANCE TO SHARE 15

1.4. CONCLUSION **17**

2. CONSUMER ADOPTION OF INNOVATIVE BUSINESS MODELS **17**

2.1. UNDERSTANDING HIGH- AND LOW-EFFORT DECISIONS **17**

2.1.1. WHY SOME DECISIONS DEMAND MORE EFFORT THAN OTHERS? 17

2.1.2. THE PROCESS OF MAKING PURCHASING DECISIONS 19

2.2. A SOCIAL-PSYCHOLOGICAL APPROACH TO EXPLAIN THE BEHAVIOURS OF CONSUMERS **21**

2.3. CONSUMERS, INNOVATIONS AND SOCIETAL CHANGES **22**

2.3.1. INNOVATIONS: RADICAL OR INCREMENTAL? 22

2.3.2. DRIVERS FOR THE ADOPTION OF INNOVATIONS 23

2.3.3. CUSTOMER INNOVATIVENESS 24

2.4. CONCLUSION **24**

3. THE IMPACT OF CULTURE ON CONSUMERS' BEHAVIOURS **25**

3.1. INTRODUCTION TO THE CONCEPT OF CULTURE **25**

3.1.1. DEFINING CULTURE: AN OVERVIEW OF DIFFERENT PARADIGMS AND THEORIES 25

3.1.2. COMPARING CULTURES: HOFSTEDE'S MODEL ON NATIONAL CULTURES 29
3.2. INFLUENCE OF CULTURAL DIMENSIONS ON CONSUMER BEHAVIOUR 33
3.3. CONCLUSION 35

4. CONSUMER ADOPTION OF PRODUCT-SERVICE SYSTEMS IN DIFFERENT CULTURES 36

4.1. SOCIAL-PSYCHOLOGICAL MODELS OF BEHAVIOUR APPLIED TO THE ADOPTION OF PSS 36
4.1.1. BELIEFS ABOUT THE CONSEQUENCES OF ADOPTING PSSS 36
4.1.2. SUBJECTIVE NORMS RELATED TO THE ADOPTION OF USE-ORIENTED PSSS 42
4.1.3. ASSESSMENT OF THESE BELIEFS AND NORMS 44
4.1.4. INFLUENCE OF THE BUSINESS MODEL SCHEME ON CONSUMERS' ATTITUDE TOWARDS PSSS .. 49
4.1.5. INFLUENCE OF THE PRODUCT CATEGORY ON CONSUMERS' ATTITUDE TOWARDS PSSS 51
4.2. ADOPTION OF PSSS IN DIFFERENT CULTURES 52
4.2.1. INFLUENCE OF POWER DISTANCE ON CONSUMERS' ATTITUDE TOWARDS PSSS 53
4.2.2. INFLUENCE OF INDIVIDUALISM - COLLECTIVISM ON CONSUMERS' ATTITUDE TOWARDS PSSS 54
4.2.3. INFLUENCE OF MASCULINITY - FEMININITY ON CONSUMERS' ATTITUDE TOWARDS PSSS 55
4.2.4. INFLUENCE OF UNCERTAINTY AVOIDANCE ON CONSUMERS' ATTITUDE TOWARDS PSSS 56
4.2.5. INFLUENCE OF THE COUNTRY'S INCOME LEVEL ON CONSUMERS' ATTITUDE TOWARDS PSSS 58
4.3. CONCLUSION 59

FIELD RESEARCH 61

1. RESEARCH METHODOLOGY 61

1.1. TYPE OF RESEARCH STRATEGY 61
1.2. FIELD SELECTION 61
1.3. SAMPLE SELECTION 62
1.4. DATA COLLECTION & ANALYSIS METHODS 63

2. COUNTRY PROFILES 65

2.1. COUNTRY PROFILE - NORWAY 65
2.1.1. NORWEGIAN CULTURE 65
2.1.2. ATTACHMENT TO OWNERSHIP, OPENNESS TO SHARING AND SUSTAINABILITY IN NORWAY ... 67
2.1.3. MOBILITY IN NORWAY 68

2.1.4. CLOTHING IN NORWAY 74
2.2. COUNTRY PROFILE – SINGAPORE 81
2.2.1. SINGAPOREAN CULTURE(S) 81
2.2.2. ATTACHMENT TO OWNERSHIP, OPENNESS TO SHARING AND SUSTAINABILITY IN SINGAPORE 83
2.2.3. MOBILITY IN SINGAPORE 84
2.2.4. CLOTHING IN SINGAPORE 92

3. CROSS-COUNTRY ANALYSIS 98

3.1. ASSUMPTIONS ON OUR COUNTRIES BASED ON THEIR CULTURAL PROFILE 98
3.2. COMPARISON BETWEEN COUNTRIES OF PEOPLE'S ATTITUDE REGARDING PSS BUSINESS MODELS 99
3.2.1. IN THE CAR INDUSTRY 100
3.2.2. IN THE CLOTHING INDUSTRY 102
3.3. COMPARISON BETWEEN MOBILITY AND CLOTHING PSSS 105
3.4. COMPARISON BETWEEN COUNTRIES OF POTENTIAL CONSUMER PROFILE FOR THESE PSSS 108
3.5. CONCLUSION ON THE KEY DRIVERS AND BARRIERS FOR MOBILITY AND CLOTHING PSSS IN NORWAY AND SINGAPORE 109
3.6. BUSINESS MODELS' IMPROVEMENTS TO BETTER SERVE LOCAL CULTURES 110
3.6.1. CAR LEASING, RENTING & SHARING 110
3.6.2. CLOTHES LEASING, RENTING AND SHARING 112

CONCLUSION 114

BIBLIOGRAPHY 116

APPENDIXES 127

APPENDIX 1 – ADDITIONAL INSIGHTS TO OUR LITERATURE REVIEW 127
1. TERMINOLOGIES RELATED TO THE CONCEPT OF PSS 127
2. IMPACTS OF PSSS BY CATEGORY 127
3. DISTINCTION BETWEEN SHARING, GIFT GIVING AND COMMODITY EXCHANGES 130
4. CRITIQUES ABOUT HOFSTEDE'S MODEL OF CULTURAL DIFFERENCES 130
APPENDIX 2 – INTERVIEW GUIDES 132
1. RECRUITMENT FORM – NORWAY 132
2. RECRUITMENT FORM – SINGAPORE 135

3. FOCUS GROUP – MOBILITY 138
4. FOCUS GROUP – CLOTHING 141
5. INDIVIDUAL INTERVIEWS 144
APPENDIX 3 – PROFILE OF OUR INTERVIEWEES 165
1. IN NORWAY 165
2. IN SINGAPORE 166
APPENDIX 4 – RESULT OF THE QUANTITATIVE SURVEY OF PEOPLE'S PERCEPTION OF THEIR CULTURE 167
1. IN NORWAY 167
2. IN SINGAPORE 169
APPENDIX 5 – INTERVIEW TRANSCRIPTS 170
1. AARCHA – NORWAY 170
2. AKSEL – NORWAY 184
3. ENDRE – NORWAY 199
4. ERIK – NORWAY 212
5. HAKON – NORWAY 225
6. MALENE – NORWAY 235
7. MARIE L. – NORWAY 246
8. NILS-FREDRICK – NORWAY 263
9. SANDER – NORWAY 275
10. SARAH – NORWAY 287
11. FOCUS GROUP 1 – NORWAY 301
12. FOCUS GROUP 2 – NORWAY 322
13. AARON – SINGAPORE 339
14. CELEST – SINGAPORE 348
15. JEREMIAH – SINGAPORE 363
16. JERMAINE – SINGAPORE 378
17. JIAWEN – SINGAPORE 389
18. JILLIAN – SINGAPORE 400
19. MELANIE – SINGAPORE 412
20. NICOLE – SINGAPORE 427
21. USA – SINGAPORE 448
22. YUEN KAY – SINGAPORE 459
23. FOCUS GROUP – SINGAPORE 469
APPENDIX 6 – CASE ANALYSIS 493
1. MOBILITY IN NORWAY 493

2. CLOTHING IN NORWAY 495
3. MOBILITY IN SINGAPORE 496
4. CLOTHING IN SINGAPORE 499

List of tables and figures

List of figures

Figure 1: Norway and Singapore scores on the 6-D national culture model 33
Figure 2: Norway: Hofstede's cultural model 66
Figure 3: Hofstede's model for China, India, Malaysia and Singapore 82

List of tables

Table 1: PSS Typology and other Terminologies 8
Table 2: PSS benefits and drawbacks 11
Table 3: Profile of consumers with a potential interest in PSS business models 48
Table 4: PSS offers in mobility used in our interviews 63
Table 5: PSS offers in clothing used in our interviews 64
Table 6: Perceived benefits and drawbacks of car leasing, renting & sharing from a Norwegian's perspective 74
Table 7: Perceived benefits and drawbacks of clothes leasing, renting & sharing from a Norwegian's perspective 80
Table 8: Perceived benefits and drawbacks of car leasing, renting & sharing from a Singaporean's perspective 91
Table 9: Perceived benefits and drawbacks of clothes leasing, renting & sharing from a Singaporean's perspective 98
Table 10: Product characteristics and their impact on PSSs adoption in mobility and clothing 107

Introduction

Over the past few years, the scientific world has been warning the population about the consequences of global warming and the need to decrease global energy and materials' consumption (Intergovernmental Panel on Climate Change, 2018). This is, however, not an easy task: while regions in development should get the right to consume more to meet their basic needs, industrialised countries are exponentially increasing their consumption (Mont, 2002). This issue can be partially explained by products' obsolescence (Hastings & Saren, 2003 in Munten et al., 2020). Traditional companies are, indeed, incentivised to physically limit their products' lifespan or prevent their reparability in order to increase sales volumes and maximise profits (Buclet, 2005). In addition, trends and fast changes in consumers' preferences accelerate product's replacement rate (Packard, 1960 in Munten et al., 2020). Finally, products are today quickly replaced by outperforming innovations. As a result, the number of goods sold per year has outpaced the number of disposed products in the same year and so, for a long while (Stahel, 1997). While the sustainable character of traditional industries is often questioned, service activities have always been considered as less damaging (Mont, 2002). The idea of a *service economy*, where most value is generated by service activities, was introduced by Walter Stahel in the mid-70s (Mont, 2002; Stahel, 1997). As service providers would offer access to products' functionalities, their objective would be to create "*the highest possible use value for the longest possible time while consuming as few material resources and energy as possible"* (Stahel in Mont, 2002, p. 238). This consequently implies global changes in companies' structure and operations but also in consumers' habits. From a research perspective, the number of publications around *servitization* has been multiplied by 4 to 5 between 2000 and 2010 (Tukker, 2015) leading to the appearance of various terminologies: *Functional Economy, Sharing Economy, Access-Based Consumption, Collaborative Consumption, …, and Product-Service Systems* (PSS). PSS is the most common terminology in research focused on economic models derived from Stahel's concept of *servitization* (Van Niel, 2014) and with a focal point on sustainability (Annarelli et al., 2016).

This concept of PSS is central to this thesis. While earlier research studied B2B cases (Annarelli et al., 2016), our focus is on B2C applications. In particular, this study looks at consumers' appreciations of PSS models where people get to consume products that they do not officially own or lend their possessions to strangers. Losing ownership rights and sharing with people outside their family circles have, indeed, been previously identified as key barriers in people's

willingness to adopt leasing, renting and sharing PSSs. Our focus is put on two specific industries with existing PSSs: fashion and mobility. Alternative business models in mobility are considered as one of the most developed PSS clusters (Schaefers et al., 2016) and well-known from consumers (European Commission, 2018). On the other hand, despite being an industry with a problematic environmental and social footprint (Armstrong et al., 2015), these models, when applied to clothing, do not seem to get as much traction (Park & Armstrong, 2019). By choosing these two industries, our aim is to see if that observation can be confirmed in different countries and explained by symbolic associations with these items. According to Beuren et al. (2013, p.225), "*consumers in certain parts of the world are more likely to accept the PSS than those from other parts*". However, cross-cultural research in this field is drastically lacking (Gupta et al., 2019). Our core motivation is, therefore, to start filling this literature gap and provide managerial value by identifying the range of cultural parameters that might influence the readiness of people to adopt PSSs.

To sum up, this master's thesis is composed of several layers of analysis: three business models (i.e. leasing, renting and sharing), two product categories (i.e. cars and clothes) and two countries (i.e. Norway and Singapore). Our goal is to answer the following research questions:

What is the impact of the differences in cultural perceptions of ownership and sharing on the consumers' adoption of a PSS offer?

1) What are the main drivers and barriers to the adoption of "ownerless" PSS business models in our two cultures?
2) Is there a contextual or symbolic attachment to cars or clothes which explains why certain product categories are more suitable for these PSS offers?
3) What recommendations can be provided regarding these business models in terms of promotion in these specific settings?

Our final objective is to leverage these findings in other cultural contexts.

To answer these questions, this exploratory study has been divided into two main components: a review of the existing literature on the topic followed by an on-the-field qualitative study.

Literature Review

This literature review's objective is to introduce the latest academic findings related to key concepts addressed in the research question of this thesis. The following pages are structured in four sections: 1) an introduction to PSS business models; 2) an explanation of the behaviours of consumers when facing innovations; 3) a focus on the concept of cultures and their implications on consumers' behaviours; 4) and, finally, a synthesis of all these concepts in order to understand the consumers' assessment of PSS business models in different cultures.

1. Introduction to PSS Business Models

This section, introducing the concept of *Product-Service Systems*, is structured as follows. A definition and detailed typology of these business models is first given. Key benefits of these models are then presented and balanced with some frequent critiques targeting their economic and environmental performance. Finally, a series of implementation barriers are given.

1.1. Understanding the concept of Product-Service Systems

1.1.1. PSS definitions

Product-Service System is an academic concept that was first introduced in the '90s by Scandinavians and which has since been spread out in scientific papers to other regions such as Asia (Beuren et al., 2013; Tukker, 2015). There is not a unique definition of what a PSS is or should be. However, according to different literature reviews on the topic (Beuren et al., 2013; Tukker, 2015; Annarelli et al., 2016), these are some of the most cited definitions of this concept:

> A PSS is a "*marketable set of product(s) and service(s) capable of jointly fulfilling a user's need*" (Goedkoop et al., 1999 in Tukker, 2015, p. 81).
>
> A PSS is a "*system of products, services, supporting networks and infrastructure that is designed to be: competitive, satisfy customer needs and have a lower environmental impact than traditional business models*" (Mont, 2002, p. 239).

In other words, a PSS is a combination of products and services sold together to a client in an attempt to better meet his expectations and consequently create additional value with the intention of minimising environmental consequences.

This definition is based on a traditional distinction between goods and services, where products are defined as physical artefacts and services as "*economic activities that do not result in ownership of a tangible asset*" (Baines et al., 2009, p. 554). In the past, people believed that value was mainly derived from physical goods. However, in today's increasingly competitive market, more and more brands try to differentiate themselves from competitors by providing add-on services to their products. As a result, services are now deeply embedded in sales agreements and considered as essential to create value (Mont, 2002; Baines et al., 2009). Scholars explain the emergence of PSSs with two concurrent trends: servitization and productization. While *servitization* refers to what has been previously described – "*the evolution of product identity based on material content to a position where the material component is inseparable from the service system"* (Beuren et al., 2013, p. 223) - *productization* can be seen as its opposite development – "*the evolution of the services component to include a product or a new service component marketed as a product"* (Beuren et al., 2013, p. 223). Some scholars have consequently decided to change their perception of a product as "a *service appliance through which customers drive their value-in-use*" (Ballantyne & Varey, 2008, p. 11).

1.1.2. PSS typology

The concept of PSS as a combination of goods and services encompasses different categories of strategies and practices. One of the most in-depth typologies of PSSs was developed by Tukker in 2004. This typology relies on the distinction of three strategic clusters based on their underlying revenue streams: the *product, use and result-oriented* PSS families. These classes can be perceived as business models with their own set of organisational tactics (Annarelli et al., 2016; Reim et al., 2015). A business model "*reflects how companies create, deliver and capture value from business opportunities*" (Jørgensen & Pedersen, 2018, p. 58). The choice of a business model inherently implies a spectrum of operational practices, denoted as tactics, and whose implementation will eventually determine the success of undertaken activities (Reim et al. 2015). For the sake of clarity, Tukker disaggregated these three large classes into a range of sub-groups defined in the forthcoming paragraphs. Below each description, a table introduces concrete examples of PSSs from our two fields of interest – mobility and fashion.

The first PSS family of Tukker's typology is the ***product-oriented*** group. It embraces businesses offering a main product with add-on services. Within this class, Tukker differentiates what he calls *Product-Related Services* from *Advice and Consultancy* activities.

Providers in the first sub-category offer services such as financing, maintenance, consumable supply or take-back agreements. This practice is similar to what marketers call *bundling*, where companies combine goods and services into one single package to create additional value (Stremersch & Tellis, 2002). The second group of suppliers provide recommendations on how to use their product most efficiently. Overall, the emphasis with *product-oriented* PSSs is clearly set on the product side (Tukker, 2004).

Mobility	Many services often come hand in hand with the purchase of a car. These add-on services range from product-related services, such as financing schemes, extended maintenance guarantees or take-back agreements, to advice and consultancy activities, which include, for example, indicators inside the car telling its user when to slow down to save energy.
Clothing	In the clothing sector, add-on services can also be found in both categories. Today, many brands offer their clients the opportunity to take back their clothes, often in exchange for discounts on new products. Some fashion companies invite their clients to participate in the design phase of their products in order to increase their longevity through customer satisfaction (Armstrong et al., 2015). Finally, clothing brands often give advice on how to best wash their clothes for them to last.

Going further, the ***use-oriented*** **PSS** category consists of companies whose strategy is to offer access to a range of products remaining in their ownership. These providers are consequently responsible for the maintenance, repair and control of these products. Different access options can be chosen: ***leasing, renting, sharing*** **or** ***pooling***. While, in the first three cases, clients have an individual access to products, in the pooling case, products are simultaneously used by a group of people. The second differentiation axis is the time period during which customers can access the product. When leasing a good, companies offer its long-term access. By definition, leasing allows individuals to access a good against a regular fee for a time period corresponding to its economic or fiscal lifespan (Van Niel, 2014). With the renting or sharing option, access is, on the contrary, limited to a shorter period (Van Niel, 2014). As a result, these rented or shared goods are sequentially used by different people, whereas leased products are restricted to one person's usage. Finally, the difference between renting and sharing lies with the magnitude of consumers' involvement. In commercial sharing, private individuals provide and share their own goods to customers with the intermediary of a third commercial party (Lamberton & Rose, 2012). On the contrary, renting supposes that a company will provide products that it has itself produced or bought from another company. To sum up, this second

family of PSSs, called *use-oriented*, is still quite focused on the product itself. However, the end client is not the good's owner anymore and, therefore, does not have to worry about maintenance or end-of-life issues (Tukker, 2004).

Mobility	The concept of carsharing has been used in different countries to refer to different business models (Shaheen et al., 2016 in Burghard & Dütschke, 2019). In the context of this thesis, we use the following wording: . **Car leasing**: a company offers to individuals the equivalent of a private car for which they have to pay a regular fee. At the end of each contract, people usually decide if they wish to buy the car at its residual value or send it back to the company. For example, LeasePlan[1], a Dutch-based firm, offers leased cars in more than 30 countries. . **Car renting**: consumers have access to a pool of cars managed by an organisation, which can be a private company or a cooperative of users. In this category of models, one-way schemes (i.e. allowing different pick-up and drop-off points) can be further distinguished from two-ways platforms (i.e. cars must be returned to their pick-up point) (Cohen & Kietzmann, 2014). CarClub[2] in Singapore is an example of a two-ways car renting platform and Green Mobility[3] in Oslo (Norway) of a one-way renting scheme. Finally, Bildeleringen[4] in Bergen (Norway) is a car-renting platform managed by a cooperative of users. . **Car sharing**: consumers, via the intermediary of online platforms, exchange access to their private car against monetary payment (Cohen & Kietzmann, 2014). Drive Lah[5] is an example of such a sharing platform in Singapore. . **Carpooling**: people share rides. Most of the time, an online platform is used to match supply with demand and organise a monetary payment (Cohen & Kietzmann, 2014). Go More[6], a Danish company available in Denmark, Sweden, Norway and Spain, offers this matching service.
Clothing	Use-oriented PSSs in clothing are not as easy to find as their equivalents in the mobility field. For instance, we have not found, so far, any living examples of clothes leasing programs, defined as long-term rentals after which customers can choose to buy or send the apparel back to the company. However, clothes leasing is a concept often used by

1 https://www.leaseplan.com/en-ix/
2 https://www.carclub.com.sg
3 https://greenmobility.com/no/en/
4 https://bildeleringen.no
5 https://www.drivelah.sg
6 https://gomore.no

	providers for what we would refer in the context of this thesis as clothes renting. Clothes renting or sharing models are, indeed, easier to find. In the context of this thesis, we will focus on the following concepts: . **Clothes renting**: an organisation collects a pool of clothes to offer on a subscription-basis. For example, Mr. & Ms. Collection[7] is a US-based platform that regularly delivers clothing packs to its members. . **Clothes sharing:** people share their clothes via the intermediary of an organisation matching supply and demand. As an example, Closet Share[8] is a Singaporean platform allowing members to regularly receive high quality apparel from other users.

The last PSS class from Tukker's typology is the ***result-oriented*** strategy where consumers do not pay to own or access a product anymore but for a definite result or functionality. Marketers usually refer to this concept as the *Marketing of solutions* (Pawar et al., 2009). Here, Tukker distinguishes the ***Pay per Service Unit*** from the ***Functional Result*** model. In both cases, companies retain ownership of their products while customers are charged for their effective consumption instead of paying a fixed access fee. Customers' invoices are, therefore, transparent and proportional to their level of product's usage (Van Niel, 2014). However, if the *pay-per-use* model relies on a specific product basis, the *functional result* scheme is more abstract. In this second model, customers pay for the delivery of an agreed-upon result, but suppliers are free to decide which combination of goods and services should be provided to reach this fixed target. To conclude, from the *product-oriented* to the *result-oriented* business models, the core component of the PSS offering switches from the product itself to its functionality (Tukker, 2004).

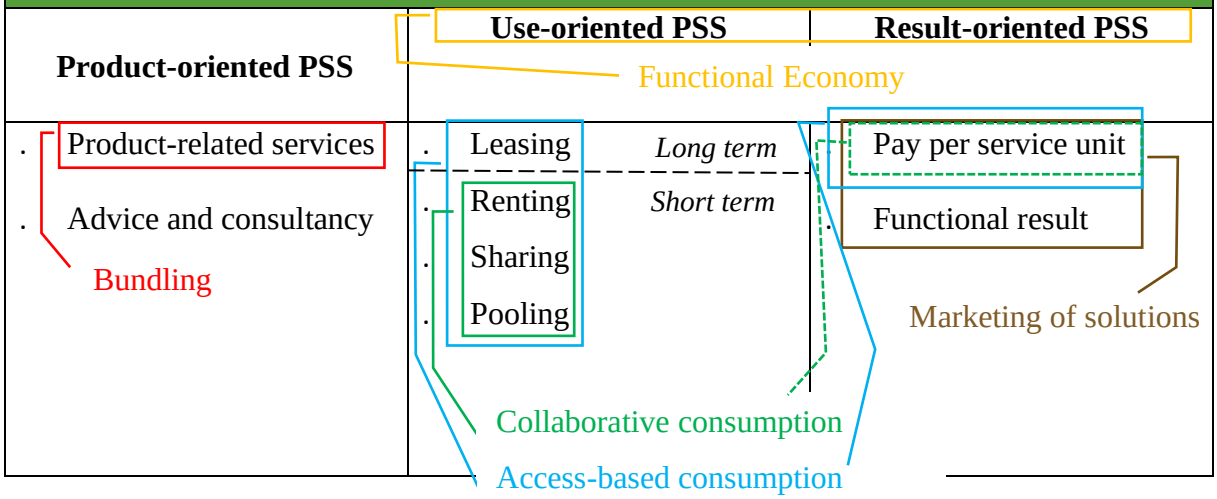
Mobility	Pay-per-use services and car renting schemes are often similar. The only difference between the two is that, in car renting, people must pay a membership fee on top of their usage fee while, in pay-per-use services, users only pay the usage fee. These models, being in essence very similar, will both be referred to as *car renting*. The functional result model is a bit more abstract and, to our knowledge, has not yet been implemented in the mobility industry. The functionality of a car is to bring people from A to B in a timely manner. Having that in mind, a concept could be to deliver mobility

[7] https://themrmscollection.zendesk.com/hc/en-us
[8] https://www.closetshare.sg/theclozet/main/index

	services by choosing for clients the best option to bring them from A to B according to real-time conditions.
Clothing	Pay-per-use services in the clothing field are renting models where customers pay per item they wish to wear for a specific period of time. For example, Fjong[9], a young Norwegian start-up, is a platform allowing users to rent clothes and pay per item. It is, however, more difficult to imagine how to implement functional result models with clothes. The functionality of clothes is to get dressed and feel secure wearing clothes that fit our identity (Becker-Leifhold, 2018). If we cannot replace clothes by other types of products, many different brands, textiles and styles are available. We could, therefore, consider renting models where the intermediary organisation chooses which clothes will be worn by their members as the closest example of such functional models in the clothing field. This is what Mr. & Ms. Collection offers in their subscription plans.

Aside Tukker's typology, other terminologies have been introduced over time, referring to similar business concepts. These are *Functional Economy*, *Access-based Consumption* and *Collaborative Economy*. *Functional Economy* is when businesses choose to sell products' functionalities instead of products themselves (Bourg & Buclet, 2005 in Van Niel, 2014). *Access-Based Consumption* are transactions where people pay to access products and not own them (Bardhi & Eckhardt, 2012). *Collaborative Economy* refers to the concurrent or sequential use of products by a community of people (Van Niel, 2014). These three terminologies are subsets of Tukker's PSS typology, as shown in the following terminology table (*Table 1*) and discussed in Appendix 1.1.

Table 1: PSS Typology and other Terminologies



[9] https://fjong.com

In conclusion, there is a great variety of terminologies related to business models combining the sale of goods and services. In the context of this thesis, Tukker's typology of *Product-Service Systems* has been chosen to categorise these diverse business models.

1.2. Impacts of PSS business models

Mont (2002) points out that PSSs should be designed in order to be "*competitive, satisfy customer needs and have a lower environmental impact than traditional business models"* (Mont, 2002, p. 239). However, Tukker & Tischner (2006) argue that PSSs are not inherently more sustainable nor profitable than other business models. If PSSs have, indeed, a potential for improvements in these fields, this potential depends on a range of factors including their affiliation to a certain PSS category (Tukker, 2004). In this section, theoretical benefits of PSSs are balanced with various critics addressed to the business models we wish to focus on: leasing, renting, sharing and pay-per-use (cf. Appendix 1.2 for an extended discussion).

From a **consumer**'s point-of-view, PSS models theoretically allow for a more flexible access to products. In terms of costs, these models are said to be cheaper than ownership. Indeed, users do not have to care about maintenance, storage or waste elimination. As a result, a greater number of people should be able to afford these goods and services (Beuren at al., 2013; Mont, 2002). Nevertheless, Tukker (2004) argues that collaborative models of consumption are often associated with a reduction of perceived value. Indeed, because product access is shared, consumers usually consider these alternatives as less convenient than traditional offerings (Tukker, 2004). On top of that, some authors are convinced that losing ownership rights has an impact on people's consumption experience (Tukker & Tischner, 2006; Catulli et al., 2017). In sum, these models potentially suffer from convenience judgments and an attachment to ownership but benefit from a transfer of costs and lifecycle activities to the service provider.

PSS models can open new market opportunities for **companies** (Mont, 2002). First of all, if more people can afford their services, they can potentially attract new customers. If some of them will come for the cheaper price, others will switch to these PSS companies to support their effort towards sustainability. At a later stage, PSS companies would also be able to efficiently retain their customers (Aurich et al., 2010 in Beuren et al., 2009). Indeed, this new business formula would foster their loyalty by narrowing their relationship with providers. This could reach an extreme point where clients become truly dependent on their suppliers, leading to stable and foreseeable revenues. This loyalty also implies that customers become less sensitive to price-based competition and more likely to come back to purchase other products and

services, leaving the door open for providers to diversify their offerings (Baines et al., 2009). However, with these models, some important life-cycle costs and activities are no longer supported by the end user but transferred to the provider. In addition, these PSS companies have to bear extra risks related to products' deterioration. Indeed, Tukker (2004) mentions that clients tend to take less care of leased goods than of their belongings. Finally, these businesses, and in particular leasing, are capital intensive since companies retain ownership of their offerings. In other words, if PSS models can bring benefits to companies in terms of customers' attraction and loyalty, these models often come with additional costs and investments for these providers.

From a **producers'** perspective, although PSSs can lead to a diminution of their volume, if they design their products in an eco-efficient way and with the ambition to reduce their consumption of natural resources, they could see their costs declining and their competitiveness increasing accordingly. This will be especially striking if governments impose additional taxes and regulations on carbon emissions and waste (Mont, 2002). These companies will have changed their practices well before the others and will, therefore, benefit from a first-mover advantage. In addition, since services are less visible and more labour-demanding, these business models could constitute a competitive advantage that is difficult to replicate (Baines et al., 2009). These changes, however, have consequent impacts on companies' structure, including on their human resource organisation. While they reduce their production and, therefore, cut some of their workers' positions, they have to hire more people in service departments, such as their sales and marketing divisions (Mont, 2002). These jobs demand high-level skills, and therefore a shift in terms of expertise. In addition, these business models imply a certain proximity with clients. As a result, it is recommended to PSS providers to adopt a decentralised approach to decision-making processes. On a larger scale, this should promote a return to local employment as opposed to distant relocations (Buclet, 2005). In short, manufacturers engaged in PSS business models produce less but, ideally, in a more competitive way, hiring highly skilled people at a local level.

At a **societal scale**, PSSs are said to have some potential in reducing environmental impacts in the production, consumption and disposal phases. If several people use the same good, the demand for that product and, therefore, its production decrease. In addition, since PSS companies are in charge of a greater number of responsibilities, they are incentivised to produce eco-friendly products that can be reused, repaired and recycled (Van Niel, 2014). However,

because most of the time PSS providers are not producing their own product components, they have no direct impact on their design, which makes it more complicated to achieve these objectives. Besides production effects, some PSSs can also restrain consumption. For example, pay-per-use PSSs can shed light on consumption costs, fostering saving behaviours (Tukker, 2004). Going further, when a service is perceived as inconvenient, consumers feel reluctant to make this effort on a regular basis and can reduce their consumption (Tukker, 2004). Applied to the car industry, it has been demonstrated that members of carsharing platforms drive less when using these services (Martin et al., 2010 in Bughard & Dütschke, 2019). On the downside, these models give people access to goods that they could not otherwise afford, encouraging more consumption (Mont, 2002). In terms of disposal, renting, sharing and pay-per-use PSSs can have a positive impact on psychological obsolescence (Munten et al., 2020). Indeed, these models allow users to access, on a temporary basis, a large variety of products. However, consumers are said to take less care of goods that they do not own, which can lead to their early deterioration and disposal (Tukker, 2004). In conclusion, PSS models have some reduction potential in terms of environmental consequences at the production, consumption and disposal stages, but many uncertainties remain on their actual impacts when considering their rebound effects.

To conclude, advocates of PSSs reckon that their applications have positive impacts on the economic, social and environmental dimensions. However, it has been demonstrated that PSSs are not inherently more economically or environmentally sustainable than traditional business models. A summary of the main benefits (+) and drawbacks (-) of PSSs is given in *Table 2*.

Table 2: PSS benefits and drawbacks

Consumers	**Companies**	**Producers**	**Employees**	**Environment**
(+) Flexibility (offer on demand) (+) Savings (-) Loss of ownership rights (-) Loss of convenience	(+) Customers attraction (+) Customers loyalty (+) Opportunities for Innovations (-) Additional costs from new activities (-) Extra risks of product deterioration (-) High capital investment	(+) Costs reductions (+) Unique expertise (-) Volume reduction	(+) New jobs for highly skilled people (+) Local employment (-) Dismissal of workers	(+) Reduction and efficiency in production (+) Optimisation of products' usage (+) Reduction in consumption (+) Reduction of psychological obsolescence (-) No direct influence on product design (-) Affordability exacerbating consumption (-) Extra risk of product deterioration

1.3. Barriers to the expansion of PSS business models

Today, PSS providers are getting more and more attention (Möhlmann, 2015). Nevertheless, this is not a uniform trend across all industries and regions. Indeed, PSSs expansion is fighting against strong adoption barriers (Piscicelli et al., 2015; Catulli et al., 2017). Use- and result-oriented PSSs imply new consumption activities. Their success depends on the willingness of consumers to adapt their routines and habits accordingly (Annarelli et al., 2016). These business models differ from typical purchasing behaviours in two ways: 1) consumers no longer own the products they consume and 2) in some cases, they have to share their access with other people. Having that in mind, the following pages' goal is to understand the values of ownership and sharing and how these can affect the decision of consumers to adopt/reject PSS models.

1.3.1. Attachment to ownership rights

Academics argue that an adoption barrier to PSSs is the attachment of consumers to ownership rights (Beuren et al., 2013; Mont, 2002). Throughout history, people have had different views on ownership and consumption. In the Middle Ages, physical goods used to gain value the longer they were kept and maintained by families. This has progressively changed with consecutive industrial and technological revolutions, building the foundations of a consumption-oriented society. Past years have seen an increasing number of people spending their money on gadgets (Durgee et al., 1995). Today, more recent trends of globalisation and digitalisation have been affecting people's relationship with regards to materiality. This relationship is said to progressively become instable. More and more people value goods that are easy to disconnect with, building their identity on non-material experiences (Bardhi et al., 2012). In some communities, where people are concerned about environmental challenges, people even start to advocate material sobriety (Dabadie & Robert-Demontrond, 2016). These historic trends show that the perception of ownership and consumption has been significantly evolving over time and will probably continue doing so.

Strong **relationships between people and their material possessions** can be explained by the different roles physical goods have in fulfilling people's daily needs. Besides practical functionalities, goods can have deeper meanings and roles. First, physical goods can be used to express one's identity (Jussila et al., 2015). Kleine et al. (1995) identifies two dilemmas contributing to people's identity development: 1) "*affiliation vs. autonomy*" and 2) "*temporal change vs. stability*". The first dilemma refers to a conflict between people's desire to have a unique identity (i.e. autonomy) and their willingness to build interpersonal relationships (i.e.

affiliation). The second dilemma relates to the evolution of people's identity alternating between periods of changes and periods of stability. Researchers have shown that these two aspects of self-development can be expressed through possessions. In fact, material goods are often considered as an extension of selfhood and representation of one's personality and values (Richins, 1994a; Belk, 1988). In particular, objects can carry living memories. Belk (1998) says: *"possessions in our extended self […] give us a personal archive or museum that allows us to reflect on our histories and how we have changed*" (Belk, 1988, p.159). Doing so, material possessions contribute to the structure and evolution of people's identity. In this perspective, disposing of old possessions can be seen as a symbol of disconnection with old selves and a willingness to forget the past. By anchoring them in space and time, material artifacts provide a sense of protection and security to their owners (Kleine et al., 1995; Wallendorf & Arnould, 1988). Besides this role of identity marker, possessions can help people connect with others (Jussila et al., 2015). On the owners' side, possessions can express their willingness of membership to, or differentiation from, social groups. On the observers' side, possessions are judged and associated with signs of people's social status (Robert et al., 2014; Richins, 1994a). Wallendorf & Arnould (1988) have shown that these psychological and social roles exist across cultures but to different extents. In addition to these roles, possessions also satisfy a need for efficacy and control (Jussila et al., 2015). Finally, materiality meets people's desire of stimulation. Owning physical goods comes with multiple activities that fill peoples' life with structural content. If stimulation can explain one's attachment to ownership, it also explains why people keep on buying new products (Jussila et al., 2015; Chen, 2008). To sum up, objects can play an important role in people's identity development and in their relationships with others. Physical goods can also satisfy a need for control and stimulation. These different functionalities explain why people get attached to material goods.

Despite showing signs of evolution, today's mainstream consumption model remains based on monetary transfers of ownership rights between economic actors (Catulli et al., 2017). These legal rights are "*the right to use a good (ius usus); the right to retain the return yielded from the usage of a good (ius usus fructus); the right to convert the form and structure of a good (ius abusus); and the right to transfer one or more of these property rights to other persons (ius abutendi)"* (Furubotn & Pejovich, 1972 in Moeller & Wittkowski, 2010, p.178). When renting goods, people get the right to use them and to benefit from their returns. However, their official owners are the only ones to benefit from the rights of product transformation and transfer (Moeller & Wittkowski, 2010; Peck, 2009). Legal ownership is to be distinguished from a

perceived sense of ownership, the feeling that something is "mine". Three actions usually lead to the creation of such an ownership feeling: 1) exercising control on an object; 2) intimately getting to know it; 3) investing time and efforts into it (Jussila et al., 2015). For instance, the more people can participate in the creation of products, the more they usually consider themselves as their owners (Jussila et al., 2015). In that sense, customisation often helps create a personal connection with products (Kirk et al., 2015). In addition, Peck & Shu (2009) found out that when people had the opportunity to physically touch objects, it usually increases their affective reactions associated with them. Finally, researchers have demonstrated that people's attachment to products grow as they repeatedly interact with them (Csikszentmihalyi & Rochberg-Halton, 1981 in Richins, 1994a). These observations have been proven to be true across cultures (Rochat et al., 2014). Once there is such a psychological attachment to products, three effects can usually be observed. The first one is a motivational effect. If satisfied by the performance of these products, people tend to continue interacting with them, reinforcing over time this feeling of ownership and connection with the self (Jussila et al., 2015). The second effect is called the *endowment effect*. People tend to attribute more value to objects that they perceive as theirs (Collard et al., 2020). In this context, it is usually difficult for people to get rid of goods to which they are strongly attached. If they do so, they usually demand a higher price than their objective value (Wallendorf & Arnould, 1988). On the other hand, people's willingness to pay for products perceived as theirs also increases (Jussila et al., 2015). The final effect associated with psychological ownership is behavioural. People feeling connected to specific objects become ambassadors for these products they like (Jussila et al., 2015). In conclusion, a feeling of ownership towards objects can emerge over time through different actions and lead to motivational, attitudinal and behavioural effects. While people can perceive this sense of ownership with products that they do not officially own (Pierce et al., 2003 in Peck & Shu, 2009), legal ownership provides some rights that often foster this ownership feeling.

These effects and overall attachment to ownership will vary with people's degree of **materialism** (Richins, 1994b). Materialism is usually defined as "*the importance a person attaches to […] possessions"* (Belk, 1985, p.291). Differences regarding people's degree of materialism have been found between generations. In general, the older a person is, the less interest he/she usually has for material possessions. (Belk, 1985). A more accurate definition of materialism distinguishes *terminal* forms of materialism from *instrumental* ones. *Terminal materialism* refers to a sense of satisfaction arising from the possession of an object as an end in itself (Belk and Pollay, 1984 in Durgee & O'Connor, 1995). In general, *terminal materialism*

is linked to possessiveness, a willingness from people to retain control of their possessions, and non-generosity, an opposition to sharing these possessions (Belk, 1984 in Akbar & Hoffmann, 2016). On the other hand, *instrumental materialism* is associated to a satisfactory feeling resulting from the pleasure of using and deriving goods' functionalities (Belk and Pollay, 1984 in Durgee & O'Connor, 1995). In communities with a high level of *terminal materialism*, ownership is considered to be the ideal way of consumption. In this context, PSS models will encounter difficulties to attract a critique mass of consumers. Some scholars, therefore, argue that the only way to efficiently promote PSSs across consumer groups is to change legal and political frameworks (Tukker & Tischner, 2006; Tukker, 2015). If the first materialistic feeling is hardly compatible with a PSS economy, the second view would not be inherently in conflict with its potential expansion. In fact, materialistic values in their *instrumental* sense can have a positive impact on people's motivations to adopt ownerless consumption models (Habibi et al., 2016).

To conclude, physical goods offer great functional, psychological and social utility to their owners. Through fulfilling multiple roles, a strong connection can appear between people and their possessions. However, an ownership title does not always lead to an actual feeling of ownership. This feeling develops itself based on repeated and intimate interactions. The importance of such feeling on people's behaviours vary according to their degree of *terminal* and *instrumental* materialism.

1.3.2. Reluctance to share

In renting, sharing and pay-per-use PSSs, consumers share access to products with others. As already mentioned, people showing a high degree of terminal materialism do not like to share their possessions. Moreover, with these business models, people are expected to accept using products owned by others. As a potential barrier to the adoption of these business models, what follows is a short introduction to this concept of sharing.

By **definition**, sharing is "*the act and process of distributing what is ours to others for their use as well as the act and process of receiving something from others for our use*" (Belk, 2007, p.127). This concept has been wrongly associated with gifts-giving and commodity exchange (cf. Appendix 1.3). In opposition to these two other concepts, sharing has been defined by Belk (2007) as a transaction with no transfer of ownership and no expectation of reciprocity, aiming at strengthening people's relationships. Sharing appears to be connoted with different meanings in different social contexts. "*Sharing […] is sanctioned and prescribed by culture. Sharing […]*

can be judged as generous or stingy, altruistic or selfish, and fair or unfair, all according to cultural norms" (Belk, 2007, p.130). Even though associated with more positive connotations in some cultures than in others, sharing is a universal concept (Belk, 2007).

Belk (2010) distinguishes two types of sharing acts: ***sharing in*** and ***sharing out***. *Sharing in* practices refer to when we share products with special connections, typically family members. Special connections are people considered as important constitutive elements of our identity. To a certain extent, sharing with people part of our extended self can actually be perceived as using the products ourselves. In this context, shared goods are seen as jointly possessed by this community who, therefore, share maintenance responsibilities. On the contrary, "*sharing out*" practices are sharing transactions with people external to our inner circle of friends and relatives, when there is a clear boundary between us and them. In this case, there is no such concept of joint ownership (Belk, 2010). In general, *sharing in* is more common than *sharing out.* Researchers (e.g. Schreiner et al., 2018; Furby, 1978) have, indeed, demonstrated that people's willingness to share depends on their social distance. When people are socially close to each other, they have higher intentions to share their possessions. Sharing is, in fact, easier when we trust the other party, when we know that this person is honest and will take good care of our possessions (Furby, 1978). Sharing is also easier to do with low-involvement products, products that hold little importance for us. Indeed, with these goods, risks of misusage appear as less severe (Schreiner et al., 2018).

From these studies, we learn that sharing with outsiders can constitute a challenge in the adoption of use-oriented PSSs. Nevertheless, the emergence of ICT technologies has popularised *sharing out* transactions. Most collaborative models of consumption, known as the *sharing economy,* are examples of these *sharing out* instances. However, a vast majority of these models imply reciprocity. Most ***sharing*** **models of consumption** are hybrid concepts located somewhere between sharing acts and commodity exchanges. With regards to these hybrid models, the terminology *sharing* is usually used in order to foster a sense of community among users and so, probably in order to break this psychological barrier that some people have to share with outsiders (Kennedy, 2016).

In conclusion, pure sharing has been defined as non-reciprocal transactions with no transfer of ownership. These transactions differ according to whom we decide to share with. Sharing with close relatives is common in most cultures and implies joint ownership. On the contrary, when sharing with outsiders, there is a clear boundary between us, our possessions and them. Models

of *shared* consumption, often requiring reciprocity, are hybrid forms of these *sharing out* instances and might, therefore, face some resistance.

1.4. Conclusion

The concept of *Product-Service Systems* refers to a combination of products and services sold to a client in an attempt to create additional value while minimising environmental impacts. This concept actually embraces many different business models and is connected to a series of other terminologies. In the context of this thesis, we decided to use Tukker's typology (2004) categorising PSS business models in *product-*, *use-* and *result-* oriented. Over time, many academics have declared that these new models of doing business had positive economic, social and environmental impacts. However, it has been demonstrated that these impacts were not inherent to all business model categories, due to important rebound effects. In addition, these business models, and more specifically *use*-oriented PSSs, face some resistance in terms of consumer adoption. This has been explained by a reluctance from consumers to change their habits, drop their ownership rights and share with outsiders.

2. Consumer Adoption of Innovative Business Models

This section aims at understanding how consumers form attitudes and choose to engage in specific behaviours. A first point tackles the reasons why some decisions feel more complex than others. Theoretical lenses explaining the behaviours of consumers are then given. A final part focusses on the concept of innovation.

2.1. Understanding High- and Low-Effort Decisions

Consumers, consciously or unconsciously, make many different decisions a day in order to meet their needs and desires. Some decisions appear as easy to make, others demand more efforts. "How to explain this difference?" and "How does that affect the way people make their decisions?" are two questions that we answer in the following paragraphs.

2.1.1. Why some decisions demand more effort than others?

Some purchasing decisions demand more efforts than others. This effort varies by product category and from person to person. Warde (2005, p.137) defines the concept of consumption as "*a process whereby agents engage in [the] appropriation and appreciation, whether for utilitarian, expressive or contemplative purposes, of goods [and] services […]*". As highlighted

by this definition, goods and services meet different needs. The functions fulfilled by these goods greatly influence the motivation people have to invest efforts into the decision process of acquiring new products. Being motivated is, however, not sufficient to activate a behaviour, consumers also need to be able to perform this behaviour and should have the opportunity to do so. Depending on their motivation, ability and opportunity towards a specific action, consumers invest more or less effort in deciding whether to proceed (Hoyer et al., 2013).

Motivation "*is an inner state of arousal that provides [the] energy needed to achieve a goal"* (Hoyer et al., 2013, p. 45). Motivation arises from an unmet need, a "*state of tension caused by a disequilibrium from an ideal state"* (Hoyer et al., 2013, p. 49). According to the pyramid of Maslow, needs can be physiological, from a safety-related nature, social and of self-esteem or self-actualisation purposes (Maslow, 1943). In broader terms, a distinction can be made between functional, symbolic and hedonic needs. Having multiple needs, people prioritise them in order to solve dilemmas when different needs conflict with each other. Needs are then, consciously or unconsciously, translated into more concrete and specific goals, "*particular end-states that a person would like to achieve"* (Hoyer et al., 2013, p. 53). There are two types of goals: those which are "*promotion-focused"*, when people aim to work towards positive outcomes, and those which are "*prevention-focused*", when people strive to avoid negative ones (Hoyer et al., 2013). These goals trigger people's motivation, leading to their higher involvement in the process of researching and comparing their purchasing options. This involvement is also affected by people's perception of risks related to these transactions. Different types of risks are usually assessed: performance, financial, social, psychological or time-related risks (Hoyer et al., 2013). Besides this risk parameter, the motivation to research, analyse and store information related to offerings is higher when the received information is in line with people's values, understood as "*abstract beliefs about what is right/wrong, important, or good/bad"* (Hoyer et al., 2013, p. 49). In conclusion, motivation is a personal feeling arising from unmet needs that are prioritised and translated into concrete goals. Motivation to invest time and energy into a purchasing decision also depends on the risks at hand and engaged values.

Hoyer et al. (2013, p. 60) define consumers' **ability** as "*the extent to which they have the necessary resources to make the outcome happen*". Here, the concept of "*resources"* can encompass multiple categories: financial, cognitive, emotional, physical, social and cultural. These factors do not only affect the outcome of the purchasing decision but also the way people

actually make that decision. Examples include: the number of options taken into account in the decision-making phase, how fast information is processed or how many and which attributes are actually compared. Resources are usually distributed unequally among people and vary with their education and age (Hoyer et al., 2013). In short, consumers' ability to engage in a behaviour is based on the amount of resources they own, which determines how their decisions are taken and what their outcomes will be.

External factors can greatly affect consumers' decisions. The availability of an offering in one location has, for example, an impact on who is going to subscribe to this offering. Timing parameters are also important. Time-constrained consumers usually try to accelerate their decision-making process by considering fewer alternatives and putting more emphasis on negative information. Along this process, consumers can get distracted from their main goal or feel confused due to the complexity and amount of given information (Hoyer et al., 2013). In other words, external factors give, to motivated and able consumers, the opportunity to evaluate a full spectrum of alternatives based on a reasonable set of information in order to engage in a specific behaviour.

2.1.2. The process of making purchasing decisions

When these three factors - motivation, ability, opportunity - are positive, people tend to engage themselves in an extensive decision process (Hoyer et al., 2013). In particular, consumers show this behaviour when they have a high degree of involvement with a product category (Beatty & Smith, 1987). On the contrary, in the absence of one of these three key parameters, decisions are made by taking shortcuts called heuristics (Hoyer et al., 2013). Further details about these two scenarios are now given.

Decision-making processes usually start when consumers perceive that something is missing; that there is gap between what is ideal and their current living situation. Taking the assumption that consumers are motivated, able and have the opportunity to solve their problem, they extensively search for solutions. Alternatives in terms of product categories, brands and suppliers are retrieved both from their memory and from external sources such as friends, independent advisors or salespersons. These alternatives form what is called the consideration set of consumers. In order to select their preferred option, this set is evaluated based on tangible information, emotional feelings or a balanced mix between the two. Following this selection, consumers proceed to purchase. Finally, they assess their satisfaction and store this information

in memory for future choices (Hoyer et al., 2013). This way of making decisions has been described as *slow* by Daniel Kahneman in his book "*Thinking fast and slow"* (2012). But being slow and investing efforts into this comparative exercise does not mean being flawlessly objective. In most cases, consumers do not have access to the full range of information that they would need in order to make an optimal decision. In addition, judgments are often biased due to what consumers already know, the previous decisions that they took or what other people think. In fact, our brain is naturally inclined to reproduce some of the most classical and well-known decision biases, such as the confirmation bias (i.e. more weight is given to information that confirms what we believe), the present bias (i.e. more weight is given to short-term consequences rather than long-term ones) or the negativity bias (i.e. more weight is given to negative information compared to positive one) (Kahneman, 2012). In conclusion, **high-effort decisions** are often made following a problem-solving approach where multiple arguments are being judged. Despite this extensive process, this assessment is rarely objective.

In fact, according to Kahneman (2012), most of our decisions would be biased and resulting from heuristics. These shortcuts allow us to make faster decisions, providing non-optimal but satisfying solutions. For example, consumers usually evaluate alternatives against what they consider to be the product category's prototype (i.e. the representativeness heuristic) or a reference value (i.e. the anchoring heuristic). They typically base their assessment on information that is easier to recall from memory (i.e. the availability heuristic) (Tversky & Kahneman, 1974). Going further, when their motivation, ability and opportunity are low, consumers often form judgments based on peripherical cues, information that is not related to the core function of the offering but that is easily processed (e.g. the reputation of the brand) (Hoyez et al., 2013). Finally, habits are strong heuristics as they incite consumers to repeat their purchasing behaviours, discouraging the comparison with other offerings (Hoyez et al., 2013). The use of such heuristics explains decisions that are made through a cognitive but accelerated process. In particular, this accelerated process is used for decisions that people have to make repeatedly over time (Kahneman, 2012). A second category of low-effort decisions are impulsive actions. These decisions are the consequences of emotional reactions and to some extent, can be made unconsciously (Hoyer et al., 2013). In conclusion, low-effort decisions can be made by taking cognitive shortcuts allowing the acceleration of the process but resulting in some major biases. Other **low-effort decisions** are based on emotions and explain impulsive behaviours.

In conclusion, depending on people's motivation, ability and opportunity, people invest more or less effort in decision-making. In most cases, cognitive processes are affected by heuristics which lead to the replication of biases. Finally, emotions should not be forgotten as they can trigger impulsive behaviours.

2.2. A social-psychological approach to explain the behaviours of consumers

These models explaining high- and low-effort decisions are from the family of social-psychological models of consumer behaviour. This family of models explains the behaviour of consumers based on their personal judgments, psychological antecedents and external elements (Piscicelli et al., 2015). Within this theoretical family, the *Theory of Reasoned Action* and the *Theory of Planned Behaviour* from Ajzen and Fishbein is developed in the following point.

The **Theory of Reasoned Action** (TORA) explains the behaviour of consumers as coming from their *behavioural intentions,* which themselves rely on their *attitude towards the act* and the activation of *subjective norms* (Ajzen & Fishbein, 1970). Consumers' *attitude towards the act* is formed by their beliefs about the consequences of acting in a certain way. In a purchasing context, attitudes are broad and relatively lasting evaluations of a product. These judgments are not instantly created but learned over time and recalled from memory when taking a stand. When attitudes are easily recalled, they tend to strongly influence people's intentions and behaviours (Hoyer et al., 2013). Subjective norms are built on consumers' beliefs of what other people, who are important to them, want them to do (*normative beliefs).* These norms have more or less impact on people's *behavioural intentions* depending on the motivation of these consumers to comply with these opinions. By complying, consumers expect to gain social recognition or avoid punishment (Kelman, 1958 in Srite & Karahanna, 2006). In these circumstances, social pressures can have a significant impact on consumers' intentions independently of their initial attitudes (Hoyer et al., 2013). A *behavioural intention* is the combination of a personal attitude and subjective norms. Intentions are *planned behaviours,* what consumers think they should do as best for them. Intentions might, however, not turn into actual behaviours. An explanation for this gap can be found again in the parameters of motivation, ability and opportunity (Hoyer et al., 2013). When motivation and ability score high, consumers tend to stick to their intentions. On the contrary, when people are not confident about their opinion, for example, due to a lack of expertise, they can be easily influenced by marketing materials. External factors such as the actual availability of the offering can also prevent people from concretising their intentions (Hoyer et al., 2013). The Elaboration

Likelihood Model (Petty & Cacioppo, 1986) summarises these observations by stating that, when motivation/ability/opportunity is high, consumers develop strong attitudes which then have high chances to be translated into behaviours. On the other hand, when motivation/ability/opportunity is low, attitudes are likely to be weaker and a gap is likelier to be formed. In conclusion, attitudes, combined with social norms with which people decide to comply, are at the basis of purchasing intentions formed by consumers. These intentions will be translated into actual behaviours if the parameters of motivation, ability and opportunity are all positive.

The **Theory of Planned Behaviour** (TPB) is an extension of the TORA model. TPB introduces an additional parameter influencing the intentions of consumers: their *Perceived Behavioural Control.* This addition was made based on the observation that consumers had more enduring intentions when they perceived having control on the outcomes of their decision. This parameter represents the consumers' perception of their ability and opportunity to engage in a certain behaviour (Hoyez et al., 2013).

In sum, both the Theory of Planned Behaviour and the Theory of Reasoned Action are from the family of social-psychological theories on consumer behaviour, viewing people's actions as resulting from personal decisions.

2.3. Consumers, Innovations and Societal Changes

Understanding how individual decisions lead to complex societal changes is the topic of this section. In particular, we focus on innovations and how they get diffused among the population. A first point tackling the distinction between different types of innovations is exposed, followed by a second point introducing some barriers and drivers to the adoption of innovations. This section ends on the concept of consumer innovativeness.

2.3.1. Innovations: radical or incremental?

Innovations are "*offerings that are perceived as new by consumers within a market segments and that have an effect on existing consumption patterns*" (Hoyer et al., 2013, p. 415). Innovations can be of a functional nature – bringing distinctive utilitarian benefits, aesthetic – with singular designs appealing to our hedonic needs, or symbolic – redefining the meaning of their product's category. Beyond their nature, incremental innovations can be distinguished from radical ones (Robertson, 1967). Incremental or *continuous* innovations have a limited effect on existing consumption patterns. On the other hand, *dynamically continuous*

innovations, considered as radical, considerably affect these patterns. Extreme radicality comes from *discontinuous innovations*, out-of-the-box offerings which lead to the creation of new product categories (Robertson, 1967). Radical innovations can threaten the existence of traditional offerings. The *Multi-Level Perspective* theory conceptualises the societal system as being built of three layers: the main regime, niche groups and the landscape. The main regime is governed by established institutions. These dominant institutions are difficult to radically change but slowly evolve based on incremental innovations. Radical innovations often emerge from niche experiments. When gaining traction in the market, these innovative solutions trigger the creation of new macro-trends as part of the landscape. Macro-trends then put the main institutions under pressure, triggering profound societal changes. (Whittle et al. 2019). In conclusion, innovations, whether functional, aesthetic or symbolic, can be incremental or radical. Radical innovations, if successfully diffused among the population, can push down traditional incumbents.

2.3.2. Drivers for the adoption of innovations

As explained at the beginning of this section, when consumers' motivation, ability and opportunity are high, they spend more time researching product information before confirming their purchase. In a context of innovation, some parameters particularly influence this decision process. One of the central elements considered when facing a new product is the perceived value of this innovative offering as opposed to the solution currently used by the consumer. Switching costs, in particular, are determinant to people's decision to adopt or reject an innovation. If too high, switching costs (i.e. financial and emotional) can convince people to stick to familiar products (Hoyer et al., 2013). Depending on their risk profile, consumers can also discard innovations if the uncertainty related to these new products is too high (Hoyer et al., 2013). Besides the perceived value and risks associated with an innovative offering, consumers assess its compatibility with their needs and values. In general, people with a relatively low need for change reject innovations and stick to their past purchasing decisions. In addition, consumers tend to resist innovations when they strongly identify themselves with familiar products or brands (Hoyer et al., 2013). The complexity of the innovative offering is an additional parameter taken into account. When too complex to understand or use, people are usually not willing to make the effort to change their habits for this new model. On the contrary, when perceived as easy to use, offerings are often seen as useful and, therefore, valuable (Davis, 1989 in Kim et al., 2017). In some cases, when an innovation is perceived as socially desirable,

adoption barriers might be overcome by social drivers in the form of imitation trends. Adoption and diffusion of innovations is easier in societies where modernity is valued (when people have a positive inclination towards change); where people are physically and culturally close (when they share a similar education, income, values, etc.); and where opinion leaders support these innovations (Hoyer et al., 2013). In conclusion, the perceived value, risks, compatibility and complexity of an innovative offering, as well as the social context in which it is launched, influence the decision taken by consumers on whether or not to adopt this innovation.

2.3.3. Customer innovativeness

If the social context is a very important parameter for the diffusion of innovations among the population, it does not mean that everyone will react in the same way when facing innovative features. The innovativeness of consumers depicts their natural tendency to be interested in innovative products. These innovation-oriented consumers tend to buy these products before the others. A well-known framework (Roger, 1962 in Hoyer et al., 2013) categorises consumers into five groups based on when they make their adoption decision. A first group of consumers, the first ones to buy the innovative offering, is described as venturesome and grossly enthusiastic about new technologies. A second group of buyers, called the early adopters, usually embraces the new offering not only for its innovative nature but for its future potential. The early majority, a group of pragmatic consumers, comes afterwards, once they have been reassured about the reliability of the offering. These consumers are particularly sensitive to pricing differences and usually wait for competitors to join the market before making their purchase. After them, the late majority follows the trend despite their appeal for traditions. These conservative consumers reject most innovations before they become unavoidable or made really easy to adopt. In other words, they need additional convincing arguments to follow the mass. The last group of consumers, called laggards, might never reach this adoption stage. These consumers are really sceptical about the product and innovations in general. In short, consumers have different approaches to innovation. Some of them have a natural appeal for innovative features, while others are more resistant to novelties.

2.4. Conclusion

This section’s objective was to understand how consumers make their purchasing decisions. A key learning is that people invest more effort in a decision when they have the motivation, ability and opportunity to do so. The greater their effort, the more extensive their comparison

between different alternatives. However, despite this significant engagement, judgments are, most of the time, affected by the intervention of heuristics and emotions, resulting in the repetition of biases. In particular, these decisions are influenced by previously formed attitudes, when available and recalled from memory. Social norms with which people decide to comply, combined with their perception of being in control, then recalibrate their judgments into more definite purchasing intentions. Finally, these intentions are translated into actual behaviours when people show high motivation, ability and opportunity. This process has been described in a context of innovation. Innovations can be of a functional, aesthetic or symbolic nature and introduce incremental to radical distinctions from mainstream models. When judging these innovative offerings, consumers usually pay particular attention to their usefulness, risks, compatibility with their lifestyle and complexity of use. This judgment is also affected by people's social context and their natural appeal for innovations in general. These conclusions will be particularly helpful to understand how consumers form their perceptions regarding PSSs and how this affects their decision to adopt such innovative models of consumption.

3. The Impact of Culture on Consumers' Behaviours

The objective of this section is to understand the complex notion of culture. What specifically triggers our interest is to see how culture can influence the behaviour of consumers.

3.1. Introduction to the concept of culture

The following pages are structured as follows. A first discussion defines the breadth and scope of the concept of culture. A model allowing us to compare different national cultures is then presented.

3.1.1. Defining culture: an overview of different paradigms and theories

In an attempt to answer the question "What is culture?", different paradigms are reviewed. A description of the scope of what this concept encompasses, in terms of constitutive elements and scale, is then given. Finally, an introduction on how cultures evolve over time is provided.

The terminology *culture* had different meanings throughout history. Jahoda (2012) identified two main interpretations of this concept: 1) culture as a field of educational and intellectual activities; 2) culture as an aggregate of knowledge and beliefs shared by a civilisation. The first perspective sees culture as a generic concept referring to intellect, art and aesthetics. In the past, culture was seen as a feature possessed by the upper-class having access to education (Spencer-

Oatey & Franklin, 2012). This definition does not fit the objective of this study and is, therefore, set aside for the following developments. When mentioning the notion of culture, this paper always makes reference to the second understanding of this concept: culture as a collection of **shared knowledge and beliefs**.

For years, academics have been debating about the exact substance of this notion of culture. Some people consider culture as an external factor, attached to a group of people, others think that culture is negotiated at an individual level. Taking the first perspective, Tylor (1871) defines culture as a "*complex whole which includes knowledge, belief, art, morals, law, custom, and any other capabilities and habits acquired by man as a member of society*" (Tylor, 2010, p.1). Tylor believes that people, thanks to their social interactions, acquire a cultural capital. Based on this definition, Kroeber & Kluckhohn (1952) define culture as a combination of abstracts patterns helping people understand other's behaviours and guide their future actions (in White & Greenberg, 1954). This perspective has been popularised by Hofstede, referring to culture as "*the collective programming of the mind that distinguishes the members of one group […] from others*" (Hofstede et al., 2010, p.5). Ferraro (2006) contributed to that idea by stating that "*culture is transmitted through the process of learning and interacting with one's environment, rather than through [a] genetic process*" (Ferraro, 2006, p.20). Finally, Cole and Parker describe culture as an environment evolving with artefacts shaped by the heritage of previous generations (in Jahoda, 2012). Broadening the debate, Hofstede has distinguished the concepts of human nature, culture and personality. As humans, people share some abilities and behaviours. As individuals though, people have singular personalities, inherited from their relatives and thereafter transformed by their personal experiences and social environment. With this distinction, Hofstede recognises that culture can only partially explain one's behaviour. Due to their singular personality, people can, indeed, deviate from the direction dictated by collective pressures. However, despite this ability, people's behaviours tend to converge as it is difficult to unlearn patterns that are deeply embedded in one's mind (Hofstede et al., 2010). Recently, Lauring et al. (2018) have linked all these theories together under the concept of **"*Functionalism*"**. Functionalists view culture as a set of values, beliefs and habits that are conveyed by a social group of people in a rather linear way. As opposed to this first perspective, some authors defend that culture is an internally negotiated factor. This alternative paradigm describes culture as a dynamic and non-uniform concept. According to Hong (2009), culture can be defined as a "*network of knowledge*" that is unevenly shared within a group. Each individual can play an essential role in deciding how and what to acquire as personal knowledge

(Hong, 2009). In other words, this perspective considers that individuals espouse the values of their culture at varying degrees. Lauring et al. (2018) refer to this family of theories as **"*Constructivism*"**. These theories consider culture as a complex network that can be activated in a different way by individuals from the same social group. Despite a difficulty to reach consensus, Mironenko & Sorokin, (2018) have combined both paradigms into a general definition of culture:

> *A multidimensional phenomenon that encompasses processes, products and results of human activity, material and spiritual, transmitted from generation to generation in a non-biological way. Culture includes material objects: artefacts, ranging from planetary scale to jewellery. There are also spiritual, non-material components: languages, literature, art, science, etc. Culture also includes processes: external - social, ranging from individual to collective modes of behaviour (for instance, relating to constantly emerging and changing customs and traditions); and internal – individually psychic* (Mironenko & Sorokin, 2018, p.338).

This definition is used as a reference in the context of this thesis. In the following sections, culture will, therefore, be considered as both an individual and social construct.

Different elements can be understood as part of this concept of culture. Schein (1984) categorises these constitutive elements in three distinctive and ordered categories: **artefacts, values and assumptions**. Visible artefacts are behaviours or objects that are easily observable but difficult to interpret (e.g. the local cuisine, traditional dances, fashion trends, religious celebrations, languages or people's interactions). Indeed, the same gesture could, in different cultural contexts, have different meanings (Schein, 1984; Schein, 1990). As already mentioned, values are "*abstract beliefs that guide what people regard as important or good*" (Hoyer, MacInnis, & Pieters, 2013, p.49) which therefore explain their behaviour and preferences. Finally, underlying assumptions are unconscious concepts taken for granted by the population because they are constantly repeated. These assumptions are highly inflexible and difficult to challenge (Schein, 1984; Schein, 1990). Schein's theory can be illustrated using the "*Cultural iceberg model*" (Hall, 1976). This analogy is used to illustrate that the visible part of a culture, artefacts, only makes up to ten per cent of the whole iceberg. Most cultural elements are out of sight and not easily accessible. To get to know the values and underlying assumptions of a culture, a long process of repeated interactions is needed. In sum, while artefacts are easily

observable, very little can be learned from them. Values and underlying assumptions can be extremely useful to understand people's behaviours but are not easily observed.

In this study, the choice has been made to analyse cultures at a **national level**. However, there is still some controversy about whether countries constitute a good proxy for such analyses. Some researchers argue against this practice due to large internal variances which can be observed in some countries on certain cultural dimensions. The presence of large and diverse ethnic communities in some countries can, indeed, make it complicated to define uniform cultures. Kaasa et al. (2014) have demonstrated, in their study on cultural differences among Europeans, that the diaspora of ethnic groups does not always coincide with national borders. This is especially true for Southern countries (e.g. Spain and Portugal) where, for some cultural dimensions, there is more homogeneity between regions from different countries than within singular States. On the contrary, Northern-European countries (e.g. Finland, Sweden and Norway) show more national homogeneity. Despite critics, an argument supporting the analysis of culture at a country level is the fact that public institutions play an important role of regulators in the political, economic, demographic and educational fields. Finally, a study by Minkov & Hofstede (2012) demonstrates that, in general, regions from the same country tend to be grouped into a shared cultural cluster.

According to our chosen definition, culture is **dynamically evolving**. It is commonly assumed that a culture only exists when a sufficient number of people form a social group. However, the definition of what can be a social group is very broad. As mentioned, cultures are often described by country. This simplification should not make people forget that cultural groups can also be found on a more local scale or based on other parameters such as gender or social status. As a result, not only are most people today exposed to cultures from different countries, but everyone is also part of several culturally diverse groups (Ferraro, 2006; Hofstede et al., 2010). Because of these interactions, Kroeber and Kluckhohn (1952) expected the scope of national cultures to be broadened. This prediction is, today, matching with globalisation trends (Jahoda, 2012). Ferraro explains that cultures can, in fact, evolve due to internal and external factors. Internally, new cultural elements can come from innovations that progressively become mainstream. However, this process is often slow and requires a lot of effort. That is why most evolutions come from external trends of diffusion, where a group of people steals cultural elements from other cultures. This diffusion of borrowed features is a selective and adaptive

process (Ferraro, 2006). In short, cultures are constantly evolving mainly due to interactions with other supra-national, national and sub-national cultures.

In conclusion, the concept of culture is understood, in the context of this thesis, as a collection of knowledge and beliefs shared by a community of people. Going further, we consider culture as both a social and individual construct. Taking this perspective, we assume that individuals espouse beliefs conveyed by their social groups to an extent that varies from person to person. This concept of culture encompasses different elements; some of them are easily observable but not very instructive, others are more deeply embedded and explain, to a certain extent, people's behaviours. We decided to analyse this concept of culture at a national scale comforted by academic demonstrations that this simplification is not irrelevant. Finally, these national cultures are constantly evolving due to multiple interactions between social groups.

3.1.2. Comparing cultures: Hofstede's model on national cultures

Considered as one of the main contributors to the academic field of cross-cultural studies, Geert Hofstede spent a considerable amount of time researching "*fundamental differences in the way people in different countries perceive and interpret their world*" (Hofstede, 1983, p.48). Based on extensive studies in many different countries, Hofstede built a multi-dimensional model aiming at understanding cultural variations between countries. In terms of methodology, Hofstede used narrow samples of people from similar backgrounds in each country he studied. The objective of doing that was to isolate the influence of national cultures from the influence of other socio-demographic factors (Hofstede, 1983). This model has later been reviewed and completed with additional dimensions, resulting on the model that we know today and that has been used in many research papers: the 6-D model of national culture and its dimensions of Power Distance (PDI), Individualism vs Collectivism (IDV), Masculinity vs Femininity (MAS), Uncertainty Avoidance (UAI), Long-Term Orientation (LTO) and Indulgence (IVR) (Hofstede Insights, 2020). These dimensions do not give absolute scores per country but allow a comparison between different national cultures (Hofstede et al., 2010). What follows is a description of the six dimensions of this model, each followed by a table presenting specific insights regarding our target countries: Norway and Singapore (cf. Figure 1).

Power Distance (PDI) expresses "*the extent to which the less powerful members of institutions and organizations within a country expect and accept that power is distributed unequally*" (Hofstede et al., 2010, p.61). While the most power distant countries accept the fact that each

person has a different place in the societal hierarchy, the least power distant countries strive for equality in the distribution of power (Hofstede et al., 2010).

Norway	Norway, like other Northern European countries, has a very low score of PDI. Norwegians are characterised as independent people valuing equal rights (Hofstede Insights, 2020).
Singapore	Singapore scores high on PDI. This can be explained by the large proportion of Chinese people living in the country and holding Confucian values. Confucianism defines society as based on unequal relationships and mutual obligations (Hofstede Insights, 2020). According to Hofstede "*people in these countries accept and appreciate inequality but feel that the use of power should be moderated by a sense of obligation.*" (Hofstede et al., 2010, p.80).

Individualism (IDV) characterises "*societies in which the ties between individuals are loose: everyone is expected to look after him- or herself and his or her immediate family*" (Hofstede et al., 2010, p.92). In individualistic societies, people tend to think in terms of "I" referring to a concept of self that is autonomous, independent and unique (de Mooij & Hofstede, 2011). "*Collectivism as its opposite pertains to societies in which people from birth onward are integrated into strong, cohesive in-groups, which throughout people's lifetime continue to protect them in exchange for unquestioning loyalty*" (Hofstede et al., 2010, p.92). In these societies, the contribution to the common good is expected to come before personal needs and interests. In that sense, collectivist people tend to have a "We" identity (de Mooij & Hofstede, 2011). It is worth mentioning that, although not verified in all countries, a negative correlation has been found between IDV and PDI (i.e. in individualistic countries, power distance is usually low) (Hofstede et al., 2010).

Norway	Norway is in the upper middle range of individualistic countries (Hofstede Insights, 2020). The notion of "self" is important. Personal opinions are valued. Respect of privacy and a clear distinction between professional and private life are socially expected. (Hofstede et al., 2010).
Singapore	Singapore is a collectivist country (Hofstede Insights, 2020). In this society, people are not defined as individuals but as members of a family. In Confucian traditions, family is, indeed, a metaphor for the larger society. In this context, harmony is important and needs to be maintained by making sure that people keep their dignity (i.e. face) in social

	relationships (Hofstede et al., 2010). Communication is, therefore, rarely direct in order to preserve good relationships with others (de Mooij & Hofstede, 2011).

Masculinity vs. Femininity (MAS) measures differences in the distribution of gender roles among men and women. This dimension is defined as follows:

> *A society is called masculine when emotional gender roles are clearly distinct: men are supposed to be assertive, tough, and focused on material success, whereas women are supposed to be more modest, tender, and concerned with the quality of life. A society is called feminine when emotional gender roles overlap: both men and women are supposed to be modest, tender, and concerned with the quality of life* (Hofstede et al., 2010, p.140).

Norway	Norway is the second most feminine country in the world, just after Sweden (Hofstede Insights, 2020). This concentration of feminine cultures in Nordic countries is linked to their history of maritime traders. While men were away sailing on the sea, women played an important role on land. Since then, the participation of women in political and economic institutions has always been high. An aspect of such feminine societies is the importance of social welfare, solidarity, empathy and civic morality. In that context, individuals are usually not socially rewarded for being better than fellow citizens. Finally, collaboration is important, as demonstrated by their governments which are usually formed by a coalition of different political parties (Hofstede et al., 2010).
Singapore	Singapore is in the middle zone, with a slight inclination towards the feminine side (Hofstede Insights, 2020). In general, showing modesty, being humble and avoiding conflicts are behaviours perceived as the norm (Hofstede et al., 2010).

Uncertainty avoidance (UAI) measures people's tolerance to uncertainties in life. "*Uncertainty avoidance can […] be defined as the extent to which the members of a culture feel threatened by ambiguous or unknown situations*" (Hofstede et al., 2010, p.191). This anxiety triggers an attachment to established structures and habits. When stressed out, people in these cultures tend to voice out their concerns in public. On the contrary, people from low uncertainty avoidant countries are usually easy-going and less emotional (Hofstede et al., 2010).

Norway	Norway is in the middle zone, with a slight inclination towards the lower end of the table. However, its exact score does not indicate a strong preference on this dimension (Hofstede Insights, 2020).

Singapore	Singapore is the country with the lowest score of uncertainty avoidance in the world (Hofstede Insights, 2020). This implies that people living there very rarely voice out their concerns (Hofstede et al., 2010). This score can be seen as contradictory with their very strict regulation of life in general. However, their laws are not there because people are in need of such structure, but because of their high PDI and low IDV scores. Going further, these dimensions of IDV and UAI are often combined to study how countries deal with internal conflicts. The low IDV and UAI scores of Singapore indicate the presence of several ethnic groups that manage to show a high degree of tolerance (de Mooij & Hofstede, 2011).

Long-term orientation vs. short-term normative orientation (LTO) was identified in a subsequent version of Hofstede's model. This fifth dimension is defined as follows:

> *Long-term orientation stands for the fostering of virtues oriented toward future rewards—in particular, perseverance and thrift. Its opposite pole, short-term orientation, stands for the fostering of virtues related to the past and present—in particular, respect for tradition, preservation of "face," and fulfilling social obligations* (Hofstede et al., 2010, p.239).

In other words, short-term oriented societies strive to maintain their current societal framework. On the contrary, long-term oriented societies embrace change and think forward in terms of education, career and life in general. In addition, short-term oriented countries tend to focus on consistency and believe in absolute truth, while long-term oriented countries accept the confrontation of different opinions and adopt solutions that are standing out (Hofstede et al., 2010).

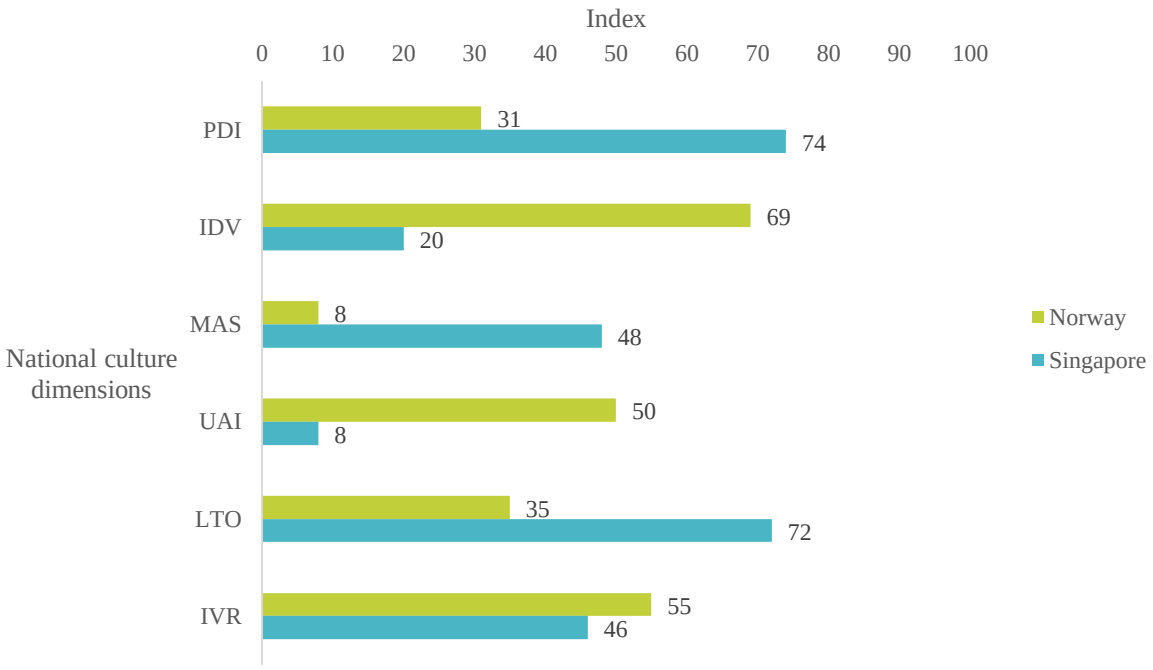
Norway	Norway is rather short-term oriented (Hofstede Insights, 2020). The country has a great respect for traditions. People tend to seek the absolute truth. In addition, they want to see quick results when investing efforts in a task (Hofstede et al., 2010).
Singapore	Singapore has one of the highest scores on this dimension in South-East Asia (Hofstede Insights, 2020). Students there are taught that perseverance yield positive results. This value of perseverance is said to have contributed to the growth of Singapore which, from a poor country in the 70's, became a major economic hub. In the country, people are usually open to different ideas and devote a high proportion of their income to savings and long-term investments (Hofstede et al., 2010).

Indulgence vs. Restraint (IVR) is a subjective measure of well-being in a country. Indulgent countries have a "*tendency to allow relatively free gratification of basic and natural human desires related to enjoying life and having fun. Its opposite pole, restraint, reflects a conviction that such gratification needs to be curbed and regulated by strict social norms*" (Hofstede et al., 2010, p.281). It is worth mentioning that IVR is slightly correlated with LTO: societies where perseverance is praised also tend to be restrained (Hofstede et al., 2010).

Norway and Singapore do not indicate a strong preference on this dimension (Hofstede Insights, 2020).

While Hofstede's model is popular, some academics have criticised his methodology, findings and practical implications. As a response to these critiques, Hofstede and his colleagues have published several articles justifying the **validity of his model** in cross-cultural studies (e.g. Hofstede, 2002a; Hofstede, 2002b; de Mooij, 2017) (cf. Appendix 1.4 for a more detailed discussion).

Figure 1: Norway and Singapore scores on the 6-D national culture model (Hofstede Insights, 2020)



3.2. Influence of cultural dimensions on consumer behaviour

Researchers have demonstrated that cultural values have a significant impact on the behaviours of consumers (de Mooij, 2017). In the following paragraphs, this influence is detailed using the initial version of Hofstede's model (i.e. excluding the dimensions of Long-Term Orientation

and Indulgence vs. Restraint). To illustrate these findings, two cross-cultural studies are presented: one on the adoption of sustainable products (Soyez, 2012), the other on the adoption of new technologies (Srite & Karahanna, 2006).

In high **power-distant cultures**, where society is organised in a hierarchical manner, everyone has a social identity to defend. This status comes with social expectations to which people tend to comply. As a result, their purchasing decisions are usually made while considering the social consequences of their acts (Ashmore et al., 2018; Barbarossa et al., 2015; Guess, 2004). In a context of innovation, Srite & Karahanna (2006) came to the conclusion that normative messages, expressed by a figure of authority, can strengthen the intention of people espousing power-distant values to use new technologies. Besides this impact from social norms, in power-distant societies, social symbols are usually associated with specific products, which also affect people's consumption decisions. Ashmore et al. (2018) have, for example, shown that, in high PDI countries, cars are often used as an expression of people's social status. Clothes are also seen, in these societies, as social markers (de Mooij, 2017).

In **individualistic cultures**, people's intentions tend to be consistent with their prior attitudes and not so much correlated with subjective norms. People feel free to make their own choices and decisions (de Mooij & Hofstede, 2011). On the contrary, people in collectivist countries usually pay more attention to each other's judgments and show more conformity (Hofstede et al., 2010; Ianole-Călin et al., 2020). This has been confirmed in the adoption of new technologies: social norms were found efficient in strengthening the intention of people with collectivist values to use innovative products (Srite & Karahanna, 2006). Going further, for individualists, consequences on the self and personal achievements are often perceived as more important than social considerations. This has, for example, been shown by Soyez in her study on green purchasing behaviours (2012): consumers espousing individualistic values act in a sustainable way because of eco- or ego-centric motives.

People in **feminine societies** are usually modest and caring, while masculine cultures support assertiveness and material success (Barbarossa et al., 2015; Srite & Karahanna, 2006). This affects people's motivations and decisions. As a first example, people in masculine cultures like to boast about their success using material artefacts (de Mooij, 2017). As a second example, Soyez (2012) shows that people with a low degree of assertiveness but a high degree of in-group collectivism (i.e. measuring how close a person is to his/her relatives) tend to engage in pro-environmental behaviours for altruistic motives. In addition, due to a higher willingness to

maintain good relationships with their peers, individuals espousing feminine value often conform to social pressures. Using normative messages has, for example, been proven efficient for the adoption of new technologies (Srite & Karahanna, 2006).

People with a high degree **of uncertainty avoidance** usually feel less comfortable with changes and innovations (Hofstede et al., 2010; de Mooij, 2017). In this context, people tend to rely on recommendations from their peers before deciding to act themselves. For example, Srite & Karahanna (2006) have shown that subjective norms play an important role in the intention of risk-adverse people to use new technologies. On the other hand, individuals who show a low degree of uncertainty avoidance and masculine values give more credit to information communicated about the product than to the opinions and experiences of their colleagues.

In conclusion, cultural dimensions have been found to influence consumer behaviour. Some cultures, in particular, would be more affected by group pressures than others. These are cultures with a high degree of power distance, collectivism, femininity and uncertainty avoidance. Besides this influence on subjective norms, cultures can also affect the symbolic meaning of certain products as well as people's goals and motivations. For example, some consumption goods are associated with different social status in high PDI countries. Individualists mainly judge offerings for their consequences on their personal life. People espousing masculine values like to show their success while feminine standards dictate more altruistic behaviours. All in all, culture can impact people's attitudes and intentions towards specific offerings.

3.3. Conclusion

In the context of this thesis, culture is understood as a dynamic collection of shared knowledge and beliefs among a community of people. This concept encompasses observable elements as well as more discrete values. Because culture is both a social and an individual construct, people in communities, analysed here at the country level, can espouse these values at varying degrees. At an aggregated level, to compare different national cultures, Hofstede uses six cultural dimensions: Power Distance, Individualism vs Collectivism, Masculinity vs Femininity, Uncertainty Avoidance, Long-Term Orientation and Indulgence. These dimensions are said to influence people's behaviours. Some cultures are, for example, more sensitive to social pressures than others. Cultures can also affect people's goals and motivations. Finally, cultures associate products with different symbolic meanings. These findings will be valuable in the next section where the adoption of PSS in different cultures will be studied.

4. Consumer adoption of Product-Service Systems in different cultures

This final section of the literature review brings together elements previously discussed as part of the introduction on PSS, consumer behaviour and culture. The objective of doing this is to better understand the drivers and barriers of consumers in the adoption of these business models. This section is composed of a first part building on social-psychological models of behaviours to explain the reasoning of consumers when evaluating PSSs, and a second part introducing recent studies on cultural variations in the adoption of such alternatives. When possible, these points are illustrated with studies from the fashion and mobility fields.

4.1. Social-psychological models of behaviour applied to the adoption of PSS

As mentioned in the second section of the literature review, socio-psychological models of behaviours aim to shed light on how consumers make their purchasing decisions. The following pages, structured according to the TORA model, illustrate this decision process applied to the adoption of PSSs which do not imply a transfer of ownership.

4.1.1. Beliefs about the consequences of adopting PSSs

This point presents a list of commonly perceived benefits related to PSS business models, balanced with frequently mentioned drawbacks and risks.

In terms of **financial value**, academics state that PSS models are cheaper for consumers than the traditional model of ownership since maintenance and repair costs are charged to the service provider (Akbar & Hoffmann, 2018). However, from the consumers' perspective, this financial value is not always clear. Indeed, when renting a good over a long period of time, the overall amount of money paid as rent might exceed its purchasing price (Moeller & Wittkowski, 2010; Lawson et al., 2016). The issue here is that many people do not consider all lifecycle costs of a product when comparing different offers (Vezzoli et al., 2015). Once having tested these models, people usually acknowledge that they are economically smart, which increases their willingness to use them again (Möhlmann, 2015). Finally, as opposed to people afraid of the long-term cost of renting, others actually prefer making smaller but more regular payments (Schaefers et al., 2016). In short, consumers might perceive a financial benefit in PSS models, if they consider the whole set of costs related to these offerings and/or if they prefer making smaller but more regular payments to access goods and services.

Besides financial considerations, these PSS models can make people save time, resources and space, which is particularly **convenient** for households situated in urban areas (Lamberton & Rose, 2012). Having said that, these benefits are only valuable for people living around equipped areas. On the other hand, people need to spend time learning how to use these new business models, which sometimes involve new activities and efforts (Lamberton & Rose, 2012). In other words, these models might be perceived by some as convenient and by others as too demanding.

In addition to these practical considerations, people might further reflect on PSS alternatives and value their **prosocial features**. Indeed, collaborative consumption offers the opportunity to build new communities, which would apparently be praised by a large group of existing PSS customers (Robert et al., 2014; Möhlmann, 2015). Other studies have, on the other hand, demonstrated that PSS customers do not necessarily appreciate this social contact (Bardhi & Eckhardt, 2012). Another discussed benefit of PSSs is their environmental value. Consumers might perceive some PSS models as better for the environment, which reinforce their positive attitude about these alternatives (Lawson et al., 2016). However, this environmental value is not always recognised or considered by consumers. Some of them discuss the actual environmental impact of these models (Tukker, 2004), others do not have a special interest in that matter (Lamberton & Rose, 2012). Going further, the environmental impact has been found insignificant in people's decisions to repeatedly use a PSS offer (Möhlmann, 2015). To sum up, social and environmental benefits might be perceived and initially valued by consumers who have high socialising needs, environmental concerns and who identify these models as more environmentally friendly than traditional consumption modes.

In terms of risks, use-oriented PSSs allow consumers to avoid facing risks associated with ownership called **burdens of ownership** (Moeller & Wittkowski, 2010; Schaefers et al., 2016). These risks can be categorised as financial, social, psychological and of performance (Hoyer et al., 2013). Financial risks are linked to the fear of losing money by purchasing products that people later find non-suitable, not reliable or not fashionable. In general, financial risks are perceived as high when products' price is consequent with regards to consumers' purchasing power (Schaefers et al., 2016). Social risks are related to decisions that affect people's social status. With ownership being a long-term commitment, people face the risk of being tied to products that are not approved by their community (Schaefers et al., 2016). Psychological risks are involved when goods are used as identity markers. Due to this long-term relationship, a gap

can appear between the image reflected by this product and the definition people have of themselves (Hoyer et al., 2013). Finally, performance risks refer to functional deviations of products from consumers' expectations. In terms of responsibilities, owners have to bear repair, maintenance and disposal costs (Schaefers et al., 2016). When accessing a product on a rental basis, these risks tend to diminish since the financial and emotional engagement towards this product is limited in time (Schaefers et al., 2016). In addition, its good functioning is usually ensured at all times by the service provider. This limited commitment is especially valuable for people with changing needs, allowing them to test different products (Lamberton & Rose, 2012; Lawson et al., 2016).

Having said that, dropping their ownership rights and habits to participate in the sharing/collaborative economy can also be perceived as risky. In many societies, **ownership** is seen as a way to measure success in life and social status (Belk, 1988). In this context, participating in a sharing scheme can be associated with a lower status (Vezzoli et al., 2015). In addition, and as detailed in the first section of this literature review, ownership rights allow people to form a special relationship with products. Even though a feeling of ownership can arise without officially owning products, this feeling usually develops itself over time and with repeated interactions. Being limited in time, access-based models cannot offer the same potential of connection with physical products (Catulli et al., 2017). This might be an issue for people who rely on physical products to define their identity. Finally, some consumers, especially in the Western world, associate flexibility, freedom and control benefits with ownership, having therefore an inner preference and desire for ownership (Cherry & Pidgeon, 2018). In these societies, ownership can actually be described as a deeply rooted habit associated with a series of activities and responsibilities (Rexfelt & Hiort af Ornas, 2009). As already mentioned, these habits may constitute a barrier to the adoption of PSS business models. Summing up, the perception of social and psychological risks related to ownerless consumption, combined with the consumers' habit to own products, could prevent people from further considering the benefits of these alternative business models.

Besides these ownership-related matters, other risks are also being perceived by consumers when facing *use-oriented* PSSs for the first time. Due to their **innovativeness**, these offerings are usually not well-understood (Rexfelt & Hiort af Ornas, 2009). As a result, consumers often question these models and have concerns about their performance (Vezzoli et al., 2015). For instance, some consumers discuss the ability of service providers to meet privacy requirements

(Vezzoli et al., 2015). Going further, some of these consumers are concerned about the long-term viability of these providers and, therefore, the reliability of their services (Cherry & Pidgeon, 2018). Strong apprehensions also exist around the distribution of responsibilities and penalties in case of problems occurring while using the shared/rented product (Cherry & Pidgeon, 2018). Going further, consumers have concerns regarding the respect of hygiene standards (Vezzoli et al., 2015). That fear has been linked to the effect of contagion studied in the context of product purchase: consumers, by fear of being in contact with germs, often have lower intentions to buy products that have been touched by others. This is especially the case for products with which consumers have a higher degree of intimacy (Gupta et al., 2019). On top of these concerns comes the risk of stockout. Sharing with others means for some people competing for access (Lamberton & Rose, 2012). In the context of collaborative consumption, as opposed to a more traditional retailing environment, scarcity is negatively perceived, decreasing consumers' intention to join these programs (Akbar & Hoffmann, 2018). In other words, there are some uncertainties around PSS models, which raise reliability concerns among consumers.

In conclusion, if consumers take into account advanced information on these alternatives, they might identify some financial, convenience, social and environmental benefits in PSS models. In addition, *use-oriented* PSSs allow users to alleviate risks that are associated with ownership schemes. However, due to their recent introduction on mainstream markets, many uncertainties do persist and discourage some people to join these programs. Finally, additional social and psychological risks related to the status of ownership in our society can affect the attitude of consumers towards these business models.

Beliefs about the consequences of adopting use-oriented PSS business models in:	
Mobility	In terms of financial assessment, it is not always clear whether PSS models actually bring benefits. Indeed, consumers tend to evaluate the cost of driving based on the most frequent and, consequently, salient car-related expenses. As a result, the cost of driving a private car is often underestimated (Gardner & Abraham, 2007). The pricing of PSSs validates or invalidates the intention of consumers to join them (Paundra et al., 2017). According to Paundra et al. (2017), choosing a *use-oriented* PSS model to access a car is positively associated with convenience benefits such as the relief of maintenance responsibilities. Urban citizens also appreciate not having to endlessly look for a parking spot. Finally, the intention to join such platforms is influenced by the range of cars

	available; the larger it is, the better, as these services can be used to test different cars (Paundra et al., 2017). To fully benefit from these advantages, the geographical proximity of the user with a service provider is necessary (Uteng et al., 2019). In terms of social contacts, these tend to be avoided by members of the carsharing platform "Zipcar" (Bardhi & Eckhardt, 2012). Uteng et al. (2019) have also shown that Norwegian consumers do not appreciate the social dependency aspect of carsharing models. Regarding environmental benefits, despite not being the main adoption motives for car sharing/renting, these are perceived as positive side-effects (Schaefers, 2013). As stated, the intention of consumers to use car sharing/renting is positively associated with the removal of ownership-related risks. In particular, when consumers are concerned about financial, social or performance risks, they tend to favour car rental programs over ownership schemes (Schaefers et al., 2016). However, there is still a relatively strong resistance from most participants in Western studies to drop any kind of ownership rights. In this cultural environment, owning a car has long been considered as providing status and contributing to the identity of their owners (Whittle et al, 2019; Paundra et al., 2017). Private cars are associated with a feeling of flexibility, immediacy, efficiency, control and independence (Whittle et al., 2019; Gardner & Abraham, 2007). Driving their own car is a habit deeply integrated in people's daily routine (Clark et al., 2016). Changing that habit is complicated as alternative mobility solutions are often judged incompatible with their lifestyle (Whittle et al., 2019). What consumers particularly dislike is that sharing/renting cars requires additional planification (Piscicelli et al., 2014; Burghard & Dütschke, 2019). In other words, these models are often seen as taking "*away the freedom associated with an uninterrupted supply of a car*" (Uteng et al., 2019, p. 204). Car sharing/renting is one of the most developed PSS schemes available on the market (Schaefers et al., 2016). Having said that, many uncertainties remain around the performance of such systems. More specifically, concerns relate to the scarcity risks (i.e. if users will be able to find a car at all times of the day) and the contamination effect (i.e. if the shared car will be well treated by other customers) (Uteng et al., 2019). In conclusion, the relief of maintenance and other effortful car-related tasks, hedonic needs, perceived environmental benefits and the mitigation of ownership-related risks encourage the adoption of car renting/sharing schemes. On the other hand, increased social dependency, symbolic needs, utilitarian concerns and mobility habits hinder this adoption. Financial perceptions also deeply influence attitudes and behaviours; the cheapest option being the one generally preferred. These general conclusions, here drawn

	based on Western studies, are shared by D'Agostin et al. in their research about carsharing in Brazil (D'Agostin et al., 2020).
Clothing	Financially speaking, PSS clothing models seem to be perceived by most people as cheaper than the purchasing behaviours dictated by fashion trends. Today, these trends change so frequently that keeping up the pace requires a consequent investment. Collaborative models of consumption make it easier and less expensive to adopt the latest trends (Lang, 2018). One of most mentioned benefits of these PSS models is that people can "*play with different styles without having to pay full price*" (Pedersen & Netter, 2013, p. 7), fulfilling a need for change in clothing. Doing so, PSS alternatives remove many burdens of ownership (Lang, 2018). In some cases, though, renting/sharing is seen as a nice way to test products before investing in them (Armstrong et al., 2015). As opposed to the car case, social contacts seem here to be positively welcomed by PSS users (Armstrong et al., 2015; Pedersen & Netter, 2015). In addition, environmental benefits are considered and valued as a compensation for past excessive purchasing behaviours (Armstrong et al., 2015). However, it is worth mentioning that some consumers are questioning the actual sustainable value of PSS models increasing back-and-forward transfers of clothes between users (Becker-Leifhold, 2018). Despite showing some financial and variety benefits, PSS models have to fight against a deeply rooted tradition for ownership in fashion. Owning their own clothes appears to be an important element for people's self-definition and status (Becker-Leifhold, 2018). As such, people tend to get emotionally attached to their clothes (Armstrong et al., 2015). The temporary relationship offered by PSS models is often not sufficient to establish these connections. Therefore, an increased perception of social and psychological risks come hand in hand with these collaborative models of fashion consumption (Park & Armstrong, 2017). In particular, people perceive here a higher risk of wearing the same clothes as others (Lang & Armstrong, 2018). In addition, changing fashion habits is not easy as activities associated with clothes ownership are, for some consumers, embedded in their lifestyle. Buying clothes can, for example, be a fun hunting game that some people enjoy playing with friends. (Armstrong et al., 2015). In addition to these social and psychological risks, consumers tend to doubt of the performance of such PSS models. Because the knowledge on this topic is so low (Armstrong et al., 2015) and living examples of such PSSs still too rare, many people do not understand these business models, their added-value and where to rent clothes from.

	When explained to them, these models seem to demand too much effort (Becker-Leifhold, 2018). Besides, consumers tend to be sceptical about the motivations of clothing providers, that they accuse of playing with sustainable trends (Armstrong et al., 2015). Many doubts also persist in the ability of these companies to actually deliver what they claim to offer (Armstrong et al., 2015). Additional concerns are linked to uncertainties regarding responsibilities in case of damaged items. Last but not least, many customers evoke hygiene as being a key deterrent for trying out these models (Lang, 2018). Since clothes are worn directly on their skin, people are often disgusted by the idea of risking to wear unclean items (Armstrong et al., 2015). In conclusion, financial benefits, hedonic needs and social motives appear to encourage the adoption of PSSs in the fashion industry. In terms of barriers, social and psychological risks, consumption habits, concerns related to hygiene and discussions around their sustainability value hinder the adoption of PSSs. In particular, the innovativeness of such concepts acts as a repellent for most consumers (Park & Armstrong, 2017).

4.1.2. Subjective norms related to the adoption of use-oriented PSSs

Subjective norms are opinions supported by people who are important to the consumer, influencing his/her intentions and behaviours regarding PSS offerings. Drawing the line between what is a personal or a socially influenced opinion is a difficult exercise as all the beliefs introduced in 4.1.1. can be debated in groups and serve as subjective norms.

As already mentioned, an overall attachment to ownership as the ideal way of consuming products is observable and well-established in Western societies (Catulli et al., 2017). This norm of ownership is supported by a series of ownership-oriented regulations and other normative institutions. Consumers might decide to comply with this general expectation if their own friends and relatives support the same opinion. In doing so, these **social norms praising ownership** can constitute a barrier to the adoption of PSS models (Rexfelt & Hiort af Ornas, 2009 ; Vezzoli et al., 2015).

Some academics argue that, in some spheres, **new social norms** start to appear **in support of ownerless and shared consumption** (Botsman & Rogers, 2011 in Becker-Leifhold, 2018; Roos & Hahn, 2019). In particular, some communities with a high interest in sustainable dimensions fight against traditional mindsets and engage themselves in alternative programs (Akbar & Hoffmann, 2018). These consumers find, in these PSS models, a way to confirm their social and environmental engagement, supporting their identity and social status construction

(Catulli et al., 2017). Next to these groups, other people, typically young Americans in search of life experiences, value these business models for their experiential and innovative nature (Durgee et al., 1995; Davidson et al., 2018). Unfortunately, this attraction does not seem to encourage people to use these services in the long run, as demonstrated by a study from Möhlmann (2015). Finally, a last trend, referred to as the *"liquidity trend",* can be observed with the nomadism of an increasing number of people. These people, frequently moving to new places, tend to avoid material and emotional commitments, perceived as slowing them down, and value access-based services (Bardhi et al., 2012). In sum, based on different reasons – for environmental, hedonic or practical motives – some consumer groups support the expansion of ownerless models of consumption.

To close this point, we can say that subjective norms influencing people's behaviours vary with their social group(s). Despite an overall pressure from the Western society to favour ownership, dissident norms supporting PSS models have been recently growing in some communities.

Subjective norms influencing the adoption of use-oriented PSS business models in:	
Mobility	For years, strong social norms have enabled the domination of privately-owned cars on the roads. This "*automobility culture*" has first emerged in the US before spreading to the whole globe. In recent times, this development has been the most striking in China (Urry, 2004). Among others, a study from Zhu et al. (2012) indicates a strong desire for car ownership among Chinese students. For them and especially for male students, cars are not just transportation tools but life targets to reach. This attachment to cars comes, at least partially, from family experience. Wherever it went, the automobile system "*has generated the preconditions for its own self-expansion*" (Urry, 2004, p. 27). Private cars have, indeed, changed our relationship to time and space, creating new needs and desires. In addition, cities, most suburbs and a whole set of social institutions have been built in a way that promotes the use of cars as opposed to other transportation alternatives. As a result, today, most people see having a car as an absolute necessity (Urry, 2004; Whittle et al., 2019). Indeed, it is common to hear that, given their personal situations, people feel dependent on their car to achieve a series of activities (e.g. working, socialising, shopping) (Piscicelli et al., 2014; Watson, 2012). If private cars have been dominating the game for more than 70 years, various indicators show that this is maybe going to change in future times. In some industrialised countries, statistics such as the number of people holding a driving license are beginning to decline,

	especially among young adults (Whittle et al., 2019; Hopkins, 2017). An explanation for this might come from a higher awareness of the environmental impacts of cars and a general dissatisfaction regarding their inefficient use (Piscicelli et al., 2014). According to a study conducted by Zipcar, 16% of this young consumer group (i.e. people aged between 18 and 34) "*drive less because they want to protect the environment"* (Hwang & Griffiths, 2017, p.135). PSS models in the mobility industry are now trying to capture mainstream markets. As for all new technologies, the more people who join these programs, the more "normal" they are perceived and, therefore, accepted by later adoption groups (Burghard & Dütschke, 2019). In some places, these social pressures encouraging the use of PSS models are already quite strong as demonstrated by D'Agostin et al. (2020) in a carsharing study conducted in Brazilian cities among young consumers. In conclusion, structural factors and social pressures inherited from a long domination of private cars in our history hinder the adoption of car sharing/renting schemes. However, there are some signs of change in the young community, which is slowly reducing its dependency towards the automobile industry.
Clothing	The adoption of PSS models in the clothing sector is not as popular as in the car industry. Owning clothes is still the dominant and almost non-challenged paradigm (Pedersen & Netter, 2015). If renting/sharing clothes for special occasions is becoming more popular in the US, using these models for everyday clothes is new and, therefore, meets some resistances (Lang & Armstrong, 2018). In this context of novelty, it has been demonstrated by Becker-Leifhold (2018) that the opinion of peer groups can positively impact the intention of consumers to participate in a renting program. In conclusion, the ownership norm in the fashion industry has not yet been significantly challenged by the introduction of PSS models. These models are, however, gaining in popularity, especially for clothes worn for special occasions, thanks to the word-of-mouth in certain communities.

4.1.3. Assessment of these beliefs and norms

As explored in the previous points, consumers balance positive consequences, at the personal and social levels, with potential risks and drawbacks related to the adoption of *use-oriented* PSSs. The way each argument weighs in the computation varies between consumers. Some conclusions can, however, be drawn regarding which parameters have, in general, more

influence on people's attitude regarding PSS business models. A description of the main profiles of consumers interested in such consumption alternatives is also provided.

Overall, two categories of **motivational motives** – intrinsic and extrinsic – can be distinguished (Deci & Ryan, 1985 in Hamari et al., 2016). Intrinsic motivations come from the enjoyment that people have when performing a given activity. Extrinsic motivations emerge from external factors such as monetary gains or reputation. A study conducted by Hamari et al. (2016) on peer-to-peer sharing practices has demonstrated that intrinsic factors of motivation had a strong impact on people's attitude towards these business models. However, extrinsic factors had more influence on people's actual intentions and behaviours. This sheds light on a gap between attitudes and actions when considering the adoption of sharing practices. Other research papers on sharing and access-based services have confirmed the importance of perceived **economic benefits**, as opposed to prosocial motives, on people's intention of using these services (Eckhardt & Bardhi, 2016; Lawson et al., 2016; Schaefers et al., 2016). Nevertheless, the majority of these papers is based on data collected in a Western context and around the same period of time (Eckhardt & Bardhi, 2016). In these regions, the popularity of PSS models started to grow with the emergence of uncertainties related to the economic crisis (Bardhi & Eckhardt, 2012). A later study conducted in a European context and published in 2019 shows that both egoistic (e.g. saving money) and normative motives (e.g. protecting the environment) influence consumers' intentions to adopt collaborative models of consumption, indicating that European consumers start to make compromises between personal and external consequences of their behaviours (Roos & Hahn, 2019). In conclusion, it seems that, since the economic crisis of 2008, economic benefits have been largely influencing Western consumers' intention to adopt PSS models. In addition, studies now indicate that prosocial motives start to grow in support of collaborative models of consumption.

Main drivers for the adoption of use-oriented PSS business models in:	
Mobility	The general conclusion on the importance of economic benefits in the adoption of PSS models is supported by studies in the car industry. For example, according to a survey conducted in France in 2011, economic benefits were the most significant factor explaining the use of carsharing platforms (Robert et al., 2014). These studies in the mobility field also start to target other regions of the world. A study from Boateng et al. in 2019, analysing the use of Uber in Ghana, has demonstrated that economic benefits were dominant motives to use the ride-sharing program.

Clothing	In the clothing sector, conclusions are similar but include the importance of enjoyment next to these financial benefits. For American consumers, economic and hedonic motives are dominating the assessment of PSS models in fashion (Hwang & Griffiths, 2016; Lee & Chow, 2020). This was also the conclusion of a German study conducted in 2018 (Becker-Leifhold, 2018). Altruistic values, such as the protection of the environment, appear to be a key driver only for a subset of existing users. In Scandinavia, joining physical clothes libraries is driven by a willingness to play with different styles (i.e. hedonic motives) rather than by sustainability concerns (Pedersen & Netter, 2013). Summing up, the main appeal of PSS models in the clothing industry seems to be the opportunity that they offer to follow different fashion trends at an interesting price.

The **main barrier** to ownerless consumption has been identified by Moeller and Witkowski (2010) as the **importance of possession**. To alleviate this barrier and benefit from the positive implications of the endowment effect, some PSS providers have tried to foster a sense of ownership with their products and services by allowing their customers to customise them or by communicating ownership-related messages to their community. However, as a study from Bardhi and Eckhardt (2012) on carsharing shows, this feeling is difficult to successfully trigger. A second major barrier to PSS adoption is a **lack of understanding of these business models**. In 2018, 36% of participants to a study conducted by the European Commission have, for example, declared that they did not know what a collaborative platform was (European Commission, 2018). In addition, there are still too few living examples of PSS models which manage to capture a significant market share (Mylan, 2015). The lack of information on these services combined with their relatively limited coverage make it complicated for consumers to be aware of the existence of such models and to objectively judge their utility. To conclude, our cultural attachment to ownership and a general lack of understanding of PSS models are the two main barriers explaining why these models currently have difficulties convincing mainstream markets.

An attachment to possession is not always a synonym of willing to buy more and more products. Indeed, participants in a study conducted by Lawson et al. (2016) stated that they were not interested in access-based consumption as they had a low level of materialism and, therefore, no interest in renting unnecessary items. To distinguish the **profile of consumers** interested in ownerless consumption from others, the same team of scholars have built a segmentation model. They have classified consumers potentially interested in use-oriented PSS in four groups – the "*fickle floaters"*, the "*premium keepers"*, the "*conscious materialists"* and the "*change*

seekers" (Lawson et al., 2016, p. 2621) – based on their overall attitude and purchasing intention – from the lowest to the highest – and associated these groups with different demographics (cf. Table 3). According to this model, the consumer group that is the most interested in PSS is the one described as seeking product variety. These consumers are usually well-educated and with a high level of income. This group shows that, "*under certain conditions, even materialistic consumers may choose PSS offers*" (Akbar et al., 2016, p. 4215). The following cluster, described as *conscious materialist*, gathers people who are environmentally aware with a lower level of income. Due to these characteristics, these people are usually attached to their possessions. Nevertheless, they also appreciate status consumption and are willing to remain up to date with trends while minimising their environmental impact. The *premium keepers'* group is the youngest consumer segment. Being very attentive to status, they appreciate having the opportunity to access exclusive products. Their positive inclination towards innovation emphasises the positive impact of such hedonic values on their attitude (Hwang & Griffiths, 2016). However, despite being positive about PSS, these consumers are also very possessive and too little concerned about how they spend their money, which explains their low intention to actually join these programs. Finally, *fickle floaters* are older consumers driven by price considerations. These consumers do not care much about status, variety or environmental issues. If price is sufficiently interesting, they might opt for PSS but, right now, not many offers are targeting their interests. In addition, most of these people do not feel comfortable using technologies to access products and services. The conclusion of this model is that different profiles of consumers can be interested in PSSs but with different needs and expectations, opening various opportunities to service providers. Adaptation to specific characteristics is key if these companies wish to expand their market share. Today, existing users of access-based models are mostly young people living in urban areas. According to Eckhardt & Bardhi (2016), this can be explained, in Western regions, by the instability of their social contacts and by uncertainties in the labour market. Interestingly though, this customer profile seems to be common to most collaborative consumption models around the world, both in developed and emerging economies (Albinsson et al., 2019).

Table 3: Profile of consumers with a potential interest in PSS business models			
Change seekers	***Conscious materialists***	***Premium keepers***	***Fickle floaters***
• High education and income level; • Instrumental materialism; • High interest in PSSs.	• Lower income; • Attached to their possessions; • Environmentally conscious.	• Importance of status; • Search of hedonic experiences; • Not too worried of their financial situation.	• Older consumers; • Less tech savvy; • Financial benefits are their sole considerations.
Source: Lawson et al., 2016			

Profile of consumers interested in use-oriented PSS business models in:	
Mobility	A series of articles confirm that young and urban consumers are attracted to access-based services to meet their mobility needs. Belk (2014) suggests that young people do not need physical items such as cars as part of their self-definition and, therefore, do not face the same type of emotional barriers as older consumers when assessing these PSS offerings. Young consumers might also have a higher awareness of the environmental impacts of cars (Piscicelli et al., 2014; Hwang & Griffiths, 2017). Finally, collaborative business models and their convenience seem to be compatible with their lifestyle (Hopkins, 2017). Regarding the urban environment, Zhu et al. (2012) found that Chinese students living in highly dense areas with a lot of traffic congestion were less likely to desire a car. Equivalent results were found in a Western context where the issue of finding parking slots was also found to temper consumers' ambitions to buy a car (Paundra et al., 2017). Combining these findings, it has been demonstrated that the main user profile of German carsharing platforms corresponds to young and urban people, either living as couples without a car, or starting a family and using carsharing as their second car (Burghard & Dütschke, 2019). These consumers are usually well-educated, have a high income and hold environmental concerns. In terms of mobility, they have low transportation needs and are multimodal. Being currently attractive to young consumers, these PSS models need to find ways to keep their preference over time and especially across change periods (e.g. starting a family, moving out or getting a new job) (Whittle et al., 2019). Indeed, studies have demonstrated that some users of carsharing programs do not reject car ownership and aspire to own a car in the future (Bardhi & Eckhardt, 2012; Hopkins, 2017). Key events in someone's life are important to consider because they can weaken his/her routine, opening a "*window of opportunity"* for change (Uteng et al., 2019, p. 187). These turning

	points, especially the ones related to age (e.g. marriage, childbirth, retirement) and work/location moves have been found correlated to the acquisition of cars (Clark et al., 2016). In conclusion, young and urban consumers are the typical users of carsharing programs as for today. This could be partially explained by the situational challenges that they face living in cities. Despite their current interest in collaborative models of consumption, these models need to find ways to keep their preference across life changes.
Clothing	Only a few studies have been conducted in the context of fashion PSSs. From these research papers, we learn that clothes libraries in Scandinavia mostly appeal to females between 25 and 35 (Pedersen & Netter, 2013). In general, fashion renting models are more attractive to young people than older ones, as reflected by the participants of a Finnish study (Armstrong et al., 2015). Looking at actual users of clothes renting/sharing platforms in the US, most of them are fashion-oriented and score low in materialism (Lang & Armstrong, 2018). Finally, an older study in the UK indicates that sharing clothes is socially accepted when it comes to children apparel (Fisher et al., 2008).

4.1.4. Influence of the business model scheme on consumers' attitude towards PSSs

Academics have previously mixed different business models together under the broad concept of sharing/collaborative/PSS economy. The problem of doing this is that a finding from one business model may not apply to another type of business (Davidson et al., 2018). What therefore follows is a summary of available findings, per industry, on the comparison of different business models in terms of consumer adoption.

Influence of the business model category on the consumer adoption of PSS in:	
Mobility	In the mobility field, a first comparison has been done between renting a car from an organisation or from another user. In their study on Norwegian carsharing platforms, Uteng et al. (2019) discovered that these two business models did not appeal to the same groups of people. Users of the peer-to-peer business model were younger, used cars for their daily trips and had a certain fascination for cars in general. On the other hand, users of a car fleet managed by a tier organisation were older, multimodal and had no special interest in cars. In addition, these people were generally proud of being part of this plan and used this membership as a marker of their identity. A conclusion from the article of Uteng et al. (2019) is that cooperative models in Norway can reduce the number of private cars on the roads, while peer-to-peer models are usually a temporary solution before the

	acquisition of a private car. Nevertheless, it is worth mentioning that the fleet analysed by these authors was managed by a cooperative of consumers and not by a privately-owned company. This might have played a role in the consumer's perception of this model. Indeed, Catulli et al. (2017) have indicated that the non-profit nature of a PSS organisation studied in the UK (i.e. managing a pool of infant car seats) had increased its credibility. A second comparison can be made between one-way and two-ways renting models. A study conducted in Canada by Lempert et al. (2019) shows that, again, the users of these two models do not have the same profile. One-way users usually own their own car and drive it more often than the other group. Their view on this service is that it adds convenience compared to a taxi ride or a ridesharing program. In comparison, two-ways users do not often own a private car and are multimodal. These users view carsharing as an efficient way to replace private vehicles and, therefore, save money and the environment. A conclusion from this article is that two-ways models in Canada remove some private cars from the roads, while one-ways models add some more.
Clothing	In the clothing sector, a first comparison can be made between pay-per-use renting models and subscription-based platforms. Park and Armstrong (2019) have tested these two models with American consumers. They concluded that different risks are associated with each model, impacting the profile of consumers interested in these services. For example, the risk of being sad because the user must say "goodbye" to a product he/she liked is perceived as higher in the pay-per-use model. In this case, the customer can enjoy the use of a chosen product during a defined period of time, while, in a subscription plan, the user always gets new products. On the other hand, the risk of wearing clothes that do not fit the user's personality is perceived as higher in the subscription case. In the pay-per-use model, the user can freely choose the product he/she is going to wear, while subscription platforms usually select clothes for the user from a limited pool of clothes. The conclusion of this paper is that pay-per-use models focus on fashion-oriented consumers who are looking to access a wide selection of clothes at a cheap price. Subscription-based models, on the contrary, try to create a sense of ownership between their users and their clothes by providing them with the equivalent of a large wardrobe. A second comparison has been made by Iran et al. (2019) between peer-to-peer sharing models and renting models managed by a tier organisation. Some participants to this study mentioned that renting clothes from companies was preferred as they had a higher confidence in their ability to provide clean and good-quality items.

This exploration in the mobility and fashion fields sheds light on the fact that each business model has its own specificities. These specificities usually appeal to different groups of consumers showing different motives. Some models are, therefore, perceived as actual substitutes for ownership while others complement existing offers (Akbar & Hoffmann, 2018). Besides the question of consumer adoption, these models do not have the same environmental or social impacts, but proving that point is beyond the scope of this thesis.

4.1.5. Influence of the product category on consumers' attitude towards PSSs

The behaviour of consumers is also likely to differ when considering different categories of products. As an example, the participants of a study conducted by Gupta et al. (2019), stated that while they were ready to rent and rent out products such as bicycles, accommodations, cars or household goods, they were less likely to rent or rent out clothes or jewellery. The following paragraphs, therefore, clarify the impact of product categories on the adoption of related PSSs.

In general terms, "*any item that is not totally destroyed in consumption is a candidate for renting*" (Durgee & Colarelli O'Connor, 1995, p. 102). In a context of collaborative consumption, what can be shared among consumers is basically all types of products where they have an excess of resources (Pedersen & Netter, 2013). However, some products fit better with this renting/sharing model than others. "*Cars, and to a lesser extent, furniture, are perceived to be acceptable as rental items, while pets, watches, and houseplants are considered unacceptable as these rental goods are perceived to carry high emotional attachment"* (Durgee & Colarelli O'Connor, 1995, p. 99). As already mentioned, an emotional attachment to possession, which varies by product category, is a strong barrier to the adoption of such business models (Park & Armstrong, 2017). Beyond this emotional attachment, it also seems that the more intimate a person is with one product, the stronger the fear of contagion is due to this close contact (Gupta et al., 2019). For these reasons, scholars believe that products with a great sharing potential are low value-added goods for which the decision process usually requires a low to medium effort (Botsman & Rogers, 2011 in D'Agostin et al., 2020). Participants in a UK study have confirmed that ownerless consumption was particularly convenient for functional products (e.g. tools) (Cherry & Pidgeon, 2018). However, this does not mean that PSSs giving access to high involvement goods do not have any chance of success. Costly products that are not regularly used seem to also have some potential (Rexfelt & Hiort af Ornas, 2009). Among other drivers, financial computations are important here since these models can offer access to products that consumers could not otherwise afford (Beuren et al., 2013). To

conclude, many different products could be rented or rented out. However, certain categories, such as functional goods with low consumer involvement or very expensive products that are used infrequently, should work better than others under a PSS consumption format.

Along the course of this section, some findings have been introduced related to the two industries of focus of this thesis: the mobility and clothing fields. If carsharing has been described as one of the most advanced PSS models (Schaefers et al., 2016), fashion PSSs have difficulties convincing consumers (Lang, 2018). The first difficulty for fashion PSSs is that people tend to attach a lot of emotional meaning to their clothes (Becker-Leifhold, 2018). Clothes are used, especially by materialistic consumers, as a way to define someone's identity and social status. Buying clothes can also provide pleasure and excitement (Cherry & Pidgeon, 2018). As a result, most consumers display a high involvement with their clothes, as demonstrated by an American study conducted by Hwang & Griffiths (2016). In other words, through providing so many emotional, psychological and social by-products to the consumer, changing the ownership structure of this category is difficult (Armstrong et al., 2015). As indicated by some participants in a UK study, this might also be true for cars as these can be connected to identity, status, pleasure and excitement, too (Cherry & Pidgeon, 2018). However, in the car case, this attachment does not seem to be shared by the vast majority of the population anymore and especially among the young generation (Whittle et al., 2019). A second difficulty for fashion PSSs is the fear of contagion which is stronger for products with which people have intimate contacts (Gupta et al., 2019). A final point worth mentioning is that when renting cars or clothes, people apparently do not fulfil the same needs. In most cases, renting a car meets functional needs, while renting clothes would be mainly driven by hedonic purposes (Park & Armstrong, 2017). In conclusion, if fashion PSSs face more resistance than in the mobility field, this would be due to a higher emotional attachment to clothes and a stronger fear of contagion. This also has some consequences in the way consumers use these different models: while carsharing programs are mainly valued for their utility, fashion platforms are used for the pleasure and excitement of accessing a large range of clothes at a cheap price.

4.2. Adoption of PSSs in different cultures

Despite a growing attention given to PSS business models around the world, a large majority of studies on the sharing/functional economy has been conducted in the US and in Northern Europe. Little attention has been given to non-Western cultures and, more generally, to the understanding of how social-cultural factors can affect the acceptation of PSS alternatives

(Davidson et al., 2018 ; Vezzoli et al., 2015; Uteng et al., 2019). The limited research in this field is trying to answer these questions: 1) which cultures are more open to PSS business models and why? 2) how to promote the use of these business models across cultures? This final section of the literature review, structured using Hofstede's cultural framework, presents the current findings of cross-cultural studies on the consumers' adoption of PSSs.

4.2.1. Influence of power distance on consumers' attitude towards PSSs

In terms of power distance, the assumption, suggested by Albinsson et al. (2019), is that individuals from a high power-distant culture should have a lower intention to adopt collaborative models of consumption and so, due to the widespread social stratification that characterises such cultures.

This assumption has been tested out by a study conducted by Iran et al. (2019) on consumers' intention to join collaborative models of consumption in the fashion industry between Iran, a country with a relatively high degree of power distance, and Germany, located on the other end of the scale. In Iran, second-hand clothing is often associated with a lack of financial resources. Since this belief is deeply integrated in people's values, Iranians tend to negatively perceive such models of consumption. German people, on the other hand, usually care less about their outer appearance. This is because there is no need or desire to claim a status when inequalities are not well perceived by the population. As a result, Germans have a more positive attitude towards these collaborative models of consumption.

Concerning the car industry, Ashmore et al. (2018) have studied the influence of symbols on the choice of transportation modes across different countries. This study confirms that in power distant societies, what people's choices reflect, including their transportation decisions, plays an important role in their social status and identity construction. In this context, joining a carsharing platform is usually judged as damaging for people' image. In societies with a lower index of power distance, such as Scandinavia, people declare being free to make their own decisions based on their personal values and preferences. However, most of the time, these individual decisions tend to converge towards the same outcome. If social influence does play a role, what is the most important in these societies is not showing their financial capabilities but their education. In fact, showing education by displaying environmental concerns could, in these societies, provide some kind of social cachet. In that sense, people from these countries usually have a positive attitude towards carsharing businesses. If it is, therefore, easier to convince them to join such business models, some efforts will have to be made in regions with

a higher index of power distance, rejecting these alternatives for symbolic reasons. For these cases, Ashmore et al. (2018) suggests a few solutions to marketers: 1) target the individualistic *enclaves* of these regions (i.e. urban areas where young people live away from their families); 2) clearly position their brand by focussing on exclusive customer segments; 3) try to associate these sustainable modes with other social status markers as in low power distance countries.

In conclusion, individuals from cultures with a high degree of power distance are unlikely to adopt consumption modes that would be perceived as degrading to their social status. This has been demonstrated both in the clothing and the mobility fields. In this context, pricing strategies are not sufficient to attract consumers. To encourage a shift to PSS business models, marketers should try to manipulate these normative influences affecting the symbolic meaning of their services (Ashmore et al., 2018).

4.2.2. Influence of individualism - collectivism on consumers' attitude towards PSSs

According to Hofstede (1983), individualistic people do not like to depend on others or share their own possessions, especially when goods are perceived as scarce. In Western countries, while the importance of sharing is taught from a young age, sharing rarely happen outside the family sphere (Belk, 2007). Materialism, in the sense of possessiveness, has also been found as more strongly represented in Western cultures, preventing people from sharing (Wallendorf & Arnould, 1988). In comparison, Wong (1997) has shown that collectivists are less emotionally attached to their possessions and do not mind sharing if it can bring them social value (in Ianole-Călin et al., 2020). Sharing, especially for food or living space, is more common in Asia or Africa (Belk, 2007; Rochat et al., 2014). Going further, Collard et al. (2020) have found differences in the way people are affected by the endowment effect between Western countries (e.g. UK) and Eastern Asia (e.g. Japan). In the UK, people tend to put a strong emphasis on self-enhancement, while, in Japan, people are said to be less self-focused. Due to these differences, people in the UK are apparently more subject to the endowment effect than Japanese people. Based on these prior findings, Albinsson et al. (2019) suggests that people in collectivist cultures may be more likely to engage in collaborative consumption "*due to the[ir] 'we' identity being more aligned with the notion of sharing"* (Albinsson et al., 2019, p. 399). This assumption has been tested out in different research papers.

Gupta et al. (2019) has studied the propensity of people to participate in the sharing economy across cultures. Their finding regarding individualism/collectivism is that people having collectivist values are, indeed, more open to renting and renting out products on sharing

platforms. This would explain why PSSs have apparently been easily adopted in communal societies such as Scandinavia (Wong, 2004 in Vezzoli et al., 2015). Based on their statistical results, the recommendation of Gupta et al. (2019) to PSS marketers is to adapt their communication in collectivist regions by insisting on how their sharing platform helps strengthen social communities.

This does not mean that PSS models do not have any chance of success in individualistic countries. Davidson et al. (2018) have demonstrated that materialism can have a positive influence on the willingness of people to participate in the sharing economy. For instance, American consumers, scoring high in individualism and indulgence, would be looking for unique and hedonic experiences when joining these platforms. However, we should point out that Davidson et al. studied the usage of sharing schemes where no monetary payments are involved. As a result, this finding cannot be directly extrapolated to other PSS business models. What is known, however, is that individualistic consumers tend to have stronger links between their attitudes, intentions and behaviours, leaving not much power to subjective norms (e.g. Soyez et al., 2012). As a result, if individualists think that these models are appropriate for them, they will probably have a positive attitude and, therefore, an intention to adopt them.

In conclusion, collectivist norms seem to foster the adoption of sharing models of consumption and so, possibly thanks to their positive impact on people's propensity to share their possessions in exchange for social value. In comparison, individualistic societies would also be open to sharing but, more specifically, when it helps people to fulfil their egocentric desire for unique experiences. All in all, this means that there is not one culture in which these business models could work better, but that consumers choose these models for different reasons, altruistic for some, egocentric for others.

4.2.3. Influence of masculinity - femininity on consumers' attitude towards PSSs

Masculine societies are characterised by an ambition to reach personal and economic goals, reflecting the importance of work objectives, assertiveness and monetary success (Hofstede, 1980; Srite & Karahanna, 2006). These societies are typically more utilitarian than feminine groups, where emotions play a more significant role.

It was discovered by Gupta et al. (2019) that masculinity had a positive influence on both providers and users of peer-to-peer sharing platforms. A parallel can be made with a study conducted by Belk (2010) where he demonstrated that societies emphasising utility foster the

adoption of sharing models of consumption. The interpretation of these findings is that, given the fact that the sharing economy maximises asset utilisation, people in masculine cultures participate in the sharing economy to make better use of their resources. As a result, in cultures with a high degree of masculinity, Gupta et al. (2019) recommends communicating that these sharing models allow users to save and earn money.

In contrast, some scholars had made the assumption that, since feminine countries care more for the weak (Hofstede, 1980; Barbarossa et al., 2015), they would also care more about the protection of the environment and, therefore, choose PSS business models. This assumption has not been confirmed by Soyez (2012) in his study on the adoption of sustainable products. According to this study, cultures would not affect consumers' propensity to consume sustainably but the reasons why they do so. This demonstrates that there is not one culture in which sustainability would be more important than in another. However, what these cultural norms could impact is the way marketers should communicate about their offerings when targeting feminine culture. Indeed, it has been confirmed, in a context of innovation, that people holding feminine values are more likely to comply with social norms due to their overall concern for harmony (Srite & Karahanna, 2006). A suggestion could be, therefore, to play on these social influences in marketing campaigns promoting the use of PSS business models.

To conclude, what the findings from Gupta et al. (2019) show and confirm is that economic motives associated with an image of masculinity drive the adoption of PSS business models. Feminine culture should be approached in a different way, by communicating on social norms supporting the use of such alternatives.

4.2.4. Influence of uncertainty avoidance on consumers' attitude towards PSSs

According to Hofstede (1980), individuals from cultures characterised by a high degree of uncertainty avoidance tend to feel uncomfortable when facing unknown or ambiguous situations. These people usually avoid making risky moves and tend to apprehend changes and innovations. Finally, they have a lower level of trust towards other people (Iran et al., 2019).

In that sense, a risk-averse person shows reluctance to rent out their possessions due to their perception of risks related to this activity. Indeed, these owners often fear misbehaviours from renters that could lead to subsequent financial and emotional losses (Gupta et al., 2019). In addition, Belk (2010) has shown that privacy issues and a fear of contagion constitute additional barriers to sharing. Gupta et al.'s suggestion for countries with a high degree of uncertainty

avoidance is, therefore, to work on people's perception of risks by giving them, for instance, the guarantee that a fair compensation and strict penalties will be requested in case of issues. This is crucial, as one of the main reasons why peer-to-peer platforms fail is because demand outpaces supply (Kumar et al., 2018 in Gupta et al., 2019).

On the user side, the literature does not reach unanimity. Some authors have argued that rental business models would be positively valued by people avoiding uncertainty because it allows them to access products without further commitments (Schaefers et al., 2016). Others, such as Gupta et al. (2019), have not found a significant link between uncertainty avoidance and consumers' propensity to rent products. Their justification to support this finding, in contrast with their observation for lenders, is that people are usually more familiar with the idea of renting products from others than renting out products to others. However, business models from the sharing/functional economy are often new concepts that are not well understood by consumers (Rexfelt & Hiort af Ornas, 2009). In this context of innovation, a certain reluctance towards these models can be expected from people in cultures with a high degree of uncertainty avoidance (Iran et al., 2019). This assumption is supported by a study from Piscicelli et al. (2015) on the importance of values in the adoption of sharing programs. In this study, people who had a first experience with sharing models scored higher in openness to change and lower in the willingness to preserve traditions. What could convince risk-averse consumers to try PSS business models is to see that some people from their community have had positive experiences with these new systems. Uncertainty avoidant people have, indeed, been found to be influenced by the opinion of their relatives in the adoption of new technologies (Srite & Karahanna, 2006).

A final note tackles cultures with a low degree of uncertainty avoidance. Despite a lack of research on this point, Eckhardt and Bardhi (2016) mention that joining a platform of access-based services would be perceived by North Americans as a *risk-reward* engagement (Eckhardt & Bardhi, 2016), indicating a positive influence of risks on the attitude of these consumers.

To conclude, individuals from cultures with a high degree of uncertainty avoidance would be reluctant to rent out their possessions by fear of losing them. When it comes to renting products from others, academic opinions are shared. In any case, showing to these risk-averse people that their relatives have had positive experiences with these services is a strong argument to convince them to join the trend.

4.2.5. Influence of the country's income level on consumers' attitude towards PSSs

For most of the cultural dimensions described above, Albinsson et al. (2019) had made some assumptions about their impact on the propensity of consumers to adopt collaborative models of consumption. To test these assumptions, this team of scholars has compared the attitude of Indians and Americans towards these models in different industries. Their conclusion is that cultural dimensions do not directly affect the predicted usage of collaborative solutions. However, they observed that Indian consumers had, for all product categories, a higher willingness to join these services as user and provider. This is line with a study from Nielsen (2014) showing that the intention to participate in the sharing economy is higher in emerging countries than in Western regions (in Ianole-Călin et al., 2020). In the same geographical context, Davidson et al. (2018) explained that both Americans and Indians can be characterised by a feeling of materialism, but respectively triggered and justified by different cultural and contextual motives. As already mentioned, when joining sharing platforms, American consumers are looking for hedonic and transformational experiences and so, consistently with their individualistic profile and high degree of indulgence. Scoring low on both the individualism and indulgence dimensions, Indians do not share the same adoption motives. If their collectivist profile partially explains their openness to sharing, an additional driver for such models of consumption is the search for increased utility. In areas where people have a limited access to resources, people appreciate sharing for what it allows them to access. In this context of scarcity, people share to better use their resources and access products that they could not otherwise afford. The conclusion that a restricted access to resources reinforces people's intention to join sharing models of consumption corresponds to the previous observation that economic factors drive PSS adoption. If that is true as well for a segment of the Western society, this post-industrial environment is said to offer a high level of security, education and prosperity to a great proportion of their population. For these people, the everyday concern is not whether or not they will be able to find something to eat but instead, higher values and needs (cf. Maslow's pyramid) (Soyez, 2012). That explains why hedonic motives, and sometimes environmental concerns, have such an important impact in these developed countries. The message conveyed by this final point is that if cultural dimensions can impact the behaviour of consumers, economic conditions should not be forgotten as they also affect the reasons why consumers are interested in joining collaborative models of consumption. Both categories of factors predict with difficulty consumers' propensity to adopt such models at the country level but give indications on how to best market them in different contexts.

4.3. Conclusion

This final section of the literature review had as a goal to bring together all the concepts needed to start a field exploration of the behaviour of consumers when assessing *use-oriented* PSS business models and so, across cultures. This section has demonstrated a lack of cross-cultural research in that area and, therefore, the usefulness of this particular undertaking. What follows is a reminder of all the main findings introduced in the previous pages.

Different beliefs can be formed about PSS business models. Consumers can associate such models with a series of financial, convenience, social and environmental benefits. In particular, financial motives have been identified as the main driver for the adoption of these models. Balancing these benefits, drawbacks and risks related to these offerings are also perceived by the population. Indeed, while *use-oriented* PSSs can mitigate risks associated with a long-term connection with products, other risks increase in the perception of consumers. These are performance, social and psychological risks directly or indirectly linked to a lack of knowledge about these alternatives and the loss of ownership rights. Identified as one of the key barriers to the adoption of *use-oriented* PSSs, the dominant norm and habit in Western society is, indeed, to own the products we consume. Norms, however, vary with social groups. In some communities, dissident norms in support of ownerless consumption start to appear and so, for different reasons supported by differences in the consumer profile of these groups. Today, most users of renting/sharing platforms are young people living in urban areas. If some potential exists for PSSs in other consumer groups, it is important to keep in mind that the attitude of consumers depends on the concerned business model and product category. In theory, goods that would work well on an access-based basis are functional and low-involvement products, as well as expensive ones that are used infrequently. In most cases, car renting/sharing is, for instance, more readily accepted than for clothes, due to an emotional attachment to clothes combined with a fear of contagion. Interestingly, these goods are not rented/shared for the same motives. While car renting/sharing is often valued for its functional utility, clothes renting/sharing is appreciated for hedonic reasons.

As mentioned, the objective of this thesis is to identify if and how cultures can influence the consumers' assessment of PSS offerings. The limited literature in this field indicates that cultural factors predict with difficulty the propensity of consumers to adopt such business models. In fact, it seems that there is not one culture where these models could work strictly better than others. However, there is some evidence showing that consumers in different

cultures and geographical contexts adopt these business models for different reasons. Academics, therefore, recommend to PSS providers to communicate on these different motives in order to successfully capture market shares. In particular, collectivists would be interested by the social potential of such models. On the other hand, individualists seem to be driven by hedonic and self-accomplishment motives. Financial benefits would be especially praised by people espousing masculine values. Lastly, people living in environments with a scarcity of resources would appreciate these models for their benefits in terms of utility. A second recommendation from academics is to make use of normative messages as well as to exploit social networks, especially in feminine cultures, where people have a higher tendency to comply with social norms, and for risk-adverse people who tend to show higher confidence in products when approved by their close connections. Some cultures have, however, been pointed out as challenging for PSS business models. In cultures with a high degree of power distance, people tend to show reluctance towards adopting these models when perceived as lowering their social status. In this context, marketers have to be creative and try to manipulate normative messages which influence the symbolic meaning of their offering. Finally, people in cultures scoring high in uncertainty avoidance would have strong apprehensions to rent out their possessions. When managing a sharing platform in these conditions, PSS providers should give enough guarantees to their users.

The final conclusion of this section is that there is not one single recipe *"that can be applied for promoting [PSSs] across the globe"* (Davidson et al., 2018, p. 370). As mentioned before, customer groups, influenced by their espoused cultural values, show different motives to join such programs. As a result, marketers "*should adapt, rather than standardise, their product and communication policy, so as to address the different value structure of worldwide consumers*" (Soyez, 2012, p. 641).

Field research

This second chapter of our thesis presents the outcomes of our field research. The following pages are structured in the following way. First, our methodology is detailed. Our findings are then succinctly introduced, starting with a presentation per country of our data, followed by the outcomes of our cross-country comparison.

1. Research methodology

This section outlines our research methodology. We shortly introduce our research strategy before justifying our choices of fields and samples. We close this section by giving indications on our interview guides and analysis method.

1.1. Type of research strategy

To answer our research questions, we have adopted an **exploratory research strategy** (Gavard-Perret et al., 2008). The goal was to identify all the potential links between people's attitude towards PSSs and their cultural values. To perform this exploratory research, we relied, as do many other researchers in this field (e.g. Ashmore et al., 2018), on the collection of **qualitative data**. This qualitative approach has enabled us to get more profound insights regarding people's national culture and the symbolic meaning of objects. A small amount of quantitative data regarding the profile of our interviewees has also been collected with an online survey. When using a qualitative methodology, it is important to keep in mind that the interpretation of researchers can influence their results (Gavard-Perret et al., 2008). Moreover, we understand that by relying on this qualitative data, we were only able to assess consumers' attitudes and intentions to adopt these business models and not their actual behaviours (as in Ianole-Calin et al., 2020). This is important to note as Srite & Karahanna (2006) has voiced the concern that cultural values might have varying influences depending on people's stage of acceptance.

1.2. Field selection

The environments selected for our research are two countries: Norway and Singapore. To characterise their respective local cultures, we used Hofstede's model.

We justify our focus on **Norway and Singapore** with two elements. First, these countries present opposite trends on all of Hofstede's cultural dimensions. In addition, research on the symbolism of transportation solutions from Ashmore et al. (2018) gave distinct findings for

South Asians and North Europeans. With this choice, we hope to obtain rich information allowing us to differentiate these two environments in terms of PSS adoption. Second, our physical presence in these countries has enabled us to collect first-hand data through face-to-face interactions, which is important when working with qualitative data. Finally, when comparing these countries, Kaasa et al. (2014) has demonstrated that Northern-European countries, including Norway, are relatively homogeneous on Hofstede's cultural dimensions while Singapore is home to a variety of ethnicities.

To capture the influence of these societies as a whole, meaning the values and beliefs of their population as well as the influence of their national institutions, we chose to analyse these cultures at a country level. Although facing criticism, most cross-cultural studies have used **Hofstede's cultural dimensions** and found significant and consistent results (e.g. Ashmore et al., 2018). In particular, de Mooij (2017) found that some cultural dimensions can be correlated with different consumption items. We therefore felt confident in using this model for our research. However, due to external influences, we knew that the beliefs and judgments of our interviewees would not perfectly match their national culture. In line with Spector & Cooper (2002), we asked our interviewees to reflect on their own perceptions as well as the opinions of their fellow citizens on these models. This gave us the ability to get to know their espoused values and understand the influence of shared beliefs on their personal opinions.

1.3. Sample selection

Regarding our sample of interviewees, we wanted to target university students born or having lived for a long time in Norway or Singapore. As suggested by Hofstede (1983), choosing a homogeneous sample is justified by the willingness to focus on cross-cultural differences by lowering other distinctions. In addition, this generation, referred to as millennials, is described as less materialistic, more frugal in their finances, paying more attention to the environmental friendliness of products and, therefore, more inclined to embrace collaborative schemes of consumption (Bedard & Tolmie, 2018; Naderi & Van Steenburg, 2018). Studies mentioned in our literature review (e.g. Burghard & Dütschke, 2019) have confirmed that members of sharing platforms are mostly from this generation. Therefore, this group was our focus. In practice, this target has been fully reached in our Norwegian sample, but only at 75% in Singapore due to difficulties we had to get in contact with locals. We used these variations in Singapore to our advantage, highlighting some differences in the way generations reflect on these business models. Our final sample consists of seventeen Norwegians and twelve Singaporeans (cf.

Appendix 3), the result of a compromise between finding enough candidates and the aim to reach a semantic saturation.

1.4. Data collection & analysis methods

To collect our qualitative data, we used two types of interviews (cf. Appendix 5). First, focus groups were organised in order to understand people's habits in terms of mobility and fashion, the symbolic meanings of cars and clothes as well as to draw an overview of people's understanding of their national culture. These focus groups have allowed us to collect insightful information on topics triggering debates among our interviewees. Secondly, we conducted individual and semi-directive interviews in order to understand the attitude of locals regarding PSS offers as well as their individual reflection on cultural influences regarding ownership, sharing and sustainability. Semi-directive interviews gave us a structure for our comparative analysis between respondents, while having the flexibility to dive deeper into certain topics, enriching these interviews with emerging information. As mentioned, an online survey has also been administrated to collect information regarding the demographics of our interviewees and their perception of the positioning of their country on Hofstede's cultural dimensions (cf. Appendix 3 & Appendix 4).

For our interviewees to develop a judgment based on concrete cases of PSSs, a market research has been conducted to build our interview guides (cf. Appendix 2). We selected our models based on two criteria: 1) the comparability of models between countries and 2) their popularity in their respective country, in order to easily engage the discussion and learn about people's existing attitudes. Our chosen models and their specificities are introduced in Tables 4 and 5.

Table 4: PSS offers in mobility used in our interviews

PSS	***Company***	***Main characteristics***
Leasing	Lease Plan (NO) Avis Leasing (SG)	• Different brands and leasing periods (the standard period is 36 months); • Monthly fee including services, insurance and maintenance; • Buy or give back option at the end of the contract.
Renting	Bildeleringen (NO)	• Two-ways model with different types of vehicles; • Online or app booking; • Membership fees + hourly fee & kilometre fee if above a fixed mileage.

	Car Club (SG)	• Included: fuel, insurance and maintenance; • Not included: car parks (outside stations) and tolls; ○ Specificity: Bildeleringen is a cooperative company; ○ Additional questions were asked to assess the interest of a one-way; and pay-per-use model with no membership fee.
Sharing	Nabobil (NO) Drive Lah (SG)	• Ability to find or list a car on the free-to-use platform; • Price (with an included mileage) fixed by the owner; • Owners accept requests before meeting the renter face-to-face; • Included: insurance for owners and renters; • Not included: car parks and fuel.

Table 5: PSS offers in clothing used in our interviews

PSS	***Company***	***Common characteristics***
Leasing	Cloth'Lease (NO & SG)	• Fictive offer with similar characteristics to car leasing; • Different brands, mostly targeted on expensive items; • Different leasing periods; • Monthly fee including maintenance; • Buy or give back option at the end of the contract.
Renting	Mr. & Ms. Collection[10] (NO & SG)	• Subscription-based model (i.e. one or unlimited packs per month); • Flexible renting period - people need to send back their pack before getting a new one; • Tailor-made pack based on renter's preferences; • Included: cleaning and delivery; • Buy or give back option at the end of the rental period; ○ Additional questions were asked to assess the interest of a pay-per-use model with no membership fee and the option to choose the exact content of the pack.
Sharing	Closet Share (NO & SG)	• Ability to find or list clothes on the platform; • Subscription-based model (i.e. one or unlimited swaps per month); • Price fixed by the company based on a benchmark - lenders are given 50% of the price for rentals; • Included: cleaning, transport and insurance.

Finally, to analyse the collected information, we have applied the methodology suggested by Miles & Huberman (2003). We have first de-structured our data, using two-step thematic coding, before re-constructing it in order to shed light on similarities, contradictions and repetitions, allowing us to conclude on findings regarding our different layers of analysis described in the introduction to this thesis. To support this methodology, we used the qualitative data analysis software "NVivo".

10 Although some clothes renting offers exist in both countries, "Mr. & Ms. Collection" has been selected as it could appeal to both men and women.

2. Country Profiles

For our two countries, Norway and Singapore, we present the following findings: 1) the way our two groups of interviewees understand their local culture; 2) their perception of their fellow citizens' attachment to ownership, openness to sharing and sustainable mindset; 3) their judgments of PSS offerings in the mobility and clothing fields.

2.1. Country Profile - Norway

2.1.1. Norwegian culture

Our interviewees described Norway as a **low power distant** country where equal rights are considered to be important, which is consistent with Hofstede Insights (2020). We can see this in the "Janteloven" rules, a code of conduct that most Norwegians learn in their childhood, encouraging homogeneity in the society, but also in their social welfare system and their political choices, fostering more equality. However, in the recent years, a growth in inequalities has been observed.

"The whole concepts like equality and everything is worth the same and no one is really much better than the others always make everyone feel good about themselves." (Valentina)

Norwegians mentioned that they tend to be **individualistic.** They enjoy having their personal comfort and space. Meteorological conditions also isolate people from each other and limit their social interactions. However, some social norms, such as the "Dugnad" (i.e. services for the community), bring people together and foster a sense of community. This description is consistent with Hofstede's insights.

"We tend to stick to ourselves; we are not that open to other people" (Endre).
"The whole "dugnad" culture is something that shows that maybe we are not super individualistic, because we actually have this sense of: we have to help out." (Valentina)

Our interviews indicated that Norway is a **feminine** country where strong norms, such as the "Janteloven", tell people not to brag about their success and wealth but rather to take care of other people. Gender equality is high both in personal life and in job distribution.

"You should always be super humble. You cannot proclaim your success." (Valentina).
"I do not care about income. I do not care about titles. I care about people" (Norunn).

In terms of **uncertainty avoidance**, the answers from our interviewees were quite neutral, which is coherent with Hofstede Insights (2020). Most people in Norway enjoy their comfort

zone and will not take risks if not necessary. On the other hand, there is a high level of openness towards new ideas. Norwegians are also not inclined to show emotions publicly, which is an expression of low uncertainty avoidance.

"We do not go out of our comfort zone as often as other cultures. We are more in our own bubbles than other cultures" (Anna).
"They do not want to spend, take risk, make investments or start their own company because they are afraid of not succeeding" (Norunn).

Our interviewees concluded that Norway is a rather **short-term oriented** country. If, at first, the country seems to be progressive in their social and political organisation, they have a strong attachment to traditions, which is consistent with Hofstede et al. (2010). However, young people are said to be more open towards change compared to older generations.

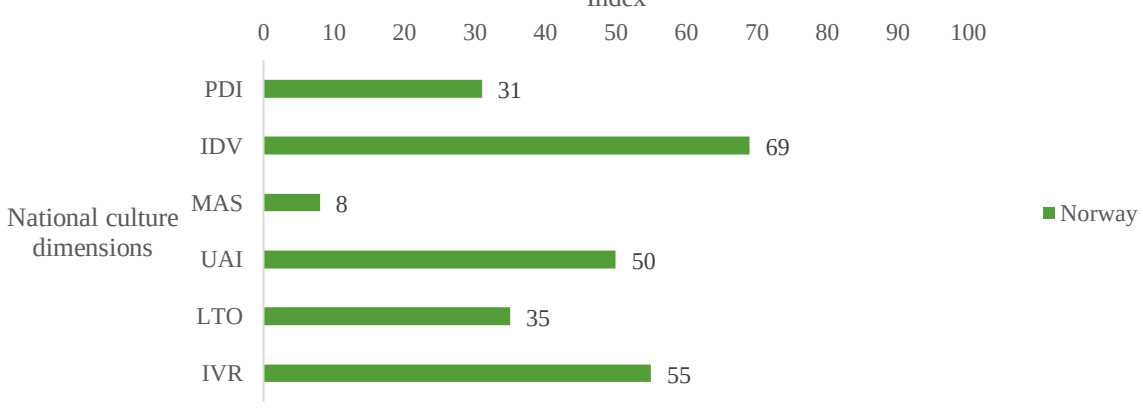
"When it comes to going towards more openness and more acceptance, I think people are very open for it and perceive those kinds of changes positively." (Valentina)
"You have some really strong traditions in Norway as well." (Christian)

Although Norway seems to be a homogenous country in terms of culture, our interviews also showed some regional variations. It appears that Southern Norway and especially people living in cities have a greater tendency towards individualism, competitiveness and social status. In comparison, people living in Northern Norway are more collectivist and care less about status.

"*If you are in Northern Norway, people do not care that much about status as they do in the Southern part."* (Aarcha)

To sum up, we see that the vision of our interviewees regarding their culture is similar to the observations Hofstede made about Norway (cf. Figure 2).

Figure 2: Norway: Hofstede's cultural model (Hofstede Insights, 2020)



2.1.2. Attachment to ownership, openness to sharing and sustainability in Norway

Regarding the concept of **ownership**, it used to be a strong social norm and the established way of consumption in the country. The ownership of certain goods was linked to specific periods of a person's lifetime, contributing to the identity of their owners. However, the theoretical link between ownership and a person's social status has always been less present in Norway, as their feminine inclination prevents people from bragging about their wealth and possessions. Today, this norm of ownership is progressively changing with the young generation, which is increasingly concerned by the environmental consequences of their consumption decisions. As a result, we see a growing interest in alternative business models, which are said to reduce environmental pressures.

> *"[Question about the importance of ownership] Yes, it is. At least, it has been a lot […] That is the way society has been working for a long time. But we are now moving more towards the direction of the sharing economy. […] I think the norm is getting less strict.*" (Aksel)

Sharing and being helpful is important and socially expected. It is fostered by a high level of trust in the Norwegian society. These observations are consistent with the low power distance and feminine values of Norway. However, barriers to sharing exist due to the individualism of Norwegians: people do not dare to disturb each other to ask for a favour.

> *"Norwegians are very good at sharing. If you have something that another person is desperately needing, you share it with him."* (Hakon)
> *"I feel like the sharing part is not the most difficult part; it is the asking part that is the most difficult here in Norway."* (Aarcha).

There are some **strong norms** and expectations on how to behave in order to maintain harmony in the society. In this feminine country, people are expected to show compassion towards each other rather than trying to look better. Although people are allowed and free to do what they desire, which is a display of their individualism, it is hard to break out from collective norms.

> *"I feel people are free to fulfil their own desires. But I guess I should say there are some relatively strong social norms that for the average person are not easy to break."* (Anna)

In Norway, we see that **sustainability** is an important concern and a growing trend in the society. Most people are aware of climate issues as they can directly see the impacts of climate change on their living environment. While sustainability is gaining traction, sustainable behaviours are often motivated by people's own interests, either for gaining the approval of their peers, which is important in a feminine society, or for benefiting from financial incentives

set by the government (e.g. on electric cars). However, a part of the population, mostly older people from smaller villages, is more sceptical about sustainability and opposed to governmental decisions pushing them to change their behaviours (e.g. tolls on diesel and gas cars). There are also some controversies regarding sustainability in Norway, a country whose wealth comes from oil exploitation.

"The social pressure towards environmentally-friendly behaviours is getting way stronger over years." (Erik)
"I think in the cities people are very environmentally concerned. But if you go to the countryside, people do not really care." (Inger-Myriam)
"The fact that there are so many electric cars in Norway is not a result of our environmental orientation. It is more of our political incentives […]." (Anna)

In conclusion, Norway is a country where ownership was perceived as the normal way of consuming but is progressively being dropped by younger people. Sharing is expected from Norwegians. Social norms have an important role in the society. Finally, sustainability is a growing trend.

2.1.3. Mobility in Norway

Before exploring the attitude of Norwegians towards PSSs in mobility, we need to understand the relationship they have with cars. Our objective is then to identify key drivers and barriers in the adoption of these models in a Norwegian context.

Relationship with cars in Norway

Cars are seen as functional tools providing convenience, freedom and flexibility in mobility. People are often attached to their childhood car because it is tied to memories, but less to cars that they have more recently purchased. However, people agree that the more interactions they have with a car, the stronger this relationship grows. Although people are not supposed to display their wealth, our interviewees think that having a nice car can be an indirect way to show off. With this growing importance of sustainability, some people have, on the contrary, mentioned that not having a car is also a way to differentiate themselves from others. Regarding Norwegians' usage of cars, it is common for people to drive, but they usually purchase a car only when it becomes necessary, typically when their family gets bigger. In Oslo and Bergen, it can be difficult to drive in the city centre; people prefer opting for public transport, biking, walking or carsharing options. However, having a car is seen as an absolute necessity in more isolated areas that are not well served by public transport.

"I really do not care about owning the car. I do not feel any value in owning a car." (Erik)
"If I have like kids and then also if we are living in a part of Norway which does not have that many public transport options." (Aarcha)

Judgments of PSS business models in the mobility field

People's judgments of car leasing, renting and sharing are here introduced, followed by our interviewees' assumptions regarding the profile of people that would be most interested in these offers.

Car leasing

When talking about the benefits of the leasing model, people enjoy having **individual access** to a car. Knowing that a car is available at all times provides the user with reliability, which is important for families. Leasing is also convenient as it **takes away responsibilities** coming with car ownership (e.g. maintenance), now in charge of the leasing company. Since cars can be returned at the end of the lease period, people do not have to care about the depreciation of the car, which is seen as financially interesting. In terms of instrumental materialism, Norwegians have mentioned the possibility for car enthusiasts to **drive different vehicles** every few months. Leasing also has the advantage of being a concept that is close to owning a car and, therefore, **easier to understand** than car renting or sharing. People usually do not mind if a car is leased or owned. The fixed monthly payments when leasing help to **better control costs**. Finally, the **option to buy back** the car at its residual value is also appreciated.

"The leasing option is a good one because […] you do not have to take the loss if it depreciates a lot. It is also easier to get service and insurance. It is an easy way to have the car at your disposal at all times." (Aksel)
"If you are interested in cars, I assume that you can own the car for 3 to 6 months and then another car you would like." (Aarcha)
"I feel like it is a bit more your car compared to these two […], this one might therefore be easier to explain to the more difficult people." (Aarcha)

However, leasing is **not** perceived as very **environmentally friendly**. Although judged slightly more sustainable than traditional ownership as the car can be released several times, the underutilisation issue of the car is not solved. People also wonder if leasing might end up being **more expensive** than the traditional purchase of a car. Moreover, people are **stressed about causing damage** to the car and so, even if insurance is included in the contract.

"Because if you do not use it, you would have the same problem of it standing there." (Marie)
"It seems cheaper, because you only pay monthly, but in the end maybe it is not." (Marie)
"That would be something you would worry about when you have the car because you are going to have to pay for it probably if something breaks […]." (Aksel)

To sum up, leasing is considered as a long-term offer, close to the experience of ownership, suitable for families requiring the flexibility and all-time availability of a car. Other benefits are the removal of responsibilities linked to car ownership, the possibility of driving new cars at more regular intervals and the familiarity of the business model. In terms of drawbacks, interviewees mentioned sustainability issues, long-term costs and the fear of causing damages to the leased car.

Car renting

In terms of benefits, car renting is perceived as convenient for people with an **occasional need** for cars. In particular, this model offers the possibility of **accessing different types of cars**. Between different renting models, the one-way scheme is seen as more convenient as people do not have to waste time delivering the car back to its pick-up point. Regarding financial benefits, renting is perceived as **cheaper** than owning or leasing a car for occasional users. Again, the one-way model is regarded as financially superior as it waves the membership fee, a barrier for occasional users pushing them to overconsume. Renting is considered as more **sustainable** than leasing since the usage of the car is maximised. The renting model working as a cooperative also gives people the feeling of being part of a **community**, which is appreciated.

"L'avantage c'est que tu peux changer le type de voiture pour tes besoins pour la durée de ta location." (Nils-Frederick)
"The benefit is that it is going to be way cheaper than leasing it because you are not paying for the car when you are not using it." (Aksel)
"*I feel like this one is more environmentally friendly […] you do not just leave it there but let others use it."* (Aarcha)
"First of all, the member thing is great: the fact that you could feel that you are part of a community." (Hakon)

On the other hand, this model **lacks reliability**. People fear not having a car available when they suddenly need one, which makes it unsuitable for families with kids. This scarcity risk is higher with the one-way model as people are not sure to find a car for the way back. Moreover, the possibility of getting a dirty car or, more importantly, the **fear of returning the car dirty**

themselves are perceived as drawbacks. People are also worried about the consequences of **causing damage** to the car or being held responsible for something that another user did.

"If something unexpected happens, you cannot rely on this service." (Aarcha)
"Because I think it is really hard to coordinate that they have exactly the right number of cars to meet the demand." (Marie)
"If it was somebody else who would mess up, I would be like "okay, well, that happens". But I would feel worse if somebody said "Oh, you have messy car"." (Marie)

In conclusion, car renting models provide a solution for occasional drivers but cannot be relied on when having a family. Other benefits include financial advantages, the maximisation of resource utilisation and the development of a sense of community. However, important drawbacks exist in terms of scarcity and responsibilities in case of damage.

Car sharing

Peer-to-peer sharing is seen as the most **sustainable** business model since it utilises existing resources among the community. In terms of convenience, arguments in support of the sharing model are similar to those of the renting model. An additional element is the fact that the **pool** of cars might be **larger**, which reduces the scarcity risk. This model is also perceived as **cheaper** than owning or renting a car since they are managed by individuals instead of a corporation aiming at maximising profits. Renting out cars can also be a source of **extra income**. Finally, sharing **strengthens relationships** in the neighbourhood, which is appreciated.

"This one is based on normal cars that are everywhere and that are not being used. This one might be the one that is the most environmentally-friendly." (Hakon)
"I would earn money from my car […] why not? I mean I lose money by having the car in the garage." (Hakon)
"It also gives you a good feeling to peers in society interacting directly and it is working out so well. It increases your faith in humanity." (Aksel)

However, the consequences of potential **damages** are perceived as worse here than in the renting model since the car is now owned by another individual. There are uncertainties in terms of insurance both from the renter's and the lender's perspective. When renting out, people fear potential repair costs and a reduction of value for their car. One person also mentioned the fact that this lending process might be too **time-consuming**. People were, in addition, slightly afraid of being confronted with **hygiene** issues as they need to rely on others to keep the car clean.

Finally, Norwegians feel uncomfortable with the idea of **invading someone else's personal space**. People usually do not want to meet someone face to face. While everyone is equal when dealing with a rental company, when sharing, there is a **feeling of being inferior** and dependent on someone else.

"I think for a customer, I maybe would prefer the other one [renting] simply because the company has a way better insurance." (Hakon)
"I feel like it is a lot easier to ask a company if I could borrow their stuff because it is not technically owned by a person. I am not disrespecting their private space." (Aarcha)
"If you have to sell it off, it is harder to sell I would say if the person buying it knows that you have been renting it out to many people." (Endre)
"I just feel like Norwegians would rather use company cars instead of just borrowing from a neighbour; because they would maybe feel inferior to the person that owns the car." (Marie)

To sum up, renting and sharing are close substitutes for occasional drivers. Benefits of sharing are linked to the high sustainability of this model and increased social interactions within communities. However, renting from someone or renting out is perceived as a lot riskier and more stressful compared to renting from a company.

Customer profile

Interviewees mentioned that PSSs might be more accepted by **young people**. Older generations tend to be more focused on ownership and have a general lack of understanding of such innovative concepts. Unfortunately, we cannot confirm this assumption with our case analysis since our interviewees were all younger than 30 years old.

"I think like, when I am young, it would be good. But when I get older, like if I get kids and stuff, it would be good to have your own car." (Sarah)

Southern Norway seems to be an easier market to conquer than Northern Norway. Northern Norway has a low population density and lacks road infrastructure because of its harsh environment, making it difficult to set up a mobility business. In our case analysis, we see that Norwegians from the North have stronger associations with cars and have also mentioned more social drawbacks for these PSSs (cf. Appendix 6).

"When I think about the countryside or places with two to five thousand people. I do not really see them adopting car sharing that much […] and it would be harder to make car sharing efficient and practical for them." (Valentina)

Finally, a few interviewees suggested that men are more likely to be attached to cars and less likely to be interested in PSSs than **women**. Our case analysis does not confirm these assumptions. On the contrary, females have shown a strong interest for cars and males have proportionally mentioned more convenience, financial and social benefits for these PSSs (cf. Appendix 6).

> *"I would assume that maybe guys feel a bit more attached to cars but for me that is just a mean of transport."* (Malene)

From this analysis, we understand that, in order to have a higher chance of gaining traction in Norway, PSS businesses should target young people living in the Southern cities of Norway. This conclusion is in line with findings from our literature review (e.g. Hwang & Griffiths, 2017).

Conclusion: comparison of PSS models in mobility

The attitude of our Norwegian interviewees regarding PSS business models in the mobility field is rather **positive**. This attitude is supported by a growing trend around sustainability which makes car ownership less attractive. Cars are, today, mostly perceived as functional products. Beyond environmental motives, these PSS business models are valued for their convenience and financial implications. As a result, PSSs have a potential to challenge the dominance of car ownership, at least in and around Southern cities. On the other hand, the geographical conditions in Northern Norway make it more complicated to develop such business models. In a more general sense, challenges need to be tackled by these companies if they are willing to gain further traction. In particular, they need to work on this fear people have of damaging cars and on their perception of scarcity. For the sharing model, the real challenge is combatting this fear of bothering other people. Table 6 summarises our findings per business model.

In this table, new arguments that were not considered by the existing literature have appeared. One of these elements is the fact that sharing is perceived as more environmentally friendly than renting as it relies on existing cars. When talking about the social implications of sharing, a new element is this individualistic barrier preventing people to ask for borrowing a car. On the other hand, a few arguments retrieved from our literature review are missing from this table. Our interviewees did not mention an impact of adopting these models on their social status. Another argument that was not mentioned is the potential lack of privacy as suggested by Vezzoli et al. (2015).

Table 6: Perceived benefits and drawbacks of car leasing, renting & sharing from a Norwegian's perspective			
	Leasing	**Renting**	**Sharing**
Benefits	. Individual access - reliability . Fewer responsibilities . No depreciation . New cars more often . Easy to understand . Cost control . Buying option	. Short-term access . Variety of cars . Cheap . Sustainable . Community feeling	*Renting from:* . More sustainable . Short-term access . Variety of cars . Availability of cars . Cheap . Better relationship with neighbours *Renting to:* . Earning money
Drawbacks	. Suboptimal usage of the car . Expensive at long term . Fear of damaging the car	. Not reliable (scarcity risk) . Risk of getting a dirty car . Risk of returning a dirty car . Fear of damaging the car	*Renting from:* . Fear of damaging the car . Risk of getting a dirty car . Fear of invading personal space . Feeling of inferiority *Renting to:* . Fear of misbehaviours (e.g. accidents, hygiene) . Time-consuming process

2.1.4. Clothing in Norway

Before going through our interviewees' reactions to PSS models in the clothing industry, we were interested in their relationship with clothes.

Relationship with clothes in Norway

Norwegians mentioned a clear link between their clothes and their identity. Most people tend to buy a set of essential clothes of good quality, that are maybe more expensive but that can last for longer. When keeping them for a long time, people develop a strong attachment to their clothes. As opposed to this general rule, a few interviewees said that they were buying cheaper clothes more often in order to follow fashion trends. In general, people choose their clothes based on their own tastes, for their own comfort, without considering the opinion of their peers. An exception is the social pressures that younger people can feel at school to wear specific brands in order to get accepted by their peers. Tise, a second-hand marketplace, is increasingly mentioned as a serious alternative to the purchase of first-hand clothes. Online shopping is

otherwise not so common. Regarding the disposal of their old clothes, people usually donate them to charities or relatives.

"When you are wearing the clothes, that is literally the non-verbal identity part of you." (Aarcha)
"I am trying to focus on buying the more expensive clothes that last for longer instead of going to the cheapest stores and getting products that I have to throw away after a few months. That makes me more invested in the garment itself. That is why I think I have a special relationship with it." (Endre)

Judgments of PSS business models in the clothing field

This point introduces the benefits and drawbacks perceived by our interviewees regarding clothes leasing, renting and sharing, as well as the profile of people that they consider as suitable targets for these PSS business models.

Clothes leasing

Leasing offers the opportunity for fashion-oriented people to gain access to a **large variety of clothes**. However, most people state that this argument is not valid for them as they prefer wearing the same clothes for a longer period of time. In that regard, leasing is perceived as better than renting or sharing as it allows people to have a **longer-term relationship** with the clothes, while **taking away the burden of getting rid** of the ones that they cannot or do not want to wear anymore. The leasing process is also seen as less time consuming as compared with the delivery system of the renting and sharing models. Leasing is perceived as providing **financial benefits for expensive clothes** that are worn just a few times. This option seems less compatible with everyday types of clothes. Finally, the fact that the company, either by selling or leasing them again, can **give a second life to clothes** is seen as sustainable.

"If you are someone that is super fashion-focused, then that would be a perfect option." (Aarcha)
"They would get rid of the residual value problem that I am experiencing now. That would be awesome." (Aksel)
"I think it would be for me a little bit the same as with other options; that it would be very convenient for things that I need only one time or maybe two times given that it is cheaper than actually buying it." (Malene)
"Benefits is of course that you avoid the fact of having too much stuff that you do not use anymore. Of course, it is good for resources and all of that stuff." (Malene)

However, due to its innovativeness, people **do not fully understand** leasing. People had many questions on the consequences of **damaging the clothes** and the **company's viability**.

Regarding sustainability, a negative effect is that leasing could **exacerbate people's consumption** of clothes. One person was concerned about the origin of the clothes and another one found it a pity that, by getting clothes from PSSs, they could not donate clothes anymore.

"It is so new. It is not typical. Is there any risk for me in that? Three months after I have the clothes, the company could go bankrupt or something like that. With that kind of new things, I never know what the uncertainty is for me." (Erik)
"The challenge is that, in a sense, it promotes new clothing." (Malene)

In conclusion, leasing seems to provide a relationship that is similar to owning clothes while avoiding burdens of ownership. This offer is mostly considered for specific clothes and not daily wear. Cost saving and a feeling of instrumental materialism drive the adoption of this model. Being a new concept, it also faces scepticism in terms of damage risks, long-term viability of these companies and environmental implications.

Clothes renting

The renting model shares the same benefits as leasing (e.g. getting access to a large variety of clothes at a cheaper price; having the opportunity to buy clothes that people like at the end of the renting period). However, a lot more drawbacks were mentioned by our interviewees. First, renting is seen as **troublesome** in the process of getting and returning the clothes. The **relationship** with the clothes is **too short**, which does not appeal to people who prefer to own a small number of clothes that they use intensively. About sharing access, while some people do not mind wearing shared clothes as long as they are washed, a higher number of people were worried about a potential **lack of cleanness and quality**. **Clothes availability** is another issue since companies might not have all requested brands, styles or sizes. If our interviewees agreed on the fact that renting might be sustainable in the sense that it allows for a **more intensive usage of clothes**, the **delivery system** is judged non sustainable. This renting model **also encourages people to change** their clothing style **more often** than they would normally do, representing an additional downside of this model from an environmental point-of-view.

"This one (renting) would be a bit too hectic for me if it was just clothes; I would need to deliver it back and get new ones all the time." (Aarcha)
"I do not think that it fits me that much since it involves very frequent changes." (Malene)
"It might be the case that the company do not have that brand or the type of style you want." (Endre)
"I do not want anyone else to have worn the clothes that I am wearing. Because it is personal, and it is very close to me and […] I do not feel comfortable about the idea right now." (Aksel)

"My climate impact would be even worse. I do not see these back and forward trips as very sustainable" (Erik).
"I actually think that this would lead me to actually use more clothes, which is bad. Because I do not buy clothes that often in general but with this, I am able to kind of change things more often than I actually do. That could be a downside of it." (Malene)

Regarding the comparison between the **pay-per-use** and the membership models, arguments have been mentioned in support of both business models. Pay-per-use is judged better by people who want to have the ability to choose their clothes in accordance with their personality and pay for what they actually consume. This model is said to limit people's commitment and, therefore, reduce the pressure to overconsume. On the other hand, the subscription model has been mentioned as helpful for those who are not fashion-oriented, helping them save time when selecting their clothes.

"I would say [pay-per-use], because then you just pay when you actually need something. And you do not feel like you are paying for something that you do not really need or want." (Sarah)
"I like this [subscription] because it complements your look and deliver the clothes to you, so that is nice for time savings." (Sander)

In conclusion, renting is beneficial for people who are looking for variety in their clothing at a competitive price. However, a lot of drawbacks have been mentioned: 1) the process of renting is neither convenient nor sustainable; 2) people have concerns regarding hygiene and clothes availability.

Clothes sharing

Although a close substitute to clothes renting, the sharing model has some specificities. First, it is perceived as **more sustainable** than leasing or renting because it relies on clothes that are available in the market and because transactions happen in a geographically closer community. Second, this model is perceived as **cheaper** than the other two options. Renting out is also a nice **source of income** but only considered for clothes that people are not attached to and that they do not want to wear anymore.

"Instead of buying new things all the time, you can just use something that someone has already bought. I think it is more sustainable." (Sarah)
"I have a lot of clothes I do not use. So, it would be great to make some money out of it because that is just in my closet anyway." (Sarah)

Regarding the risks of the sharing model, similar arguments to the renting model have been used: a **lack of cleanness and quality** and the **risk of not finding the clothes** you like. These risks are perceived as higher here as people expect companies to provide higher standards than individuals. Due to the innovativeness of this model, people are also questioning its performance, its processes and the **consequences of damaging the clothes**. Finally, renting out is perceived as **time-consuming** as owners have to post on platforms, send packages and constantly monitor their rental situation.

"The quality of the clothing could be the same, but the assurance is not there as for the business handling the lease." (Sander)
"I would probably not lend them out because it takes a lot of administration I guess." (Sander)

To sum up, we see that sharing clothes is subject to more scepticism than renting from a company. On the other hand, sharing is more advantageous in terms of environmental impacts and financials. Renting-out is an opportunity to generate income from clothes that people do not use as long as the procedure is simple enough.

Customer profile

Our interviewees have mentioned a potential **generational gap** in the adoption of these models. Older generations would have more difficulties to understand PSS concepts, would be less focused on fashion trends and not used to digital solutions. Younger people would be more open to new solutions and better aware of sustainability issues. As previously explained, we cannot confirm or refute these assumptions as our interviewees were mostly students.

"Because [elder people] are a little bit old-fashioned. They would not get the concept." (Malene)

A second potential gap has been mentioned by our interviewees: the **gender gap**. It appears that women might be more interested in clothing PSSs because of a willingness or pressure to get some variety in the way they dress. However, this statement is not supported by our case analysis (cf. Appendix 6) where men have shown that they do care about what they wear. Men have also better perceived the convenience benefits of clothing PSSs. It does not mean that they are not worried either; men have mentioned more social drawbacks and novelty risks than women.

"I think that guys have more this tendency to not care about the clothes that they have […], while when it comes to girls maybe they like to constantly have a new wardrobe." (Aarcha)

In addition to that, our interviewees said that these PSSs in clothing could be useful for some specific groups. First, people who are **travelling for business** or studies - these people could benefit from the flexibility of getting suitable clothes when arriving at their destination - then, **pregnant ladies** and **children** - who need clothes of a certain size but only for a temporary period. Grasping this opportunity, a Norwegian start-up (Tuckify[11]) rents out quality clothes for children.

"Because now I am packing up all my stuff and it is like so much! And I had to take it from place to place. I really like this concept for clothes." (Aarcha)
"With the children clothes, I think it makes sense because like children, they grow […] much faster." (Sarah)

Regarding PSSs in clothing, the most suitable target customers seems to be young people, travellers, pregnant women or parents with kids. No conclusion can be derived from a potential gender gap.

Conclusion: comparison of PSS models in clothing

In general, Norwegians had a rather **negative** attitude towards PSSs in clothing. Key drawbacks are related to the effort it takes to complete these processes and concerns regarding the hygiene of these products. People were also seriously questioning the sustainable character of leasing and renting. Finally, they perceived a series of risks related to the innovativeness of these models. Norwegians do see the benefits of PSSs in clothing for people who want to try new clothes more often. However, this does not fit the clothing habits of most Norwegians, who prefer building a long-term relationship with quality clothes. This emotional attachment to clothes clearly constitutes a barrier to the adoption of PSSs. Two opportunities for these business models are people who travel a lot and people in specific periods of their life where their body changes. People have also mentioned certain types of clothes that would be more suitable for PSS models, namely clothes that are not worn on a daily basis but needed for a special occasion, for which the trend is expected to fade or that are worn above other layers of clothes (e.g. winter coats). Finally, the rise of second-hand clothes platforms could also support the growth of these PSS models. Table 7 summarises our findings per business model.

In this table, we find arguments that were not previously considered by the literature. What is striking is the number of arguments that gravitate around environmental concerns. If some of

[11] https://tuckify.com

them were already known, new concerns have appeared, such as the fact that these models could encourage consumption, which is perceived as something that is negative by our interviewees. Going further, a new element to consider is the fact that hygiene and availability risks are judged more seriously in the sharing case than with renting. Indeed, people prefer relying on companies and their standards than on other individuals. On the other hand, some arguments retrieved from our literature review do not appear in this table. The impact of these models on people's status has not been considered as a potential barrier to PSSs. In addition, our interviewees did not mention the social benefits of PSSs as a way to strengthen their community. Considering materialist motives, our interviewees reported that it did not match the lifestyle of most Norwegians. Again, Norwegians did not raise any privacy issue in the way clothing companies are handling their business. Finally, our interviewees did not mention regular payments as a financial benefit to these models.

Table 7: Perceived benefits and drawbacks of clothes leasing, renting & sharing from a Norwegian's perspective

	Leasing	**Renting**	**Sharing**
Benefits	. Wearing new clothes more often . Having a long-term connection with the clothes . Give back option at the end of the leasing period → Sustainable . Cheaper for expensive clothes	. Access to a large variety of clothes . Cheap . Buying option at the end of the renting period . Increase clothes usage → Sustainable	*Renting from:* . Access to a large variety of clothes . Even cheaper . Increase clothes usage between people from the same neighbourhood → Sustainable *Renting to:* . Earning money
Drawbacks	. Not well understood . Fear of damaging the clothes . Concerns about the long-term viability of the company . Bad for the environment if it encourages consumption	. Troublesome process . Short-term connection with the clothes . Hygiene and quality issues . Concerns about the availability of clothes . Encourage consumption and increase transport → Not sustainable	*Renting from:* . Serious hygiene and quality issues . Concerns about the availability of clothes . Fear of damaging the clothes *Renting to:* . Time-consuming process

2.2. Country Profile – Singapore

2.2.1. Singaporean culture(s)

Our interviewees have confirmed that Singapore is a **power distant** society where inequalities are rising with the economic growth of the country. If some actions are taken by the government to help the poorest families, these seem to be badly perceived by the middle class, which feels abandoned by the system. Only a few people openly talk about this very sensitive topic, but inequalities can be easily spotted in the society. People, indeed, consider possessions as a clear indication of people's wealth and, therefore, status.

"*I agreed that the power distribution is quite extreme, some have a lot of power and the rest is like, yeah, just the rest.*" (Celest)

In line with Hofstede's insights, the older generation has described Singapore as rather **collectivist**, however, that view has been challenged by younger people who consider themselves as **individualists**. This evolution in cultural norms among the young generation had already been observed by Ashmore et al. (2018) in their study comparing Asian and Western countries. Conflicts between collectivism and individualism can appear between younger people and their families, who used to make most decisions for their kids as a collective entity. This is still the case for important milestones in life such as buying a car or going to university.

"*We just talked about it with the family the other day because our son came back from his study […] we think that he may need a car soon.*" (Usa)

Hofstede's slightly **feminine** appreciation of Singapore has been challenged by our interviewees who gave a higher score of **masculinity**. If harmony is important at the overall level (e.g. people respecting laws), at the individual level, people strive for success and that translates into how much money they can get when progressing in life. People like comparing themselves to each other in a competitive way. Our interviewees used a concept called *kiasu* to explain this competitive mindset where people fear losing out at others' profit, as inherited from their long history of striving for independence.

"Singapore is always kiasu. Does being environmentally friendly get you money?" (Jeremiah)

In Hofstede's model, Singapore has the lowest score of **uncertainty avoidance** in the world. However, our study shows that this does not mean that Singaporeans appreciate taking risks. If people trust their government, it is more complicated for them to go against dominant standards and norms. Because there are strict rules in place, people tend to trust each other but when it

comes to considering something new, people are more hesitant, especially among the older generation.

"*I do not think there is a lack of trust in society. […] It is more of whether a concept has […] more uncertainty, to things that we, as a society, are unfamiliar with.*" (Nicole)

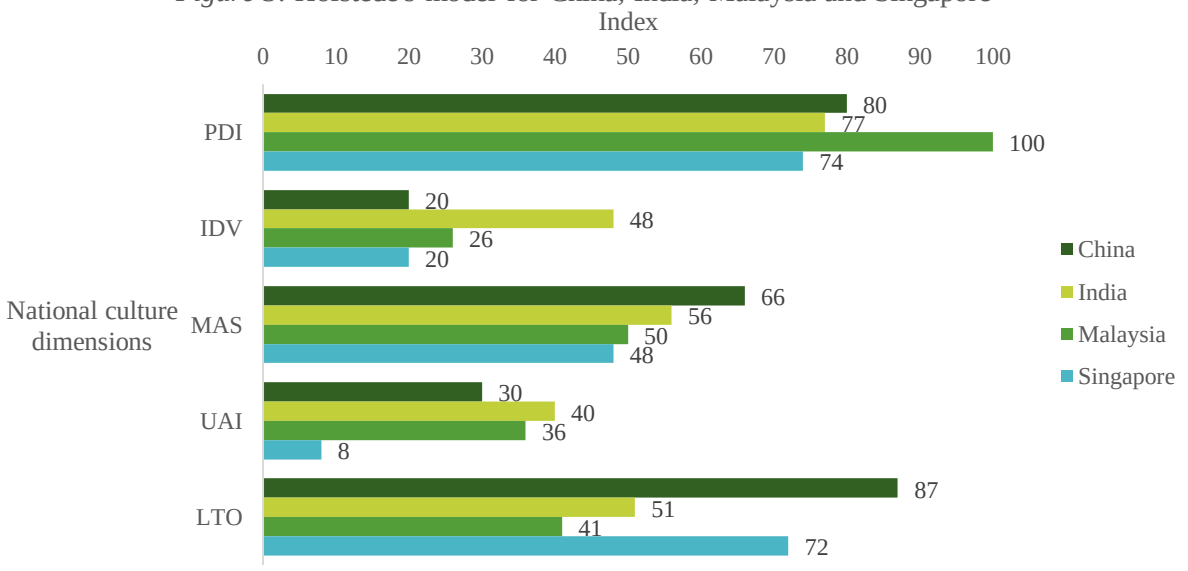
A final point where Singaporeans tend to agree with Hofstede is about their **long-term orientation**. People usually invest in their future. Children are taught that studying is a path to success and can feel pressured by their parents to follow a certain career. People also like to save money or invest in long-term assets (e.g. a car or a house).

"There is almost this standard trajectory to follow, especially in terms of education and career." (Sarah)

These dimensions should not let us forget that Singapore is a **multi-cultural country** where many different ethnicities live due to historical reasons. Locals distinguish three main ethnic groups: Chinese, Indian and Malay. Singapore is, therefore, influenced by the culture of its neighbouring countries (cf. Figure 3). For example, Singaporeans originally from China or India are said to be more competitive and concerned about their public image than Malays. On the other hand, Malays are described as putting less emphasis on long-term orientation. This demonstrates the difficulty to isolate one culture from another when talking about Singapore.

"*In Singapore, a majority of people are Chinese. […] On Chinese New Year, we want to welcome in wealth. […] to have all these things to represent our wealth.*" (Nicole)

Figure 3: Hofstede's model for China, India, Malaysia and Singapore



In conclusion, our interviewees have challenged Hofstede's results for Singapore. While they agreed on the fact that they have a power distant and long-term oriented culture, people had the opinion that they were more individualistic, masculine and risk-averse than reported by Hofstede. This might be explained by the profile of our interviewees: mostly young and from a Chinese background.

2.2.2. Attachment to ownership, openness to sharing and sustainability in Singapore

According to our interviewees, **ownership** is the **ideal way of consumption** in Singapore, a sign of status, personal achievement and security, which is in line with the power distant, long-term oriented and masculine profile of Singapore. In Singapore, people tend to make consumption choices in accordance with their social status, to preserve an overall harmony. On a personal perspective, having the 5Cs (i.e. a car, a credit card, a condominium and a card to the country club) has long been an objective for many Singaporeans and a marker that people were advancing in life. Also, people prefer investing in long-term assets to secure their future. Therefore, renting is often perceived as a temporary solution. This material mentality starts to weaken among the young generation, increasingly attracted by life experiences, referring to what Bardhi and Eckhart (2012) called the liquidity trend. There is a growing focus from this generation on self-enhancement, as reflected by their individualistic values. All in all, what this shows is in contradiction with what had been announced in our literature review: Singapore, as an Asian society, is not less materialistic than Western countries. Singaporeans openly define themselves as materialists, whether this refers to terminal or instrumental materialism.

"*If money was not an issue, nobody would think about renting. We would just buy."* (Jeremiah)
"*Young people nowadays, they want to spend money on travelling, ... experiences. […] People do not show their wealth based on material things anymore."* (Melanie)

This attachment to ownership can partially explain why Singaporeans have been described by our interviewees as **reluctant to share** both as givers and receivers. Sharing, particularly from people they do not know, is extremely rare. Asking someone a favour can, indeed, threaten people's status. Worried about potential judgments, people conform themselves to the dominant way of consumption: ownership. Besides, there is a fear of contagion when using someone else's possessions. On the other side, people do not like lending their possessions and so, partly because of their *kiasu* mentality, this concern of giving out too much to others. However, Singaporeans, because of their feminine inclination, do not often dare to say no, which means that sharing is not impossible but not a natural behaviour.

"*Singaporeans might not want to share and might not want to borrow. […] Why do I need to borrow? Can I not get it myself? Is it shameful to borrow? And also, it feels strange because I am actually using somebody else's possession."* (Nicole)

There are, in Singapore, strict rules legally set by the government but also **social norms** on how you are expected to behave depending on your status and role in the society. These mostly come from families invested in the success of their children. This respect for rules and norms is in line with Singapore's high index of power distance and relative collectivism. People give a lot of credit to figures of authority in charge of maintaining harmony in the society. When something comes in opposition to this dominant system, Singaporeans tend to feel uncomfortable.

"*[People] do want to save their face. I think that is still very much happening in general here*." (Usa)

Sustainability does not seem to be the main priority of Singaporeans. Most people do not realise the consequences of their actions on the environment. Even though there is a growing awareness among the young generation on these issues, it does not translate yet into concrete actions. Some people would actually be reluctant to change their behaviours if it means reducing their wealth and comfort. In general, people are waiting for concrete initiatives from their government to move on such matters. At the moment, they feel that not much is done to promote sustainable products and services. In other words, Singaporeans do not see their country as a "green" nation.

"*The environmental thinking starts to develop but it is kind of slow. […] this current generation is more accepting towards this idea but not as fast as the Western part of the globe.*" (Celest)

In conclusion, Singaporeans see ownership as the ideal way of consumption; are reluctant to share possessions; do not show a strong commitment to sustainable objectives; and are tied to strong social norms not yet compatible with PSS innovations. However, there are some noticeable changes among the younger generation that might drive the adoption of these business models in the near future.

2.2.3. Mobility in Singapore

In what follows, we first detail people's relationship with cars in Singapore before going through our interviewees' reactions to PSS business models in the mobility field.

Relationship with cars in Singapore

Having a car in Singapore is not perceived as essential. Indeed, public transport and alternatives such as Grab (i.e. a service similar to Uber) are cheap, efficient and allow people to avoid traffic jams and car park issues in the city centre. These alternatives are used by a large majority of the population, by choice (e.g. because they do not like driving) or by necessity (e.g. because they cannot afford to own a car). This popularity makes the mobility market in Singapore quite competitive: many different companies try to attract the attention of the crowd. Owning a car is, however, seen by our interviewees as an aspiration. Cars are so expensive in Singapore (i.e. due to high taxes, tolls and maintenance fees) that buying one provides people from a modest background with a sense of achievement. For other people, owning a car can be a passion. Finally, some families, often led by husbands, decide to buy a car for the convenience and flexibility it can provide when the family gets bigger. For all these reasons, people are quite attached to their cars when they have one, especially when owners invest time in taking care of it, which is in line with earlier findings. **To sum up, cars, despite not being essential to travel across Singapore, are still highly valued by the population as a sign of success.**

"I hope I can get to that level. But maybe it will be at least in five or six years when I will have earned enough money." (Melanie)

"*We want to have all these things to represent our wealth, which a car also does represent, right?"* (Nicole)

Judgments of PSS business models in the mobility field

We asked our interviewees from Singapore to discuss their opinion on three business models: car leasing, renting and sharing. They also gave us some assumptions on who would be most interested in these business models.

Car leasing

The most cited benefit of car leasing is that it does not require a significant upfront payment, allowing people to **progressively pay** for the car. People also appreciate the bundle of services offered with leasing (e.g. maintenance, insurance), which makes it **less complicated** than buying a car. Leasing also means **limited commitment**, a feature that is valued by people who need a car for a limited period of time. Besides, car leasing offers the **same convenience** as having a private car: travelling at any time, in any direction, without having to plan your moves. Car leasing is also interesting for people who want to regularly **try new cars**. Also, while they

are not the official owners, people believe that they would be able to perceive these cars as "theirs". Doing so, both their terminal and instrumental materialistic needs would be fulfilled.

"*This would be a lot more affordable for somebody that actually wants to own a car but cannot because it is expensive."* (Nicole)
"*It is quite easy, you do not have to go and choose a car, get yourself insurance […]*" (Celest)
"*Leasing and owning a car are the same thing. Because you can park anywhere, you can do anything you want and because it is your responsibility.*" (Jeremiah)

On the drawbacks' side, car leasing could, in the long term, become **more expensive** than buying a car. Some people are convinced that leasing companies make people pay too much for their services. Spending money on a car that, at the end of the day, is **not yours** seems to be an issue for Singaporeans. People have the willingness to own their car for the feeling of achievement it can provide. Leasing is perceived as for people that do not have enough money to afford a car and is often associated with taxi drivers who use this model as a way to control their costs. These **perceptions can be bad** for people's ego and image. Lastly, leasing is a rather **long-term commitment** that some people are not ready to make. Since having a car is not essential in Singapore, some youngsters prefer waiting until they start a family before owning or leasing a car.

"I think it is a scam. I mean, they will definitely raise the monthly fee so that the company does not lose any money." (Melanie)
"*It is like when you rent an apartment or something like that, at the end of the day, the apartment, even after paying so much, does not belong to you.*" (Celest)
"*There is sort of a stigma for people that lease cars for long periods of time.*" (Nicole)

Taking everything into consideration, car leasing in Singapore is for people who need a car on a daily basis but who are not able to purchase their own vehicle right away. Key benefits of this model are financial and of convenience. Key barriers are related to the overall belief that owning is better than renting because less expensive in the long run and better for their status.

Car renting

Car renting is interesting for people who need to **access a car on a non-regular basis**. The ability to rent different vehicles for different purposes, of stopping at multiple places on their journey and of having no human contact when using this service, makes, in the opinion of some people, this model more **convenient** than taxis or public transport. Moreover, this temporary

access means that this model is **cheaper** than leasing or owning a car. People believe that paying per use costs less than paying for a monthly subscription or ownership costs. An additional driver for these companies is the relative **support** they receive **from the government** looking to optimise car usage in the city. This model has also been going for quite a long time in Singapore and is, therefore, well known by its population.

"*It is quite convenient in the sense that if I know that I just need a car for maybe one or two days in a week then I do not really need to own a car. […]. I would say the flexibility is definitely a plus here.*" (Celest)
"*It makes a lot of sense in a financial point of view*." (Jeremiah)
"*I think the car rental would work better […]. That is actually what the government is trying to push for*." (Nicole)

Unfortunately, these drivers might not be sufficient to overcome all the drawbacks people mentioned. The main issue is the fact that people need to **share access** to a vehicle with others. They are afraid of hygiene and safety issues since different driving habits might badly affect cars' mechanisms. Going further, they have doubts about the ability of companies to ensure the availability of cars. In practice, there might be **too few stations** around so that people have to use other transportation means to access these shared cars. People were also dubious about the **planning effort** it takes to book these cars as opposed to the spontaneity they would expect from a car trip. In addition to these concerns, people do not want to drive these cars too frequently by **fear of being associated** with one of these companies, easily recognisable by their logo printed on the side of the cars. Most of these cars also display a "blue sticker" on the outside, which is mandatory for rental cars used by taxi drivers. When driving a shared car, people are, therefore, afraid of being mistakenly associated with these drivers. Finally, people wonder if this model would not be **more expensive** than travelling by taxis such as Grab that are cheap, widely available and, therefore, a tough competitor for car renting.

"*If I know that the companies do not really spend on maintaining the car, I would be worried because usually different people come with different driving habits*." (Celest)
"*Car club, Tribe car or Smoove all these platforms have the blue colour sticker. So, if you were to drive it every day, people will ask you if you are a Grab driver*." (Jeremiah)
"*I do not think it is very cost effective […]. You might as well take a Grab.*" (Corey)
"*To me, it is actually the cost first. […] I do not like Car club because you need to pay a monthly fee on top of hourly fee. I do not like it because I am a very irregular user*." (Jeremiah)

When comparing **one-way and two-ways models**, most interviewees chose the one-way model, perceived as cheaper and more convenient through having the option to drop off the car where they wish to end their journey. Also, two-ways models usually come with a membership fee seen as contradictory to their target consumers: irregular drivers. This membership is a barrier for those who would like to only test this service.

In sum, car renting would only be considered by people who do not need to access a car on a daily basis. This model is flexible, cheaper than leasing, optimises people's usage of cars and is supported by the government. People prefer the one-way model as compared to the two-ways scheme. These models face stiff competition from taxi drivers, often perceived as cheaper. This comes in addition to the aversion of people to share cars with others for hygiene and safety reasons.

Car sharing

It was more difficult for our interviewees to find positive sides to peer-to-peer car sharing. The most cited benefit was again **financial**. As this model implies a competition between car lenders, it is perceived as even cheaper than car renting. On the other side, it allows car owners to earn a bit of money, helping them to compensate for their costs. As compared to the previous model, people can here have **access to cars** in their neighbourhood which helps to grow **stronger relationships** between neighbours, allows a better usage of cars and more flexibility in terms of booking periods.

"*It can be more price-competitive, […] the different owners will fix different prices.*" (Melanie)
"*There can be a bit more flexibility. For example, if you would be a bit late to return it, then you can just text and ask if you can be late for like half an hour.*" (Melanie)
"*If this car belongs to my neighbour, I guess maybe we can create a closer relationship to some extent.*" (Celest)

It was easier for people to think about the drawbacks of this model, especially when considering its **social implications**. Car renters are afraid of deteriorating the car and, consequently, their good relationship with their neighbours. By fear of losing their face or just because it is too demanding, most people would prefer avoiding this social contact. Hygiene and safety concerns are also assessed as more serious here since cars are not managed by a company but by regular people. As renters, our interviewees were afraid of not having enough available options as they did not expect many people to lend their cars. Car owners perceive that as too dangerous and are afraid of people's misbehaviours (e.g. damaging their cars, giving it back dirty, etc.). The

social risks largely outweigh the small financial compensation obtained when using this service. In terms of convenience, people renting out their car **lose the flexibility** of having a private vehicle. On the contrary, they must make the effort to discuss with others and manage their bookings. People are, in general, **too attached** to their cars to rent them out, especially to people they do not know.

"*The biggest drawback is meeting somebody*." (Jeremiah)
"*I would feel stressed to drive the car because it belongs to someone else. If you do something wrong or something happens to the car then the people will be angry at you."* (Melanie)
"Singaporeans would trust a company more because […] there is reputation." (Melanie)
"Imagine, in the end, I need a car, but I rented out mine…" (Jeremiah)
"A lot of people take pride of their own car. For them to be willing to lease out and to be okay with having a tiny scratch or dirty cars, it will be tough." (Nicole)

To sum up, this model seems to only attract the interests of people willing to get temporary access to a car and who are not living in an area that is well served by other transportation services. Many risks and drawbacks are associated with this model, especially on the lenders' side. These are mainly related to the social aspect of sharing. These issues will need to be addressed by companies if they want to attract a sufficient mass of car owners and for renters to take profit of financial and convenience benefits.

Customer profile

Our interviewees had the intuition that these models would work better for **younger people** than for the older generation. Younger people are said to have an unstable lifestyle which does not require a car on a daily basis. Moreover, they apparently like to display their wealth with unique experiences and not so much with physical goods anymore. We have challenged these assumptions with our case analysis (cf. Appendix 6). The younger group, indeed, perceived many convenience and financial benefits in these models but was also afraid of their social consequences. If most youngsters do not want to own a car in the short term, some wish to own one during a later stage of their life. These observations match findings from earlier research papers (e.g. Whittle et al., 2019).

"*In my parents' generation, they see it [i.e. cars] as a status. […] People are now showing wealth by spending their money on experiences like travelling."* (Melanie)

Their second assumption was that men would be more reluctant to drop their aspirations for car ownership than **women**. They explained that men were facing more pressure than women to

get a car as, traditionally, purchasing a car has always been a decision made by men for their household. The outcomes of our case analysis show that women proportionally perceived more convenience benefits and social drawbacks to these models, while men associate them with more financial and convenience drawbacks (cf. Appendix 6).

"*When it comes to car, it is more a man topic, they are more particular on that topic*." (Celest)

The pressure to get a nice car would also be linked to people's **occupation**, especially in jobs where public image is important to acquire some credibility (e.g. in the banking sector). Unfortunately, we could not test this assumption, since our interviewees were mostly from the academic world.

"*To preserve an image of show that they are doing well so that people will trust them. I have this money so trust me and invest in me."* (Melanie)

Our interviewees' final assumption is that these business models would better suit people with a **modest income level**. Confronting this assumption with our case analysis (cf. Appendix 6), we can confirm that people with lower revenue from our sample proportionally perceived more convenience and financial benefits than drawbacks in these business models. This group, however, showed an aspiration to later own a car, as reflected by their reactions in terms of terminal materialism.

"*I think either low-income groups or middle-class people who do not require a car for their jobs, then I do not think they will spend money on a car".* (Corey)

To conclude, our Singaporean interviewees think that these business models would work better with younger people, women, people who are not in a client-facing job and/or people with a lower revenue.

Conclusion: comparison of PSS models in mobility

The attitude of our interviewees regarding PSSs in mobility is rather **negative**. If some people are fine with not owning their car and sharing with others, these people prefer using cheap and widespread taxi services such as Grab. Also, most people have an inner desire to own a car in a foreseeable future. Leasing is seen as a temporary solution for people who need to get a car but cannot afford one. The other two models can be used on an infrequent basis if no other solutions are available. There is a clear preference for renting over sharing due to social implications. Renting out their own car goes too far for Singaporeans: they are far too precious

for their owners, who do not feel compensated enough for this effort. Table 8 summarises our findings per business model.

Table 8: Perceived benefits and drawbacks of car leasing, renting & sharing from a Singaporean's perspective

	Leasing	**Renting**	**Sharing**
Benefits	. Cost control . Fewer responsibilities . Limited commitment . Individual access - reliability . New cars more often . Feeling of ownership	. Short-term access . Variety of cars . No human contact . Cheap . Governmental support	*Renting from:* . Cheap . Better relationship with neighbours . Flexibility in booking *Renting to:* . Earning money
Drawbacks	. Expensive at long term . No real ownership . Deteriorating ego and self-image . Long-term commitment	. Risk of getting a dirty car . Risk of getting a damaged car . Not reliable (scarcity risk) . Lack of stations . Requiring planning . Deteriorating ego and self-image . More expensive than ride-hailing	*Renting from:* . Fear of damaging the car . Fear of ruining the relationship . Feeling of inferiority . Risk of getting a dirty car . Risk of getting a damaged car . Not reliable (scarcity risk) *Renting to:* . Fear of misbehaviours (e.g. accidents, hygiene) . Too little financial compensation . Loss of flexibility . Time-consuming process . Loss of emotional attachment

In this table, we read new arguments in favour and in opposition to these models, completing the existing literature on the topic. On the benefits' side, we see that governmental support can help these business models to attract new customers. On the barriers' side, an emphasis was put on safety when arguing against business models that imply sharing cars with others. While people usually do not directly accuse others of badly behaving, they say that the mechanisms of cars might not be resistant enough to bear the driving habits of multiple users. In terms of costs, these business models were challenged with the position of indirect competitors: taxi drivers, cheap and widely available. This competition also means that the money a lender would receive for renting their car would not be sufficient to compensate for the risk they take. Finally, a few people have mentioned that they would not dare to rent their neighbours' car by fear of breaking up their relationship. While new arguments have appeared, others were missing from our conversations. For example, we did not hear about any pressure to adopt more sustainable behaviours. Also, our interviewees did not raise any privacy concerns.

In terms of not owning a car because of the environment, I think it is quite far-fetched." (Melanie)

2.2.4. Clothing in Singapore

We now explore the attitude of people regarding their clothes and PSS models allowing them to wear clothes that they do not officially own.

Relationship with clothes in Singapore

Due to their specific climate, Singaporeans have no use for a large variety of clothes (e.g. winter clothes) and value comfort. In general, Singaporeans buy clothes either to please themselves or when a specific item is missing from their wardrobe. Out of tradition, Chinese Singaporeans often get new clothes for Chinese New Year. Online shopping is growing in popularity among younger people, fuelling a trend of returning clothes that do not fit. Carousell[12], a peer-to-peer platform where people can buy and sell second-hand products (e.g. clothes but also cars and phones) is starting to grow. In line with the findings from our literature review, our interviewees have described their clothes as a reflection of their personality. While the eldest interviewee said that her clothes were important for her because they connected her to memories, younger people were slightly more detached from their clothes, but payed great attention to their style. This reflects a feeling of materialism, both terminal and instrumental, among the population. Personal clothes are distinguished from formal clothes, seen as a uniform that people wear to fit a specific job and get the approval of their peers. Going further, people can reach a sense of achievement when acquiring more expensive clothes (i.e. certain brands of luxury clothes). Consistently to what we said regarding cars, obtaining these items is seen as evolving in life towards success. This confirms again the importance of symbols in Singaporeans' consumption decisions.

"*There are a lot of people buying clothing through Carousell. So, it is not completely inexistent.*" (Sarah)

"*At some point, some of them are not just pieces of clothes, […] you also invest them with certain emotions and meanings*." (Yuen Kay)

"*My sister, for example, she worked for x number of years and then she said I want a Prada wallet. […] it is like a reward because I have worked for this number of years and it is to show that you know, I have earned something."* (Melanie)

12 https://sg.carousell.com

Judgments of PSS business models in the clothing field

Here is a presentation of Singaporeans' opinions on clothes leasing, renting and sharing as well as on the profile of customers potentially interested in these models.

Clothes leasing

The only perceived benefit of clothes leasing was the ability to **try new products** and **give them back** or buy the ones they particularly liked. Offering first-hand clothes was judged important as people do not want to wear old pieces of clothing and so, for hygiene reasons. At first, some people, indeed, thought that this business model was for second-hand clothes, with which they had negative associations.

"*I tend to be quite attracted to clothes that are nice and comfy […] but after a while […] I kind of get sick of it. So, I think these clothes leasing businesses might be quite appealing for me.*" (Jermaine)
"*I will only jump onto this offer if I know I can keep the clothes if I want to.*" (Jiawen)

Generally, most people would not consider leasing for their everyday clothes but only for high-end apparel. The overall rule, in line with people's attachment to ownership, is that **if you can afford it, then you should buy it**. The fact that leasing was associated with luxurious items was a problem for some of our interviewees who felt **uncomfortable wearing clothes that do not match their** financial means and **status** in society. Finally, people said that since it was about luxury, this model was probably too expensive for them anyway. People were also doubting of the convenience of such models where you have to **keep track** of what you rent and what you own. Going further, they were reluctant to lease clothes as they would be too worried about damaging them or being accused of such for luxurious items. Finally, people did not want to rent clothes for a **long period of time** when they knew that they would only wear them once or twice for special occasions or because of fashion trends.

"*For like normal clothing, if you were to lease, why do you not just buy it*" (Jeremiah)
"*If let's say for designer bags, you have to rent or lease it, it means that you actually cannot afford to own it. So why not just use a cheaper bag?*" (Melanie)
"*There could be small tears or small rips […] it is the hassle of returning that thing […] the company may say it is my fault.*" (Aaron)

In conclusion, the idea of giving back the clothes people do not want any more is popular. This relates to this growing trend in Singapore where people make online purchases and send back the clothes they do not wish to keep. Despite this positive point, people do not want to engage in something that looks otherwise tedious and not adapted to their profile.

Clothes renting

When looking at clothes renting, people appreciate the opportunity to access a **large variety** of clothes, at a very **cheap** price and for a **short period** of time. As opposed to the leasing case, people can use this system to wear clothes once or twice before sending them back. This would be particularly interesting for special occasions (e.g. a wedding dress), winter clothes, office apparel and trendy items that very quickly fade.

"*It makes economic sense in the sense that I cannot just buy clothes to wear them once or twice and then just leave them on one side. In terms of the money spent on the dresses and clothes and in terms of the space to store it.*" (Celest)

In terms of drawbacks, people wondered again how they could **keep track** of the clothes they rent as opposed to the clothes they own. They were also **afraid of damaging** these clothes. Besides, people judged that this business model was **too demanding**. In particular, older people did not like the fact that everything was online, which involves deliveries and the fact that you cannot try on the clothes before receiving them. Moreover, Singaporeans were reluctant to share clothes with people outside their family. Because clothes touch their skin, they fear **contagion**. Giving them the guarantee that clothes would be washed by a company was not enough as people doubted of its ability to wash these clothes as if they were new. This is the reason why people do not like renting clothes such as t-shirts but would be more open to renting accessories or overalls. On top of that, some people questioned this need for a great variety of clothes. Two people (i.e. one young girl and an older woman) clearly said that they were happy with the clothes they had.

"*I am not that fond of technology […]. I would find that rather tedious."* (Yuen Kay)
"*If it is handbags and all those accessories, it is okay. I mean, you are just holding them. But when it comes to clothing that touch every part of your skin…I am a bit…there is a hygiene issue. […] I will have a blockage to consider this service.*" (Celest)
"*I do not see the need for such a large variety.*" (Yuen Kay)

Comparing the **pay-per-use** and the **subscription model**, our interviewees had balanced opinions. Some people like the idea of a subscription, as long as it is not too expensive, while others prefer having the option to use this service on a non-regular basis (e.g. to go to a special event) and pay for what they actually consume. In any case, everyone agreed that, while they would appreciate receiving recommendations, they would not let anyone choose their clothes as what they wear must fit their body size and style. Finally, some people doubted, in the subscription case, of the ability of the company to keep on providing new clothes and of its

long-term viability, which partially explains why people did not consider this model as a primary way to get new clothes but as a complement to their wardrobe.

"*If I do not continuously buy new clothes and if this company goes bankrupt … I would have nothing left.*" (Jillian)

In sum, some people see clothes renting as interesting for special occasions, to get access to a large collection of clothes and accessories. Because the use of this would be occasional, people tend to prefer the pay-per-use option. Some people also validated the membership option as long as they can choose the contents of their clothing packs.

Clothes sharing

According to our interviewees, the main benefit of sharing is for lenders: **earning money** from clothes that they do not want to wear anymore and making space in their wardrobe. On the renters' side, people expect this model to be even cheaper than renting clothes from a company, but that is not sufficient to convince them to try this alternative.

"*That piece that I know it is kind of okay and I am definitely not going to wear it anymore, then I do not mind just letting it somewhere […] to generate some extra income.*" (Celest)
"*I would assume that P2P is cheaper so that is the only benefit for me. But plenty of drawbacks."* (Jermaine)

This business model, indeed, comes with a long list of perceived drawbacks. People were, in particular, disappointed to see that the actual price of this model (i.e. Closet Share) was expensive compared to their expectations. In addition, people were particularly repelled by the social aspect of this model. The fear of **hygiene** issues is stronger here than in the renting case and so, even though an intermediary company is in charge of collecting the clothes and washing them. If that solves the problem of having to meet someone, people believe that clothes available on such platforms would be **outdated** and not of good quality. People have a higher level of confidence in renting companies, expecting them to have stricter policies in place. Next to these social drawbacks, people think that it would take too **much effort** both to rent and rent out. Moreover, the **connection between clothes and identity** is a barrier to this model. People do not want to rent out clothes that they use as a reflection of their personality. Renters could also lose their belief of having a unique identity when renting clothes from others.

"*If it belongs to a stranger, it is older compared to clothes belonging to a company*." (Jiawen)
"*I would do B2C because at least, […] there could be policies.*" (Aaron)
"*I do not even want to take them out and decide whether I want to rent them out […]*." (Melanie)

"*It would affect my perception of my own identity because these clothes belong to other people, so there is probably someone who dresses the way I do. It would not be as unique.*" (Jermaine)

In conclusion, people seem to be fine with the idea of renting out clothes they do not want to wear anymore, as long as it does not demand too much effort. People appear, on the contrary, as strongly opposed to renting clothes from others. Even though there is a company in between parties, there is a fear of contagion and of wearing old clothes.

Customer profile

Our interviewees' first assumption was that **women** would be more interested than men in clothing PSSs. Based on the observation that men tend to buy fewer clothes and accessories, our interviewees believed that women were willing or pressured to have more variety in the way they dress. PSS models give access to a large collection of clothes while saving money, which would grasp the interest of women. We confronted this assumption to our case analysis but could not find any supporting arguments (cf. Appendix 6). Men and women gave uniform opinions on all dimensions.

"I think for guys this is not so much of a problem. […] But when it comes to girls, usually it is different, it is more like: I think I wear whatever at that party, I check my phone because I better not wear the same." (Celest)

The second assumption of our interviewees was that the pressure of getting dressed in a specific way was stronger in **industries** where public image is important. In this context, it is not well seen to wear the same clothes or non-branded items too many times. PSSs would, therefore, be a nice way to get a larger range of high-end clothes at a more affordable price. The renting model could also be used by business travellers, receiving a pack of clothes at their destination, removing the need to carry a suitcase along the way.

"*I think generally people can wear what they want unless of course you are in a business or you are doing a presentation*" (Melanie)

A third assumption is that these models would best appeal to **younger people**. This is supported by the arguments that the older generation does not care much about fashion trends, that millennials shop more regularly online, and that they are more open to wearing second-hand clothes. Our case analysis reveals that the older generation is concerned about convenience downsides (cf. Appendix 6). On the other hand, people in their early career mentioned more financial benefits.

"*Who is the target market? Is it the millennials? Is it the older generation like me? I think it could work with the millennials here. The same way I do not like to buy clothes online, they do buy them online. Since they are used to buying online, it could work.*" (Aaron)

A final assumption is that these business models would better suit the needs of either **relatively rich people** or **middle-income families**. Leasing or renting out clothes would be attractive for those with high financial means and already too many things in their closets. Renting and buying second-hand clothes would be more appealing for people with lower financial means who cannot otherwise afford this variety. Our case analysis highlights the observation that high-income people, indeed, like to get some variety in the way they dress (cf. Appendix 6).

"*Only amongst the really rich, where they have got too much clothing and they want to create more closet space for something else.*" (Aaron)

To sum up, these business models are associated with women, people working in industries where public image is important, youngsters and people either having too much money (for leasing and sharing) or not enough (for renting).

Conclusion: comparison of PSS models in clothing

The attitude of our interviewees regarding PSS business models in the clothing field is **negative**. Leasing is only appealing because it offers the opportunity to return clothes that people do not wish to wear anymore. People would use renting services just for specific clothes and if they come from a company. Sharing would only work as a way for people to dispose of their old clothes. Table 9 summarises our findings per business model.

In this table, we read new arguments in favour and in opposition to these models, absent from earlier research. In terms of benefits, people mentioned using leasing and sharing to dispose of old clothes, encouraging more consumption. On the other hand, a new argument in opposition to these models is related to the convenience dimension: people wonder how they are going to keep track of the clothes they rent. These new arguments have replaced some elements found in the literature but missing from our interviews. We did not hear of the financial benefit of having all lifecycle costs covered, nor of the fact that renting might become more expensive at long term. We were also missing the point that these models can provide their users with social benefits or, on the other hand, a downside of social dependency. As in the car industry, we did not receive any concerns about data privacy. Finally, our interviewees did not mention any environmental benefits nor drawbacks of these models.

Table 9: Perceived benefits and drawbacks of clothes leasing, renting & sharing from a Singaporean's perspective

	Leasing	Renting	Sharing
Benefits	. Wearing new clothes more often . Give back option . Option to buy . First-hand clothes	. Large variety of clothes . Cheap . Short-term commitment	*Renting from:* . Even cheaper *Renting to:* . Earning money . Making space
Drawbacks	. Unsuitable for daily clothes . Luxury not matching status . Too expensive . Keeping track of leased clothes . Fear of damaging the clothes . Long-term commitment	. Keeping track of rented clothes . Fear of damaging the clothes . Troublesome process . Hygiene issues . No need for such a variety . Concerns about the availability of clothes . Concerns about the long-term viability of these companies	*Renting from:* . Too expensive . Hygiene issues . Old and low-quality clothes . Demanding process . Loss of identity *Renting to:* . Demanding process . Loss of identity

3. Cross-country analysis

In this section, we first make some assumptions regarding our countries' positions towards PSS business models based on their cultural values. We then challenge these assumptions by comparing our country profiles. This allows us to conclude on two elements: 1) the reasons why the attitudes of people differ when facing car or clothing offers; 2) the identification of key drivers and barriers in the adoption of PSSs in Norway and Singapore. With that in mind, we propose ideas for improvements to help these businesses expand in these countries.

3.1. Assumptions on our countries based on their cultural profile

As expected, our interviewees have confirmed that Norway and Singapore present distinct cultural profiles. Norway is a low power distant, individualistic, feminine and short-term oriented country with a neutral score of uncertainty avoidance. On the other hand, Singapore is a country of high-power distance, long-term orientation and with a collectivist heritage, now being challenged by the younger generation and their individualistic values. In addition, Singapore seems to be more masculine and uncertainty avoidant than initially announced by Hofstede. Having these countries' profiles in mind, we went back to our literature review and made some assumptions regarding their population's reactions to PSS business models. Based on findings from earlier research (e.g. Davidson et al., 2018; Pedersen & Netter, 2013; Srite &

Karahanna, 2006; Iran et al., 2019), Norwegians: 1) because of their individualistic orientation, would be interested in PSSs as a way to explore singular experiences; 2) in accordance with their feminine values, would comply with social norms driving these models; 3) scoring low on power distance, would not face issues related to their public image. Theoretical insights (e.g. Gupta et al., 2019; Ashmore et al., 2018) bring additional assumptions for Singaporeans: 4) that they are open to PSS models as sharing acts are positively perceived by this collectivist society; 5) that they would positively react to arguments related to the financial utility of these models and so, due to their masculine orientation; 6) that a potential barrier to the expansion of ownerless consumption models would be their implications for people's status in this power distant society.

In addition to these assumptions based on cultural dimensions, we looked back at our interviewees' standpoint on ownership, sharing and sustainability. In both countries, ownership has become the established way of consumption since their rapid economic growth: 7) this attachment to ownership is a potential challenge for the expansion of PSS models in these countries. This attachment takes different forms in Norway and Singapore: while it is important in Singapore to own specific items for a question of public image, Norwegians are attached to material possessions that are linked to their identity and personal history. In both countries, this attachment to ownership is on decline among the young generation, which is attracted by other experiences and, in Norway, due to their awareness of environmental challenges. Sharing possessions with someone in need is socially expected in Norway, while Singaporeans are more reluctant to do so: 8) being used to sharing, Norwegians would have a better appreciation of these business models. Regarding sustainability, it is a growing trend in Norway, motivating people to change their behaviours. Doing so can, to a certain extent, bring them social gratification, which could: 9) support a growth of PSS alternatives in this country. Singaporeans do not show these aspirations and would need financial incentives in order to move in that direction.

Based on these different assumptions, while challenges exist in both countries, **Norway seems to be a more attractive market for PSSs than Singapore**. Subsequent sections challenge this assumption.

3.2. Comparison between countries of people's attitude regarding PSS business models

The following pages present the outcomes of our comparison between Norway and Singapore of judgments received about PSS offers in the mobility and clothing fields.

3.2.1. In the car industry

In both countries, a car is an expensive good whose purchase will be postponed until the arrival of kids in the family. In that context, the flexibility, freedom and convenience of private cars are highly valued. On top of that, environmental motives, in Norway, can also delay this purchase. In terms of the market, the situation in Norwegians cities (e.g. Bergen and Oslo) is comparable to the city-state of Singapore where driving cars can be less convenient than using public transport. In Singapore, we can add the growing share of ride-hailing platforms as a serious mobility alternative, making it a more competitive market. In Norway, cars are seen as functional products with weak ties to a person's identity or status. On the contrary, in Singapore, cars are used to display achievement and social status. These differences can be linked with these countries' differences in power distance and masculinity. In both countries, the **attachment to cars** is getting weaker among the young generation. In Singapore, purchasing a car seems to be a decision made by men. This gentrification is not surprising in this masculine country. Interestingly, for Norwegians, not owning a car and so, for sustainable reasons, can boost their public image, in line with their overall positioning in terms of sustainability. However, owning a car is often necessary in more remote areas of the country that are not well served by other mobility alternatives. **Summing up, having a car in Norway is relatively common, as opposed to Singapore where it reflects people's wealth and status.**

Our interviewees appreciated the fact that **leasing** provides an individual access to cars, while lowering the financial barrier to get to that stage. This model is judged suitable for families but not appropriate for younger people. Not bearing maintenance responsibilities and trying new cars on a frequent basis are benefits that were mentioned in both countries. On the other hand, our interviewees had concerns about the long-term costs of this model. In Norway, people were specifically worried about potential damages that they could cause to these leased cars and would take extra precautions when driving them. Interestingly, Singaporeans stated the opposite, saying that they would be more reckless with a car that is not theirs. This might be an additional sign of these countries' differences in terms of masculinity. Singaporeans only consider leasing as a temporary solution before purchasing their own cars, an important asset in this long-term oriented society. On the other hand, Norwegians mentioned appreciating the opportunity to buy their leased cars at the end of their contract, indicating people's willingness to have a long-term connection with these cars. In Singapore, leasing is often associated with taxi drivers or people having a low income, which is bad for people's ego in this high power

distant and masculine country. In Norway, leasing is seen as positive because it is close to ownership and, therefore, easy to understand. However, it is not perceived as sustainable by Norwegians who regret a sub-utilisation of cars, which might affect their decision to sign such a contract. **In sum, leasing is accepted in Norway as an alternative to car ownership, while being more negatively connotated in Singapore.**

Interviewees from both countries mentioned that **renting** is more convenient and cheaper than leasing for people, such as students or young workers, who do not need a car on a daily basis. On the downside, people had concerns related to the reliability of these models in case of sudden emergencies. They also mentioned the fact that these models would not work for them if they have to take another transportation solution to reach rental stations. In addition, Singaporeans said that, because rented cars are easily recognisable from the outside, driving them might badly impact their public image. In contrast, Norwegians have positive associations with car renting, perceived as sustainable. Going further, Singaporeans said that they did not want to be somehow connected with these renting companies. On the contrary, Norwegians positively value the fact that Bildeleringen is a collaborative firm enabling new affiliations, in line with their feminine orientation. An additional risk perceived by Singaporeans is to get a damaged or dirty car. They doubt of the ability of these rental companies to properly maintain their fleet. These perceptions are linked to their *kiasu* mindset. Interestingly, we noticed that people tend to accuse companies rather than users of being responsible for potential issues related to these cars. This might be connected to people's willingness to preserve each other's face in this initially collectivist society. On the other hand, Norwegians feel particularly bad about the idea of damaging these cars or returning them dirty. This is consistent with their willingness to maintain harmony and with the high level of trust in this society. Finally, car renting is quite well-known in Singapore, while these options are limited in Norway. In Singapore, people mentioned that these models were promoted by their government, driving their adoption. This is coherent with Singaporeans' overall trust in their institutions, supported by their power distant profile. **In both countries, car renting is only considered as an occasional solution, especially valued by Norwegians who do not have many other alternative options to travel by car.**

People from both countries perceived car **sharing** as cheap. Singaporeans explain this price difference with the fact that car lenders are in competition. Norwegians believe that this difference comes from the fact that individuals are not willing to maximise their profits as

respect for others. Although more mentioned in Norway, the argument that car sharing allows people to strengthen their relationships with neighbours was positively perceived in both countries. From a more negative perspective, our interviewees shared the concern of damaging cars. This concern, already mentioned in Norway for car leasing and renting, is new in Singapore now that they have to meet people before driving the car. While feminine values in Norway push people to behave in a good way, Singaporeans are concerned about losing their face if they come back with a damaged or dirty car. In both countries, people believe that companies can provide better standards than individuals. Sharing involves asking neighbours to use their car, which is clearly described as detrimental for people's status in Singapore and awkward in Norway where people, as individualists, do not like to depend on others. On the other side, Singaporeans and Norwegians agree on the fact that lending cars is risky and demanding. This explains why Singaporeans think that there would not be enough cars available on the market for this model to work. The financial compensation that lenders get would not be sufficient to compensate the risks that they take and the fact that they lose the flexibility of having a private car. These observations are consistent with Singaporeans' relationship with cars, their reluctance to share and their opposition to sustainable behaviours when they require more effort and do not provide extra money. This would not be as problematic in Norway where, on the contrary, people think that this sharing model would be better suited to their geography, with cars available all around the country. The sustainable character of this model is also very much appreciated by Norwegians. They would, however, only consider using these models on an occasional basis. **In general, Norwegians found more positive sides to car sharing than Singaporeans.**

3.2.2. In the clothing industry

In both countries, clothes are considered as a reflection of people's identity. People into fashion are, in general, younger and tend to buy cheaper clothes more often. Clothes are bought because people need a specific item or because they like to please themselves with novelties. Second-hand shopping is well established in Norway and growing in Singapore. What makes these countries different in terms of clothing is the larger range of clothes people need in Norway compared to Singapore, where the climate is stable all year round. Besides this contextual difference, we have observed that Norwegians usually like establishing a longer-term connection with their clothes. Singapore is a buoyant city where everything goes fast compared to the Norwegian countryside, which might explain why Singaporeans keep their possessions

for a shorter period of time. The instrumental materialism of Singaporeans is fuelled by their willingness to display their wealth. In this context, purchasing luxurious clothes can provide a sense of achievement, reflecting people's success. On the other hand, Norwegians are taught not to brag about themselves and to consider the societal impacts of their actions. An example of a non-desirable social impact of PSSs in Norway is the fact that they might reduce clothes donations, affecting those relying on this material support. An additional difference is the fact that Singaporeans assess professionals' credibility based on their appearance, whilst, in Norway, people consider themselves as free to choose their own style, independently from others' opinions. These are clear manifestations of these countries' differences in terms of power distance, masculinity and individualism. **Summing up, both Singaporeans and Norwegians are attached to their clothes. While Singaporeans like to frequently buy new clothes and dress according to their position in society, Norwegians are free to choose their clothing style and enjoy keeping their clothes for a long period of time.**

Norwegians and Singaporeans view **leasing** as a way to get more expensive items in their closets. In both countries, this perception translates itself, considering their price, in a fear of damaging the clothes they lease. While Norwegians see in this model an opportunity to afford more durable items, Singaporeans associate it with luxurious clothes. Norwegians like the fact that they can keep these clothes for a long period of time, whilst Singaporeans prefer shorter rental periods. In addition, the Singaporean middle class judges this model as not appropriate for them, being too expensive and not aligned with their status in society. As an additional sign of power distance and masculinity, it is said that people must earn the right to wear luxurious brands. A second observation is that people from both countries appreciate the take back option of leasing, although the reasoning behind this differs per country. Singaporeans see leasing as a way to dispose of items that they do not want to wear anymore, making space in their wardrobe. They also associate this with trial periods offered by online platforms. On the other hand, Norwegians view this take back option as a way to give a second life to clothes and so, as positive for the environment as long as it does not exacerbate consumption. This reflects the importance of sustainability in Norwegians' decisions. A final interesting point is about Singaporeans' concern of struggling to keep track of the clothes they lease. This concern shows people's reluctance to change their behaviour when it implies a perceived increase in required efforts. **All in all, we see a greater potential for clothes leasing in Norway than in Singapore.**

Clothes **renting** is a concept perceived by both Singaporeans and Norwegians as giving them access to a large variety of clothes for a cheap price. In both countries, people insist on the fact that these companies must have a large range of clothes as one of their concerns is not finding the clothes they want, recalling the connection between clothes and people's personality. Having access to a large variety of clothes particularly appeals to some Singaporeans who can picture themselves using the membership model to complement their wardrobe. In Norway, this option is often rejected due to its negative environmental impacts. This short-term access to clothes is said to increase consumption and pollution in transport. Norwegians and a majority of Singaporeans prefer the pay-per-use option as they expect to use such an offer occasionally for special events/trips and do not want to financially commit themselves to a longer term. This pay-per-use process is judged as less troublesome and better as it allows the choice of clothes. Norwegians approve this concept as it optimises the use of certain pieces of clothing that are not worn on a regular basis, reflecting again the importance of sustainability in their judgments. In Norway, people also voiced out that they appreciate having the option of buying the items at the end of their rental period, in line with their willingness to establish a long-term connection with their apparel. A second shared concern between Norway and Singapore is about sharing with people that are not part of their family. In both countries, people believe that it would lead to hygiene issues with these products touching their skin. In Singapore, this fear goes a step further as people associate sharing with a risk of contagion. This fear might come from previous epidemic episodes and is reinforced by their education: parents usually teach their children to be cautious when it comes to hygiene. In that sense, Singaporeans have doubts concerning the ability of companies to properly wash their clothes. As mentioned with cars, blaming these companies is a way for Singaporeans to avoid attacking individuals and preserve their face, which is consistent with their inherited values of collectivism. **In sum, we believe that the Norwegian market would be more open to the pay-per-use scheme, while the Singaporean market is probably more complicated to deal with but would offer opportunities for both the membership and the pay-per-use schemes if appropriately marketed to customers.**

Both Singaporeans and Norwegians are ready to lend their clothes on **sharing** platforms as long as they are clothes they do not want to wear anymore and with which they do not have any special connection. The advantage is that it can bring money from something they used to consider as having no residual value. In Singapore, this model is valued for the opportunity it gives people to clean their wardrobe, making space for new items. A doubt Singaporeans have is whether others would be interested in their old clothes. We must recall that most people there

buy poor quality clothes, as they like to regularly renew their collection. In addition, the trend around second-hand clothes is only just starting in Singapore, explaining why it is still difficult for most people to see a value in things that are not brand-new. In Norway, sharing clothes is valued for its sustainable character. It allows for a more optimised usage of clothes among people from the same neighbourhood. Taking a renter's perspective, Singaporeans and Norwegians view this model as a cheap way to access clothes but also as a risky model in terms of hygiene and quality. In both countries, people prefer renting clothes from a company than from individuals, assuming that firms have stricter policies in place, and worry about damaging clothes they borrowed from others. In Singapore, one person, in addition, mentioned that participating in this scheme would make him lose the feeling of having a unique identity. This further sheds light on the symbolic meaning that clothes can have in the Singaporean culture and on a rise in individualism in this country, previously considered as collectivist. More and more people, especially youngsters, want to demonstrate who they are, differentiating themselves from others while willing to fit with the group, referring to a theoretical insight from Kleine et al. (1995). While many Singaporeans have not considered this model any further, Norwegians have pushed their reflexions and identified further benefits and downsides to this model. One of these downsides is again this concern of not finding the clothes they like on these platforms. **To conclude, clothes sharing meets many concerns from consumers as renters. This would create a disequilibrium between lenders and renters which would be particularly severe in Singapore compared to Norway.**

3.3. Comparison between mobility and clothing PSSs

In both countries, the attitude of people towards PSSs in mobility was more positive than for clothing. For cars, people were more open to rent than to lend. Regarding clothes, people were positive about renting out but opposed to renting from others. A few parameters, **valid in both countries**, explain these conclusions.

The cost of owning a car is far higher than the price of most clothing pieces, explaining why people perceived more financial benefits in renting cars than clothes. While being a purchasing barrier, the **price** of cars is a driver for alternatives. On the other hand, cars being expensive to maintain means high risks for people when lending them. A balance in terms of risk and reward must be found for people to accept to rent out their possessions.

Reliability is important when considering products that people frequently use. An **intensive usage** of cars is, therefore, often perceived as a barrier to sharing. This can also be true for clothes worn on a daily basis. People do not want to rely on rentals to get dressed every day.

While people usually have a whole assortment of clothes, it is not common to own more than two cars per household. Not owning a car is, of course, a driver for the use of alternatives. When having a car, people want to keep the flexibility of driving it when they wish to do so, which is a barrier to renting it out. Finally, when having something in larger **quantity**, such as clothes, people tend to be more open to renting them out.

Our interviews indicated that clothes are associated with a shorter **lifetime** than cars. Indeed, while people consider repairing cars, they never mention that for clothes. In addition, people usually acknowledge that the residual value of cars is positive whilst being zero for clothes. In Singapore, people often buy poor-quality clothes which, objectively or subjectively, do not hold any value after their first use, discouraging people from renting these poor-quality items. On the other hand, sharing allows owners to get rid of products while earning money, driving people's willingness to rent them out. Finally, when people keep items for a long period of time, researchers state that it triggers attachment (e.g. Csikszentmihalyi & Rochberg-Halton, 1981). Our interviewees mentioned this emotional connection as a barrier to renting out cars and some pieces of clothing.

Travelling by car is for some people a functional **need**, that can be fulfilled by PSS alternatives. Of course, cars can also have other roles, such as contributing to Singaporeans' status, which can constitute a barrier for these alternatives. Functional needs can also drive clothing rentals. This happens when people look for specific items missing from their wardrobe. However, clothes are often more than a just a way to get dressed. These additional roles can be a barrier to renting clothes if these companies do not have the right clothing style customers are looking for, and a barrier to renting out clothes when reflecting people's personality. Finally, earlier research indicated that hedonic needs could drive the adoption of PSSs in the clothing field. Our interviewees did not confirm this finding, especially in Norway where people claim to prefer establishing a longer-term connection with their clothes.

It is worth mentioning that people were, in general, better aware of PSSs in mobility than in clothing. This **familiarity** supports people's decisions to rent cars. This concept of familiarity combines with the notion of **dominant scheme of consumption**, influencing people's view of what their behaviour should be. In Norway and Singapore, the dominant way of consuming

clothes is to purchase them from a shop, leaving not much space for alternatives. When considering cars, while these are common assets in Norway, it is rare to own them in Singapore, encouraging people to use other mobility alternatives.

Clothes are in direct contact with people's skin. This **physical contact** is a problem for most people, especially Singaporeans, discouraging them to rent clothes. This problem also exists with cars but to a lesser extent. In addition, older interviewees had particular concerns related to online transactions as they would prefer **trying out** clothes before taking them back home.

Additional elements are country specific. In Singapore, people pay attention to the impacts of their decisions on their public image. While people cannot guess that someone is wearing clothes that they do not own, it is easier to deduce that they are renting a car. This **visibility** affects people's intentions to rent cars and more luxurious clothes. In Norway, what impacts people's judgment is their **perception of societal consequences**. In general, people are well aware of the environmental issues related to the mobility industry, motivating them to change their behaviour. These perceptions are somewhat weaker for the fashion industry.

In conclusion, a few product characteristics influence people's attitude towards PSSs in the car and clothing fields: price, intensity of usage, quantity, lifetime, purpose(s), familiarity, proximity with people's skin, visibility and societal impacts (cf. Table 10).

***Table 10**:* Product characteristics and their impact on PSSs adoption in mobility and clothing

Product characteristics	***PSSs in mobility***		***PSSs in clothing***	
	Renters	***Lenders***	***Renters***	***Lenders***
Price	Driver	Barrier	-	-
Intensity of usage	-	-	Barrier	Barrier
Quantity	Driver	Barrier	-	Driver
Lifetime	-	Barrier	Barrier	Driver
Purpose	Driver	-	Barrier	Barrier
Familiarity	Driver	-	Barrier	-
Proximity	-	-	Barrier	-
Visibility (SG)	Barrier	-	-	-
Societal impacts (NO)	Driver	Driver	-	-

3.4. Comparison between countries of potential consumer profile for these PSSs

What follows is a comparison of our interviewees' assumptions regarding the profile of people that would be interested in mobility and fashion PSSs.

In both countries and product categories, **young people** were identified as a target group. It was said that young people have a liquid lifestyle, not much money, a better understanding of PSS concepts and digital habits. In addition, young people would not need a car on a daily basis and would be more fashion oriented. In Norway, people also said that youngsters were better aware of environmental challenges. As mentioned in the literature, the challenge is to keep their preference over time. Indeed, most people said that they were willing to own a car at a later stage in their life, as a sign of success in Singapore or to be able to travel across the countryside in Norway. A second assumption heard in both countries, but more strongly stated in Singapore, was that these models would better appeal to **women**. Men are said to be too attached to cars, and women willing or pressured to get dressed in a varied way. In both countries, these assumptions have not been confirmed by our case analysis. Norway is, indeed, a feminine society where there is no official distinction between the roles of men and women. In Singapore, while society pushes this differentiation due to their collectivist and more masculine values, in reality, they might have a limited influence on people's actual behaviours.

Three other assumptions are country specific. First, Singaporeans think that most of these models would work better with **lower-income families**. This standpoint reflects accepted gaps in the Singaporeans society, in line with their position in terms of power distance. Public image in Singapore is, in addition, important to gain credibility in some **jobs**. This would be a barrier for mobility services but a boost for clothing offers. This difference, based on these offers' visibility, sheds light on distinct motives of usage for these models. While renting cars is seen as something to do because you need it, professionals rent clothes in order to be trendy. A final assumption, mentioned by Norwegians, refers to the **geography** of their country. Even though Norway is regarded as homogeneous in terms of culture, its size makes it difficult to give a single picture of this country. Realities are different from North to South, which influences the way people perceive PSSs and how they need to be organised in space.

In conclusion, a target for PSSs would be, in both countries, young people. In Singapore, lower-income families would be interested in mobility PSSs and employees caring about their image in clothing PSSs. In Norway, different marketing approaches should be investigated from North to South. Finally, no conclusions can be drawn based on genders.

3.5. Conclusion on the key drivers and barriers for mobility and clothing PSSs in Norway and Singapore

To close this cross-cultural analysis, we would like to point out key differences between our two countries, as well as compare the results obtained with regards to the assumptions made based on our literature review.

In **Singapore**, we can say that **financial** and **convenience** considerations are key drivers and barriers for the adoption of PSSs. An additional barrier is the **consequences** of adopting such offers on **people's status**. The ownership norm is quite important in Singapore, which can be explained by several facts: 1) people tend to judge a person's wealth and progression in life based on their possessions (linked to masculine values); 2) people usually comply with societal expectations linked to their status in order to save their face (consistent with their collectivist and power distant values); 3) and people like investing in long-term assets (linked to their long-term orientation). Alternatives to ownership are perceived as being for people with less financial means and can, therefore, be deteriorating for people's social status. These models are considered as temporary solutions, which they do not want to be associated with. People have very strong feelings against renting out the possessions to which they are attached. There are also challenges in making people trust the safety and good hygiene of these PSS solutions. Hygiene issues are linked to a fear of contagion, particularly strong in Singapore. Regarding mobility offers, Singapore is a concentrated and urban state where a small part of the population owns a car, which is a driver for these alternatives. However, the situation of the country allows for stiff competition between these offers. In general, clothing PSSs are perceived as inconvenient and too risky in terms of hygiene. Owning clothes is seen as the easiest and most comfortable way to consume these products.

In **Norway**, **financial** and **convenience** benefits are driving PSSs' adoption, followed by **sustainable motives**. Norwegians usually have a high degree of awareness in terms of environmental and social issues, which is increasingly impacting their consumption decisions. This means that Norwegians can also be critical about the sustainable character of more controversial PSSs. On the other hand, some models could benefit from the social cachet that often comes hand in hand with sustainable solutions. The leasing option to purchase cars and clothes at their residual value is always appreciated, showing the importance of having a long-term relationship with objects. The specific geographic situation of Norway makes it more complicated to deploy these PSS models in isolated areas of the country. An extra challenge

resides in making people lose the fear of damaging rental products, which prevents them from adopting these models. For the sharing scheme, it is necessary to work on people's reluctance, as individualists, to "invade" someone's else personal space.

Taking everything into account, **PSSs are, indeed, better perceived in Norway than in Singapore**, confirming our initial assumption. Although the loss of ownership is a potential challenge in both countries, it is likely to have more impact in Singapore where PSSs are seen as badly impacting people's status. In Norway, the social expectation to share and their high environmental consciousness drive PSSs' adoption, at least for models which can demonstrate their sustainable character. Regarding Hofstede's dimensions, we did not notice a strong tendency to seek hedonic experiences from Norwegians, despite their individualistic orientation. On the other hand, it seems that their communal values are beneficial to these business models, as predicted by Wong, 2004 (in Vezzoli et al., 2015). Even though Singapore is described as displaying collectivist values, the concept of sharing is limited to the family circle and not particularly well perceived in society. The opposition between masculinity and femininity as well as between low and high-power distance were good predictors in terms of connection with ownership and sharing in these countries. To conclude, the existing literature provides some relevant insights regarding the influence of Hofstede's cultural dimensions on the adoption of PSSs. We were, however, able to uncover additional drivers and barriers that had not been previously mentioned, as well as to challenge some prior observations.

3.6. Business models' improvements to better serve local cultures

Based on this list of drivers and barriers to PSS models in Singapore and Norway, we propose a list of potential solutions for these models to gain more traction.

3.6.1. Car leasing, renting & sharing

Having a sustainable agenda in mind, our aim is not to convince more people to get a private car, but people who need such an individual access to switch to a **leasing model**. In both countries, being **clear on pricing** is key for people to better assess the financial benefits of leasing. This communication specifically targets the masculine and long-term values of Singaporeans. This is also interesting for Norwegians, as financial considerations are a key adoption driver for this model. In Singapore, it is, in addition, crucial to change the symbolic associations related to car leasing. Leasing should be advertised as a smart way to consume, offering an identical experience as ownership. To **trigger this feeling of ownership**, customers

should be able to customise their vehicles, by choosing their brands and options (in line with Kirk et al., 2015). In Norway, an opportunity could be to **co-lease cars in more remote areas**. The benefits of doing so – strengthening communities and increasing the utilisation of cars – are supported by their social norms. Finally, leasing companies should, in Norway, transparently **communicate on their sustainable practices** and so, across their value chain in order to build trust. This transparency is particularly needed in this case as car leasing is not usually perceived as more sustainable.

For **car renting**, again, the aim here is not to compete with public transport but to reduce the number of cars on the road. In both countries, car renting businesses need to work on people's perception of their services' convenience by **increasing** how many **stations** they have or by locating them strategically. They should also make sure that their booking and payment **processes** are **streamlined**. Finally, they should inform their clients of the **availability** of their cars based on reliable **statistics**. In Singapore, renting companies also need to solve the issues related to their public image. They should, first of all, clearly **distinguish their rental fleet from ride-hailing cars**. To convince people with a higher standing to join their network, a more **exclusive version of their services** could be launched in high-end neighbourhoods with nice-looking cars and additional services (in line with Ashmore et al., 2018). The idea is to create positive associations with this service, which could progressively replace people's eagerness to purchase a car for a question of public image. In addition, these companies need to clearly communicate on their maintenance program and must set up **strict terms and conditions**. Singaporeans, who have a robust legal system in place, are likely to abide by these rules and could feel reassured regarding the safety of these cars. Facing stiff competition, these businesses needs to have a clear value proposition, differentiating themselves from ride-hailing. To do so, they should, among other things, insist on the fact that their model allows for making several stops, being in control of a car without social interactions and accessing different types of vehicles. In Norway, renting companies should **focus on people leaving on day or weekend trips** rather than on urban commuters preferring to use public transports. Car renting in Norway could also benefit from a **partnership with the government** to promote their services, similarly to what has been done for electric cars. Finally, renting companies should **communicate on their sustainable and social aspects** in order to increase the visibility of their model. They should also **encourage people to share their experiences** with peers in this feminine context where social norms can have a noticeable effect on the diffusion of innovations (in line with Becker-Leifhold, 2018 & Srite & Karahanna, 2006).

Car sharing in Singapore is a difficult model to sustain, due to a foreseeable lack of both supply (i.e. owners are not willing to rent out) and demand (i.e. renters grant more credibility to rental companies). In Norway, sharing models have better chances of success and so, **in more remote areas** of the country. To make sure of that, companies should put a system in place allowing to **remotely access** shared cars, which could reduce people's feeling that they are invading someone's personal space. To take away the stress of damaging or returning the car dirty, **clear terms and conditions** need to be set, an **insurance** should be included, and companies should frame their **communication using Norwegians' feminine and communal orientation** (in line with Gupta et al., 2019).

3.6.2. Clothes leasing, renting and sharing

There is a limited market for **clothes leasing** in **Singapore** as people do not see any value in this model for everyday clothes and do not want to wear items that they could not normally afford. One of the rare opportunities in this market is to **target people with high financial means** and willing to bring variety into their closets. This could appeal to competitive people willing to show a good image at work. Our recommendation is completely different in **Norway** where the focus should not be on luxury items but on **eco-friendly, high-quality and costly clothes**. This model would be more successful if **launched by existing manufacturers** with a good reputation.

For **clothes renting**, in both countries, the pay-per-use model should position itself as a smart way to **access clothes** that people **do not need on a daily basis**. This would mitigate issues related to people's perception of their identity and status in Singapore, targeting again their masculine rationale. The membership scheme could also work in Singapore if **offering exclusive lines of clothes** in order to attract fashion-oriented consumers. In both cases, it is important to **let people choose their clothes** as they clearly mentioned a link between what they wear and their identity. For older customers, companies should investigate the opportunity to have a **brick-and-mortar shop**. In Singapore, companies must, in addition, work on people's fear of contagion. Firms must be very **transparent on their cleaning and decontamination processes**. They could also **hire experts**, acting as figures of authority and, therefore, trusted by the population, who could publicly validate these procedures. In Norway, the **rental period** should be as **flexible** as possible in order for people to choose for how long they want to keep these clothes, limiting back-and-forth deliveries. These businesses could also be **managed at a**

local scale under a cooperative format, which is likely to be more trusted and which could attract people willing to strengthen their community (as suggested by Catulli et al., 2017).

Sharing is again hard to sustain in Singapore as lenders see that offer as a way to dispose of old clothes while renters prefer relying on companies which they believe have higher quality clothes. An opportunity exists to **turn this model into a second-hand business** similar to what Carousell offers, or into a **cross-border activity** where clothes collected in Singapore could be shared with neighbouring countries. In **Norway**, clothes sharing has better chances of success. This model should be presented as **a community-building platform**, where people are helping each other, triggering their communal values (in line with Gupta et al., 2019).

Conclusion

The aim of this thesis was to answer the following question: **What is the impact of the differences in cultural perceptions of ownership and sharing on the consumers' adoption of a PSS offer?** To conclude on our findings, we answer three sub-questions.

Our first sub-question was about the **main drivers and barriers** to the adoption of mobility and clothing PSSs in our two countries: Norway and Singapore. In both countries, consumers evaluate whether these models bring them the same or higher level of convenience and if this decision is financially sound. Beyond these shared determinants, PSSs face a negative perception in Singapore where, because of their masculine and power distant values, people pay great attention to the consequences of their actions on their status. In Norway, the feminine and communal orientation drives the adoption of PSSs. Norwegians' high degree of awareness regarding sustainability can make them more receptive but also critical towards PSSs. These findings suggest that the value proposition of these models does not drastically vary from country to country, but that some drivers and barriers are context specific.

Our second sub-question was about the symbolic meaning of **cars and clothes** as a potential barrier to the expansion of PSS models. We saw that the habits and symbols linked to these products were different in Norway and Singapore. While Norwegians consider cars as functional, polluting but necessary tools, owning a car in Singapore is not common and constitutes a sign of prestige. Regarding clothes, Norwegians usually invest in higher quality items that last longer and with which they feel comfortable. Singaporeans distinguish office wear, signaling their credibility, from their everyday clothes with a relatively short lifetime. Despite these differences, in both countries, people said that cars were more suitable under a PSS format than clothes, because cars are more functional and expensive, but rarely used and with no connection to one's identity or intimate contact with one's body. As a conclusion, while goods can be linked to different symbols, cultural differences should not be exaggerated; people from different cultures share common concerns regarding these product categories when comparing these business models.

Our third sub-question's objective was to help PSS marketers **promote their business models** in Norway and Singapore. Our first recommendation to these companies is to be clear on pricing and work on people's perception of convenience by, among other things, streamlining their processes. Having clear terms and conditions and being transparent on their maintenance and cleaning procedures should also reassure consumers from both countries. In Singapore, these

firms should focus on improving their public image by exploring the opportunity to launch premium services. Sharing models are, in any case, more difficult to sustain than other alternatives. In Norway, the communication of these firms should be focused on sustainability and communal values. This promotion should take advantage of word-of-mouth and governmental support. Opportunities exist for all these models, mainly around Southern Norwegian cities.

Conclusions for Norway can, to some extent, be **extrapolated to countries** of Northern Europe which score low on masculinity and power distance. In this context, we expect these models to be driven by communal and feminine values. Singapore is somewhat comparable to other countries from South-East Asia with high indexes of power distance and masculinity. There, marketers should be prepared to face challenges in terms of public image. However, solely looking at cultural dimensions is not sufficient to conclude on a thorough marketing strategy. Additional research on other contextual parameters, such as these countries' political orientation, economic health and legal framework, is needed to get a more complete view on other determinants. In addition, we should not forget that populations are not homogeneous and that there will be individual variances in people's reactions. Finally, cultures evolve over time with their interactions. This might explain why younger people, connected to the world thanks to their travels and new technologies, present more uniform judgments on these innovative business models.

Several **limitations** to this thesis can be mentioned to inspire future research. For this project, we used Hofstede's model to study national cultures. Further research could leverage additional insights from complementary frameworks (e.g. GLOBE or Schwartz's theory). Furthermore, we were limited by our qualitative data on a limited set of consumers. As a result, we could not observe people's real behaviours but only their attitude towards PSSs. Our findings should now be challenged using quantitative data collected from a larger sample and confronted to statistics from existing PSS firms. This could be done in areas described as culturally similar to our research fields. Our study should then be extended to other regions of the world to conclude on supplementary findings. Finally, due to the evolution of cultures and other contextual parameters, the validity of our conclusions is limited in time. In particular, the effect of the Covid-19 remains to be seen on consumers' perception of hygiene, an important element when it comes to PSSs' adoption.

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Appendixes

Appendix 1 – Additional insights to our literature review

1. Terminologies related to the concept of PSS

Aside from Tucker's typology, other terminologies have been discussed by academic communities.

The *Functional Economy*, a concept directly derived from Stahel's theory of *Servitization*, is defined as substituting the sale of products by selling their usage (Bourg & Buclet, 2005 in Van Niel, 2014, p. 1). According to Van Niel, this alternative concept encompasses the notions of *use* and *result-oriented* PSSs (Van Niel, 2014).

A second concept close to the *Functional Economy* is *Access-Based Consumption*. Access was defined by Bardhi and Eckhardt (2012) as "*transactions that may be market mediated in which no transfer of ownership takes place*" (Bardhi & Eckhardt, 2012, p. 881). When writing about access, authors always refer to consumers having to pay for using specific goods. Based on this observation, the term *Access-Based Consumption* can be considered as embracing the *use-oriented* PSS category as well as the *pay-per-use* option from the *result-oriented* group.

Finally, a third concept, the *Collaborative Economy*, was developed to discuss the concurrent or sequential use of products by a community of people (Van Niel, 2014). The *Collaborative Economy*, therefore, refers to its neighbouring notions of *renting, sharing, pooling* and in most cases, *pay-per-use.*

In other words, *Functional Economy, Access-Based Consumption and Collaborative Economy* are three subsets of Tukker's PSS typology.

2. Impacts of PSSs by category

Today, most scholars agree that PSSs are not inherently more sustainable than other business models, but that they do have a potential of leading to some improvements in the economic and environmental fields (Tukker & Tischner, 2006). The extent of this potential depends on a range of factors including their affiliation to a PSS category (Tukker, 2004). In this section, economic and environmental indicators for each PSS class will, therefore, be reviewed.

Product-oriented PSSs do not imply radical changes from a consumer's point-of-view and could lead, at best, to incremental improvements in customers' experience, time or resource savings (Tukker, 2004). From a more pessimistic perspective, some scholars think that add-on services, such as maintenance and repair, could be negatively perceived by consumers as a sign of low reliability, negatively impacting the perceived value of these product-services combinations (Bocken et al., 2016). Looking at companies,

PSS usually means more costs to support additional services (Tukker, 2004). Moreover, some scholars believe that repairable products could lead to a reduction of radical innovations, impacting companies' competitivity and the environment (Buclet, 2005). To conclude, we cannot ensure that *product-oriented* PSSs will lead to major economic improvements. When looking at their environmental impacts, we could make the same observation. Repair, upgrade, take back and general advisory services have the potential to reduce our resource consumption, but this potential is likely to be incremental (Tukker, 2004). While these business models could possibly discourage most forms of programmed obsolescence, they could also have negative consequences on the so-called psychological obsolescence. Take-back agreements can, for example, exonerate consumers from their guilty feelings when replacing an operational product with a brand-new one, consequently intensifying good replacement rates (Catlin & Wang, 2013). To wrap things up, depending on the type of offered services, economic and environmental impacts will vary but will probably never be consequent. From this, we can state that product-oriented PSSs should not be worse off than traditional business models but not radically more sustainable either.

Due to large discrepancies between *use-oriented* PSSs, **leasing** cases will first be detailed before analysing collaborative forms of consumption. When leasing a good, some important costs and activities are transferred in charge of the provider. If this means added value for customers, this does not mean more value for companies. In addition, PSS providers will have to bear extra risks related to products' deterioration. Studies have indeed shown that clients take less care of leased goods compared to their belongings (Tukker, 2004). This emphasises the need of a well-written contract between parties to cover both parts' concerns (Reim et al., 2015). When assessing its environmental impacts, the biggest advantage of leasing is the fact that it is in providers' best interests to reuse, repair and recycle their products so that they can optimise their residual value (Van Niel, 2014). However, because most of the time PSS providers are not producing their product components themselves, they have no direct impact on their design. Finally, because it can be perceived as cheaper than the traditional ownership model, leasing allows people to access goods that they could not otherwise afford, encouraging more consumption (Mont, 2002). In other words, leasing is not the best example of sustainable PSSs as there is no evidence that it could lead to economic or environmental benefits.

The scientific community considers that **collaborative ways of consumption** could have greater impacts than previously explored business models. However, as a consumer, these collaborative PSSs often mean a reduction of value. Because product access is shared, consumers consider these alternatives as less convenient than traditional offers (Tukker, 2004). On top of that, some authors are convinced that losing ownership rights has an impact on customers' consumption experience (Tukker & Tischner, 2006; Catulli et al., 2017). This potential loss of value can be somewhat compensated by the fact that life cycle costs are no longer supported by end users but by providers (Tukker, 2004). Since companies retain ownership of their goods, capital need is high but much lower than in the leasing case. Access

being shared, they do not need to provide one good per user anymore. Finally, entry barriers are quite low for new customers, which means high attractive power but weaker loyalty if not well managed. Where these business models give a better picture is when looking at their environmental impacts. Again, since providers are in charge of maintenance activities, it is in their best interests to design, repair and recycle their offering in an eco-friendly way (Tukker, 2004; Van Niel, 2014). Having said that, the main environmental benefit of collaborative PSSs is in their sharing feature. Conjointly or sequentially accessing a good means that it is more intensively used, resulting in a reduction of production to what customers actually need (Van Niel, 2014). Going further, when a PSS access is perceived as inconvenient, consumers feel reluctant to make this effort on a regular basis and could, therefore, reduce their consumption (Tukker, 2004). Use-oriented PSSs could also have a positive impact on psychological obsolescence (Munten et al., 2020). Indeed, these models allow users to access, on a temporary basis, a large variety of products. However, consumers are said to take less care of goods that they do not own, which can lead to their early deterioration and disposal (Tukker, 2004). Taking everything into consideration, collaborative ways of consumption might not lead to consequent economic benefits but have a higher environmental potential through their debated incentives to reduce both production and consumption.

Result-oriented PSSs will also be separately treated for clarity purposes, starting with the ***pay per service unit*** class. In this case, the consumer's perspective is quite similar to the previously discussed collaborative forms of consumption. These models potentially suffer from convenience judgments and attachment to ownership but benefit from costs and lifecycle activities transfer. Consequences on providers can also be compared to earlier analysis: they must assume more responsibilities and invest more capital to acquire and manage their properties. In terms of environmental impacts, arguments used for *use-oriented* systems remain valid. The main difference lies on the invoice's side which is now transparently related to the product use. This clear statement could further encourage people to reduce their consumption (Tukker, 2004).

The ***functional result*** PSSs category remains largely unexplored and is quite abstract. The following conclusions should, therefore, be carefully interpreted. From a consumer's point-of-view, these offers should provide the same functions as in the ownership model and should, therefore, not impact their tangible value. On the other hand, intangible value could be affected by a strong attachment to ownership rights (Tukker, 2004; Catulli et al., 2017). On the provider's side, companies have to assume additional expenses but, since they are relatively free on how to fulfil their commitments, they can now further look at how to reduce costs and increase efficiency (Tukker, 2004). However, abstract contractual terms make it more difficult for them to predict and control operational risks, which is translated into large risks provisions (Reim et al., 2015). Going further, their environmental review is based on the same arguments as in the *pay-per-use* model. *Functional result* applications have, however, the potential to further reduce resource consumption thanks to the previously mentioned producer's freedom regarding

the way he wants to meet his commitments (Tukker, 2004; Tukker & Tischner, 2006; Van Niel, 2014). To conclude, this PSS family seems to be the most promising class in terms of economic and environmental improvements both from a consumer and a producer point-of-view.

In conclusion, *Product-Service Systems* are not naturally more economically or environmentally sustainable than traditional business models. If their economic impacts are not yet very clear, most PSSs have the potential to bring some environmental benefits. This potential extent, from incremental to radical, is often linked to their PSS category affiliation. To put it simply, from product-oriented PSSs to result-oriented ones, there are more and more capacity to reduce environmental damages but also more difficulties to implement these business models. This is due to increased risks for providers and to the need of changing the perceptions of consumers regarding these consumption modes (Tukker, 2004).

3. Distinction between sharing, gift giving and commodity exchanges

A clear distinction between **sharing** and **gifts giving** or **commodity exchanges** is the fact that sharing does not involve a transfer of ownership (Belk, 2007; Belk, 2010; Kennedy, 2016). In addition, when sharing resources, there is usually no expectations of payment or reciprocity. However, gift giving and sharing practices share this particular motivation to create social bonds with others. Indeed, gift giving differs from market transactions in the sense that what is exchanged against the product is not a monetary payment but, often, an expectation of reciprocity. On the other hand, commodity exchanges are based on temporary, impersonal and reciprocal transactions. Some people have been arguing that the line between these concepts is actually not easy to draw. In particular, the distinction of reciprocity is not always clear. Indeed, in some cases, reciprocity is expected in sharing but not in gifts giving. Despite these divergences, one point where the literature tends to agree is that social interactions are central to sharing (Kennedy, 2016; Sahlins, 1972 in Sahlins, 2017). To sum up, sharing mainly differs from gift giving and commodity exchange in the sense that it is usually a non-reciprocal transaction which does not involve a transfer of ownership.

4. Critiques about Hofstede's model of cultural differences

While Hofstede's model is popular, some academics have discussed his methodology, findings and practical implications. About his methodology, **critics** mention a lack of transparency on the computations made by Hofstede to get aggregated scores by country and dimension (Venaik & Brewer, 2013). Others complained about the description of these dimensions that they find too confusing. (Brewer & Venaik, 2012). Finally, Spector & Cooper (2002) argue that using individual answers to infer on collective values does not constitute a valid methodology. About Hofstede's findings, Venaik & Brewer (2016) have demonstrated that some of them were in contradiction with results from other cultural models presenting similar dimensions. This observation has also been made by Shackman

(2018) and so, especially for the dimensions of Masculinity vs Femininity and Uncertainty Avoidance. Another group of scholars has warned the scientific community about the validity and stability of Hofstede's findings over time. With this trend of globalisation and modernisation going on, Beugelsdijk et al. (2015) have found that, across the world, there is a general increase in IDV and IVR while PDI decreases. What remains unchanged though is the relative positioning of countries on these dimensions. Finally, scholars have discussed the overall usefulness of Hosfede's model when traditional economic indicators can explain most countries' characteristics. About the practical implications of this model, studies have shown that correlations at the individual level were, for some cultural dimensions, relatively low (Brewer & Venaik, 2012; Venaik & Brewer, 2013). The conclusion of these research papers is that Hofstede's model cannot be used in cross-cultural studies as a way to explain individual behaviours. In sum, many discussions have been going on Hofstede's model, his methodology, findings and practical implications.

As a response to these critiques, Hofstede has published several articles justifying the **validity of his model** (e.g. Hofstede, 2002a; Hofstede, 2002b). To demonstrate the robustness of his findings, Hofstede and other academics have conducted multiple studies following the same methodology (e.g. Hofstede, 1984; Hofstede et al., 2010). These have all converged on the same results and dimensions. Finally, a clustering analysis shows that countries which are geographically or historically close usually fall in the same cultural clusters as defined based on Hofstede's dimensions (Minkov & Hofstede, 2012). About their practical implications in cross-cultural studies, Hofstede has clarified that his dimensions "*apply to countries as social systems, not to individuals within those countries*" (Hofstede, 1983, p.59). In that sense, cultural dimensions are not valid if applied to people taken separately. Nevertheless, de Mooij (2017) explains that consumption behaviours can be partially motivated by cultural values. Numerous studies have used Hofstede's model to understand consumption patterns across countries and have found significant results. De Mooij herself has conducted a cross-cultural research, using Hofstede's model, on the consumers' perception of different products. Again, she found significant correlations. As a result, de Mooij supports the use of Hofstede's model in cross-cultural research and so, for different fields including international marketing (de Mooij, 2017). In conclusion, Hofstede argue on the validity of his model which, according to his colleagues, can be used in international marketing when conducting cross-cultural research.

Appendix 2 – Interview Guides

1. Recruitment Form – Norway

Just a few questions about yourself

Provided answers will remain confidential.

What's your name (First Name, Family Name)?	
To which gender identity do you most identify?	• Female • Male • Other
How old are you?	• < 15 • 15-24 • 25-49 • 50-64 • 65-79 • > 80
How many people do you live with? (Including yourself)	
Have you always been living in Norway ?	• Yes • No
If no, how long have you been living in Norway ?	
Do you consider yourself as:	• Norwegian • Scandinavian citizen • European citizen • Global citizen • Other
From which region of Norway are you initially from?	• North Norway • Northwest Norway • West Norway • South Norway • East Norway
What's the latest degree you have obtained?	• Primary school • Lower secondary school • Upper secondary school • Bachelor's degree • Master's degree • Phd • Other
What's your current occupation?	• Student • Employee • Worker • Manager • Self-employed • Liberal Profession

	• Unemployed • Retired • Housewife/Househusband • Other
In Norway, the average net disposable income per capita is 27.205 NOK/month (according to the OCDE Better Life Index). What about you?	• I (or my parents individually) earn less money than that per month. • I (or my parents individually) earn about the same amount of money per month. • I (or my parents individually) earn more money than that per month. • I (or my parents individually) earn a lot more money than that per month.
Which of these best describes your current lifestyle? (Lynn, 2014)	• I really don't do anything that is environmentally friendly • I do one or two things that are environmentally friendly • I do quite a few things that are environmentally friendly • I'm environmentally friendly in most things I do • I'm environmentally friendly in everything I do
How do you feel about your current lifestyle and the environment? (Lynn, 2014)	• I'm happy with what I do at the moment • I'd like to do a bit more to help the environment • I'd like to do a lot more to help the environment
To what extent do you agree with these statements, using the following scale: 1 = I strongly disagree; 2 = I disagree; 3 = Neither agree, neither disagree; 4 = Agree; 5 = Strongly agree.	• The amount of goods owned by people is a sign of success. • I only buy stuff that I actually need. • I don't mind lending my own belongings to neighbors/friends/others. • I do not really pay attention to what people own. • I like owning stuff that attract the attention of others. • I sometimes borrow items from neighbors/friends/others. • My life would be better if I had more stuff that I don't currently own. • One of my goals in life is to acquire material wealth and goods. • I tend to rent the expensive items that I cannot afford.
To what extend do the following statements apply to the Norwegian culture?	• Power in my country is not distributed equally. People, including people with

1 = I strongly disagree; 2 = I disagree; 3 = Neither agree, neither disagree; 4 = Agree; 5 = Strongly agree.	not a lot of power, agree that this is for the best of the country. • People from my country mainly care about themselves and their family. They usually say "I" instead of "We". • People in my country are competitive, they want to be the best and are usually not satisfied with what they already have. • People in my country don't like to take risks and do everything they do to avoid uncertainty. • People in my country are future-oriented. They prefer to see things moving than fixed traditions. • There is no such thing as strong social norms in my country. People are free to fulfill their own desires. • People in my country give a lot of importance to owning physical goods. • People in my country care about environmental and social challenges. Sustainability is a major concern.

Please write down your contact details, so that I can contact you later:

- What's your phone number?
- What's your email address?
- When would you be available to continue this discussion?

Thank you very much for your registration. I will come back to you in a few days to arrange our meeting! Have a nice day!

2. Recruitment Form – Singapore

Just a few questions about yourself

Provided answers will remain confidential.

What's your name (First Name, Family Name)?	
To which gender identity do you most identify?	• Female • Male • Other
How old are you?	• < 15 • 15-24 • 25-49 • 50-64 • 65-79 • > 80
How many people do you live with? (Including yourself)	
Have you always been living in Singapore ?	• Yes • No
If no, how long have you been living in Singapore?	
Do you consider yourself as:	• Singaporean citizen • South-East Asian • Global citizen • Other
What's the latest degree you have obtained?	• Primary school • Lower secondary school • Upper secondary school • Bachelor's degree • Master's degree • Phd • Other
What's your current occupation?	• Student • Employee • Worker • Manager • Self-employed • Liberal Profession • Unemployed • Retired • Housewife/Househusband • Other
In Singapore, the average gross monthly income per capita is 4,437 SGD/month (according to Singstat.gov.sg). What about you?	• I (or my parents individually) earn less money than that per month. • I (or my parents individually) earn about the same amount of money per month.

	• I (or my parents individually) earn more money than that per month. • I (or my parents individually) earn a lot more money than that per month.
Which of these best describes your current lifestyle? (Lynn, 2014)	• I really don't do anything that is environmentally friendly • I do one or two things that are environmentally friendly • I do quite a few things that are environmentally friendly • I'm environmentally friendly in most things I do • I'm environmentally friendly in everything I do
How do you feel about your current lifestyle and the environment? (Lynn, 2014)	• I'm happy with what I do at the moment • I'd like to do a bit more to help the environment • I'd like to do a lot more to help the environment
To what extent do you agree with these statements, using the following scale: 1 = I strongly disagree; 2 = I disagree; 3 = Neither agree, neither disagree; 4 = Agree; 5 = Strongly agree.	• The amount of goods owned by people is a sign of success. • I only buy stuff that I actually need. • I don't mind lending my own belongings to neighbors/friends/others. • I do not really pay attention to what people own. • I like owning stuff that attract the attention of others. • I sometimes borrow items from neighbors/friends/others. • My life would be better if I had more stuff that I don't currently own. • One of my goals in life is to acquire material wealth and goods. • I tend to rent the expensive items that I cannot afford.
To what extend do the following statements apply to the Singaporean culture? 1 = I strongly disagree; 2 = I disagree; 3 = Neither agree, neither disagree; 4 = Agree; 5 = Strongly agree.	• Power in my country is not distributed equally. People, including people with not a lot of power, agree that this is for the best of the country. • People from my country mainly care about themselves and their family. They usually say "I" instead of "We". • People in my country are competitive, they want to be the best and are usually not satisfied with what they already have.

	• People in my country don't like to take risks and do everything they do to avoid uncertainty. • People in my country are future-oriented. They prefer to see things moving than fixed traditions. • There is no such thing as strong social norms in my country. People are free to fulfill their own desires. • People in my country give a lot of importance to owning physical goods. • People in my country care about environmental and social challenges. Sustainability is a major concern.

Please write down your contact details, so that I can contact you later:

- What's your phone number?
- What's your email address?
- When would you be available to continue this discussion?

Thank you very much for your registration. I will come back to you in a few days to arrange our meeting! Have a nice day!

3. Focus group – Mobility

Objective of this phase:

Understanding the meaning of car ownership in the local culture.

Format: group talks with local people (5 to 10 people).

Introducing myself and welcoming the participants

Hi everyone! How are you today? Can I offer you a cup of tea, coffee, some cake, etc? Don't hesitate to grab what you need for this table here during our conversation.

For people who do not know me yet, my name is …. . I come from Belgium but I am currently living in …. And studying at …. . I would like to thank you again for joining this panel discussion today.

Let me start by asking you a short question:

- How many people in this room own a car? Raise your hand.
- Among people who said no, how many people are planning to buy a car in the future?

Explain the objective of this discussion and how it is going to work

Our objective for today is to understand the meaning of car ownership in your local culture.

This group discussion will greatly help me to complete my master's thesis. I will therefore invite you to share as much information as possible with the group. There will never be good or wrong answers. Nobody is there to judge you, this also includes your neighbours. However, if you prefer not to answer specific questions, please just let me know. Shared information will remain in this room. If you do not mind, I will record this discussion so that I can remain attentive to our conversation and analyse this fruitful discussion later. Is that ok for everyone? Before starting this exciting debate, can I ask you to leave your phones, computers and other devices in your bag during the time of our conversation? If you do need to take a break, call your children, check your messenger or visit the restroom, please do it; but I will kindly ask you to leave the room to do so. This debate should last about an hour but we are all flexible here. Enjoy the discussion, the cakes and take a break when needed. Today, I would like to explore two topics with you: your local culture here in ... and how it affects your attitude towards car ownership.

Theme 1: Understand the local Culture (20')

Before this meeting today, I asked you to answer a couple of questions about the Norwegian culture regarding different dimensions. If for some of the dimensions you all agree, others trigger the debate.

1. Are there many inequalities here in…? How are they perceived by the population?
2. Is … an individualistic country? Why?
3. How competitive are you here in …?

4. How afraid are people to take risks?
5. How is change perceived by the population?
6. How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view?
7. Would you regard … as materialists? Why?
8. How does sustainability impact people's behaviour here in…?

	In Norway	**In Singapore**
Points of agreement	• Give a lot of importance to physical goods • Competitiveness is quite high • People tend to be risk-adverse • Relatively high concerns about sustainability	• Give a lot of importance to physical goods • Competitiveness is very high • Neutral long-term orientation • Very limited concerns about sustainability • Tend to be slightly more individualistic
Points of disagreement	• Is Norway an individualistic country? Why? • How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view? • How is change perceived by the population? • Are there many inequalities here in…? How are they perceived by the population?	• Are there many inequalities here in…? How are they perceived by the population? • How is change perceived by the population? • How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view?

What would distinguish the Norwegian/Singaporean culture from other countries and related culture?

What makes Norway/Singapore unique or different?

Would you say that these cultural elements are homogeneously shared among the population?

How large do you expect these variations to be?

- Between men and women?
- Between generations?
- Between ethnic groups?

Theme 2: Understanding the use of cars in the local context (5')

How do people usually travel?

- For short (in their neighbourhood)
- Middle (to the next villages/cities)
- Longer distances (from north to south or east to west)

What are the reasons why people would use a car to go from A to B?

What are the reasons why people would not use a car to go from A to B?

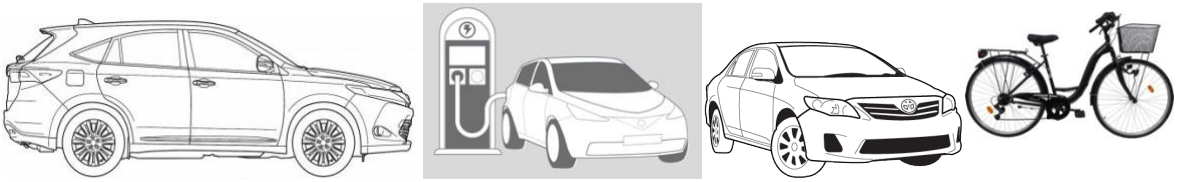
Theme 3: Understanding the importance of owning a car in the local context (10')

Would you say that people here consider their car as being part of their identity?

- Do they use their car as a way to describe who they are and what they value in life?
- Is getting a car one of your personal goals in life?
- Do people here feel proud of owning a car?
- Do people here judge of your status based on the car you drive?

Here are the possessions of your neighbours.

- Who are they? What would these cars communicate about them? What is the typical profile of people owning these cars?



Is it common to not own a car here in …? Why?

- Is there any kind of pressure to own/not own a car? Could you illustrate that with some examples?

Theme 4: linking both themes together (5')

So, how would you associate the fact of buying/using a car with the characteristics of your local culture?

Could you briefly discuss the following statements?

1. Power distance/Masculinity/Materialism: A car as a status/an aspiration?
2. Individualism: A car as a private tool for my own use (or family use) only?
3. Uncertainty avoidance: A car as a convenient and predictable way to travel?
4. Long-term orientation/Indulgence: Owning a car, a social tradition?
5. Sustainability inclination: A car as a detrimental way to travel for the environment?

Conclusion

May you have anything to add to this discussion, please do so.

Thank you very much for your great help.

4. Focus group – Clothing

Objective of this phase:

Understanding the meaning of clothes ownership in the local culture.

Format: group talks with local people (5 to 10 people).

Introducing myself and welcoming the participants

Hi everyone! How are you today? Can I offer you a cup of tea, coffee, some cake, etc? Don't hesitate to grab what you need for this table here during our conversation.

For people who do not know me yet, my name is …. . I come from Belgium but I am currently living in …. And studying at …. . I would like to thank you again for joining this panel discussion today.

Let me start by asking you a short question:

- How many people in this room bought new clothes this month? Raise your hand.
- Among people who said no, how many people are planning to buy clothes in the near future?

Explain the objective of this discussion and how it is going to work

Our objective for today is to understand the meaning of car ownership in your local culture.

This group discussion will greatly help me to complete my master's thesis. I will therefore invite you to share as much information as possible with the group. There will never be good or wrong answers. Nobody is there to judge you, this also includes your neighbours. However, if you prefer not to answer specific questions, please just let me know. Shared information will remain in this room. If you do not mind, I will record this discussion so that I can remain attentive to our conversation and analyse this fruitful discussion later. Is that ok for everyone? Before starting this exciting debate, can I ask you to leave your phones, computers and other devices in your bag during the time of our conversation? If you do need to take a break, call your children, check your messenger or visit the restroom, please do it; but I will kindly ask you to leave the room to do so. This debate should last about an hour but we are all flexible here. Enjoy the discussion, the cakes and take a break when needed. Today, I would like to explore two topics with you: your local culture here in ... and how it affects your attitude towards car ownership.

Theme 1: Understand the local Culture (20')

Before this meeting today, I asked you to answer a couple of questions about the Norwegian culture regarding different dimensions. If for some of the dimensions you all agree, others trigger the debate.

1. Are there many inequalities here in…? How are they perceived by the population?
2. Is … an individualistic country? Why?
3. How competitive are you here in …?

4. How afraid are people to take risks?
5. How is change perceived by the population?
6. How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view?
7. Would you regard … as materialists? Why?
8. How does sustainability impact people's behaviour here in…?

	In Norway	**In Singapore**
Points of agreement	• Give a lot of importance to physical goods • Competitiveness is quite high • People tend to be risk-adverse • Relatively high concerns about sustainability	• Give a huge importance to physical goods • Competitiveness is very high • Neutral long-term orientation • Very limited concerns about sustainability • Tend to be slightly more individualistic
Points of disagreement	• Is Norway an individualistic country? Why? • How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view? • How is change perceived by the population? • Are there many inequalities here in…? How are they perceived by the population?	• Are there many inequalities here in…? How are they perceived by the population? • How is change perceived by the population? • How strongly do social norms here influence people's behaviour? Do you have some examples to give to illustrate this view?

What would distinguish the Norwegian/Singaporean culture from other countries and related culture?

What makes Norway/Singapore unique or different?

Would you say that these cultural elements are homogeneously shared among the population?

How large do you expect these variations to be?

- Between men and women?
- Between generations?
- Between ethnic groups?

Theme 2: Understanding the importance of owning clothes in the local context (10')

Do people here consider their clothes as part of their identity?

- Would you use your clothes as a way to describe who you are and what you value in life?
- Do you feel peer pressure to get dressed in a special way in different contexts?
- Do people here judge of your status based on the clothes you wear?

Here are the possessions of your neighbours.

- Who are they? What would these clothes communicate about them? What is the typical profile of people owning these clothes?

Is wearing clothes that someone had already used socially accepted?

- How many times can you wear the same clothes in front of the same people? Why would it be a problem? Why not?
- Do trends have a big impact on consumers' behaviour in buying new clothes? How fast do these trends appear/disappear?

Theme 3: linking both themes together (5')

To conclude, I would like to see the connections between everything you taught me today.

So, how would you associate the fact of buying clothes with the characteristics of your local culture? Could you briefly discuss the following statements?

1. Power distance/Masculinity: Clothes as a status/an aspiration or a functional item?
2. Individualism: Clothes as private items for my own use only?
3. Indulgence:
4. Materialism: Clothes, the more we have, the happier?
5. Sustainability: Fashion as a social and environmental problem in today's world?

Conclusion

May you have anything to add to this discussion, please do so.

Thank you very much for your great help.

5. Individual interviews

Objective of this phase:

- Understand consumers' decision-making processes related to the acquisition and use of cars/clothes.
- Assess the "openness" of people regarding ownerless forms of consumption.
- Assess the "openness" of people regarding ownerless and sequentially collaborative forms of consumption (renting and sharing).
- Assess the "openness" of Norwegian people regarding ownerless and simultaneously collaborative forms of consumption (pooling).
- Understand the reasons why changes might be perceived as easier to adopt in one industry and not in the other.

Format: individual meetings with local people; duration of about an hour.

Car Discussion

Introduction (5')

Welcome the interviewee and thank him in advance for his time.

Break the ice: ask questions such as "how are you doing today?" "do you want a cup of coffee?"

Introduce ourselves (Belgian students) and give the context of this interview (master's thesis research).

State the objectives of this interview: understand your attitude towards alternative forms of consumption (renting, leasing, sharing and pooling) in the car industry.

Encourage sharing of information and insist on the "we are not judging you; we are here to learn"; if you don't want to answer a question, please let us know.

Ask for permission to record the interview - ensure confidentiality.

Give practical details on how the interview will be conducted: about 1h30 of interview.

Can you maybe start by presenting yourself?

- Have you always been living in …?
- Are you working?
- What do you do in your free time?

1st Theme: Use of cars/clothes (10-15')

Objective: Make sure that the interviewee feels at ease, starting by asking "easy questions". Questions aim at understanding consumers' decisions related to the acquisition and use of cars.

Do you own a car?

→ YES:

- When and for what reasons did you purchase this car?

- How intensively do you use your car? Why?
- Would you like to use it more/less? Why?
- How much does it cost to own, maintain and use a car in ...?
- Does that have an impact on your decision to use your car? How?
- Overall, how would you describe the "relationship" you have with your car?
- How is it different from the relationship you have with your clothes?

→ NO:

- For what reason do you not own a car?
- How much does it cost to own, maintain and use a car in ...?
- Does that have an impact on your decision to buy a car? In what sense?
- How do you usually travel then?

Are you planning to buy a (new) car in the future?

→ YES:

- What are the reasons that might motivate you to buy a new car? [Explore potential reasons: collection of cars, technical update, enjoy the experience of shopping, want to change car style; etc.]
- Have you considered any other mobility alternative to the purchase of cars?

→ NO:

- Why would you not buy a (new) car? [Explore the same reasons than above: because of the process; the financial investment; your environmental engagement; you don't know how to drive/you are scared to drive; you don't need it; etc.]
- How will you travel in the future?

2nd Theme: Attitudes towards different business models (45')

Objective: Assess the "openness" of people regarding ownerless and collaborative forms of consumption in the car industry. Questions will be asked in order to progressively take new elements into consideration.

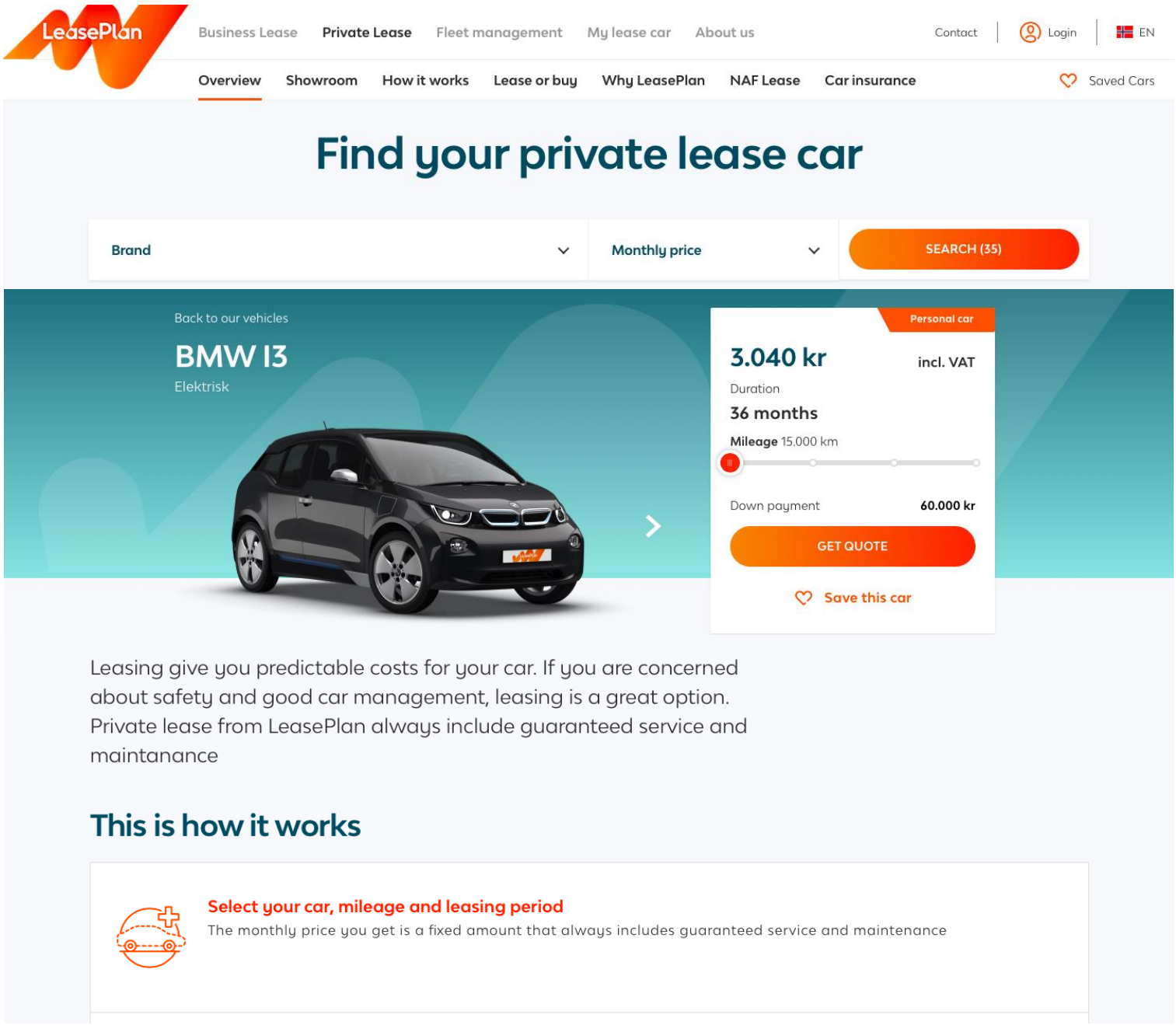
I will now show you a series of offering related to mobility services. Take your time to read them. Comment aloud when reading. If you have any questions, please raise them. Here is the first offering called "car leasing".

Understand the perception of LEASING in the car industry (15')

Getting to know the offer stage

[Presentation of screenshots from official websites available in both countries]

Screenshots: Norway [https://www.leaseplan.com/en-no/privatelease/]



Car Leasing:

- ➔ Choose a car between different brands
- ➔ Choose a leasing period (standard = 36 months)
- ➔ Pay a monthly fee including insurance and maintenance.
- ➔ Drive! (and pay for your fuel, car park, tolls, etc. independently)
- ➔ Give back the car at the end of contract or buy it at its residual value.

Screenshots: Singapore [https://www.avis.com.sg/leasing.php]

Car Leasing:

- ➔ Choose a car between different brands
- ➔ Choose a leasing period (standard = 36 months)
- ➔ Pay a monthly fee including insurance and maintenance.
- ➔ Drive! (and pay for your fuel, car park, tolls, etc. independently)
- ➔ Give back the car at the end of contract or buy it at its residual value.

Debrief questions:

- Do you understand this offering? The concept of car leasing? Do you have any questions?
- What makes it different from the traditional way of buying a car?
- What are the benefits of leasing a car vs. buying a car?
- What are the drawbacks?
- Would you consider adopting this offer yourself? Why? Why not?
- What do you think about the maintenance guarantee aspect of this offering?
- What would you do at the end of the contract? Why?

Digging deeper into details: perceived ownership towards lease cars.

With this leasing offer, you don't officially own the car you drive anymore. However, you are the only person driving this car.

- How do you feel about the fact that you are not the official owner of the car anymore?
- Will it change something in your daily life? What and how?
- Will it change anything to the relationship you have with your car?
- What are you more likely to say? *This is my new car/This is a new car. My car is a BMW/The car is a BMW. My car is parked at the end of the street/The car is parked at the end of the street.*
- If you said "this is my car", why is that so?
- Would you change the way of presenting this car when talking with friends, colleagues or relatives? How?
- Will you be able to identify yourself to this car? Why? Does it matter?

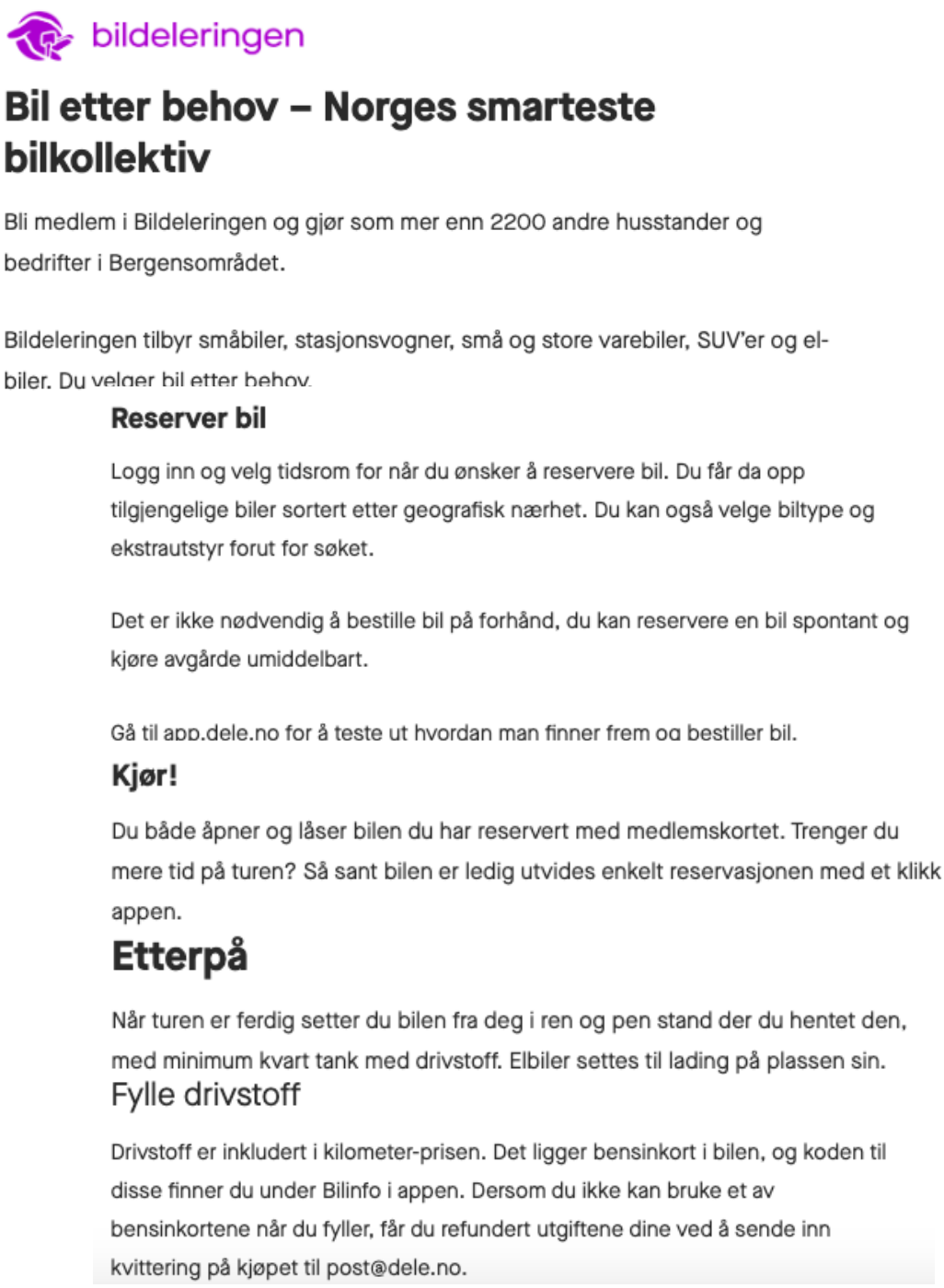
Understand the perception of RENTING in the car industry (15')

Here is a second mobility offering called "car renting". Again, read attentively, comment and ask questions if needed.

Getting to know the offer stage

[Presentation of screenshots from official websites available in both countries]

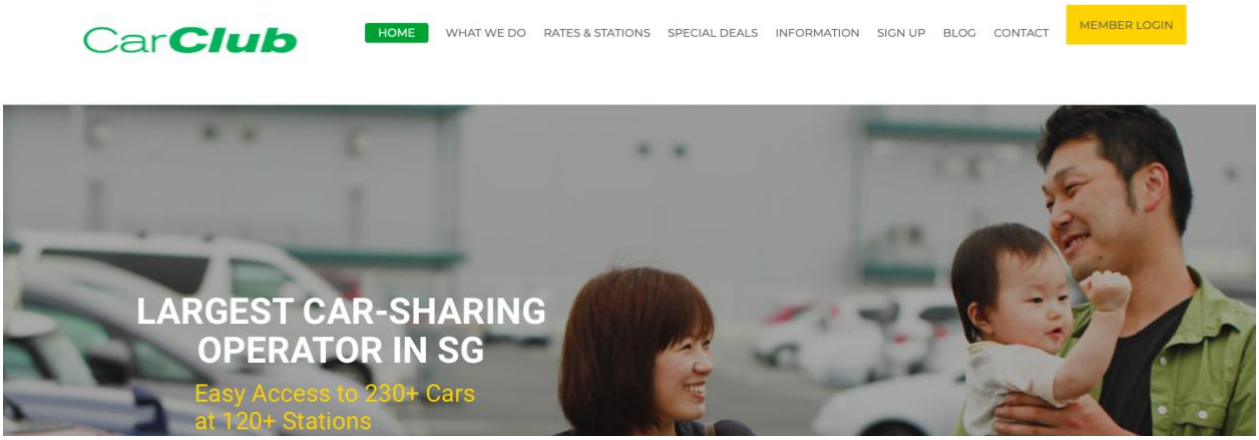
*Screenshots: Norway [*https://bildeleringen.no/]

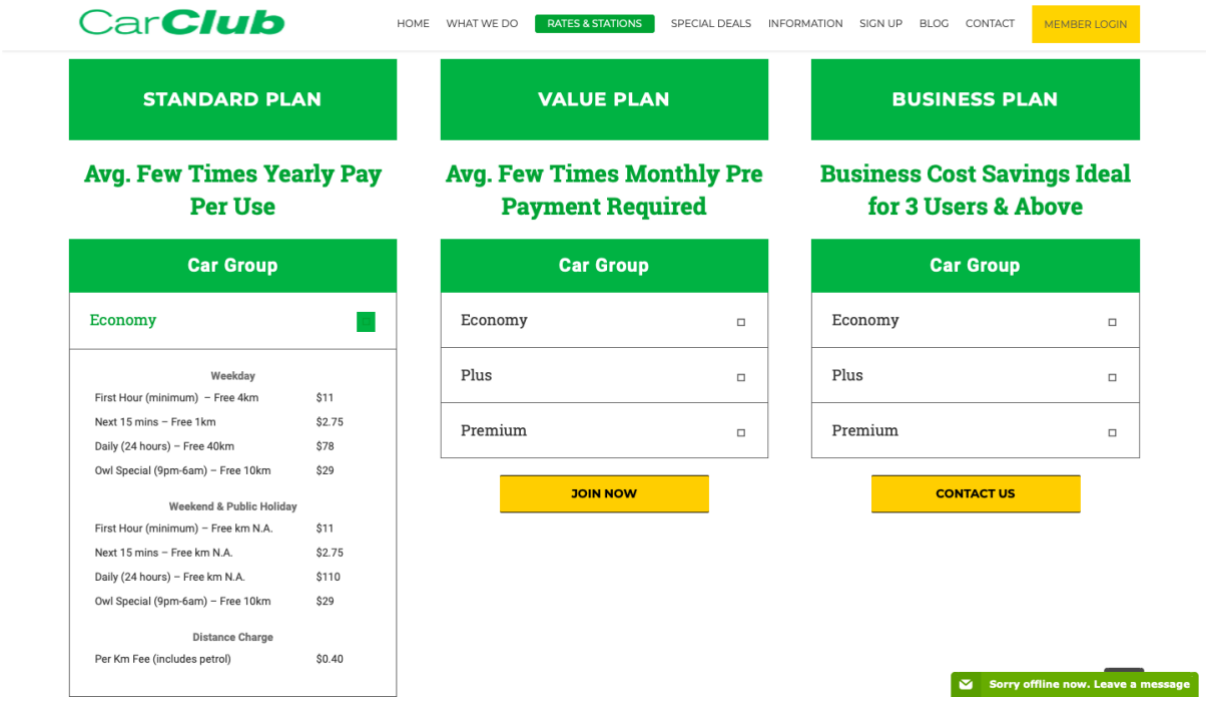


Renting a car:

- ➔ Pay a membership fee (one-time fee)
- ➔ Book online
- ➔ Pick up the car and drive
- ➔ Drop off the car where you took it
- ➔ Pay a proportional fee to your usage (includes fuel, insurance and maintenance - tolls and car park are to be paid independently).

Screenshots: Singapore [https://www.carclub.com.sg/]





Renting a car:

- ➔ Pay a membership fee (one-time fee)
- ➔ Book online
- ➔ Pick up the car and drive
- ➔ Drop off the car where you took it
- ➔ Pay a proportional fee to your usage (includes fuel, insurance and maintenance - tolls and car park are to be paid independently).

Debrief questions:

- Do you understand this offering? The concept of renting?
- What makes it different from the previous offering [leasing]?
- What are the benefits of this offer?
- What are the drawbacks?
- Would you consider adopting this offer yourself? Why? Why not?
  - If yes: would you consider car rentals as your primarily way of transportation? Explain
  - If yes: would you consider dropping your personal car when joining this service? Why, why not?
- Would you feel more or less interested in this concept if available cars had specific features (e.g. electric cars)? Why?

Digging deeper into details (1): perceived ownership towards rented car.

With this renting offer, you don't officially own the car you drive anymore, and you share access to this car with your neighbours, colleagues or people you simply don't know.

- How do you feel about the fact that you share the car with others?
- What will it change to your daily life?
- How will it change the relationship you have with this car?
  - Will you still be able to say "this is my car"? Why? Does it matter?
  - Would you change the way of presenting this car when talking with friends, colleagues or relatives?
  - Will you be able to identify yourself to this car? Why? Does it matter?

Digging deeper into details (2): introduction of small variations.

Other models also exist on the market [Name Green Mobility and Blue SG]. They differ from the one you've just seen on two separate aspects:

The first implication is about how you can access the fleet. In the previous offer, you had to pay a membership fee to access the fleet, here you only pay for your actual usage of the car.

- Not having to pay this entry fee: will it change anything to your choice to choose this service?
- Paying as you consume: with a transparent invoice of what exactly cost to drive a car, how do you think that your consumption (the use of the car) will evolve?

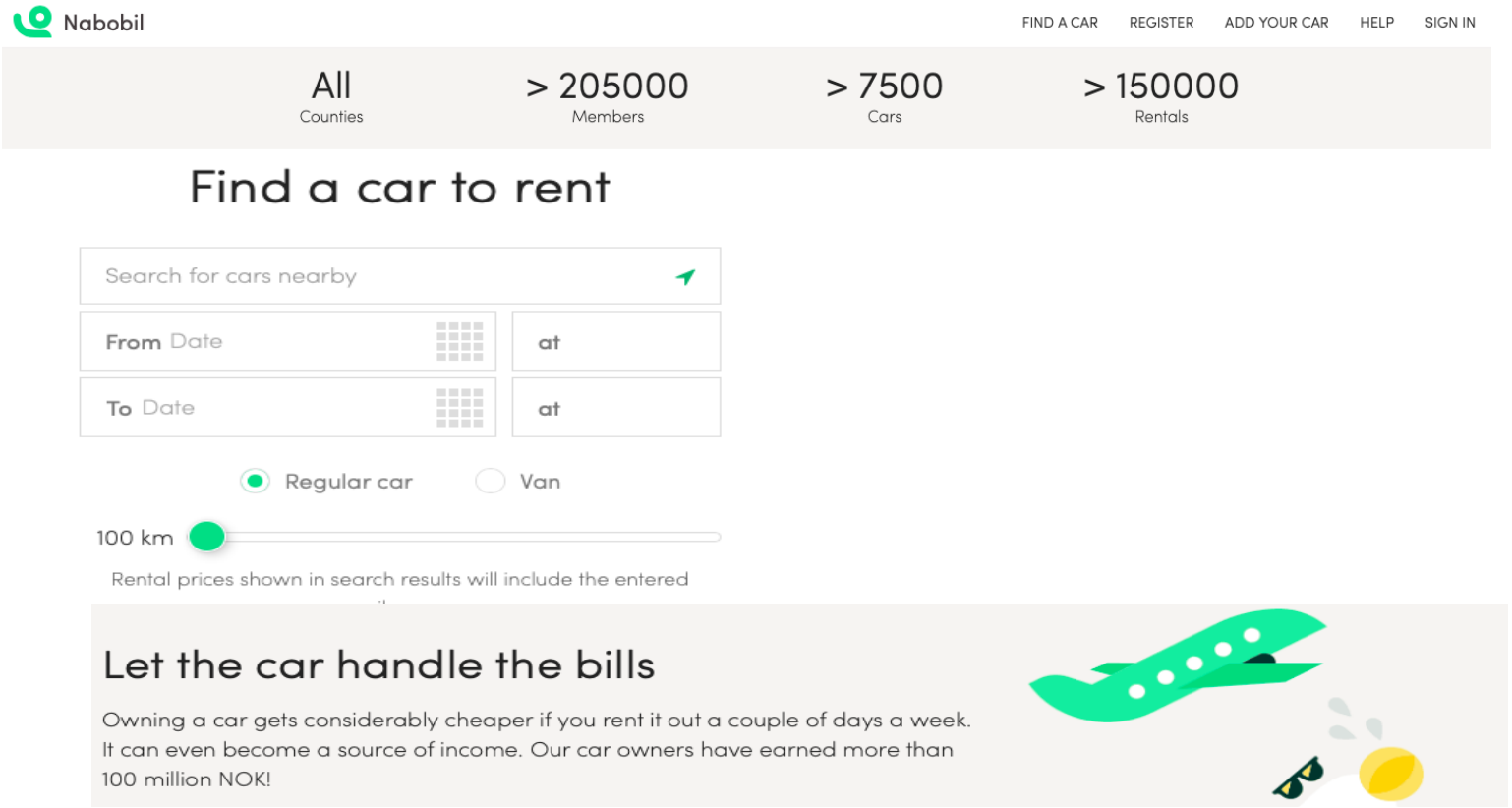
Secondly, you can access and drop the car anywhere in a defined area whereas with the previous model, cars would always be available at the same spot (fixed station VS floating fleet).

- What do you think of this model?
- How will it change the relationship you have with this car?
- Would you consider car rentals as your primarily way of transportation?

Understand the perception of SHARING in the car industry (15')
Read this third mobility offering, called "car sharing", and feel free to comment.

Getting to know the offer stage

*Screenshots: Norway [*https://nabobil.no/en]



Sharing a car:

- ➔ Free registration on the website
- ➔ Book online
- ➔ Pick up the car from your neighbour and drive
- ➔ Drop off the car where you took it
- ➔ Pay a fee fixed by the owner (including insurance) + pay fuel and car park independently.

Screenshots: Singapore https://www.drivelah.sg/]

Sharing a car:

- ➔ Free registration on the website
- ➔ Book online
- ➔ Pick up the car from your neighbour and drive
- ➔ Drop off the car where you took it
- ➔ Pay a fee fixed by the owner (including insurance) + pay fuel and car park independently.

Debrief questions:

- Do you understand this offer?
- What makes it different from the previous offering?
- Have you ever heard about or tried a similar offer in the past or in a different context?
- What are the benefits of this offer?
- What are the drawbacks?
- Would you consider adopting this offer yourself as a user? Why? Why not?
  - If yes: would you consider car sharing as your primarily way of transportation? Explain
  - Would you consider dropping your personal car when joining this service? Why?
- Would you consider adopting this offer yourself as a car owner? Why? Why not?

Digging deeper into details: perception of sharing access with others

With this sharing offer, you don't officially own the car you drive anymore. You share the access to this car with your neighbours, colleagues or people you simply don't know. The car does not belong to a company but to you, your neighbour or your colleague.

- How do you feel about the fact that you share the car of others?
- How do you value the fact that the transaction is now peer to peer instead of business to consumer?
- As a user, what will it change to your daily life?
- How do you feel about the fact that you share your car with others?
- As an owner, what will it change to your daily life?
- In both cases, how will it change the relationship you have with this car?
  - Will you still be able to say "this is my car"? Why? Does it matter?
  - Will you be able to identify yourself to this car? Why? Does it matter?

Conclusion (5')

- Now that you have these different offerings in front of you, what do you think of this variety of mobility alternatives?
- Which offer would you favour? Why?

3rd Theme: Impact of the product category on the attitude of people towards SBM (15')

Objective: Understand the importance of the product's category on the attitude of people towards use-oriented PSS.

Today we discussed about your perception of different business models in the car mobility industry. We can find similar offerings in other industries. Some … companies have, for example, already launched similar concepts in the clothing industry (name them).

- So, if, instead of a car, it was clothes that you could lease, rent or share, would you be interested in this concept? Why?
- Would you be ready not to be the official owner of "your" clothes anymore? Why?
- Would you be ready to share these clothes with others? Why?
  - If similar answers for cars and clothes: Do you think it is harder for people to change clothes or mobility habits? Why?
  - f more favourable to car than clothes: Why do you think that it is easier for you to change your mobility habits than your clothing habits?
  - If more favourable to clothes than car: Why do you think that it is easier for you to change your clothing habits than your mobility habits?
- Generally speaking, for which categories of goods will it be easier to adopt those kinds of business model (give some examples) and why?

4th Theme: Impact of the culture on the attitude of people towards SBM (15')

Objective: Understand the importance of cultural norms on the attitude of people towards use-oriented PSS.

In this last section of the interview, I will ask you to take a step back from your personal answers and think more generally about your community.

- What would be today the typical reaction of people here in Norway/Singapore (of your friends, colleagues or relatives) if you tell them that you are leasing/renting/sharing/pooling your car?
- How much do Norwegian/Singaporean people usually care about social pressures and norms? Would you personally comply with these reactions and change your intentions accordingly?
- Based on your observations, which ones of these mobility offers could be the most successful here in… ? Which ones could attract a consequent mass of consumers?
- Is it also true when looking at the clothes industry?
- Why could these offers work here? Why could they not work? Explain.
  - Do you think that social norms regarding ownership and sharing here in ... constitute a barrier for the expansion of these business models?
  - What can you tell us about the concept of ownership among the local population?
  - What can you tell us about the concept of sharing among the local population?
  - Do you see other cultures where those models could work better? Why?
- As a result: what improvements should these companies work on in order to succeed in Norway/Singapore?

Conclusion

Summarise general ideas from our discussion.

- Do you have anything to add to our conversation?

- Do you have any questions?

Thank you very much for your time!

Clothes Discussion

Introduction (5')

Welcome the interviewee and thank him in advance for his time.

Break the ice: ask questions such as "how are you doing today?" "do you want a cup of coffee?"

Introduce ourselves (Belgian students) and give the context of this interview (master's thesis research).

State the objectives of this interview: understand your attitude towards alternative forms of consumption (renting, leasing, sharing and pooling) in the fashion industry.

Encourage sharing of information and insist on the "we are not judging you; we are here to learn"; if you don't want to answer a question, please let us know.

Ask for permission to record the interview - ensure confidentiality

Give practical details on how the interview will be conducted: about 1h30 of interview.

Can you maybe start by presenting yourself?

- Have you always been living in …?
- Are you working?
- What do you do in your free time?

1st Theme: Use of clothes (10')

Objective: Make sure that the interviewee feels at ease, starting by asking "easy questions". Questions aim at understanding consumers' decisions related to the acquisition and use of clothes.

Current situation:

- Do you own a lot of clothes? Why?
- In general, do you want to own more or less clothes? Why?
- Overall, how would you describe the "relationship" you have with your clothes?
- How is that different than with your car?

Are you planning to buy new clothes in the near future?

- Why would you buy new clothes? Why not? *[Explore potential reasons: replace old clothes, enjoy the experience of shopping, change style; etc.]*
- How much does it cost to buy clothes in ...?
- Does that have an impact on your decision to buy new clothes? In what sense?
- Have you considered any other alternative to the purchase of clothes?

2nd Theme: Attitudes towards different business models (45')

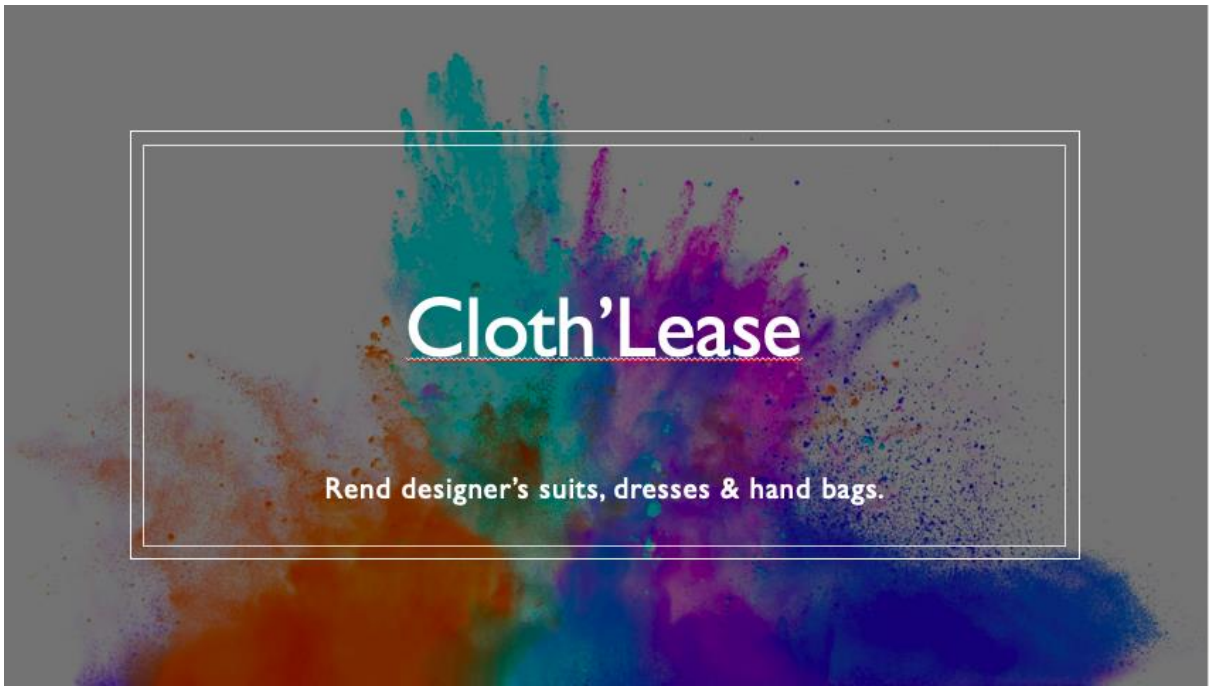
Objective: Assess the "openness" of people regarding ownerless and collaborative forms of consumption in the clothing industry. Questions will be asked in order to progressively take new elements into consideration.

I will now show you a series of offering related to mobility services. Take your time to read them. Comment aloud when reading. If you have any questions, please raise them. Here is the first offering called "clothes leasing".

Understand the perception of LEASING in the clothing industry (15')

Getting to know the offer stage

[Presentation of a fictional offer]



Clothes Leasing:

- ➔ Choose clothes between different luxury brands
- ➔ Choose a leasing period
- ➔ Pay a monthly fee including insurance.
- ➔ Enjoy!
- ➔ Give back the clothes at the end of the contract or buy them at their residual value.

Debrief questions:

- Do you understand this offering?
- What makes it different from the traditional way of buying clothes?

- What is your first impression when looking at this offer?
- What are the benefits of this offer?
- What are the drawbacks?
- Would you consider adopting this offer yourself? Why? Why not?
- What would you do at the end of the contract? Why?

Digging deeper into details (1): perceived ownership towards leased clothes.

With this leasing offer, you don't officially own the clothes you wear anymore. However, you are the only person wearing these clothes (first-hand clothing).

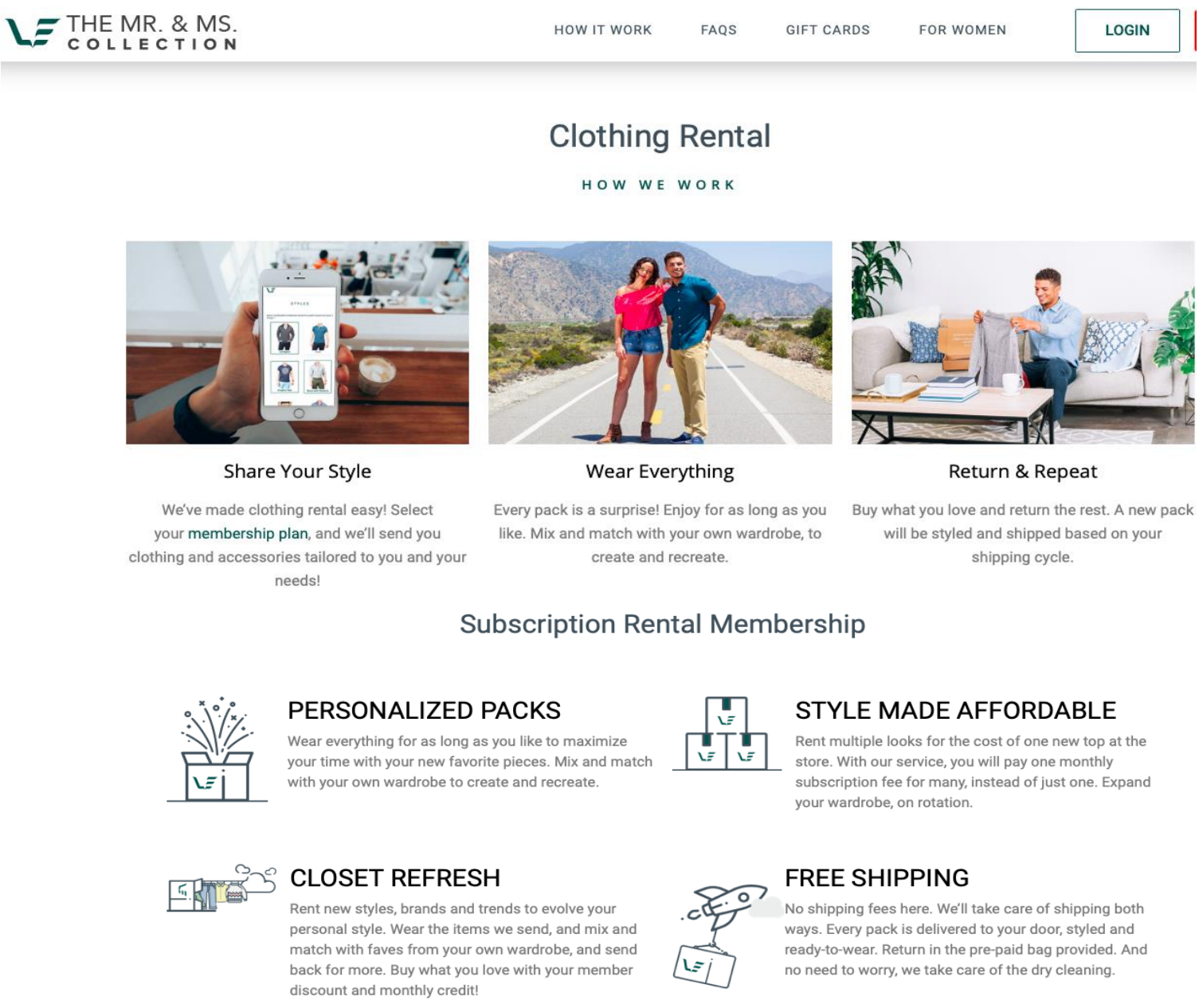
- How do you feel about the fact that you are not the official owner of the clothes anymore?
- What will it change to your daily life?
- Will it change anything to the relationship you have with your clothes?
  - What are you more likely to say?
    These are my new clothes/These are new clothes.
    My jacket comes from Prada/ The jacket comes from Prada.
  - If you said "this is my clothes", why is that so?
- Would you change the way of presenting these clothes when talking with friends, colleagues or relatives?
- Will you still be able to identify yourself to these clothes? Why?

Understand the perception of RENTING in the clothing industry (15')

Here is a second clothing offering called "clothes renting". Again, read attentively, comment and ask questions if needed.

Getting to know the offer stage

[Presentation of screenshots from an official website:
https://themrmscollection.zendesk.com/hc/en-us]



Renting clothes:

- ➔ Pay a membership fee (monthly fee depending on the number of clothing packs you want to have per month; includes cleaning, shipping and returns)
- ➔ Receive a pack of clothes tailored on your preferences.
- ➔ You can keep the pack as long as you want.
- ➔ Send it back to the company.
- ➔ Receive a new pack.

Debrief questions:

- Do you understand this offering?
- What makes it different from the previous offering [leasing]?
- What are the benefits of this offer?
- What are the drawbacks?
- Would you consider adopting this offer yourself? Why? Why not?
  - If yes: would you consider clothes rentals as your primarily way of getting dressed? Explain
  - If yes: would you consider dropping your personal clothes when joining this service? Why, why not?
  - If unsure: Would you feel attracted if the clothes had specific features (for example: luxury brands)?
  - If unsure: When could you use that kind of services? (e.g. parties, pregnancy, for children [Name Tuckify]? …)
- Would you prefer to choose your clothes yourself or received automated but personalised packages to try on? Why?

Digging deeper into details (1): perceived ownership towards rented clothes.

With this renting offer, you don't officially own the clothes you wear anymore. You share them with your neighbours, colleagues or people you simply don't know.

- How do you feel about this, about the fact that you share these clothes with others?
- What will it change to your daily life?
- How will it change the relationship you have with these clothes?
  - Will you still be able to say "this is my clothes"? Why? Does it matter?
  - Would you change the way of presenting this car when talking with friends, colleagues or relatives?
  - Will you still be able to identify yourself to these clothes? Why?

Digging deeper into details (2): introduction of small variations.

In the previous offer, you had to pay a membership fee to access the clothes renting program. Other models exist where you can pay per rented item [Name Fjong – Norwegian Company]. This often has some implications on how you can access the range. In the first case, you pay a membership fee that gives you access to as many clothes boxes as you wish per month. In this second case, you can rent as many clothes as you want but you have to pay for them each time you are ordering them.

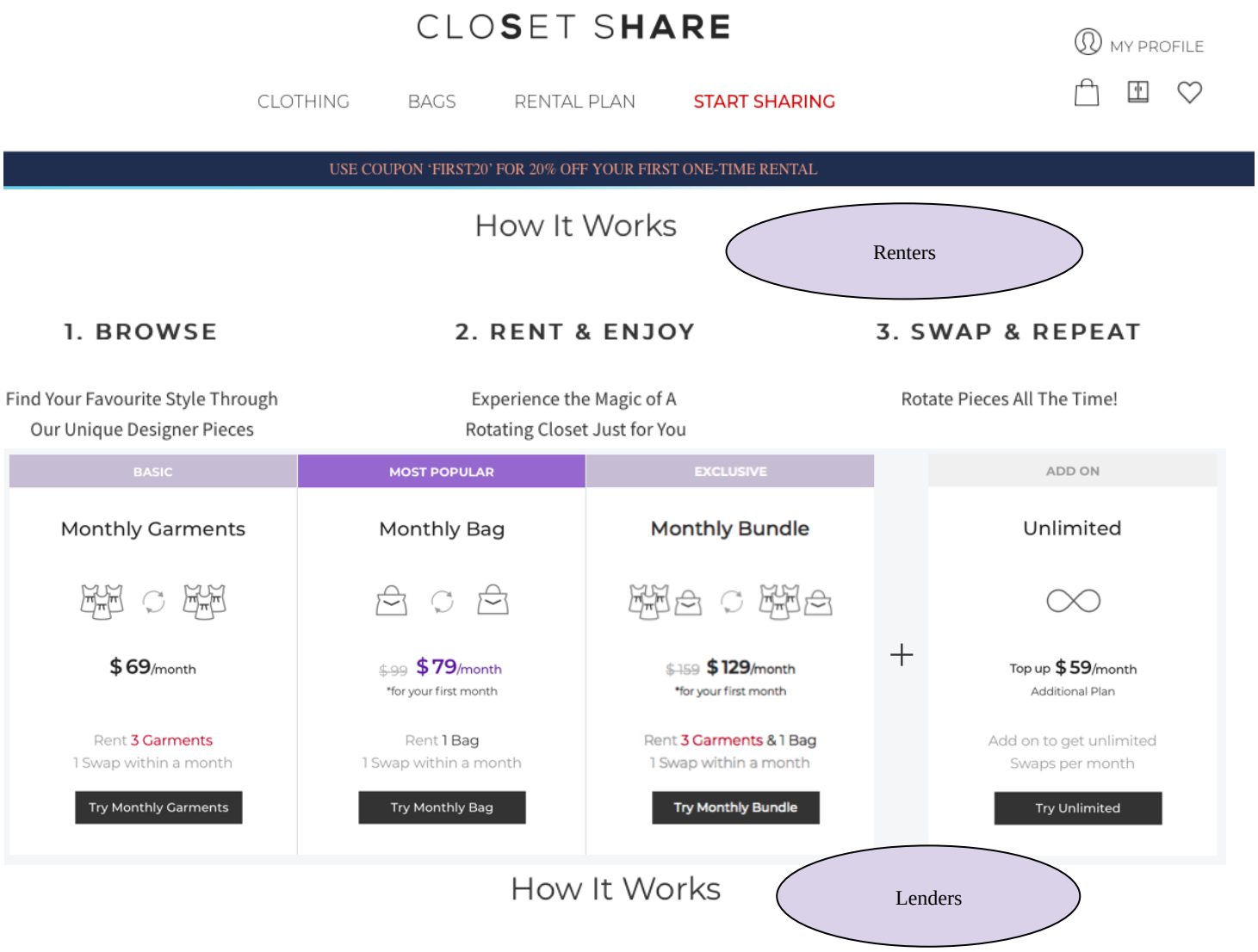
- Do you understand these differences?
- Which of these models do you believe is the most convenient?
- Could you this service as your primarily way of getting dressed? Explain.

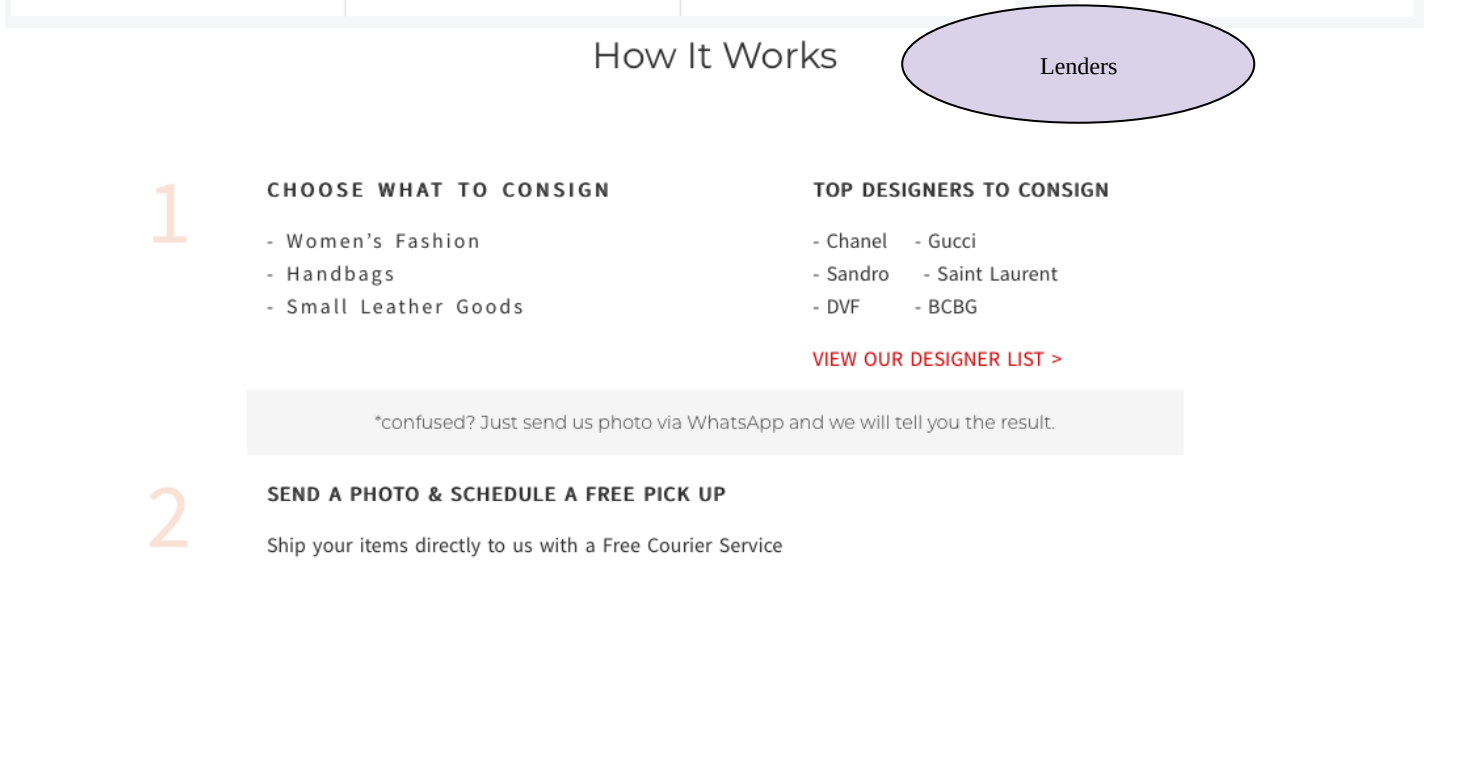
Understand the perception of SHARING in the clothing industry (15')

Read this third clothing offering and feel free to comment.

Getting to know the offer stage

[Presentation of screenshots from an official website: Closet Share]





Sharing clothes:

- ➔ Pay a membership fee (monthly fee depending on the number of clothing packs you want to have per month; includes cleaning, shipping and insurance)
- ➔ Choose the luxury clothes/bags you want to borrow from other people
- ➔ Enjoy!
- ➔ Send them back to the intermediary company.

Debrief questions:

- Do you understand this offer?
- What makes it different from the previous offering?
- What are the benefits of this offer?
- What are the drawbacks?
- Would you consider adopting this offer yourself as a user? Why? Why not?
  - If yes: would you consider clothes sharing as your primarily way of getting dressed? Explain
  - Would you consider dropping your personal clothes when joining this service? Why?
- Would you consider adopting this offer yourself as an active contributor (lending your own clothes)? Why? Why not?

Digging deeper into details (1): perceived ownership towards rented clothes.

With this sharing offer, you don't officially own the clothes you wear anymore. You share them with your neighbours, colleagues or people you simply don't know. Clothes do not belong to a company but to you, your neighbours or your colleagues.

- How do you feel about the fact that you wear clothes from others?
- How do you value the fact that the transaction is now peer to peer instead of business to consumer?
- As a user, what will it change to your daily life?
- How would you feel about the fact that you share your clothes with others?
- As an owner, what will it change to your daily life?
- In both cases, how will it change the relationship you have with these clothes?
  - Will you still be able to say "this is my clothes"? Why?
  - Will you still be able to say "this is who I am"? Why?

Conclusion (5')

- Now that you have these different offerings in front of you, what do you think of this variety of clothing alternatives?
- Which offer would you favour? Why?

3rd Theme: Impact of the product category on the attitude of people towards SBM (15')

Objective: Understand the importance of the product's category on the attitude of people towards use-oriented PSS.

Today we discussed about your perception of different business models in the clothing industry. We can find similar offerings in other industries. Some … companies have, for example, already launched similar concepts in the mobility industry (name them).

- So, if, instead of clothes, it were cars that you could lease, rent or share, would you be interested in this concept? Why?
- Would you be ready not to be the official owner of "your" car anymore? Why?
- Would you be ready to share this car with others? Why?
  - If similar answers for cars and clothes: Do you think it is harder for people to change clothes or mobility habits? Why?
  - If more favourable to car than clothes: Why do you think that it is easier for you to change your mobility habits than your clothing habits?
  - If more favourable to clothes than car: Why do you think that it is easier for you to change your clothing habits than your mobility habits?
- Generally speaking, for which categories of goods will it be easier to adopt those kinds of business model (give some examples) and why?

4th Theme: Impact of the culture on the attitude of people towards SBM (15')

Objective: Understand the importance of cultural norms on the attitude of people towards use-oriented PSS.

In this last section of the interview, I will ask you to take a step back from your personal answers and think more generally about your community.

- What would be today the typical reaction of people here in Norway/Singapore (of your friends, colleagues or relatives) if you tell them that you are leasing/renting/sharing/pooling your clothes?
- How much do Norwegian/Singaporean people usually care about social pressures and norms? Would you personally comply with these reactions and change your intentions accordingly?
- Based on your observations, which ones of these mobility offers could be the most successful here in… ? Which ones could attract a consequent mass of consumers?
- Is it also true when looking at the car industry?
- Why could these offers work here? Why could they not work? Explain.
  - Do you think that social norms regarding ownership and sharing here in ... constitute a barrier for the expansion of these business models?
  - What can you tell us about the concept of ownership among the local population?
  - What can you tell us about the concept of sharing among the local population?

- Do you see other cultures where those models could work better? Why?

- As a result: what improvements should these companies work on in order to succeed in Norway/Singapore?

Conclusion

Summarise general ideas from our discussion.

- Do you have anything to add to our conversation?
- Do you have any questions?

Thank you very much for your time!

Appendix 3 – Profile of our interviewees

1. In Norway

Name	Gender	Age	Origin	Job	Income
Aarcha	Female	15-24	North Norway	Student	Below average
Aksel	Male	15-24	West Norway	Student	Above average
Andrea	Female	15-24	West Norway	Student	Above average
Anna	Female	25-49	North Norway	Student	Below average
Christian	Male	15-24	South Norway	Student	Above average
Endre	Male	25-49	East Norway	Student	Below average
Erik	Male	15-24	East Norway	Student	Below average
Hakon	Male	15-24	North Norway	Student	Above average
Inger Mirjam	Female	25-49	West Norway	Student	Below average
Malene	Female	15-24	West Norway	Student	Above average
Marie L.	Female	25-49	North Norway	Student	Above average
Marie V.	Female	50-64	West Norway	Employee	Average
Nils-Fredrik	Male	15-24	East Norway	Student	Above average
Norunn	Female	50-64	West Norway	Employee	Above average
Sander	Male	25-49	West Norway	Student	Above average
Sarah	Female	15-24	East Norway	Student	Above average
Valentina	Female	15-24	West Norway	Student	Above average

2. In Singapore

Name	Gender	Age	Job	Income
Aaron	Male	50-64	Manager	Above average
Celest	Female	25-49	Student	Above average
Corey	Male	15-24	Student	Average
Jeremiah	Male	25-49	Self-employed	Above average
Jermaine	Male	25-49	Student	Above average
Jiawen	Female	15-24	Unemployed	Above average
Jillian	Female	15-24	Student	Above average
Melanie	Female	25-49	Student	Below average
Nicole	Female	15-24	Student	Below average
Sarah	Female	15-24	Student	Below average
Usa	Female	50-64	Employee	Above average
Yuen Kay	Female	65-79	Employee	Above average

Appendix 4 – Result of the quantitative survey of people's perception of their culture

1. In Norway

Name	Power Distance	Individualism vs. Collectivism	Masculinity vs. Femininity	Uncertainty Avoidance	Long-term vs. Short-term orientation
Aarcha	2	2	5	3	4
Aksel	1	1	2	2	2
Andrea	3	2	2	3	4
Anna	2	3	4	4	2
Christian	1	2	4	3	2
Endre	2	3	4	3	3
Erik	1	3	3	4	4
Hakon	1	2	3	3	5
Inger Mirjam	3	4	4	4	4
Malene	2	3	4	3	4
Marie L.	2	2	3	3	2
Marie V.	n.a.	n.a.	n.a.	n.a.	n.a.
Nils-Fredrik	1	3	4	2	4
Norunn	4	2	3	4	2
Sander	3	1	3	4	4
Sarah	2	2	2	4	4
Valentina	3	5	4	3	4
Average	2.1	2.5	3.4	3.2	3.4
Interpretation	Low PDI	Low IDV	High MAS	Avg. UAI	High LTO

*Scales from 1 to 5.

Name	Social Norms	Materialism	Sustainability
Aarcha	3	5	5
Aksel	1	2	2
Andrea	1	4	3
Anna	4	4	3
Christian	2	4	3
Endre	2	4	4
Erik	2	3	4
Hakon	2	1	4
Inger Mirjam	2	4	4
Malene	1	4	4
Marie L.	1	3	4
Marie V.	n.a.	n.a.	n.a.
Nils-Fredrik	2	3	2
Norunn	4	3	4
Sander	2	3	5
Sarah	1	5	4
Valentina	2	3	4
Average	2	3.4	3.7
Interpretation	Strong norms	High materialism	High sustainability

*Scales from 1 to 5.

2. In Singapore

Name	Power Distance	Individualism vs. Collectivism	Masculinity vs. Femininity	Uncertainty Avoidance	Long-term vs. Short-term orientation
Aaron	1	3	4	4	4
Celest	4	5	5	4	3
Corey	4	4	5	4	4
Jeremiah	1	4	4	5	2
Jermaine	4	2	4	4	4
Jiawen	4	4	4	4	2
Jillian	3	4	4	3	3
Melanie	1	3	5	4	3
Nicole	3	2	4	3	3
Sarah	3	5	5	2	3
Usa	3	3	4	4	3
Yuen Kay	3	2	3	3	3
Average	2.8	3.4	4.2	3.7	3.1
Interpretation	Avg. PDI	High IDV	High MAS	High UAI	Avg. LTO

*Scales from 1 to 5.

Name	Social Norms	Materialism	Sustainability
Aaron	2	4	4
Celest	5	5	2
Corey	4	4	1
Jeremiah	2	4	2
Jermaine	4	5	1
Jiawen	2	4	2
Jillian	2	2	3
Melanie	1	5	1
Nicole	1	4	3
Sarah	2	4	3
Usa	2	2	2
Yuen Kay	3	3	3
Average	2.5	3.8	2.2
Interpretation	Strong norms	High materialism	Low sustainability

*Scales from 1 to 5.

Appendix 5 – Interview transcripts

1. Aarcha – Norway

Camille: The topic of today is the adoption of sustainable business models. Something I think you are interested in; not from the company side but from your perspective as a consumer. What you would do in your personal life. I am doing that here in Norway; my friend is doing that in Singapore because the idea is to compare the openness of the population towards these business models. The interview will start with questions about yourself and then I will present some offers to you related to the car industry. And then we will go on to two other sections where you will compare different categories of product and when you will talk about your culture; that's for the structure of the interview. First, could you present yourself?

Aarcha: Hello. Aarcha Zenya. I am 23 years old; lived in Norway for 15 years. Before that I lived 7 years in Japan and a year in India and then moved here when I was 8. I am living in the northern part of Norway in Boddo. I moved to Bergen last August. In my spare time, I like to do my schoolwork; when I am in Bergen, I don't have access to the stuff I like to do; I usually hang out with my friends here, partying or chilling with them. When I am in Boddo, I have a piano in my room, so I play the piano and then I also go walking in the snow.

Camille: So, you haven't worked yet?

Aarcha: Well, of course I had small jobs such as teaching assistant here and in Boddo. The only real job that I had was for a Norwegian company which collect all corporate data. What we do is to read through all their annual report, sort the information and publish it online.

Camille: I will now ask you a very simple question: do you own a car?

Aarcha: I will go into details here. My parents bought a car, a Honda, in 1997 and (I am going to answer super long to a super short question) since I am an only child, this was like my brother. We had it forever and then a couple of years back, my parents bought a second car but the thing is since the Honda from Japan had the steering wheels on the other side, my dad got so used to drive that way and had some difficulties driving the other car; so it ended up being my car as I was the only person using it. But then we sold it because I moved away and then my parents also sold the old car because it was just too old. The doors were frozen shut because it was not made for the northern Norwegian weather anymore. They bought a new Honda a couple of months back. It's not technically my car but I love the cars that we had.

Camille: Not in Bergen then but back in your hometown, you have access to your parents' car. When you are back at home, do you use it a lot this car?

Aarcha: Yes. I hate to say it, but I do. I love driving. When I am here in Bergen, I don't drive at all. I take the bus all the time. Of course, I know this is super not environmentally friendly but it's like a way for me to relax sometimes. I don't just drive to drive but I use every excuse I can to drive it.

Camille: Do you have any idea of how much it costs usually to own a car here in Norway?

Aarcha: I have no idea. Because I used to pay the gas bill for the other car, I had but I haven't paid for the insurance or for the car itself or for maintenance. I absolutely have no idea. I just know that gas prices are super high.

Camille: So, you think it's quite a lot of money, but you don't know how much exactly.

Aarcha: Well I know that it is a big expense but yes, I just don't know the exact amount.

Camille: Do you think that it will impact your decision to use the car more or less?

Aarcha: Of course. I know that if, I have no idea who I am going to end up with later on, but if it is my personal choice, I would prefer not to buy a car. Not only because it is bad for the environment. But also, because it is so expensive; it's an added cost and for me it makes more sense to invest in housing instead of in a car. Its value goes down so quickly compared to what you spent on it. So, yes, if it was me who was actually spending my money to own it, then of course I wouldn't buy it. But now since it is my parents' car, I only use it for a month and here I don't need it.

Camille: So, you said you had a special relationship with your old car, how would you qualify this relationship with the new one now?

Aarcha: This is going to sound so stupid, but I feel like we don't have the same connection. Because with old car, I actually remember the first time I counted until a hundred and that was in that car. I have so much memories from it and I have pictures of me standing next to the car ever since I was a little girl. So, I feel like that no matter the car I buy now, I won't feel the same. That's also another thing like why I don't want to buy a new car. But at the same time, the car that I owned myself, I really loved it, but it didn't measure up for the one we had for 21 years.

Camille: Would you say that these cars are part of your identity?

Aarcha: I would definitely say that the car we had before is part of my identity. All the three cars that I mentioned are Hondas. If I had to buy a car, I would only go for that type. If I meet somebody and we start talking about cars, this is automatically the first story I go to. "We had this car for such a long time… It's like a brother to me… "And then people look at me… So yes, I would say that it's part of my identity.

Camille: So, you are quite close to this. It is not only something you would consider as functional. OK. So, you said you were not quite sure if you were going to buy a car; if it was your own decision, you wouldn't buy one. What would be the main reasons why you wouldn't buy a car? You said money and environment?

Aarcha: Yes, because when you are student, you can't save a lot. But I am a person who love saving. When I am making big money, I don't want to spend it all on the first stuff I see. Also, regarding the environment, I am not a super sustainable person, but I try to be. But of course, I am not perfect. I want to do one step at the time. For example, now I am going to from next week eating meat. I want to take one step at the time because I can't quit everything at once. So that's the same thing about a car. If I get used of having a car or buy a car immediately after I get a job then I won't, I don't think that I will be ever able to fully reduce my environmental impact to the extent that I can.

Camille: So, the idea is to postpone this purchase?

Aarcha: As much as possible. I have no idea how it is like to have kids. I don't know if a car is a necessity then. I just have to wait and see.

Camille: Until the moment you have a good reason to buy a car, you wouldn't buy it? What would a good reason to have a car?

Aarcha: Like if I have like kids and then also if we are living in a part of Norway which does not have that many public transport options. Because there are a lot of small towns outside Boddo which

is like, you only get a bus in the morning and then late at night and that's it. That's super inconvenient. Basically, it is just convenience that decide whether I need a car.

Camille: So, if you move back up to the North or the countryside in general that would impact your decision to buy a car.

Aarcha: Exactly but at the same time, in Norway we got all these additional toll rings which is making difficult for people in these countryside areas. They don't have any other option but to drive a car but at the same time they have to pay high amount of money in tolls.

Camille: If you don't travel by car in the future, how do you think you will travel the most?

Aarcha: Right now, I am mostly taking the bus or walking. I think that it will be the same for me, but it will depend on where I am. For example, since I am living in a specific side of Bergen, it makes more sense to take the bus; if I was living on the other side, I would make more sense to take the light rail. But I could also imagine myself having a bicycle.

Camille: So public transport or light transport? Have you ever considered alternatives to having access to a car that is not yours?

Aarcha: Like leasing?

Camille: For example. Let me show you this first offer… Take time to read it. Comment and if you have any questions, just ask me.

Aarcha: It's like 3040NOK per month? Yeah ok.

Camille: Do you understand the offer?

Aarcha: Mmmh

Camille: How is it different from the concept of buying your personal car?

Aarcha: It sounds like it is more predictable sort of. Because that's the main thing about owning a car, you have no idea how much you can control the cost. And also, if we are interested in cars, I assume that you can own the car for 3 to 6 months and then another car you would like. It's sort of like going to a dressing room and standing there for a very long time except that instead of clothes, it's cars (laughing).

Camille: So, try on cars? Ok but you can also lease them for a longer period of time; usually it's 3 to 5 years that you lease the car and then you have this option to buy it or to give it back to the manufacturer.

Aarcha: Ok so it is straight to them? For example, if I rent a BMW, it goes back to BMW?

Camille: It depends on the company. Here no it's back to Lease Plan and I don't know what they are doing with the cars. But I know that they are some car manufacturers who are doing that as well. So, what is your first impression about this? What would the main benefits or drawbacks?

Aarcha: In terms of benefits, it is that it is more predictable. Of course, if you split it in the month, it doesn't sound like a lot but in the end 3040 it's going to be a lot towards the end. But at the same time, you don't have to worry about the residual value of your car, so that's good. But I wouldn't consider doing this now. And that's basically because the monthly ticket for students on a bus costs way less than 3000NOK. But I know that for example the semester bus ticket

for not students are 4000 or 5000 so in that case, it makes more sense to go for this plan. I think it is something that I should consider when I will have a family. But at the same time, what happens if I have a kid in the backseat and then he pukes; is that still my responsibility? That's the thing I hate; for example, if I borrow a dress for you, I am super afraid that I am going to spill something on. I think that is the main drawback of this because I can't never completely relax in the car. It's not that I am a messy person but yes.

Camille: So, the risk of having a problem to the car would be too high for you.

Aarcha: Yes. Because when you own something yourself, of course you are careful anyway, but I feel like I make more mistakes when I am more nervous. So, if I am nervous while driving the car, then, I don't know.

Camille: What do you think about this last option so the fact of having the possibility to buy it or giving it back to the company?

Aarcha: That's is sort of nice because, at the same time you cannot eliminate that stress of ruining it; if I do something to the car then, I will end up having to buy it back. I like that, if nothing happens to it, then I can bring it back; I don't have to worry about the residual value. If I found out that it's really not my car, then I can switch.

Camille: I just want to insist on something so that you can me your opinion about it. When you lease your car, you are not its official owner anymore. The company still own the car, but you are the only one who is able to use it. You can of course lend it to someone but it's your own decision. It's only you accessing the car.

Aarcha: It's like renting an apartment.

Camille: Exactly. You are the only one in there except if you want to invite friends but it's not your car anymore. It's the car of the company; officially. How would you think about this? Apart from the risk criteria that you mention.

Aarcha: I wouldn't have any objections to it. It's just that I know how attached I can get to a car. If I get attached to the car and then they are like "no sorry I want to have it back" then I will be a bit sad but it's not going to be the end of my world. Other than that, I feel like it's totally ok because in the end to be honest it's just a car. As long as they don't take it away my family or something (laughing), I am good.

Camille: How would it change the relationship you have with this car? Would you still be able to say "well this is my new car"?

Aarcha: To be honest, I don't think so. I will always have this voice at the back of my head "it's not your car". It's just a car but it's not THE car. Does that make sense?

Camille: So, it would change something?

Aarcha: I think so. I won't get that attached to it. It's like the apartment I am living in right now. It's super nice; I like being there but it's just an apartment. But I know that if buy my own place, I am going to be like "this is THE apartment". I think it's going to be the same.

Camille: Ok but would it matter? Is it going to change anything to your life?

Aarcha: No. Obviously it won't be part of my identity but at the same time it sorts of will. I feel like it's not as environmentally friendly as just walking or taking public transport but it's still a bit

better for the environment that buying a whole new car. Because I am assuming that is not a completely new car.

Camille: Yes, it depends on the options you choose.

Aarcha: So yes, it's sort of better for the environment. I can make use of that as part of my identity. But I won't feel that the car in itself will be.

Camille: So, it wouldn't be that bad, but it would change something. Ok. Would you change the way you present this car to different people?

Aarcha: I won't say that it is my car. I wouldn't say for example "you can take my car" but I would say "do you need the car" maybe. I wouldn't feel that it is my car.

Camille: So, you wouldn't adapt the way you present the car to anyone. You would say the same thing to anyone.

Aarcha: Yes, I think so. If someone ask me, then I would of course say I am leasing it.

Camille: I will now show you another offer which is different. Again, take the time to read. What is different from the previous one?

Aarcha: I feel like that one (leasing) is more of an ownership feel to it than this one (renting). This is more for student (renting) and that one is more like established (leasing). Not that the company itself is, but the lifestyle.

Camille: Could you develop why would this one be more established than this one more flexible?

Aarcha: So yes, this one you just pick it up and then you leave it; it's like the bicycle in the city I am assuming. And that one you physically have to take care of it all the time. For example, the main, the first thing that pops into my head when I read this was that I won't need a parking spot. That's the only thing that came into my head. For a student, they don't usually have that much access to parking spots. Well I do even if I don't have a car. The fact that you have to go and deliver it and that you have to know the time when you come back; for example when you have kids and are more established, you can't predict how much time your kids spend like dressing up and things like that; so, you need the reliability that this offer (leasing) offers you. And about this one(renting), I feel like it's like a Uber that you drive yourself. Personally, I prefer this concept (renting) better because I feel like this one is more environmentally friendly than the other one; because that one you hang up to a car for such a long time and it may be new and it may be old while this one you don't just leave it there and let others using it.

Camille: The main benefit would be that it is used more often and that it is quite flexible. But what would be the main drawbacks? You said the lack of reliability.

Aarcha: Yes, I think that would be the main drawback. I can't personally think about anything else; you have no idea if there will be a car available or how long that trip is going to take.

Camille: If I tell you that here when you go to their website or app, you have a graph where you see which cars are available and you can see that most of their cars around you are available and that you can book in advance or just 3 seconds before taking it. So, it can be, I think, up to a few weeks to the moment you want to use it. You can book quite in advance or last minute. Does it change something to how you perceive this offer?

Aarcha: No and yes. I you have time, you can plan ahead but at the same time if something happens spontaneously like you find out that you need to go to the hospital for example, or if you

anticipate that making this trip will only take two hours but then you realize that it will take more time, if someone has already booked the car or they are no available cars then that's a problem.

Camille: Ok so the risk is a bit high. If you decide to go for this offer, would you use it as a main way to access a car? Or would you have a car in addition?

Aarcha: No, I don't think that I will have a car in addition. Because for me personally, if you have a car, why not using it. Of course, if you are two people and then you have to take turn driving the car then I would still just have that car or walk. I feel like for me if I had to choose one of those options, I would only do it if had no cars before. If I had a car, I wouldn't consider any of them.

Camille: And you wouldn't drop the car to join one of these options?

Aarcha: If I had a car, if I would sell it? It's difficult to answer because I don't have a car. I don't think that I would buy a car because this exists.

Camille: As you said yourself, the main differentiation point here is that you share the car with someone else. The car is the ownership of this company, but you share the access with your neighbours but also people you don't really know. So how do you feel about the fact that you need to share a car?

Aarcha: Well it's about trusting. And it depends. I know that if I borrow something from someone, I am going to be super careful about it. But others don't have the same mindset, so it makes me a bit uncomfortable but it's not like if it was my car that I was renting out to someone I don't know. It is still their car so I wouldn't mind that much as long as they don't leave soup on the chair or something like that.

Camille: So, you would trust this system?

Aarcha: As long as I am not suddenly responsible for something that I didn't do.

Camille: Again, you said you had special relationship with cars, with this one (leasing), you said that your relationship would be different; what about this one (renting)?

Aarcha: Definitely no; as I said, I see this as an Uber that you drive yourself and I don't get attached to every Uber that I ever got; I don't think that I will get attached at all.

Camille: But again, would it be a big problem?

Aarcha: No because the benefits from doing good for the environment outweighs the fact that it's not of sentimental value.

Camille: Would you be willing to share with people that you are joining this program?

Aarcha: Do you think if I would be like embarrassed about it? No, I think that I will have to say it because they will find out somehow.

Camille: Yes, it's written on the car.

Aarcha: Yes, obviously but I don't know if they are something to be embarrassed about. At the same time, in Norway, it's like "oh no materialism and stuff like that". But as long as you own it,

the attitude, then I don't think it matters. I wouldn't be embarrassed because in the end I feel like I am doing something good for the environment. If they don't like it, too bad for them.

Camille: You think that the attitude of the population would be mainly negative to something like this?

Aarcha: Well it depends on where you are and who you are talking to. Some people are of course bad but mainly I think that no. It's a difficult question. For example, my roommate, he would think that this is something negative because he loves cars and he loves status. He loves spending money on stuff. But if I am telling this to my best friend, then she will say that it is so cool that I am doing something for the environment. I feel like attitude would be either really good or really bad.

Camille: Depending on people? Why would these people react in a different way? Do you see like a main difference between them?

Aarcha: I am going to sound so bad but it's basically the North and the South. The people from the South, they are more for status and money in live; getting up in live. While in the North, we are like "well whatever".

Camille: So, you see a difference.

Aarcha: Definitely.

Camille: We will come back to that at the very end of the interview if you don't mind because I still need to show you another offer. But also, I need to precise something about this specific offer. Have you been to Olso recently? This one is only in Bergen; you have maybe seen it; they have cars everywhere. In Oslo, it's called Green Mobility and the big difference between these two models is the way you pay for them. Because here you pay a membership at the beginning and if you decide to stop your membership, they give you your money back. But when you pay for the first time, you become a member of the system. It's a way for you to actually own a little bit of the car; it's an insurance for them as well. But after that you pay per use. Here in Olso with Green Mobility, you don't pay this access fee. You don't really have this feeling of community; you only pay per use. How would this change? What do you think about this difference?

Aarcha: Mmmh as I said before, I feel like this is more something that students would use. As a student, a one-time fee that is quite high is annoying. I hate deposits. I feel like the one in Oslo is better for this.

Camille: So, what about this feeling of community?

Aarcha: I don't understand why when you pay a one-time fee then you feel part of a community.

Camille: Well it gives you some rights about the future of the company. You can decide; if they have a big project going forward, you have your work to say.

Aarcha: Oh ok. To be honest, I feel like it's a negative thing. You and I, we study business but what if a guy who loves oil just decide to have a say here and then totally screw over everything. That's something negative because people running the company should of course listen the voice of others but at the same time they have the knowledge to run it themselves.

Camille: So definitely you would prefer just paying for the usage. And how do you feel it will affect your consumption? Every time you drive the car, you have the invoice at the end. How do you think that this will affect your behaviour?

Aarcha: I will save up. Now if I have something to do, I just take the bus to the city and then come back and then a couple of days later I do the same thing all over again. But if I had to pay a fixed amount for every use, I would save up until I have 10 that I need to do and then do them all at once.

Camille: So, you would use it less the car?

Aarcha: I think so yes.

Camille: The other difference between this and Green Mobility is the way you can find the cars. In this case, you have the car in front of your house usually (they have car parks all around Bergen; well not in this area unfortunately but if you go on the other side, they have many car parks), you take the car, drive with it to do your groceries shopping or to go to the other side of the country but then you have to give the car back at the place where you took it. With Green Mobility, you take the car and you can drop it anywhere within a certain area.

Aarcha: For me, living in Bergen, I don't feel like I would mind at all. Because I always need to go back home. But for tourists, I see what is attractive about Green Mobility.

Camille: As a regular user, which one do you see as most convenient?

Aarcha: Both are convenient in their own way. If I am living here and they don't have a drop off spot here, it would be an extra job for me to take the bus to go to the city centre to take the car and then drive and then park it at exactly the same spot and then take the bus back. So, in that sense Green Mobility would make more sense. But if I am living in the city, it does not matter.

Camille: So, it would depend on where are the drop-off points. Ok thank you! I am now going to go for the last offer that you might know. What makes it different again?

Aarcha: Well if you own a car, you can rent it out yourself. And also, you are no longer reliable to the company but to another person.

Camille: As a user, what do you think about this offer? Do you think that it is a good or a bad one?

Aarcha: As a person who rents a car?

Camille: Yes using, driving the car.

Aarcha: For me personally, because I am so afraid of borrowing stuff from people, I would actually prefer the other two options. I feel like it is worse if a person owns it and if I spill milk on the chair, I would feel horrible.

Camille: So here you feel more uncomfortable. Do you think that you could use this as your main way to access a car?

Aarcha: No. I feel really uncomfortable using other people's stuff, especially if it's people I don't know. I feel like I could borrow stuff from my friends but if it's from someone that I don't know, especially when it something as expensive as a car, it's sort of yah.

Camille: That's because you are afraid of doing something bad with the car. Ok. What about if you have a car but don't use it that much, do you think that you would use this service to rent it out?

Aarcha: It depends if it's a new car. If it's a brand-new car, obviously I wouldn't do it even though it's standing there. But if it's a second-hand car, then of course it would be easier because also you get an income from it. So, it makes sense.

Camille: You said not if it's a brand-new car, why?

Aarcha: Basically, because I have no problem renting it out to people that I know and that I trust but when it's people I don't know, I have no idea how they are. I feel like I can't relax completely because for all I know it could be a thief running out with the car and never coming back.

Camille: So, you have this fear of people misbehaving. So, you wouldn't do that of you have this opportunity.

Aarcha: If it's a new car, then no.

Camille: As you mentioned, here you access the car of someone else. As a user, you said no; as a lender, you said yes maybe if it's not a new car. If you have this possibility of renting the car to someone, will it change something to the way you are using your car? Or you are perceiving it?

Aarcha: The other cars that we had, we sold them. And it hurts every time I see the other person driving my car because Boddo is so small you are going to see them anyway. So, I feel like that I won't be able to do that with a car I am so attached to. I will need to be a car that I don't love. Otherwise, it's like my car is cheating on me. (laughing).

Camille: I think it perfectly illustrate your feelings (laughing). Well ok I will now show you all the offerings again. Now that you have all these alternatives in front of you, what do you think of this variety? Is a good or a bad thing to have all these options?

Aarcha: Well I think that it is a good thing. We are so early in the sustainability phase, that not many people care about it unfortunately. So, people should do whatever they want to do. This one is a nice source of income (sharing); if you have sentimental value to cars, this one is perfect (leasing); this would be cool if you want to try new stuff all the times as well. I feel like it's nice. When you go to the grocery stores, you have so many brands of milk, so why shouldn't you have the same variety of options in the way that you buy a car?

Camille: So, you are positive to these new developments of car access. Now having all of these in front of you, you said at the beginning of the interview "I am not so sure that I will buy a car in the future", which offer would you prefer then?

Aarcha: Definitely not the traditional one. And not this one (sharing) because I feel uncomfortable with it. Bildeleringen, I feel like that this one is more appropriate for me where I am right now. I am not responsible for anyone else. As I said, I feel like you cannot plan everything; if something unexpected happens, you cannot rely on this service. So right now, in this situation where I am not responsible for anyone else, I would go for Bildeleringen. But I have kids and a family or sick parent that I need to take care of and need security then I would say that this one is better (leasing).

Camille: Do you perceive this sustainability value with renting more than with the others?

Aarcha: From a sustainability perspective, these two (renting and sharing) come in the first place and this one second (leasing). Leasing is still better than just buying a brand-new car.

Camille: As you might know, these kinds of alternative offerings are also valid in other industries. Here we were talking about cars but there are actually some brands starting to do that with clothes for example. Instead of having a car here or there it would be clothes, what do you think of these concepts?

Aarcha: Like this one, I sort of rent the clothes for a longer time; this one I go and get and choose; this one I borrow from someone else? I would still say that this one (sharing) is a bit uncomfortable for me. I am a student, I have not that much time, spare time, so this one (renting) would be a bit too hectic for me if it was just clothes; I would need deliver it back and get new ones all the time. But I think that this one is actually perfect; especially if you are thinking like you are going on exchange. Because now I am packing up all my stuffs and it's like so much! And I had to take it from place to place. I really like this concept for clothes.

Camille: The fact that it is clothes and not cars, does it change something to your reasoning?

Aarcha: Yes, because when it's clothes, you only have to think about yourself. When it's cars, you have to think about the people that are around you. Clothes you can just store them away in your room but when it's a car you have to find a parking slot; it's a bit more responsibilities involved in it. While when it's an item of clothing, it's pretty easy to just fold it and put it in your closet.

Camille: So, there is less involvement; that's what you are trying to say?

Aarcha: Yes. You don't have to think that much.

Camille: Ok and you don't want to change that. That's what you said here, there is maybe too much hassle with this model applied to clothes (renting).

Aarcha: Yes. But I feel like if you are someone that is super fashion-focused, then that would be a perfect option.

Camille: Two questions to clarify this. Would you be ready not to be the official owner of your clothes?

Aarcha: That's the downside effect though. Because when it's a car; I am super ready to not be the owner but when it's clothes it's something that you wear so it's a bit more personal. For me, it would take some time getting used to it but in the end, it doesn't matter if I am owning the clothes or if it's the company that's owing the clothes. Because I feel like it's a cool concept and if it's too small for you, you don't have to go to a clothes swap or stuff like that (laughing).

Camille: You said clothes were more personal, could you explain that?

Aarcha: Of course, a car can be a part of your identity but when you are wearing the clothes, that's literally the non-verbal identity part of you. Clothes express who you are in a much clearer fashion. That's why clothes are a bit more personal.

Camille: And that's why you think it would be difficult to switch to these models.

Aarcha: Yes, but at the same time, as a student, who is moving around a lot, it makes more sense to use this.

Camille: What about sharing the clothes? Wearing the clothes that someone else has also worn?

Aarcha: I have no problem with that! It's the same with the clothes swap. I have no problem wearing the clothes that the others wore.

Camille: No problem for this. It's more the fact of not being the owner that is more difficult. You said clothes were more personal; cars, I am fine with this. For which category of goods, not especially clothes or cars, but more generally would it work better these alternatives?

Aarcha: I have actually an example. In the Sustainable Development Class that I took on my exchange in France, we were talking about renting furniture and washing machines, refrigerators, etc. That I think would work perfectly because if you could lease your fridge for 36 months and then if you are happy with it buy it for yourself or if you are going on exchange and you need a temporary solution. But I feel these two (renting and sharing) would be a bit tricky with sofa and stuff like that because it is difficult to move those stuff. I feel like this is shorter term than leasing. So basically, yes, those kinds of stuff that I don't think that no one has a personal connection to a washing machine.

Camille: So more functional stuff, that's what you meant?

Aarcha: Yes. Sofa, table, chair, dishwasher, washing machine, fridges, etc. I feel like stuff like phone and computers are way too personal to be able to do these sorts of stuff. Because when it's your phone, you have your Revolut, your Vipps, all sorts of mobile banking and everything connected to it. It's the same thing with my computer. All the stuff I've worked on during my Bachelor and Master and high school is in there. So, I feel like that wouldn't work for that.

Camille: So, for everything where you have personal data?

Aarcha: Yes, because I feel super uncomfortable. That's why my Facebook is so anonymous when I am not friend with someone.

Camille: So, the protection of your data is super important to you. So, it has to be functional, quite anonymous; stuff like washing machines as you said.

Camille: Ok so now, I will go to the last section of the interview where it's going to be more about not your personal opinion about stuff but a broader view on the community you are in here in Norway. About the Northern community of Norway or Norway in general, it's up to you. What do you think would be the reaction of people once in front of these offers in general?

Aarcha: Like I said. For this one (leasing), I feel like it's a bit more your car compared to these two because you have it for a longer period of time. This one might therefore be easier to explain to the more difficult people. But at the same time, if you are in Northern Norway, people don't care that much about status as they do in the Southern part. Especially if you go to the really Olso part and where people are like really into all these stuffs.

Camille: So, the region where you come from, the North, would be more open to these sharing, renting and sharing options?

Aarcha: Yes, I think so but at the same time I am not sure how much it will work out. Boddo and Tromso are two of the biggest cities there but that's just two markets. I have no idea how it could work out in the other cities because there are not that many people who live there. As I said Boddo is the largest city in Northland, which is my area, and in Boddo, more people live in Asane (next to Bergen). So, it's a super small market. I have no idea how good this will work. If you have a hundred people then maybe only 10 people will be interested into this sort of things and only then it would be 3 options and then 3, 3,3 cars; this is not enough.

Camille: So, you think that people would be open but not specifically interested.

Aarcha: People would be open, but I don't think that every single one would switch immediately. People are established; they buy cars; they have kids, etc. No matter where you do it, it's going to take time to implement.

Camille: So, there is a kind of social norm to buy a car.

Aarcha: Not necessary buy a car but yes have access to it. That's the social norm in my place. But there are also people who are super car interested who buy cars obviously so they might not be interested into this sort of stuff. It is more of a status symbol in these areas in the South than in the North.

Camille: Could you say if Norway is a country where social norms are very important. Do you think that people care about social pressures?

Aarcha: Yes and no. If you feel that something is wrong and that is not the way it should be, then you are allowed to state out your opinion. But at the same time, if something has been done here for a very long time, people expect you to do it. Like you don't yell in a bus; that's the rule in Norway. I feel like as long something is not wrong, then you have to abide by the social norm.

Camille: So, they are quite strong. Someone told me about this concept that I want to share with you as I was quite impressed by it.

Aarcha: Janteloven?

Camille: Yes. Could you tell me more about that? Does it have an impact on you and on the society?

Aarcha: That's the concept that everyone has to be cool; sometimes it can go way overboard especially on the political side. I feel like that everyone gets the same opportunities but at the same time let's say that you worked super hard and I just lack of at school then of course I shouldn't get the same reward as you have; because I don't think that's fair. But I feel like it's the main thing Norway is divided by; because some people live and breathe the Janteloven while others don't that much but not such a degree that they say that everything should be segregated or something like that. It's basically politics; the right side of the political side or the left side.

Camille: One of the rules in there, that's what I learn, is that you cannot really brag about yourself.

Aarcha: That's why through like cars and stuff you sort of get to brag without saying it out loud.

Camille: So, you think people use these things like cars to overtake these rules?

Aarcha: Yes. For example, when I was little, everyone had; we had this company called DC; everyone wore the DC t-shirts. No one said it out loud, but it was super obvious that if you did not have a DC t-shirt then you are not one of the cool kids.

Camille: So, you brag but you are not saying it.

Aarcha: That's my personal opinion.

Camille: If we come back to these offers now, which one do you think has the more chance to work here in Norway?

Aarcha: There are so many factors that are affecting this. I feel like there are so many people that get kids at a young age and that get kids in general and have a family and stuff like that so in that sense, I feel like this (leasing) is a better option. But at the same time, there are so many

students that this (renting) would work better on. But I feel like this would also work better not only for students but also better in the North compared to the South if you don't look at students. But at the same time, in the North if we use this, then you need a bigger population. So, if I had to choose one of this, this would have more chance to survive (leasing) but at the same time I know that this (sharing) is working really successfully but I can't imagine people other than students using this one.

Camille: I am specifically interested in two social norms that might have an impact on this. The first one is the norm of ownership. Do people here like to own physical stuff?

Aarcha: I would say yes. Especially considering the houses; buying an apartment is a really big thing. The second you buy your own house; you post a picture on Facebook – "proud owner of my first house". When you are buying your second house – yeah, I am going to sell my old one because I am moving to a bigger apartment. In that sense yes but at the same time, people are changing, especially in our generation. That's why Tise and stuff like that are so successful. Yes, I feel like there is a sense of ownership in Norway, but I have a feeling that especially among the younger generation that the sense of being environmentally friendly will sort of outweigh it.

Camille: What about sharing? Do people easily share with each other the things they own?

Aarcha: Yes, I think so. If I needed to borrow something, I would just like say like eh can you – because I borrowed a car a couple of times from a friend and he doesn't mind. I feel like the sharing part isn't the most difficult part; it's the asking part that is the most difficult here in Norway. Because it's your own personal stuff you don't want to force them; I feel like if you ask someone, you sort of have to say yes unless you have a really good reason.

Camille: Sharing is not a problem. The problem is asking to have access to the stuff. That is not that natural.

Aarcha: Because we respect each other's personal space.

Camille: Would you think that these models applied to cars or any other things; that this would have an impact? The fact that you are quite close to the things you own and the fact that you want to respect each other's private life; do you think that this would have an impact on your adoption of models like this?

Aarcha: Yes, but I am thinking about this one – Nabobil – because I feel like it's a lot easier to ask a company if I could borrow their stuff because it's not technically owned by a person. I'm not disrespecting their private space but with Nabobil, that's what make me so uncomfortable.

Camille: So, this would be a barrier to that kind of model. But the fact that you are quite close to the things you own and that you like owning stuff; this wouldn't be a problem for these two?

Aarcha: The fact of ownership – I feel like this one (leasing) even though you don't own it, it sorts of still in your possession. It has got more of an ownership feel to it. This would work in that sense. At the same time, the fact that you use these options doesn't make you own a car at 100% so it doesn't affect your status.

Camille: But maybe as you said, since they perceive a sustainable value associated with that, this might have an effect on your status as well.

Aarcha: Yes, but in a different way.

Camille: Would it be something valued by the population in general here?

Aarcha: I feel like kind of no. Here in Norway it's much more of an achievement in other people's eyes if you have more stuff while if you're vegan "ok good for you" that sort of attitude from others. It's not like "waouh" but if you have an apartment and own a car by the age of 23 for example then it's like "wahou".

Camille: If these offers want to actually develop themselves in Norway. What could they do to improve themselves so that people feel more comfortable with these concepts? It's a larger question I know.

Aarcha: For example, with this one, I feel like this would work best because you can sort of disguise it as long as it does have like "Leaseplan" on the side. So that you can sort of pretend that it is your car. Do whatever feel more comfortable for you. If you are a person who really value the status symbol, you could evade saying that I chose this option. But if you environmentally friendly, then you can say it. So, I think that disguising the fact that it's rented or leased is what would make it adapted to the Norwegian culture maybe. I don't have anything else.

Camille: I am just curious. The fact that these cars have a big banner on their side saying Bildeleringen, you would recommend this company to remove the banners?

Aarcha: Not technically this one. If you are only having a car for an hour, then people will obviously know that it is still not your car.

Camille: So, it's more for the leasing part.

Aarcha: But at the same time, if you have a big event and you need a car for it then I am assuming that it's not like super sexy to arrive in a car with Bildeleringen on it.

Camille: So, the social judgment would come into play. Ok. Well, thank you!
Would you have anything to add to this wonderful conversation?

Aarcha: Euh no I think I am good!

Camille: I will try to summarize our conversation and if I said something completely stupid or misunderstood you, please interrupt. In the first part, where we talked about your opinion about these offers, you first said well I don't really want to buy a car if it's just my own personal decision. But we will see how it's going to turn out in the future. Right now, you don't relay need a car and these options don't really fit. Maybe if you need a car for one specific event or something you would preferably call a friend. But these are not for you right now. But if you start working, you need an access to a car, you would be more open to it as long as you don't have any responsibilities. If you do not have these responsibilities, you prefer this one, a model where you rent the car, but you don't have to find any parking space. Then you talked about this applied to clothes where there you were like well, I don't really care about sharing my clothes but not owning my clothes is a bit weird. However, as a student moving around, maybe renting or leasing them, why not. But still not as a permanent thing. And then in the society in general, you said leasing has more probability of being successful

Aarcha: When it comes to cars.

Camille: When it comes to car because you can pretend it's yours while for the other ones you are unsure about it mainly because you think that people are a little bit too attached to their belongings. So, do you have anything to say about this?

Aarcha: You summed it up perfectly.

Camille: Ok just maybe last question because you have interrupted me with something. So, you said this would be more successful with cars; with clothes, what were you trying to say?

Aarcha: It's a bit unsure; it really depends on the person because I feel like guys would maybe prefer this better and girls maybe a bit more this. I feel like that guys have more this tendency to nit care about the clothes that they have as long as they have access to it. While when it comes to girls maybe they like to constantly have a new wardrobe. But at the same time, I prefer this more than the others because it is more of a hassle.

Camille: So, if you don't have anything else to add, do you have any questions for me?

Aarcha: No

Camille: Then thank you very much! I hope you had a nice time!

2. Aksel – Norway

Camille: I will first ask you to introduce yourself. What you like to do next to school; The main key facts about yourself.

Aksel: My name is Aksel Skaar. I am 23 years old. I grew up right outside of Bergen, in a place called …. I've lived there and in Oslo; half my family lives in Olso; half my family lives in …. Aside from working at school, I really enjoy playing football. I've played a lot of football in my life and I still play here at school; in one of the school teams. Besides that, I am not sure that there is too much to say. I have 4 siblings: two that are almost the same age as me and then two half siblings we would say in Norwegian, which are quite young (6 and 9).

Camille: Do you own a car?

Aksel: No

Camille: Not yourself. Do you drive?

Aksel: Yes, and I used to own a car but that was maybe now 3-4 years ago.

Camille: So, you sold it?

Aksel: Yes, we sold it when I went to the military.

Camille: For what reasons did you initially buy this car?

Aksel: It was just because it was chill to drive back and forward to football practices and back and forward to things happening in general. So just to make like more comfortable for me.

Camille: And then when you went to the military, you did not need it anymore.

Aksel: Yah exactly so I was not able to use it for at least one year and then after that the plan was to start to study. So, then you don't really need a car when you live in the city center.

Camille: But beforehand when you had this car, did you use it very intensively.

Aksel: Yeeeh, no it depends. I would definitely not say very intensively. A normal day would probably be like: I used it to drive to school which is like a 3 minutes' drive or 5 minutes probably. And

then back from school and then maybe to football practice later. I used it for quite small distances but 3 or 4 times a day.

Camille: Since you have this experience, can you tell me if it's expensive to own a car here in Norway?

Aksel: Yes. It's expensive. I would not be able to give you any specific numbers because it wasn't actually me who paid for the monthly fee, but I know it is quite expensive. You pay a certain amount of fee just to own a car and then to get it registered you have to pay an annual fee and it adds up; so, it's actually quite expensive yes.

Camille: So, it's a big part of a budget you would say?

Aksel: It's a like a substantial part. It's not something that you can look away when you are making your budget. It's going to matter.

Camille: Does it impact the way you used the car? Or your decision to buy a new one?

Aksel: For me no. But that's because I didn't have to pay for it. My parents were paying for it. And also, right now it's not in my frame of thinking at all to even think about buying a car. But if I was considering it, that would definitely affect my decision.

Camille: And when you had this car, what was the relationship you had with it? Were you very proud or happy …?

Aksel: Euh yah, I actually liked the car a lot. It was not a very fancy car at all; it was my first car, so it was a basic car. But I liked it a lot. I think the reason why I liked it was that it helped me become so much freer; it was so much easier for me to go visit friends or go to football practices. I didn't have to ask my parents to drive me; that sorts of things. So, I think the reason for me to like the car so much was because of the freedom I felt that it gave me.

Camille: But apart from that you don't really consider yourself as a car addict?

Aksel: Definitely not

Camille: So, you said you don't want to buy a car now because you don't need it, but do you see yourself owning a car in the future?

Aksel: Mmmh if I am thinking about it, I think I will not own a car for at least 5 or more years because when I start working, I imagine that that's going to be also in a city centrum; so, there is no point of having a car. The only reason why I would need a car is for example to drive kids around or go to a cabin at weekends. That is still sometimes away, and I also think that it would be cheaper for me to rent cars for specific weekends when going to a cabin. So, it's not something I consider at all at this point and I think it's going to be a long time before I really consider buying cars.

Camille: And you said the main reason why you would consider buying a car is family?

Aksel: Yes, I think so. It's just for practical reasons. I imagine getting your kids to kindergarten and stuff like that.

Camille: So, you said if you live in the city you don't need a car; you travel from the city centre to the place you want to go. How do you imagine yourself travelling at that time? You said that you would rent a car to go somewhere else than the city centre; have you already considered alternatives like these?

Aksel: Yes, so that's just common sense that it would probably be cheaper for me; instead of buying a car and have it and just use it every third weekend, to just rent a car through one of the platforms that you can use just for that weekend. It doesn't matter what kind of car it is almost; just to get you back and forward where you want to go.

Camille: So, a really functional good; a car as a way of transportation where you cannot go with public transports?

Aksel: Yah exactly or if you go to a cabin far out; you will need a car; when you are leaving, when you are coming; you are going to buy groceries on the way and stuff like that; so very practical.

Camille: I will now show you some alternative offers of how to access a car. Take your time to read and then give me your opinion. If you have any questions, please ask.

Camille: Do you understand the concept and how it differs from the traditional way of owning a car?

Aksel: The leasing deal? Yah, so you pay a fixed fee for everyone that's agreed upon beforehand and included in that you get a lot of services; if your car breaks down, it's going to be fixed without you having to pay for it. At the end of the lease period, you hand the car back or you are able to buy it at its residual value.

Camille: So, what would be for you the main benefits or drawbacks of this offer?

Aksel: When I first heard about that you can lease a car, I thought why would I lease a car because if a company is willing to offer me this deal, that means that it's a better economic decision to buy the car because they wouldn't do it if they were losing money on this deal. So that was my initial thought but of course it's a bit more complicated than that. They have many cars and therefore they can reduce costs for the services and all of these things. And from what I heard it's actually quite a good economic deal for you as an individual as well.

Camille: So that would be a benefit. Do you see any potential drawbacks?

Aksel: I don't really see… Well maybe a potential drawback could be a disagreement on the state of the car when you hand it back because it's probably going to be in the contract - what kind of state you should hand the car back in - and if there is any disconnect, that could be a potential problem. That would be something you would worry about when you have the car because you are going to have to pay for it probably if something breaks outside of what is already agreed upon in the contract.

Camille: Of course, I understand that now you are not in this mood of buying a car, but would you consider something like this?

Aksel: Right now?

Camille: Or in a near future. Because right now, you are still a student, so I guess you don't want to pay three thousand NOK per month but in a near future?

Aksel: Euh in a near future I would still not consider it but that has to do with what I imagine my living situation is going to be but if I was to buy a car, this would definitely be up for consideration.

Camille: So, it would be an alternative of buying the car when you are in this stage of – ok I have a family; I have to go to the kindergarten and everything; then I would consider this but not beforehand.

Aksel: Yes definitely.

Camille: So, as a replacement.

Aksel: Yes.

Camille: I need to emphasize something. With this service, you are not the official owner of the car anymore. Of course, you are the only one using it; except if you lend it to your wife or your friends; it's your own decision; but you have the only access to it. But you are not the official owner of it anymore. What is you're feeling about this?

Aksel: I guess it doesn't matter a lot to me. It matters very little that I am not the actual owner of the car. If I was to give a kind of percentage, it matters maybe at 5% to me; 2 to 5%. Very little.

Camille: Why?

Aksel: Because I do think that it's nice to have a nice car and to own that but I imagine that I would have the same feeling because it's for my use and it's in my garage; I have total control over the car even though I am not officially the owner of it. So, it would feel the same way very much.

Camille: So, if you present this car to a friend or someone you know, you would say that is my car or a new car?

Aksel: Euh oh… I guess I wouldn't think about that almost. I think. I would probably present; "this is our new car… we are leasing it". I would probably add.

Camille: Would you present it in the same way to anyone?

Aksel: Yes, I think so. So, I would say, "this is our new car and it's a lease". It wouldn't matter to whom.

Camille: You said that with your previous car, it was super important for you because it was the symbol of being free. Do you think that you will be able to feel this special connection with a leased car; that you will be able to identify yourself to it?

Aksel: No, I don't think so. But I think that for me at least that was very special with my first car but I also think that that will be special if I buy a car; I think that I could be able to get this kind of relationship with the car if I buy it and that I wouldn't be able to have this relationship with a leased car. There is a possibility here to be a difference in terms of relationship to the car. But I think that that relationship with the car would have to build over some time.

Camille: As you said at the beginning, it doesn't really matter?

Aksel: Now that I am actually considering it, a little bit. But the way I am thinking is I am buying or getting the car for practical reasons and it's just a vehicle for me. So, if I am able to continue in that frame of mind, it wouldn't matter at all if it's a lease or buy. But what I can imagine would happen if I buy the car, I would start to get a connection with it and that connection maybe wouldn't happen if it was a lease. It's what I can imagine down the road.

Camille: So, it would change your opinion?

Aksel: Yes. Maybe after a while with the car. You get to know it a little bit more; you can to know what works; what you have to do make it work the best way… these kinds of things. Yes, you get to know the car.

Camille: And how would you value then this last point that you can also buy the car at its residual value at the end of the contract?

Aksel: Mmmh I think that then it would almost make it the same as me buying the car at the start. Then I would be able to develop the same kind of relationship with the car; because I would know that I can buy this car later on; if that's what I want.

Camille: As I can understand, that's something that came to your mind while discussing and made you feel unsure about this but it's not the first thing that came into your mind.

Aksel: Yah, I think that you could start developing a relationship with the car along the way.

Camille: I will show you now a second offering.

Aksel: Mmmh I don't think that you have to pay a fixed fee for this.

Camille: At the beginning when you register.

Aksel: Oh, you do?

Camille: Yes, but it's not a lot. From the top of my mind, it's like 500 NOK.

Aksel: Oh, is it?

Camille: Yes, it's really not that expensive but it's a fee that you pay at the beginning and when you want to leave the company, the organisation, they pay you back. It's like a share of the company; with that money, it gives you access, if you want, to meetings, to votes about main decisions about the organisation and then you leave, they give you the money back.

Aksel: Ok because we've used this to rent cars for the football team, but I didn't know that we had to pay a fixed fee.

Camille: Well they have a company account; I guess that's what they used. They can pay once and have different subscriptions attached to that. But so, you used it?

Aksel: Yes

Camille: Can you pinpoint key differences here with the leasing option? What are the main differences?

Aksel: I would say that the main difference here is that instead of having a car at your disposal at all times you are choosing a specific time for when you will be able to have a car and that car could be any car; you can pick it from a bunch of cars.

Camille: They have a fleet and you can just choose where you are, you take it and then give it back.

Aksel: Oh, yah sorry this is Bildeleringen. I am thinking about Nabobil. Yes sorry.

Camille: Bildeleringen, yes. They have car parks especially in the city centre and on the other side where you can book a car on their app or on their website, one day in advance, a few weeks in advance or right at the moment when you want to take it. You open the car with your membership card and then you use it and have to drop it back at the same point where you took it. Basically, in front of your house or more generally where you took the car. Again, do you see any benefits or drawbacks for you now or for your future usage of a car?

Aksel: This I feel, it would be a real alternative in an almost medium to near future because it harmonized much more with my need for car if it's only for certain weekends and stuff like that. This would be genius. Yes, this works really well. The benefit is that it's going to be way cheaper than leasing it because you are not paying for the car when you are not using it. That's the benefit that I see. The potential drawback is that it might be a little hassle of getting the car. You might have to go somewhere; so, you are going to have to spend forty minutes to actually get to where to get the car from. It's a little bit tiresome. And also, for me always it's going to be the insurance thing. You are going to be a little bit worried that maybe you didn't check the car well enough before driving so then when it comes back you know they are going to say, "oh you did this". That's a worry that I would have with this service.

Camille: But you said you were interested by this. So, would you consider subscribing to this?

Aksel: Yes, not right now but when I start working, I would consider subscribing. I would consider, yes.

Camille: And would you use that as the primary way to access a car?

Aksel: I think that my first approach would be to ask relatives if I could borrow their car for free and also maybe if there was an option where I didn't have to pay a fixed fee or subscription where I only had to pay for the car that I am renting because I think that I will use the car so little that I would not be necessary for me to be part of this subscription.

Camille: But this is not. I mean this is not a subscription per se because you only pay once and then they give you the money back. It's like a deposit if you want.

Aksel: Yah it would be up for consideration definitely but I think that maybe, but that's on me, I should then investigate a little bit more but I am a little bit turned away by the fixed fee because I am thinking that I am getting part of some kind of organisation; becoming a member is more like a barrier.

Camille: We will come back to that in a moment. But first, in this one, you were not the official owner; it was you only you using the car. In this one, you are of course not the official owner anymore, but you also have to share the access of the car with other people that you may know; it might be your neighbours, but it might be also someone you've never met before. So how do you feel about this?

Aksel: I feel like the first option leasing is very close to owning the car and that this is quite away from that. This is different again if the leasing was still for practical use, but you owned the car; now it's REALLY for practical reasons; it is only an instrument for you. It isn't something that you would feel attached to it all. It's not yours in any way; it's just an instrument to help you do something.

Camille: And how to you feel personally about this?

Aksel: It changes my approach to the vehicle of course. I would view it as a pure instrument or something practical.

Camille: But does it matter for you then?

Aksel: It matters a little bit yah but not too much. I think it's nice to know that you own the car and that you have full control over the car and that's a nice feeling because whenever you need it, it's going to be at your disposal and it's going to be easily accessible and you know everything that needs to be known about the car, what you need to get to make it do the things you want to; but in this alternative, that's not the case anymore, now you have to start the process to

actually get the car. It changes a little bit, but it depends on what you want to do with your car or what you are going to use your car for.

Camille: Tell me if I am wrong but as I understand: you would probably consider this now or in a near future as a temporary thing and then once you get settled down, you have a family, you want to go to a cabin, then maybe invest in something maybe more durable and reliable.

Aksel: Yes, that's right. That's my way of thinking about it right now. It might change if my experience with this is really good; maybe in the future, I would think "Oh it's not necessary for me to actually own or lease a car" because I can just use this one whenever I need it. But I don't know if that's going to be the case.

Camille: So, you said earlier, yes, I won't feel at all a connection with this car. It's just a functional item. Would you present also it this way to the people you meet?

Aksel: Yah. Definitely. So, if we are going to a cabin, I would just say "this is the car we've rented for this weekend to get us to this cabin".

Camille: So, you told me about the barrier of the membership fee. There is actually another company in Oslo; this one is only available in Bergen; they have a sister company I think in Trondheim; but there is another company in Oslo called Green Mobility. There are some differences; one of these is that with this one, you are member; you pay this membership fee and then you have access to this decision-making phase.

Aksel: But do you buy a share of the company?

Camille: It's like a share but when you want to stop your membership then they give you back the money. So, you cannot trade the share if that makes sense. While for Green Mobility, you don't have this membership fee at all; you only pay per use. How does it make it different? If you have the choice between the two, based on this paying approach, how do you feel?

Aksel: Mmmh I guess my approach to this is that I am looking for a car, a vehicle that's going to be super; I mean the whole point of this is that it's very easy; so it's in out, you get the car and then you hand it back; so the fact that I am going to commit to something and become a member of something contradicts kind of the easiness that I feel that it is supposed to be with something like Bildeleringen. So that turns me away a little bit. But when I hear about it now, I understand that the fixed fee, it's not a lot. It's not a barrier.

Camille: It's not a financial barrier but it can be another type of barrier as you said.

Aksel: Yah but it's just that I am not well-researched about it. When I don't really know what it is, I've just heard about it; it feels like a barrier.

Camille: About this pay-per-use fee, which is similar in both models, how do you think that it will impact your consumption of the car?

Aksel: If I pay a membership fee?

Camille: No, so in both models, you have to pay per use. So, after each driving session, you receive an invoice with "ok you used it for 30 minutes today and you paid that amount of money". So how do you think it will impact your consumption or approach of the car?

Aksel: If you add a membership fee on top of that?

Camille: No just this fee.

Aksel: Oh, as opposed to what?

Camille: So now the traditional way of buying a car, you have lots of fee, but it adds up to everything else. You look at the car fees in general. You have the cost of the car; you have the maintenance, the tolls, the fuel. Here, the only thing you see is "ok I drove 30 minutes, it cost me …" I mean if you have this relationship time = money. How would it change?

Aksel: Mmmh that's actually a really good question. I am not sure. Because the reason why I am part of this scheme is because I only want to use the car when I really need to use it so, right as it is now, I don't think that it's going to impact how much I am going to use it. Because I would only get the car when I need to use it. So, when I go to the cabin, do these kinds of things where I have to have a car to do. But it might be the case that if, since my relationship or since the relationship between kilometres driven and the costs become so clear to me, I might consider alternatives. It's more visual how much it actually costs to drive. But I don't think so.

Camille: Yes, because you would already choose in advance on where to use the car. So basically, just the fact of using the service is already like a filter for what occasion you would use the car.

Aksel: Yes definitely. Of course, the more expensive it is going to be to rent the car or the kilometre price, it's going to reduce your consumption of driving. Yes, I think so. But I don't think that the fact that I see this relationship through the invoice is going to affect how much I drive. I don't think so.

Camille: So that was the same for both Green Mobility and Bildeleringen but there is a second difference. So, there is this membership fee that is not the same but there is also a difference in how you access the car. Here the car is parked at the same place every day so you now where it is, and you know that you will need to drive back to this place to leave it there. While with Green Mobility… You know Lime? The scooters?

Aksel: Yes.

Camille: It's exactly the same. So, you take the car. Well no, you don't leave the car in the middle of the street but you take the car and you drive with it and then when you are done, you leave it wherever you want, which means that, of course you have this app and you know where are the cars, but they can be anywhere within a certain area. You can drive around Oslo and leave the car within a certain area in Oslo. Of course, you cannot drive to Tromso and leave the car. Which model do you think is the most convenient?

Aksel: I have had experience with both models not for cars but for bicycles. So, in Paris, you have the bikes where you can just put it wherever you want afterwards within this area and you have this alternative bike service where you have to get it back to one of its stations. Of course, it's way more chill to be able to detach from the car or…Euh… the bicycle wherever you want because I think it's even more chill – right now I am thinking if it's actually good the comparison of the bikes with cars. Because there is going to be some differences in kind of what you want of where you had in in the first place. I think the main thing still holds; it's going to be way chiller for you if you can detach from it closer to where your end station is. Yah of course because it's sucks to have to take one metro or take a bus; there is something you lose. You don't lose that much time; maybe you are going to lose 30 minutes or something like that but it's still a hassle. And it's worth a lot to me to not have to do that.

Camille: Here with Bildeleringen, you have to come back at the place where you took it; it's not even stations based. So, you drive from A to B; you took the car in A, you go to B; the car stays with you, you can drive till B and park there but then you have to come back to A and leave the car in A. While for Green Mobility, it's like you have A and B, you take the car there because there is a car available, you drive till there and then while you are parked here, maybe someone will use it.

Aksel: Mmmh yah. So still the hassle with this solution is that you have to drive it back so it will cost you a lot more time. And that's worth a lot to not have to do that.

Camille: So, you prefer this, the free-floating cars.

Aksel: Yah definitely.

Camille: For the time-saving reason.

Aksel: Yah.

Camille: Do you think that you would use it the same way as in this case, so as a main way of transportation but only for a temporary period of time?

Aksel: If it's a lot more easily accessible and it's also a lot more easily detachable, my usage of it might go up a little bit. So, I don't know. If there is an outlet right outside of the city where you could take the bus but now because it's so easy to rent the car and that you can easily detach from it afterwards, I might become a little bit more towards to actually do it by car.

Camille: You would use it more?

Aksel: Maybe. It would at least pull me in the direction of using it more.

Camille: Well I will show you the last one.
Camille: So, what is the first thing that comes to your mind now?

Aksel: As I said earlier, we have used this. I am very happy with what we got and how easy it was. And also, I love the idea that we are not just wasting capital with idle cars just staying unused. I really like this. And also, the barrier is now gone; so, you can just start renting a car right now and that's also super chill.

Camille: So, you really like the concept, you see benefits of using the car of someone that is not using it that much often. Would you see any drawbacks to this?

Aksel: For me it's the same as the other option except for the barrier. The insurance thing is always a little bit sketchy.

Camille: As a user, someone renting the car, you would be interested to use this service whenever you want to rent a car?

Aksel: Yah definitely.

Camille: So, as a primary way of accessing a car?

Aksel: Mmmh first I would try with parents or friends and stuff like this and if that's a no then this I think is the first.

Camille: Now but also in the future?

Aksel: Mmmh in the near future, this would still be the best option I see. For going to the cabin trips… yah I think so. But I categorise this as in the same category as Bildeleringen. These are substitutes in my mind but this one seems even easier than Bildeleringen.

Camille: Now if you had a car, would you consider lending it to other people?

Aksel: Yes, but it depends on the state of the car. If it was a really nice car that I cared a lot about then I wouldn't do it but if it was just a car that I saw as a mean of transportation, then yes well if I didn't use it that much myself then yes definitely. Ah I would at least try it because maybe if it's a lot of work, that you have to meet person, if it takes more than a certain amount of time then it's off the table again but if it's easy, if it's fast all of these things then yes.

Camille: Do you remember how you did to access the car when you were with your football club?

Aksel: Mmmh yah I spoke with the person you actually made it all happen. He said it was super easy. He went to an older lady who was very nice; gave him the keys and there was no problem. It went very fast. Also, I think when we dropped it off, he just had to drop it off at her place, which was really close by where we were leaving from so everything went fast and smooth.

Camille: But for you as a lender on the other side, it also depends on how this transfer occurs.

Aksel: Yes, definitely if it takes more than a certain amount of time, I would feel ok it's no longer worth it. The amount of money that I am getting out of this doesn't make up for the time and the hassle that I had to go through.

Camille: So, it depends on how the company organises stuff here.

Aksel: Yes, and also it depends on my approach to it. If I am very like, we have to check every angle before we have to write the contract and then everything else to be super neat, I imagine that I would do that if the car was really nice, then that would also increase the time and stress related to it. But if my attitude towards this is going to be it's fine, it's no problem, the car doesn't matter that much, just go for it, then my attitude also affects how much time effectuation.

Camille: Well you said, I value the fact that as a user I use a car that is not used, we don't have this waste of capital. So, the difference here between this and this is that here it's a company managing the cars; here it's peer to peer. Could you develop why this is important for you?

Aksel: Considering this first, it's the case that I feel that we are avoiding a general loss in society. Because a car that would just be standing still and be depreciating is no longer doing that and the person who owns the car is getting money and we are getting utility that is worth more than the price would be paying for it. So, everybody wins. And that feeling and certainly a nice feeling. And also, after hearing the story with the older lady who lives right next, it also gives you a good feeling to peers in society interacting directly and it's working out so well. It kind of increases your faith in humanity.

Camille: So, you also value the social interaction.

Aksel: Definitely yah.

Camille: I will show you again all these three offers and here the traditional way of buying a car. So now that you have this variety of options in front of you, what do you think about these alternatives? What is your first feeling when you see "oh I have so many options"?

Aksel: My feeling is that these are two different categories. There is category one where owning, and leasing are very similar. And then there is category 2 where Bildeleringen and Nabobil are very close substitutes as well. I would say that this first category is for when you know that you are going to use the car for a substantial amount of time; you know that you are going to have to use it almost every day and stuff like this. These options are the ones that I would consider the most. And then there are these ones when you use it less regularly and then I prefer Nabobil; just because it feels easier for me and also because of the value that we just discussed: the peer to peer sort of social thing and also that you get the feeling that you are not wasting; you are using something that would have been wasted if not. But I have to think about this one; I have to talked about it because now the company is owning the cars, right? So, these are then different in that respect as well. Because this wouldn't exist; the car wouldn't depreciate by its own if this scheme didn't exist. So, it's not the same as for Nabobil.

Camille: Does it change your opinion about this model, the fact that there is a company managing that?

Aksel: A little bit; you lose a little bit kind of the social thing and the nice feeling that I associate with Nabobil. But again, you import some credibility; I am thinking about insurance and these kinds of things. So, it's negative and it's a pro. In my opinion and for the purpose that I would use these cars, the pros of Nabobil kind of outweigh the cons.

Camille: As I understand, for the near and not that near future, where you don't really need a car every day, but only for sporadic events, you would go for Nabobil because you like this social approach of things; it's also very convenient because you can access the cars where you are and use them as much as you want and then drop them back. While when time moves on, when you decide to settle down, you need a car more often, then you would consider having something more long term. And here what would be the trigger point between buying or leasing?

Aksel: The trigger point would be what's the easiest and what makes most economic sense. In which of these options am I losing any money and also if I am losing money in one of these options, what am I gaining in easily accessible, insurance, or service.

Camille: Thank you. Now I will introduce a new element to our conversation. Here we have three offers in the mobility industry; more specifically for the car industry. But there are companies focusing on doing that for other products and services; one of these is clothing. So, there are companies in Norway and more globally doing clothes leasing, clothes renting and clothes sharing. You have, for example, Fjong in Oslo; Tuckify, that is for children… So, if was clothes and not cars on these presentations here, how would it change your perspective about this.

Aksel: It changes the perspective a lot. Because if I am leasing a car, the threshold for me leasing clothes is really high. Because it is something that I wear directly on my body; I would have high requirements for its cleanliness; also, just the feeling of wearing clothes that is not your own is going to be weird. At least if you don't know the person. So just as a first note, the only time that I would really consider it is if I know that it's super clean, that there is no problem, that everything is very well done and tidy. So, I imagine from a company who guarantee the quality of the product.

Camille: So, for the car you value more the social aspect but for clothes, you want the guarantee from the company that it is going to be perfectly clean.

Aksel: Yah it has the only difference that comes to my mind first that it's more of an "intimate" thing. A car it's just an object. It's not something that you wear; It's not close to you; The clothes feel way more personal. Therefore, the threshold is way higher for renting it if I am not 100% of the quality or where it's been, all of these things.

Camille: I would like to dig a little bit deeper with two questions. We might repeat ourselves here, but it doesn't matter. The first question is: would you be ready not to be the owner of your clothes anymore?

Aksel: Euh no. No because I don't want anyone else to have worn the clothes that I am wearing. Because it's personal and it's very close to me and I wouldn't feel comfortable or at least I don't feel comfortable about the idea right now.

Camille: But that is something else. That is about sharing. You don't want someone to wear the clothes that you are wearing. But if it's you and only you wearing the clothes, but you are not the owner anymore like in this leasing case?

Aksel: Mmmh yah well yah that's definitely an option for me. So, then the answer is not no, it's yes. Yes that would be an option and that actually feels like an attractive option for me because I have had an experience where I have bought clothes and I liked them for a certain amount of time but then there are no longer good for me and the only real option for me is to throw them away because it's going to be an hassle to try and sell them. So, it would be really nice if I didn't have to or if they could sell the clothes for me, which I imagine they would do. So, they would get rid of the residual value problem that I am experiencing now. That would be awesome.

Camille: So, it's different. When you have first approached that, you said "oh no, I don't want to share" so for the sharing part, clearly, it's a no; so, these two models wouldn't work. But the leasing one where you could have a first-hand access to the clothes, but you are not the owner it's not a problem.

Aksel: Definitely. And yah there are many things about that that look attractive to me.

Camille: You said, the main reason why it's different is because you have your clothes close to you, you are wearing them, you are touching them, you want them to be really clean and you want to have this guarantee. It's maybe a difficult question but for which category of goods, and here I am not expecting a very specific product but a more general answer, would it work better for these kinds of models?

Aksel: So, I would say. I don't know why but I am thinking about the tuxedos. For tuxedos maybe I would consider these sharing things because I have a feeling that it's going to be clean because of associations to a tuxedo. And also because of how seldom I would use the tuxedo. So, in that case, this might be an actual option for me. Other than that, I think that I would consider it more and more kind of the further out from the inner layer you get; so, the t-shirts, underwear, socks, these kinds of things are no and sweaters as well. But maybe, like a jacket is more of an option than a sweater. In this kind of thinking.

Camille: And if you drop this idea of clothing, it would be the same for products on a day to day basis? Products that are the further away from you would work better than things that you use more closely every day.

Aksel: Euh I feel yes. But I am trying to imagine some examples of that.

Camille: Let's say for example, someone told me about a dishwasher.

Aksel: Yah I wouldn't have a problem with the lending of that. But my bed for instance, I would feel less comfortable with that being someone' else's.

Camille: So, there is this physical contact issue.

Aksel: Yah and also a little bit of the nature you use it for. It might be the case that you are physically attached to the refrigerator a lot but when I am in bed, I am sleeping there; It feels more intimate.

Camille: Good. I will go through the last section of this interview now. We will take a broader perspective on all of this. Of course, I am still interested in your personal opinion, but we will look at Norway and your community here more in general. We already touched a little bit on that during the interview: how do you think that people here will react when you are telling them "I am leasing, I am renting, or I am sharing my car for example?"

Aksel: Mmmh ohm if you are leasing your car, I don't think people are going to…. I think people are not going to care. Honestly. They are going to be ok good for you; you have a new car at your disposal and it's a lease; that might be a good idea for you and your position. Other than that, I don't think that there are any kind of social or normative things attached to this kind of renting cars or this way of having a car. With these two, I think that there are some social positive associations connected to it because it has to do with how environmentally friendly you are. So if you are part of Bildeleringen or Nabobil or if you use Nabobil, it means that you are; the idea at least is that you use a car less than the average person, which is a good thing; and that also you are not buying a new car, which of course is very related to pollution or CO2 emissions. You are kind of in the spirit of reusing things and that's a good thing regarding the environment and therefore socially.

Camille: So, you think people in general here would be positively open to this.

Aksel: Definitely I think so, but I also think that some people might look at these options as if maybe they are not able, they don't have the financials to own their own car and maybe look down on it. Some people. Maybe.

Camille: But you don't see them as the majority.

Aksel: Oh, it's very difficult. No, I don't think so. And I think it depends on personal preferences. If you think that owning a car is a really nice thing then you are going to look at people who don't own a car as less fortunate then you. But that depends on your state of mind.

Camille: But if the first thing you said was that they would have this positive attitude, that's because you think that people around you would be more positively open to that.

Aksel: Yah that's right.

Camille: A more general question now about social norms here in Norway. Do you think that they are strong? That people need to comply with these social norms.

Aksel: Oh, also it's very difficult to give kind of an objective response to that. But I am going to try and compare to when I lived a little bit are went on travel to other places. I don't think that the norms are specifically strong, but I think that there are definitely norms here as well. People are supposed to kind of comply with the norms. So, you get maybe a strict look if you don't do as you are supposed to or if you are acting (if you are talking loudly on the phone on the bus for instance, you will get the look from someone). These kinds of things.

Camille: So, you said it was not as strong as in other countries. Could you illustrate that?

Aksel: Oh whoa. I feel that in general we are open to people being different and that people are allowed to be different and that we are trying to enforce that a little bit in Norway. Maybe a little bit more so than in other countries.

Camille: So, in that sense you are freer. If we come back to these offerings, do you think that there is one of them here that could work better here in Norway for specific reasons? Applied to cars.

Aksel: So, you think related to norms?

Camille: I mean if it's easier to answer with that you can but maybe the first answer that comes to your mind first.

Aksel: The first thing is just what you are using your car for. If you are living in a city centre, having a car is not really necessary unless you have kids and certain things that you need a car to do. So, for that instance, both Bildeleringen and Nabobil are great options. I also think that these are good options related to social norms. I am thinking about the fact that we are trying to be more environmentally friendly. These enforce that; that's also a positive point for these two approaches right now. I also think that the leasing option is a good one because you can get more of a distance to the car, you don't have to take the loss if it depreciates a lot. It's also easier to get service and insurance… It's an easy way to have the car at your disposal at all times. All of these are good options for different reasons.

Camille: And different profiles of people?

Aksel: Yah definitely.

Camille: We will dig deeper with two questions. I am particularly interested in two social norms in this work; the first one is ownership. Is it important in general here to own physical stuff?

Aksel: Euh yes, I would say. I don't think more so than in other countries. But yes, it is; at least it has been a lot. You know it's your house, it's your cabin, that's the way society has been working for a long time. But we are now moving in more towards the direction of the sharing economy. You share your apartment. So, I think that the norm is getting less strict. Yah this idea is getting less strict.

Camille: Does it change among the population? Across generations?

Aksel: Yah I think actually that, in my experience at least, my parents and that generation is open to this to this kind of thinking. So, the Airbnb is used by both my parents for instance and they think it's a nice idea; they don't have any problem with it. And I think that they feel the same way about these car options as well.

Camille: So, you don't see any difference. You would say that it is a general thing; that people would be more open to it.

Aksel: Yah I think so and probably the younger generation is going to the first adopters but then the older generation is going to be open to these solutions as well if they see that these are good solutions. I honestly think so.

Camille: The second norm I am interested in is of course this sharing norm. So, would you say that Norwegian people like to share or are open to this sharing behaviours?

Aksel: Mmmh it's so difficult to answer. In a very kind of general sense, Norwegians are a little bit closed off. They are not the first to kind of invite you home and serve you dinner and all of these things. So maybe initially, they will have a bias towards sharing their own things. But I don't think that this is necessarily the case and I think that with Airbnb and also with these solutions, we see that that's not actually the case. People are open to sharing their things but the distance to the thing is very important. We are talking about, you know, beds and clothes. When it's very close, then I think they are going to be a lot more reluctant to share.

Camille: Does it change something if you know the person you are sharing with?

Aksel: Yes, times a 1000. It definitely does. Because you have an insurance already that is worth more than one in paper that this person is going to treat the item well. And also, it's a good feeling to be able to help a friend. It increases the incentive.

Camille: Are you talking about this Dugnad feeling?

Aksel: Mmmh it's in the same spirit a little bit. Dugnad is when people make an effort to get together without getting paid for it. It's just a tradition that you are supposed to participate without getting any gain if your own, but the gain is shared amongst all of us. Yes, I would say that these are kind of in the same spirit.

Camille: Having that in mind, these different norms and this discussion, does it change your opinion about which model could have more change to work here in Norway? What would be the barriers for people to switch to these models?

Aksel: This discussion hasn't really changed anything about my opinion of how well it is. I think this is a part of changing the norms. After we see that these are actually working and gaining traction, we are seeing that people are more and more willing to share. These are actually part of maybe changing the norms. Still, I think as if Nabobil is the best option. That's just because it feels easier for me; that's the main reason.

Camille: The last question of my interview is: what would be your recommendations for these companies on how to succeed here in Norway? General modification or on small details.

Aksel: Mmmh as we were talking about the whole reason why you are willing to buy or pay more for a lease, is that you have it at your disposal. That it is very easily accessible. Once you have it. The more accessible you can make these cars and these options; the more people are going to be willing to use it or pay for it; that's what you want. We are talking about this area approach where you can leave the car within the area where you want to go. I think it would always increase the willingness to pay for it. Other than that, I am not really sure what else I could give as recommendation. But discussing the Dugnad spirit and the value of social interactions, Nabobil should also try and play on that to motivate people… maybe it could kind of a sale pitch for them.

Camille: On both sides, I guess. Because something I read about Nabobil their main problem is that there are many people like you who want to rent cars but there are not enough people who want to lend… So that's also an issue. And you told me that you were open to that "yah I would do it but only if my car is only a functional item".

Aksel: Yah and it has to take so little time of my day for me to actually take that hassle. That's definitely going to be a challenge for them to get people to actually… yes, it's difficult. I can easily imagine that only a few people are lending their cars. It doesn't have anything to do with the fact that, well it has something, but it has little to do with the fact that their car might get ruined. It has more to do with just how much time it takes for you.

Camille: Well I will try to summarise everything we said. If I say something that is completely wrong, please interrupt. So, when I showed you these offerings, you said well I don't want to commit to a car right now or in a near future. I don't see the need of it. So, leasing or buying is not an option for me right now. Maybe something to consider afterwards. Whether or not I go for leasing or the other will depend on the package: financial and also all the other options coming with the car. In the meantime, you said I am interested into these models if it's very easy to access. I value especially this one because I can have it anywhere and you can also meet people and it's a way to avoid this waste of capital. Then applied to clothes, you said it changed completely my opinion because it is a different relationship to the item. It's way closer to me. So definitely not these two where I share with others but if I simply don't own the clothes but have the same connection to it, then I wouldn't really care and it's actually positive because I can give it back to the shop when I don't want to use them anymore. And then from a community perspective, you said well I think that at least people around me are quite positively open to these options. It might not be the case at the societal scale. But you said that I think that norms are changing, and these can contribute to this evolution. I see a future for all these offerings but for different profiles of people.

Aksel: That was extremely well summarised. That was impressive. Well done.

Camille: Do you have anything to add to all of this?

Aksel: Mmmh no I don't think so.

Camille: Any question?

Aksel: Mmmh maybe something that I could add is that I would really consider, I really like the thought of the leasing of clothing. That's something that I would really consider. It sounds like a good option to me. Related to questions, no that would only be "what are you trying to figure out in the end here?" I am a little bit curious about that.

3. Endre – Norway

Camille: I will first ask you to present yourself in a very short way: what do you do; what do you like to do besides of your studies; etc.

Endre: My name is Endre. I am studying International Management and business analysis and performance management; it's my major. Next to school, I like to; I work part time in a debt collection company. I like to work out and go travel; watch movies and series and stuff like that; the basics.

Camille: You are working since when?

Endre: 2016

Camille: Are you planning to continue in this career?

Endre: Well yes after my exchange. It's nice to have an income on the side.

Camille: So today we will focus on the clothing industry because I am comparing this with the mobility industry as well. At the end, we will come back to this, but our main focus will be on the clothing. A stupid but important question: do you think that you own a lot of clothes?

Endre: How do you define a lot? Or is it like my opinion? Euh no not that many clothes. Like medium-average.

Camille: You use them very intensively?

Endre: Mmmh not all of them. Of course, I have some favourite, but I guess I could maybe use more of them more often.

Camille: So, you don't have only the basics; you still have some spare ones but not too many. How would you describe the relationship you have with your clothes? Are you very attached to them?

Endre: Yes. At least my favourite garments. I would say I am pretty attached. I am trying to focus on buying the more expensive clothes that last for longer instead of going to the cheapest stores and getting products that I have to throw away after a few months. That makes me more invested in the garment itself. That's why I think I have a more special relationship with it.

Camille: Do you think that you identify yourself to these pieces of clothes?

Endre: Yes sure. I am pretty occupied with, not in a superficial way but I like to have clothes that look good. I spend a lot of time on figuring out what I am going to wear, like the combination all of that.

Camille: Another question on the side, do you own your own car?

Endre: No

Camille: Are you planning to buy a car in the future?

Endre: Mmmh yes. I mean eventually.

Camille: How will your relationship be different with this car compared to your clothes?

Endre: Mmmh for the most part I buy, I tend to research quite a bit beforehand so then I guess I do get a special kind of relationship with the things I actually end up buying. So yes, maybe the same type of relationship.

Camille: This was a short introduction to what heading to. So, you said you had a special relationship with clothes because you want to buy the good ones; good defined by yourself of course. So, you are planning to buy new clothes in the future, I guess. Why would you buy new ones? For what main reasons?

Endre: Well maybe to have a variety of clothes to choose from to make different combinations. And also, because I tend to get sick of the ones I have had for a long time. I would like to change and try out new things basically. Also, when I get some inspiration from pictures on Pinterest or stuff like that, I tend to notice which ones I want and keeping them in the back of my head.

Camille: And what do you do with the clothes that you don't want to wear anymore? Because you said you were sick of them.

Endre: Well if it's available, I try to either deposit in one if these, have you seen the boxes, or give it to the salvation army or I try to sell them in second-hand stores or apps.

Camille: So, you generally not keep them.

Endre: No. Or I give them away to relatives. I have some younger cousins.

Camille: So, you said you were buying not cheap clothes; do you have a general idea of how much it cost to buy clothes here in Norway. Is it usually expensive or cheap?

Endre: Yeah, I would say that it's generally expensive.

Camille: Does it have an impact on what to buy, when to buy, how to buy…?

Endre: Yes, I would say that the fact that it is more expensive at least from the stores I am concerned about, is that I buy less clothes. I buy less garments and then I use them for a longer time instead of buying a lot of cheap.

Camille: So, it influences what you buy and how you use the clothes.

Endre: And how often.
Camille: Have you ever considered any alternatives of buying these first-hand clothes?

Endre: So, buying second-hand instead?

Camille: For example, or any other models that you might have in mind. Have you already tried some alternative models?

Endre: Apart from inheriting from older cousins, I guess not. Only first-hand.

Camille: Ok so I will show you some offerings. You might not know them, but you will tell me what you think about them. Take your time to read and if you have any questions or comments please tell me!

Camille: Do you understand this offering?

Endre: Mmmh

Camille: What makes it different from the traditional way of buying clothes?

Endre: First, leasing. Of course. This is only luxury brands.

Camille: Yes, mainly here.

Endre: Known brands.

Camille: Suits for example or bags.

Endre: Ok so it's high end. Well yes. I guess for the type of clothes you don't wear that often it's a good idea because you only need them a couple of times a year. It's a good option.

Camille: How would you define leasing?

Endre: You pay a one-time fee and then you have the product for a certain amount of time and then you give it back, I guess.

Camille: Ok so I will just precise key things for what's going to come afterwards. Here with this offering, as you said, so you have the choose a period of time but you pay normally a monthly fee for them and at the end of the contract; so let's say you rent the clothes for 2-3 months (it's kind of long term here); you can give back to the shop or you can buy it but at their residual value. Have

you heard about this about the car industry for example? Do you know the concept of car leasing?

Endre: Oh yes. That's true.

Camille: It's similar. You pay a monthly subscription to the clothes and then you can give it back or buy it at the end. What would be the benefits of this according to you?

Endre: Well benefits… you could use this option if you want to decide if you want the clothes or not. It makes it possible to only have them for a short amount of time but then share the product between consumers to kind of stop overconsumption and buying unnecessary things.

Camille: Would you see any drawbacks then to this?

Endre: I guess if you still decide to buy it at the residual value, you could just be more interested to buy it at once. But it depends from person to person. How much they like it.

Camille: What about you? Would you consider subscribing to a model like this?

Endre: Mmmh I am not sure. It's kind of a foreign concept and I prefer to have clothes of my own. I don't want to share them with people. Because they fit me, and I know how to treat them, and I know what they need and all of this. I guess it's just my personal opinion about clothes. I guess I would maybe try it for not necessarily lease but rental for like suits. Maybe it's just the phase I'm in in life. I don't use suits that much or other high-end products. But maybe later.

Camille: If you have this opportunity at the end of the contract to give it back to the shop or buy. If you use it later as you said for suit for example, what do you think you would choose? Buying them or giving them back to the shop?

Endre: Well I tend to have suits for a long time. I would say it depends on the suit. But if I first decided that I want the suit and it stays in fashion, then I guess maybe I could buy it. Or if I want to have some variation, I would maybe give it back. I think it depends on what's in it for me. I might just buy it one time and then maybe selling it afterwards or yes; how much do I pay each month compared to the depreciation of the clothes.

Camille: So, it's also a financially related decision. You said you would maybe consider buying it and then reselling it afterwards. The difference between these two models is that you don't officially own the clothes with leasing. In the case of buying, it's you who is the legal owner of the suit while with leasing it's always the company until you decide to buy the clothes at the end. In this case, you don't really share this suit to anyone else because you have the first access to it. It is brand new and it's for a longer period of time. When you give it back to the shop, they send it back to the production and I don't know what they are doing with that but yes you would be the first consumer to have it new or as new. But you are not officially owning the product anymore compared to buying it. How would you feel about this?

Endre: I would say that it appeals more to me now. If I am the first and only person owning it or well not owning it legally but physically. And at least for my part, I would say that I am careful enough not to ruin the clothes.

Camille: Yes, so does it make a difference to not be the legal owner of the clothes?

Endre: No actually. I don't think so.

Camille: Ok so if you present this new suit to someone, would you say this is my new suit or this is a new suit?

Endre: Probably either way I will say it's my new suit. I think.

Camille: Would you present this differently according to the person you are talking to?

Endre: Well it depends on the person. Maybe. I mean people I know. I mean it has a certain stigma to it: leasing versus buying yourself. Just like cars. Or at least the way I think, I don't know it relates to other people. It's more of a status symbol to buy it yourself than leasing. Depending on who you talk to, you will maybe pitch it differently. Leasing is not the first word I would use when speaking of the product.

Camille: Do you think that it is a general feeling here; do you think that you can see this difference?

Endre: It's hard to say but yes, I think so.

Camille: Personally, would you still be able to identify yourself to this suit?

Endre: Yes… I guess. I mean for day to day I doesn't really matter. It's just sitting in your wardrobe but then you have it in the back of your mind that you have to take a little bit more care about the product itself.

Camille: You would change then your way of taking care of them.

Endre: Yes, maybe I would be more careful with it. Just like cars. I mean if you have your own car, you don't really care that much about it (that's different from person to person) than if it was a leased car. Because you will need to pay for the damage.

Camille: I will now show you a second offer. Take your time to read and ask questions.

Endre: Is it both rental and purchase?

Camille: The concept here is mostly rental but they have this option that if you really like what is in your box that you receive, you can also buy them at a lower price because here clothes are shared with other people. The main difference with leasing is that you keep the clothes for a shorter period of time and when it is sent back to the shop, they send it to someone else.

Endre: Mmmh

Camille: Do you understand the concept?

Endre: Yes, I think so.

Camille: Do you see any benefits to this? Or drawbacks, what you prefer to start with.

Endre: (Laughing) I guess the first thing that I think of is you have a great variation, many possibilities. If you have some preferences, it might be the case that the company don't have that brand or the type of style you want. And also, the fact that they share with people; you don't know who they are and how they have been using them and what they do with them. I guess there is a certain standard of clothes before you can ship it out.

Camille: Yes, when you send back the clothes, they clean and make sure that it still in a good condition before sending it back; it's included in the price you pay per month. Because yes, it is a monthly subscription.

Endre: Mmmh yes.

Camille: So, what you mentioned, was its drawbacks then?

Endre: It's an interesting concept. I mean personally for me not that tempted.

Camille: Could you develop the main reasons why you are not that convinced?

Endre: I can see why other people might like it. I think I'm too picky when it comes to clothes. I mean if they were to have my type of clothes and my style and all of this; then it could be… well it also depends on how expensive it is.

Camille: So apart from the price, it's also a question of what they actually offer in terms of quality and style.

Endre: Yes

Camille: But if you do choose this program because they have what you want and, in your budget, do you think that you could get dresses primary with this service?

Endre: Mmmh maybe. It depends on how much hassle it is. Because I mean you have to get mail, or they send you clothes and you have to go pick them up instead of doing this one time and then having them personally in your closet. So, it's seemed a bit much hassle. Of course, it depends on where you live and all of this.

Camille: So, would you still own your own clothes, or would you drop them?

Endre: Yes, I mean if they have the same clothes in their selection, I could just replace maybe but I wouldn't let go the clothes I like just like that.

Camille: We already talked about that a little bit; at the beginning you said yes, I would be interested to use that for special clothes that I don't want to buy myself because I don't use them that regularly. So, when would you use or what type of clothes would you like to find with these services? What would you like to rent?

Endre: Well I would say that this model is more based on stuff you use often. I guess if I was to use it, I would have the everyday clothes. The garment I use on a daily basis. Because it makes more sense financially.

Camille: So again, in this case, I would like to insist on the fact that you don't own the clothes anymore of course but here you share them with others. You already said that it was kind of an issue for you because you don't know exactly how people will behave with these clothes. Could you elaborate on this, do you have other reasons why this would be a problem or not to share the clothes with someone.

Endre: Maybe it's just my personal opinion about people but I mean you don't know what they do in their own homes. You don't know who they are privately. Of course, if you get to know them that might change. I know that my way of treating things is what I like best. Maybe the uncertainty of the treatment of the clothes is a main issue.

Camille: You said you would be different if you know them. If it was with your friends or your relatives, is it something you would be more open to do?

Endre: Sure. Yes.

Camille: Because you know how they behave? Why is that?

Endre: Yes basically.

Camille: Is it a question of trust?

Endre: Well not necessarily. Well yes, I guess trust but also their behaviour. I know how they would think in this situation.

Camille: In this case, if you rent the clothes like this and you share them with people you know or you don't know, will you still be able to identify to these clothes?

Endre: Mmmh I guess not. I mean I like to keep things for myself and not share that much (laughing) of my personal things.

Camille: Will it have a big impact on you? Do you think that it's a big problem that you cannot identify to these clothes anymore?

Endre: A little bit yes. It's a little bit of an issue.

Camille: One last aspect that you mentioned at the beginning. You said that you spend quite a lot of time to choose the clothes that you want to buy. In this special model, you cannot choose yourself. When you subscribe to this, you have to write down all your mensuration and write down the style you like, and you can of course update that. And you can rate the clothes you receive so that they adapt themselves the boxes to this. Would it be a problem or is it a benefit in this case?

Endre: I don't think that algorithms have come far enough to be accurate enough when it comes to this. I mean I use Pinterest quite a lot and I see the suggestions they make sometimes it is just ridiculous. I mean it does not fit me at all. And even though I remove them and say this is not relevant for me they keep popping up. So, I would say that it is my main trust issue. Maybe they don't learn enough. I don't know if the quality they recommend is the same as my standards you know.

Camille: So, you would prefer to choose yourself the content of the boxes.

Endre: Yes. I mean I like recommendations of course. That's a good aspect of it but I don't want to be surprise every time I open the box. I want to know what I am paying for you know.

Camille: Do you know a company from Olso. You come from Olso right?

Endre: Well yes, a little bit south. 20 min.

Camille: There is a company there I think it's mainly for girls but their objective at a longer term is to have clothes for everyone. It is called Fjong. It's a company like this one, so it is clothes renting but the difference is that you don't pay a membership fee. You don't pay every month, but you pay per clothes you want to rent. It's an app like tise where you rent the clothes you have on the app and the clothes are delivered to your place. You pay per use. Do you understand the difference here?

Endre: Yes. You get to choose more yourself.

Camille: Yes, and you pay exactly for what you consumed. If you want this suit for two days, you only pay for these two days and then you don't pay anything anymore. What model do you think is the most convenient and the most suitable for you? And why?

Endre: I would say the latter. Because I get to choose specifically which product I want. I mean I don't necessarily want a big pack of different types of clothes. In the last one, do I get to keep them for as long as I want or is it just a one time?

Camille: Yes, you have to pay for how much time you want to keep them. It's proportional to your usage.

Endre: Ok. I guess it's based on how long the clothes will last. Mmmh. I would still stay on the last one.

Camille: In this case, you said here you would drop your own clothes. I mean not all of the, but you would use this service as a way to get dressed. If you go to Fjong, would you use that also as I primary way to get dressed?

Endre: Not primary. Like additional to my personal clothes.

Camille: For occasions. Why would you use this?

Endre: Yes, maybe for special occasions and every day. I mean if it's a very season-based type of clothing such as a winter jacket. I mean I use that only for 3 max 4 months a year and then I just put it away. So, I guess it's for that. Or yes for special occasions.

Camille: Ok but more sporadic then.

Endre: Yes, or more like season-based items.

Camille: And the fact that in this model with Fjong, you cannot really buy the clothes because they are sent back to other people. There is not this option to buy the clothes you like. Does it make a difference for you?

Endre: Yes, that's a little bit of an issue. If I find something I really like, and I want to keep them, but I can't. I guess that would lead me to go to the store where they sell it and then buy it myself instead of using this option. That's kind of an issue with their business model.

Camille: So, buying clothes is important for you.

Endre: Well yes, I want to keep them for myself if I want to. It's nice to have the option at least.

Camille: The last offering is this one. I leave you the time to read.
So, what are the main differences here?

Endre: Do you offer your own clothes for sharing with others? It's kind of a swap.

Camille: In the previous model, the company was owning the clothes. Fjong and all of these ones, they buy the clothes, or they make their own clothes and then they rent them. Here it's you if you have many clothes, you can rent them to people you know, or you don't know. And in the opposite situation, you can rent clothes from people around you. But there is this intermediary; this company in between which matches the needs.

Endre: Ok that's the only thing they do?

Camille: Yes, but they insure the clothes and I think that they also make sure that they are still in a good state. They are evaluating the clothes.
What are the first impressions you have about this?

Endre: I guess here again it's the issue that you don't know who you are renting to. So, you don't know how they treat your clothes. But I guess if you first decide to rent them out, you don't care that much about the garment. I am not sure. Mainly yes, the other people part. The strangers.

Camille: So here you take the perspective of people renting; you own the clothes and you rent them. Would you consider being a contributor of such a platform?

Endre: Well yes. It depends on the selection of course. I guess that's not something that they can guarantee because it depends on other people. I would say maybe I would primary lend and then maybe lending clothes that I don't care that much about. For me it would be more of an option instead of selling them second-hand. So, is it an option to just have money back?

Camille: Yes, you can be a lender only or a renter or both.

Endre: Yes, because a lender is more appealing.

Camille: Could you develop this? Why?

Endre: It depends on the selection, but I would say I know what I want, and I know I want to have that for myself and buying it.

Camille: So here you would rent out the clothes you said at the beginning you were fed up with?

Endre: Yes

Camille: And why would you lend then instead of reselling them?

Endre: At least in my experience, I haven't tried that hard selling things but it is a buyers' market. You don't really have any negotiation power if you want to sell something. In my opinion, I think it's harder to sell something. If I, then were not to be able to sell the product then I would maybe try lending it instead.

Camille: So, selling would be your preferred option but if you cannot then you would rent them out. Well you take a lot this perspective of lender, does it mean that after you rent them to people, you will not use them anymore?

Endre: Well I would primary rent out the things I don't use. So, leaving them on the market.

Camille: And generating cash

Endre: Yes (laughing)

Camille: So, no renting here.

Endre: Probably not.

Camille: For the reasons that it comes from people and you don't know the availability of what you like.

Endre: Yes

Camille: I will show you again all the three offers with let's say here the traditional buying option. Then you have leasing for a long period of time and first-hand use (only you is using it); here you rent with a subscription model, you don't choose the clothes but then you have Fjong here in the middle where you can choose the clothes but then you pay per use; and then the sharing model between people. What do you think of this variety of clothes? What are your feelings when having all of this in front of you?

Endre: It's good to have options to choose from. Depending on how you feel about the product. You can have different options either to sell or rent them out. I would say they complete each other; depending on the selection yes, they complete each other. You can go anywhere and get what you want.

Camille: For different profiles?

Endre: Yes

Camille: And you personally, what would you favour?

Endre: Maybe either buying or leasing.

Camille: Ok so personal use but you don't mind not to be the legal owner; you said the difference between the two will be the money and how the special parameters around this model.

Endre: I mean with this; I like that you are the first consumer. With the other options, you are not guaranteed the quality of the product. I mean I guess the company itself must have certain standards. But you can't observe other people's behaviour or the quality.

Camille: At the very beginning of the interview, you said. I've never really considered doing anything else than buying. You said I know about second-hand clothes, but I am not interested into that. Now that you have all of this, would you consider trying to dig a little bit further?

Endre: Maybe a little bit inclined to try more but it is still the issue of unobservable quality and behaviour.

Camille: So, the barrier was not really the fact that you didn't know these offers. Now the section that I would like to go through is as I said, you have these kinds of business models in other industries. And you've already said a couple of times, this already exist in the car industry. You have car leasing, car renting and her car sharing. In Norway, I can cite some of the companies doing that you have lease plan, Bildeleringen, Green Mobility and Nabobil. So now that we are not talking about clothes anymore but cars, does it make any difference?

Endre: Yes at least from my standpoint now in life. Clothes are more important and personal than cars. Or well it also depends where you live. I mean if you live in the city, then you can just hop in a car whenever you want and just leave it without having further responsibility. It's really appealing. Just like the scooters.

Camille: This is the model of Green Mobility in Olso. It's like Lime but instead of scooters; it's cars. So, you drive, you drop it whenever you want and then you go away. So, this is appealing to you?

Endre: Yes.

Camille: So, the fact that you would not be the owner of the car, does it matter?

Endre: Not really. I mean at least not for everyday purposes. Because just driving to work or if you leave in the city just getting to another part of the city, just for transportation purposes, it's not really that important. You use it only for transportation. With clothes, it's more like the person you want to be out of words; how you want to express yourself. I think it's easier to do with clothes. So that makes it more important to have your own clothes and be more able to personalize the design based on what you want.

Camille: So, you don't have this relationship or possibility with cars?

Endre: At least not for everyday purposes. I mean eventually when you have a family and you go for longer trips then it would be more in relation to the clothes point of view.

Camille: So, it depends on your usage, that's what you mean?

Endre: Yes, usage and where you are in life.

Camille: What about the fact of sharing the car? You said with the clothes, I am quite concerned about quality and how people behave with my clothes. Would it stand for car sharing?

Endre: Mmmh yes. I mean if you share your own car; I would say it's different than paying to use someone's else car. If it's your car, you are responsible for how everyone else treat your car. You end up having to paying depreciation cost and you have the responsibility for selling it afterwards. If you have to sell it off, it's harder to sell I would say if the person buying it knows that you have been renting it out to many people.

Camille: So, this part would not be that attractive for you.

Endre: Not for me. At least not if I am the legal owner of the car. But on the other side, if I just use the car. That would be more appealing.

Camille: You don't really mind then in this case of someone else was driving the car before you.

Endre: No.

Camille: Ok. You've already said why with car or with clothes, you have a different opinion. In general, now, for which categories of product, so it can be clothes, it can be cars or anything else, would it work better these kinds of business models?

Endre: Any type of products?

Camille: Yes, categories of products.

Endre: Well now that we talked so much about clothes and cars it's hard to imagine anything else.

Camille: But is it for more functional or expensive…. you don't need to think about specific products.

Endre: Mmmh I guess it's more appealing for expensive products if you cannot afford to buy them. Like first-hand or one-time purchase. To lease it instead. I guess that's the case with cars. At least for the leasing part.

Camille: There are other considerations that might arise. We haven't really talked about that, but I might do it to link it to the last section. So, you say for clothes at least, you choose them according to

your style, the money a little bit but the style comes first with the quality as well. What about the sustainability aspect? Is it something that comes into your mind or not really?

Endre: I guess that's implicitly what I have or not implicitly necessarily but what I have in mind when I purchase first-hand: rather go up in price and then have better quality that last for longer. So, in that way, that's sustainable. And also, not buying; I'm not that informed of what types of clothes or fabrics are the most sustainable but if I were, I would try to buy.

Camille: The last section of the interview has a broader scope. It's about cultural norms. We will have a broader view on what's going on here. We've already said at the beginning what would be the typical reaction of people when say that you lease, rent, share your stuff? You already said that it could sometimes be tricky.

Endre: Yes. It depends who you talk to; what kinds of people. For example, here at school, people would; I would say they will tend to react not positively. But again, this school is a special case. Rich people with brand awareness. But maybe more generally in society; at least now that sustainability is becoming a buzz word; everyone is aware and occupied with it. I would say they would react more positively.

Camille: So, it will have an impact on their way of judging things. And how do you in generally care about social pressures. I mean people here in Norway more generally.

Endre: I think it's an issue for almost everyone. You have to act like this and at least for younger people that are maybe not that socially aware, it's really important to have the correct brands and the newest and coolest brands for clothes, phones and all of this. I recognise this from my younger sister. She only wants the best and what is the most expensive. I was also like that before.

Camille: So, you changed?

Endre: Yes, I would say it changes as you get older. You become more independent and more aware of things that give you joy and things that are important to you.

Camille: It decreases in importance when you go older. Is it still an important component?

Endre: Yes, it is still important but not that central. Now the main issue is how it looks not what brand it is. I mean if I like the way it looks.

Camille: So, you had different models again, which one do you think as the most chance to be successful here in Norway and for what reasons?

Endre: It is a tough question. I would say most Norwegians are more occupied with having their own clothes. Owning them legally. So, either first-hand or second-hand. It seems like second-hand is becoming increasingly popular. It's hard to say. It depends on your personal standpoint and what you are going to use the product for.

Camille: But you don't think that any of them has a big chance of success right now?

Endre: Mmmh I would say either the lease or the share product.

Camille: Ok could you explain that shortly?

Endre: Well at least for the lease part, you get to own the product yourself; like physically not legally. So, it would seem that the product is yours. I mean it would be that way in all of these as well.

But psychologically the leasing part is more appealing I would think. About this, first world countries you have a lot of clothes, you could earn money by renting them out.

Camille: But you need people to rent not only to lend.

Endre: Yes true.

Camille: Ok so there are two norms in which I am specifically interested. The first one is the ownership norm. Does it matter to own legally the stuff you use? And the second one is the sharing one: do people are open to share access to their stuff or stuff in general?
What could you tell me first about the ownership norm here in Norway?

Endre: It's kind of top of mind status to have the nice things; to stick out or in the other way have what everyone else has so that you don't stick out in a negative way. Either be average or above average.

Camille: What about sharing? Is it a society where you share?

Endre: No, I don't feel like. I mean Norwegians kind of stick to themselves; general cultural difference between Norwegian and the other ones or other countries are: you are quiet; we tend to stick to ourselves; we are not that open to other people. I think it's reflected in how we behave in a case like this.

Camille: So, these two norms, how would they influence people's behaviour or choices to adopt these business models?

Endre: In terms of which ones they would choose?

Camille: Positively or negatively; in general.

Endre: Maybe negatively but now that sustainability is becoming more important generally. I would say that more and more people are open to sharing and leasing.

Camille: You talked about trends; the fact that people care about these trends. Do you think that one of these models could become trendy and would people follow the trend?

Endre: Maybe I guess if you have the influencers doing this and this; then people tend to look to them. But also, I think that people generally act in their own self-interest. They want to appear more sustainable. So, if they would go for an option like this, they will want everyone else to know that they do this. Some people are personally very occupied or invested in sustainability and all of this; so, they would do it out of their own interest but the masses of people, it's just for the trend, I think.

Camille: So, it could be one of the improvements to these business models to appear as trendy; that could help them. Do you see any other improvements that they could work on to make it actually work here?

Endre: In Norway?

Camille: Yes.

Endre: Just adapt more to the culture. Like identify the market in a very thorough way and then adapt the product to the culture. A thorough background research.

Camille: In terms of style do you mean?

Endre: Yes concept, business model and style.

Camille: And the adaptation in this case to the Norwegian culture, what would it be? What would be your secret?

Endre: Maybe to have them personalized. To know the desires and demands of people and then target them specifically so they feel like "oh yes this is perfect for me". Then I think Norwegians would be more inclined to use the service. Or just trends. Like people see that it is trendy and yes, I'll do it as well. Ground-breaking advices!

Camille: Ok so let me summarize briefly what we discussed today. So, we first had a conversation about these offerings from your point of view. As I understood, you are quite; I mean you were interested in buying the clothes you like and that fit your requirements with a sustainable mind, but this translates in buying more durable products. These kinds of models; it works if you can lend but less if you rent because you are not so sure about the people you are sharing with. But applied to cars, it's a bit different. You are more open to that because it is more functional; and willing to share; well at least if it's not you sharing your own car. That's an important point. And in terms of norms and cultural background, Norwegians would be quite reluctant to these business models but now that there is this sustainability trends; why not and there is room for manoeuvre there.
Do you have anything to add to this conversation?

Endre: Nothing specific. It was interesting to see and participate in this well-conducted interview as well.

Camille: Thank you! Do you have any questions that I might be able to answer?

Endre: Not that I can think of.

Camille: Thank you very much!

4. Erik – Norway

Camille: I will ask you first to present yourself. What you really like, what you are doing. Basic information about yourself.

Erik: My name is Erik. I am 23 years old. I am currently studying economics at NHH. I like to learn languages. Now I am trying to improve my Vietnamese, English and German. I am a really big fan of travelling. I know it's not very sustainable but yah. I love cultural interactions with different cultures. Also, I am a big fan of strategic games and hiking.

Camille: I will ask you know a very simple question because today I am interested in your clothing habits. So, do you think that you are the kind of person owning a lot of clothes?

Erik: I would say that I don't own that much of clothes compared to the average population.

Camille: How can you say that?

Erik: This is a little bit of a backstory, but I have had a lot of weight changes. Five years ago, I was overweight and had a different clothes size. Right now, I am still wearing clothes that were fitting me in my middle school years. It's because I went up again and change clothes and when

I will go down again, I will change my clothes like previously. I also don't shop that much. I shop whenever necessary, when I think it's like I need any nicer clothes. But I try as much as possible not to have this "buy as much as possible" mentality. I don't need that much. I think it comes from my upbringing when we didn't have really that much money. It was "do you really need that third, six, seven, eight t-shirts?". No for me it's I get what is needed. If I think that something is nice, I am going to buy it if it's been a while that I haven't bought something.

Camille: Do you think that the clothes that you have you use them intensively?

Erik: I will say yes and no to that. Some clothes are my favourite, so I am using them week after week; and some clothes that I bought I wear them, and I don't think they suit me, so I don't use them as regularly. Most of my clothes, I use them regularly but some clothes, I don't really like the style, which is why I don't use them as much.

Camille: What do you do when you don't use something anymore?

Erik: Previously, my mother used to say, "don't throw that, put that in the garage". That mentality. But my father, me and my brother we said "mother you can't continue doing this, you are just going to fill the house. So, let's just give it to charities in the red boxes on the street. It's much easier to give away than to throw clothes. It's a lot of problems; it's stupid to throw clothes away. It's much more convenient to put the clothes in these red boxes. The garbage system here is very strict so you have to think about how to recycle things.

Camille: Now if you think about your clothes, how would you regard the relationship you have with your clothes?

Erik: Ok for me, the clothes are kind of part of your personality. Having good clothes is of course really nice. I try to adapt my clothes to what I am doing and where I am. I don't mind if the clothes are popular or not. It's more like does it look good on me. Is it comfy? If the clothes suit me and if it's comfortable for me, it's good enough. I am not a big fan of fashion.

Camille: It's functionality but also how nice it looks on you that are your main criteria for choosing clothes?

Erik: Yes, if I know that the clothes is not produced in for example China and not like really the cheapest bad quality clothes, I feel yes good, it's good quality.

Camille: So, you also take that into account: the way it is produced when you buy.

Erik: It really depends. I do that with certain clothes which I feel I am going to use more. I like to have quality clothes which I feel are right for me. If it's like a t-shirt that I don't really care that much about, yah I don't really pay that much attention. Their usage value gives me more motivation to do some research about the clothes. So, a really good jacket you like or your shoes for example. If they come from a quality shop, it's better because I feel that I am going to use them for a long time. Pretty much like an investment good.

Camille: I understand now the different parameters you take into account when buying new clothes. Now, how much does it cost in general here to buy new clothes? Does quality mean very expensive items?

Erik: No in certain case it does but you can do your own research online. A lot of clothes are already from a good quality as long as it is not mass produced. If I haven't had to worry about money, I would choose only based on quality but now I am looking at both quality and price. If I am looking for certain things, I always go to the shop during the discount period. I don't care if it's

the last year fashion. If it's good quality and the price is good, then ok why not. I am trying to balance all these parameters but sometimes it's really hard.

Camille: So, would you say that clothes are a big component of a household budget here in Norway?

Erik: I would say yes, especially if you are changing of environment. Like suddenly go to Bergen for example where it rains continuously, you have to buy good rain clothes. Yeah, I do believe that a large part of your budget is going to go into clothing. Especially if you go hiking.
People are buying lots of hiking stuff. Clothing is a big budget for people enjoying outdoor activities.

Camille: Have you personally considered other alternatives to buying first-hand clothes?

Erik: Well yah I have done that. But I also don't think too much about it. It's more if I need something and if it's there, I would buy it. The market right now is dominated by new clothes. So, if you don't think about it, you will probably end up buying new clothes. I thought about going to second-hand stores but there is always this issue that it has been used before. So, I would buy second-hand clothes if I could see this alternative more properly. Right now, I think I haven't used it because I don't see it enough, I don't expect it to be around.

Camille: You say that it is not visible enough.

Erik: I heard about it. But you don't really think that much about it. Even if a new store open and they claim that they have good quality clothes, the first thing that will come to my mind when needing new clothes will still be to go the nearest clothes shop.

Camille: Today I will show you some alternative to buying first-hand clothes. Look at them, if you have any questions, please raise them.

Erik: How much work does this involve for me? How much do I have to do to rent something?

Camille: So, your question is how much effort will it take? So here the concept of leasing is like the same as buying clothes. You go to the shop or you do it online and when you are at the cashier, instead of paying the whole money for it, you subscribe to a program where you pay a monthly fee automatically taken from your account. The idea is that you keep the clothes as long as you want; usually you choose the period of time – more than a few years' time – but when you don't need it anymore, after this period of time, you can choose to give it back to the shop or keep it for yourself and buy it at its residual value; which is of course way lower than the initial price.

Erik: Ok that sounds a little bit complicated to me.

Camille: The idea is that you pay progressively for the good and you can give it back to the shop when you don't need it anymore. You said complicated. Could you explain why it is complicated?

Erik: Ok because you have to pay continuously and then you have this option to buy the clothes at the end of the contract. Isn't this just paying two times?

Camille: No the idea is that at the end of the contract, you can either choose to buy the clothes at their residual value – because you are paying them progressively – per months, it could be five NOK you know and at the end of, for example 2 years, the nice jacket you want to pay – and for which you have already paid five NOK a month, so the final price could be 10 NOK for the jacket and then you could keep it for yourself. But at the end of the contract you can also say "ok this jacket, I wore it for two years, maybe my body has changed a little bit, I don't want it anymore, I will give it back to the shop and try a new one.

Erik: I have some questions then. Will your clothes be new?

Camille: Here well you could choose, I guess. You could choose to have new clothes or rent/lease second-hand ones. The idea is for the shop with this program is to have the clothes back so that its manufacturer can decide to either recycle the textile to make new clothes or simply to fix them, repair them, make them nicer, to resell them to other people.

Erik: Can you just rent them for a really short period? For example, if you are going to a ball or something like that and just give it back just afterwards?

Camille: No this is longer term.

Erik: Ok I think I understand the concept.

Camille: So, what would be the main benefits or drawbacks of this model?

Erik: The main benefit, in my perspective, is that I wouldn't have to care about my closet. Keeping so much clothes which, I know that I am going to throw away or given to charities. If I have too much clothes, I can just give them back to the shop and keep my favourite ones. The bad think about this model is, how to say that, its newness. It is so new. It's not typical. Is there any risk for me in that? Three months after I have the clothes, the company could go bankrupt or something like that. With that kind of new things, I never know what the uncertainty for me is.

Camille: So, it would influence your decision or not to adopt this model.

Erik: Yes, I am not really this first person trying out new technologies and stuff like that. For something like this, people like me can become really sceptical about the concept behind.

Camille: But would you consider choosing this model?

Erik: Yes, because now I know some stuff about it.

Camille: In this model I would like to insist on something you didn't really mention. With this model, you are not the official owner of the clothes anymore until you actually buy them. In the meantime, the clothes still belong to the company, but you are the only one using it. If you decide to lease first-hand clothes, you are the only one wearing them, but you don't own them anymore. How do you feel about this?

Erik: I would be a little bit scared about what happens if I damage the clothes. I would care about that. And also, I would be also scared about the fact that the company would want to take its clothes back suddenly. If I really like the clothes and if they remove the buying option at the end of the contract for example. Because, I don't know about you, but I do feel a connection to my clothes sometimes if I use them for a long time. I feel it's better to have the functionality rather than own a lot of crap that you are not going to use for a long time.

Camille: So, your opinion is balanced.

Erik: Yes, I see the benefits and can see that to some extent it overtakes the drawbacks. I would think about it. It's more open for trying. It's more flexible in my opinion.

Camille: About this jacket that you are leasing, would you say, "this is my new jacket" or "this is a new jacket"?

Erik: I would say this is a new jacket.

Camille: So, you wouldn't consider that it is yours?

Erik: I would consider that it is mine but would not word it out. I wouldn't like that.

Camille: Why?

Erik: Because when you are leasing something, you never say I own this car. But you would say this is my car. The same kind of thinking. I would have the same perspective about clothes.

Camille: So, you would consider that it is yours but when talking to people you would not mention it.

Erik: I wouldn't say that it is a leased jacket, I would just specify that it is mine.

Camille: Would you change this way of describing the jacket when talking to different people?

Erik: Yes. I don't really like talking too much about myself. I would differentiate my wording with people I know more compared to the others. But in my mind, it would be mine.

Camille: Would you still be able to identify yourself to these leased clothes? In the same way as you did before?

Erik: Oh yes, no difference. You can always buy them if at a certain time, you really like them. Really no difference.

Camille: I will now show you a slightly different offering. Take your time to read it and comment.

Erik: The basic concept is that you are getting different packages. This is more of a subscription model than the other one. You are choosing your specific style and after that you get your style as a membership program.

Camille: What would be then the main differences that you see with the previous model?

Erik: I would say that the ownership feeling is really low in this one or even non present at all. This is a model where you can choose your style and that's it. Everything is owned by the company. I wouldn't feel that I own these things at all. With leasing, you have this option.

Camille: To be sure everything is clear here, let's also add that this program is way more short-term oriented. You have this membership that allow you to receive boxes with the clothes fitting your style for a period of time that you get to choose. So, you receive the bow by mail, if you like the clothes, you can use them for like 1 week, 2weeks, 3weeks, etc. and when you don't want them anymore you send them back to the company which will consequently send you a new box of clothes. It's really more short term. What would be the main benefits again here?

Erik: The main benefit in this regard, depending on how short this thing is, would be, instead of travelling with a lot of clothes, I will rather order my clothes to my destination of travel. Sometimes you don't know if it's going to be cold or rainy, you can just order the suitable costs anywhere you want. It's very flexible to what you want. The main drawback is related to the uncertainty of whether the clothes has been worn by another person.

Camille: Yes, it is shared with other people. They have a big wardrobe and whenever you want something it is sent to you but at the same time another box is sent to another person that you might receive afterwards. Their clothes are always used by people. But of course, when you send them back to the company, they are cleaned, repaired and then send back to other people.

Erik: Depending on the price here, I see that it is really convenient because one of the worst things with owning clothes is washing them. So, it's taking away that kind of hassle.

Camille: So, you would also use that as a cleaning service.

Erik: It's really easier to not think too much about it especially when you don't really know how to do it properly for certain items. They are probably specialists in that matter. Maybe I am lazy, but if I don't need to ever wash any clothes or not think about it, it would really be convenient! The bad thing about this though is probably the time spent doing all of that and how fast they can deliver. How to be certain that the clothes will be there when I need them?

Camille: Would you then consider doing this?

Erik: Yes, I would. I am actually more positive to this one than the other one. This really fits my lifestyle because sometimes I want really fancy clothes, sometimes I don't care. In this latter case, I can use my own clothes. To me to actually do this, it will depend on how easy it works. It sounds really easy so that's something I feel suspicious about. That's because it is new as in the previous case.

Camille: So, the procedure on how to get the clothes and send them back is important in your decision to subscribe to this kind of service.

Erik: Yes, I need the proof that it works.

Camille: So, would you consider using this as a complement to your ordinary clothes that you have at home? So, you wouldn't use that as a primary way to get dressed?

Erik: If they have this in different countries, I would actually use this as a travel gadget. I hate having a lot in my luggage. That would be really awesome if they could have it in different places.

Camille: So, it would be more for special occasions than day to day clothes?

Erik: No this is optimal for whenever you want some extra stuff; it's very convenient.

Camille: Would you continue buying additional clothes if you subscribe to this service?

Erik: Euh yes because I don't see this as something, I would do all the time. I don't expect myself to use these packages all the time. Also, I don't want to keep them for a long period of time. If I have to consistently wear the same clothes, then I don't see the point of subscribing to this service where the value is on the contrary to try out new things on a more regular basis. But I wouldn't change of packages all the time either because then my climate impact would be even worse. I don't see these back and forward trips as very sustainable. In this sense, I don't think then that it is a long-term thing. But I haven't tried it yet. If it's convenient, I would be open for it, I guess.

Camille: There is one special feature here which says that the clothes in the boxes are chosen for you. They are chosen by the company based on the style you gave them when registering on their website. You can of course change these preferences as much as you want but they choose the clothes for you. Does it make a difference for you?

Erik: Ok then I misunderstood. Euh I think for people that don't know a lot about fashion, that's cool. The company can probably make that right. I mean I guess they don't choose very ugly clothes. But for people that are really picky about their clothes, that's going to be a negative thing.

Camille: What about you?

Erik: For me, I would like it. It's much easier this way. You don't have to think that much about it. It's really convenient. If I can just give them my style, I don't have to spend time looking at brands and other stuff. But yes, if its clothes made from a country where you have let's say child labour, I would feel a bit conflicted. But yeah in my regard it would still be more positive not to care about all these choices to make.

Camille: As you said at some point, here the main difference with leasing is that, yes you are still not owning the clothes, but in addition, you are sharing their access with other people. Clothes are shared with others. How do you feel about this? About this sharing aspect?

Erik: Just because I am student, I am used to share a lot. Especially the washing machine you know. This is kind of disgusting.

Camille: Is it disgusting?

Erik: Well not that much but it's more disgusting to think about the fact that you share the same washing machine rather than you share the same service washing the clothes for you. They probably know a lot more on how to take care of these clothes. So, I don't really mind but it's going to be clear that these are not my clothes at all. I don't know if I would make any connection with this service as a brand.

Camille: Would it be a problem that you don't feel this connection anymore?

Erik: I don't think it's going to be a problem. But if something bad happen with the company, yes it means that wouldn't care too much about it.

Camille: Again, so you said that if you were leasing your clothes, you would still be able to identify yourself to their style. What about with this offer then?

Erik: I would still have a connection with the style but not the clothes.

Camille: Ok great. Well there is another company here in Norway doing clothes renting. It's called Fjong. The main difference between these two models is that it is not a membership. Fjong is a very short-term rental company. On their app, every time you need something specific, you can rent the specific item you want for a period of time agreed beforehand. You pay per use instead of having to pay a membership fee. What do you think about this model now?

Erik: If it's for like a very specific event, for example the ball in Budapest where I had to wear something recalling the flag of my country. So, in that case yes, I would have preferred renting these clothes and giving them back right afterwards. Because I wouldn't normally reuse that kind of stuff anymore. The other model is more to use on a longer time period. This one is for specific events.

Camille: So, you see benefits in both models, but you would use them for different purposes.

Erik: Yah but if I was already a customer of this (membership model), I would be unsure about the fact of becoming a customer of this other service.

Camille: So, your preference goes to the longer-term commitment model?

Erik: Yah. This is all as I said depending on the price of course. But I see this as more convenient. As long as it is cheaper than buying. I don't want to give them all my clothes budget.

Camille: As a complementary service then?

Erik: Oh yes, I cannot go to that point where I don't own any clothes at all. Because all of this is still uncertain, I would like to own some clothes myself. But yes, probably fewer clothes.

Camille: I will now show another and last offering. What makes it different?

Erik: It's just a platform. They are not selling the clothes.

Camille: What do you mean by that?

Erik: It's more like clothes that you want to borrow from other people rather than being a specific company providing the clothes.

Camille: Yes, this is the key difference. In this model, the clothes belong to the company. They keep them as their own belongings. Here, the clothes belong to me, you, our neighbours, and we share them between us. Why would it be interesting to do so?

Erik: In my opinion, this is probably the model which I feel is the less interesting regarding my own profile. The reason being that its other people owning the clothes. It's not a company, this time I need to trust other people. I don't know why but it's harder for me to accept. Also, the choose your "luxurious" clothes branding is not at all appealing for me; it does not fit my demographics. So based on my current lifestyle, I would never use this.

Camille: So luxurious clothing is not something you are interested in at all.

Erik: No because for me luxurious items don't necessarily mean quality items. Also, I don't care too much about brands and luxurious stuff in general.

Camille: Ok and also you don't like to borrow from others as I understood.

Erik: Well I am really sceptical about this model.

Camille: Would you feel uncomfortable?

Erik: Well no I wouldn't say that. But yes, if the company is washing the clothes first, then maybe I would have a better feeling about all of this. What if I have a problem with the clothes? Do I need to complain directly to the people or the company? You know that kind of worries.

Camille: As a user then you are quite sceptical about all of this. What about the other side of the transaction? What about you lending your clothes to people? Would you be interested in this?

Erik: I would be more interested in that because I have so many clothes that I don't use all the time. But I don't who would actually want to wear my clothes you know.

Camille: But if they are some people interested in renting your clothes, you would be interested to do so?

Erik: I would be more open to it, but I am still really sceptical about this concept.

Camille: Why would you be willing to rent your clothes?

Erik: Oh, simply because it's standing there. You are not going to use your costume from carnival 2017 anymore, so why not renting it. So that would be great. But for other stuff, you don't want them to be destroyed. You are always of that you know that people destroy what you lend them.

Camille: Yes, but there is an insurance. The company of course insure the items that you are renting out.

Erik: Well in that case, I feel better about that now. It doesn't take away all my concerns but yes, it's already better in that case. Another point for which I have concerns is the administration process. How easy is this? For example, to get the payment. How do you get refund if someone has destroyed your clothes?

Camille: Ok so many concerns but in any case, you see more value in lending your clothes than renting some from other people.

Erik: Yes.

Camille: In both cases, lending and renting, do you think that you could still have this special relationship with the clothes you own or borrow?

Erik: No. I don't think so.

Camille: Even if you lend your clothes and receive them back, you wouldn't feel the same with them?

Erik: Oh no in this case, it's still yours so you would still keep this special connection with them. So yes, for the lender it's alright but as a renter, I wouldn't feel any connection with the clothes.

Camille: If you lend your clothes, would you still wear them afterwards?

Erik: It all depends on who washes the clothes. Well I would probably still wear them but wash them first.

Camille: Ok great. I will show you again the three offers with here the traditional way of buying clothes. Now that you can see all of these alternatives to accessing clothes, what do you think about this? What's the first thing that comes to your mind?

Erik: This is really smart when you look at how much clothes are wasted. I don't think we can continue with our current model. So yes, I think this is a really smart way to do things.

Camille: If you had to choose one specific model that you think fits your lifestyle, which one would you choose?

Erik: The first one: leasing.

Camille: Could you summarise the main reasons why you would go for leasing and not the others?

Erik: I would eliminate the last one first. This one didn't suit me all because of the fact that it is about luxurious clothes and that you are borrowing them from other people. I am much more sceptical about this than when it's a company doing that job. So, I will now only compare the first and second models. Because I am unsure of whether it's going to work or not and because you still have this mindset of buying stuff, I would go for model 1. If I was really sure that model 2 was going to work, depending on the price, I might be more open to it. But the first model, because I understand better how it works, fits better right now.

Camille: Because it's more long term?

Erik: Yes, because it's more certain. It still has the value that you previously had when buying clothes. There is no difference. You can still choose what you want to wear, use your clothes the way

you want…, and give them back when needed. So yes, for me it sounds a lot more certain than the other one. I don't see a big difference between buying my clothes or using this system.

Camille: Great! We are now heading to the next section of our interview where we will talk about cars. These models also exist applied to cars. Instead of having clothes here, you can lease, rent or share a car. Now that you are in a different mindset, that you are considering cars, how do you feel about this?

Erik: I feel a lot better to share with cars than clothes actually. For no other reasons than the fact that clothes is something that I am wearing very close to me. A car is for going from A to B that's it. My clothes I am using them days and nights. I feel closer to my clothes than to my car. I feel therefore more open to share or rent cars than clothes.

Camille: To go a little bit deeper into this, would you be ready not to be the official owner of the car anymore?

Erik: Yes. Because I don't want to hold the responsibility of owning a car… You have to pay the bills for a car. There are so many different kinds of things you have to do with cars: changing tires, … I know that it is a lot of work because my parents are always complaining about this. I think it's a waste of time and money honestly. Letting my car in car park all day long is stupid.

Camille: So, this is really positive. What about sharing with others the access to a car?

Erik: Yes, it's the same. Of course, I know people that really value their cars. But for me I am really uncertain whether I actually want a car.

Camille: So, you would be ready first not to be the owner but also to share this car with others. Getting rid of your responsibilities and paying less for it.

Erik: Yes, pretty much. And I feel really more positive for this applied to cars as a transportation mean. In that regard, I really don't care about owning the car. I don't feel any value in owning a car.

Camille: The question to conclude on this would be: which category of goods, broadly speaking, would fit better with these kinds of models? Why would it work better for a category of goods than with another one?

Erik: It really depends on the functionality. What kind of value it gives me? If the value is that it distinguishes myself from others, building my identity, then I feel that it would be harder to lease than for other stuff. It's really to give your own self to another person whom you don't know about. I know that people can have the same problem with cars because cars can become part of your identity. So, it would work better with stuff that are not too close from the definition of your identity.

Camille: You identify the relation with your clothes as a problem for opening up to these models.

Erik: Yes at least in my opinion. It can be because it's Norway and I have never owned a car, that I don't see the value of owning a car. But I do see value in owning my own clothes.

Camille: We are now going to take a broader view on this and look at how the community here in Norway would react about it. What would be the typical reaction of people if you tell them that you are leasing your clothes or that you are renting them?

Erik: They will probably be really unsure about this. They will probably ask themselves a lot of questions. They might feel disgusted in some cases. It's not a thing yet … at least for the peer-

to-peer model. If it's a company, I think that people would be more open to it. And for the return model (leasing) I think that a lot of people would actually be interested in that.

Camille: So, it depends on the model. If you speak about leasing, they would be more positive, that's what you mean? But when you are talking about sharing, very negative?

Erik: Not very negative but very uncertain. Could be negative but not too bad.

Camille: Will all people react in the same way?

Erik: Mmmh I think you could see a generational gap. I think young people are more aware of the problem and the value of these models while old people would see it more like a burden and would probably not trust these companies or people using their services.

Camille: What can you tell me about social pressures here in Norway?

Erik: Even in Norway, which is a very open country, I feel that social pressure is quite strong. You have to look a certain way; you have to do certain things. Social pressure could play a really important barrier here. But… being more sustainable could also be a social pressure. I do think that it is now a social pressure to be and look more sustainable. In Sweden for example they have this "flight shame" trend going on. It's actually becoming a shame to fly today because it's polluting so much. I think this social pressure is very strong there and I think that you have a similar pressure in Norway.

Camille: So, you say that social norms are quite strong, but they could play positively and negatively towards these models. Positively when looking at sustainable trends; negatively if not supported by the society.

Erik: In general, I don't think that social pressures in Norway are that strong but for certain things it can be. I don't have any explanation for that. If you are against human rights for example, the social pressure here will be very strong. But if you are against oil for example, the opinion is not as strong and can vary. I see however that the social pressure towards environmentally friendly behaviours is getting way stronger over years.

Camille: Going back to these offerings, which one do you think has the highest chance to be successful in Norway?

Erik: Mmmh I think the rental model is going to be more successful.

Camille: For what reasons?

Erik: Because of social norms, I don't think that sharing would be very popular. For the leasing model, I think that people won't be that interested to look at it because it doesn't bring that much additional value compared to buying clothes; it's basically the same thing.

Camille: So personally, you would prefer leasing, but you think that because it is more innovative that renting would be more popular in general?

Erik: No leasing is just for my clothes. For the model itself, I think that the renting model is much more interesting. For cars and a lot of different things. But just for clothes, it was really specific in this case, that's why I went for leasing.

Camille: And applied to the society when looking at clothing model more specifically? You still think that this model, renting clothes, would be better?

Erik: Yes. I still think this. It's more about my own preferences here. Renting would probably be the best for the Norwegian community.

Camille: Because it's innovative, that's what you said?

Erik: Innovative, convenient and also because people here are starting to get interested in these kinds of models. It's something that I think we are beginning to open up to.

Camille: I am very interested in social norms and more specifically in these two: the norm of ownership and the norm of sharing. What can you tell me about the ownership norm here in Norway?

Erik: The older generation has a big focus on ownership while the younger generation is more about functionality. It's not about owning things but more about having access to them. But it's a very difficult question to answer very deeply. I haven't thought too much about it actually.

Camille: Would you regard the Norwegian society as materialist or not?

Erik: I would say not. We are more about experiences. A lot of Norwegians go to cabin trips in the middle of nowhere just to relax. We are travelling to a lot of different countries. We want to escape the weather. We don't really care about buying a lot of stuff in that regard. We are more interested in having different kinds of experiences and feeling good and happy. But I do also see people that have and want to have a lot of things but that's the case in most countries nowadays. The majority of people though are today more focused on experiences.

Camille: What about sharing? Are people here in Norway open to sharing?

Erik: Yes, for friends I can see that. For complete strangers, I don't know. In my perspective, it's harder. If you buy something from someone, it's fine; if you share stuff, it's different. Well it will also depend on the product, too.

Camille: In our near community, sharing is quite normal but when you don't know the other person, it's more complicated. How do you see these two trends; the fact that you are not that open to sharing with unknown people and the fact that you prefer experiences rather than owning things; influence the adoption of that kind of models?

Erik: Could you repeat the question?

Camille: So you have these two trends, you said: 1) Norwegians prefer to share with friends and not strangers; 2) In terms of ownership, they prefer experiences rather than owning more and more stuff; with that in mind, how do you think that people will react to these kinds of alternative models where you don't own the stuff anymore and where you have to share access to these stuff with others?

Erik: Ok yah… Mmmh. Well for leasing clothes or buying clothes, a lot of people are fine with that. It's working well. In terms of renting clothes, I feel that people would be open to such a thing. Tech stuff has allowed us to better understand these membership models. Sharing things would be ok between neighbours but here no I think it wouldn't be that easy.

Camille: So, this model specifically would meet lots of resistance?

Erik: Yes, most people wouldn't feel that comfortable doing that kind of stuff.

Camille: My last question is: after all we have said, what could these companies do if they want to be successful here? Would you have key recommendations to give them?

Erik: Don't screw up. This is a really big trust issue here. If the company screws up somewhere, it would be really hard for Norwegians to continue believing in them.

Camille: What do you mean by screw up?

Erik: Well if you, for example, use very bad quality clothes and get caught for being a very bad brand. I think it would be really hard afterwards for them.

Camille: So, it has to be quality clothes?

Erik: Not that much but not bad quality ones. Apart from that, I don't have any very specific suggestions. This is not something on which I am currently working on… I don't really know.

Camille: It's fine. But you said at some point that people here care about sustainability. Do you think that they should advertise their models as sustainable?

Erik: I think it's something they should go for, but it shouldn't be their main focus either. Sustainability is a big thing here nowadays but it's not everything we are. I think talking about how it can help people; the functionality of the service; would be better. But yes, a small focus on sustainability is good because I see a lot of sustainable ads around.

Camille: Ok but it has to be bundled with something else.

Erik: Yes exactly. You have to have other good reasons than just sustainability in a sense.

Camille: I will conclude this interview by summarizing everything you said. If at some point, I say something completely wrong, please interrupt me!
At first, when I showed you all these models, you were quite interested in this one because it gives you some flexibility especially if you are travelling for example. You would be interested in using this service to complement your own wardrobe. Leasing is also regarded very positively because it helps you to get rid of the things that you don't need anymore. But for sharing, you don't like the fact of having to borrow stuff from people you don't know because you don't know how they treat their stuff, etc. When applied to cars, you are even more open to these models because of the functional value of this product. You would be ready not to be the owner of the car you drive and share it with other people. When looking at the society in general, you said that people might react positively about these models if they value the sustainable aspect of these models. But it will be really complicated to make them adopt the sharing model because you don't think that's something that people do, to share with people they don't know. But if it's a company doing it, then trust is easier to set up and convince people to join the problem. However, as it is new, these companies need to proof that they can be valuable and trustworthy.
Do you want to add anything to this?

Erik: I will just add that if you know someone doing this, it's easier to join the program.

Camille: Ok so if it's becoming a trend, if the people you know are doing it, people might join these programs more easily?

Erik: Yes.

Camille: Do you have any other things to add?

Erik: No, I think it's already long enough.

Camille: Ok thank you very much for your help.

5. Hakon – Norway

Camille: Thank you so much for coming. This interview comes in the context of my master thesis. I am studying sustainable business models.

Hakon: This comes with environmental economics and the circular economy.

Camille: Exactly. From the consumer point of view. So, are you ready to change your habits? This is the topic of today. I am doing a cultural analysis. Today, I am talking to you; at the same time, one of my friends in Singapore is talking to Singaporeans about the same topic.

Hakon: So, you are collaborating. How many people are you interviewing?

Camille: Here in Norway. I am interviewing 20 people. Well let's start the interview. First of all, can I ask you to introduce yourself. What you do; what you like, …

Hakon: I am Hakon from Norway. I am 23 years of age. I come from the city of Tromso in the North. I go to NHH. I am part of a student orchestra. I have been travelling for one year own and I also spend a year in Germany as an exchange student. I am interested in piano.

Camille: Great! We will now start with a very simple question: today, I am interested in your travelling/mobility habits. So easy question: do you own a car?

Hakon: No.

Camille: For what reason don't you own a car?

Hakon: Financial.

Camille: Is it very expensive to own a car here in Norway?

Hakon: It's not very expensive but it's an unnecessary expense for a student when you live next to the school.

Camille: So, you don't need one but more importantly, there is a financial barrier. How do you usually travel then?

Hakon: I usually walk everywhere. But if I have to go further than usual, I just take the bus or the plane.

Camille: You go back to your family by plane, but you go to the city centre by bus. Are you planning to buy a car in the future?

Hakon: I don't know. We will see. It depends on the lending business. I think in the future a collective car ownership scheme might be a better solution for me and my friends given that the flexibility that a car gives you might not be worth the extra 10 thousand NOK that you have to pay for owning your own car.

Camille: Sharing a car, you would do it because it's financially interesting?

Hakon: Yes, and also because it's way more efficient.

Camille: You wouldn't be personally motivated to buy a single car just for yourself?

Hakon: Well by own means I am. Motivated. But I think that myself with a job in 5 to 10 years in the future might have something else to say. This flexibility motivates me to buy a car. But I have to balance this up with the value that you lose with the car when not using it. I will probably consider alternatives such as collective transports. Because yes if you are in Bergen, you don't really need a car.

Camille: That's very interesting because that's exactly the topic of today: alternatives to buying a car. I can see that you are already interested what are these alternatives. I will directly show you some of these alternatives on paper. Read them and comment if you have any questions.

Hakon: You pay 3040 NOK per month?

Camille: Yes, for this specific car but you can choose another car.

Hakon: Electric car?

Camille: Yes.

Hakon: That's from 2018 or something? So, choose the car between different brands. So, you can choose a car. Choose a leasing period. The standard period is 36 months so that's 4 years. Pay a monthly fee including insurance and maintenance. So, maintenance is included?

Camille: Yes.

Hakon: So, you don't have to. Yes ok. Drive and pay for your fuel, car park, tolls, etc. Of course. Give back the car at the end of the leasing period or buy it at its residual value. So, you always have the last option?

Camille: Yes.

Hakon: Yah ok.

Camille: Do you understand?

Hakon: Yes, I think I understand.

Camille: What would be the main difference with the traditional way of buying a car here?

Hakon: With this method, this is like the same as if you were trying out the car for four whole years before you then finally decide whether you want to buy it or not. It can make you used to driving the car before deciding to buy it.

Camille: That's a benefit.

Hakon: That's an absolute advantage. Are there any disadvantages? Oh yes flexibility. If you do not have the money to buy the car at the end or the willingness, then you have to give it back. This is not a big problem.

Camille: You can have another one afterwards if you want. A brand-new contract for another car.

Hakon: Oh yes well, the flexibility issue is then minimal. Pay a monthly fee. Yes, the insurance and maintenance deal are absolutely ridiculous. It's too great of a deal almost. It's just nothing to get a car; it's ridiculously good.

Camille: You would be interested to join that program?

Hakon: As a customer definitely. It's harder though to see the business point of view.

Camille: Well here yes try to forget this business perspective. I want to hear you as a customer. So, you said you liked the maintenance option, the fact that insurance is included and the fact that you can try out the car before buying it.

Hakon: Maintenance. How much does that include? If you were to crash the car and destroy a front light, would that be covered?

Camille: It's part of the insurance. Of course, your contract will be impacted by this. If you have problems with your car, you will need, as with a normal insurance, to pay a little extra per months. For sure, it depends on how you take care of it.

Hakon: There is no deposit here or anything.

Camille: Yes, at the beginning you give a deposit for the car, but you have it back when you give it back to the company. Let me now insist on one specific point of this business model. The difference with the traditional way of buying a car is that here you are not the official owner of the car anymore; it's still at the company. But you are paying for it and you are the only person to drive this car. You can share it with your friends but it's your decision. You are the only driver. But it's not your official car. How do you feel about this? The fact that you lose this official title of car owner.

Hakon: That's difficult for the ego. It loses a lot of its symbolic value. If you drive around with a Tesla and people find out that it's not yours but that you are just leasing it, it could be perceived as fake. Even if you are not even trying to prove anything. People who are not so confident about themselves, this would be a huge negative point. But for a rational person who realise how great of a deal this is, this shouldn't be a problem.

Camille: So, for you is it a problem?

Hakon: Me personally I don't care too much. But I know a lot of people care. Here specifically or more generally?

Camille: Perhaps here yes.

Hakon: There is a symbolic value of driving around in a car that's worth a lot of money. And people see it if you are driving around.

Camille: But how could they know that it is leased?

Hakon: Euh they can't unless there is a brand on the car itself. But they can't unless you tell them.

Camille: So, for you it's definitely not a barrier?

Hakon: Not for me originally.

Camille: Ok would you be able to say, if you talk to someone, one of your friends, "this is my new car" or "this is a new car"?

Hakon: I would say this is a new car and I would add, I am leasing it. And I will receive some gratification from them if I prove them how good of a value this deal is or how bad their decision was to buy a car.

Camille: So, you will not have a special relationship to the car per se, but you would be attached to the fact that it's leased.

Hakon: Yes but of course you have to be open to the option that in four years it might change. You will know exactly how to drive that car. So, if you give it back and someone else is leasing it, you might feel that someone has taken it away your own property.

Camille: Would you present this car in a different way to different people?

Hakon: I think so. Definitely. To people whom I am not too close friend with, I would probably not mention that it is leased.

Camille: For the reasons already mentioned, the fact that people might react negatively?

Hakon: Yes, I think that would be the case. We are humans. We are in our society dependent of what other people think of us. Thinking in another way would be naïve. Unless you know people better, you cannot really tell them that in the same way that you wouldn't tell them your salary.

Camille: Thank you. I will now show you another offer. Same procedure.

Hakon: Oh, I know this. Oh ok. This is more of a service than the other alternative. Here you pay; it's like a taxi as I understood it except that you are the driver of course. This seems to be for shorter periods of time. The membership thing, I see it as a pure good thing. That makes you, although you get less feeling of property towards the car in itself, it gives you the feeling that you are in collective society consisting of other members. So, this is what I like the most about this model. The fact that you just book it and that they have a sort of guarantee that is going to be available there at that time, I find this absolutely great. You don't have to check if the car is available. Probably the company does that. It's really great. I would prefer personally the other one. Even if this one is cheaper, I can imagine the other one, it would feel like, when paying that monthly fee, I feel like, I pay that fee and that's over now and I can use the car as much as I want. While with this one, I'll be constantly reminded of how much the car costs me. It has probably a kind of indicator of how many kilometres you will have driven.

Camille: Will it influence your consumption of the car if you can see your expenses?

Hakon: Oh yes absolutely. I mean it's like if you are constantly reminded how much money you spend at the store or something like that, you would probably adapt your behaviour. If you take out 100 EUROs from the bank, then you don't really think a lot how you use it. I would think in the same way. I can imagine this is for people who are in a difficult economic situation. You pay that one-time membership and then you are a member forever. And when you live a life like me, when you usually don't need a car, but sometimes you actually do, this is a much better deal. The other one is for more established households I feel with a more stable life. Also, this one is really great if you are travelling around in your own country. If I go to Olso on a business trip, then I can lease a car and feel the same ownership as I would feel if actually got it. That's all I needed to say about it.

Camille: So, you gave me a lot of benefits and drawbacks for this offer. You say that you prefer leasing, but would you consider adopting this model yourself?

Hakon: Mmmh well it depends the customer segment that you are trying to hit. This one is for poorer people or people with a much more unstable life while the other one is for richer and more stable lifestyle. I don't personally know which one. I personally feel that the one where you lease the car is better because you have this feeling of ownership over the car.

Camille: If you were going to choose this model, would you have your own car in addition? Or would you drop your car?

Hakon: I would probably drop the car.

Camille: Again, I would like to insist on something special here. So, in the other model, you had the car for yourself, but you were not the official owner. Here you are not the official owner and you share the access to the car with other people. You have the guarantee to find a car because you have these graphs showing the availability of cars and you can book the car in advance. But you have to share this access with other people. How do you feel about this? About the fact that you have to share one car.

It's a divided feeling. First of all, the member thing is great. The fact that you could feel that you are part of a community could make you feel almost as if you own the car. But it's also more stressing. It means that if you lose for example something in the car, it's a hassle to get in back, if you lose your keys or your phone. You are way more stressed when you drive in the same way than when you rend a hotel room.

Camille: But the fact of sharing with others, you don't really mind?

Hakon: Exactly.

Camille: In this case, would you be able to say that you are doing this to your friends?

Hakon: Yes, why not. If I am in more unstable situation, like a student, I would probably find myself in a situation with people in the same situation. With us, I would have no problem telling them.

Camille: Will it change the relationship you have with this car compared to this model where you are the only one using it?

Hakon: Absolutely. I would feel way less close to that car.

Camille: Is it a problem? Does it matter for you?

Hakon: It does matter. I am not going to lie. I would be much more forgiving for any faults of the other car because I know that car. Here since I would be constantly reminded about the costs of the car, I would feel way more demanding about its features. I would make sure that everything works.

Camille: Well this is one model, but I don't know if you have been to Oslo recently. There is another company there called Green Mobility there in partnership with EV (the transport company there). The difference with this model is that you don't have to pay this membership fee at the beginning. You only pay for your usage of the car. Does it change your opinion about this model?

Hakon: Yes, I definitely prefer this one to the Green mobility in Oslo. Of course, the other one is great for in and out customers like one-time customers who don't want to be part of this program. You could be part of different service providers schemes. But for a longer period of time, this one, Bildeleringen, I find it way better.

Camille: Ok so the pricing structure is different, but you also access the car in a different way. In this case, you take the car at one place and you drop it at the same place. With Green Mobility, you take the car located at the nearest point from your location, and you can drop it anywhere else in the city. You don't have to give it back at the same place. What do you think of this? Which one is the most convenient for you?

Hakon: OK now that you mention that factor, I definitely prefer the Green Mobility. It's such a flexible thing to be able to drop it anywhere. I would definitely be great for longer trips. Imagine that you have to go from Bergen to Olso and you take the car and you can just take it to Oslo and drop it off there while flying back to Bergen. You are done with the car.

Camille: Does it matter then to not be sure that you have a car in your surroundings? Because of course it depends on where people drop the cars.

Hakon: I mean it's a higher risk, higher reward kind of problem. I personally prefer that. Or the leasing one.

Camille: So, you said with this one you would drop your own car. What about with Green Mobility?

Hakon: Would I? Well I read somewhere that if you are to take a taxi everywhere that you drive normally, it wouldn't be much more expensive. I can imagine that the Green Mobility thing regarding the price, that it is even cheaper than a taxi. So yes, I would definitely drop a car. It's a rational thought. I pay less if I just do that.

Camille: Well I will show you the last offer. You may know it already.

Hakon: Nabobil! Oh of course. Free registration on the website, book a car and drive. Drop off the car where you took it. Pay the owner. This is basically an Airbnb for cars. It's really great. I think for a customer, I maybe would prefer the other one Green Mobility simply because the company has a way better insurance. They can ensure me that the car is going to have certain properties. This one will not. It will only be based on ratings. But then again, this one is based on normal cars that are everywhere and that aren't being used. This was might be the one that is the most environmentally friendly.

Camille: You perceive this as a benefit?

Hakon: Absolutely. Also, the company itself they don't have to pay for the cars.

Camille: But you said the drawback here is that it was people's cars, so you are not very sure about the quality of the service.

Hakon: Your reputation is the only insurance that you have. In the other model, the company has literally a contract where they ensure that.

Camille: Have you already used that service as a user?

Hakon: I have never rented Nabobil. Sadly. It's not very popular where I come from. But if it was, I would definitely do it.

Camille: Would you use this as a primary way to one place from another one, dropping your own car?

Hakon: Yes, as a short-term solution. I could definitely do it. I was living in Bergen for some years, I would definitely consider this as an alternative.

Camille: But not at long term that's what you meant?

Hakon: No, I would prefer the first model that you had in the same way that you would prefer to pay a monthly rent for a house rather than a hotel cost every night.

Camille: It's again this frequency of payments that is annoying for you.

Hakon: Yes, flexibility is worth the most.

Camille: Here as you mentioned the car is not from a company but from users. If you had a car, would you participate in this program?

Hakon: Why not? I would earn money from my car. And if they can ensure that if my car was to crash, I would not have to pay for the repairs, why not? I mean I lose money by having the car in the garage.

Camille: So, you would definitely do it?

Hakon: Yes.

Camille: No barriers?

Hakon: There are some barriers. Letting other people use my car… maybe they can damage my car in a way that you cannot see at first but can be revealed later. That is a risk. But that is a risk that I would personally be willing to take.

Camille: Will it change the relationship you had with your car if you rented it out to someone else?

Hakon: I don't think so. It is still my car. I will still have the last word. But for the car I am going to rent, I don't.

Camille: I will show you again the three alternatives, with here the traditional way of buying a car. What do you think of this variety of options to get access to a car?

Hakon: I would definitely prefer this model [leasing]. The model that you probably have over here about buying the car, traditionally and owning it and you pay for the repair and everything, that would give me a lot of ego boost. It's going to feel like buying a house. You own it you know. You do what you want with it. With these two models on the right, using the car for short periods of time, I would not get this symbolic self-esteem boost, as I would for the two others. I think the model where you rent the car over a longer period of time in the same way that you rent a house, I think that it takes something from both sides. I think it's a huge advantage.

Camille: The contact with the car and the fact that you can establish a kind of connection to your identity are important for you.

Hakon: Yes.

Camille: Today I said we were focusing on the mobility industry. But there are other industries out there experimenting with different models like these ones. One of these industries is the clothing industry. You take the same offers but instead of a car, it's a suit, a specific handbag, shirts, etc. Different companies in Norway are trying out different models with this: Fjong for examples and Tuckify for children. Would you be interested in a concept like this applied to clothes?

Hakon: Only when I dress with formal clothes that are very expensive. Me personally I think I care so little about clothing and what I wear that I only have x amount of t-shirts and shirts at home. The flexibility that I have owning my own clothes in this case far outweigh the cost. I think the cost is actually cheaper when you care very little. Of course, maybe there is difference between people, especially people who are concerned about wearing new clothes and also, I think there is a gender difference. I think women are more concerned with wearing new clothes than men are. So, I think not for me but for the rest of the market, this is a very good model.

Camille: Not for you?

Hakon: Not for me.

Camille: Please let me dig a little bit deeper here. Would you be ready not to be the official owner of your clothes for example?

Hakon: Yes, I would. I tried actually to do this at the start of the year. I tried to rent the kind of suit you wear when you go to a wed. The rental price was half the price than buying. The price was really appealing.

Camille: Would you be also ready to share your clothes? Wear clothes that someone else has already worn.

Hakon: I have no problem wearing clothes from others. All my clothes are second-hand clothes. But as you said, the feeling of not owning your own clothes, I don't know if I would be willing to do that.

Camille: So, it's a little bit the same as with the car.

Hakon: However, with the car, the financial matter is way larger since the car simply is more expensive. And also, you need clothes every day when you live in our society, but you don't need a car every day. You can live without it.

Camille: That explains why you have a different opinion about these two categories of goods. For which categories of goods, in broader senses, would it work better?

Hakon: Could you come with an example?

Camille: Yes, for more expensive things?

Hakon: Yes, for more expensive things and things that in certain ways can be perceived as a service such as driving a car or renting a house. These are things that you are sure to own yourself and other people using them won't change a lot of that. Whereas with for example clothes, if a person wears your clothes, sweat in it and it gets to smell, the risk of losing the feeling of ownership is way higher.

Camille: Ok the last section of this interview is about how the community here in Norway would react about these models. What would be the typical reaction of people here if you say that you are leasing, renting or sharing a car?

Hakon: I don't think that it would be negative. I mean of course it depends who you ask. I think that the older generation would have maybe more negative reactions to that but it's maybe because they are simply not used to the concept in itself. Then you have people that are very concerned about their self-esteem, they would look down on stuff like this. They would never do that. But then again, I think people who are sophisticated, updated with today's fashion and today's problems,

many of these people are people with whom I am hanging around, and I don't see them disliking this.

Camille: A question related to this. Do people care about social pressures and social norms here in Norway?

Hakon: Absolutely. Norway is a country with very strong social norms. I don't know if you know this but when you sit on the bus but if you didn't sit next to someone where there is a free seat, you shouldn't do that. Especially when it comes to food, Norway has really strict traditions.

Camille: So, people care, and they comply.

Hakon: Yes, but I think it is the same for all countries. The only difference is that you care about different things and you don't care about others.

Camille: Here would people care about the way you travel? Or dress?

Hakon: I think less than in many other countries. But yes, they still would.

Camille: Ok. Could you develop this?

Hakon: In Norway, we have a kind of social law that is called Janteloven where there are 12 social rules. All Norwegians are expected to follow these rules. These are rules such as you shouldn't think of yourself as if you were better than other people; you shouldn't talk about people in their back…. And I think this is very much embedded into our society. I have seen when travelling to other countries that people talk way more behind people's back than in Norway.

Camille: Do everyone know these rules? When do you learn them?

Hakon: That's like French people when they learn about cooking. It's just happened throughout your own life. In Norway, you are very harshly punished by your parents if you are caught talking behind someone's back. The worst thing you can do in Norway is to brag about how much money you have. This is changing sadly. But wealth in Norway is a huge taboo. You never ask someone about how much a car is worth or how much they earn or anything like that. Its how people raise their kids. It's a combination of many factors. I think its firstly how people raise their kids and then every other kid is raised the same way, so its kind of enforces this. I think it's a positive or negative feedback loop.

Camille: You said it is changing. How do you see that? In which direction is it going?

Hakon: I personally don't like the direction it is going to. In the 70s, we found oil in Norway and then in the 90s we really started growing. Wealth has really increased. I have a personal theory that it comes from people forgetting or being ignorant to how poor Norway was because Norway was really the poorest country of Europe just a few years ago. Maybe that made Norway humbler but nowadays children being brought up without any kind of poverty at all, I think this makes it easier to brag and show off your wealth. It's way more important than what it used to be. I find this sad.

Camille: Let's now go back to these offers. Which one do you think has the best chance to perform here in Norway?

Hakon: I know that Nabobil works already. I would think that this one would be working too [leasing]. I think they all have a potential because they are not targeting the same group of people. I believe that Bildeleringen might be a better alternative to Nabobil when your living situation is more

stable. However, Nabobil is way more flexible; their customer changes all the time; they are losing and gaining customers all the time. So, I think they all have great potential. Given our situation today in Norway, these kinds of markets are small, but they all have the potential to grow.

Camille: There are two social norms I am interested in in my thesis. The first one is the concept of ownership. Is it a very important norm here?

Hakon: In order to understand Norwegians in terms of ownership, you have to see the society. Norwegians are very good at sharing. If you have something that another person is desperately needing, you share it with him. For example, this summer, I was staying in the Lofoten in a tent for three months and I was asking people who were not Norwegians "hey you guys have a washing machine, can I use it?", and they said no. It shocked me at that time that Norwegians would never do that. If you need something, they give it to you, especially food.

Camille: Sharing is common then.

Hakon: Claiming something as your own and nearly standing on it, not helping someone when it costs to you basically nothing, is seen as arrogant. And being arrogant goes back again to the Janteloven.

Camille: And do you think that these concepts of sharing and owning would be a barrier or a driver for these kinds of models?

Hakon: It is definitely a driver. By all means. Also, you should take into consideration that Norway is one of the countries that has the highest level of trust. People trust one another. There are very few swindlers compared to other countries.

Camille: We talked about sustainability at the beginning of the interview. Do you think that it can play also in the equation, that people might change their opinion about things like this?

Hakon: I certainly hope so. And I do believe so. This way of owning a car, which radically different from the one we have right now, is way more cost efficient. People who use that solution will have more money that people who don't. They will save more money. It is financially better. And also, it's better for the environment and it's more efficient. All indicators, except maybe for the ego indicator, points towards a success.

Camille: My last question is: what could these companies do to improve their business models so that it fits to the Norwegian society?

Hakon: They are by all means Norwegian. It is very Norwegian in the way that they work with sharing. Maybe they could establish themselves as a technology company in the same way that Airbnb has done. I think Norway is one of the most progressive countries. There are very little conservative compared to many other countries. And I think that a more technological approach would appeal to Norwegians.

Camille: It would be trendier?

Hakon: Yes exactly. Norway is a country of hipsters.

Camille: Thank you! I will now summarise your thinking. Interrupt me if I say something wrong. About cars, you are not someone who wants to have a car for yourself. You are ready to share it. You are more interested into leasing because it minimizes the loss of flexibility and it's cheaper.

When it comes to clothes, you are not that interested personally, but you see a potential for other people.

Hakon: Yes, especially for woman.

Camille: And in terms of social norms, you gave me a lot of interesting information about these social pressures in the society but in decline. You said that it would be a driver to these kinds of business models.

Hakon: Yes absolutely.

Camille: Do you anything to add?

Hakon: Yes, I think there are many more things that we could do in our society in a more circular manner. Although it's hard to come up with that right away, I think just the way of thinking in this term is better. The only thing that really keeps it back is our thoughts on it, our own ego. I think this kind of service could work for other industries. Let's say for tools for example. You don't need tools every day. So that could work in the same way.

Camille: Do you have any question for me?

Hakon: I don't.

Camille: Thank you very much.

6. Malene – Norway

Camille: My first question is to get to know you a little bit better. Could you present yourself. What you do, what you like to do?

Malene: Yes so. Malene. I am 23. I have been studying for 4 years at NHH. I am doing CEMS and strategy as my major. I am originally from a small tiny town close to Alesund further north. What I usually do in my free time, I am very into music. I have done choirs since I was a small little child. I have been playing different kind of instruments as well. I played the clarinet actually and guitar and I really want to learn the piano, but I never got a spot in the music school. Yes, I've learnt that. I used to be in the choir here at NHH until last semester. Also, a lot into travelling of course. I travel a lot. Well in accordance to my financial means of course. I am also very into hiking.

Camille: It's funny because all the Norwegians I've talked to are all into hiking!

Malene: I think it just come with the blood. (laughing)

Camille: I will now ask you a very simple question: do you think that you own a lot of clothes?

Malene: Yes, but relatively no. if that makes sense. I have way too much that I use. But I think that a lot of people own more than I do.

Camille: So, you think that you are reasonable in terms of clothes.

Malene: I could lower the amount of clothes but still compared I think to the average I am below average.

Camille: Do you have a great use of what you have?

Malene: Yes mostly.

Camille: Could you describe the relationship you have with these clothes?

Malene: I think most of the clothes I have are quite frequently used. I have either stuff that I use often or some stuff that I don't use at all. I don't really have something in between. Most of those that I use a lot are also clothes that I have used for a long time. When I suddenly find something I like, I use it for a long time and then I have some mistakes that I thought I would like, and I didn't.

Camille: What do you do with the clothes you don't use anymore?

Malene: I usually have a clean-up every start and end of the semester. I am just cleaning out things that I don't use anymore, throw away what can't be use and most of the stuff I donate to Fretex.

Camille: Is clothing a way for you to disclose who you are? Is it important this connection with this identity aspect?

Malene: Not really. In some ways of course yes because in a way your style reflects a bit of you, but I think on a general basis for me no. Mainly because yeah, I am student. So, if I had a lot of money, I would probably buy other, higher quality stuff than what I do now. But also, because I feel like I am internally old person. I just feel that I reached that age where I am more into things being comfortable than being fancy.

Camille: What would be the main criteria on which you choose your clothes? So, you said comfortable?

Malene: Yes, and things that I can use with many other things that I have. Flexible in a sense.

Camille: Compatible colours?

Malene: Yes exactly.

Camille: So, compatibility, how it looks on you, comfort and the price you said also?

Malene: Mmmh yes it has to be affordable relative to what I get.

Camille: You talked about quality. Is it something that therefore is not that important?

Malene: It is if course important. I would never buy Primark for example. You wear them twice then it's broken. There is no point. But still I am not the kind of person looking for high brands. A little bit because of price but also because according to my experience the quality isn't relative to the price in a sense.

Camille: Ok back again to a simple question: are you planning to buy clothes in a near future?

Malene: No not really or maybe I need a pair of new jeans but that's mostly because I actually need it and not because I am going to go shopping.

Camille: You are not the kind of person shopping for fun then?

Malene: No, I am really not. It happens maybe once a year that I am just ok now I probably should go and have a look, but I am more the kind of person going where there is a need for it.

Camille: Could you explain the main reasons why you would buy clothes?

Malene: You need clothes. You need new stuff once in a while. Maybe because the quality is not good. But also, mainly because I need something that I can use for everything and flexible for my way of living. As I said it has to be comfortable not only for me, but I also need to feel comfortable wearing it.

Camille: You've already talked a bit about the price of clothes. It limits a little bit what you choose. How much does it cost in general to buy clothes here?

Malene: I guess it depends on how much you buy. But I think I wouldn't be able to buy anything below 150NOK, so for t-shirts and whatever. For a sweater, it's often 250-300. So, if I am going to go out and if I need several things, it's often about 1000, even 2000NOK for just a few things.

Camille: So, it's relatively expensive.

Malene: Yes, but it's manageable.

Camille: Have you ever considered any alternatives to buying first-hand clothes?

Malene: I have actually bought a lot of second-hand well not a lot but at least when it comes to things that I don't use too often like fancy dresses and stuff. I usually buy on Tise.

Camille: Ok so second-hand clothes. Have you ever heard of other alternatives to buying clothes?

Malene: Yes, I heard about the leasing thing in Olso. But it's in Olso. It's a bit tricky here. I've considered it actually when I had an internship last semester because I was going at this gala and I cannot afford a gala dress. So, then I considered it but since it was in Olso, it was a bit tricky for me as I was not going back.

Camille: I will show you some alternatives. Read them carefully and if you have any questions, please comment aloud.

Camille: What makes this different from buying clothes traditionally?

Malene: Well here you don't not own it. It's leased. So, you are able to give it back or if you want to you can actually keep it. You do not have that issue of having stuff that you don't use anymore. You have them for a period of time and if you see that you still want to use it, you can buy it.

Camille: What would be your first impression about this?

Malene: Benefits is of course that you avoid the fact of having too much stuff that you don't use anymore. Of course, it's good for resources and all of that stuff. But also, it could be beneficial in terms of how much it costs. Because it would assume or at least expect that when you lease, it's a bit cheaper than buying. Maybe not a lot cheaper but still cheaper in a sense that if you can't afford – let's say I need a dress for one occasion and it would cost me 3000NOK to buy it even though I am going to use it once; as long as I use it one time, it is cheaper. The challenge is that in a sense, it promotes new clothing. And also, the fact that you are able to keep it, in a sense, you will always be tempted to keep it. You will be "oh I forgot to give it back, I am just going to keep it" because you might need it one more time.

Camille: Would you consider personally to adopt this?

Malene: I think this is an interesting concept. I think it would be for me a little bit the same as with other leasing options; that it would be very convenient for things that I need only one time or maybe two times given that it is cheaper than actually buying it. But I think that it would be a little bit

more of a hassle when it comes to everyday kind of stuff that you use. At least for me that do not buy stuff that often, I would assume that it would be easier to just buy it. But I can see the benefit for those who want to upgrade their wardrobe and keep their things for a short period of time and then change.

Camille: Not really for your profile then?

Malene: Mmmh not for my everyday need.

Camille: I need to precise something. In this model, you don't own the clothes as you said. You are leasing them; leasing meaning on a long period of time. So, you heard about car leasing, usually you use a period of a few years' time, here I don't know. Here nothing is mentioned but it could be a few months or a few years. And you are the only one accessing the clothes. So, you are the first person to wear them and it's only for you, not for your neighbours. How do you feel just about the fact that it is not you owning the clothes anymore that you are wearing?

Malene: I think I would be… I think that this ownership part is closely related to this identity part. When you feel like a piece of clothing is yours is kind of connected to your identity a bit more than when you lease it or when it's not yours. It's still a functional product; it still dresses you, but I think that it might lack a little bit of attachment to personality maybe. In the same sense as when you are renting an apartment for a semester with someone owning the apartment. Even though you pay for it and you technically have it, you do not really feel that you own it or that you are completely at home.

Camille: Would it be a problem then for this, for you?

Malene: For me, maybe not. Not like a big problem. But I think it would be, I think that I would be reassured if I could try it. I think that if I can try it and getting used to it, I don't think I would mind.

Camille: Imagine that you are leasing this scarf. Would you say, "this is my new scarf" or "this is a new scarf"?

Malene: Probably a new scarf.

Camille: So, you wouldn't consider that it is yours?

Malene: I don't think so. Or I think, if it's leased over a long time, it would gradually be going into "my scarf". But at the beginning, maybe "a scarf".

Camille: Why do you think you would feel like this?

Malene: I don't know. It's in the same logic as what I mentioned with the apartment; that you feel that someone else own the stuff, even though you are paying for borrowing it.

Camille: Would you change the way you present this scarf according to the people you are talking to?

Malene: What do you mean?

Camille: When you are talking to your friend or to another friend from another group or to your parents for example…

Malene: Mmmh no I don't think so. I think that it would be "ish" the same. I would probably need to explain a little bit more the concept to my parents but no. I wouldn't be ashamed to say that it is leased if that's the question.

Camille: Why did you say that you have to explain that more to your parents?

Malene: Probably because they are a little bit old-fashioned. They wouldn't get the concept. They would probably say: why are you leasing clothes?

Camille: So, there is a generational gap do you think?

Malene: Yes, I think so. At least when it comes to grandparents. Then it's like "what"!

Camille: Then young generations would be more open to this?

Malene: Yes, I think they are more adaptable and open to new solutions than the old way.

Camille: To finish on this, you said that you don't have this particular connection with clothes; and when it's leased, it would be even worse. Is it ok if I summarize this like this?

Malene: Yes.

Camille: Ok I will show you a second offer.

Camille: What makes this one different from the other one?

Malene: I think that the concept is quite similar. The first thing that comes to my mind is that it comes with an app or at least that how it is advertised. It promotes in a sense that you can mix it with things that you have. I think that the other one it was more for designer things; this is more everything.

Camille: So here the main difference is that, in the previous offer, it was only you using the clothes for a long period of time, here, you have a membership, you pay per month,

Malene: Ah ok

Camille: And you receive a pack of clothes, as regularly as you want. Let's say that you want to have new clothes every week, you can order your clothes, they come to your place and then you can return them. As soon as you return them, you can order new ones. But it's a membership. And when you don't use the clothes, someone else is using them. Again, do you see any benefits or drawbacks to this?

Malene: I think the very good think about this is, I would assume that it is really easy to use and very easy to just return and get it. But one thing is that it is actually delivered to you and my first thought is ok would that be better than me going and getting it? And also, that, when I want clothes, I want to try them on. When it's in a store, that's a lot easier than when you get it. Of course, you can try it and send it back, but it would be a lot of shipping back and forward. But also, the fact that it is more like sharing clothes, I think that the ownership feeling would be even lower with this. I am not sure if this is actually a problem. I am just saying that it is just something that you need to be aware of in terms of advertising and stuff. For me, I think that it is a very cool concept; that is very easy to use and very everyday friendly. But I think that this one feels a bit; the first thing that comes to mind is clean. I know everything would be clean and taken care of. But it's not the same.

Camille: So, the first thing that came to your mind was clean. But also said, it's easy to use. The factor of receiving and sending them back is not a problem for you? Is it more convenient than going to the shop?

Malene: Yes, it's more convenient but then again, it's the drawback that for me when I choose clothes, I would like to see how they look on me. It's a two-sided thing.

Camille: You said, I am not sure if I am interested myself but if you were using this concept, would you drop your clothes?

Malene: Mmmh maybe for a very long time. If I continue doing this, it could possibly be a gradual effect. That I say, "Ok I don't need these clothes anymore". But I would assume that in the beginning, it would be a supplement to my own wardrobe. You can have a very basic wardrobe for example, and you can supplement this with more not fancy but more not-so-compatible things. But I think it would take for me quite a long time before I would drop everything. I would assume that if I like this and did it for a long time, that would be the gradual natural effect.

Camille: You need some time to trust this service before dropping.

Malene: Yes.

Camille: Would you be more or less interested in this concept if the clothes were a little bit special?

Malene: Euh yes, I think so. At least for clothes that I buy I always tend to clothes that fit with everything. With this, I could rent things that I think is cool right now but that I know that I won't find cool in x amount of time.

Camille: You said earlier; I don't really choose the clothes for the style but for their comfort and for their fit with my existing wardrobe; in this model, you don't choose the clothes anymore. Someone is doing it for you, making sure that it fits together. How do you feel about this? About the fact that you are not choosing anymore.

Malene: In one sense, it's cool given that the chosen thing is something cool. But also, I think I would be, I think it depends on how it goes. When I first try it and it works, it would be kind of my personal stylist. But again, would this fit my identity. Would I have chosen this if I had more creativity?

Camille: So, you have a problem with that.

Malene: Yah I think it would be something that is funny to try but I think I would be reluctant to do it for everything I own.

Camille: Would it be better if you could use this app and select the clothes you want to rent?

Malene: Mmmh yes. Or if you could choose between the two maybe. Ok I want this. What would look good with this?

Camille: With recommendations but you choose what you want. Ok so you said that the first thing that came to your mind was the issue of cleaning. Because you understood that here you share the clothes with people. What are your feelings about the fact that you share the clothes with others?

Malene: The first thing is that if this actually grows big and would gather all of my friends, we would end up wearing the same clothes every other time. And that is cool once in a while and

sometimes it happens unintentionally. It feels a little bit less like yours, especially if it's combined in the same way. If many people have the same sweater or the same jeans or whatever. But when the entire outfit is the same, then it doesn't really answer to my identity anymore because everyone does the same.

Camille: Not being unique is a problem for you.

Malene: A bit yeah. It's not a big problem but I think that it would be something that I would be a little bit reluctant to implement at least full time.

Camille: Will it change major things to your daily life?

Malene: I actually think that this would lead to me actually use more clothes, which is a bit bad. Because I don't buy clothes that often in general but with this, I am able to kind of change things more often than I actually do. That could be a downside of it. Also, in a sense that I get used to that thought that I can change more often. So, I think it could possibly, at least in the long term, would change how I kind of try to stick to not change everything I own all the time.

Camille: You said, you know the renting concept in Oslo called Fjong. Their model is quite similar to this: it's renting for a short amount of time and sharing with other people. But the difference is that here you pay a membership fee and you get access to these packs of clothes quite regularly. With Fjong, you only pay per use; so, if you need as you said, one specific gala dress, you can rent this specific gala dress and then give it back. Do you understand the difference between the two models?

Malene: Yes.

Camille: What do you think is the most convenient and why?

Malene: For me, I think Fjong. Mainly because I am not a person who want to change things very often. This is a membership thing but if only need something for one time, it's just easier to get it and return it back than to register as a member and paying this membership fee, which is a long-term commitment. But I can see, for those who are very into "I need to renew my wardrobe every other month", I think this would be more convenient. But for me, Fjong is better. If I had tried this, I would have probably changed into this person who need to change her wardrobe any other month, which I am not sure is good or bad but yeah.

Camille: Fjong is more useful for you because you would only need one specific thing for one specific occasion. Would you use Fjong as a way to get dressed every day?

Malene: No. If I am going to rent all my clothes, then this would be a lot more convenient. But again, yes if I want to rent all of my clothes, the first model would be even better since I don't have that need to change that often.

Camille: You prefer to have a longer relationship with the clothes. Ok here is a third offer. Tell me what you think about it. What is different here?

Malene: It is a sharing service. But the company is more just a kind of middleman. That you share with others through this – like Tise but with sharing instead of selling the clothes.

Camille: Exactly so the main difference is that with the other one, it's the company owning the clothes. Here, it's people like who don't use all of their clothes every day or at all and who rent them. What are the benefits and the drawbacks here for you?

Malene: The benefits are similar to the others. I can get access to things that I don't have, and I don't have to actually need it, but I can have it for a short amount of time. But I think, in comparison with the other one, I would be even more reluctant in terms of how this is getting care of. And also, that I actually need to trust the person that has it.… Also, because I want this to be something, they take care of; I wouldn't want to borrow clothes and then, even though it's clean, it's not being taken care of properly. This cleanness feeling would be probably be lower here.

Camille: So, as a user, …

Malene: Well I think it depends on what else is out there. If this was the only kind of sharing thing there, I think I would have tried it. If I had all of these available, I think it would actually depend on price. If it's cheaper to rent from others, when renting from a friend in a sense, at least, I would have tried it. And then well, it is based on how well it goes. But the cleanness here yes, I think it is lower here. In a sense, it feels a lot more like borrowing than the others.

Camille: Does it mean that you need this connection with people?

Malene: Yah in a sense. With my friends, I know them; I know how they use their clothes; I know how they take care of them; how they wash them. Well maybe I don't know but I am assuming that they do it well. I met so many people that take care of clothes in such a weird way. I would be a lot more reluctant if I don't know the people yes. But again, when you first try it, it might work and then it's a kind of adapting process. But for the first go, yes.

Camille: What about you as a contributor? Not renting but lending your clothes to people. Would you be ready to rent your clothes to people?

Malene: Yes, as long as there is some legal guarantee that when you rent it, you will get it back in a good shape. But as long as that is in place, I don't think I would mind.

Camille: You wouldn't mind but would you be interested or not?

Malene: Mmmh I guess it would depend on how much clothes I have at that point. As for now, I don't know what clothes I could actually give. But on a general point, if I had something that I knew could be of an interest in others then yes.

Camille: So, you are more interested in this role of contributor than user if I understand you well.

Malene: Yes.

Camille: We talked a lot about the fact that this model is now peer-to-peer. Wearing the clothes of someone else, you don't like that because you are worried about hygiene issues; you prefer to that with friends. If you are now renting the clothes that you don't use that often, when you get them back, are you going to wear them again?

Malene: Yes, but then I am responsible for cleaning them so then I know that they are clean. And again, this would probably be for clothes that I don't use that often.

Camille: Ok, I will show you again all the three offerings. Now that you have everything in front of you, what do you think of this variety of offerings?

Malene: I think it's very good. I think also that it's a doorstep to go to that way. It's not just a change of how you see things but of lifestyle in a sense. You don't go out shopping. But I think that these models will have a quite high competition between themselves. Even though that they are quite different, I would be surprise if all of them could survive.

Camille: Which offering would you favour?

Malene: I think this one is more in correlation with how I live now. This one is a very cool concept, but I think that if it is something that I am going to use often, then it would be this one (leasing).

Camille: Could you summarise the main reasons why you choose leasing over the other models?

Malene: Mainly because again it's something you can keep for a long time. It's more in correlation with what I had from before, with my clothing lifestyle. That's actually the main point. I also have the feeling that these need more efforts, especially this one since it's me borrowing from someone else and the other way around. And this one, I don't think that it fits me that much since it involves very frequent changes.

Camille: We are now going to switch to a different category of goods. Now that you have dug into these different models for clothing, you should now that all of these also exist for cars. In Norway, some companies are already very active in this field. You have Leaseplan, Bildeleringen in Bergen, Green Mobility in Oslo, and Nabobil. If it wasn't clothes on these pictures but cars, what would be your reaction?

Malene: I think that is something I would use a lot more. Mostly because a car is crazy expensive and it's not something I own or have the need to use that much living in a city. At least until I get a family. For now, I think, when I need a car, it would be convenient to just have for a short amount of time instead of having it for a permanent time. I wouldn't have the need for it.

Camille: You would be ready not to be the owner of the car you drive? Why does it matter or not for you?

Malene: Yes. Mmmh it's mainly because I know that I don't have a need for a car full time. I think it's just a waste to have it standing there. But it is convenient to have at some point, when you have stuff that you want to move, you want to go travel and it's cheaper or more convenient to have your own car. But since I live in a city, I won't need it on a daily basis. It's just easier to rent it. And save parking spots, money and stuff.

Camille: What about sharing the access to the car? What would be your feeling about this?

Malene: I don't think I would mind that much. I don't think I would feel the difference between borrowing and lending as big with the car as with clothes. I think it's also because I am not really a car person. I would assume that maybe guys feel a bit more attached to cars but for me that's just a mean of transport.

Camille: You said then that cars are definitely better than clothes for these business models, could you develop this? Why do you think that cars are more suitable in this case?

Malene: I think it's also because a car us something that more people do not need all the time while you always need clothes. But also, because for a car, functionality primes, at least for me, while clothes are more identity-based than cars.

Camille: For which categories of good, in broad terms, do you think that it could work better?

Malene: I think generally for things that are expensive, that you do not need often.

Camille: The last section of the interview will take a broader view on your community here in Norway. You said that you wouldn't mind saying that you are leasing your clothes. But what would be the typical reaction of people if you say that you are leasing, renting or sharing your clothes?

Malene: I think, at least how it is now, most people would be interested to know how it works. For my friends, family and stuff, I don't think they would be shocked or negative about it. I think they will ask how it works for me. And that's why I wouldn't really mind talking about it. But I think that I would be the one that is most open to try it.

Camille: Not negative reactions but surprised.

Malene: Yes, interested to see how it works but from observer point of view.

Camille: Do people usually care about social pressures here in Norway?

Malene: Yes. I don't think that I do myself. But if you look around in school, people wear lots of the same things. It should be from this and this brand. This school is probably a bit special in that sense. But on a general basis, you have the Janteloven. That is very big. I didn't really know this before I went abroad, then I actually realized. I think that people here are a little bit too much on how other people see and think about them. I actually think that people think about what other people think about them more than people actually think about them.

Camille: So, people follow these rules, or they don't do it?

Malene: It's a norm. It's not a thing that I need to follow. But it is implemented in our way of being. It's a cultural thing.

Camille: And this makes you think that people are judging you? But I am confused because someone told me that one of the rules in there is that you cannot judge someone or talk about someone in their back.

Malene: Yes, I understand the confusion. You shouldn't brag about yourself; you shouldn't say bad stuff about others; you shouldn't be the focus; you shouldn't be trying to get attention; you should be a nobody basically. But on the other side, in the fear of not being of nobody, you have a fear of people judging you for being too visible. And to be invisible, you kind of need to be in the crowd and think about what other people do.

Camille: So, people judge you if you don't comply with these rules. Ok and what is the importance of these rules today in Norway?

Malene: I don't think that we actually notice that it is, but it is.

Camille: How do you think that you learn all of this?

Malene: I think it's a cultural thing. When you grow up, this is just how it is. Your parents are like that, other friends learn to be like this and then it just develops like a cultural norm.

Camille: Ok so if I summarise, you have very strong social norms to which it is important to comply. My question now is among these business models that we have explored together, which one has the highest chance of success here in Norway?

Malene: Considering Tise, maybe that one (sharing). But also, maybe this one.

Camille: So, sharing because, you already have a similar concept without the renting option. The infrastructure is already there. That's what you mean?

Malene: Yes.

Camille: And leasing, why?

Malene: I think this fits better people that are more reluctant to this frequent renting thing. That it would feel more like buying it since you have it for such a long time. So, for those that are reluctant to this, this one and Fjong would kind of get them going.

Camille: So more for special occasions or for a longer period of time. How would you explain this difference between sharing and renting? Why would people prefer to rent from others instead of from companies? Because for you, if I remember well, you said the opposite.

Malene: Yes, I am not the stereotypical Norwegian, I think. Mmmh I think this is just because now people have seen that Tise works; they have already seen this person to person thing. That will make it easier since it's very similar. With this one, it is again a new offer from a company. But if they get people to try it, I think this would go well as well. But I think it would be harder to make people try it in the first place if they have the other option.

Camille: Ok so this community aspect might make a difference here in the choice of business model. Do you need this kind of community feeling in your society?

Malene: I think so.

Camille: This might be a weird question but again I want to be sure to understand. Everyone is telling me that in the bus, for example, nobody talks. But you need communities.

Malene: Yes, I know it's very complicated and contradictory. Yes, you need a community feeling but we don't want that many interactions. Ho! The people that get that… Are going to be successful in business.

Camille: So, this could work then: you form a community, but you don't talk to the others in person. This would fit. Ok so as mentioned during the interview, I am particularly interested in two social norms. One of these is the ownership norm. What could you say about this norm in Norway?

Malene: I think, in general, Norwegians see ownership as symbol of wealth. If you have a cabin, if you have a boat, then… you are well settled and everything.

Camille: So, it represents your success?

Malene: In a sense yes. On a general sense, it is then important but for me not that much.

Camille: The second norm is sharing. What about this norm? Are Norwegians sharing people?

Malene: Mmmh I think yes and no. Yes, because people are generally open to new things, especially with sustainability being such a high trend. Norwegians like to be trendy. And we are also very naïve and trusty of people. Like, you would never be afraid of sharing and not receive your goods back or not being paid. I don't think that that would be an issue. But still a bit no because of that ownership need.

Camille: You talked about sustainability and I said at the beginning that this interview would be about sustainable business models without mentioning that afterwards. But I did that on purpose, it has to come from you. I haven't asked you then. Is it something that you take into account when you make clothing decisions?

Malene: Yes, I would say so. Not like crazy much but it is something that I have in mind. When looking into Tise for example or trying not to buy clothes too often, that is of course something that I have in the back of my mind.

Camille: And you said that sustainability was seen as trendy here. Is it a trend that could support these business models? Or not help them?

Malene: I think it would help them. As I said because, we want to be trendy. I hope it's not a trend that will fade. But at least now, when it is quite high on the focus of people, I think that people are more open to trying these models than they would have been if it wasn't trendy.

Camille: Do you think that these companies should you this sustainability argument in their branding?

Malene: Yes, it would at least not hurt.

Camille: Do you see any other improvement or things that they should do to succeed here in Norway?

Malene: It's tricky. I think to focus on the value of things is actually important. You have to make people understand that even though you are leasing stuff, it's still of high value. This is not something you do because you have little money, but this is instead a fancy thing to do.

Camille: Thank you very much. I will try to summarise the big ideas from this interview. Interrupt me if I am wrong.
You said about these offerings that you are not the kind of person willing to buy things or clothes regularly. You don't want to increase your consumption. So, these offerings, renting and sharing are not really for you. Except if you can use them for special occasions. Leasing is better if it allows you to send the clothes back to the shop. You see the point of doing that. When compared to cars, you have more interest in this category and especially in renting and sharing. You want to have a car when you actually need one. In terms of cultural influences, you mention the fact that people want to comply with what's going on. And what's going on at the moment is this sustainability trend. These models have to sell themselves as being sustainable. These models, sharing and leasing, might be more popular. Did I summarise well what you said?

Malene: Yes, but what I can add though, and I haven't mentioned it yet, is that when I throw my stuff away, I donate them to a good cause, and I feel that I did something good with them instead of just giving them back to the store. So that is also something that could kind of impact decisions.

Camille: Do you have anything else to add or ask?

Malene: No thank you!

7. Marie L. – Norway

Camille: So, my thesis is really about the adoption of business models that are considered as more sustainable. So, as I said, I'm doing a study in different countries. So, one of my friends, he's doing the same kind of interviews in Singapore right now. And the idea is to compare the results. There is no good or bad answer and I will not judge you. The idea is really to get as much as I can, from that to compare afterwards with other people and other cultures. The interview will be structured with first I will show you a few offerings and afterwards we will have two more sections. We will first focus on the mobility industry, but then I will ask you to compare your feelings with other categories of goods. And then we will finish with an analysis of the broader picture, like the cultural norms and things like that. So that you know a little bit of the structure

and you know where we are when we're talking. Can I ask you first to briefly introduce yourself? What you like to do, what you do?

Marie: Well, I'm 25 years old and I come from the Northern part of Norway. So, I grow up with going hiking and stuff. So, I really love to do that. Especially when I'm home and have time for it. And yeah, I like listening to music. I love traveling, going to new places, just like I really love actually moving to new places just starting over.

Camille: Have you been working already?

Marie: Uh, no. Just like part time of stuff in my home city.

Camille: A very practical question: do you own a car?

Camille: Not at home?

Marie: No, just my parents. They have two cars, so I use their car when I am home.

Camille: So, you can drive, and you drive the car of your parents. Alright. For what reasons do you not own a car here in Bergen?

Marie: I've never even considered it because it's expensive. And I think it's a lot easier to just take the bus and walk around. No, it would just be a lot harder and more expensive and it wouldn't see the point really. I don't know. I don't think a lot of people, students in Norway, have their own cars.

Camille: So, you don't do you don't need it simply; so, you don't have it.

Marie: Not here. It depends on where you live. But this is like one of the biggest cities in Norway so it's easier to get around. But where I'm from, the distances are really large, so it's harder there. So, when I'm home, I always use the car. Although we have buses in my city, but we always use our car because it's not that good.

Camille: So, distances are bigger. So, you need a car there.

Marie: We don't even have trains for example. So, it's harder. You need a car up North.

Camille: Do you know how much it costs in general to own a car and maintain or use a car here in Norway?

Marie: Not really. I just hear my parents like complaining about the taxes and stuff. We have these tolls. We have that in my city. And after that came, my parents were like, now we need to be really careful about like, how much we're driving. Now we talk to each other when we are going to places and go together.

Camille: So, it has influenced the way you're using the car?

Marie: Yeah, yeah. But we have this limit. So, if you go over that limits, you pay the same price or something. And we live like in the city; we always drive; so, we needed to buy that thing anyway. But in the beginning, they were really like anxious. But they don't like that that we have to pay those things because they don't think it goes to like the right purposes and they think it's really expensive. They're not a big fan of these tolls.

Camille: But in the north, where you live, there is no real alternatives from what I hear?

Marie: This depends on where you live, like if you live really close to city centre, then we'll be fine. But we have a lot of hills for example, and small roads where busses can't go. So, we live in the top of the hill. So, I was to take the bus, I have to walk all the way down to take the bus. So, it's hard and also like in the winter with the snow on icy roads and everything it is bad.

Camille: It would be easy to say that without a car in the north you don't really move.

Marie: I think people definitely feel that way. I know it's been like this huge debate because especially in Olso they are trying to be super sustainable and they're banning cars from the city centre; diesel cars need to pay extra in the whole country. But people in the North are really mad about that because they don't have alternatives. So, it's just going to be more expensive for people in the North. It's easier for people in the south of course because they have alternative. That's an issue.

Camille: So, you said here you travel mostly by bus, public transport. Do you sometimes need a car here?

Marie: When I'm moving, for example, then I have family here that I ask if they can help me. So, I do that. And also, for going to places like my friends' cabin for example is like four hours away. Yeah, then we'll take the car.

Camille: And you borrow it if you need a car.

Marie: Yes, if I really need it. But it's not very often.

Camille: Do you think that you will buy a car in the future?

Marie: Yeah, but that's also because I'm thinking that I don't want to live in the middle of a city; I want to live maybe in Lofoten or something and you have to have a car there. So mainly because of that. I'm not like really interested in cars or anything. I don't need to have a car but just like to get around; I think I need one in remote places.

Camille: It will be related to the place you will end up leaving. I guess if you stay around in Bergen, you would probably not invest.

Marie: I'm not going to stay in Bergen. But if I go to Olso, for example - I'm planning on that maybe next year or in two years - then the first year, I would never buy a car. It would just be like if I had a family and I moved somewhere where I had a house outside the city or something where I really needed it.

Camille: So, you said, maybe if I have a family or if I live outside, do you have other reasons why you would buy a car? What would motivate you to buy this?

Marie: To buy a car? Just like the freedom, I think. Because that's one thing I don't like about public transport is that you need to meet other people. And sometimes you don't want to do that. It could be stressful with so many other people. That's one thing that I think of that. I really love when I'm home. Just driving by myself listening to music. That's really a thing that I really love.

Camille: Yeah. So, being in your bubble.

Marie: Yeah and not having other people distract me.

Camille: Have you ever considered a derivative to buying a car but still accessing a car?

Marie: Not really because I haven't really heard a lot about it, and I don't know a lot of people doing that. But I think that could be really cool.

Camille: Well I will show you some of these alternatives. So, you can read them; if you have any question, tell me; if you don't understand something you can also just comment aloud.

Marie: Oh, it's about leasing!

Camille: This one yes. So, do you understand everything? How different is it from the traditional way of buying a car here?

Marie: I haven't really looked into the process. The thing is with the cars, you know that's not like a good investment because you're not going to sell it for the same price you got it. So, I've kind of always thought, like my friends when they buy cars when they're my age, I'm like "why? It's stupid". It is so expensive, and you never get the money back in. So, I think this would be a lot smarter. And also, because especially for my part, it's not like permanent; so, you know that it's just for a period and I like that. I don't like permanent stuff. If you have a car and it's yours, you need to sell that, and you need to do all these stuffs; it's under your responsibility forever. But with this, it's not going to be like that.

Camille: Okay, so these would be benefits. Do you see any drawbacks to this offer?

Marie: What I've heard because I talked a little bit with my dad about leasing stuff. And he automatically thought about cars. And he just told me that they have leased some cars in the military, or some trucks and he said that it was, in the end, it was a lot more expensive than buying one. So that's just a concern. But I would have to go through the numbers. It seems cheaper, because you only pay monthly, but in the end maybe it's not.

Camille: I guess it would depend on your usage as well. So, if you plan to use it a lot or not. Would it influence your choice to join this program?

Marie: Like what it costs?

Camille: No, the usage?

Marie: Yeah. Like I would have to really need to use the car. If not, if I just going to use it a few times a month, then I wouldn't do it.

Camille: So, one of the features of this is that all the maintenance and the repair stuff are included in the price, in the service in general. So, what do you think about this?

Marie: Well, I like that, because I'm always really afraid that I will get a scratch because that happened before. That would be a concern otherwise because I know that it's not fully my car; you know that somebody else is going to use it after.

Camille: Okay. And at the end of the contract, you have the opportunity to either keep the car, so buy it at the residual value, or you can give it back to the company who is going to maybe lease it to someone else. What do you think you would do?

Marie: I think it depends a lot on my economic situation. Like if I was a little bit short on money, then I think I would not buy it. But if it didn't really matter, like if I could afford to buy a new car, then I think why not? Especially if I really liked it. So, it really depends. If I am attached to the car, if I feel like this is the perfect car for me, then yes.

Camille: So, you would prefer to buy it at the end except if you don't have the money for it?

Marie: If I really like it. The thing is I'm not too invested in cars. I am not super interested in cars.

Camille: So, as you said, here, you're not really the official owner of the car. So, the company still owns the car, but you're the only one using it. Of course, you can share it with friends or your parents or anyone, but it's your decision. You're the only one accessing the car. But you don't own it officially. So how do you feel about this, not being the official owner of the car anymore?

Marie: Well, I think I would be more careful, inside the car and on the road. So maybe that could be like a stress factor, because I get stressed easily. I worked in a home service for old people in my city, and we had cars to drive around. The car is mine for the day, but it's not really mine. And I feel the difference compared to when I'm driving my parents' car, although it's not even my cars; it's my parents' car but I feel the difference. One time I crashed it and that was the worst experience ever.

Camille: Okay, so you would be a bit stressed. But apart from this, would it change anything to the relationship you would have with this car?

Marie: No, I don't think... People would have used it before, also right.

Camille: Potentially but it can also be a first-hand car. It depends on the option you choose at the beginning of the contract.

Marie: So, I could choose if I wanted to have one in first-hand?

Camille: Yes.

Marie: Well, no, I don't think I would think too much about it. I would probably just make sure to clean the car before using it, just for the first time. But I don't think it matters here.

Camille: If you get this car here, would you be able to say this is my car or this is a car?

Marie: It depends on how long, but the standard is 36 months. Then I would say my car.

Camille: So, the longer you use it, the more you feel connected to it?

Marie: Yeah, of course.

Camille: Would you change anything to the way you present this car to different people?

Marie: What do you mean?

Camille: Imagine you have your parents or your friends or total stranger. Would you describe this car differently to these different people?

Marie: Like if I'm leasing it or not? No, I don't think so. I think I want to say that I am leasing it. Yeah, no I don't really care too much about other people's opinions about stuff like that.

Camille: So, it wouldn't matter for you?

Marie: I wouldn't say like "Oh, this is my car I bought it" just to impress people.

Camille: Do you think that they might have a negative opinion about this?

Marie: I don't have it myself. So, but probably maybe some people would like "can't you afford to buy your own car?". I don't know. People are weird. But I really don't care about stuff like.

Camille: If you see the value of it, you wouldn't care.

Marie: Yeah.

Camille: I will show you another offer. Take your time to read.

Camille: What makes it different from the leasing options you've just seen?

Marie: Well, it's more temporary. It's also more, you don't know, you can't plan ahead. You don't know what kind of car you are going to drive. But also, at the same time, that's good if you like changing stuff. Try different stuff. And well, I think it's really smart. I think I've heard about this, but I have never considered using it.

Camille: So, what would be the main benefit of this? Maybe I can just briefly summarize the key features. So here we are, you know, on a renting model. So, as you said, it is really more short term. So, you use the car only when you need it. And when it's not used by yourself, it's used by someone else. So, it's more like a service. You have a car available when you need it, you can book it in advance, use it and then return it back to the place you picked it. You pay a membership fee when you first want to join the service, which makes you own a tiny bit of the car. And then you pay per use; so only what you consume. So, what would be the main benefits or drawbacks for you related to this offering?

Marie: Well membership fee. So, I think if you're not going to use your card that much, especially maybe in the big cities where you don't really need it that much. This would probably be better because you can choose when you need it. You don't have to pay for like, extra if you don't use it. But I don't understand. These cars, are there some private cars of somebody or it's like the company providing the cars?

Camille: It's the company's car. So, you know, Lime, for example, the scooters? No? It doesn't matter. You have these cars in the city centre of Bergen. It's written on the cars that they come from this company. The company has an app where you can book the car in advance or right when you want to use it. It's very flexible on this website. Then you use it and drop it again where you took it.

Marie: So, it's mainly in one place in the city centre?

Camille: No, it's spread around.

Marie: But how do you know it's going to be available?

Camille: You have a graph on this app where you see which cars are available where.

Marie: But are you sure that there's always going be an available car for you?

Camille: Well, that's the job of the company. But I had an interview with them, and it has never happened. Consumers are, what I heard, are usually happy. But I can hear that it would be a concern for you.

Marie: Yeah, it is. Because I think it's really hard to coordinate that they have exactly the right amount of cars to meet the demand. If there's an excess of cars, they would just be standing there and that would not be good either. So, I really wonder how they find out stuff like that.

Camille: From what I know, they're working on data stuff, of course. So, they are analysing all these streams of data to figure out how many people will probably take the car at that point. And it's also because you're part of this community of people. Usually, people have kind of the same habits throughout the week, right? It follows the same kind of trends. That's how they can know how many cars they need.

Marie: Do they have this logo on them?

Camille: Yes

Marie: So, you can see clearly about this as part of...

Camille: Would it be a problem?

Marie: No, I am just wondering because I'm just picturing myself trying to look for the car. "Where is the car???"

Camille: No but it's always at the same place. You cannot miss them. Next time that you go to the city centre, you can try to find them. They're more on the other side of Bergen.

Marie: Cool. Yeah.

Camille: So, you said the benefits would be the flexibility as I heard, do you see any other benefits or drawbacks that would be key for you in your decision to join or not that program?

Marie: For me? I think maybe it will also be a stress factor. Since it is so short term, that could be a stress factor for me because it's easier to plan when you have your car, there, always. So, I think, even though I know I am just going to use it a few times, it can be a stress factor. But that's just my personality.

Camille: So, the availability factor is a key drawback.

Marie: Yeah, yeah. Just knowing that I have this amount of time, and after that somebody else is going to use it... what if I get stuck in traffic or something, you know?

Camille: If you use that kind of service, do you think that you would own a car in parallel of this? Like, if you have a family, for example, do you think that you could use this as a secondary car or just as your primary way of going around?

Marie: I think it really depends on where I would live. But I think if I have a family, like a kind of big family, three kids or something like that, I think that I would rather buy a car or lease it than this. I think this would be more if I live in Olso if they have the same thing there. If I'm just working and sometimes, I need a car. Then, it would be beneficial. But I feel that it would be weird if my parents only had this kind of a service for a car. Because I feel like you need a family car. But that's just because I'm used to it. I've always grown up with that.

Camille: So, you're not convinced about this as a primary way to access a car; except if you're living alone, that's what I understood.

Marie: Yeah.

Camille: You said earlier that in the north, it's more complicated to travel else than with a car. Do you think that a service like this could work even in the north?

Marie: Well in the cities. Yeah, I think it will just be the same issues of availability. But if they can figure it out here, I guess they could do that as well up north. So yeah, I don't see why it would not work.

Camille: Okay. Would you feel more or less interested if these cars would present special features? So, for example, all electric cars or all very luxurious cars?

Marie: Now it's like you can choose whatever?

Camille: Now they have standard models with some electric cars.

Marie: I don't really know. I don't care too much about luxurious cars. That would be more expensive probably so no. But like electric cars if I live in a city where it was easy to charging them then yeah, that would be a good thing.

Camille: Great. So here again, you are not the owner of the car but here in addition you share it with other people. So, it's not only you accessing the car, it's also people when you're not using it like your neighbours but also maybe someone you don't know using the car while it is standing idle. Right? How would you feel about this having to share the access with others?

Marie: Honestly, I don't know if I would like that too much because you can't leave for example stuff in the car. You always have to make sure you have everything with you. And like in my car or in my family's car, we always have stuff laying around. So, I think that would be just also kind of a stress factor to always tidy the car. It needs to be clean and to look good for next person. Yeah, so that's the thing. No, I would rather lease than do that maybe then.

Camille: So, the fact that you want to leave stuff in the car would be the main problem if you share with others?

Marie: Yeah. And not just because of me, but also because of them, because I wanted it to be clean and tidy for other people. I think I would feel bad if I wasn't tidy and clean. So, I would always be like "Okay, it needs to look good now because another person's going to use it". And you don't want other people to think that you are, you know...

Camille: So, it's more you being afraid of messing up for others, then you being afraid of others messing up with you?

Marie: Yeah, maybe. If it was somebody else who would mess up, I would be like "okay, well, that happens". But I would feel worse if somebody said "Oh, you have messy car".

Camille: If you join that program, do you also openly share that information with people?

Marie: Yes, especially if the logo is on the car. Then, people will see it anyway. So yeah, it would be weird to say something else. And I don't really care. I think if people think anything, they would probably think "Oh, that's cool; that's sustainable and this is a new, modern thing".

Camille: Well, you talked about Oslo earlier. There is another service there called green mobility. And they differ on different things. The first different feature is that in this system, as I said, you pay a membership fee at the beginning. It's like an entry fee and when you decide to get out of the service, you get this money back. But you have to first invest. It's not a lot of money, but you have this entry fee. And then, you pay as you go. For green mobility, there is no entry fee. So, it's just pays as you go. What do you think about this? How would you feel about this entry fee?

Marie: Is it the same entry fee for everybody? And do you know how much it is?

Camille: I guess it's like 50 euros or something?

Marie: Oh, it's not more? Yeah ok, that's not too bad. Is it kind of an assurance for them?

Camille: Yeah.

Marie: Did they say why they have that here?

Camille: So, there is two things. As you said, it's like a guarantee that you can pay for the usage. But it's also like a way to involve you in the company. Because when you pay for it, you become a member and you can have decision rights. So, you own part of the company. You're part of this community. So, you have your word into the company.

Marie: Well, that's cool. I think they should definitely stress that the price... because when you see a membership fee, I would think like a couple of thousand Norwegian kroner. But if it's just 50 euros, then I think that's the price that a lot of people would be willing to pay.

Camille: And how do you feel about this community thing?

Marie: Um, well. How does it work? Do you have like a website? Oh yes you have an app. Well, maybe that could be nice.

Camille: Does it add some value?

Marie: Yeah. Like you are a group of people being together.

Camille: Okay. So, it's more of a good feature then, okay. And then, for both models, you have this pay per use thing. So, every time, you use a car, you have an invoice at the end saying "okay, you owe that money". Because you use it for that much time or that many kilometres; involving all the fees like tolls, fuel and things like that. So how do you think it will influence your consumption?

Marie: Well, I would definitely think more about when I use it; if it's really necessary. Because if you just have a car then you don't really think. Sometimes you even say "Okay, I need to use it because I bought it". Here you know that you're going to pay for every minute that you use it. I know myself; I would be really careful when I use it.

Camille: So, it would have a reducing impact then?

Marie: Yeah. But it will depend on my economic situation. But right now, I feel like that way because I want to save money.

Camille: The other big difference between Green Mobility and Bildeleringen is the way you access the car. So here, as I said, you pick the car in front of your house, if you have this car park in front of your house, and then you drop it back to the same place. With Green Mobility, the cars are everywhere in the city; they move all the time because you take them from one place, and you can drop them at another place. So, you don't need to give it back to the same place. So which service would be the most convenient for you?

Marie: I think I would use it mostly from home to go to places and then coming back. I would take the car back anyways. But of course, it depends on how much time I can spend on it. If there was another car that I could take to get back after and that wasn't a problem, then that would be fine. That would maybe be better because if I wanted to go somewhere and stay there, then I wouldn't have to go back. Usually I don't think I would do that. But sometimes.

Camille: So, you would prefer to have this service where you go back because you have the security of finding the car that's what I understood.

Marie: Yeah. I don't really know about the system. If you know, for sure, that there's going to be another car at the place you go that you can take back if you need to, then that would be fine. But that would probably be another stress factor that I wouldn't know if there was a car there.

Camille: So, it increases the risk even more with green mobility?

Marie: Yeah.

Camille: Well, I will show you the last offer now.

Marie: I heard about this.

Camille: So again, what is the main difference here?

Marie: Well, I guess this is cars from other commuters. So, it's not a company. So, I guess I would be more stressed by borrowing somebody's car that was their car that they bought rather than a car from a company. Yeah, it would stress me out more.

Camille: Could you explain why?

Marie: Because it's their car, their property and I'm just borrowing it. I would be really afraid that it would crash it and ruin it. I would be really afraid to do that. I think it would be the opposite way if it was my car and I was borrowing it out to people. I feel that it would be a little bit weird. I don't know. It depends on my kind of relationship with the car and on how attached I feel to the car. But yeah, I would kind of be afraid that they would crash it or ruin something.

Camille: So, both as a user or as a lender, it wouldn't be something that you would consider?

Marie: Yeah, but more as uh... if I'm borrowing it from somebody, then it would be super stressed. In general, I don't even like borrowing other people's cars.

Camille: Okay. So, more drawbacks here, as I heard.

Marie: Yeah, actually, I didn't really think it would be. But it's just because of my personality. I think a lot of people would like this and I think it's really smart. But I think I'm not normal in terms of stress when driving cars; I'm a little bit more stressed than other people, I think.

Camille: So, it's more stressful as you said. But you said people would be interested into this. So, what benefit could they see in this?

Marie: I just feel that a lot of people wouldn't really care that much or be that stressed and have those same fears that I have. Because I know usually it doesn't happen that you crash; usually it's fine. So, I think people that feel safer would feel better about this. My dad for example, he would love it. He could do it and my sister probably too. They would be like "Oh, yeah, we can borrow car. It's nice; it's convenient!".

Camille: So, it would be more convenient? That would be one of the main selling arguments for people into this?

Marie: Yeah. And it's just smart because you get more use of the things that maybe are just standing there. So why not?

Camille: So, you see the point for others, but for you it would be a real problem in terms of renting or lending to others. Your father you said, would he lend, or would he rent?

Marie: My dad? Well, since we have two cars, I guess, he would rather lend it to somebody. But at the same time, I'm like... because we use the cars so much. So, when would it be that we know that we're not going to use it? That's a concern. Because when we're all home on vacation, we are five people, so we need the two cars. But right now, we don't need two cars because it's only three people living at home.

Camille: Okay, well, I will show you these offers again, with here the traditional way of buying a car. So, you go to the shop and buy it; it's for you; you maintain it and then sell it back when you don't want to have it anymore. What do you think of this variety of options? What is the first thing that comes to your mind when you see these different options?

Marie: Wow. I think its more and more short term and less ownership feeling. But I think it's really smart. I think there's always somebody who will find all of these useful or convenient. Because people are different and have different needs.

Camille: What would you personally choose?

Marie: Personally, I would go for this [leasing]. That's what I feel right now. I think that's what fits me better in my personality.

Camille: Could you summarize the key reasons why leasing would win over the others?

Marie: Because I wouldn't have a stress factor of having to give it back or cleaning it over the night or something. With this, I know the exact time I'm going to have it; I'm going to have it for like, two years or something like that. I like planning and having things planned. Actually, I think I like that even more than buying because I know that it's temporary. I'm not bound to the car. And yeah, I like that. I'm going to have this a year and then I will have something else.

Camille: It relates to something you said at the very beginning of the interview when you presented yourself; you said that you love changing places.

Marie: Exactly, yeah.

Camille: So, you might know that these business models for cars also exist in other industries. One of the industries where they do that right now is the clothing industry. So instead of cars here, you can just simply replace them by clothes: so, clothes leasing, clothes renting and clothes sharing. Now that you know that it's available for other industries. How would you feel if instead of cars, it would be clothes on these offerings?

Marie: Well, I think it sounds smart. I would definitely be open to leasing stuff. Also, for the same reason because it's not that short term. If somebody is renting out a coat, I don't think I would borrow it for one night. Usually people would do that with expensive stuff. Because it's expensive and you don't want to buy it yourself. But then maybe people will ask you "Oh, where is this coat from? This is so nice. How could you afford it?"; "Oh, no, I'm just borrowing it for the night". I don't actually care too much about bands; they are just there to show off. No, I like to wear stuff for a long period of time.

Camille: Two questions to dig a little bit deeper on this. The first one is: would you be ready not to be the owner of your clothes anymore?

Marie: It really depends on what kind of clothing. Maybe it would be easier for like a winter coat or something. But if it was pants, maybe, or sweater then I would like to have them mine. Also, I don't buy a lot of new stuff; I have the same things and I use them for years. And I like that because it's hard to find a lot of different new stuff that you like.

Camille: So, you prefer this for the relationship you have with your clothes?

Marie: Yeah, I think so.

Camille: So, you would prefer to be the official owner. But what about sharing? Would you be able to share the clothes you have or to wear the clothes someone else as already worn?

Marie: It's not a problem. I usually always borrow my stuff to my friends. Always. So that's not a problem at all. I'm always offering if they want to borrow stuff. It would be a little bit weirder to do that with people I don't know. Yeah, that's the only issue.

Camille: For what reason? Because it would be weird to know that someone is wearing the same clothes. Or more for the physical contact?

Marie: I guess it would be washed anyway, so it doesn't really matter. But also, the fact that I probably have to meet them in person to give them my clothes.

Camille: It depends on the model.

Marie: Okay, but if I didn't have to meet them, it would be easier. But if I have to meet them, then it would be weirder. I'm not a super fan of meeting people; having a small talk and everything. That's like the pain.

Camille: But you wouldn't mind wearing clothes that someone has already put on them?

Marie: No, not really.

Camille: If I summarize; for cars, you said, I would definitely prefer leasing; I don't really care not being the owner of the car as long as I have the same flexibility. If you want to go from A to B, spontaneously without planning, you want a direct access to a car. But you also like change. And so, this commitment [leasing] would be better. For clothes, this is a little bit different. You like the connection with your clothes, and you prefer a longer relationship with your clothes. So, you prefer to buy your clothes. Do you see other reasons why it would be more complicated for you to switch models for clothes?

Marie: Well, first of all, I think I'm more interested in clothing than cars. I don't feel I can be too attached to a car. For clothing, I use Tise a lot. It's not a problem for me to buy second-hand or sell stuff. It's more about giving it, exchanging with other people; I think that's kind of weird. And I don't necessarily need to buy new stuff all the time; also, because it's expensive. So, my main source of getting clothing is actually through Tise.

Camille: So, you don't mind having secondhand stuff - so sharing - but you can prefer having a long-term connection.

Marie: Yeah, I think it also relates to my personality. Because it's too uncertain if it's that short term. I don't know what I'm going to wear next week. It's just too much stress for me.

Camille: For which category of goods, more generally, would it be easier to adopt these alternative models?

Marie: Well, it would have to be something that I'm not too attached to. Well, definitely apartments. Other than that, do you any examples?

Camille: Is it more for functional stuff?

Marie: Yeah, I think so. So maybe, electronics? Phones... not my computer but maybe my phone.

Camille: Why not the computer?

Marie: I don't know I feel it's more special. And I don't see the need for that there. I have my computers for years.

Camille: So again because of the connection you have with it... Okay, so we can now switch to the last section of the interview where we will take a broader view on this. So, what would be the typical reaction of people when you say that, for example, you're leasing, sharing or renting a car?

Marie: Well, I think it definitely depends a lot on what kind of people you talk to. Some people at NHH are really concerned with material stuff and money, so they would probably be like "Why can't she buy her stuff?". But I usually don't hang out with people like that. So, yeah, it really depends because some people I know would think that this is really cool and be like "Oh, this is new; this is modern; this is the future... sharing economy". So, I think mostly it would be positive in Norway.

Camille: Of course, you will have some variations. But the people you're talking to would have a positive view on this. Also, you said that you personally don't care about social pressures. How is it for the population here in general? Do they care about social pressures?

Marie: Well, yes, I think Norwegians do that. I don't know if you've heard about the Janteloven. But yeah, that's the big thing. I feel like in that aspect, I'm not entirely super Norwegian, because I don't care too much about that. But I think a lot of people do; they don't want to stand out; they don't want to be different. Everybody wants to be the same.

Camille: So, these Janteloven would influence their behaviour?

Marie: Yeah, it's more like not doing anything different. That's why I think we have this big kind of divide in politics in Norway; not as big as in other countries of course but still. In the later years, we have seen the Green Party and, on the other side, other parties that are totally different. This green party had a lot of votes at the last election and they said in their speech: "We love tolls". But most people disagree with that; we don't like them at all. So, we have this division among people. For some that disagree, they think "Oh, this is stupid; that's another sustainability thing"; "I want to drive my car". I know I know people like that. "I just want to drive my car; I just want to do what I've always done".

Camille: So, you have that kind of position as well.

Marie: Yes, in Norway definitely. I think there are a lot of people that don't want to change their behaviour because other people said so; because of Greta Thumberg being just a little silly girl... and stuff like that.

Camille: Do you see this reaction among particular groups of the population?

Marie: I think more the older generations, definitely. Because they think of this as a big change. You can see that on Facebook with news articles where people comment "Oh, this is all stupid".

Camille: Okay, so you have these negatives reactions but among your friends, this would be mainly positive. And you also said that social pressures are quite strong in Norway. You don't feel the need to comply, but most people will follow the mass.

Marie: And also, I felt it a lot of times, definitely. Yeah, its thing.

Camille: Coming back to these offers, which one would be more successful here in Norway, do you think?

Marie: If you look at the whole country?

Camille: Yes, or if you prefer to think in terms of regions, it's up to you.

Marie: Yes, because I think it depends. The thing is, as you know, Norway is a long country with a lot of Fjords and mountains and stuff; so, it's harder than in other countries like Belgium. You need two days to drive from my hometown to Oslo. So, because of that, I think it's harder to implement these kinds of things everywhere; because of the remoteness where people are living. That's one issue that I can see. But definitely in the big cities...maybe, I think this one [renting] would be better than this one [sharing]. I just feel like Norwegians would rather use company cars instead of just borrowing from a neighbour; because they would maybe feel inferior to the person that owns the car.

Camille: So that would be a problem for this one. But you said this would probably work in bigger cities. And elsewhere in general, you haven't mentioned this one [leasing]?

Marie: No, I think that would work. The thing is, this is not new; that's been around for a while. But when people hear the word leasing, they think "oh it is just a scam" because they think it's going to be more expensive than you thought. So, these companies should really focus on showing that it's actually worth it; for people to use that because they have this negative perception of the price.

Camille: So, you think that there is a negative perception of it?

Marie: That's what I've heard. But now when I see it, it looks great!

Camille: So, there are two main social norms in which I'm interested in this work. The first one is the norm of ownership. What can you say about this norm here in Norway? Do people care about owning physical stuff?

Marie: In Norway, in general, I think yes. I think maybe less over the years. But in general, I think so, yes. Because we like to have one, maybe two cars, to have like a cabin in the mountains and stuff like that. But at the same time, it's not to impress people at all. The divide between poor and rich people is not that big. It's not like in the US where you have these crazy houses. One of my best friends comes from the richest families up north and their house is super normal. So, I think it's not about impressing people, but it's about being comfortable, I think.

Camille: So, you like owning stuff for yourself?

Marie: Yeah. I don't really think it's about impressing people. No, because that's it again against the Janteloven. You shouldn't think that you're better than anybody else; that's what it is about. So, people don't want to seem like they're trying to be better.

Camille: But still you have this attachment to things, that's what I heard.

Marie: Yeah, I think so.

Camille: The second norm in which I'm interested is the sharing norm. So, do Norwegians like to share what they own?

Marie: Hmm. In your survey, you had this question about the "we" or "I" mentality. I think we have this kind of "we" mentality. I don't know if you heard; it's like this special Norwegian thing called "Dugnad", which is one expression that describes the community; that people want to get together and help each other. So, I think that can be a factor that makes this successful from a sharing perspective.

Camille: So, you prefer to own things, but if you need something you can ask to someone to borrow it?

Marie: Yeah but I think it depends on what kind of thing it is. But if it's like, you know for cutting the grass...

Camille: Oh, a lawn mower?

Marie: If it is for something like that, definitely. I think there's already a website for that. I think people would definitely do that because they don't want to buy stuff that are unnecessary. I think maybe for bigger things, for example cars, you would feel a bit more inferior. But I think for smaller things, people would definitely do that because they want to save money.

Camille: So, you would be ready to share but again it depends on what type of product you are talking about. The equality principle is quite strong; you don't want to be seen as superior or inferior to others.

Marie: Yes, we want to be equal. If I borrow something from someone, I will automatically ask if they want to borrow something from me.

Camille: So, do you think that these norms, ownership and sharing, will influence the decision of people to go for these alternatives' models?

Marie: Yeah, I guess. That's what I said; I think a car is different from other things. Maybe this one [renting] because this feels like people are more equal; because everybody's just borrowing the car. But here you're actually borrowed from somebody. Maybe you would feel like "oh no, I own him something". although you are paying for it but it's kind of like "I'm using somebody else's stuff".

Camille: What should these companies do to be successful here? So, do you see some key recommendations that you could give them to perform here in Norway?

Marie: For this [leasing], I'm really concerned about price. So, I would definitely just stress that this is a low price. And that's the same for the membership fee that you have to pay in that case [renting]. Definitely they should focus on that to get people doing that instead of the Oslo thing. People need to know that this community thing is a cool stuff. Give more information for people. Right away, I was maybe a little bit negative, but when I got more information, I was actually very enthusiastic about it; and I am sure that apply to other people as well. For this [sharing], it's hard to say. I don't think they can change too much.

Camille: Would it change something, for example, if you didn't need a physical contact, meeting with the person?

Marie: Yes, that would be easier for a lot of Norwegians; because we don't like to talk to people that we don't know.

Camille: So, avoiding contacts.

Marie: Yeah, that could be a thing.

Camille: This and then you said, showing that it is cheaper. And this last point that we haven't mentioned is the environmental benefit. Do you think that they should emphasize this?

Marie: Yeah, yeah, definitely. Because people care about that. Personally, I see this as better as compared to everybody having their own car. But I don't know if everyone is going to think that, so they could of course emphasize it more.

Camille: So, you think it would be positively welcomed by people if they say, "it is also better for the environment".

Marie: Yeah, I think so. I think both price and environment. And this message of maximising the use of stuff. I know a lot of people, at least in our generation, that would do stuff like that for this.

Camille: So, I hear it that there are some generational differences; probably also some regional differences, depending on where you live. So, I will try to summarize what you said during the interview. If I say something wrong, please tell me. So at the beginning, when we talked about these different offerings, you said "I would prefer leasing because I like having this fixed commitment" where you know when it will finish and you like to have the flexibility to use your car when you want to use it. While, with these two options, you see the benefit of renting, but you associate with this more risks? And even more if you have to share stuff coming from someone else. And you don't like too much having to borrow from someone; you prefer from the company. Then we switch to this applied to clothes, where for you this would be way more complicated; for the reason that you prefer having this single and only connection without your clothes for a longer period of time; you prefer selling them on a website like Tise than renting them and not knowing exactly like what to wear when etc. So, also for a question of convenience, you say. And then, in terms of the population in general, you said: people in the younger generation are quite open to this but you will have some variation across the country. You can see the benefit of this one especially in cities. And leasing, you said that people were already doing it; but they have this negative perception on price. So, they should improve this while working on, for example, how to make it more convenient for everyone. Is that the correct?

Marie: That's very correct.

Camille: Do you have anything to add to this conversation?

Marie: It feel like the environmental aspect of this is maybe not...? Why? These are definitely sustainable but what about this one?

Camille: Well, there are many debates about this. Why do you think it would be more sustainable to lease?

Marie: Than to buy? I don't know... Because if you don't use it, you would have the same problem of it standing there. That's the good thing about this model [sharing], that you can actually let other people to use it. So yes, if I live in a city, I would probably do this [renting] and not this [leasing]. Yeah because of the environmental aspect.

Camille: Okay so you've realized that leasing is maybe not that interesting.

Marie: Not a revolutionary thing. This is better; I would feel good because it's smart. I would only be using it when I need to and maybe it would be worth it for the risk.

Camille: So again, maybe they should emphasize more this environmental aspect; because when we talked about this, you had mainly negative opinions about it. But now, at the end, you've changed your opinion. Of course, this was done on purpose, not to mention sustainability before the end of the interview; because it is not something that they emphasize themselves. Also, I don't want to bias your opinion. So now that you know, now that I've introduced this parameter, you're reconsidering your choice.

Marie: Yes, they should really emphasize this; it's such a big trend in Norway now; that would make more people want to do it probably. But about leasing, I don't know...

Camille: There are arguments in both directions for leasing and even for these ones... There are rebound effects everywhere. So, you never know what the net impacts on the environment will be. Here, the main argument is that the cars are better maintained because there is this regular service that you have; while when you own the car yourself, it's not done the same way; it's more variable; it's done when you have the money for it; when you think about it; while here, it's always done. And then also at the end of the contract, you can also lease the car to someone else. But well, in the end, you do the same when you sell your car to someone else. So, there are good things to it. But the advantages, the environmental benefits of this, are limited compared to other ones; especially to this one, because as you said, if you have to pay per use, you would probably use less. So, this model, and this one as well, have way more benefits. As you said, this one is easier; it's definitely more convenient. So, you have the more you go this way, the more it's easier for you to go for it; the more you go this way, the more it's sustainable.

Marie: It's always the issue about personal convenience against the environment.

Camille: That's exactly what I was trying to assess, your openness to this. Are you ready in this country to make the shift? What are the main barriers and how to overcome them? How to make them change? And if they don't want to change, because you said at some point most people don't want to change, so how to make them change but without having to bear the cost of changing? And that's why we do this comparison between countries because maybe in Singapore, they're so used to do that. Why are they used to do it? Why is it working there? Could it be applied here in Norway? Why, why not? That's what we want to do.

Marie: One other thing that I have in mind right now... Just the word sustainable, sustainability... Last week, a guy in my newspaper back home said "I'm so tired to see the word sustainability everywhere". So, I feel like actually, some people they could just be repelled by the word "sustainable" because they feel like somebody's pushing them to change. So actually, the price thing, that's something I think everybody could be attracted to. Lower price matters. But for sustainability, although it's good, some people would just be like "No, I don't want to be part of that" by principle.

Camille: Yes, sometimes it's not that good to advertise that you're sustainable. It's maybe better to not say anything.

Marie: Yeah, that's true.

Camille: Do you have any more questions about that?

Marie: No, I don't think so. Thank you!

8. Nils-Fredrick – Norway

Camille : Je vais d'abord te demander de te présenter en quelques mots. Quelles sont tes occupations, tes hobbys ?

Nils : Je m'appelle Nils-Frederik. J'ai 24 ans. Je suis étudiant à l'école de commerce NHH à Bergen et mon profil de Master est Business Analytics. Je fais aussi le CEMS Master Management. Le semestre prochain je vais à Paris dans le cadre de l'échange CEMS. Au niveau des loisirs, je suis avide d'expériences en nature, à pied, beaucoup à ski (ski de randonnée, télémark et un petit peu de ski de fond aussi). Sinon j'aime bien courir préférablement dans les montagnes.

Camille : Est-ce que tu travailles ?

Nils : Je travaille à mi-temps. Je suis Assistant de séminaire à l'université en programming avec la langue python. Je suis aussi assistant étudiants à NHH pour le cours de français offerts au niveau du bachelor.

Camille : Alors question peut être débile mais importante pour moi pour la suite. Est-ce que tu possèdes une voiture ?

Nils : Oui. Enfin, je dispose d'une voiture, je ne la possède pas.

Camille : Quelle est la différence ?

Nils : La voiture n'est pas à mon nom mais c'est moi qui en dispose. Elle est ici à Bergen et je suis le seul de ma famille qui est à Bergen et qui l'utilise de temps en temps.

Camille : Donc elle appartient à ton papa. Quand et pourquoi est-ce que tu as fait l'acquisition ou ton papa a fait l'acquisition de cette voiture ?

Nils : Ce n'était pas pour moi ; c'était pour ma mère pour qu'il y ait deux voitures au foyer et c'était pour changer une plus ancienne voiture. Elle est importée de Belgique. Et donc quand ma mère est décédée, la voiture n'ayant pas beaucoup de valeur, on l'a gardée son utilité.

Camille : Et du coup est-ce que tu l'utilises beaucoup ici à Bergen ?

Nils : Non. En général, en moyenne, je dirais une à deux fois par mois mais ce semestre-ci a été un peu une exception. Mon semestre était très court et je n'ai pas eu l'occasion d'être autant dans la nature que je l'aurais souhaité. Puisque j'utilise la voiture pour aller dans la nature, je ne l'ai pas beaucoup utilisé ce semestre-ci.

Camille : Et du coup est ce que tu aimerais bien l'utiliser plus ou moins ta voiture ?

Nils : Plus parce que ça indique que j'ai le temps d'aller dans la nature.

Camille : Combien est-ce que ça coûte d'avoir, d'utiliser et de maintenir une voiture ici en Norvège ? Pas en termes précis juste en termes d'échelle à ton avis. C'est plutôt très cher, moyennement cher ou pas vraiment très important.

Nils : Est-ce que tu veux que je compare ça à d'autres pays ? Comparé à d'autres pays, c'est cher. Déjà le prix de la voiture est très élevé comparé à d'autres pays. On ne produit aucune voiture ; toutes nos voitures doivent être importées. Et cette importation est fortement taxée. Souvent le prix d'une voiture peut doubler quand elle est importée en Norvège. Ça dépend des chevaux ; pas de la

puissance du moteur. C'est pour ça que les voitures électriques sont relativement peu chères en Norvège parce qu'elles n'ont pas d'émissions de CO2 et elles sont par conséquent taxé moins.

Camille : Et au niveau de l'utilisation. Est-ce que ça a aussi un gros coût ?

Nils : Au niveau du pétrole, je dirais que c'est peu cher. Le prix du pétrole est semblable à celui que l'on peut trouver dans d'autres pays européens avec lesquels on se compare, par exemple la France. Alors que notre pouvoir d'achat est plus élevé. Donc relativement, le pétrole est moins cher en Norvège mais il a aussi d'autre coûts. Le coût annuel qu'il faut payer à l'Etat. Il faut aussi payer une sorte de taxe pour pouvoir rouler avec des pneus neige cloutés. Le parking aussi peut être un peu compliqué dans les grandes villes. Maintenant, à Olso, dans presque tout le centre-ville, il n'y a pas de parking accessible sur la rue gratuitement ; il faut payer. Donc ici, je gare la voiture près de NHH pour pouvoir me garer gratuit alors que j'habite dans le centre-ville. C'est pour éviter de payer 400 couronnes par mois pour se garer dans la rue.

Camille : Est-ce que du coup ce coût d'achat et d'utilisation ; est ce que ça a un impact sur toi, ton utilisation ou ta décision future d'acheter une nouvelle voiture en Norvège ?

Nils : Oui, au niveau de mon utilisation, s'il n'y avait pas de coût supplémentaire à garer la voiture dans la rue, juste en dehors de chez moi dans le centre-ville, je l'aurais juste en dehors de chez moi et je l'utiliserais peut-être plus alors que maintenant si je suis chez moi et que j'ai besoin de me transporter il faut que je prenne le bus pour aller à l'école et ensuite l'utiliser. Donc en général ça ne vaut pas la peine. En plus, il y a le coût des péages qui est relativement élevé aussi.

Camille : Et au niveau de l'achat d'une nouvelle voiture, est ce que tu penses en acheter une nouvelle pour toi dans un futur proche ?

Nils : Pas dans un futur proche. Mais quand je commencerai à travailler à Oslo possiblement. Mais donc là, ça serait intéressant de voir la possibilité d'acheter une voiture électrique pour pouvoir avoir un parking gratuit, moins de péages et moins de taxes.

Camille : Dernière question par rapport à ta voiture actuelle, comment est-ce que tu décrirais la relation que tu as avec cette voiture ?

Nils : Très bonne [rire]. Je vois la voiture comme un coût important même si ce n'est pas moi qui subit les coûts principaux ; c'est mon père. Mais tous les deux ans, il faut la refaire agrémenter par les services techniques et c'est plutôt une vieille voiture, elle a 16 ans je crois, et donc les factures commencent à s'additionner. Chaque année, c'est une question : est-ce que ça vaut la peine de garder la voiture et de garder ses coûts ou de s'en débarrasser ?

Camille : Est-ce que tu dirais que tu es plutôt attaché à cette voiture comme un objet ou comme vraiment un partenaire ; quelque chose qui fait vraiment partie de ta vie ?

Nils : Puisque je ne l'utilise pas énormément, non. Mais j'ai des associations très positives parce que je l'ai depuis que j'ai mon permis et je l'utilise fréquemment, souvent pour des expériences en nature. Ce sont souvent de bonnes expériences et donc j'ai de bonnes associations. Quand j'ai fait mon service militaire au nord de la Norvège, j'ai conduit en 24 heures d'Olso jusqu'à là où je devais aller. Et cela m'a permis de me déplacer pendant que j'étais chez les militaires pour pouvoir faire des choses sympathiques dans la nature. Ça facilite aussi au niveau des déménagements. Cela facilite aussi le transport de beaucoup de chose.

Camille : Donc c'est surtout fonctionnel et un peu affectif pour tout ce que ça te permet de faire et qui te tient à cœur. Donc tu m'as dit que tu planifiais d'acheter une nouvelle voiture dans un futur plus ou moins lointain.

Nils : Considère

Camille : Quelles sont les raisons qui vont te motiver à acheter cette nouvelle voiture ?

Nils : C'est pour pouvoir avoir des expériences de nature qui ne sont pas nécessairement facilement accessibles en transport en commun. Parce à Oslo, Oslo est plutôt bien connecté mais Bergen est je crois encore mieux connectée. Donc je crois que je l'utiliserais plus. Par exemple, j'ai des amis qui sont un peu en dehors du centre-ville, pour aller leur rendre visite ça serait avantageux d'avoir la voiture.

Camille : Tu achèteras cette nouvelle voiture seulement quand ta voiture ici aura rendu l'âme ou en anticipation à ça ?

Nils : Ça dépend un peu de l'évolution des coûts de la voiture.

Camille : Est-ce que tu penses considérer d'autres alternatives que l'achat de la voiture ?

Nils : Oui j'ai déjà essayé Bildeleringen. J'ai essayé ça à Bergen. Je suis guide de montagne pour l'association de trekking norvégien. On devait aller au sommet le plus haut de la municipalité de Bergen. Ils m'ont donné leur carte pour utiliser la voiture, ils se sont occupés de la réservation et tout et ça s'est bien passé. C'était une voiture plus agréable. C'est un parc de voitures qui est plus agréable à conduire que ma voiture actuelle.

Camille : Donc ce serait peut-être quelque chose que tu prendras en compte quand tu décideras d'acheter ou pas cette nouvelle voiture.

Nils : Le désavantage c'est, la voiture ça te donne une flexibilité mais des systèmes comme ça naturellement ça réduit la flexibilité ; tu dois planifier un peu, tu dois réserver une voiture un ou deux jours à l'avance pour être sûr d'avoir la voiture quand tu en a besoin.

Camille : Merci beaucoup. Du coup maintenant, je vais te montrer des business models alternatifs à l'achat d'une voiture parce que c'est ce point-là qui m'intéresse dans ma thèse. Du coup voici la première, prends le temps de lire et si tu as des questions ou des commentaires, vraiment n'hésite pas.

Nils : Le down payment c'est le deposit ?

Camille : Alors je ne sais pas exactement mais je pense que c'est... donc ici tu payes par mois, ta voiture. Et je pense que ça, ça doit être la garantie effectivement que tu déposes.

Nils : Donc quand j'ai fini d'utiliser la voiture, ils me redonnent mes 60000NOK ? Parce que le seul coup c'est 3000NOK par mois en plus de l'utilisation.

Camille : Oui c'est le seul coût d'accès à la voiture. Après il y a le coût du fuel et des péages, ce genre de coûts supplémentaires qui ne sont pas couverts.

Nils : Pour une voiture électrique, il n'y en aurait pas. Mmmh ok intéressant.

Camille : OK du coup est ce que tu comprends bien cette offre ? Est-ce que tu as déjà entendu parler du car leasing ?

Nils : Oui je connais le concept.

Camille : Est-ce que tu pourrais me dire les points les plus importants sur lesquels ce concept diffère de l'achat traditionnel d'une voiture ?

Nils : Tu as toujours une voiture plus neuve. Ici c'est trois ans et c'est plutôt standard d'avoir une voiture pendant trois ans. T'as pas de gros coût. Enfin, ce n'est pas toi qui couvres les coûts de la réparation. Et ça je ne savais pas mais ils prennent aussi en charge l'assurance. Au bout du compte souvent quand même leaser c'est plus cher que d'avoir sa propre voiture. Mais ça donne une sécurité et c'est plus simple.

Camille : Pourquoi est-ce que tu penses que ça coûte plus cher ?

Nils : Parce qu'il faut qu'eux aussi ils gagnent de l'argent. Quand il y a une personne entre toi et le produit, cette personne-là doit aussi vivre de quelque chose. C'est à cause de ça et j'ai aussi lu un peu des comparaisons qui comparent d'acheter et de faire du leasing. Ça dépend un peu de combien de temps tu gardes ta voiture mais souvent ça va être plus avantageux si tu gardes ta voiture un certain nombre d'années.

Camille : Du coup le fait que ce soit peut-être potentiellement plus cher c'est un désavantage. Est-ce que tu vois des avantages à ce principe-là ?

Nils : Tout est beaucoup plus simple. Ce n'est pas moi qui dois faire les réparations ; ce n'est pas moi qui dois essayer de minimiser les coûts et trouver le bon garage. Moi je ne suis pas très technique au niveau des voitures, je dois faire confiance aux techniciens. Et cette confiance-là, on entend plus ou moins souvent qu'on peut être abusé et qu'ils peuvent prendre plus cher pour des boulots qui ne coûte pas aussi cher.

Camille : Ça c'est un avantage. Est-ce que toi personnellement tu déciderais de signer pour un contrat comme celui-là ?

Nils : Ce n'est pas impossible mais il faudrait que je compare les différents choix qui me soit accessible au moment de la décision.

Camille : Quand tu dis compare tu prendrais quel argument en compte ?

Nils : Le coût sera le plus important. Mais aussi, l'avantage ici c'est que tu as une voiture qui est à jour, qui est neuve ou d'occasion mais une voiture de trois ans, elle peut toujours être considérée comme neuve. Alors que si tu achètes ta voiture, tu vas essayer de la garder un peu plus longtemps pour réduire les coûts de l'achat de la voiture.

Camille : Comme expliqué, à la fin du contrat tu auras la possibilité d'acheter la voiture à sa valeur résiduelle qui est en général bien inférieure à une voiture nouvelle forcément, soit de la rendre à la société et de commencer un nouveau contrat de leasing. Qu'est ce qui qu'est ce qui t'attire le plus ? Qu'est-ce que tu penses que tu ferais dans ce cas ?

Nils : Là encore, il faudrait que je compare le coût de mes options et les avantages de mes options. Mais c'est sûr que je suppose que ça serait tentant d'acheter une nouvelle voiture, enfin d'aller pour un nouveau contrat pour avoir une voiture meilleure.

Camille : Donc le changement ça t'attire.

Nils : Enfin ça dépend, si j'ai eu aucun problème avec la voiture pendant les trois ans, c'est un bon signe pour les six prochaines années et je considérerais de la garder. Mais pour moi, je n'ai pas encore commencé à travailler. Avoir une voiture en tant qu'étudiant c'est un signe de richesse un peu. Donc là j'ai vraiment aucun besoin d'avoir une meilleure voiture mais peut être que ça changera quand j'aurai un boulot et que je serai avec d'autres gens qui s'achèteront des voitures.

Camille : C'est une question de statut social ?

Camille : Peut-être. Enfin j'espère que je ne me ferai pas influencer mais ce n'est pas impossible.

Camille : On va peut-être revenir sur sa plus tard. Maintenant je voudrais insister sur un point assez important de cette offre qu'on n'a pas encore mentionné c'est que dans ce cas-ci, tu n'es plus le propriétaire de la voiture ; c'est toujours l'entreprise qui possède mais qui te donne un accès individuel à cette voiture ; tu es le seul à pouvoir la conduire. Sauf si toi tu décides de la prêter à ta compagne ou un de tes enfants. Mais l'idée c'est que tu es le seul à avoir ce droit là mais tu n'es plus le propriétaire. Comment est-ce que tu te positionne par rapport à ça. Est-ce que ça change quelque chose pour toi ?

Nils : Non.

Camille : Pourquoi ?

Nils : Parce que l'important c'est l'accès et l'utilisation de la voiture et pas ce qui est stipulé sur le papier. Mais ça dépend un peu de ma future situation financière. Il pourrait y avoir des avantages d'avoir un emprunt pour réduire la valeur de ma fortune pour payer moins d'impôt. Donc ça pourrait être un argument financier pour acheter, d'être propriété et d'avoir un emprunt attaché à cette voiture que de faire du leasing où il n'y a pas d'emprunt.

Camille : Est-ce que tu penses que ça changerait la relation que tu as avec ta voiture de ne pas être propriétaire ?

Nils : J'y ferais peut-être encore un peu plus attention.

Camille : Pour éviter les potentiels problèmes ?

Nils : Oui parce que je suppose que si quelque chose se passe avec la voiture, c'est toi qui dois payer.

Camille : Il y a une assurance de base mais forcément...

Nils : Oui mais l'assurance augmente si quelque chose se passe. Donc tu as toujours une raison de faire attention à ta voiture.

Camille : Est-ce qu'en face d'amis ou de personnes que tu connais personnellement t'auras tendance à dire "Ah voici ma nouvelle voiture" ou "Voici une nouvelle voiture" ?

Nils : Je crois "ma". Parce que je juge que si c'est que toi qui a accès à la voiture, tu en es propriétaire dans le sens voulu du terme.

Camille : Est-ce que tu présenterais cette voiture de manière différente à différentes personnes ?

Nils : Non je ne crois pas.

Camille : Je vais te montrer une deuxième offre que tu connais du coup. Relis-la éventuellement et pose-moi tes questions si tu en as.

Camille : Est-ce que tu comprends bien ce concept et en quoi est-ce que ça diffère de celui-ci que je viens de te montrer ?

Nils : Ici tu n'es pas la propriétaire d'une voiture. Tu dois en réserver une. Donc tu as moins de flexibilité que le propriétaire d'une voiture. Ici tous les coûts sont inclus sauf le péage et le parking. L'essence est ici incluse, ce qui peut être intéressant au niveau du calcul parce que ça inclut je dirais 90 pourcents du coût de la voiture.

Camille : Quels seront du coup les autres avantages de ce modèle ? A part le coût ?

Nils : Rien. Je trouve que c'est juste une question de coût. Ou ok. L'avantage c'est que tu peux changer le type de voiture pour tes besoins pour la durée de ta location alors que ta voiture elle est fixe ; elle a un nombre fixe de sièges, de place pour transporter des choses.

Camille : Du coup est ce que toi ça te parle ? Est-ce que tu considérais éventuellement joindre ce programme ?

Nils : Ça dépend un peu de mon besoin de voiture. Mais oui, je n'y serais pas nécessairement opposé.

Camille : Ok mais si tu rejoins ce programme si, louer une voiture selon tes besoins, est ce que cela veut dire pour autant que tu vas garder ta propre voiture personnelle ? Ou tu serais prêt à ne plus posséder de voiture ?

Nils : Si je faisais partie d'un système comme ça je n'aurais pas une voiture propre parce que ce serait un double coût. Donc ce serait soit l'un soit l'autre.

Camille : Est-ce que ça te parle encore plus ou un peu moins si ces voitures qui seraient à ta disposition possèdent des caractéristiques particulières ? Tu m'as dit tantôt oui si on peut l'adapter à notre voyage. Est-ce que ça te parle si je te dis que les voitures sont électriques ou cela n'a pas vraiment d'impact pour toi ?

Nils : Si elle est électrique ou pas, ça peut avoir un impact sur le voyage. Il faut planifier un peu plus pour trouver les stations et tout ça. Je n'ai jamais conduit une voiture électrique mais ça n'a pas l'air plus compliqué sinon.

Camille : Je vais insister encore sur un point particulier de cette offre c'est que du coup tu n'es plus propriétaire, ça on l'a bien compris, mais tu partages aussi l'accès à ces voitures avec d'autres personnes, des personnes que tu connais ou pas. Ça peut être toi, moi mais aussi le gars au coin de la rue. Du coup quel est ton sentiment par rapport à ça ? Par rapport au fait que tu dois partager l'accès à cette voiture ?

Nils : S'il y a un système de punition efficace, ça ne devrait pas être un gros problème, mais ça a le potentiel d'être un problème. Tu es dépendant de l'hygiène et de la propreté d'autres personnes pour que toi tu aies un voyage agréable.

Camille : Du coup, punition pour quoi ? Pour ces problèmes d’hygiène ?

Nils : Oui. Je suppose qu'il y a un système comme ça en place. Si la voiture n'est pas propre comme elle se doit de l'être, le nouvel utilisateur peut l'indiquer sur l'application et ça pourra avoir des conséquences pour l'utilisateur qui n'a pas fait ses devoirs.

Camille : Du coup pour toi c'est un problème ?

Nils : Ça dépend de comment ils s'en occupent. Je ne connais pas le système de punition.

Camille : Du coup, on en a déjà peut-être un peu parlé au niveau des changements que ça aura sur ta vie quotidienne. Tu m'as dit plus de planification, c'est ça ?

Nils : Moins de flexibilité.

Camille : Dans tous les cas, même si tu as cette opportunité de réserver sur le coup ?

Nils : Ça dépend de la disponibilité. Enfin, quand je souhaite voyager c'est quand il y a du beau temps le weekend, mais c'est le cas des autres utilisateurs. Je suppose que c'est le cas des autres utilisateurs. Donc durant cette période-là, je suppose que l'accès aux voitures serait moindre.

Camille : Dernière question peut-être par rapport à ça, donc encore par rapport à ta relation avec cette voiture, est ce que là t'arriverais à dire "c'est ma voiture" ?

Nils : Non.

Camille : Pour quelles raisons ?

Nils : Parce qu'elle serait ma voiture pour tellement peu de temps et ce ne sera pas toujours la même voiture.

Camille : Est-ce que c'est un problème pour toi ?

Nils : Non.

Camille : Partagerais-tu cette information ? "Je fais partie de ce truc" avec n'importe qui ?

Nils : Oui

Camille : Est-ce que tu serais capable de t'identifier à cette voiture ?

Nils : Probablement pas parce que je l'utiliserais pour tellement peu de temps.

Camille : Donc, une relation vraiment fonctionnelle. Vu que tu viens de Oslo, peut être que tu as déjà entendu parler de cette autre entreprise qui fait partie de ce modèle de Renting mais avec des fonctionnalités un petit peu différentes. Ça s'appelle Green Mobility et ils ont un partenariat avec l'organisation qui s'occupe de la mobilité à Oslo : EV. Du coup, c'est une nouvelle offre de mobilité qui a été lancée récemment à Oslo. Et elle diffère sur deux aspects. Le premier, c'est la manière dont tu accèdes à la flotte de voiture. Ici, tu dois payer un abonnement mensuel et tu payes à l'utilisation. Mais tu payes d'abord ce droit d'entrée pour accéder aux voitures. Avec Green Mobility, tu ne payes pas ce droit d'entrée, tu payes juste à l'utilisation. Est-ce que tu as déjà vu les trottinettes Lime ? Sans doute. C'est vraiment sur le même concept. Est ce que cette différence en termes de pricing ici va avoir un impact sur ta décision ou pas de choisir l'un ou l'autre ?

Nils : Oui potentiellement parce que tu as un peu le sunk cost feeling quand tu payes un prix mensuel. Tu es incentivisé à l'utiliser plus parce que cela veut dire que le prix d'utilisation, le prix variable va être moins cher avec ça qu'avec Green Mobility. Ma pensée serait "je paye déjà pour ce service-là, avec le prix fixe, pourquoi pas juste utiliser la voiture ?". Alors qu'avec Green Mobility, tu n'as pas ça. A chaque utilisation, tous les coûts sont inclus dans le prix variable.

Camille : Et donc ça aura un impact sur ta consommation ?

Nils : Oui sûrement.

Camille : Dans quel sens ?

Nils : Je l'utiliserais plus si je me décide de payer un prix mensuel. Mais juste au niveau financier, souvent je vais dans la nature avec des amis et mes amis ont souvent une possibilité d'accès aux voitures. Et donc là, il faut simplement comparer les alternatives et trouver la moitié la moins chère.

Camille : Il y a un second point sur lequel ils diffèrent. C'est important de mentionner que dans ce cas-ci, la voiture, elle reste toujours au même endroit ; donc elle est parquée en face de chez toi, par exemple ; mais tu prends la voiture, tu devras la ramener en face de chez toi, à la même place où elle était garée initialement. Avec Green Mobility, tu prends la voiture, tu dois la chercher dans ton quartier et tu peux la parquer n'importe où ailleurs et la laisser là pour le prochain occupant. C'est vraiment le même principe que la trottinette lime qui est laissée sur les trottoirs. OK, qu'est-ce que tu penses de ce modèle ?

Nils : C'est un peu plus attrayant avec Green Mobility. Parce que ça te donne des possibilités ; tu auras une plus grande flexibilité. Par exemple, si je vais à une fête, avec ça je vais devoir m'occuper de rapatrier la voiture. Alors que si je vais avec Green mobility, je pourrais la laisser là et m'occuper du retour d'une autre manière.

Camille : OK, mais que penses-tu du fait que tu ne sais pas vraiment...enfin tu as une application forcément qui te montre où sont les voitures mais elles ne se trouvent pas forcément toujours au même endroit. Est-ce que ça a un impact pour toi quand tu devras prendre cette voiture ?

Nils : Ça dépend un peu du moment et du quartier où tu es quand tu en as besoin. Encore là, tu peux avoir le phénomène qu'à certains moments de la journée, certains endroits géographiques vont être plus peuplés par des voitures comme ça.

Camille : Un challenge logistique ! Si tu avais Green Mobility ici à Bergen ou si tu déménages à Oslo, est ce que tu considérerais cette option comme moyen principal de transport ?

Nils : Non, probablement pas. J'ai envie d'utiliser les transports en commun pour aller travailler. J'espère que le transport en commun sera ma méthode principale de transport.

Camille : Ça du coup ça jouera en addition, comme complément ?

Nils : Oui

Camille : OK mais sans avoir de voiture fixe ?

Nils : Mmmh

Camille : OK, je t'en envoie une dernière, d'offre, que tu connais certainement pour en avoir déjà parlé en cours. Relis-la et dis-moi ce que tu en penses.

Nils : Là tu as un peu le problème que tu n'as pas le même contrôle sur le parc de voitures, au niveau de la réparation - si c'est en bon état - mais aussi au niveau de l'hygiène. Alors qu'avec Bildeleringen, l'hygiène en générale, je suppose que ça devrait aller. Et au niveau de la réparation, c'est toujours à jour. Alors qu'ici si ton voisin ne s'occupe pas des réparations et que tu empruntes la voiture, le risque est plus élevé.

Camille : Le risque pour l’usager ?

Nils : Pour l'usager.

Camille : Quel est le risque du coup pour le propriétaire ?

Nils : Oui, c'est un risque. Si quelque chose se passe avec la voiture, si ça se passe avec la voiture et qu'on s'en rend compte, ok, on s'en occupe. Mais si quelque chose se passe et que ça prend un peu de temps avant qu'on s'en rende compte, ça peut être très détrimental à la motivation du propriétaire de continuer à louer son véhicule.

Camille : Retour ici de manière générale. Quels sont les avantages du coup quand même de cette offre ?

Nils : Sûrement moins cher que les autres systèmes. Il y a pas mal de voitures 7500 alors que Bildeleringen n'en a que 2200 ; même s'ils sont sur une superficie plus élevée.

Camille : Oui Bildeleringen n'est que sur Bergen alors que ceci est sur toute la Norvège.

Nils : Les désavantages c'est les risques pour le propriétaire et pour l'usager.

Camille : Est-ce que tu as déjà utilisé en qu'user ce service ?

Nils : Je ne crois pas.

Camille : Est-ce que tu l'utiliserais un jour ? Pourquoi ?

Nils : Oui, pourquoi pas ? Si j'en ai besoin, parce que là, l'accès est facile je suppose, plus facile que les autres systèmes où tu dois être un membre. Donc là ce serait ça soit une voiture de location. Je comparerai les prix.

Camille : Est-ce que tu considérais cette offre comme ton seul moyen de transport ou un moyen complémentaire ?

Nils : Ici ce serait purement complémentaire. Les autres systèmes, ça pourrait être mon premier accès à la voiture, mais je ne crois pas que ça pourrait devenir mon premier accès à la voiture.

Camille : Pour quelles raisons ?

Nils : Les risques qui sont plus élevés. La qualité de la voiture est plus aléatoire alors que là au moins ils sont sûr de l'état de la voiture.

Camille : Je ne sais pas dans quel état est ta voiture mais est-ce que tu considèrerais de la faire louer avec ce service ?

Nils : A cause de l'état dans lequel elle est, non.

Camille : Et si tu avais une belle voiture ou une voiture fonctionnelle pour l'usage de n'importe qui, est ce que tu considèrerais de la mettre en location ?

Nils : Ça dépend un peu de ma situation financière. Si financièrement je n'en ai pas besoin, alors non.

Camille : Pourquoi ?

Nils : Parce que mon unique inventive serait financier. Et si je n'ai pas cet incentive là, alors je ne le fais pas.

Camille : Du coup, de nouveau, ici, tu la partages la voiture au final ; et tu la partage avec n'importe qui. La différence avec ici, c'est que la voiture là elle appartient à l'entreprise, là elle appartient à quelqu'un. Comme tu l'as déjà mentionné, toi c'est quelque chose qui te dérange un petit peu ?

Nils : Oui enfin ça c'est préférable. Si on ne regarde pas au prix, je choisirai toujours ça quand l'entreprise a la responsabilité de faire ça.

Camille : Maintenant, je vais te remontrer les trois offres avec ici l'offre d'achat d'une voiture traditionnelle. Qu'est-ce que tu penses de cette variété d'options ?

Nils : C’est bien d'avoir une variété. Ça serait intéressant de les comparer. Pour la comparaison, il faut avoir une bonne estimation de son utilisation de la voiture. Quel besoin as-tu ? Est-ce que tes besoins changent beaucoup ? Parce que s'il y a quelques semaines où tu veux être beaucoup dans le centre-ville, tu as besoin d'une petite voiture ; d'autres semaines une plus grande voiture pour aller au chalet. Ça se serait un argument pour avoir Bildeleringen. Au niveau du statut social, ça [leasing] c'est plus avantageux. Tu as toujours l'option d'avoir une nouvelle voiture à pas très chère. Et d'avoir sa propre voiture, tu as la flexibilité et ben ... c'est à toi.

Camille : Est-ce que tu aurais fait cette comparaison avec ces modèles alternatifs sans t'avoir proposé ces différentes options devant toi ?

Nils : Oui. Je ne crois pas que Bildeleringen ce ne soit tellement intéressant, mais leasing contre acheter, oui. Je comparerai quand je vais devoir faire ce choix. Et Nabobil, non je ne vois pas ça comme une option pour avoir mon accès principal à la voiture.

Camille : OK, donc ici on s'est beaucoup intéressé aux voitures. Et comme je t'ai dit moi, je fais la comparaison avec les vêtements. En Norvège, il y a déjà des entreprises qui se sont lancées dans ces mêmes types de business models. Mais où t'enlève la voiture et où ce sont des vêtements. Donc, clothes leasing, clothes renting et clothes sharing. En Norvège ou ailleurs, parce que c'est en Norvège, ça se lance petit à petit. Il y a une entreprise appelée Fjong à Oslo, je ne sais pas si tu en as déjà entendu parler, qui est du renting. Est-ce que tu serais intéressé par un concept pareil, par un de ces concepts là quand ce n'est pas une voiture mais c'est un vêtement ?

Nils : Je ne crois pas.

Camille : Pour quelles raisons ?

Nils : J'associe à un tel système qu'on doit y passer du temps, que c'est compliqué. Il faut renvoyer des vêtements. Il faut aller les chercher si ce n'est pas dans ta boite aux lettres aux post office qui n'est peut-être pas la boutique la plus proche. Et je ne vois pas un grand besoin. Le plus important pour moi, c'est que les habits me vaillent niveau de la taille. Et j'ai un peu une taille un peu hors norme. Et je crois que les vêtements disponibles pour ma taille seraient moindres que si j'étais un médium.

Camille : D'un point de vue peut-être plus large, est ce que tu serais prêt à ne plus être le propriétaire de tes propres vêtements ?

Nils : Non. J'ai envie de pouvoir mettre mon nom sur mes slips.

Camille : Mais qu'est-ce que ça change à ce niveau-là ? Parce que pour les voitures, tu m'as dit je m'en fiche.

Nils : Oui mais c'est quelque chose qui est plus proche. C'est quelque chose que tu portes. Les vêtements, ça te définit un peu ; je trouve que les vêtements, ça te définit plus qu'une voiture. Ça définit un peu plus ta personnalité.

Camille : Donc, il y a le contact physique, peut être plus proche de ton corps. Et cette question de l'identité. Par rapport au partage. Du coup, partager un vêtement, porter quelque chose que quelqu'un d'autre a déjà porté ?

Nils : Ça, ce n’est pas un problème. J'achète de temps en temps des choses secondhand. C'est plus le stress auquel tu associes que de devoir envoyer des vêtements, poster des photos sur internet... Ce n’est juste pas intéressant. Quand je n'ai plus envie de porter des vêtements, moi je trouve ça aussi simple, encore plus généreux, de donner ça à des organisations bénévoles.

Camille : De manière générale, est ce que tu as une idée par rapport à la catégorie de produits qui fonctionnerait le mieux pour ce genre de business model ? Donc, tu m'as dit les vêtements, ça marchera moins bien que la voiture parce qu'il y a ce côté identité, etc. Du coup pour quelle catégorie de produits ça pourrait fonctionner mieux ?

Nils : Des choses chères, des choses qu'on utilise sporadiquement genre des outils de travail ça pourrait être intéressant. Parce qu'un vêtement, si tu l'utilises un peu mal au cours d'une journée, tu peux avoir bien usé un vêtement si tu l'utilises mal. Alors qu'une voiture, tu vas y faire plus attention. Ce n'est pas vraiment en une journée que tu vas mal l'utiliser, à part si tu as un accident. Elle a une durée de vie plus longue.

Camille : OK, donc, pour des produits qui vont durer plus longtemps et avec un prix plus important et une utilisation moins fréquente. Du coup, ma dernière section, elle va faire le lien avec mes interviews collectives parce que c'est quelque chose que je n'ai pas encore mentionné mais j'ai un ami qui travaille avec moi et qui est à Singapour pour le moment et réalise les mêmes interviews. Du coup, l'idée de faire ça, c'est de voir si ça fonctionnerait mieux dans un pays ou dans un autre. Et pour quelles raisons. Donc, les questions posées maintenant vont être un peu moins centrées sur ta personne et plus avoir une perspective large sur la société ici en Norvège. Du coup, on a déjà pu être un peu toucher à ça. Mais quelle serait la réaction des gens ici si tu leur dis que tu lease, rent ou share ta voiture ?

Nils : Sharing, je crois qu'ils penseraient au risque. Et les deux autres, je ne crois pas qu'ils s'en occuperaient. Peut-être qu'ils me demanderaient que je leur fasse utiliser ça s'ils ont besoin d'un type de véhicules particuliers parce que le coût est moins élevé quand t'as déjà le sunk cost.

Camille : Donc leur réaction serait positive ?

Nils : oui plutôt ; c'est innovant ; c'est intéressant ; je vois la valeur de ce type de système parce que tu as plus de voitures.

Camille *:* est ce que les Norvégiens, ou toi en particulier, êtes facilement influençable de par l'opinion des gens ?

Nils : ouais. Je ne dirais pas qu'on est une société… On est indépendant parce qu'on a tous envie d'avoir notre propre cocon. Mais on s'occupe de l'opinion des autres et on n'a pas envie de « stick out ». On a envie de pouvoir accéder à la plupart des cercles sociaux et que notre manière d'être ne se différencie pas tellement de ces cercles sociaux pour qu'on y soit accepté.

Camille : et du coup, est ce que ça va booster ta décision de choisir des modèles pareils ou plutôt l'inverse ?

Nils : Pour les vêtements, je pense que ce serait un petit peu plus bizarre. Au niveau de la voiture, je crois que les gens ils y pensent neutralement. Possiblement un petit peu positivement aussi. C'est bon pour le climat.

Camille : sur base de tes observations ici, quel modèle est-ce que tu penses serait le plus successful ici en Norvège ?

Nils : Je crois que le leasing c'est sûrement celui qui est le plus important. Ça fait longtemps que c'est une possibilité. Alors que ceux-ci sont un peu plus récents. Ils n'ont pas encore eu le temps de grandir autant. Mais je crois que tous peuvent grandir. Et peut-être particulièrement ce type de systèmes, Bildeleringen, si c'est élargi, que le système est encore amélioré et que les gens n'ont que des choses positives à dire sur ce système-là. Ça convaincra d'autres.

Camille : Et pourquoi celui-ci en particulier et pas les autres ?

Nils : Ce sont des modèles différents. Ici [leasing] c'est très semblable au niveau de l'utilisation que d'avoir sa propre voiture. Donc ici au niveau de climat, il n'y a rien de positif. Mais pour Bildeleringen et Nabobil, il y a un potentiel positif, d'amélioration pour réduire le nombre de voitures nécessaires à produire pour le besoin des Norvégiens.

Camille : et ça c'est important ?

Nils : oui je crois que ça va être de plus en plus important avec les années à venir.

Camille : pour toi et pour tous les Norvégiens ?

Nils : oui

Camille : on en a déjà parlé à multiple reprises, il y deux normes sociales qui m'intéresse tout particulièrement. La première est la norme de propriété. Et la seconde est celle du partage. Qu'est-ce que tu pourrais me dire sur ces normes en Norvège ?

Nils : Je crois qu'on a de la fierté à être propriété de choses. On est un peuple tellement aisé que je crois que c'est moins important aujourd'hui qu'avant. Et qu'aujourd'hui, on peut regarder plus à l'utilité d'une chose plus que la forme de propriété. Pour moi en général, ce n'est qu'une question financière. Si je loue quelque part et que ça me revient à beaucoup moins cher que d'acheter, et bien je préférerai faire ce qui est moins cher.

Camille : Donc il y a une ouverture à ce niveau-là. Et par rapport à la norme de partage ? Est-ce que le Norvégien partage ?

Nils : c'est une question difficile. Je dirais plutôt oui, en moyenne.

Camille : et ça se reflète comment ?

Nils : je ne sais pas. Pour moi, avec mes amis, je ne sais pas si c'est représentatif pour la société Norvégienne, mais je trouve que la plupart – 70-90% de mes amis – seraient prêts à partager quelque chose qui leur est un peu cher.

Camille : et du coup est ce que tu penses que ces valeurs-là elles vont avoir une influence sur comment les gens vont se situer par rapport à ces modèles-ci ?

Nils : oui je crois que s'il n'y a vraiment pas de culture de partage, s'il n'y a pas une ouverture dans ce sens-là, je crois que ce serait plus difficile à convaincre un peuple d'un modèle économique basé sur le partage. Et si la propriété est très importante…c'est peut-être un stéréotype mais par exemple pour les Indiens, mon impression c'est qu'être propriétaire de quelque chose est associé à un peu plus d'honneur. Parce que c'est peut-être plus rare qu'en Norvège. Et là ça se serait une perte d'honneur que de ne plus être propriétaire.

Camille : du coup ici c'est plutôt positif, vous êtes plutôt ouverts à ce genre de chose.

Nils : oui mais bon c'est mon point de vue. Ma famille vient d'une partie de la société norvégienne qui est socio économiquement privilégiée, même au niveau de la société Norvégienne. Donc mes vues reflètent naturellement d'où je viens. Dans des milieux moins aisés, peut-être qu'il y a plus cette sensation d'honneur envers la propriété parce que c'est moins récurrent.

Camille : peut-être dernière question avant de conclure : quels seraient les improvements que devraient mettre en place ces entreprises pour que leur modèle fonctionne mieux ici en Norvège ? Ça peut être très précis ou très général.

Nils : Word of mouth. Réussir à ce que ça se répande ; que les expériences positives se répandent dans les cercles sociaux, dans les médias, pour que les risques et les appréhensions que j'ai mentionnées, que cela se réduise dans l'esprit des gens et que cela se réduise assez pour que les gens se disent « bon je vais essayer ».

Camille : intéressant. Du coup je vais me permettre de résumer les idées que tu m'as donnée. Arrête-moi si j'ai vraiment très mal compris.

Quand on a parlé de ta perspective personnelle par rapport à ces modèles ci en termes de mobilité, c'était quand même relativement positif. C'est-à-dire que la possession de la voiture pour toi, oui cela te permet d'être flexible ; donc c'est un paramètre que tu vas prendre en compte majoritairement, avec aussi celui du coût. Quelque chose qu'on n'a pas trop mentionné pour toi mais par rapport à la société c'est le paramètre environnement. Cela commence à prendre son essor ; cela deviendra progressivement un paramètre très important. Tu aimes particulièrement les modèles où tu as un accès facile à ces voitures. Par contre, quand on a parlé des vêtements, là c'est hors de question. Tu as un rapport plus personnel au bien qui t'empêche de considérer ces options.

Nils : je n'ai pas vraiment de problème avec le partage en lui-même mais c'est plus la logistique autour du partage avec un bien que tu utilises si souvent. Les vêtements c'est quelque chose qu'on utilise tous les jours alors que l'utilisation de la voiture n'est pas quotidienne.

Camille : au niveau de la société, tu m'as dit que vous étiez généralement ouverts et principalement grâce à ces valeurs de partage et ce statut privilégié qui vous permet d'accepter ce genre d'alternatives. Est-ce que j'ai bien résumé ?

Nils : ouais

Camille : est-ce que tu as quelque chose d'autre à ajouter par rapport à tout ça ?

Nils : non je crois que j'ai pu tout dire.

Camille : est-ce que tu as des questions pour moi ?

Nils : non.

9. Sander – Norway

Camille: I will start by asking you to present yourself in short way, like what do you like to do what you're doing?

Sander: I'm from Stavanger. West, southwest of Norway. I like to run do sport, hang out with friends. I used to play football. I've also collecting like, stones gems; I have geologist interests. Yeah. Normal person with a sister. My mom and dad. They're not divorced. So, we live at home. Yeah.

Camille: Okay. Um, so today I will be focused on the way you perceive clothing. So, my first question to you is do you think that you're the kind of person owning a lot of clothes?

Sander: I am not. I like to buy quality clothes which I have for a long time. Till my jeans are kind of dismantling at the moment so I'm on the lookout for new ones, but I'm not the one with a huge range in my wardrobe. Okay, only a set of shoes basically and some yeah.

Camille: okay, so you use them into intensively?

Sander: I have a kind of a normal base, which I rotate on. So, this sweater is maybe five years old. I like considering what to buy; not only to spend money but also to wear the things that I want to wear, not because it's cheap or I can change a lot. I like dressing myself in a traditional way.

Camille: Okay, so how would you qualify the relationship you have with your clothes?

Sander: My relationship... well I treat them well. So, I sort the colours when I wash. Also, instead of washing clothes, I hang them to the kind of just air. And also, I buy a lot of wool because that's kind of antibacterial and natural. So, it will not smell. Also, when it comes to jeans, I'm not I try not to wash them too often because of the colour, the wear and tear.

Camille: Okay, so you're taking care of them. Do you think that it's also a way for you to be? I mean, be someone you know?

Sander: Maybe it is. So, I do not often tumble dry unless it's like underwear.

Camille: So, you're quite attached to the things you have.

Sander: Yeah, I will because I spent some time by choosing them. Yeah, paying maybe more than I would have to get a similar garment but, in my opinion, it's worth it.

Camille: Okay. So, you said that you were planning to buy new clothes because the one you have are not in a good state anymore. Is it the main reason why you would buy new clothes?

Sander: Yes, it is. If I'm missing anything that I think I should have I will probably buy it as well but it's not that I am for the lookout for new clothes all the time. If I feel that my wardrobe is missing something, then I go.

Camille: Okay here is a question very subjective but how much does it cost in Norway to buy new clothes? Is it something that you consider to be very expensive or not?

Sander: Yeah, I think the normal kind of garment for me it's like hundred euros thousand NOK and just range 800 but again it will last a long time if you treat it well.

Camille: Okay so the price is not a barrier. That's what you mean?

Sander: Not that much.

Camille: Have you ever considered any alternative of buying first-hand clothing?

Sander: Other than going to the store and buy them? I'm more "a go into store" type and buy the clothes rather than doing it online. There's no one size fits all. So, if I order something from online, I will maybe have to return it. In my opinion, this is consuming too much time. Also, I like going to stores. It's like a hobby or not a hobby, but I don't feel it's a burden. Go to the mall, before your grocery shopping and visit the closest store on the way, without making a great deal out of it. It's a bit fun too.

Camille: Okay, so you prefer to go to the shop. But you've never heard about any other way to get access to clothes and not buying them?

Sander: No, not first-hand only second-hand. But I use; we have an online platform in Norway called "finn.no"; you've probably heard about it. So, I've kind of traded clothes on Finn. I've sold ones; I bought ones and so on. Because in my opinion, if you kind of have a great quality product, it doesn't really matter if it's used a couple times. Yeah, and the price reduces also drastically when

it has been used a couple of times. So maybe if I am considering a new jacket, I will check. Second-hand first and then if I don't like the range, then I will have to buy a new one. I'm considering second-hand first for kind of relatively heavy investments.

Camille: You don't do that for socks right?

Sander: No. But then I might also buy online if it was just like socks or boxers.

Camille: So, I will show you different alternatives to buying clothes. Read them; if you have any questions please ask and make comments.

Sander: Oh leasing, that's kind of nice. You get a new product or is it kind of ...?

Camille: You can choose, I guess.

Sander: Yeah, I think that's not the case for me because, as I said earlier, I'm kind of attached to my clothes. So, I don't like this, to think of it as a temporary relationship. It's like, when I buy it, I use it the way I want to use it. I'm not kind of limited to the regulations given by the lease. Like, if you're unlucky to rip it apart or something, it's not nice. l will buy it because I want to buy it and not buy a share of it. Yeah, because I kind of get attached to something I buy the things I like.

Camille: But what would be, maybe first, the main difference here with this model compared to buying?

Sander: The most difference is that you will have to, at some point, stop owning it. So, either buy it or give it back. If you lease it and then try it and then can buy it, I mean, it's a great opportunity, but I don't think that .... I mean, it also depends on what kind of clothes they lease; let's say it's all kind of clothes. It would be interesting to try as long as you can buy it. But then I would not put that much thought into the product than I normally would because I know that I can get rid of it if I'm not satisfied. That's nice for me as a consumer but I don't think I need this.

Camille: Okay, so you see some benefit like the trial period and the fact that you can give it back but personally you also see some drawbacks like in terms of relationship to the clothes.

Sander: Also, the way you treat the clothes; like if you are not owning it, maybe you can misuse them in a way. But uh, definitely a good alternative.

Camille: Okay, so you asked me a question "is it for new products or not?". Would it make a difference in your case?

Sander: Yeah, because the price on second-hand products is not that high compared to the new one maybe. So, it wouldn't be a clear alternative but for new ones yeah, definitely.

Camille: Okay. So, you would be more interested if it was new?

Sander: Yeah.

Camille: Okay. Because it's then more

Sander: Yeah. It kind of involves less risk if you are not enjoying the product.

Camille: Okay. And you said it also depends on the clothes they have. Could you develop that?

Sander: Yeah, I mean, if they have different brands, offer different quality, different styles. As I mentioned earlier, I am more of the classical kind of guys; I'm not into fashion trends. So, I will definitely choose a lender of clothes that has a classical look.

Camille: Okay. Um, so as you mentioned here, during the period of time where you lease the clothes, you're not the owner of the clothes; it's still the clothes of the company, right? But you're the only one using it; it's in your wardrobe. It's you cleaning it and everything but it's not yours. How do you feel about not being the owner of the clothes anymore?

Sander: For some people, they will probably treat them more badly compared to their own clothes. But for me, I will treat them with greater care because if I don't like the product and want to return it, I don't want it to be discarded as not in the state they expected it to be. I would kind of feel more claustrophobic, not in a concrete practical sense, but more like limited: what do I allow myself to do? Because you actually borrow the clothes.

Camille: This factor of risk, having more responsibilities, does it influence your intention to try this service?

Sander: It doesn't invite me to see the clothes in the same way. Because yeah, it feels like it's more risk attached and it gets more of a process, right? I would, not constantly, but be reminded of "do I like the product?". I'm not that kind of guy that often thinks about choice after I made it, at least in the clothing style. When I have decided, go for it and that's the way it is. It steals capacity.

Camille: Okay. Well, if you decide to lease a jacket, for example from this service, would you say this is my new jacket? Or this is a new jacket?

Sander: That's a tough one. I'm not sure, it would depend on how befriended I am with the person I'm talking to. So, for closer people, I would probably say that: "do like my new jacket? I'm in this lease thing". But for more stranger, I would just say "that's my new jacket", because then I wouldn't kind of care as much.

Camille: So, do you think that people would be reacting in a different way?

Sander: I think so. Because when you're leasing it, you have the opportunity to give it back. In Norway, we have this warranty thing that we can without untagging the garment returns it within 30 days. So many people buy them, wear them and they return them. And while they own it temporarily, they will say that it's their clothes but for me, it's not my pants or jacket unless I paid for it. Fe me, it's wrong to say it's my jacket.

Camille: Okay, then you would adapt to the different people?

Sander: This is a process. If this leasing thing becomes a regular thing, I would probably say maybe after some time getting used to it that "Yeah, it's my new jacket". But I don't know.

Camille: Okay. You said at the beginning that you're quite close to your clothes because you use them for a long period of time. Right? Would you feel the same connection with something that you lease? Is that possible to identify yourself to clothes that you lease?

Sander: Yeah, maybe if I'm considering to buy it. But there is this uncertainty "is it the right garment or clothing thing for me?" and it would pop up in my mind all the time. So maybe I would not relate as good to the leased as to the owned.

Camille: I will show you another offering which differs from this one.

Sander: Oh, return and repeat. Um, that's interesting. And this is kind of relieving the time-consuming task to go buy clothes. Because I don't enjoy it as much every time, but if I could have someone who knows my preferences to say like "this is the clothes for you" and I could pick and mix. Yeah, maybe that's not a bad idea. But then again, it's not like it's the temporarily aspect again; that I'm not owning it. But I think it's more interesting to have kind of more in a pack with complementary things. That's more intriguing to me then only leasing one here and another one there.

Camille: Here, I want to insist on something. In the leasing offer, it's very long term, right? You go to the shop and that the cashier you decide to lease it instead of buying it. You can keep it usually for a period of time around two years, for example, and then you decide, okay, I give it back or I keep it here. In this case, it's more short-term. You pay a membership fee, a subscription. Okay? At the beginning, you give your style. You can of course change that. And you give them what you actually need. And then, they send you these boxes, but they choose themselves, things that fits your requirements. And then they send it to you, you can keep the box as long as you want. But as soon as you return the box, they are sending you a new one. You could decide to send a box like every day or every two months.

Sander: So temporary can be as long as you want in a way. That's nice. Yeah, I like this kind of thing. But you have paid a subscription... No, my first thought when it comes to subscriptions is that you pay, but in the long term, you end up having nothing, right? So, for me, it's as the lease in terms of the ownership aspect. But I mean, this is more; this is saving me maybe for time; also, that I can change and choose whenever. It comes with compliment layers or jackets or something maybe colour wise or size wise, I don't know. But it' less of an effort and I can change as often as I would like to. So yeah, I like this better.

Camille: Okay. And do you see any drawbacks to this?

Sander: Yeah, if you could change it as often as you would like, from an economical perspective, how is the margins doing here? But from me as a consumer, it's kind of only niceness, unless the subscription fee is too high. So that is kind of back and forth pro and con process. But as long as I feel personally it's worth it. And I know that the packages contain quality of what I'm asking for. Maybe some brands that could deliver on that.

Camille: Okay, so I can hear you're interested in it. Would you use this service as a primary way to get access to clothes or would you own clothes as well?

Sander: Yeah, I do not like the thought of removing my clothes. So I would have what I need and maybe as an add-on, for changing, I would maybe consider this; for extending maybe or seasonal add-ons... Yeah, I mean if you're buying a heavy winter jacket and those tend to be expensive and you don't want to use that every year, this could be very favourable in my opinion. But then again, if you take careful care of the clothes you have, you shouldn't need such a service but it's nice to kind of extend your wardrobe.

Camille: Will it have an impact on your decision to buy new clothes for example? You will keep the clothes you have but will you continue buying new ones?

Sander: Probably not, if they are replacing my old ones in my fixed wardrobe. But also, as I like sustainability and such thing, I'm not sure if I like the great arrangement with free shipping. People can misuse this. So that's also something I would kind of take into account when I choose.

Camille: Okay. So, it would be one of the drawbacks to the offering, though.

Sander: Yeah.

Camille: So, you said you would be interested to have someone choosing the clothes for you, right? So, do you prefer having someone choosing for you or actually selecting what you want in the box?

Sander: I like to be assisted by someone who knows when I buy stuff, so that I look for the right things; get the best fit. So, if it's provided, it's something I could like.

Camille: Well, again, like we said in the previous model, it's not you owning the clothes, but here there is something in addition, you also share them with others, right? Because when you return them to the company, the company rent them again to others.

Sander: They are recycled but in rotation?

Camille: Yeah, they are in rotation. Of course, when you give them back to the shop, returning them to the company, they are cleaning them, repairing them and then sending them again to someone else. How do you feel about the fact that you have to share with others?

Sander: Oh, I don't like that. If it was in the top five information bullet points on their first page, I would go to another base. I don't like the thought that I am wearing something that has been worn by others because probably all the attachment. Yeah, I don't really like that. I don't know... that's something that's close to others and their skin. I like the thought that what I wear is following me and my rhythm; like leather goods, for example, they kind of mould after the shape of your foot. That is also true for some layers like wool sweaters and such. So, it would affect the fit and also my perception of the clothes in itself. So, I don't think I would like to thought that they have been used before. Not because it's not clean people or something, but because other people can form them the way they want. It's not tailored for me.

Camille: I'm challenging you here? What would be then the difference with second home close then?

Sander: Because I didn't state that I usually only look for after wear. I would probably never choose, yeah maybe jeans or sweaters, but not anything else from the second-hand page; so, outerwear jackets and such would be fine.

Camille: Okay, okay. There is another company in Oslo, called Fjong, from whom you can also rent clothes. So here you pay a membership fee a subscription fee; there, you only pay per item; like you go to specific place, you need like a specific suit, you can rent the suit from Fjong and then give it back and you only pay for what you rent.

Sander: Oh, yeah, that's interesting. Yeah. That's different from the pack. So, when, as you mentioned suits, it's kind of more expensive. So, when there is this happening and you don't want to wear your normal suit, you could rent on one for good, fair price. That's nice. Yeah. But I won't probably consider it for my daily wardrobe; only for those special occasions.

Camille: Okay. So, you like the concept for special occasions? That's what you use it. Okay. Well, thank you. I have another one. Last one. I can already guess what you're going to say.

Sander: This is not for me, right? It's like you borrow and it's kind of a pool or something that's administrated in a way. Yeah, it's mentioned bags. I mean for other things than things to wear, it would be fine. But I mean, lending from people, I am not sure. You don't know if they have been properly repairing damages or cleaning them. So that would be definitely not for me. The quality assurance is not there in a way.

Camille: Okay. Because it comes from people?

Sander: Yeah and I'm not trusty. So, this is horrible of me but I'm not trusting everyone to be as honest as myself. It's the kind of a lemons problem, right? The classical used car problem; that you don't know the state of the car you're buying but at the end of the day, there are only lemons because people take advantage of the pool. And I don't like the thought of that.

Camille: Okay. Does it make a difference if this is organised with people you know?

Sander: That would probably make it even worse because then I see my garments on other people that I know. Clothes are a way to distinguish and affect the perception of one set for other people to see. Mixing sweaters with a friend would make me and my friend, in my opinion, more the same.

Camille: Would you ever consider doing that as a lender? For the clothes you don't use.

Sander: For the clothes I don't use I will probably let them go, sell them to someone who can take care of them. I wouldn't probably lend them out because it takes a lot of administration, I guess. And I'm not that keen using too much time on something I consider important but not that important compared to my number one priority.

Camille: Yeah, so you would prefer selling them because then you don't risk anything anymore?

Sander: Yeah, it's done. It is what it is. Next time, I have to be more careful of what to buy. It's a learning by doing process. Also, when it comes to clothes, it is more often that some brands offer a better fit or better quality than others. So, if such arrangement would be for only some kinds of brands in rotation not all, it would be more interesting. I would prefer the pack or the leasing option. I'm not too fond of this third arrangement with trading, basically. So, if it's kind of brand specific, also administered by the brand who knows the clothes, how to repair them, how it should look, it has a better assurance.

Camille: So, if it was a company, producing the clothes, organising this, that would make a difference?

Sander: It would make a difference because they made the clothes, they know what they should look like and also, they can hopefully feel a responsibility that their reputation will be adjusted to the quality of what they deliver.

Camille: So, now that you have all these offerings in front of you, with here the traditional buying option, what is your first reaction in front of all these alternatives?

Sander: I like the lease the best because it involves new clothes. And then I like this [subscription] because it complements your look and deliver the clothes to you, so that's nice for time savings. And I don't like this one because it's administered by people that I do not know if they have the same opinion over clothes as me and care as much as I do, basically.

Camille: Okay, so does it trigger your interest? Do you think that in a near future you could easily switch to things like or is it just "yeah, it's nice on paper but I will never do that."?

Sander: I'm not sure. I'm kind of a slow accepting guy on this kind of things because I don't feel that it's necessary in an essential way. And also, I like the process of choosing what I prefer, as long as it's not taking too much time. So yeah, the lease one is probably the one I will try the first. And I would listen to my friends and read some reports and such. Then maybe the second one but not the third.

Camille: Okay, so I heard friends. So, it's also a trend, if it's becoming more popular, why not trying it?

Sander: Why not? If it works for them, why won't it work for me? People's opinions matter. And it will impact maybe not at first but through time. It's just the idea of having a shared economy. Doing it with clothes is kind of strange to me. I like the concepts; they are kind of trying to reduce carbon footprint and also trying to reuse clothes and make it more sustainable way of doing business; so, I like the idea from a management perspective, right. As me and the management perspective is integrated, I cannot rule that opinion out. So, it would kind of matter how their model is and what they are doing with their profits, what they are doing to reduce some drawbacks to the industry.

Camille: Of course, most information about that is missing here. But you would be interested to see the whole picture like "okay, I can see the potential sustainable value of this, but do they really do something about this?".

Sander: What is the value chain? Do they contribute? Is it organic cotton? Is there fair treatment of the workers on the factory?

Camille: So, there are other things to consider before switching?

Sander: Do they recycle? Do they only carry clothing that's made of recycled material? So different kind of angles.

Camille: Well, we will come back to this in the last section, but first I would like to take a step back from these clothing offers. But keep these models in mind because these are also in development in other industries. One of the key industries adopting leasing, renting sharing models is the mobility industry and more specifically, the car industry. So, car leasing, car sharing, car renting, okay? Does it ring a bell? Are you familiar with these concepts?

Sander: Yeah, because it makes for me more sense to have something that expensive as a car to share because it's obviously more affordable. But also, it could end up with people not taking as good care of the car as you would probably by owning it. But you're saving that much money and you can use that for something else. So, I see the value is higher on more high-end products.

Camille: So, price makes the difference?

Sander: Yeah, the willingness to pay as always. And as I'm also kind of interested in cars, I would probably maybe own one but maybe lease another one, only to kind of save costs and because it's very smart. Now that you're connecting it, you could also save costs by doing this on the clothing perspective, but I feel it's more for high-end cases.

Camille: Coming back on this, would you be ready not to be the official owner of the car you're driving?

Sander: If I am ready? Yes, personally, yes; economically, maybe not.

Camille: Not now but if you're considering having a car right, not right but in the future, would you be ready not to be the owner?

Sander: Yeah probably because this idea of the car sharing has been for a while and it's working. And also, it allows you to swap cars on a regular basis based on performance, based on space and different needs. So, whenever you're refurbishing, you want to have a big kind of trunk to have all your furniture; or when you're out for a hike, you need a four by four. And it's expensive to own one car for each occasion... Of course, it would be more tempting to me to lease or lend or being in a carpool.

Camille: Okay. But you also said, "I think I will own a car".

Sander: Yeah so, I probably like the idea of having something to take the responsibility of. And that's also something that I have considered for a long time buying. A special car maybe or for special trips, not a sports car, but not as a daily car. The wear and tear you have on a daily car; you don't have to put that into the car you care as much. If I was in a car sharing community, I would not care about the car's looks and qualities, just if it's fits my needs at the moment. It's not that I'm emotionally attached to that car. But maybe I am to the one I'm owning myself.

Camille: So, your second car could be like a renting car or something that would adapt to your needs at that moment.

Sander: It's maybe kind of similar to the basic wardrobe. You add on what you need.

Camille: So, you would be ready to participate in that but for your second car; and it doesn't matter if you're not the owner of this second car?

Sander: No but of course, you will treat it good and everything like that. It doesn't change my point of view when it comes to behaviour. So, it would kind of be my car when I'm driving it. I would treat it as the one I'm owning. But it doesn't get the relationship that I would maybe have with the other one.

Camille: So, for this second car you said "it doesn't matter if I'm not owning it" but does it matter if you have to share it with other people?

Sander: No. Also, it would be interesting to kind of share or pay for the community you're sharing the car with. So, if you have a neighbourhood car, or a car that the job provides, so you kind of know the quality of people in control of the car at the various time; so that it's not completely strangers. Because I mean, cars have a lot of technical stuff in it. And if you don't treat them or know how to deal with them, it could go wrong. Having the assurance that people know what they're doing and that you trust the other ones using the car would be important to me.

Camille: So, it would be the opposite of what you said for the clothes. Because if you have a community of people wearing the same clothes you said no; but you would prefer this for cars because it gives it gives you the assurance of "they are using it in the correct way".

Sander: And also, if I'm able to identify to my car, the one I own. The second car isn't that important in my opinion to show who I am. You can borrow scissors from your neighbour without considering that it has been used, right? And that's kind of the same with a normal car.

Camille: But you wouldn't do that with a car you would buy? You wouldn't share it with others?

Sander: Probably not; only like for some special friends.

Camille: You wouldn't put it on Nabobil for example?

Sander: No, I wouldn't. Even if I could get money out of it, I wouldn't do so. By sharing it, the car loses a lot of its value.

Camille: Thank you for this. Now, we come back to these offerings applied to clothes again. But we will take a broader perspective. We already touched upon that in the interview, but something I'm interested in is: what would be the typical reaction of people if you say "Oh, I'm losing my clothes", or "I'm renting them".

Sander: What I think people would say, I don't know. I don't think that people really care too much. Maybe they will think that it is a cool concept. For me, it will be different for girls and clothes

because you change much more. So, I don't know I don't think that they would care too much. I think many of my friends would love this stuff of changing clothes without any too high barriers. So, I am maybe kind of too picky. But also, I personally do not care so much. The opinion about status and wealthiness such things could be compromised by telling friends that you are not the owner but that you are leasing; it could give the impression that you cannot afford these clothes. So, for me, if this was kind of unknown to me, and I discovered this through one of my friends, I would kind of maybe be worried about the economic situation of the individual. But for me, it wouldn't matter.

Camille: Okay. You say that people might have positive or negative reactions depending on their perspective. Some people might think it's weird because you don't go into stuff. But some people would be like "Oh, it's cool concept".

Sander: Since I've been on an exchange to Italy, for example, they are super kind of committed to fashion and new things. Yeah, they spend much more money than Norwegian and Scandinavian people on their wardrobe. So, introducing such a concept in Italy, I think would at this point in time be very hard. But for Norwegians, we've got our head more around circular economy and sustainable thinking; this would be less of an issue. So, I think Scandinavia, if you should start something like this, it should be in Scandinavia. and also, in the middle of Europe.

Camille: So, you think that your openness to sustainability would play in the favour of these business models?

Sander: Yes

Camille: You said you don't really care about the opinion of others. How do you see social pressures in the Norwegian society?

Sander: I think it's strong. Personally, I don't care because I know that I wear clothes that resembles a classical look and I am using time to choose; that's why I'm not caring. But having the confidence in what you wear and what you own is probably important, more and more important for some than others. You are not always intrinsically stable, safe and confident for the right thing, right? So, you could show another view by owning a lot of stuff. And I think that it will always be the case. But the degree of importance for this will depend on where you live, in which area. For example, in Oslo, I think that it is more applicable than in the western side of Norway. It also depends on your income situation.

Camille: So, you would say that materialism or the concept of ownership here in Norway is quite strong.

Sander: Yeah. On a scale from one to five, I would rate it maybe three and a half, four. So, I think it's wrong, but I also think it's turning because of all of this environmentally and global thinking. So, I think we are kind of in a change.

Camille: Okay. The second norm I would be interested in is the sharing aspect. So, are Norwegian people open to share stuff with others?

Sander: If they are kind of acquaintances of each other, it will not probably be an issue to share. My first thought is borrowing tools from someone in a neighbourhood, that would be fine. But there are some individual differences there. For me, if you don't necessarily have a reason to build up a relationship with the things you share, it will not be a problem. So physical things like a microwave or something like that, it does the job. And it's not affected by other people using it.

Camille: Someone told me that, in the Norwegian society, you are open to share with people, especially if we know them but that it's more difficult to ask for something.

Sander: Yeah, I think that's true. Because you don't want to feel needy. You're using other people's effort on your behalf in a way. So, if you're being demanding, it is maybe a sign that you're less capable. And Norwegians are super proud of being independent, doing their own thing properly with a high quality. But I mean, whenever you have a problem you ask. I think that Norwegians are people that are more into themselves. You don't want to bother people. But then again, if you are already friends and family, it's fine.

Camille: So now that you have that in mind, these two norms and how they are in the Norwegian society, how do you think it will influence people to go for these different models?

Sander: This is a hard question.

Camille: So, people like to own things, but it's changing you said. You also said that they don't mind to share but they will not do it for everything or automatically.

Sander: For clothing, I think the Norwegian people is one of the people that both spend less of their total income on food and clothes. But there are some obvious gender differences there. Mmmh, I think it's a cool idea to introduce this [swap] because we have many other kinds of second-hand apps. We also have this returning policy which is similar to this leasing model.

Camille: Which of these models would be the most popular?

Sander: I think the lease. And this [sharing], because I am not like many others. I think that this sharing would fit for many.

Camille: Why?

Sander: I'm not sure if the relationship model for clothes is the same for me as for others. And especially I know from growing up with my sister that there are a lot of flows with both friends and my mother. So, they obviously don't care as much as me of who's wearing the clothes.

Camille: So, you see that sharing could work for this?

Sander: Yeah, I think so. But then again, it's difficult because, as we mentioned, that barrier to share with people you don't know is maybe too high. But when these ideas are introduced and they get some time, I think they could be really successful. It just has to be a need in the crowd to be accepted. It's all about acceptance really.

Camille: That's what I am assessing here.

Sander: It's a very difficult exercise to kind of pinpoint the acceptance level. But I mean, people need clothes anyway and people have different economies to relate to. So, I feel that all model could in a way fit but sharing and new clothes leasing, it's something I would focus on.

Camille: What would be the main reason for each one? Why do you think leasing would work best?

Sander: Leasing because it offers new products which you can test and buy if you like it, which kind of relate to the more high-end of the scale. In comparison, with the sharing, you have kind of a pool; the quality of the clothing could be the same, but the assurance is not there as for the business handling the lease. And that would probably make it also cheaper; people that are pooling could offer a greater range to people that doesn't care as much about the relationship to their clothes. This, the package, I see that this kind of rules itself out because it involves a larger amount of clothes and money maybe. And also, it's a question about sustainability.

Camille: So, you think that people would question more the sustainability aspect of this compared to this one.

Sander: I think so because with the sharing, you can make it local; with the lease, I am not sure about any of this, but I think that people care about how they get their clothes.

Camille: My last question is: what would be your key recommendation then for a company to be successful here in Norway?

Sander: I would focus on the sustainability of not having to buy new clothes... because it uses a lot of resources. So that would be my number one sales point with at least the sharing. And also, for the lease, you could say that if the clothes are handled after, they could be also redistributed for people who need them, or the materials recycled so that there's a scheme for handling used clothes. Yes, focus on the carbon footprint, so free shipping, I think that is not a good idea; it is from a consumer perspective, but it could ruin margins. And also, people get the idea that they can do this as many times as they want; they can but it's not the company intention. So yeah, trying to create some kind of commitment to take care of what they are trading or sharing and also make it affordable, staking reasons for why they are doing this. And try to have as good customer service and quality on the things they are pooling or leasing and lending out to get a fair reputation.

Camille: Okay, so trust is important.

Sander: Trust is important. I'm not buying clothes in [...], a Norwegian fashion brand. We have discovered that they use child labour many times. So, by principle, I'm not buying clothes there.

Camille: Well, I will try to summarize everything we said today. If I say something wrong, please interrupt me. So, at first, when I showed you all these offerings, you were quite open to them; you were questioning them. You like leasing because of the long-term relationships that you can have more than with these ones. Sharing is the model you like the least because you don't like the fact that the clothes will not probably fit to your special requirements. For renting, you like it, but you don't like the back and forward movements with the shop, and also for the same reason that you don't know if the clothes will fit as best your own requirements. When applied to cars, you're open to this but only for a second car, as a complimentary service. You see the value of it. And then when regarding the whole society, you think that there are some reasons to believe that this would be super popular among some categories of the population. But also, it will probably face some barriers at the beginning because of trust issues.

Sander: Yes. Right.

Camille: Do you need to add anything to this?

Sander: I don't think so. Yeah. Good summary.

Camille: Do you have any questions for me?

Sander: It was kind of difficult and strange tasks to do this because it's not something I've considered before. So, it's kind of new. We have the "Tise" thing and Finn.no; I've done it but not in the awareness of the concepts. When you do it, you don't consider the impact in the same way as when you only look at it. So, it's interesting I liked it. And it's interesting to measure this between countries because I can imagine you could discover some real differences.

Camille: That's our assumption and that's actually what people say in academic papers. Most studies are done in the US or in Europe but do not really take into account the cultural background.

Sander: That's an important part of the survey. Comparing Europe to Scandinavia is maybe not that far difference, but comparing Europe to Asia or Africa...

Camille: Yes, but it's just a master thesis. I'm not going to travel all around the world for this, but it would be great to go to all the countries. The work of understanding culture is tough.

Sander: Yeah, I think you will have a good master thesis to right now.

10. Sarah – Norway

Camille: We can start with simple questions about yourself. Can you present yourself? What are you doing?

Sarah: Okay, so my name is Sarah. And I'm 22 and I'm from Oslo. I moved to Bergen to study. And now I'm on my fourth year. And besides that, I work at a shop selling glasses. Yeah, that's me.

Camille: Have you always been living in Norway?

Sarah: Yes.

Camille: Do you have any hobbies that you do next to your studies and work? What do you like to do in general?

Sarah: I really don't do anything special. I watch shows. And I hang out with friends. And I go out like a normal person. And I sometimes do hikes but not often.

Camille: We will focus on the clothes aspect today because I don't have time to do both business models simultaneously. So simple question, do you consider that you own a lot of clothes?

Sarah: I would say yes.

Camille: And do you want to have more or less clothes?

Sarah: I do kind of want more. Sometimes I'm like "Oh, I really want that". But at the same time, I wish that I was better at using the clothes I already have. Because, you know, they say like, people only use like, 10% of the wardrobe. I feel like that's me.

Camille: So, what is your relationship with your clothes? Do you feel like it's a way to identify yourself?

Sarah: I would say yes, very much. I don't know if you've heard but, for example, here we have this gang of girls, they always wear flare jeans. I was even talking with my friends about it yesterday and she was like "I'm never going to buy that because I don't want people to think that I'm part of that". So yeah, I would say that it does.

Camille: Okay. So, you care about what you buy and what you're wearing?

Sarah: Yes.

Camille: Do you own a car?

Sarah: No.

Camille: Are you planning to buy a car? in the future?

Sarah: Yeah, but not in a near future.

Camille: No, okay. But do you think that the relationship you will have with your car will be different from the relationship you have with your clothes?

Sarah: I mean, I would want like a nice car, but I wouldn't want like the most expensive car.

Camille: Okay, so you would be closer to your car do you think or closer to clothes?

Sarah: I think my clothes. But at the same time, a car is much more expensive. Okay, so maybe my car... I don't know.

Camille: As I understood you're planning to buy new clothes in a near future.

Sarah: Probably yes.

Camille: Could you explain why you need to buy new clothes?

Sarah: Just because the trends are changing. I don't know; you kind of get a bit sick of your clothes as well. So, you just want to put on something new; so, you buy it.

Camille: So, it's more about change than replacing old clothes?

Sarah: Yes, it's more about change.

Camille: Okay. Do you also value the experience of shopping or is it more like online shopping? How do you shop?

Sarah: It depends what I'm shopping for. Like if I'm shopping for jeans, I do it in the stores. But for other things, I could shop online.

Camille: Do you like this? Is it like something you do with friends for example?

Sarah: No, it's not something I do with friends, but I do like doing. But I liked it a lot more before than now.

Camille: Is it expensive to buy clothes here in Norway?

Sarah: I mean, it depends what you're buying. Like, it can be expensive, but it can also be cheap, like relatively cheap.

Camille: Okay. So, it depends on the shop, you're going to. And does it have an impact on your decision to buy more clothes?

Sarah: It depends what I'm buying. Like, I wouldn't buy like a very expensive like top or sweater, but like a jacket or jeans, I could buy something more expensive, or shoes for example.

Camille: So, it doesn't limit your consumption in general?

Sarah: Well it does because I am a student, so I don't have like endless amounts of money.

Camille: Have you ever considered any alternatives to buying clothes?

Sarah: Well, for the more expensive things, I think you can look, for example, on Tise to see if they have something there or even finn.no, which is a Norwegian Craigslist kind of. So, I think that's good for the more expensive things.

Camille: You've already done it?

Sarah: Yes.

Camille: Okay. So here you have second-hand channels that are working fine.

Sarah: Yeah. But I would say for the second-hand, I don't go much in the stores. I prefer to go on Tise or Finn.no and look up for something specific. I think that's better.

Camille: So, that was a short introduction of course. Now I will show you some offers within the collaborative economy about the clothing industry. So, you can take your time to read and comment if you see something that is questioning. This first offering is called clothes leasing. There are not a lot of information. So, if you have any questions, please ask.

Sarah: You want me to comment? Okay. Well, I think it looks pretty similar to something we have in Norway called Fjong. I don't know if you've heard about it. I've never used it because I think they only have it in Oslo. But it does seem pretty nice; especially if you're going to, I don't know, like a wedding or something like that and you need an expensive dress but you can't afford to buy it or you don't want to buy it; especially if you're a girl, you like to have new dresses for every occasion. So, it's nice to be able to rent it because then you don't have to pay the full amount.

Camille: So here just a small precision. Fjong. no, they do a similar thing. But here it's a little bit different. Fjong, if you want, you rent the clothes from the company. But there are other people using it. So, you give it back to the shop and other people will use them. Here, it's just for yourself. But instead of buying the clothes, you lease them. It's a bit like car leasing; if you've already heard about that; so it's only you using the clothes, but instead of paying it at once in the shop, you rent it, if you want, and when you don't use it anymore, you give it back to the shop, but it's for a longer period of time. Do you understand this variation?

Sarah: I think so.

Camille: Try to rephrase that. Could you tell me what makes this business model different from the traditional way of buying clothes? What is the difference?

Sarah: That you don't pay for them like right away? And that you lease them? And then if you want to keep them, you can buy them and if you don't, you give it back.

Camille: Exactly, you give it back and after this, in this model we don't really know, but they can recycle the clothes, or the company remain in the possession of the clothes. So, when you give them back to them, they can do anything about them they can recycle or resell them to someone else.

Sarah: Okay, so they can like lease them again.

Camille: Yep, it could work but here we will assume that the clothes it's only you using them. No one has already used them before. So, what would be your first impression when facing this? Do you see any benefits from this offering?

Sarah: Well, it's nice because you get a longer decision time if you want to buy it or not, or if you just want to, like, try it for a short period of time and make a decision later. And it's much less expensive than buying.

Camille: Would you see any drawbacks to this?

Sarah: I mean, if after I've used it and I don't want to keep it, they just recycle it; I would think that it's better for them to just lease them to someone else, again, to make more use of the product. This for example like a handbag, I wouldn't think that it loses that much value if someone uses it for half a year. There's no point of destroying them that early.

Camille: But any drawbacks for yourself?

Sarah: Not really.

Camille: So, would you consider doing it, subscribe to this?

Sarah: Yeah.

Camille: Okay, what is the main selling point here that you especially like?

Sarah: That you don't really have to commit to the clothing, and you can like change them if you want to change your style.

Camille: And so, what would you do at the end of the contract? So, you have two options. Either you buy the clothes at its residual value, which is normally way less than usual. Or you can give it back to the shop.

Sarah: Yeah. I mean, it would depend like if I liked it or not, but if I liked it, it would be like an option to buy it.

Camille: So, with this leasing offer, you will not officially own the clothes anymore. I want to insist on that. However, you're the only person wearing the clothes. So, it's first-hand clothing. How do you feel about the fact that you're not the official owner of the clothes anymore?

Sarah: I think it would be fine. But like there would be some element of stress. Like if you ruined it or something happened where you got like a stain or it or something, it would be kind of stressed. If it's something really expensive that you can't really afford.

Camille: If you lose this official title, what other consequences could it have on you?

Sarah: I don't know. Maybe like if people were like "Oh, that's so nice. How could you afford it?". And you're like, "I can't".

Camille: Okay, so the reaction of people?

Sarah: Yeah, but I think like for me, it would not really make that big of a difference. People are becoming more open to things like that also.

Camille: So, what will it change to your daily life?

Sarah: I guess I would just be a bit more careful when using it so I wouldn't break the clothes.

Camille: And will it change anything to the relationship you have with your clothes? Maybe to help, I have small exercise. Imagine you're leasing these clothes, are you more likely to say these are my new gloves or these are a new glove?

Sarah: Maybe I will say these are new.

Camille: Okay. So, you will not consider that they are yours?

Sarah: Maybe not because they're not. I think it depends like for how long you would lease them. If you're just leasing them for like a week, you wouldn't think that they're yours but then if you had them for half a year, they would become kind of a part of you. If you were them regularly for half a year. Okay, then you will say that they're yours.

Camille: So, it's about the contact with your body? I don't know, how do you make this connection?

Sarah: I don't know, just like for the period of time.

Camille: Would you change the way of presenting these gloves to friends or relatives or colleagues, if there were leased?

Sarah: I don't know if I really would.

Camille: So, would you say, for example, these are my new gloves if you show them to your friends, for example?

Sarah: Maybe I will just do that because it's like less complicated. But then I could say "I'm leasing them".

Camille: Okay. So, no differences for the different groups of people?

Sarah: No, I don't think so.

Camille: And will you still be able to identify yourself to these clothes?

Sarah: I think so because I would still be the one to pick them out. So, they will still be like representative of me. I wouldn't lease something if I didn't like it.

Camille: Okay, I will show you another offering. So again, read it carefully and if you have any questions, tell me. Do you understand what is going on here?

Sarah: I think so.

Camille: Any difference with the previous offer?

Sarah: Well this one, they pick up the clothes for you. And you get them in the mail as often as you want. And then you can pick things and you have to buy them.

Camille: No, it's just renting.

Sarah: But you can also buy them?

Camille: Yes, but this is additional.

Sarah: Okay, so then you can rent what you want and return the things you don't want to keep.

Camille: So basically, here it's a subscription model. So, you have a subscription with them. And then as often as you want depending on the program you've subscribed to, you will receive in your mailbox, a pack of clothes that they will choose. And then you can keep them as long as you want. But then you have to give them back to the shop or if you really want to buy them, but this is additional, you can also buy them. But the main purpose of this is that when you send it back to the shop, you can receive a totally new set of clothes automatically. But here likes the difference with the other one is that you don't really pay for the clothes, you pay to access these boxes. Of course, since you give them back all the time, they are rented to other people all the time. So, what are your first impressions again? Do you see any benefits to this?

Sarah: I mean, it's nice in the way that you don't really have to go shopping, because you just get clothes sent to you without any effort. But at the same time, I don't know if that's just a positive in a way because then you just get clothes all the time. And you don't even have to like, see them. You just get them, so I think it's going to make you consume even more, in a way because I don't know if you get it like, say every second month. I don't think I go shopping every second month, and at least not for like many things. Whereas here I feel like you get too many things.

Camille: Yeah, I think this program, it's usually per week, but you can decide. It can be done less regularly. But you receive a box with like everything you need for this period of time. But as you said, it's very regular.

Sarah: I mean, if I didn't have any clothes, then it would be good, but I already have a lot of clothes and then I would just get even more. Okay, so I don't know if this would be the best.

Camille: Any other drawbacks?

Sarah: Yeah. I think also that you don't get to pick the clothes yourself that they take it out for you. I don't know if I like that very much. It depends what kind of clothes they pick.

Camille: I think they are mentioning somewhere that this is based on an algorithm. You can also say what you prefer and update your profile whenever needed. Does it change something to your opinion?

Sarah: If I knew that all the clothes that I would love them and that they would fit really well, it would be much better. Like also you can return them. But I just feel like it would be a lot of work having to return all the time. Because it's never stops.

Camille: So, would you consider subscribing to this?

Sarah: I don't think so.

Camille: For the reasons you've just said?

Sarah: Yeah.

Camille: If I say know that these clothes have specific features. For example, as you mentioned, very luxurious clothes. Does it change your opinion?

Sarah: I don't know because I don't feel like I have to wear luxurious clothes all the time for every event. I just need them like if it's something special. Like I don't need them to go to school. And that's what I do. So, I don't know if I would really need it.

Camille: Okay. So not especially. I will mention a name that you may know, Tuckify. Have you ever heard about this?

Sarah: Is that with the child's clothes?

Camille: Yeah, here in Norway. It's a company. It's basically this but for children. So, do you think that it makes sense in this case?

Sarah: With the children clothes, I think it makes sense because like children, they grow and they like, grow in their clothes much faster and they like needs new stuff more often than adults do. So, I think it makes more sense.

Camille: Okay, so in this situation if you had a child, you would be interested to look at it a bit further.

Sarah: Yeah.

Camille: Would your opinion differ, again, if instead of receiving these packages already made for you, you could choose the clothes yourself?

Sarah: I think it would. But I still don't know if I would do it, but I think it would be better if I could take them myself. Also, if they had clothes for special occasions, like hiking clothes and stuff that you could give back. But like normal clothes, I have enough.

Camille: Imagine you're subscribing to this; would you still be keeping your own clothes?

Sarah: Yeah, I think so.

Camille: So again, I'm insisting on one point: the clothes that you rent from this are not yours and you share them here with other people, with your neighbours, your colleagues or people you don't know. Okay? If you would have subscribed to this, how would you have felt about this, about the fact of sharing the clothes with someone else?

Sarah: I think it would be fine because I guess they clean everything before you get it and stuff. As long as they are clean and not broken and stuff. I think it's fine.

Camille: You don't mind. What would be the main consequences of subscribing to this?

Sarah: I think you would become very addicted to having new clothes all the time. And like always changing your style. And it will kind of also make you less creative I guess with what you already have, because you are so used to getting help all the time.

Camille: And a very important question. Will it change something to the relationship again that you have with them? Will you be able to say, this is me?

Sarah: I don't think so because I think with this one, you change them up so often, so you wouldn't never feel that you own them.

Camille: Okay. And I will ask again, the same question. Would you say to people, are these are rented gloves?

Sarah: Yeah, I think I would if they ask.

Camille: You've already mentioned the company, Fjong, is more or less related to this model. So, it's also clothes renting in the sense that they rent clothes and then they send them to other people all the time. The only difference is that here you pay a membership. So, per month always the same amount of money. I don't know exactly here how much it is. But let's say 100 NOK and you receive clothes as much as you want. With Fjong, as you know, it's a little bit different; you pay per item. So here it's like membership, subscription. In Fjong's case, it's like every time you

need something special, you go on the online shop, you select what you need, and you pay only for this item. Do you understand the difference?

Sarah: Yes.

Camille: Okay. Which model do you believe is the most convenient?

Sarah: I would say Fjong, because then you just pay when you actually need something. And you don't feel like you're paying for something that you don't really need or want. So, I would say Fjong.

Camille: Could you use Fjong as the main way of getting dressed? Could you use them as your primary way of getting clothes?

Sarah: I don't think so.

Camille: Why?

Sarah: Because, at least from what I know from them, I think they have like mostly dresses and more like for special occasions. That's what they have now. But I have heard that their plan is to make it so that every woman can have like, work clothes. So, but for the time being, I don't think you could use them for everything.

Camille: No. But if you had this possibility, would you do it?

Sarah: I don't understand what you mean here.

Camille: Like, if it's not for a special occasion. Like today for example, you go to school. Would you rent clothes for this?

Sarah: I don't think so. Because I already have a lot of clothes.

Camille: Okay, last offer. A little bit different again. So read that, comment, ask questions. Do you understand? Do you have any questions?

Sarah: Here you borrow from people while there you got them from stores.

Camille: Okay. So here exactly the differences are like you have renters and lenders. You can also be both of them. So, the lenders are giving to the company; the companies acting as a third party; so, the lenders are sending the clothes to Closet Share and the renters can just rent them from these people. What are the benefits of this?

Sarah: Well, you get to like, borrow, well, pay to borrow, clothes from other people that maybe they don't use. So, they can like make use of something that someone has already bought that they don't use. So, you can get to use it for much cheaper than it would be to buy them. And for the people that have bought it, they can like, if they're not using it, they can make some money by renting it out. I think that's nice. And especially like with handbags, because that's quite expensive. So that's nice for people to be able to get a bit more value out of it.

Camille: Any drawbacks?

Sarah: I don't really see any because what I like about this one, like, and that I didn't like with that one, is that here, you actually borrow from someone. So, it's like something that someone's already passed. And it just kind of make more use of something that's already there. And it's also like not too many things. It's like three clothes or one bag per month. So, it's not like you get lots of things every month that you don't really need... So, I like this one.

Camille: So, you would consider joining this program?

Sarah: Yeah.

Camille: As a user?

Sarah: Probably more as a renter. I don't have that many expensive things.

Camille: Okay, we will first focus ourselves on this part. Again, would you use this service as a primary way to get clothes or bags?

Sarah: Maybe for the bags, it would be nice, but not for clothes, I think.

Camille: For which reason?

Sarah: Because I feel like you need more clothes than bags. So, if you only get like three pieces of clothes, you still need to have your own clothes. But if you get like a bag, you can use the same one.

Camille: Okay, so you would keep your own clothes. Now if you're more of a lender, would you consider doing it yourself? You said no, I don't have enough luxury stuff but even with your normal stuff that you don't use?

Sarah: Yeah, I mean, I could definitely consider it. Like I said, I have a lot of clothes I don't use. So, it would be great to make some money out of it because that's just in my closet anyway.

Camille: Okay, so you would definitely try to do it if people are interested?

Sarah: Yeah.

Camille: Okay. So, again, I'm insisting on a point that is important. If you're renting, it's not your bag. It's not your clothes. And you rent them from someone probably that you don't know. And you will not have contact with this person because you are in contact with the company. So how do you feel about wearing clothes or using a bag that is not yours?

Sarah: I think it would be fine. It's just like I said earlier that I would just be a bit more scared for something to happen with it since it's not mine. But I think it would be fine.

Camille: Okay. And you said earlier as well that the thing that you didn't like with the other one was that it was from a company. So, could you elaborate on this? Why is it better from a person?

Sarah: Because I feel like that's like already in the market; someone has already bought it. Instead of like buying new things all the time. You can just use something that someone has already bought. I think it's more sustainable.

Camille: Okay, cool. Will it change something very important to the way you live if you subscribe to this as a renter?

Sarah: I don't think so. Maybe just that I will be a bit fancier.

Camille: If you were a lender now. Sharing your clothes with someone else. Does it make any problem for you?

Sarah: No, not really. Especially not if it's like something that I never use anyways. I wouldn't mind. I think it would be fine.

Camille: And again, does it change something to the way you're identifying to the clothes if you're sharing them with someone or renting them from someone else?

Sarah: I don't know. But if I'm borrowing a Chanel purse, I know that I can't really afford a Chanel purse. I don't know if I would be like "it's my Chanel purse". Because I would never buy one. I would be more "It's a new purse".

Camille: But you will be proud of wearing that?

Sarah: I think so.

Camille: Okay, so now I will show you again the three offers. Give me your thoughts about this variety of options with here, of course, we could have another one saying, "buying clothes the traditional way".

Sarah: Like, I have to rank them?

Camille: First your general impression. What do you think of these variations?

Sarah: I think it is pretty interesting. I didn't really like this one though. But these ones are pretty interesting, I think. And also, like buying clothes. That's also interesting because that's what you already do. That doesn't really change anything.

Camille: So, habits are important for you? Is it going to be complicated to switch from this to another one?

Sarah: I don't think it would be very complicated. Like this is a bit more work because you have to like, go back with the clothes or send them back. But you have to do the same when you're like internet shopping if you don't like it. So, I don't think it would change that much.

Camille: Okay. So, if you have to choose one of these models, including the one that is there, yeah. Which one would you choose?

Sarah: Well, it depends, like what I need. If I needed something really expensive, I think I would choose this one.

Camille: Yes. For what reason?

Sarah: Because it's not a subscription. So, you don't have to really commit to anything if you need it like for a specific thing; you can lease it here. And then also like, if you actually like it, you can buy it while here you can't because someone else owns it.

Camille: So, buying is still important?

Sarah: Well, if you really, really like it; if you want it yourself.

Camille: But you could potentially re-rent the same bag over and over again... So, owning is still important?

Sarah: No, I mean, if you could lease it for like, two years, it would be great. I guess if it's like, much less expensive than buying. I didn't know it was possible to lease it for that time.

Camille: Oh, yes, you can with leasing it's very long term. It's the main difference from these ones. These ones are very short term, like it's only for a few weeks or something. With leaving, you can do this very short, but you can also do very long; there are different options.

Sarah: I think this is my favourite one then.

Camille: So, we will go to our third theme now. We've been spending time analysing clothing offerings but as I mentioned in the beginning, I'm also studying cars and you have different business models here in Norway doing basically the same; here you have something called Leaseplan, here you have Bildeleringen here in Bergen or green mobility in Oslo. Do you know them?

Sarah: Yeah.

Camille: And here you have Nabobil, for example.

Sarah: Are all of these for cars?

Camille: Yeah, it's all cars. So, you have already companies doing basically the same.

Sarah: I have only heard about Nabobil before.

Camille: You can basically keep these offers in mind and instead of clothes it's a car. So here you can lease a car, you can rent a car, and you can share a car. If it was a car and not clothes, would you be interested in these concepts of leasing, sharing and renting?

Sarah: Yeah, I think it would be great especially like for me now. Because I can't afford a car. Also, because both in Bergen and in Oslo, there's not a lot of parking spaces and stuff. So, it's nice to just borrow it. That would be good when you need it. And it's not really often that I need a car anyways. So, I don't know if I would have to lease it. Because I don't need a car every day but like sometimes.

Camille: Okay so renting or sharing?

Sarah: Sharing maybe?

Camille: Sharing is from someone; Bildeleringen here in Bergen, I will shortly explain what it is. You subscribe, so you pay a subscription to their service. If you walk around the city, you have car parks with their cars. You can just access them with a chip and then drive around and parked it again when you come back at the same spot. The main difference being again that here it's the company owning the car. And here you rent it from someone else. Do you understand the difference?

Sarah: I think so.

Camille: What would you value the most in this case?

Sarah: I think like for the first one, when you have to pay a monthly fee, I don't think that would be very valuable for me because I don't need a car every month. So, it would be better to just pay for it when I'm using it instead. Because I wouldn't use it that much.

Camille: So, it's a more functional, more convenient way to borrow. So, would you be ready? I know you're not going to buy your car in the near future. But imagine yourself in a few years, would you be ready not to be the official owner of your car?

Sarah: I think like, when I'm young, it would be good. But when I get older, like if I get kids and stuff, it would be good to have your own car, so that you don't have to, like depend on someone else to do stuff where you need a car. So, I think when I would be older, I would want a car, if I have kids.

Camille: What about leasing then? If it's only your car, you can keep it, but you lease it, which means that at the end of the contract, you can send it back to the company?

Sarah: I would have to like to see what's more beneficial economically? I think I would just do what's the least expensive.

Camille: Would you take any other parameters into account?

Sarah: Well, if you could lease it for like, five years, and it's like, less expensive than buying it, I guess I would do that.

Camille: Could the sustainability parameter change your mind?

Sarah: I don't know. I feel like a car isn't sustainable anyway. When you're done using it, you sell it. So, I feel like a car always lives like it's full lifespan.

Camille: Would you be ready now to share your car? So, imagine you say you want to buy a car in the future if you have kids. Would you be ready for example to subscribe to Nabobil and share the car when you don't use it?

Sarah: Yeah, I think so. But they would have to have like good condition so that if something happens to my car when someone else is driving it, so that I don't have to pay for that. Because that would be annoying.

Camille: You have insurances and everything.

Sarah: So, I don't think it would be a problem really.

Camille: Okay. So, I can see that for cars, your answers are a little bit different from clothes. For clothes. I have the feeling. Tell me if I'm wrong. That you don't really mind if it's not yours, or if you share them, as long as of course, you have the guarantee that the clothes are in good conditions. But for cars, keeping the ownership is still very important. Why do you think there is this difference here?

Sarah: Maybe because like, first of all, we only have one car. So, like if your car is gone, you can't just take another car, while as for clothes, you always have backup clothes. So, if someone has your clothes, it's fine. You can use other clothes and like a car is much more expensive also. So, I guess that's why.

Camille: No relationship with the fact that you identify more to your clothes than to your car or the opposite?

Sarah: I would say that I identify more with my clothes, but I would be more willing to borrow some of my clothes so or not own them. So, I don't know if that makes sense.

Camille: So, for which category of goods in general, it doesn't have to be car or clothes, would you think it's easier to drop this ownership norm and sharing? For which category of good would it be easier to rent, lease or share?

Sarah: I think. Well, it doesn't make sense. But I would say cars. Even though I personally answered the opposite. But I think maybe cars. Cars or like expensive clothes.

Camille: So, the more expensive it is, the easier it is to subscribe?

Sarah: Yeah, I think so. Because there's not really a point in like renting or letting someone rent something that costs like 100NOK. But if it's like really expensive, it makes sense to do it.

Camille: I am going back to the clothes again. If you rent them, share them or lease them, will it have an impact on the way you will consume clothes? Like are you going to buy also clothes next to that?

Sarah: I think so.

Camille: Okay. Why?

Sarah: Because there's always like things that you want that no one can or no one else has, or that no one else is renting out or leasing. So, I think I would still buy clothes.

Camille: Because you want to be unique, that's what you mean?

Sarah: No but like sometimes it is easier also to just buy it yourself.

Camille: Okay. The last section of this interview is about cultural norms. So here, we will take a step back from your personal opinion and we will have a bigger perspective on this. So, if today you're leasing or renting or sharing clothes, what would be the typical reaction of people here in Norway?

Sarah: I think people will think that it's pretty smart. Like I was talking about Fjong with my friends because I had a friend that used it for a wedding. And then I was like talking with my friends. I was like "Yeah, she rented a dress" and everyone thought it was like really smart and good. So, I think people are positive.

Camille: Everyone or just a category of the population?

Sarah: Well, that was like my friends, so they are my age and similar to me. So, I don't know, maybe some other people wouldn't.

Camille: A broader question now: how much do Norwegians care about social pressures?
Sarah: I think a lot, especially young people. I would say everyone, but adults don't care as much. But I think they still care.

Camille: Okay. So, the opinion of the guy sitting there is important for you.

Sarah: Well, at least the opinion of people I know.

Camille: So, would you personally change how and what you consume according to the opinion of other people?

Sarah: I mean, I would like to think that I wouldn't. I hope I wouldn't. But it's hard to say. But I think people would be open to it. So, I don't think it would be hard.

Camille: Okay. So maybe we can just have a look at this again. Which of these business models, not considering buying anymore, would be the most successful here in Norway?

Sarah: I'm not sure. Maybe like one of these two. I don't think people would like this one that much. Okay. Honestly, I think maybe one of these two, but I don't know which one,

Camille: And for what reason do you think?

Sarah: I think because. I don't know. People don't really feel like they have to change their clothes all the time. I feel like people also want to pick themselves. That people want to feel like they've dressed themselves that someone didn't dress them for them.

Camille: Okay. Would it be also true for car leasing, sharing or renting? What would be the most successful model?

Sarah: I actually don't know. That's a hard one. Maybe this one or this one? I think people would just do with cheapest. Or like as long as they have like a car that fits, like all their needs, they will just pick what's the cheapest, I guess.

Camille: I'm coming back on these two social norms because they are very central to my research, the ownership norm - you have to own yourself the goods that you use - and the sharing norm - or the openness of people to share their goods with others. What could you say about first maybe the ownership norm here in Norway?

Sarah: I think people like to own their clothes. But I think I've read some articles about people becoming more of like, they don't really need to own things anymore. But I do think it's more important for clothes than for cars. Just because they're like a big part of you. If you're shopping with your friends, they are going to be like "oh that's so you"; you want to have clothes that are very you. While as for cars, they just have to fill a need by getting you from A to B. So, it doesn't really matter.

Camille: And what about the sharing norm? Yeah. Is it a society here in Norway where you easily share stuff with each other?

Sarah: I would say yes. Like you share with your friends and before, not so much anymore, but you would go to your neighbour and be like "Oh, can I borrow some sugar milk or eggs or whatever". I don't know if people do that anymore. But we used to do that before. But I think Norwegians are pretty helpful and kind people. So, I think they like sharing if they can.

Camille: So, do you think that these two norms, maybe sharing, I can see that it's not the main problem, but ownership maybe, could be a barrier for people to choose to consume in another way?

Sarah: Maybe if like, they really want to own everything they use, they wouldn't do it. But I don't know. Like if it's like for accessories or something for a special event or something like that, I don't think it would matter if they owned it or not. But I think for like everyday clothes, you would want to own it. At least that's how I feel.

Camille: A question that might be a little bit complicated because very broad, but you can answer that using, like, simple example or general thoughts is: what improvement should these companies here work on for people here in Norway to trust them and go for them?

Sarah: I think like for this one people should be able to pick their own clothes. For this one, I don't know. I think this one is pretty good. For this one, I think that one's pretty good as well. But maybe, if they are already in another country, it would be easier for them to come to Norway. Since they are foreign companies.

Camille: Okay. Do you see any special difficulties or, on the other hand, drivers in the Norwegian society that would make people willing to join that?

Sarah: I think like people are becoming more aware of like sustainability and like, the concept of not owning. I think it's becoming more normal. I think that's pretty good. And I feel like Norwegians are pretty open to like change.

Camille: Last question for you: do you think that there are other cultures that would be more open to all of this?

Sarah: Well, I don't think it would work in Ivory Coast [where her family comes from]. Because they are not that developed. But I think like the other Scandinavian countries, as for example, will be very open to that. They're even a bit hipper than us, Norwegians. So, I think that would be a good place to start.

Camille: Why did you say that it couldn't work in Ivory Coast?

Sarah: Just because like they don't have the infrastructure for it.

Camille: Okay, so, conclusion of this good interview. First of all, thank you very much again.

Sarah: I hope you get the answers you need.

Camille: So basically, if I summarize broadly, what you said about yourself first, you're kind of open to borrowing, sharing, renting your clothes, as long as you choose yourself the clothes and if it's cheaper than the traditional way of buying. But you would not be ready to stop buying. It's kind of important to have your own clothes but you would be ready to have this in addition. For your car, it's a little bit complicated as well. You want to have your own car, but you would be ready to share. And about the Norwegian society, you said they were kind of open to share, ownership is a little bit more complicated. But they would be open to these kinds of things. Did I summarize correctly, or do you have anything to add to this?

Sarah: I think it's good.

Camille: Okay. Do you have any questions for me?

Sarah: No.

Camille: Okay. So, we can end here.

11. Focus Group 1 – Norway

Camille:
So, you filled the form before coming, right. At the end of the form, you had a lot of questions about your culture. So, here is the summary of your answer. And it's like different dimensions that define the culture and that differentiates one culture with another. And there are some dimensions for which you all agree, or almost, like for my materialism, so the importance of owning physical good. Apparently, the Norwegian society is more on this side of the spectrum. You kind of agreed on that. But if you have something to say about it, interrupt, but I will show you where there are more debates possible. Here it's the competitivity; are people competitive in the country and here apparently there are quite a lot of people who said yes. Then you're quite risk adverse as well. You can see here. But maybe less, it's around three on the spectrum, but you still quite agree. And for sustainability again, it's quite important. Right? So, this was the point, the dimension on which you were like, okay, we kind of agree with each other. But there are some of them, like for each, I would like to hear you a little bit more because you were not really on the same page. And the first one is individualism. So are people more individualist than, being part of the community, etc. So, do they think more about themselves or about the group?

And here the answers are super different. So how do you explain that? Do you think that, and Norway is an individualistic country?

Inger-Myriam:
Well, yes, either. So, unless it's the 17th of May, like a national day, then it's not, I think the rest of the year. It's very individualistic, especially compared to other countries.

Camille:
Can you explain that?

Anna:
I feel also it has something to do with how spread we are. So, we're used to living in our own houses, we're used to not going out in the streets to meet people to have a drink. People do that in other warmer countries, because their houses are so small. And in Norway, we have really cosy houses. So, we have like, a tendency to stay inside and we're more isolated in general. And I believe also that has an effect of how people present themselves also when there are for instance, abroad. It has an effect on how they care about themselves.

Camille:
Okay

Christian:
I would also say career wise that we are a very individualistic country, because we tend to focus on our own goals instead of like, company goals or the team's goals.

Andrea:
At the same time, like I don't remember exactly what I answered to the question, because I think of like America where thing is very like self-made. Like in Norway, you get an education, we have higher taxes. I think that's what I was thinking "I" more than "me". So, like, I don't feel like Norway is a "we" in a way, but at the same time, like the government is more focused on the "we" instead of the "I". So, like, our rules are focused on "we" instead of "“me”".

Valentina:
Okay. I agree with that. And also, the whole, like, "dugnad" culture, I think is something that shows that maybe we're not super individualistic, because we actually have this sense of, okay, we have to help out. We can't just like freeload. It's something that everyone has to contribute to, even though you don't get anything directly from it. And also, I think that yeah, especially like you were mentioning about the US where everything is every man for himself. No one is looking out for anyone else. And the whole fact that how the government is and the legislation and that most people are quite happy paying taxes, because, you know, it's making more people better off.

Anna:
Referring to both of your comments, in America actually, they have this, I don't know if it's a law but it's sort of a norm, or they call it team cultural perspective or something. So, in terms of work, as you said here in Norway, we have a tendency to be a bit more individualistic, in America there's a focus within the jobs or the workspaces to have like a team focus. I don't know how much of that is in Norway.

Inger-Myriam:
But I also think, I just feel the need to point out that the people who also answer this now are going towards a career that is very individualistically oriented; so, most people in Norway would maybe say something different. I think, being at a business school and being around people that are very ambitious, I think that is why I'm guessing I would probably say that I somewhat agree to this, that people are individualistic, because that's how I perceive my surroundings right now. Because right now for the past four years that have been my reality, people want to get as far as they can. So, yeah, but then again, I

think if you look at cities and the corporate world, it's going to be individualistic no matter where you go. But I would say if you go to the smaller towns and cities in Norway, people are more towards the "we" than "I". Yeah, I think just thinking about like my hometown, if something happens, like neighbours show up with food, and you kind of you take care of each other, if you have to, if something happens, we're always there for each other. But in a daily life, I think we're very much like you say in our own houses and minding our own business.

Valentina:
We are kind of like blocked by ourselves because of climate and inside in our houses and it's not very natural to go outside and just hang out on the street because it's cold or raining. But then again, a lot of people are really warm once you are together and also I think an aspect for me at least is that people in Norway are trustworthy, and I feel from being in Chile, it's quite different because you're always watching your back even with people that seem trustworthy or people you think that you can trust, who you think have your best interests in mind, and they don't. The first chance they have, they will screw you over. And I think that's, I mean, I don't feel that way in Norway to any extent compared to what I do, in South America, for instance. And then I think that also comes to show that we're not that individualistic after all, even though we do pursue these careers where we look out for ourselves. But then also I think the work culture and a lot of businesses are quite including and it's not necessarily that competitive, of course, depends on where you are and what business you're in. But I think for many places it's not that bad, actually.

Andrea:
Okay, and another thing like I think one of the reasons why I thought of "we" is because Norway is such a small country and I remember that I want to talk to a lot of other cultures. It's like if something happens in Norway, everyone is very like, ""this happens to us", in a way if something happened, let's say especially in sports, how proud I am of Norway to win something. Like "we all know them". I never saw that in America. So, I think that in one way we're more "we" because we're so small, but at the same time we made me with the like individualism that we are. I think me myself and I.

Inger-Myriam:
I think it kind of depends on how you view Norway or are looking at Norway. Because when I talk to people from abroad, I'm all for the "we". Yeah, we Norway. I'm so proud everything we do, right. I'm always like, we're a small country. We're like a small family compared to you guys over in the US. Like it's so massive. It's super patriotic.

Camille:
Well, I think it's not contradictory. What you're saying at first, it seems to but actually you're kind of sharing the same impressions. So, I will maybe go to the next one, which is about social norms. So apparently, you think that the social norms are quite strong. So, here, do you think that Norway is a country where there are strict and strong social norms?

Christian:
I would say yes, everything you do, just by, being here with the students as well. It's like, if you don't do this and this then it's not okay.

Anna:
It's also dependant on the situation. I think compared to other countries, we're not necessarily. We're free to fulfil our desires. I believe we are to a much larger extent than other countries because we have a much better starting point, we live in this social democratic, relatively liberal country where we are also told from childhood that we can do basically whatever we want. How much that is healthy for the kids is another discussion.

Inger-Myriam:
But I think that we, we are free to fulfil our desires in terms of the cards, we've been dealt with. But if we feel free to do it, I would say not as much like we can, but we don't really feel like we can.

Andrea:
I agree and you will be kind of like judged if you do, especially if you do something great. But I think that it's like you can do whatever you want. And you can think that you're the champion of the world. But if you think that you're the champion of the world, people will judge you for thinking about it in a way.

Inger-Myriam:
Yeah, I think we live in quite a homogeneous society. If you stick out it's very easy to notice. Because there are not that many people that do things in a different way. Because we're, well, not that many people. And I just remember like, when I spoke to Anna: she said, "Oh, no, I did part of my bachelor's degree from abroad". I was just studying for myself and I came home. And I was just like, "what? Yeah, is that possible?" The thought of never even crossed my mind. And I was sitting here, practically depressed because I was so sad, because I couldn't go traveling. You know what I mean? When you think about it, you're like, "Oh, I have the possibility to do things in different way". But it's just so easy to just be told what to do. And then that's what you're always doing, so you just keep doing it because it's easy.

Anna:
Yeah. I feel people are free to fulfil their own desires. But yeah, I guess I should say there are some relatively strong social norms that for the average person is not easy to break.

Valentina:
I agree with what's been said. But I think that also, once someone does something different people are like, "Woah", at first, but then they're like, "Oh, yeah, cool. Good for you, I wish I were more like that". But it's just like, as you mentioned, it's a very homogenous society. So, we're not kind of exposed to many different possibilities. We tend to be a little bit sheepish and go slow. But then once some people break out of it, I think there's a lot of room for acceptance for it, even though most people don't do it themselves.

Anna:
Yeah. But I think also as for the other question, we are a bit are biased because this is an exceptionally homogenous institution. Yeah, I don't know how many people are from other universities, but to a much larger extent people are not necessarily that bounded to social norms.

Camille:
Can I just interrupt your conversation because someone here during my individual interviews mentioned something that I thought was super interesting and I would like to have your opinion about this. I will not be able to pronounce this. So, I will ask you, how do you pronounce it?

Valentina:
Okay, yeah. So, the Janteloven that Andrea: was talking about, which is that you should always be super humble. You cannot proclaim your success. Don't think you're anything special. Yeah, don't believe you're better than others. You cannot be like, oh yeah, I'm super successful, so much better than these people on the course, you have to kind of play down everything about yourself. Always be super humble and not something that you're not even though you are.

Anna:
It's very anti-American culture.

Camille:
Is it really strong?

Christian:
Yeah, yeah, it was stronger before. In recent years it's been very popular to be "anti Janteloven". So, I think now it's very looked up to and popular to go against the Janteloven

Valentina:
So, I think it still stands quite strong in society as a whole. Yeah, yeah, there's a movement. And when we were kids, we were actually taught young to love in school. It was a part of the Norwegian courses. So, it's like it's, I guess it's a part of familiarizing we with the culture but then again, when you tell children that this is a thing, you grow up and you joke about it and you're like, "Oh, it's a thing". But really, I think it is. It's like we keep referring to it all the time. But then, as you said, like it's not as strong as it used to be. My aunt remembers when she was growing up, her grandma would keep telling her like, "Oh, don't put your head out. Don't let anyone noticed you. You should be almost invisible. Because you don't want to be perceived as a douchebag".

Andrea:
Growing up, we could play football, everyone was winners, everyone got a prize. The Norwegian culture says that everyone is a winner. So now no-one is a loser, but no one actually is the winner in a way. You're just all the same.

Valentina:
The whole concepts like equality and everything is worth the same and no one's really much better than the others always make everyone feel good about themselves.

Camille:
Okay, so maybe you've talked about inequalities. So here it was about a question about inequalities. So, you say that it's something in the middle, right? So, the more you go this way, the more you're unequal, the more you go that way, the more you're equal. But there are two parts of the sentence. The first part is how unequal is the country and how inequalities are perceived by people. So, it's maybe two folds questions. So, do you think that first there are big inequalities in the country?

Inger-Myriam:
Not compared to the rest of the world, but I think it's growing.

Christian:
I mean, we have always had very strong taxation policies that are going against inequality. And we have the political system as well that will help even out.
Andrea:
It was a relatively poor country for many years until the oil came.

Camille:
So, quite equal but rising inequalities and how are these inequalities perceived by the people, the population?

Inger-Myriam:
We have a government that is, well this is my opinion but, everything they do is always good for the rich people and terrible for the poor people. They keep saving money by taking it from the poor people, because they want to give tax reliefs to the rich and I think that people are very dissatisfied with the trend. And then it kind of puts us all against each other because we keep thinking like, "who voted for these people who want society to go this way". Nobody wants society to become more unequal. But then again, people always address their own interests first and that's what's happening. So sometimes when I meet people that are very actively involved in politics initially, I've started thinking like, "Oh,

you're part of that party. Are you one of the bad guys? You're the reason that this is happening". And it's so unfair. That's a personal statement,

Camille:
But the culture fights against this, so your culture would say that it's more equal culture.

Inger-Myriam:
I would say we're fighting for it, but that it feels like it's impossible to fight it.

Andrea:
I feel like it's something that you've seen across the world too like, especially in the US and also in Norway; before, everyone was sort of herded politically, but now it's like having two groups. You're either like very left or very right. Because I think that people are either someone who's like very sustainable and someone is very like, "no, that's bullshit". Some are more about equality. So, I think that's something you see is that people are like moving towards like the left and right wings instead of being more in the middle. And you saw that the last election. I don't know if you followed that. The big large party in the middle are losing voters because like the extreme parties, get more and more votes.

Anna:
Though on the world perspective, our right-wing parties and our left-wing parties aren't that extreme.

Valentina:
Yeah. extremes in Norway aren't really that extreme

Inger-Myriam:
And I also feel the need to point out that if we talk about rich and poor, I would say in Norway, it is rich and richer.

Anna:
There are people in poverty, a Norwegian type of poverty that, for instance, can't afford to send their kids to a birthday party for example.

Inger-Myriam:
That's what I mean, we have a different type of poverty. And if you ask the rest of the world, that would not be poverty in terms of what poverty actually is, to some others. And they also recently added like this taxation on sugar. So now it's more expensive to buy sweets so that poor families can't really buy chocolate for their kids anymore, because it's so expensive.

Camille:
You wanted to add something?

Christian:
No, I just want to go back to what you were asking for. I think you were asking for the people's perception of how people in Norway see equality. And I think most people think that the general public is very for equality. But then in the news, you only see these big corporations. And that's what they are against. Not the general people.

Anna:
Larger companies like Equinor wrap up their arguments in a way that makes it seems that this is for the better for our country... We're doing this because we need the money, we need the income. You just don't know it yourself.

Andrea:
I think it's popular for big companies to focus on equality, right, we are equal. We focus on that just like there is a lot of pink washing and green washing going around. And especially like Equinor, like my dad works with Equinor and it's just like everything they do is to try to make them look good. But in general, they aren't more sustainable. They just like to perceive themselves as more sustainable, but at the of the day they are not at all.

Inger-Myriam:
And they really like to use the "we" argument!

Camille:
Okay, maybe the last dimension before going to something else is the long-term orientation. So how change is perceived in the population? So, you said there are some changes now about traditions, but how are these changes perceived? Here, most people said that Norway is quite open to change and wants to go forward. But here in the group, you don't really agree on this. So, what do you think? How is change perceived by the population?

Valentina:
I think in general, well, I guess it depends on what kind of changes. But for instance, when it comes to going towards more openness and more acceptance, I think people are very open for it and perceive those kinds of changes positively. For instance, like when we voted, whether the church should be in state control or separate / get pushed out, it wasn't really a discussion, people were like, "God should not be part of government or government should not have anything to do with the church" and stuff like that. I think that kind of supports the argument for the country being future oriented.

Christian:
Then again, you said it is valid for certain things. You have some really strong traditions in Norway as well.

Anna:
I think it depends on what generation you ask.

Christian:
Yeah. So, I don't know. I think I put a 2 there because I just know that there are some traditions... Don't touch them!

Camille:
Well, what are these traditions? Do you have an example?

Christian:
Yeah, I was trying to think of that. Anyone can help. Anything that involves food, I think.

Camille:
Christmas dinner!

Inger-Myriam:
I mean people are super fan of the trends of eating less meat. But even vegetarians still eat meat on Christmas. Okay, some people don't, of course you will always have extremes but uh, I have a sister and she is like "I am a vegetarian for the rest of the year. But you don't mess with my Christmas dinner".

Andrea:
The same with the 17th of may like you don't mess with those traditions. I think it's really hard if you're not from the Norwegian culture. Even people who lived here their entire life kind of hate the 17th of

May, because they're being so reminded of not being Norwegian. People don't necessarily mean to but that's the case especially like during those holidays.

Camille:
So, they are strict traditions. But Anna: said something interesting. She said it depends on the generation. So, for all these dimensions, how are they homogeneously shared among the population? Do you see some variations, for example, in terms of generations?

Anna:
Yeah, I certainly see a split between generations. But if you talk about meat for instance, it's much more difficult to convince a 50-year-old man to stop eating meat. Regarding the other traditions, also in terms of climate change, you see much more inertia to change among 50-year-old people and older people, and especially the much older generations. They have this mindset that "we like things as they are", immigration wise, for instance, the older generation is more sceptic. And yeah, I feel like the younger generation is much more towards change. While the older is a bit more, "we have it good".

Christian:
So, always like this balance because yes, I agree, the younger generation wants change but then again to what cost because as we can see in this society, they don't want change if it means they have to get a worse life you know?

Anna:
Is that proven? Is there a statistic on it?

Andrea:
There was a story with a Norwegian airline. A lot of young people want to be more sustainable, don't want to fly but at the same time they want cheap flights. We haven't seen any change after the "freeze calm" thing, the "shame of flying". So, in general, you see that a lot of people want to change, but they're not willing to pay more for it, for example.

Inger-Myriam:
Because the thing is that you see that we have to make changes, but no one wants to be the first one because you know, it's going to take such a long time to get everyone on board, then people want to be the last one to give up their good stuff or the good life. And I think that is one of the major barriers of changing.

Andrea:
I heard that a lot. Like when I say like, "well, you have to start doing that, blah, blah". They're just like, oh, "we're just Norway nothing is going to help unless China does that, unless the US does it". And it's just like that, it has to start somewhere. And I think that it's really easy for people to use as an argument since we're such a small country, that we can't make any difference.

Inger-Myriam:
It is true though; we can't really make a difference. We are recycling, to make ourselves feel good so that we can keep flying to Thailand, to Australia whenever we want to.

Anna:
I think we're putting a lot of responsibility on the individuals. Shouldn't there be a willingness from the governmental side when there is apparently a younger crowd that can't afford to take the train everywhere but really wants to?

Camille:
We're diverging a little bit. Otherwise it's going to take five hours, so I have to cut here. But so, you said in terms of generations, there are some differences about all these cultural aspects, maybe younger

people who would be more open to some other cultures, for example, or other traditions. What about the difference in terms of gender? For example, do you think that there is a big difference between men and women in the society here in Norway?

Valentina:
If you compare it to other countries, then we're very well off but there are still big differences.

Anna:
I believe so too. And also, if I compare with the different sustainability conferences I've been to or seminars, there's always a bunch more girls than boys. And also, I think you can see in more ecological shopping or shops and sustainable shops, there are more women coming to buy than men.

Christian:
Perhaps the guys are just afraid of not being part of the manly guy crew.

Anna:
Yeah, I think caring for the environment might be perceived as less masculine. Actually, that's a girl thing. They cannot stop eating meat.

Valentina:
That also starts to change with the younger generation, especially those who are younger than us. Like the gen Z are more conscious.

Camille:
So, there are some differences, and what about ethnic groups? You said that people here in Norway are quite homogeneous, but do you have different ethnic groups? Does it reflect in differences in terms of behaviour or cultural norms?

Inger-Myriam:
We only really have one ethnic group, so to say that is [les samis] which lives up in the north of Norway. I think that the difference between those two groups are not that big in terms of change? I don't think, I wouldn't say that one of them is different, but I would say maybe there's a difference for immigrants and like more newly arrived citizens.

Valentina:
Because there are a lot of immigrants in Norway and there are a lot of like second generation immigrants that are in fact Norwegian because they're born here. But I do think they experience quite a bit of stigma and bias, people always assume that they're not Norwegian, because they look different. And they have to convince people that they're Norwegian.
Camille:
But do these people follow those same Norwegian norms, or can you see, except on what they look like, big differences?

Anna:
In terms of environmental movements, there are fewer with foreign backgrounds that are engaged than Norwegians. This is something you see in other countries as well, at least, in ER [Extinction Rebelion] it's one of the critiques they get, because there are a lot of white people. I think also in terms of our summits, I think they are naturally more engaged in environmental protection up in the North especially.

Inger-Myriam:
I think also they perceive it more directly. They notice it if it makes sense. Yeah, it makes more sense for a lot of them because it's closer to home. I think there was this one town in Norway this year, way north, where the temperature readings for this year indicates in a few years it can no longer be perceived

as Arctic, like the climate, because it's too warm and the average temperature has gone up by several degrees, like eight degrees or something.

Christian:
Back to your question in terms of norms. I do think that people that are coming to Norway might not follow our norms because they are not used to it. Which can for some people, some Norwegians, be quite scary, but they would consider it as rude. I don't think it's a bad thing. But a lot of Norwegians would probably think that.

Valentina:
It's very complex because there are so many different people and most people are obviously super, super nice. But then there are some groups that create their own ghettos and communities and refuse to adopt the norms of society. And those become very, very visible. And I think that kind of adds to the bias that many have against immigrants or people with immigrant background because those minorities don't want to adopt, but still want to be here. They become representative even though they aren't.

Anna:
But is it that they don't want to adapt or is it because we are not integrating them sufficiently? I was speaking to a Syrian two weeks ago and he actually said something like, "I don't dare to completely integrate, because they will send me home". Many of his friends have been sent back. And it's super strange to hear and yeah, it doesn't make any sense, but they have a totally different perception we have to remember. So, it's natural that they hang with the people of their same culture.

Camille:
But then last question maybe about that very shortly because I need to make you talk about something else afterwards, is why would Norway be unique or different from others culture? Like why would the Norwegian culture be different from others or unique?

Andrea:
Something I heard from a lot of people is that we're very genuine, like we will never be nice to you if we didn't mean it in a way. So, if you know that we are nice to you, you know that we like you, whilst in a lot of countries there is fake politeness; at least from what I've heard.

Valentina:
We're pretty straightforward.

Inger-Myriam:
I think to compare it with, for instance, the US. You look at the population in the US, it's very easy to talk to everyone. But it's very difficult to actually dig deep and connect with people because they're so superficial, but they don't share that much of how they feel and how they are. But I think it's somewhat the opposite in Norway in that it's difficult to talk to people. If you talk to people on the bus, then you're probably a serial killer. But once you actually start to talk to people, and you have the circumstances, then it's easier to bond, I think, because we are better at mutual vulnerability, and in a different manner than other cultures.

Valentina:
And I've gotten that from friends from abroad as well. I have a bunch of friends from Philadelphia in the US that keep going back to Norway. One guy was couch surfing, and he got to know a friend of mine and he just got integrated in the whole group. He was supposed to stay in for three days, and just hike Preikestolen and then move on. He stayed for five weeks until all his money run out because he was like, "Oh my god, I love these people". And he's just like one of our friends. And he went back to the US and then came back with some more of his friends and once you get a Norwegian friend, you know they're your friend. It's not like in the US. You're like, "Oh yeah, we're such good friends and then you're not really".

Camille:
Why else would Norway be unique?

Christian:
Yeah, I was trying to think of something else and I was struggling to come up with something new because I think that's the main thing separating us from the rest of the world. We are very straightforward, but we are not very verbal. So, we tend to be very bad with words. But then again, we are good at like being genuine...

Anna:
We are not showing feelings compared to warmer countries, like we are perceived cold. And also, we don't go out of our comfort zone as often as other cultures. We're more in our own bubbles than other cultures. Just also compared to the Netherlands, for instance, we may talk about climate change, but do we actually do something about it or engage? Not really.

Inger-Myriam:
And I think we're also very trusting towards one another. I think we trust our government in a way that you don't find in any other country. I think, if you receive a letter from the government saying you owe taxes, most people will just pay it instead of being like, "Oh, no, I'm not paying anything to you people" because we trust the system. And we believe that sometimes, like I mentioned before, you see differences occurring now we're going towards equality, but better trust the system. Okay, it's what you're taught. And that's what we have, a common understanding that we do this for the common good. And an example is that if you lose your phone on the bus, in Norway you have I think 80% probability of actually getting it back. Okay, because other people don't really need your phone. But then I think, we trust maybe not each other's individual interests, but we have a common trusting of how things are.

Andrea:
I think that maybe one of the reasons is because we see so clearly that we get money back. In other countries, you know, that a lot goes to like corruption and stuff like that, but we know that if I pay taxes, I get this free education. I think that like it's really easy to see where my money goes or where I get it back. And same with healthcare.

Valentina:
And also, if you pay too many taxes, you get them back; the government will return it to you automatically.

Camille:
Thank you so much. So, this was super broad, super like general stuff about the Norwegian culture. But now we will dig into something a little bit more concrete, analysing two different industries. I'm not so sure which one to choose today. So, you have the luxury to choose because we won't have the time to cover both. Either the mobility industry or the clothing industry. Which one do you want it to choose? How many of you own a car?

Valentina:
You can't afford to have a car. Unless you're working.

Camille:
Okay. But how many of you are planning to buy a car in the future?

Andrea:
I think not in the nearest future.

Inger-Myriam:
It depends on where you end up living.

Valentina:
Yeah, exactly. Because I think if I live in like Oslo or Bergen or a city with car sharing services and stuff, you don't really need a car and also the public transport works. You can get everywhere with public transport and stuff. I know where I'm from, it's impossible. You can't unless you live along one piece of road where all the buses go. But if you have to go anywhere outside that axis, you're screwed.

Camille:
So yes, if you live outside of the main cities. Mainly for the lack of infrastructure and services if I understand well?

Andrea:
And also, if you have like three kids and stuff... I don't really want three kids but....

Camille:
How do how do people usually travel then for short or medium distances because for long distance I heard plane.

Andrea:
It depends on where you're from. Here in Bergen, it's really hard to get anywhere in a country without taking a plane. I mean, you can take the car. I think around Oslo people take the train more. But here, you can only go one way. You cannot go to Trondheim nor Stavanger by train.

Yes of course but I think that a lot of people fly because the flights are so cheap. It's so much easier. I think that a lot of people travel by plane more than bus to go to Trondheim, for example.

Anna:
You can take the boat and the bus.

Andrea:
Not Stavanger because that's expensive but like Trondheim for example.

Camille:
But for shorter distances or to go from, let's say Bergen to Voss, for example, what would people do?

Anna:
I wouldn't take the plane to go to Stavanger. Train.

Valentina:
Or car.

Christian:
It depends on the purpose of the travelling.

Inger-Myriam:
Keep in mind that what's a very important thing for Norwegian people is that they have "hytte", they have their cabin. And if you want to get the full cabin experience, the cabin is not situated at a place where you can take the bus. I mean, I would want a car in the future because I want to have a cabin that I can go to in the weekends. And I know that with that I'd be able to go there.

Anna:
You're going to have to have a car or you can do car sharing then.

Inger-Myriam:
Of course, but my idea right now, I know that there are options, but the initial attitude that I've had my entire life has been "Of course, I will get a car eventually".

Valentina:
Yeah. I also always thought that but lately I've been thinking I might not need it, depends on where I live and what options are available.

Inger-Myriam:
So, I would say people use, I would say car is the most used form of transport for other distances than just going back and forth to school or work.

Valentina:
Yeah, but in general as well like for if you think of most people in Norway, most people use cars.

Anna:
I'm pretty amazed about how many cars there are per person. Well, we have so many cars.

Camille:
But you say not for going to school or to work. How do people do that? How do they commute usually?

Inger-Myriam:
Well, that again, the geographical variation of Norway is immense. So, I think in the city people will use public transport as much as they can, because driving around in cars takes too much time. It's not good. Kids take the bus, mostly I think or walk to school. And for students, I would say the rare student has a car. And I feel like adults are trying to use other means than cars or they're just buying an electric one.

Valentina:
More and more people are also like biking and especially now with electric bikes a lot. A lot of people have started using electric bikes because it's easy and it doesn't take a lot of effort.

Anna:
And if you look at Oslo now there are barely cars in the city centre compared to three years ago.

Christian:
What I find really strange that even if you have friends or like a wife or a husband or anything, you still take your own car to work in the morning. And I think that has a lot to do with the fact that you just want to be alone and be in your own company when you're tired. So, it's a problem because then you have like, each single person taking their own car.

Camille:
Okay, so what would be the main reason why people do not use a car now?

Andrea:
If there's like a good infrastructure where your work is close by so you can take your bike.

Inger-Myriam:
I'll take my mom as an example. We have been living three kilometres outside of the nearest centre. So, we had buses going to school for us, but for her working in another city, she had to take the car because the buses only run once a day from where we live. So that would mean if you want to take the bus then you should drive three kilometres, park your car and then get the bus. But so, when we moved two years ago, she started taking the bus because she wants to take the bus. But again, it comes back to the infrastructure. A lot of people don't really mind. But if it's too much of a hassle, people are not willing

to do the change. But now my mom got herself a noise cancelling headset, she can walk down to the bus stop in two minutes and they run so frequently. She has been working for 20-30 years, I guess. She was served the opportunity.

Andrea:
Actually, a lot of people love taking buses especially long distance in the morning, just like putting on your headphones. If you have to walk like 10 minutes to the bus stop and then it runs once an hour or so you get to work like super late.

Anna:
People are probably less stressed, huh? Because people get stressed. They get angry.

Camille:
So, I can see that the car usage is still quite prevalent except especially outside main cities. It's quite important. But it's mainly for lack of infrastructure as you said, maybe because people also want to be in their bubble. But do you see that people associate with their car and this goes a little bit deeper, as part of their identity?

Inger-Myriam:
Yeah, I think having a car is sort of symbol that you're independent. You managed to get all the way to the point where you actually have your own car. You have the freedom to do so much more or at least that's the idea, that if you have a car it's so much easier to go to IKEA because you don't have to take everything back on the bus.

Valentina:
And also, I think people obviously prefer getting cars that are perceived as cool and modern. People would rather buy an Audi than a Fiat if they can. So, I think it has some kind of status.

Christian:
You can tie that to Janteloven, again. Because Norwegians don't like to brag about themselves, but they like getting something that's showing them that they are high up there. That's one way to do it. So, I think a car is like the perfect symbol.

Andrea:
If you see a certain car you can like almost to tell the person who is inside based on the car, especially like for some types of car, like a very expensive Tesla.

Camille:
Let's play a game then. So, here are different cars. Maybe I can also give you the paper. And so, the game is simple. Who are the people owning these cars?

Inger-Myriam:
The first thing I thought of is that the bike it's a girl. Yeah, she likes to drink tea. And she has a lot of flowers and funky pillows in her apartment.

Camille:
Okay, and you said she lives in the city?

Anna:
Yes, an urban area. Is it an electric bike?

Camille:
No, I don't know for this.

Inger-Myriam:
This is a family. Yeah, like middle income family. And the electric car, I would say is again, probably a 50-year-old woman that has been going back and forth to work. And she has had kids and everything. So now she's at the point where she's like, "Okay, what can I do"? And then she's like, "Oh, I need a new car". Yeah, I'm going to get this tiny, cute one that you can charge.

Valentina:
I would actually say either a young couple who have just gotten a car that are just getting established, or the second car in the family.

Christian:
I think guys who are very concerned about costs would also find electric cars. They don't have to pay for gas and tolls.

Anna:
There are so many subsidies.

Andrea:
Yes, when people have a car, they buy a second electric car. They use the electric one to drive through the tolls into the cities, but then they use their large Range Rover or whatever for anything else.

Inger-Myriam:
Because the electric one cannot last long.

Christian:
So basically, what we're saying is that everyone could get the electric car. Electric cars are very normal in Norway.

Camille:
There are incentives for electric cars. And that's why people buy them.

Inger-Myriam:
I think that we've actually adopted some sort of way of thinking now that if you buy a new car and it's not an electric one, it's strange. Why would you buy a new car and not buy an electric one? It doesn't make any economic sense. I think for the first car in the upper left corner, I would say it's a guy who got his first car. He's 18 and there's a huge stereo in the back.

Valentina:
Isn't this like a Range Rover? It's a super expensive big SUV.

Inger-Myriam:
Well, then, I mean, that looks like a Range Rover.

Camille:
You can make your own assumptions, it's a drawing.

Andrea:
In that case, it's a family. Classic family. That's the car that always drives past you because you're too slow on a road and they take unnecessary risks. You can see an annoyed dad, who would drive past you even though it's like slippery. That's like an upper middle-class family.

Camille:
Okay. So, you think that it's an easy exercise to associate a status or a profile to different cars, so it is something that people usually do.

Christian:
Yeah. I mean, there's a lot of different electric cars as well. Yeah, that one I wouldn't see a rich guy driving that one. So yeah, he would probably go for a Tesla.

Camille:
Okay. So, it is very important in terms of identity as an industry. You said that there are huge incentives for electric cars. Do you see pressure in general for people to get a car? Would it be electric or not?

Inger-Myriam:
That's like I said before, I think that if you should get a car now, you should get an electric one. This is how most people think. Hybrids too. I would want I want to say this is because we're environmentally oriented. But it's a trend. If you have an electric car, then you can keep consuming the way you have been for a long time. So, I think, we can afford electric cars in our way. So, we buy them and then we keep doing it the same way we always have.

Anna:
Yeah, and the fact that there are so many electric cars in Norway is not a result of our environmental orientation. It's more of our political incentives that have been here for many years.

Inger-Myriam:
As an example, my dad has a hybrid car and he only drive to his cabin and to and from work. He only uses electricity because it's not that long, but he wouldn't ever get subsidies. So, if people actually care, they might as well buy a hybrid. But a lot of people buy electric cars. I think it's mainly because of the subsidies and not because they really care. I mean, it works. It doesn't matter what our intentions are as long as we're doing the right thing for the environment. So, I think in that way, Norway, it's a success story because you see that if you incentivize people with money, they will change. They will adopt a different way of living.

Camille:
But you said it didn't change the main model, so buying cars in general, but it changed which car they are buying. We can put both topics together. I have some key sentences on which you can debate. So, the first one is: Cars: is it a way to show your status, is it an aspiration, like a dream to get a car?

Andrea:
I feel like it's kind of changing. I mean, personally, I wouldn't say that I want to buy a car in order to have a status. Before, maybe, but now it's tackier to buy a really super cool Range Rover, especially for our generation, I think.

Valentina:
Yeah, but I think it depends where you're from as well. If you're from smaller towns or villages and you're going to work when you're a teenager so that once you're 18 and get your driver's license, you're going to get your first car no matter how crappy it is to buy that car. And then, drive around in it and show all your friends.

Christian:
I think that it's a gender thing though. I think guys are much more likely to buy a card just for the status.,

Inger-Myriam:
You see moms driving around in super fancy cars. That tiny woman in a huge car, she would not have bought that car, it was not her decision. So, status or aspiration, I would say it's a masculine thing more than feminine.

Camille:
Second, a car as a private tool for my own use or maybe extended to the family only?

Valentina:
I think for a lot of people that is true. That you wouldn't just lend your car to anyone.

Inger-Myriam:
It's expensive.

Andrea:
It's like I might pick up someone, but not lend it to anyone.

Valentina:
Yeah. Or you wouldn't lend it to your kid's friend.

Inger-Myriam:
That's also a thing you'll see in Norway. No cars in Norway have dents. Like, our cars are so nice. But if you go abroad, people dent each other's cars. You go to Paris, it's a mess. All the cars are just dented because people don't care. It drives, it works.

Anna:
And they have older cars.

Christian:
But there's also different problem. I think people are so well off in Norway, that they are too lazy to do the whole process of like lending the car, car sharing and stuff. Yeah, just too lazy. They want to just have access to their own car whenever they want. Because they don't feel the need for that extra income.

Valentina:
Yeah, it's not necessary. You wouldn't make that much of a difference economically to them.

Andrea:
But I do know that my stepmom's brother, he works in new homes, and he said that in all new homes they do car shares in the basement of new apartments. So, I think it's maybe becoming a thing.

Anna:
I think it is changing a lot. People are more open to share.

Inger-Myriam:
I mean, if you use car sharing, you don't have to pay all of the taxes, you just pay for gas, and then you put it back and then you are like "not my responsibility anymore"."

Andrea:
Yeah, but I think the problem is that if you do have a car, you have it because it's convenient and then you want it there whenever you want to; otherwise, you would have tried to use public transport. So, I think that's why car sharing is not popular.

Camille:
Okay, so if you have a car, it's for yourself. If you do make the effort to participate in these car sharing things. You could do it, it's possible and it's emerging in the country.

Anna:
But I think people would also lend their car if someone asked but I don't think many Norwegians dare to ask.

Inger-Myriam:
I don't want to ask to borrow because then you think "can you get your own?"

Camille:
A car is a convenient and predictable way to travel?

Christian:
Not so much in the city though. So, you have stories about Oslo where people are late to work. They're super annoyed because of the long queues.

Cheap car park

Andrea:
And you cannot find car parks.

Camille:
Okay, so every time I put, of course, above, like some dimensions that could be linked to that. So here, for example is risk avoidance. So, do you think that this would be linked? Because people are more risk adverse, they want to have this access to their own car, because it makes them feel safer in a way?

Andrea:
I remember actually talking to my mom about this. I was also like, "yeah, about car share". She said that she was too stressed, not knowing if there were a car available. If she was, on her way to work. Well, it's like it's the same with bicycles in Bergen, I've never experienced there not being a bike. And I think that if the car share existed, they will work really hard so there will always be cars available.

Valentina:
But I think also for car ownership, I think a lot of people think it's nice to have it there in case you need to do something and they don't have time to check when the bus is leaving or where they have to go, they just jump in the car and go.

Inger-Myriam:
It's convenient because you save time planning for the bus. You don't have to plan anything you can just do whatever you feel like it.
Valentina:
The logistics are much easier when you have a car available.

Camille:
This one is owning a car is it social tradition here in Norway?

Andrea:
I think especially in like smaller towns.

Camille:
Okay, so it's linked to these social norms and change of these traditions. So maybe if you say that people have strong norms, but that it is evolving, do you see this tradition evolving? Even in smaller cities?

Valentina:
It depends because when I think about the countryside or places with two to 5000 people. I don't really see them adopting car sharing that much, because they are maybe more in need of moving over longer distances more often, but they don't have everything readily available in their local communities. So, they sometimes have to go further to go into the cities, and it would be harder to make car sharing efficient and practical for them.

Anna:
Yes, right now. Until cars are automatically driven...

Camille:
A car is a detrimental way to travel for the environment. Is it something that is perceived here in Norway or not really? Detrimental is not good, negative, with negative impact?

Valentina:
I there's an increasing focus on that. Definitely. And especially when you see that people are trying to use public transport more, people are trying to walk to work or use their bicycles and electric bicycles. I saw that especially when I was home this summer. I was driving to work because I can't take the bus. So, I would borrow my mom's car and she would take the bus to her work because it goes directly. Actually, that bus line is super lucky for us, it goes like directly to her job. But I noticed a difference from previous years, that there were fewer cars, the traffic wasn't as bad. So, a lot of people were using bicycles and also listening to the news, they talked a lot about it this summer, that in a lot of cities, more people are using bicycles, especially the electrical ones.

Anna:
But it's difficult to say what the causality here, because we have had all of these incentives and in the cities, they've made it much easier to travel with public transportation.

Valentina:
Yes, but in the countryside, it's really bad. More people are actually making the effort of working and using bicycles instead. And a lot of workplaces have programs to encourage people using the bikes. And I heard about this, in Trondheim, they have this big program going on, where they encourage everyone to use their bikes or at least if they're driving to pick up their co-workers and they save points. And then when they save up enough points, all the workers get a treat.

Anna:
But then again, it's incentivised. On a global scale, Norwegians aren't that environmentally concerned.

Inger-Myriam:
I think in the cities people are very environmentally concerned. But if you go to the countryside, people don't really care. "Oh, that is just the hype they're discussing, the newest fashion in the city. They can fix it in the city.

Anna:
Yeah. And it's a very large split between the urban areas and the countryside.

Inger-Myriam:
I believe if I would go home and talk to some of the people that I went to school with as a child, they would be like, "Who gives a fuck about the environment?" Because they can't see it around them. They don't travel. They don't read. I'm generalizing now but there are some people I know that would say things like that. Because they're like, "why should we care?" I don't want to bike to work. There are no cars on the road. Why can't I just take my car, it's easier.

Anna:
There must be a reason for why we have just been called one of the largest climate deniers in the world, like, statistically, together with the US and Saudi Arabia. But then I recently read that climate is the most important political cause right now.

Camille:
Okay, that's it, it is balanced.

Valentina:
But I think it comes back to a lot of people caring about that. That's a lot of people who are willing to make sacrifices for it. And then I also think the whole feeling of powerlessness that Norway is so small,

that even if everyone changes everything they do, the impact, total impact will be so small, that we can't change the world. So, I think a lot of people don't feel very empowered by making environmental efforts because it's just like a drop in the ocean.

Anna:
In Norway if you look at the co2 we export, we're the seventh largest in the world. So we aren't that small at all. It's all dependent on how you see the statistics.

Valentina:
Yeah, I just think that's the mentality in Norway.

Anna:
It's also spread by the big oil companies.

Andrea:
A lot of Norwegians think that we do a lot of good and a lot of Norwegians hide behind like you said, recycling, but then you consume a lot of clothes, you travel a lot, you export a lot. Yeah, we hide behind that.

Anna:
If we are not trying to change then who is going to? If we cannot change then who can? We have the best point of beginning, we are super rich, we have 10,000 billion NOK in our oil farms. We've had a good run, but I probably just have to lay down this addiction.

Inger-Myriam:
And I think it's very easy for Norwegian people to think that oh, we are an amazing country. Look at us, look at everything we're doing, we are trustworthy, digitalized, and so on. And it wasn't until I went abroad and talked to other people that I realized that the only reason we can provide economic incentives is because we make a lot of money on oil. We make so much money, but the thing is that we don't see it, the platforms are offshore. We don't see how the industry works. We only consume very little in comparison to what we produce. So, we blame Germany, for being like the worst people in energy consumption. But it's our energy. The reason we have the ability to become more sustainable is because we have become rich from being very non sustainable. So, we are giving ourselves a good conscience. Then again, Norway is a tiny country. Our oil production is very small in comparison to the rest of the world.

Camille:
I will try to summarize our conversation. I don't know what time it is, but I guess it's time to conclude. So, if I may summarize, interrupt me if I'm super wrong. But in the cultural phase, we discussed mainly individualism, social norms, change and inequalities. You said that basically Norway is individualistic, but not as bad as most other countries, you still have this feeling of community and genuineness. Social norms are quite strong, but they play towards equality, where it is perceived as a very strong value, even though it's not maybe the case in the society itself. And change is perceived by the young generation as positive and they want to trigger that change. But there are quite big differences in terms of generations there. Then when we talked about the car in general, people want a car or need a car when they live in the countryside, but here there is a big difference on where you live actually and what usage you will have of the car, but it is still perceived as a social status. So, for example, with the electric car he said, people are quite proud to own these electric cars because it gives them good conscience and everything. So, people judge this aspect of it. You said it was a status. You said it was mainly for the private use, even though there are some changes for car sharing, for example. And more and more people are questioning their usage of it, but it is not uniform across the country. Do you have anything to add to all of this? Things that trigger your interest. Are you willing to add something to the debate?

Christian:
I think the last points we talked about were really interesting.

Valentina:
I did read that there was a scientific researcher that calculated the co2 consumption of each person in Norway compared to the world average. The recommended maximum level is like three tonnes per person per year. And in Norway, it's 10. And most of it is from all the air travel that we do, because we travel so much more by plane than everyone else because it's really cheap for us. And we really like to do a lot of self-realization, travel and see new places and we go on vacation in the south of Europe because we're climate refugees, like in the summer we have to travel to get sun.

Camille:
This is the first time I'm hearing that.

Valentina:
Yeah, because we of course want some sun and swimming in the ocean and whatever, which is not possible in most of Norway.

Anna:
But is that accounting the foreign flights too?

Valentina:
I think it's general how much and how far each person travels by plane.

Inger-Myriam:
I keep coming back to this point but why the hell is taking the train still so expensive. Like, honestly, come on, I can fly back home. And I'm actually flying home for Christmas because I have a ton of stuff and I need to get it with me. But then flying back home is 349 kroners if you want to take the train. It runs once a day and you need people to come pick you at a certain time and then you can't really take the boat and then even going to Oslo flights are 300 or 400 corners and train is 700 minimum and if you want to catch the night train and have a bed it's 1000 kronor extra. How can you blame us for taking the plane?

Andrea:
But in general, I think train and flight are approximately the same if you buy in advance. But I think that the train takes six or seven hours.

Christian:
It's because we don't want to sacrifice the flexibility that we have.

Inger-Myriam:
No, I hate planning.

Valentina:
Yeah, and also, it's so convenient to fly. Because it's so much shorter, especially if you're going to Oslo, it's really quick, versus if you're taking a train, it takes six or seven hours. But I found out this summer, for instance, I used to fly back home. But then I found out that actually, when I take the time from when I leave here, get to the airport, fly home, and then by the time I'm home, it's almost one hour more than if I take the bus and it is roughly the same price.

Anna:
But there's, at least for me, a willingness to skip all of the people and queues in airports.

Inger-Myriam:
Yeah, if you go to Stavanger from here, the plane ride itself is shorter than the time from my home here in Bergen to NHH. It's 20 minutes. Yeah, you go up in the air, and down. They don't even have time to serve coffee. And if you want to go by car or by bus, the journey takes five to six hours because of the roads.

Anna:
But you have to be at the airport an hour before. It takes 45 minutes to go to the airport. So that's almost two hours and then from the airport to your house.

Andrea:
Yeah, I think that definitely the Bergen-Stavanger is a lot of businesspeople especially. I had to go to Stavanger last summer because of work and of course I had to book it like the day before. And I think it was 4000 kroners. It's crazy expensive.

Inger-Myriam:
A lot of the reason people fly this distance is because if you work offshore, the helicopter base is in Stavanger so if you want to go offshore and you live in Bergen you have to fly and if you are an oil industry in general like you have to travel a lot from Bergen to Stavanger.

Anna:
Yeah, so I think it's very norm dependent. Like, for me, at least many of my friends also take the train to Oslo. And I guess it has something to do with your social life.

Inger-Myriam:
I feel like this is a basic economic theory. How can you make prices for trains go down?

Camille:
I also saw someone this summer when I was traveling in Norway. It was the first time I heard that, someone who went to work by boat, is that a thing or is it just the countryside people having fun?

Anna:
We have a TV show that shows the weird places that Norwegian people live and it's also thanks to the infrastructure because we previously wanted people to live wherever they like, to spread out. But now we're heading towards more centralized towns.

Inger-Myriam:
If you're in Bergen in the morning, there are so many of these "buses on the water". People living on the islands that go up to Bergen can take the boat. I wasn't aware that people use their own private boats to go to work. I mean, it makes sense if that's better than cars.

Camille:
Well, I will get this done because otherwise I will have too much work. Thank you!

12. Focus Group 2 – Norway

Camille:
So, and as I explained, the collective interview has as an objective to have a broader view on the Norwegian society. Because I'm working along with another guy in Singapore and we are studying the openness of people to more sustainable ways of consuming. And we want to see if social norms for example, could influence their view on whether or not they are ready to change this consumption behaviour. And so, today, it's really for me, you have everything to teach me about how people here see the society and how they behave in general. So, we will have two sections, one where we talk about the

culture in Norway and the other one where we will talk about the fashion industry because we are studying the fashion industry and the mobility industry as a more concrete illustration of this. So before at this interview, I made a survey and there are many people who answered it. So, the survey was about yourself but also about some questions about the culture. And it was to evaluate some parameters within the culture and here are some of the results. And so, I will go through these results. And we will try to comment them as we go along. If you agree with these opinions or if you disagree with what is written. So, one of the first sentences was "people in my country gave a lot of importance to owning physical goods". And here, people tend to say that in Norway, it is quite important.

Norunn:
I think I put the three, because some places it is extremely important than other places it is not. So, I was kind of balancing it.

Marie:
I think maybe the biggest cities is more important, rather than the country. I don't know. I mean, in my experience, I think that it is important to have physical goods. But I think the more you go into the upper class, it's even more important. I think so. I mean, from my experience in living in the States, and that sort of thing, it just seemed important that you know, people are keeping up with? It depends where you live, and who you interact with.

Norunn:
You know, it's true. So unlike when you have kids who go to the theatre, and you see someone come with their kids dressed in Burberry from top to toe, which makes me almost sick. Yeah. Within five weeks, they will have outgrown what they're wearing, and I always bought my kids clothes from H&M. Yeah, I mean, the clothes, the quality is more than good enough. And within weeks, they've grown out of it.

Marie:
And for me, I mean, I was living in a state with a lot of professionals and a lot of stuff, more sort of high end and you know, having kids walking around in like designer caps and stuff like that, it's kind of a little bit of peer pressure, then you don't want to buy cheaper brands. But then I moved to, you know, a bit of a lower income place. And then I was like, "Oh my god, it was such a breath of fresh air" and we didn't have to worry about what we were wearing anymore. And I could stop buying from these places. So, it depends how influenced you are by the people around you.

Camille:
Yeah, but so here in Norway, you would say that it depends on if you live in the cities where people might have more and financial ease?

Marie:
It's definitely in certain areas. It's much more important than in others.

Camille:
The second is "People in my country are competitive. They want to be the best and are not usually satisfied with what they already have". And here again, even though it's more diverse, people tend to see that it is true that people are competitive.

Norunn:
I don't think I have the same kind of network because I also divide the people I know from NHH, because they are in a totally different world when it comes to income, when it comes to what kind of surroundings they usually address and what they do so in my family, my friends, I don't feel that this is true at all. Because I usually care about people who are people, not things. I don't care about possessions. I don't care about income. I don't care about titles; I care about people. And it's not for your research but some people come to me and say, "Are you aware of what your friend list on Facebook is worth? You know

so many important people" and I'm like, what do you mean? Like how is that worth anything? It is not important to me. For me, they are that person.

Camille:
Yeah, but that's also why I was interested to talk to you in the first place because here it's mostly students answering this from NHH. So, they are in a very specific environment. Right. But they all told me this during my previous interview that it's a very specific context. So, do you see at the scale of the country that people tend to be competitive or, on the other hand, more, like you said?

Marie:
I think when you go into the finance district in Oslo, it will be here, most of the rest of the country, will be on the other side.

Norunn:
I think it has to do with ambition level. I mean, people here at NHH, the students are very ambitious, and a lot of them come from higher socio-economic homes as well. And parents in those homes also encouraged students to be very competitive, that they're the best, you know, they have to strive for great things. So, it has to do very much with ambition level, and I think there's quite a few people in Norway who aren't ambitious, and probably don't care that much, but others... I think to get a better picture of it, you would need to interview a whole lot of people from different socio-economic groups.

Camille:
Yeah, of course. This one is more about the risk. "People in my country don't like to take risk, and they do everything they can to avoid uncertainty". And here apparently you would be also quite risk averse and preferring comfort and not taking that many risks.

Norunn:
Yeah, I think you're right. But again, the people who are on the strong side on the previous questions are the ones who dare to take risks because they can afford to fail. So, most people usually get by and they have what they need. They don't want to spend, take risk, make investments or start their own company because they are afraid of not succeeding. And they're the less ambitious ones.

Camille:
Okay. So, it would be related but in the main society you'd say people who are not that competitive, they are also more risk adverse. Okay, about sustainability because it's also part of this. "People in my country care about environmental and social challenges, sustainability is a major concern." Here it's on the right more and more.

Norunn:
And I think it's coming now because the ones who were laughing at it in the beginning saying "what can we do, with such a small country, what we do doesn't matter. It doesn't contribute to anything". But now they started to feel that it's not okay to say that anymore because so many people are changing towards a sustainable future.

Marie:
Becoming more aware. I see that even with my father in law, he wasn't really concerned about it before. And then the FN report came out. And suddenly he was talking about it, it was interesting to him, because it was a big shock to everyone. So, I think that people woke up after that. So that's when I saw the change. What happened? Help me out with what. FN is UN in Norwegian. Yeah. So definitely, I think that it's coming more and more. And it's becoming unacceptable not to care.

Norunn:
But, I mean, if you compare it to other countries, like Holland and probably Belgium, you know, they were a lot more concerned about the environment even before Norway, of course.

Marie:
Yeah. But they are also to countries who have built a lot of windmills and things because they see that they need it and they don't have other sources of energy, for instance, except for buying it from other countries.

Camille:
I'm not supposed to give my opinion. So, I won't do it. But that's funny what you're just saying now, because we think the opposite of you. We think that you're way more sustainable than us.

Norunn:
I saw in Holland that they were concerned about sustainability way before I saw it in Norway. The thing is, we didn't call it sustainable because here, it's just waterpower. We didn't know it was sustainable. So, it hasn't been a word that we've been using. And it hasn't been because we are sustainable, it's just because we have it. I'm thinking in terms of just general recycling. My aunt was doing that way before I even thought about it, even here, you know, so yeah, they've always been concerned about resources.

Camille:
And just before going to this one, previously for the other ones you were like, "okay, it depends on the context."

Norunn:
Yeah, here, it's more equalled out.

Marie:
And it has to do very much with media attention on the subject as well. And here, it also is something everybody can do something about. No matter where you live, and what you do, you can make a difference somewhere. And I think we've had increased focus on that because sustainability is a big focus of CEMS. So, if I wasn't involved in CEMS, and if I didn't have friends who cared about sustainability as well, it's whatever you're exposed to, like I've read so much stuff on sustainability because it's always coming up on my feet. But if you're not focused on it, you're not really going to read a lot. But the good thing now is there is a lot of media attention with Greta Thunberg. And, you know, it's becoming much more in the news now than it was before.

Camille:
Well, the next one could be seen as also a sustainability question. It depends on your point of view, it's about individualism. So, people from my country mainly care about themselves and their family. They usually say I instead of we, and here opinions are shared being general they are more in the middle. So maybe use also the question, the sentence is not clear, but what would be your first reaction when reading this? "They say I instead of We".

Norunn:
I disagree on that, I would say We, but I think that at least in regular things, I use We a lot. We will be happy tonight. So, in general, in conversations and at home, it's we it's not that much I, if that's what you think about. And at the scale of the country people, are they more focused on themselves or do they see this community and this feeling of "Okay, I belong to something bigger".

Maire:
I think that also depends on where you live. Yeah. So, in the cities, it's you and your family. And smaller places, It's definitely the community. So, it also depends on the place you live.

Norunn:
Definitely. And just remember how big Norway is, how long it is. It could be Italy. It reaches Rome if you tipped it down, and it's a lot of different people from Norway to Italy, there is always a lot of

different people in the different layers of Norway as well, but definitely most of them would say that they care about themselves and their family, of course as a first priority.

Camille:
Yeah, we also talked about this when we did the Dugnad, that it was also this community feeling, that you work for the community.

Norunn:
But it depends how focused the community is on different initiatives as well because I see that with Dugnad and I have friends involved in Dugnad and they're very focused on community. So, it depends on the culture of the community as well.

Camille:
Here is about social norms. "There is no such thing as strong social norms in my country, people are free to fulfil their own desire". And here people tend to see that there are strong social norms here in Norway.

Norunn:
Well, I think again, it depends where you come from. But there could be a social norm also for being a slob. Like if the whole family has been slobs, they will become slobs while if it's normal with high education, people will have a higher education. And so again, it depends on family background, your influences and where you come from, who you are. There's definitely a lot of social norms, but it differs from place to place what it is.

Marie:
What I like is that when I first came to Norway, just seeing women in typically men's roles, you know, like as gardeners and up in trees and, working in industries that I just would not see women working in in Australia at all. So, in that sense women are free to enter any occupation that they want without anyone viewing that as strange, that's fine.

Camille:
So, you would be more free than other societies, to fulfil your own career desires?

Marie:
Yeah, I think I would say that.

Camille:
Can I like just to say a word and then you react on it because you said it depends a lot on where your social ?? and that is completely true. But when I arrived here in Norway, and I started these interviews, a lot of people talked to me about something that I haven't heard before. Janteloven. So, can you maybe react on this, what is it and how do you think that impacts the society?

Norunn:
Well, I'm one of the people who don't really believe in Janteloven because for me, it never hit me. And I think it's maybe more for the people who are a bit weaker, and much more into what people might think, what will they say or what will people think if I do this, and I've been always like, "Who cares? I do this because this is what I want to do". I sometimes feel it's more "has been" than that it is now. Okay. I don't really feel that Janteloven is strong.

Marie:
No, I mean, I guess I don't really have a true grasp what Janteloven is, but to me it was like, it doesn't matter at what level you are. You're still happy to, do the stuff, which is at a level that's much, much lower than you are. And that was a bit confusing to me when I came to Norway, because in Australia, it's very hierarchical. You start working, you do simple things like making coffee for people or

photocopying, so it's like you pay your dues in Australia doing all of the cheap jobs and you work your way up and you don't do that kind of thing anymore because you've got people under you who do that kind of thing. But here in Norway it doesn't matter what level you are, you still do the coffee and you still contribute to the cleaning, so that was Janteloven is to me, instead of I think I'm better than everyone else.

Norunn:
Yeah, because one of the first laws in Janteloven is don't think you're better than anyone else. And also, if you have money you shouldn't show it. Like don't flash money, that's not okay. Well, in other countries to look rich is really good. But here people think "Who do they think they are?" And so, I guess, Janteloven is kind of a version of jealousy in one way, that people shouldn't show it because other people may look at it and think badly of it.

Camille:
And you think that it was more important before and now, it is changing?

Norunn:
I think so. But that's me. That's my opinion. And again, my network.

Marie:
It could be that that was something that was more prevalent, you know, before Norway became a rich country. Because I definitely see divides in society. And people flashing things around. I mean, they might not realize that they are flashing things around. This brings me to the little Tesla story. I didn't want the little Tesla you remember. Yeah, we got a little Tesla, and my husband said, "Oh, we'll give it to the kids", because we got it as a gift because we had a Tesla. It's like a kid's Tesla. It's like an electric car for kids.

Camille:
Okay, yeah, I've never seen that.

Marie:
And, and my husband said, "Oh, the kids will love it". I said, "No, you're putting it back in the box and we're selling it straightaway. Our kids do not need that". So, I definitely don't want to go around flashing a little Tesla. It's worth 3000 krona or even more.

Camille:
Well, the next one is about "Are you open to change? And do you see people that prefer to see things moving than fixed traditions?" And they are future oriented apparently

Maire:
I think people are becoming more and more entrepreneurial as well. And so, I think people anticipate a lot of change and want to move with it. And this is all over the country. Definitely.

Camille:
Yeah. So, because I mean, of course, you have some strong traditions as well, like we saw that with Christmas, and the food, but you see that people want to take the lead in order to change

Norunn:
I think people want to maintain some level of traditions, but I think people just realized that they have to deal with change in society. And I think people like the idea that Norway can provide a good role model for the rest of the world, willing to show the rest of the world that we can make some kind of change. I mean, we are very future oriented, but doesn't mean that, most of the population are, you could talk to someone who works in a supermarket at a cash register, how future oriented are they? You know,

their jobs are being replaced by robots. So, they should be pretty future oriented. And see what can we do when we're not a cashier anymore?

Marie:
That's true. But I mean, it's different to go with the flow or to actually want to make an impact. So, I think that people are generally willing to go with the flow and they'll have to change as technology is changing, but there's other people who actually want to make an impact.

Camille:
Yeah, it's the last one, it's about inequalities. And so, there are two components to this sentence. The first one is power in my country is not equally distributed. That's the first question. And the second one is people, including the people with not a lot of power agree that it is for their best interest, that there are inequalities.

Marie:
When you say power. Do you mean people who have money?

Camille:
It depends if you think that powers come with money, it can also be influence in the political world, but be also just about money or about access to resources, for example.

Marie:
But education is free and is a power for the people of Norway. And anyone who comes here because it gives everybody equal rights to have knowledge. So, in that way, it's equally distributed but if it comes to, to money, to position. Are we talking about gender? Or are we talking just about power in general?

Camille
It's how you, you take it. And that's why I think people are so...

Marie:
Yeah, spread all over the place. So, because power in my country is not distributed equally is correct if you're looking in gender basis, because it's more, it's like, eight out of 10 in boards are men. And it's supposed to be 50/50. Right? But compared to other countries, it's good. So, but we have to look at Norway, my country. It's a difficult one to answer. It depends a bit on what you put in power.

Norunn:
Power is also about who you know, and the circles that you mix with. And if you look at the owner of ??, Mr. Frederickson, who is full of power, but I don't like him at all, but I like his company. So, it's a bit difficult to answer, because I think he is a horrible person. But he can't be that horrible when his company is getting greener, hopefully. But it depends. So, I think power is not distributed equally. Okay. But power, I think is also associated with ambition. You know, the more ambitious you are, the higher up you get into the career that you want or to politics or whatever, and then you have the power. So, people with not a lot of power are probably, you know, most likely the people who don't seek power.

Marie:
Yeah, but you also see now with the change because of the sustainable question and saving the earth, this year, children and young people have had power through the school strikes and they really go to their parents and to the communities, to their politicians to say, hey, it's our future, we are the ones who have to live with your decisions. So, where the power is based is also changing because you can't sit here and have power if everybody looks at you and it turns bad. So, you have to change because something is happening down at the grassroots area and you need to come back with a good answer because they will not tolerate bullshit anymore. And also, the power of the new generation because of social media is so strong, that it needs to be distributed differently because it's kind of listened to us. We don't take no anymore. We want to have a say. What used to be power was easy. It was a man. And he

had the power period. And then women came in and wanted also to have a say, and then it was after a long fight, we finally got the right to vote. Do we have this and that to go to work, to have all these equal rights that men have always had and never had a question about? So, it's always a fight. And in the end, we take it for granted now, but somebody had to go to that fight before us. And it's the same happening in power. It's the same happening everywhere. Somebody has to challenge it for it to happen and to become a change.

Norunn
Yeah, but that's also the second part of the question, because the first part is difficult to see, is it a country where we are more equal or unequal? We can see that it depends on how you define power, because we could argue for both positions, but what about how people perceive these inequalities? Are people saying, okay, it's fair because they work harder than the others and they deserve this higher title exactly or the opposite? It's a good question. Of course, we shouldn't accept inequalities. But again, it's not always easy to avoid it. And also, again, it depends on the people. And what level are you on? What knowledge do you have? Some people are happy just to be the way that they are, not advancing at all. Happy not to have any influence. Yeah, or meaning or opinion. It's like you have a lot of different backgrounds as well. I think it has to do as well with a lot of different things, how well travelled you are, you know, because a lot of people are very insular.

Marie:
So, but it depends what kind of exposure you've had to an international environment.

Norunn:
But like me as an old woman, when it comes to influencers, which is a word I despise, the most despised word in 2019 is influencer. Because today anybody can be an influencer if they have an opinion and a platform to put it out. And some of them are of course important, strong and good voices, but some of them are just... How can anyone follow this dipshit of a person I mean, it's horrible that some people are influencers, like the Kardashians, that people love, and I just can't stand because I'm like, "What the hell? They haven't done anything". They're famous just for being famous, which is a skill, of course, but people treat them like gods. And they most definitely are not.

Marie:
But you don't have these Kardashian family equivalents in Norway.

Norunn:
The closest we come is?? I think, the guy who was at the ??, the hotel owner, I think but he and his wife just split up. In Sweden, they have somebody who was in TV, I don't remember their names but it's a family that everybody knows. Yeah, I have no idea who they are. I find it very interesting because I really don't care about these things. And I get very surprised when I see some people who really like, think and look and read and think it is important.

Camille:
So, if you have a general view on Norway again, maybe to summarize or add some elements to this conversation, what would make Norway unique? You've been traveling a lot. What would make Norway unique.

Norunn:
Actually, to take a firm stand on this because I think our government is quite wishy washy when it comes to this. I mean, if we're going to be leaders, then we need to have a strong front, on what we believe in, and follow up on what we believe in, you know, put things in place to show that we are good role models, and not just say, "Oh, you know, we're looking at different things", but not actually come up with anything specific that we act on. I mean, I know it was recently quoted as saying, "I see that this could be a crisis in future but it's not a crisis now, so I'm not going to worry about it". What's that about?

Marie:
Yeah, they have enough to worry about that moment, I guess.

Norunn:
Yeah. But I mean, what kind of a statement is that? So, it's kind of like, oh, there's a fire in my house. But it hasn't gotten out of control yet. So, I don't need to worry about it.

Camille:
You were going to say something about what makes Norway unique, you said lots of things.

Norunn:
Yeah, lots of things. But that's also because we have been a poor country, and we became a rich country. And I think one of the things that makes me proud of Norway is the way that we have handled the wealth for instance, that we have a strong system that takes care of everybody. And at some points, I think too much for the wrong ones, but too little for the ones who actually should have more. So, it's too easy to get a lot. And for the ones who really need it, it's too hard to get enough in a way. But it took a lot of wisdom, when it was created to make a fund, to take care of everything, to make public health services, to make schools free. You don't have to think about it. And very much focus on equality. It's not okay to brag. And I like that. I don't like people who are bragging. And I remember quite some years ago, we had a German guy here on exchange. And he came here in a BMW, his own, and he was so full of himself that nobody liked him, not even the other exchange students. They were like, who is this guy? And he was like, so full of himself and his money and his family. And everybody was like, "Dude, chill. Come on". This is Norway, who do you think you are? We are students, nobody likes somebody who needs to show off like that. So, you see, you park it immediately because people think "That's ridiculous. Stop it". And it's the same with being sexist. It's not good. It's not taken easy. If you see somebody saying something, at least me and I know most of my friends would stand up for that if they heard anything. Stop doing that. And I hope more than I think we'll do that as well. But it's these things, sometimes I'm a bit offended by the prototype Norwegian because they make it much worse and more into kind of a cartoon than it is in real life. Like the thing with the bus.

Camille:
Oh, yeah, the fact that no one talks in the bus.

Norunn:
Yeah, because I do. I know, I'm not normal, but in my family and in my friends, I am quite normal. Because you choose the people you mix with. That's also many Norwegians so we are there and we are not that rare, but it's easier to say something about the ones who are sitting in the corner, doing nothing. Looking at people with big eyes and thinking how did we get here?

Marie:
And who only light up when they have some alcohol?

Norunn:
Yeah, for instance. Now we have a crisis in the north, where there's a company that was used to be run by government, the helicopter flights, ambulances. And then it's been privatized. And now the flights that were put in are not good enough. And they have lots of problems and lots of cities in the north are not covered by any health service, because they close down the hospitals. And then it's like, okay, you live there? And they say, "yeah, and it's 680 kilometres to the next to the closest hospital. What do you want us to do?" But we will put up these flights and so it will not be a problem. And then they privatized the service. Now the service is really bad because the flights are not working. And they put in an extra flight. But eight out of 10 airports are too small for this flight to actually land or take off. So, it doesn't help any of these places. Then the rest of the country is uniting and saying we can't have this. This is ridiculous. It's horrible. We need to do something, and people start speaking up from all over Norway saying that we need a support group to say this is not okay. And the government needs to hear it. And

then I'm proud of the Norwegian society because yes, you can become rich and lazy. But at the same time, you care about your people, right? So, you want everybody to have the same rights, and I completely agree with them. Put the people of the government into one of these places if they're seriously ill and see how long it would take before there would be a hospital out there and it wouldn't take long, because the politicians are very often focused on Oslo and forget that Norway is more than Oslo. So, these things, and then Norwegian stand up and talk and want to be showing compassion to people who are not there. So, these kinds of things are still something I'm proud of that people actually show that they care.

Marie:
But I think we need to show the rest of the world that we can more. So that would make us more unique if we use our wealth to actually support the rest of the world, not just ourselves,

Norunn:
But we do, billions, every year. Because we give to so many countries. I don't know how many billions every year.

Marie:
But do the rest of the world know that? I mean, if you're talking about what makes Norway unique in terms of how people identify Norway, does the rest of the world think that Norway is unique because we give so much?

Camille:
I don't know, but it was more about your opinion on what makes Norway unique. Yeah, I know what I think about Norway.

Marie:
I think social welfare system is completely unique. It's unparalleled to anything. And it's not discussed like you see, when Obamacare came along and people like well, why should I pay more for some person to go to hospital on my behalf? I have my private insurance and that's enough. And so, they have no sense of community it's me, me all the time, what's in it for me. And of course, they think of Norway and Sweden and Denmark as communist countries. So socialist isn't even strong enough. It's like the communist countries where they don't know what they're doing. They're crazy. So, it's interesting to see how other people look at what we do and what we think is the only correct way. I was amazed that, people in Norway are only homeless by choice. Yeah, I think that's amazing. And I think that the conditions like maternity leave is unbelievable and actually bringing up a child in Norway. I mean, apart from the weather, it's a fantastic environment to bring up children, unparalleled, I think to the rest of the world.

Camille:
I need to cut you now, because otherwise you won't go back at home on time. I have a second part to this interview about fashion. Have you bought new clothes recently?

Maire:
I've become a lot more aware of, the amount of water that goes into producing cotton and just generally clothes in general and trying to figure out how to reuse things and, you know, it hasn't been as important to me but that's because of the people that I mix with and the media that I'm exposed to.

Camille:
Would you say that people here consider their clothes as part of their identity and a way to express who they are?

Norunn:
Many but again, we're back to the first question and the first part. It depends where you are. So, you hear about kids in kindergarten already starting to ask why aren't you wearing this instead of that design? I think Norwegians in general are quite focused on comfort. But if you look at the students here, you see they all the same.

Marie:
But I think, in Norway people are less concerned with fashion then than other places, I mean, look at the weather conditions that we have, we want to be comfortable, warm and prepared.

Norunn:
Go to Paris and have a look at any street. People are actually wearing these things.

Marie:
Yeah. Yeah, definitely. But I think for special occasions, I think people would, you know, want to show a bit more of their individuality and dress up a bit more, but even still, now I go to functions, and I think I'm just going to wear what I wore last time. Whereas I wouldn't have thought that before. I would have thought no, I'm going to buy something new. But if I don't find anything, I'm just going to go in what I wore last time. You see that as well in the CEMS community, some of our CEMS colleagues, I mean, wearing the same clothes all the time, and I love that, you know, puts less pressure on everyone else, everyone's much more focused on sustainability. And that's really good.

Camille:
So, you said that there are some contexts where there is some peer pressure on how you should get dressed and what you should wear.

Marie:
Yeah. Especially for teenagers. So, there was there was a discussion a few years back if there should be school uniforms, not from the first years, but from at least senior high. It's a lot of pressure with uniforms. But the funny thing was that they were out and interviewing kids, like 15 / 16 / 17-year olds. And so "what is your take on school uniforms"? "No, no, no, no, because that will take away their individuality because they would all look the same". And the four guys they were interviewing, I'm going to show you because it's hilarious. They were all wearing exactly the same. So, they have a uniform, but it's just their clothing instead of a uniform.

Camille:
Anyway, but you don't feel this pressure, for example, at work or as you're growing up?

Maire:
I think when you're growing up, you're trying to find your individuality. And I think that you want to mix with certain groups, but I think that's different to the overall general view of society.

Camille:
Okay. Well, one of the questions also is, is it possible to judge people on how they look and that's why I prepared a small game. So, there are some pictures on this, and the game is could you guess who they are and what they are doing in life. Everything that comes into your mind when you look at the pictures.

Norunn:
Yeah, typical Norwegian. Sporty.

Marie:
The second one looks a bit sporty as well. Actually, they all look quite sporty, don't they?

Norunn:
But it depends what he's wearing. I mean, if he's wearing something expensive or something cheaper.

Marie:
Yeah, it's not a tailored suit. Then the arms wouldn't be so saggy for instance.

Camille:
The question is more general than the pictures. Would you judge people based on how they look like? Is it a question of status as well? When you look at these pictures, you said, Well, this is obvious this is a businessperson. This one is a Norwegian.

Marie:
It depends on the occasion, right? I mean, if I go to a wedding, and I see someone coming in that, then I think, Oh, okay. Then I judge them, they wanted individuality.

Norunn:
So, it depends on the occasion. But any of them can be a millionaire.

Camille:
So, no Special judgment based on clothes. And well, of course I'm also interested in this part, right. Is wearing clothes that someone else has already used socially accepted here in Norway?

Maire:
It's becoming more socially acceptable than it was, I think.

Norunn:
And for me growing up as number six...

Marie:
Yeah. I think before there was this stigma that people who wear second-hand clothes aren't rich, but I think it's changing rapidly.

Camille:
So, if people are quite open to it, there is no special stigma associated with that.

Marie:
I mean, it depends if they're going around in clothes that are dirty and that look really old, then maybe. But that goes more to hygiene than to clothing. That's a different thing.

Camille:
I will skip some questions because you answered automatically to them so I'm going to go to some general sentences about fashion that are related to the first part of the interview. So, on the screen you will see on the top there are some graphs that you have already seen with the average of what people think about individualism etc. And then a sentence related to clothes that you can debate. So here, clothes as a status, an aspiration or a functional item?

Marie:
I think that also depends on the occasion. Of course, clothes are a status, people dress for success, right? That's the saying and it doesn't come from nothing. And you just see some people look more powerful than others. But then that's functional as well, isn't it, you dress just to serve a purpose. The CEMS career forum, you know, I go dressed quite business-like because I want to come across as professional right? But then, on another occasion, like walking the dog or whatever, I really couldn't care. It depends on what your purpose is for the occasion where you're wearing those clothes.

Camille:
"Masculinity is used as competitivity". So, from a framework by Hofstede, who is an author who researched culture, and he defines a culture based on the elements we've discussed during the interview. And masculinity is for him this competitiveness which is to provide.

Marie:
That's so old-fashioned!

Norunn:
But you see ladies dress up in suits when they want to be on the power train as well.

Camille:
Yeah. I think we don't have to see masculinity associated with only males. Like, yes, it means competitivity.

Marie:
Yeah, I mean, if you go for a job interview of course you want to appear well. Yeah. And also, if you dress too feminine, people will judge you and go like, "Hey, come on. You want a job for your appearance or for you for your brain"? But if a man comes like all dressed up, they will be like, "Oh, he looks really good." So, it's also a kind of a biased gender thing. That for the guy it will be positive and for the woman that would be negative depending on the boss who hires. I guess I can refer to how you want other people to see you or where you want to be seen in future? So, it really depends on the occasion.

Camille:
"Clothes as a private item for my own use only"

Norunn:
Yes, because I don't see anyone wanting to borrow my stuff. Of course, for people who have expensive suits or dresses or anything and they only use them because "I used it the last time now I shouldn't use it again". And if they could rent it out or you could borrow it to friends or something, of course, but like for regular everyday clothes, no.

Camille:
But you said also second-hand?

Norunn:
Yeah, of course I donate everything, I don't throw anything away.
I think it's great to be able to get more wear out of clothes. If I'm not going to get wear out of them then I'm happy for my friends to borrow stuff that I don't normally wear. It should be more of that.

Camille:
"Fashion trends, a social norm to follow."

Marie:
It depends what your focus area was. I remember being younger and being really into fashion. And I think that you get a bit older and you find a husband and then you get kids and it's not so important anymore to impress everyone. So, I think it depends on what kind of stage you are of your life as well. But then again, with more focus coming in on sustainability, maybe there'll be less focus even with younger people on what they wear, which is good.

Camille:
"Clothes, the more we have the happier we are. "

Norunn:
The more you have, the more you need to look for what you're going to wear.

Marie:
Exactly, the more choice you have. That's so annoying. I like the idea of a capsule wardrobe. Everyone should have a capsule wardrobe. Everything goes with everything. We have like 32 items of clothing and everything goes with everything.

Camille:
Okay. And I think it's the last one: "fashion as a social and environmental problem in today's world."

Norunn:
Absolutely. Yeah.

Marie:
Just as she said before, the amount of litters of water coming into one t-shirt of cotton, it's horrendous. Even if it's ecological, it's still not good.

Norunn:
Yeah, I think there was something that one item of cotton is like two years of water for an individual.

Camille:
Do you think that this is something that is well known by everyone?

Marie:
Not at all, and it needs to be spread. It's known for people in CEMS now I think after global sustainability week. So, we have an alumnus who started up in Bergen, which is a zero-waste shop. And she showed us this video, I invited her to a CEMS panel discussion on how to live more sustainably and she showed us this video and it was an eye opener. Every time I'm looking at clothes I'm thinking "Do I need this? How much water went into this?" Yeah, we need to have people like Greta Thunberg needs to be telling people about this. A top-level influencer but positive influencer that tells the world about this because people don't realize.

Norunn:
People don't know and also when you have people throw their clothes away instead of donating, seriously. But it's so easy to make small steps into the right direction and I just don't understand when people don't. Yeah, but it's all about who you mix with and how you're influenced, and you need to be encouraged by other people to do this. And if you don't have that circle around you to encourage you then you don't really act.

Marie:
Just look at the students at NHH with the paper, rubbish and many throws anything in the garbage instead of taking the paper out into the paper recycling boxes for instance. And one thing also we have with the clothes, the container where you can donate clothes. And where I live, they removed it. And we were like, "what's happening? Why did they remove it?" So yeah, it was always full. So maybe you should put out one more and not remove the one that was there because it was always full. Maybe they should start doing it another way.

Norunn:
But then I think a lot of people are also throwing away items that have holes in them or that are dirty, and they can't be resold.

Marie:
Yeah, which is fine, because then they make these blankets for refugee camps and stuff. So, they use everything. They don't have enough resources to actually handle all this stuff that comes in.

Camille:
So, you're quite concerned about sustainability in fashion. Do you think that there is support for this as well in Norway in general, that there is an awareness of this and that the people want to change something about it?

Marie:
It's becoming more and more but it's not enough.

Norunn:
But now ??, have you heard of ??, that's like a brand that does like a lot of woollen clothing and a lot of woollen underwear and things like that. And they've actually launched a campaign for casual wear at home and stuff made of wool and they're trying to get across that wool is sustainable. They have a good influencer behind them and she's a positive role model and she's also trying to communicate about the capsule wardrobe and things like that. So, I think when more of this comes through in the media people will relate.

Camille:
So, when you're talking, and this will be the bridge to my thesis, you're talking about shopping, in a smarter way, changing what you buy. Is that the way you see it?

Marie:
I would ideally like to buy clothes from countries, manufactured in countries where I know that there wasn't any kind of slave labour. But I mean, that's impossible to avoid. I just want to make sure, realistic for me is to buy clothes that I know that I'm going to wear for a long time. That are good value for me in the long term that match quite a bit of stuff that I already have, so that it will have a long wear. And I look also if it's a material that says sustainable or recycled or whatever, then I'm going to go for that. But just something that I know that I'm going to get a lot of wear out of and whoever I pass it on to will also get a lot of wear out of it. Whereas before I was buying tops because it was just fashionable. I'm not really concerned about that anymore.

Norunn:
They have this program on TV about sewing. It's called? It's kind of inspirational because they have a lot of tasks, they have like two hours to create something new out of some materials and then they have a rack of dresses, t shirts, pants, whatever, and they have to create something new out of that. And then there is a jury who was looking at all the different garments afterwards and giving feedback. I think people need to see programs like this to see that there is actually another option of what you can do if you have had a T shirt or a sweater or something for a long time, it's still good but you're kind of tired of it. But you don't have to get rid of it because you can do something and it will get a new life in a way you could not give an application to it that will give it something that will make it a new sweater instead of just getting a new one, dresses, blouses, whatever so it has a lot of ideas and I think people need to see that it's not so difficult. We have a colleague and her 9 or 10-year-old daughter is now, because of this program, she is making goals. She said, it's really stupid to throw away things if I can make something from your clothes. And if we can kind of get that in, we'll see that it doesn't have to be cheap. And it doesn't mean that you are poor. It just means that you're creative and that you have a skill. I think it's about what name you label things with. If it becomes something poor people do or if it's something that cool people do, or if it's something you shouldn't do because of the environment, there's so many. So many different things you can do.

Marie:
And that's something that many students told me at this as well, sustainability is getting on the cool side so there are many things that are done now that couldn't have been done before because there is not the same light on it.

Norunn:
I believe that and it can also give you an excuse to wear something that isn't new. And one of the richest men in Norway some years ago, there was also a discussion about this, how can people spend so much money on clothes, and especially a rich man who buys one shirt and it's like 15,000 kroners or something which is completely ridiculous and then he was saying "but I am sustainable, I snip the collar of the shirt, and I replace them when they are worn. So, I'm not getting a new shirt, I'm just getting a new collar on the shirt. So, he sent it to his sewer probably in London and they put a new colour on it, and then it came back. He didn't see that that was a problem at all.

Marie:
I have a sewing machine now and I wanted to make things because I don't want to buy stuff. I want to be able to make stuff out of my own great creativity.

Camille:
So, I have a last question about all of this, so many people talk about being more sustainable when it comes to fashion. It's more about being more careful about what we buy and make more use out of what we have. And there are other companies and people who think that there are also other ways to consume clothes. Like, instead of buying them, we could have a different relationship with the clothes where it stays within the company and you rent it, you use it, and then when you don't use it anymore, you give it back and they either resell it to someone else, or they rent it to someone else, or they reuse the materials to make new ones. So, have you heard about these types of concepts?

Marie:
We did a business project with ?? this year. It's really inspiring. The whole thing is based on renting out nice clothes, and then you send them back once you've used them, and they rent it out again. So, it's very sustainable and people are concerned about wearing the same thing all the time. So, you don't have to wear the same thing. And as students we're looking into, you know, maybe having some kind of a membership scheme, where they could rent out, certain items, items could be sent to people or whatever, based on their profiles.

Camille:
Okay, so you heard about this concept before. There are different concepts out there and different models of payments and how to access the clothes and things like that. I will go deeper into that during my interviews, here, it would take too much time. So, you heard about that. Do you think that it's something that could work here? Would you see a future for these models where you don't own the clothes that you're wearing?

Norunn:
I think it would only work if you had special occasions.

Marie:
Yeah, I think so too. So like for me no, but for people who are representing a lot like politicians, that are constantly being taken pictures of themselves, constantly representing and always on the pages of magazines and everything, instead of owning it, and then wearing it, and then you wear it again after a year and people go, "Oh, isn't that what she wore before". I think that would be a good way to do it and not spend too much money. And you don't have to own the garment. Particularly if events where it's very obvious if people wear the same thing again, if it's a very high-profile event, like some kind of award ceremony.

Camille:
So, you don't see that as something for you as a main way of life.

Marie:
As a mainstream thing for people generally in society, no, I think people are always going to want to have their own things.

Norunn:
But it depends. If it's consultants, then they would need more variations then we do. So, it depends on what kind of area you work in as well. It depends on your target audience. What kind of impression you want to make and how important it is for the businesses to make a good impression? I wouldn't mind having a ?? allowance to go to the career forum every year. I mean we actually represent right and we want to look nice.

Camille:
I wanted to have an interview with both a mobility company and a fashion company into these models, collaborative models. So, I interviewed ?? in Bergen. And I wanted to interview one of the companies here in Norway you have ?? and for children, maybe this is something you would be interested in, it's called? It's renting clothes for children. So basically, you can have a package of clothes for children and as soon as they are too small for them and you can send them back. I don't know exactly their business model, but they have maintenance and repair service. I guess it's for children, so they know what they are doing. And also, it said they do clothes themselves. So, it's very high quality.

Maire:
That would be good if you were pregnant and then you hadn't bought any clothes yet. We spend 10,330 litters of water to produce one single cotton sweater. Wow, that is the same as 24 years of pure drinking water for one person. In Norway, we throw away 23 kilos of clothing per person every single year.

Camille:
So, you think that a model like this for children could work?

Marie:
As long as it's economical. As long as it's not going to cost too much. And as long as people realize that if it does cost a lot, why they're spending the money, that needs to be raised awareness.

Camille:
From the top of my mind, I think they're making the clothes themselves.

Marie:
It'd be interesting to see how much that actually costs.

Camille:
Yeah. Well, I will try to summarize what we said today. So that there you can go back. So, we had the first part where we talked about the Norwegian culture. And the question why Norway is unique was summarizing very well what you said before, because I know that there are some variations in the country, especially between cities and countryside, I heard that a lot from students as well. But basically, there is a tendency to see the society as community and to help each other. There is this willingness at least to do it. It's not perfect, there are inequalities, but it's not perceived as fair and you're fighting for that. You talked about the Janteloven and even though there were some debates about that, I can still hear that it is in depth in some ways, like this willingness of equality and the fact that you don't want to brag about doing good is something that you think is unique about Norway. Also, you talked about sustainability, that it is on the rise, but not maybe not enough, but that is generally spread across the country that there is a rising awareness thanks to the media and so on. And then when we talked about fashion, you mainly said that it was more about younger people, trends were super strong and people

wanted to be dressed the same way but when you grow up it disappears, this importance. You have these events where you want to be special, but it is mainly functional. And afterwards in the discussion about whether or not it is for status or for more functionality, we have this debate and then we also make the link with sustainability.

Norunn:
I'd like to add that you dress in what makes you feel good, so that you can perform your best as well. I'm concerned about, okay, if I'm going to wear a colour or I want the colour to look okay on me and not look terrible on me. So, it's all about dressing for your level of confidence.

Camille:
I think I tried to summarize a little bit, but since it was super varied conversation, I might have missed some points. So, if you have anything else to add, please do so. All right. Any questions to ask?

Norunn:
No, you can just contact us if you have any questions about what we said.

Camille:
Thank you so much for your time.

13. Aaron – Singapore

Oliver: Hello Aaron, thank you for accepting the interview, can you maybe start by introducing yourself?

Aaron: I'm Aaron Goh, Director of the MSC programmes office at NUS Business School.

Oliver: So today, we are going to talk a bit about your usage of clothing. Do you generally think that you own a lot of clothes or not?

Aaron: I think I do. I buy maybe three times a year.

Oliver: Okay. In general, do you want to own more or less?

Aaron: I want to own less. Yes

Oliver: Overall, how would you describe the relationship that you have with your clothing?

Aaron: It's a necessity but also, I do not, well in my age group, I do not follow trends. It's just necessity and comfort and maybe a little bit of style as opposed to fashion.

Oliver: In general, what are the reasons why you would buy new clothes?

Aaron: The old ones being worn out or if they don't fit or, well, being Asian either Christmas or Chinese New Year's it is a necessity to have.

Oliver: If you can answer that, how much would you estimate you spend per month on clothes?

Aaron: On average about two to three hundred.

Oliver: And have you ever considered any other alternatives to the purchase of clothing?

Aaron: What do you mean?

Oliver: Well, today we are going to talk about some offers of leasing, renting and sharing of clothes. Have you ever heard of it or considered it?

Aaron: No for clothing. No. Well, I'm not superstitious about that specifically, but there's that saying that you do not wear other people's clothing. It could be because you don't know where it's from. But also clothing to me it's personal. Right?

Oliver: Then now I'll start by showing you some of these offers that we have here. Yeah, just take some time to go through it. And if you have any particular questions, please ask.

Aaron: Okay. So, the point is would I lease?

Oliver: Yes.

Aaron: Well I think in order for me to define whether I consider, for example, does it include accessories like…Well, you put here handbags so ladies but watches, are you including these things? Or are you specific on the clothing.

Oliver: Yes, imagine that you could find belts and watches and so on.

Aaron: Watches maybe. Actually, there is a company that… couple companies that do leasing of watches. Maybe for watches but definitely not for shirts, pants, belts and shoes.

Oliver: What are the reasons behind this thinking?

Aaron: Because it's personal, because you never know…so the assumption is that they would be very clean but…

Oliver: In this case is they are first hand clothes.

Aaron: Well but first hand but then after that what happens to the clothing. Does it get put back after full dry cleaning or whatever, back on the rack so that somebody else leases that again? You're saying this is a fictional offer?

Oliver: Yes, this is fictional

Aaron: So, then what happens to the clothing after that? Is it like a Salvation Army or second-hand vintage market?

Oliver: You can imagine that there will be a one-time leasing offer and then with the clothes that are returned, there might be a second-hand sale from the company. But the clothes that you lease are first-hand.

Aaron: I might consider that if the price isn't too high.

Oliver: So then is it mainly comparing the prices that will make you decide if you go to purchase or lease?

Aaron: Price, designs and then...styles. If it is something that I…If it's watches, yes, depending on the price, depending on the terms and conditions.

Oliver: But then in the case of clothing.

Aaron: In the case of clothing. I would… I might try it out. But I still would tend to just buy because I don't want the… again I might try it out but because you never know when the, you know, you get spillage then you can't return it anyways. Right? I'm sure it will be on the terms and conditions.

Oliver: So, there is more risk.

Aaron: There's more risk.

Oliver: And also, an important point for us here is that with the leasing offer, you're the only one who is wearing the clothes but as any leasing offer, you're not the official owner anymore on the clothes and it is the company the official owner…

Aaron: To me, that's fine.

Oliver: That's fine?

Aaron: That's fine, because then I don't have to… I know I can give it up at the end if I don't like it.

Oliver: Mm hmm. Yeah.
Aaron: Because after a while sometimes…so I said at the beginning, I have more clothes than I want to, that's because after maybe a few wears, I don't like it anymore.

Oliver: Then the fact of not being owner wouldn't change anything to how you treat your clothes?

Aaron: No.

Oliver: All right. So, that's the second part.

Aaron: Okay

Oliver: This is a closing rental offer that we pulled out. This one is an American company, we found a similar offering in Singapore but the reason why we chose to show this one is because we have an offering that is matching in Norway and we try to show similar things in the different interviews.

Aaron: Mmmh…

Oliver: Maybe I can give you some more information about the pricing of these options.

Aaron: Yes.

Oliver: These are priced in US dollar.

Aaron: Okay that's fine but then "three items each month, one pack per month" and at the end of the month if you like the item you can buy what you love and return the rest. So, if you like one of the three items, that depends on the price then of the clothing?

Oliver: Yes, each item will have a listed price and there is the option to keep it.

Aaron: Then for this one it says clothing rental, are the clothing new?

Oliver: No. So, in this case …

Aaron: It will be recycled.

Oliver: Yes, it is be recycled, the company takes care of washing it, drying it and the deliveries. These clothes will be worn before and after you.

Aaron: I would not go for this case because I don't know what the clothes, the condition of the clothing would be. There could be small tears or small rips then to me it's the hassle of maybe returning that thing immediately but if I don't notice it then the company may say it's my fault. And like I said in general I don't like… compared to the first one where you're telling me it's brand new, I don't like to wear something that… You know it's different if it's my brothers' or my dad's, but if it's somebody I don't know...

Oliver: So, do you think it is more linked to hygiene issue or just a mental barrier?

Aaron: Hygiene, a little bit of mental barrier but more hygiene.

Oliver: So, you're not sure how well the company cleans the clothes?

Aaron: Yes … yes, yes.

Oliver: Right. And would you feel more attracted by this offer if the clothing had special features? Like more luxurious brands or more of a certain styles or other things?

Aaron: No, maybe no. Maybe but again, that thought that it is somebody else's and because it's online, I didn't see it first... It's different if I am walking into a second-hand shop and seeing actually the clothing. So, in general, for me, I do not do online purchases. For me, it's important to get a feel of the fabric, the look of it, to try it on. Even shoes like, you know, certain sizes are the same size, but if it's cut differently. Yeah.

Oliver: And do you think that during certain periods of your life or certain special events or occasions, you might use this kind of offer more than usual?

Aaron: If I needed a tuxedo or something, maybe. No, well, are you thinking, maybe like we may need winter clothing.

Oliver: For example.

Aaron: For example, … No for me, I'm still going to buy.

Oliver: In this case there are some different companies that do different offers and variation of this one. In this case you are paying a membership fee to get in the programme and then there's either one pack per month or unlimited pack per months. Compared to an offer where you get to pay per item that you borrow, which one will you find more attractive?

Aaron: It depends on the cost. It depends on the cost of the item. If this is, for example, 69 dollars a month or 59 dollars a month, and you get three items. That's about $23 an item and at the end of the month you return it. Well one point I know is it says, "mix and match with what you already have", if it was someone with limited clothes…for me I don't know how often I will wear them if I already have other things in the closet. It may be just twice then is it worth the 69$?

Oliver: So yeah between membership or per item, it's mostly a cost concern. And this one is quite special because they offer you personalised packs based on past orders and surveys based on the styles

you like. So, compared to an offering where you get to choose each item that you rent, which one would you prefer?

Aaron: I still prefer the item because I may not want the same, for example, are they then going to send the same cut of pants but in different colours? Right, because we were saying the style. Are they going to send? If I say I like blue pants, are they going to send all blue pants but different cuts? Well, I still prefer the individual if it's between the two.

Oliver: Okay the individual. Okay, then the third one. Here is what we call a clothes sharing offer. And this is a company that we found in Singapore.

Aaron: Yes, I think they do. I've heard of, may not this particular one but more also for lady's bags. I think for me, as a guy, I don't buy much of these, I'll buy shirts and pants more than I would buy… in a way, more than shoes, belts, wallets. So yes, I will spend a bit more on shoes or belts, but they will last two years or three years with constant wear and then I change to another one or rotate two or three but I'm happy with that, I don't need to have more. Like I said for the shoes, the fit really needs to be there. I think it might work more for women with the handbags and the purses.

Oliver: Do you see any other benefits or drawbacks to this offer?

Aaron: Well, it's not my style, but if somebody wants to show off, by saying they have a certain watch, then you can never be sure that it's really theirs. Of course, they won't say it's not theirs.

Oliver: You kind of already gave the answer, but would you consider adopting this offer as a renter?

Aaron: No, no.

Oliver: Okay. Is it the same concerns as the previous one?

Aaron: For clothing yes.

Oliver: And would you consider joining this offer as a lender?

Aaron: Hhm. I'm just thinking of what items I would lend out. There's not much… there isn't much I can offer. Clothes I would not lend out only because I don't know in what condition it will come back. Maybe belts or shoes but like I said because everybody's feet and walking styles are different. So, I think for guys, not so much. Maybe the women more.

Oliver: Here just as the previous one, you're not the official owner of the clothes anymore and also you have to share them with other people, neighbours, friends or strangers, meaning that the clothes would be worn before and after. And in this case the clothes do not belong to a company anymore but to an individual. How do you feel about the fact that the clothes are owned by someone else? Making the assumption that you might be interested in adopting this offer?

Aaron: Okay, so this versus the other one. You know if I were to test it out with the sharing one at least I'm not stuck with it for a month. I could return it after one wear, two wears. In the way I see it like the old days of DVD rentals, are you old enough for that? Hopefully.

Oliver: Yeah, haha.

Aaron: You watch it, or you wear it once or twice. And then you return it for something else. Possibly, possibly. But there was a watch offer that I was tempted but to me I didn't want the risk of if I

knock on the watch. Or if suddenly they claim that there was a scratch and all these. Because I enjoy different watches and yeah.

Oliver: If we take the assumption of clothes, would you value more of a transaction that is more Peer to Peer since that clothes belong to another individual, or would you prefer more B2C having to deal with the company owning the clothes?

Aaron: I would do B2C because at least, I'm looking at it that there could be consistency, there could be policies. I will pick the parallel of Airbnb where there may be overall policies, but you are still at the mercy or at the discretion of the owner. Whereas if it's a company I would expect consistent standards and policy throughout. So that's why B2C.

Oliver: Now that you have the three offerings in front of you, do you have any more thoughts? And in the end which one would you favour?

Aaron: Okay, so it depends on how high this, I just realised that there's a monthly fee as well for this. But there's just a fee, right? It doesn't require to pay the price of the clothing as well?

Oliver: To lease the clothes you pay a monthly fee and then in the end of the period that you set for example three months or six months, then you either give it back or buy it at the price.

Aaron: At the residual price. That's an interesting one. I don't see much difference between these two.

Oliver: The main difference here is that renting, the company owns the clothes and the sharing offer, the company takes the clothes from individuals.

Aaron: And I'm still leaning towards the leasing one. Yes. Because with the two others, I think it's a mindset change because then you have to remember that pack it up and send it back.

Oliver: Okay. Yeah now to talk a bit about another product category. Because here I showed you three offers that are in the clothing industry. Imagine now we're talking about cars. And instead of clothing, it was cars that you could either lease, rent or share. Would you be more or less interested?

Aaron: I think cars are different? A) you're talking about a very different price point, especially in Singapore, but anywhere around the world. And it depends on the needs, right? So, like I said unless it is tuxedo or winter clothes. Now, are you talking about me in particular or society?

Oliver: Here we're talking about you.

Aaron: So, for cars, I have leased before, I've rented before, but I think I'm more old school in the sense that I'd still lease or rent from a company versus like a car sharing.

Oliver: So here you talked about having leased and rented cars before. About the clothing you said generally that you might not be interested by these offerings, unless it's brand new…

Aaron: Yes, because clothing like I said is more personal. Cars, if anything, is a luxury, because you could take a bus or take a taxi and there's more costs involved. It's more of a convenience. There are costs and convenience. So, it's the convenience of being able to go anywhere you want when you need to with the cost of finding parking, the time, the insurance. But it's more a real luxury item versus clothing.

Oliver: And more generally speaking, do you have examples of products where you think it might be easier to attract a lot of people into these business models or products where it might be more difficult?

Aaron: Well, some currently already in the markets are like accommodation, right? So, but …I know you're not trying to steer my thinking into a certain direction. But what example…when you say products or services…

Oliver: If I can help you a bit maybe to change the question, before you said, if we compare car and clothes, the reason why you might favour car more is because it's less personal and it's more expensive. Do you think like there are any other features like this that might be important for the success of these business models?

Aaron: I can't think of any besides accommodation, you know, leasing up an apartment. Short term or Airbnb house share. Yes, I cannot think of any.

Oliver: Now in this last section I would like to take a step back and talk more population wise what would people think and as an introduction: Imagine today Aaron you would tell either friends, colleagues or random people on the street that you are leasing, renting or sharing your clothes. What would be their typical reaction?

Aaron: Oh, why are you doing it? Is it just out of novelty you want to try this out? I'm also trying to think whether there is a certain socio-economic stratum who would do this. Whether there are too many things lying around that they don't need. I don't have to buy more than I need, but if I need it or if I really want it, I'll go buy it. So yeah, they would ask why?

Oliver: Okay, they would ask why would you do this? Is it…?

Aaron: It is more of a novelty? Is it more supporting a friend's company for instance?

Oliver: So, it implies that most of the people will still prefer buying the closes. Do you think there is a reason behind this need for ownership?

Aaron: I think because also with clothes, in a way, the longer you own it, sometimes the more comfortable it is, the more you wear, the more comfortable it is. Sometimes it may be an attachment to it. Some people wear a certain shirt more often than other shirt. Yeah, that is one more factor. And also, I think for most people, at least in Asia, unless there's a reason…okay, I may be over generalising, but maybe the lower income people are more willing to, out of necessity out of thankfulness, accept second end clothes.

Oliver: So, before when we were talking about these offers, we also talked about the fact of not being the official owner of your clothes anymore. And do you think generally in Singapore is accepted or not to not be the owner of the product that you use or the goods that you use?

Aaron: At a certain level, yes. For cars, even if people say they're buying a car, there is a lease period. It is a lease to buy, right, you have to pay monthly for it, and you have to put up 50% upfront. So, you're owning it, but then you are leasing, you're making monthly payments for five years, then the ownership transfers to you. Likewise, for a property you're paying instalment plan, the bank owns the property and you're paying instalment plans before you end up owning it. So, for certain things, yes, it is accepted not to be the owner. I think for clothing, who knows it might be a change in mindset, but I think for clothing not that much, only amongst the really rich, where they've got too much clothing and they want to create more closet space for something else. Now it's different if sometimes you're sharing clothes among friends and relatives. But then most of the time, it doesn't come back, you're giving. I know of cases where they don't

really like it anymore or they're trying to make space, so they asked friends that they want certain clothes.

Oliver: Then about sharing, we talked about having to wear clothes that were worn before and will be worn after. What do you think?

Aaron: For strangers will be less, I think. Again, unless with a certain economic stratum.

Oliver: In general, how would you describe the social pressure in Singapore, meaning if you say most of the people wouldn't rent and share clothes, would people usually comply with the general thinking or could they easily do what they want to do.

Aaron: I think in Singapore, there's a section who are materialistic, who need and want to be seen in certain brands, certain styles. And again, whether they're very high end where they are attending society events, they do not want to be seen in the same clothing twice or three times then they might go into this, they rent ball gowns or tuxedos. But I think for the average Singaporean if they can afford it, they'll buy it. But it could be a mindset change. If they can't afford it, they'll buy it. If they can't afford it, I think most are pragmatic in the sense that… but then some dudes live beyond their means but then they are probably saying that they own the clothes versus I'm just borrowing this or leasing this.

Oliver: And you think this is the case because it is what the society expects from them?

Aaron: Yeah, yeah. Yeah. Partly also maybe upbringing, depending if parents do or don't say that: this is living beyond your means or that you need to be prudent.

Oliver: And based on the observation that we made now, which of these business models do you think could be the most successful in Singapore? Successful meaning attracting the biggest part of the society,

Aaron: Attracting the biggest part of the society…

Oliver: Yeah, not in the terms of how much profit they are making, but how many people they can attract.

Aaron: In general, I think I'm in the minority, but I think maybe this one (sharing) because I'm also making a parallel to Carousell, that is the marketplace where you sell things you don't want right? I mean, whatever, even Amazon but then you could buy a cloth, after three months you don't like it, put it back on Carousell. Which in a way, would be more similar to sharing of the clothing, right? I'm not sure that the personalised packs work because you don't have a chance to… it means that the system is basing on what preferences you gave it before and you'll get the same type of thing, sometimes you want to mix it up. Then leasing, I think, would cater for those with more means.

Oliver: What kind of improvement do you think this company can make to be more accepted by the population?

Aaron: Which one because sharing you said is individuals, right?

Oliver: Yeah, this one is individuals with the company as the middleman here.

Aaron: Well, I don't know how they can ensure quality but consistency and maintaining policies.

Oliver: To make sure that the clothes that you rent or lend are still in good shape.

Aaron: Yes.

Oliver: And for renting?

Aaron: So, what was the question?

Oliver: What kind of improvement can they make to attract more people?

Aaron: I think same thing, ensuring the quality. Also, this one the company keeps the clothes, rent out and then they come back… There is one line here saying "you can keep the cloth as long as you want" so how do you ensure your inventory?

Oliver: I'm not sure how they do it but on the website, they advertise as you keep it as long as you want and once you want another pack then you send back the first one …

Aaron: Can you send back half a pack?

Oliver: You could if you if you buy the remaining items.

Aaron: Ah, okay. Because it's like the old days of Netflix where you get three movies, you keep one you send back two then you get two back.

Oliver: I am not sure in such details.

Aaron: Right. If you want to increase your customer base and you promise the different memberships plans, how do you ensure you have enough inventory then, as a company do you have to buy new inventory? What do you do with the old inventory, do you donate it away?

Oliver: So, if you make a comparison between Singapore, we discovered that in other countries sometime the reasons why this business model might work is because people have an eco-friendly consciousness and that they might find it very interesting to be able to lend out old clothes or rent clothes for the time they are actually wearing it and avoid some fast fashion trends. Do you think that this thinking could work in Singapore or not?

Aaron: Who is the target market? Is it the millennials? Is it the older generation like me? I think it could work with the millennials here. Possibly could. The same way I don't like to buy clothes online. They do buy it online. Since they are used to buying online, having all their purchases online, it could work.

Oliver: Do you think there is a generation gap between the acceptance between millennials and the older generation?

Aaron: Yes definitely. But also, you're absolutely, you did rightly point out the societal consciousness, like Norwegians would be eco-friendlier than Singapore in general.

Oliver: Okay. We are at the end of our discussion; do you have any more to add to our conversation or any other questions for me?

Aaron: So, what is the conclusion of this? I know you said they have no stakeholders. Was the idea more to see what the trends are moving forward? What outcomes are you expecting?

Oliver: For us it is just for the purpose of this master thesis, understanding on a high level. In terms of what could the result be useful for? We think it's more about understanding consumers and what

are the concerns in different countries. For business that might want to get into these kinds of cases model but worldwide, in different countries, there might be like different pain points.

Aaron: Also, there may be different governmental policies. I think in Singapore; the customer is not always “king”. I think the laws and the policies favour the businesses more.

Oliver: And so, what influence do you think it has that the government favours the businesses more than the consumer?

Aaron: The consumer could be thinking they lose out in the sense that if anything happens, they don't easily get full refund, so it is the risk part. Again, I cannot speak for Norway but in the US, if you don't like the item, you can always return and be fully refunded.

Oliver: That's an important point. In general, we wanted to understand a bit more and work on our exchange destination. We also thought that the comparison between two industries would be interesting because in the car industry it is already very mature. For clothing, without research, we haven't heard of any of those companies, but they are quite some out there that are trying to start with this business.

Aaron: What prompted this topic right from the start?

Oliver: At the beginning, usually how it works is that teachers in Belgium would give out a large list of topics on the website, and the student can apply for it and say: I would be interested to write a thesis on it. This was one of the topics that the teacher proposed: Doing research about the functional economy in in different countries. With my partner we were quite interested about learning more about different cultures. So, we thought that we could work with the teacher and then with some exchanges and we came up with this research question.

Aaron: Interesting

Oliver: Thank you

14. Celest – Singapore

Oliver: Hello Celest, welcome to this interview. Shall we start?

Celest: Yes

Oliver: First question is about the usage of cars for you? So, do you own a car?

Celest: No.

Oliver: Okay. Is there a particular reason why you don't own one?

Celest: It is too expensive to own one in Singapore.

Oliver: Okay. How much does it cost if you were to own one and maintain it in general?

Celest: I never really calculate but the cheapest models will still go for about 10,000+$ (error) as in to put a car on the road. Yeah, and then money for maintenance in term petrol, insurance and so on, I think it depends on the car model and how frequent you travel. Right.

Oliver: Okay, when you're talking about 10,000+ is it second-hand?

Celest: Oh no, 100,000 for first-hand. For the second hand, it depends on how many years the car is left with. You know we have the 10 years COE kind of things right. So, if a car is left with one year, so a very cheap one I think still…It's not quite easy to get a few thousand kind of car. So maybe 10 to 20,000.

Oliver: Okay, then how do you usually travel around?

Celest: Grab and Public transport. I prefer MRT more than the buses.

Oliver: Okay, do you think you use MRT more often? Or do you grab more often?

Celest: Grab more often haha.

Oliver: At least you are honest haha. Are you planning to buy a car in the future?

Celest: It depends. I mean for girls usually not much of consideration on cars. I think the guys will usually be more interested. Maybe when I have a family then I will plan with my husband, something like that. For myself, I think I prefer having a driver, like taxi or Grab.

Oliver: Okay. Let's say if the guy was more like: whatever about the car and you were to make the decision would you think that: Oh, now it is the time to get a car or would you think I would never get a car?

Celest: No, I don't think until… maybe it's really for having a family, having kids. I think that in that time it really comes in handy and convenient. But if it is just the two of us with no planning of kids. I think I will just take Grab.

Oliver: One of the reasons that might motivate you to get a car is if the family gets bigger and then for the convenience, you might think of getting one. Right?

Celest: Yes, yes.

Oliver: Have you ever considered other alternatives to the purchase of a car?

Celest: Another alternative? Like buying second-hand?

Oliver: No other than buying.

Celest: Other than buying …I would still say in Singapore public transport is still okay and everywhere there is taxi, just a few minutes away. I mean even MRT stations or bus station is just a few steps away I would say.

Oliver: All right. Then now I'll be showing you a series of business models/offers all linked to the mobility and cars in general. I'd like you to take your time to read it and read the comments that are below and make sure that you understand.

Celest: Okay

Oliver: Do you understand everything in this offer? Do you have any questions?

Celest: No question. Yes. Okay.

Oliver: Then what do you think makes it different from a traditional model of buying a car?

Celest: What makes this different from traditional buying? Well, you don't own the car. So, at the end of the day it is just like a sunk cost I would say. Because if you get a car by yourself at the end, you can scrap it and still get back some money back depending on the model, if you're talking about BMW that will be like 20 or 30,000 depends on the model itself. But for this, it is purely leasing, right.

Oliver: According to you what can be some benefits or like drawbacks of these kind of offers?

Celest: Benefit and drawback. Usually this type, the benefit will be you don't really have to…it's quite easy, you don't have to go and choose a car, get yourself insurance, step by step do everything by yourself. I mean the car dealer will do it for you but then this is even more convenient in the sense that usually I would imagine going to this place is to just find something, take the car and leave. Yeah, I would say it should be that kind of convenience, just a few steps. Drawback is you're purely just...is like you rent an apartment something like that, at the end of the day, the apartment, even after paying so much, doesn't belong to you. So, I would say the same thing. Yeah, after paying so much at the end of the day, you know that it is the business that still owned a car.

Oliver: In that sense, do you think it doesn't make economic sense to do this compared to buying a car. Is it what you mean?

Celest: I wouldn't say that this doesn't make economic sense because it depends on individual needs, right. So, for myself, maybe because I did a finance undergrad, so for myself, once I look at this business model, I was like, I want to be the boss of this business rather than be the leaser. Because it doesn't really make financial sense to me. I rather not do it. It is either I buy either I don't buy. I wouldn't consider this. I mean, this is really good when it comes to…because buying a car nowadays, we can only finance up to 50% if I remember correctly. So, for example, if you buy a car that is like 100,000, you have to pay 50,000 in advance. So, for those who really need the car, and don't have that one whole lump sum that this is really good. Yeah, it will set up all those demands. For myself I would rather choose Grab.

Oliver: If I understand well, you will not consider this offer for yourself.

Celest: Yes, yes. I mean, let's say, I don't know, maybe for whatever reason I really need a car and I can't afford to pay that one whole lump sum. Then this is my alternative, right? If I really need one, then this is my alternative I would say so.

Oliver: What do you think of the maintenance guarantee on these kinds of offers? So, like the fact that the maintenance is included in the price?

Celest: This is definitely good.

Oliver: What would you do at the end of the contract if, hypothetically you were to choose this option?

Celest: Depends on whether you still need the car. At the time I signed on to this service, I really needed a car. And then now it's like 36 months later. If I still need a car and I can afford I would rather buy.

Oliver: Okay, so you would buy it as a residual value?

Celest: No, not buying that car that I used, but buy a new car. I will stop this contract.

Oliver: So, you will stop this contract. Right?

Celest: Correct. Correct. Correct. I think …if I can jump forward a bit, I'm not quite sure, I think it is a general kind of thinking, owning is better than you rent. It's just like house, it is better owning a house rather than renting a house kind of feeling.

Oliver: Okay. It's good that you talked about ownership because it's an important concept in my master's thesis. As you mentioned here, leasing it's mostly similar to buying a car in the sense that you have it for quite a long period. Usually, it can be like one year and a half to three years. You're the only one to drive it. It's parked under your house or whatever. One very big difference is that you are not the official owner anymore. Can you detail a bit more how do you feel about the fact of not being the official owner anymore?

Celest: I think it is important in general, because from what I know when I talk to my friends and so on, usually people in Singapore have this feeling that "I own it. It's not like renting". It is different, it is just like showing off different kind of jobs. Like I own this house, rather than I rent this house, you know, so to the car is the same thing. It's quite of a luxury, if you can own a car rather than renting a car. It means different things to some extent in terms of your social status and in terms of how loaded you are.

Oliver: Okay, so then do you also think that when you lease a car, it will change a bit the relationship that you have with your car?

Celest: Definitely, definitely because actually people don't really take very good care of rental cars compared to their own car. So, in terms of the driving habits… ok my boyfriend actually did some car renting before with some companies, renting cars for Grab and Uber when they were just in and very popular. So, we find that there is this habit when it comes to car renting, when we talk to the renters, they will say that they don't really take good care of the car so much, they will step on the accelerator like nobody cares. But if it is your own car you kind of take good care of it a little bit in terms of the mileage, the driving habits and so on. Also, just a simple habit but usually the men believe that warming up the car early in the morning before you drive is better for the engine, but we will realise that when we talk to the those who rent a car, they'll say no, it's okay, it's not my car. Even with a branded car, they would keep having this habit of wanting a brand-new car after the contract ends. Usually, they have a brand-new car that they lease for one year and then by time they return the car it is only a one-year old car, but the condition can be very bad. Yeah, it is a good habit that they believe in, but they will be like: No, it is ok I don't need to warm up the engine, it is not my car in the end of the day.

Oliver: So, if I were to sum up a bit, you said that ownership is important first because when Singaporeans rent, they feel like that just giving money away and in the end there's nothing…the object is so not theirs.

Celest: Yeah, that's my point for myself. Yeah.

Oliver: And the second is that the ownership shows a different status of yourself?

Celest: That's for sure a thing.

Oliver: And in the darker side, when people rent stuff, they are not taking good care of it compared to if it was their own?

Celest: Yeah.

Oliver: Okay I have a second offer for you.

Celest: Is this more like car sharing?

Oliver: It's what the population calls car sharing but, in our research, we found out a lot of different typologies for this kind of models and decided to classify this as car renting because in this case you're still dealing with a company. While the sharing concept is usually more used for peer to peer transactions. So even if car sharing becoming a bit of a buzzword that every company is using, in the purpose of this master's thesis, this offer is so called car renting.

Celest: So, the difference between the first one and this one…Okay, the first one is more like you own and during the period, you have it by yourself. And this one is more like paying a membership fee and then pay per use, something like that?

Oliver: Yes, indeed.

Celest: So, maybe I need a car today or Monday to Wednesday and then I have it and then the rest of the week, on Thursday I can just return the car. Something like that?

Oliver: Basically, you pay a membership fee to enter the programme. And then there will be some cars parked everywhere like near your apartment block or something like that. And then when you need it, you just book it online and for a certain period. There are different prices for different periods. And then when you don't need it, you return it. Then you can get it another time.

Celest: So, it is like those BlueSG cars, they pop somewhere, and you just use the app to access.

Oliver: Yeah, it is similar. The only reason why I showed you this one is because BlueSG is 100% Electric right now and you can take pick up and return it wherever you want.

Celest: Yes.

Oliver: As you know, we're conducting the same interview in Norway and the company in Norway is not electric and you need to drop off your car at the same spot that you pick it up, which is also the case here with Car Club that's why we have showing this one.

Celest: Okay

Oliver: So, first of all, would you consider adopting this offer yourself? What are the benefits? drawbacks?

Celest: Let's say it's quite convenient in the sense that if I know that I just need a car for maybe one or two days in a week then I don't really need to own a car but sometimes I might need it for I don't know what other purpose, but I would say the flexibility is definitely a plus here. A drawback…do you know how much do we have to pay for the membership?

Oliver: No, I didn't write it down, but different companies will have very different fees.

Celest: Drawback…I don't see any drawback, I would say, because it's really very flexible and on demand, right? If let's say I really know that I need a car once in a week and then if I buy a car by myself, the car is going to park in the garage for six days a week? It really doesn't make sense; this provide that alternative.

Oliver: Now, I'm going to give you different scenarios. Let's say that instead of this one that have different types of car, the offer is a bit more like BlueSG who only electric cars has, so the cars have a specific feature. Would you be more interested in this kind of offer where the car has specific features, for example, electric or other features that you can mention?

Celest: I don't get it, can you repeat.

Oliver: Would you feel more or less interested in this kind of business if the cars had specific features, and one example would be BlueSG with their electric cars.

Celest: I would say I would prefer this one compared to BlueSG because BlueSG is very standard. One size. One car. One model everything. Since this model is supposed to provide the flexibility, one of the biggest advantages, so I think it should provide the flexibility not just in terms of the user, the time and things like that, it should also provide the flexibility in terms of car size. For example, sometimes…Oh, yeah, during Chinese New Year sometimes even the Malays they have their New Year so usually they have a big family visiting. So, they really need seven-seater or eight-seater kind of car. So, this kind of model, I would say definitely is better for them to provide the kind of flexibility, maybe I really need a big car. If it's just one model one standard, then it might not fulfil all my needs.

Oliver: And then in that sense, how would you value the fact of not having to pay a membership fee to enter but maybe have to pay higher price in the per use pricing. So not having the membership fee, but then paid a bit more when you actually use it.

Celest: I think they can have both. If you ask me about this business model, I think they can have both. Because it will depend on the user themselves, right? For example, the first example if I need to car quite regular a few times in a week or one day in a week, things like that, then I would go for the membership. If it's for the case, maybe only for festive periods, definitely there is this kind of demand then I don't need to pay membership for the whole year, I just need a few days of the year, then I will go for the second option, right? Just pay and then get a car and go.

Oliver: And then lastly what do you think about being able to access and drop off the car wherever you want in a defined area which is what they call a floating fleet, would you be more interested or less interested?

Celest: Definitely more interested because the convenience is there right?

Oliver: Okay. And in this offer compared to the previous one, here you obviously don't own the car anymore. But also, one big difference with the leasing is that the car is not sitting under your porch 24 hours a day, which means that before you and after you…

Celest: It will be fully utilized?

Oliver: Yeah there are other people driving it, how do you feel about the fact that the car is used by different people at different times?

Celest: Honestly, in terms of business and economic sense, I think it makes a lot of sense, right? Because I think the car sitting down there, is just sitting and not being utilising. So, not very good for the economy. In this case, it will be fully utilised. Other than that, I think as long the maintenance… Okay, if I know that the company is very good at maintaining the car, then I don't mind. But if I know that the companies don't really spend on maintaining the car, I would be worried because usually different people come with different driving habits and then the cars get rented here and there very easily. So, you don't want to have a car that you want to use and out of a sudden just break down in the middle of nowhere, right?

Oliver: How will this change the relationship that you have with the car?

Celest: As in this model, the second model?

Oliver: Yes, this one compared to the first one of leasing or to the traditional purchase of a car? And generally, how would you present the car to your friends or family? Would you still say this is my car?

Celest: Okay, okay. I think this second model is not leaning towards telling in terms of social status, not like I own this car and I lease this car kind of mentality. This is more for the flexibility that it provides it, I don't mind saying: Oh yeah, I rented this car for one day because I need it. You know, it's more casual kind of. I would explain it as more a need. I think the feeling of the pride level of owning or not owning a car is not so strong in this case. It's because it's more like: Oh yeah, I just needed one day, that's why I rented a car for the usage.

Oliver: Would you consider car rental either this company either BlueSG or other service as your primary way to transport yourself? As of dropping Grab and public transport?

Celest: I will say if there is really a need. For example, what I say just now for festive seasons you need to bring a whole family come home, here and there… then maybe definitely. But normal days, I don't think so. I think it's more because of myself, I prefer to have free driver, I pay for the drive when I pay for the car.

Oliver: So, you mentioned it before, imagine it's in the situation where later you will have a bigger family and that you are probably thinking about having a car. Would you consider this offer instead of buying or leasing? Would you say: oh, I'll just use rental car for I don't know how long?

Celest: I think, it is quite similar to my previous thinking if let's say it is only me and my partner and sometimes, we just need to go on a road trip or whatever then I will consider the more flexible second option. But let's say if I have a family in a sense a bigger family, we have kids and so on, it is still not that convenient to just rent a car. So, it will be either the first option, leasing it or owning it.

Oliver: So, last time, Jeremiah told me that those kinds of cars generally have a blue sticker for private hire on them.

Celest: Yes.

Oliver: Do you see a problem with those kind of stickers for people who would rent those cars to drive regularly?

Celest: Yes, actually it is affecting because I shared with you just now that my partner does renting for Grab and Uber. So, they actually see a trend in the sense that when they release the stickers, the government gave all the companies a choice, in the sense that if those renting companies register all their cars for the blue sticker, they don't have to pay for the first few months. If they register within the first few months, they don't have to pay I don't remember what fees. So, if they register after the period for the sticker, they do have to pay a certain amount. First of all, it actually affects those drivers. At first, we have a lot of people actually renting the car thinking of: Oh yeah, I can rent a car like my own, if I want I can do some Grab and get some extra cash but if I don't want it's like my own car and nobody will know if I don't tell that I rent this car. But then eventually because of this blue sticker, we see a change in the sense, there is people thinking that with the sticker, people know that this car definitely is not owned by me and is definitely a rented car. So, it affected a portion of those who actually wants to come forwards to rent. Then at the same time, those companies have corporate customers. So, the renting companies that registered those cars which are rented to corporate customer and come with a sticker, even came to the customers asking them to pay for the sticker. The customers actually know about these stickers and what it is. They would say: if you are going to make me pay for the stickers, then I don't want these stickers to be on my car. If you're going to do it, then take

the car back. Even the corporate customers don't like the stickers to be pasted on the cars, so I think it definitely affects because people know that this is a rented car.

Oliver: Help me understand, the government ask what kind of companies to put sticker on their cars?

Celest: So as long as a car is rented out, especially for private hire, which is all the Grab and Uber, you definitely need that stickers to be on it. So, let's say if you are doing private things with the rented car but that car is not for private hire, you actually don't need that stickers to be on.

Oliver: But then because it was free, a lot of the cars got registered. And now you cannot really differentiate between who is actually driving Grab, who is just renting the car?

Celest: Yes, Yes. I think some of the corporate customers because they don't do private hire, they might have a feeling that your car with blue stickers means that I go drive Grab or Uber. People might just look at the car and think: He drives Grab. The corporate customers don't want to be mistaken.

Oliver: And is it a recent thing?

Celest: I think for at least two years, I guess if I remember correctly, two or three years.

Oliver: Now, I have a last one. This is what we officially, in the thesis, call car sharing because even though there is a company in between, it's mostly peer to peer, consumer to consumer.
Celest: Okay.

Oliver: So, have you heard about it or seen it somewhere in the past?

Celest: I think this is one of the most, I would say, new idea. I only came across this idea once or twice, but I didn't really pay attention to this very much.

Oliver: What are the differences that you see compared to the previous offers and again what are the good points or the bad points about this offer for you as a consumer?

Celest: As a consumer ?…as the owner I know because not many owners will want to do this. So, there is a limitation in terms of having many cars on the road available for renting. Because, owner would think about: what if I don't know what happened to my car, not every driver is a careful driver. We just need one lousy driver, and there goes your car. So, for that a little bit amount of money, I don't know how much they're paying the owner, you might get the car in a big mess, which In Singapore when it comes to repairing and so on, it's not that cheap. So that might be one of the cons, I would say, for renting out your cars. And…

Oliver: So, in this offer, Drive Lah, the company provides the insurance with every car rent. Do you think it solves the issue with the lack of trust? Or do you think the owners will still be not willing to rent out a car even with this insurance?

Celest: I would say it solves the issue to a certain extent because having the right insurance to drive others' car is definitely one of the big problems when it comes to if I want to rent my car or share my car to you. The legal part… the insurance definitely softens that problem. But then again driving habits are something that actually make the owner not really wanting to rent out their car or even borrow their car to friends' and family. Yeah, who knows what can happen to your car? I mean if it comes back with one or two scratches, are you going to say I want to do something about it or I don't want to do something about it, it is really difficult. Sometimes it can put you in a very difficult position. I'm not quite sure who…definitely there are some owners who just see car as transport and that do not pamper so much the car. Some would say, the car

is my first wife, the wife at home is my second wife haha. Usually men, they love their car as wife. So, if they can solve that problem, then maybe yes. Do you want to rent out your wife? I don't know. Right? So, as a consumer, I would say that this option is quite similar to the second option to me, there's no difference. Whether I'm renting a car from a company, whether I'm renting a car from my neighbour. Maybe the sharing is better because the second option of renting I have to pick and send back to certain locations that might be very far away from where I stay. For this option, if let's say maybe my neighbour next block is renting their cars and it's very convenient for me. So, the convenience in terms of like, picking up and returning the car is definitely better than the second one.

Oliver: Imagine if the second one, the car rental company had a few parking lots just on your block.?

Celest: That will be okay. That would be more or less the same already.

Oliver: In the case where we solve the drop off and pickup issue, would you have a preference?

Celest: Then, there is no difference at all. For me, I would guess that this third option is the cheapest because since it is more a sharing, right? When it comes to money sense, if I need to use a car for just a while, if there is this option, why not?

Oliver: Imagine if the availability of this sharing offer is quite high. Would you consider it either now or in the future as your first way of transporting yourself?

Celest: I might. Because I'm thinking if let's say the availability is high maybe I'm imagining my neighbours next block. Yeah…

Oliver: There's no: I arrive here but I have no car issue. Imagine there's no issue of availability. Just when you want the car, in a few minutes you could get it. Would you consider it as a primary way to travel everywhere?

Celest: Primary way, I would still say no. I do prefer free driver, I would stick with my options. But for flexibility again, in terms of need, then I would Yeah.

Oliver: If you need a bigger car to transport your family around or to make several stops?

Celest: Yes, Correct, correct.

Oliver: And then as a car owner, maybe in the future would you consider joining the programme as an owner?

Celest: I shared the concerns earlier on so…in terms of pros I would think about since I'm putting the car down there, not utilising it, renting it out makes some money and it can help with the payment of instalments or whatever. But I think those concerns count more than…the negative is more than the positive as a car owner, I would say.

Oliver: Generally, population wise, you think that a limited amount of people would be willing to rent out?

Celest: Yes, yes.

Oliver: I want to spend a little bit more time on a particular concept. So, like the previous offers, here, you don't own the car you drive anymore. There are maybe some other people driving it before you after you and here the biggest difference is that the car does not belong to a company

anymore, but to your neighbour or someone down the street or a general citizen. How do you feel about this fact? Or do you think is better or worse?

Celest: I don’t think there is any big difference compared to the second option? I mean, renting it from a company or just renting it from some regular persons, doesn't make any difference to me. But let's see if this car belongs to my neighbour, I know that then, I don't know, I guess maybe we can create a closer relationship to some extent: Oh, I drive your car, you know, you just pick up a conversation with them. Maybe we'll get the neighbourhood closer together if they are really utilising it.

Oliver: Okay and just to be sure, how would it change the relationship that you have with the car? Would you still consider it as your own, like in the beginning, you can still be perceived as the owner of the car, in this case, what would be your relationship with the car?

Celest: I think this option is quite similar to the second option again. So, there's not much question like: Oh, do I own it? Do I not own it? It's more like I need it, that's why I rent it and things like that. Yeah, that's all.

Oliver: You think that is another attitude that you have? Maybe in the first option you would be thinking about: Am I still the owner or not, but in this case, you will think: I rent it because I need it and not caring about if you are the owner.

Celest: Correct, correct yes. It is quite similar to the second option; it is more like: I need it that's why I rent.

Oliver: Now that you have the three offers in front of you. Do you think of something else or in general which one would you prefer if you were to choose one for your future mode of transportation? It's more just a conclusion, if you think of anything else when you have the three in front of you.

Celest: Must I choose, or I can still stick with my taxi?

Oliver: I guess you could.

Celest: Then I will say I will stick with my taxi because in the beginning of the survey, I said I am not a person who is very strong thinking about: I must own a car. So, all these options to me, it's more like it will serve my needs, so a need is I have no choice in a sense, like a must. If there is a need, I would consider one of these options. If not, then I would just stick with my regular taxi.

Oliver: And this even though Grab might be more expensive in the long run than certain of these options?

Celest: Since you bring up this, it is a very good point. Let's see. If after calculations, I know that every month or every week roughly how much I need to use or spend on Grab, then I would consider a cheaper option. But still I don't always Grab, I still take public transport like MRT and so on. So, I don't see how it can be more expensive than choosing one of these options. If definitely, let's say every morning I need to do something outside, and I am really spending a lot on transport and this is triple the cost of using of these options that I would consider.

Oliver: Okay.

Celest: Which one would I consider? I think the first one. Because it might become a daily thing, then those two options are not quite sensible. Yeah.

Oliver: To sum up, if anything else was the same, you prefer to have a private driver. One thing that could push you to choose the first option is if it would be really cheaper in the long run.

Celest: Yes, and provided that I really need a car regularly, such as every day I need to go to work or travel around here and there then the second and third option don't really make sense, right? Since they are more focused on being flexible, meaning it's more just an "on and off" option. If I really need a car, I would still consider first option.

Oliver: And also, in general to sum up regarding the two big themes of the master thesis. In the first option, not being the official owner of the car is okay. And the fact of sharing your car with other people is also fine, if you have the need to use, the second or third option.

Celest: Yeah, correct.

Oliver: And so now we're just going to switch to another part about different product categories. Until now, all of the business models we discussed were about mobility. And you know that the second big industry of interest in this master thesis is clothing. Imagine if instead of a car, it were clothes that you could either lease, rent or share, would you be interested or not in those kinds of offers? You don't have to read them thoroughly, but these are some examples of offers in clothing, if you need to see a bit what it looks like but otherwise you don't have to read it, we are not going to spend too much time on it. Yeah, this is also some offers of leasing, renting and sharing.

Celest: This leasing to me is more for luxury brand items, right? Like handbags and dresses and so on?

Oliver: Yeah, it is the primary kind of products because realistically you're unlikely to lease a $10 t-shirt for one year. But these two about renting and sharing we have found offers that would also propose you casual clothes.

Celest: I think I have seen some advertisements for something along that line.

Oliver: Yes, the sharing is one that is active in Singapore. The renting is a US company but there are also Singaporean companies.

Celest: These two renting and sharing are quite similar I would say.

Oliver: Again, the biggest difference is in the fact that in this one the official owner of the clothes is a normal citizen that send their clothes to a company and the company takes care of renting it out, while in this case of renting, the company owes the clothes and rents them out itself. Would you be interested in any of those offers, more than in the car situation or less interesting than the car?

Celest: For clothing, I will say that honestly, I would think of all the services when it comes to especially parties because you don't always have parties every week. Maybe some people do. For certain events or certain party, there is a certain theme people need to dress up in. So, I know that usually this kind of company they do rent out all those dresses for events, even for Halloween. That is, I would say, the first thing that comes into my mind, all those special events or party where I need special clothing, I would definitely think of all these kinds of service. But usually… I don't know maybe I'm not really out in the working society yet. When it comes to clothing, I'm quite easy-going, I like my T shirt and shorts and I can wear my T shirt this week, next week, the week after. People could think: didn't you wear this last week? I would say: I think so, maybe, you know, I just wash, and I wear. But what I know is when it comes to working maybe when you're in the office, you tend to have more this feeling more of: did I wear this last week or on Monday and today is Friday and then I wear it again. Yeah, I think that this thinking should come more, when I talk to my colleagues or my ex colleagues, especially girls, because guys don't matter, it is just shirt, shirt and shirt all the way, even if you wear a white shirt for five days, no one will notice and they just think that: oh, this guy likes to wear a white shirt,

that's all. But for female usually people will look at it. I think even when I have a conversation with my colleagues, right, they will have this feeling: I have been wearing this to many times, you know? So maybe when I'm working, my thinking might change when it comes to clothing. But for now, I wouldn't really go for this kind of service, other than for special events.

Oliver: Okay. Imagine that in the future, you would have this need and you would go for either of those services. Would you be ready not to be the official owner of your clothes anymore? Which means that you would wear something, and you would know that it is not yours. Would it be a problem, or would it be totally fine?

Celest: When it comes to clothes sharing, my first thought is that if it is handbags and all those accessories it's okay. I mean, you're just holding it. But when it comes to clothing that touches every part of your skin…I'm a bit…there is kind of hygiene issue, I am not saying that it is not clean but I would think that before me there is, I don't know, how many people who actually wear it before so I will have that blockage there to actually consider this service. But let's say if I can cross that barrier then it should be fine because it makes quite a lot of economic sense I would say. If we go back to that thinking of when it comes to the working world, your colleagues or whoever, they will be thinking: Oh, you are wearing the same clothes again and again and if you really want to change… I think in Hong Kong they really have this trend that is quite strong in terms of: is this colleague of mine always wearing the same clothing. In Hong Kong is quite strong, in Singapore that is also, so it makes economic sense in the sense that I can't just buy a cloth to wear it once or twice and then just leave it on one side. In terms of the money spent on the dresses and clothes and in terms of the space to store it. How many clothes or dress do I have to buy in one year if I really need to constantly change my dresses, my wardrobe? I might consider, I might if I can cross that barrier of thinking whether it's hygienic.

Oliver: Generally, in this one you are just not the owner anymore but technically you are the only one who has the clothes for a certain period so this one has less of a concern about people wearing it before and after, but these two definitely you are sharing them, so there are some people wearing before and after you but then the company takes care of the cleaning of the clothes. So, as you say, as long as you can pass this mental barrier then you might think it's interesting to do it once you enter the working world?

Celest: Yes, yes.

Oliver: Now if we compare car and clothes, do you think it's easier for people to change their habits in terms of how they transport themselves? Or is it easier for people to change some habits about how they dress. Would it be for you easier to adopt some offers in the clothing industry or some of the offers in the mobility industry?

Celest: I think these two topics are different in one sense. Okay. Because in the first topic when it comes to car, it's more a men topic, they are more particular on that topic. When it comes to clothing, it is definitely more a female industry that we're talking about. You see, it affects the female more than the male and the car affects the males more than the females. For car it is more of a must or a need depending on your usage. For clothing… I think it's easier to bend the thinking on smaller things like clothing I guess…Wait no…I would say car is easier because usually when it comes to you needing to spend more money on car, the amount you need to spend is bigger, people will think more logically in terms of money. So, it's not so easy to bend their habits when it comes to money, like big amount. For clothing, it is quite a small amount, so when it comes to small amounts people might just say: oh, it's okay I can still buy for myself because I have that mental barrier right? Just never mind I would just buy and anyway it is just 20 or 30 dollars but if it comes to a car if I can't down pay a 50,000 upfront payment, there's no choice which means I really have to go for some other options.

Oliver: It is good because you kind of went on my second question. I wanted to ask generally speaking for which categories of products do you think it will be easier for those business models to convince more people are not. Here, you mentioned the price, you think that when a product is higher end or expensive, it will be easier. Do you see other features or other examples?

Celest: Other features? I'm not quite sure… well nowadays because we are more educated to be aware of being environmentally friendly, sharing resources. So, I would say some of the generations who are more aware of this might consider this kind of options but for the older generations I don't think so. For another feature, convenience. Definitely they provide convenience and variety for sure in terms of the clothing, bags, or even the car, sometimes you need a bigger size car.

Oliver: I was more thinking about, other than cars and clothes, do you think there are other products that might be a good product to propose those business models because of certain reasons.

Celest: I think nowadays it is quite popular, furniture… Oh no it's for second hand.

Oliver: Maybe I can help you. You were thinking about the price points and said for potentially more expensive product, it might be easier for people to adopt these models. Other two features that we computed are goods that are either very close to you or far from you. And another pair is goods that you use very often or less often. What do you think about these two?

Celest: I would say goods further from you and goods that you don’t use that often, especially on goods that you don't use that often is just like the same thinking on car, sometimes I need it and sometimes I don't need it. And so, what are the product that fits this category?

Oliver: The typical opposites that we have is the phone.

Celest: Again, housing is definitely something that is very expensive …Other than housing… I was thinking about laptops… but there are personal items inside, right?...

Oliver: It's fine, it's okay. And I think we could just switch to the last theme then, which is more about Singapore. I want you to try to take a step back and think about generally what the people think about these questions. As introduction, what would be the typical reaction here in Singapore, if you were to tell your friends, your family, your colleagues or strangers that you are leasing or renting or sharing your car?

Celest: Leasing or sharing your car?

Oliver: Yes here, we talk back about the car, what would be their reaction if you tell them that to transport yourself, you use one of the three options, what would be the typical reaction?

Celest: Again, it's still the same thing with social status and income. Whether you have that money kind of thinking. I guess when you tell people that I'm renting, they might just think, you don't have money to buy a car Yeah. Again, the first option and the last two options are quite different. Because one you're using it, you're renting it for that period. Like it's fully owned by yourself for that period, so when you tell others, they might just think she doesn’t have enough money to buy a car, she's just renting a car, usually, I would say. But when it comes to the last two options, it's more understandable. She just needs one car for some time, then it's wiser to do that. I would say that's the general thought.

Oliver: How much do Singaporeans usually care about the social pressure to comply with these reactions or to change the way they behave because people told them to do certain things. Do they comply with the social pressure general or do they do whatever they want? Just like in the first part

where you said, if you lease the car, people might think that you don't have the money to buy… does it matter a lot?

Celest: Yes, it matters, I would say so. Definitely. When it comes to being socially judged on whether you are from a certain social status, whether you have money, I would say, the pressure is there, and it matters a lot. But is this really only just Singapore, I would say Asian countries even in China definitely it is something that matters a lot. Let's say if now you were to get married, you are a guy, you go to your future wife house, the parents will look at what do you have? A house and a car? Then you tell them it is rented; do I want to let my daughter marry you? Yeah, definitely in Asian countries, a car actually reflects the level you are in.

Oliver: So, you think that the ownership of a car is still important. Or maybe even just as a social tool to show where you are in life and how people will judge you?

Celest: Yeah.

Oliver: So, it's still important. And maybe there are some people who would, on their own, consider the offers but when thinking about what other people could say, they will just do like everyone and buy a car?

Celest: Correct. Yes. The girls might not have that pressure, it should be the males who have the car and treat the car like a wife. So, the male will have more pressure about getting a car. I think previously, last time during the discussion we actually talked about it, that depending on your work life, if you're in sales, then definitely you have more pressure, no matter guy or girl.

Oliver: Now we understand a bit more how important ownership is. I was also told that you tend to see kind of the same thing with houses also, it's always better to buy your house, rather than rent your house for the rest of your life.

Celest: Yes.

Oliver: Then is the concept of sharing popular among the populations?

Celest: Sharing in terms of?

Oliver: In terms of the two last offers, where you need to use something that has been used before and will be used after you.

Celest: For the past six, seven years, this concept of like sharing or renting out, it's more popular compared to last 10 or 20 years. For the generation now, it's more acceptable. With the more educated ones in terms of being eco-friendly, the ones that are more aware, it's definitely more acceptable. Yeah. And I would say the convenience come with our mobile apps and so on. So, yeah, it's acceptable compared to before.

Oliver: So, you would think they are more people sharing or that are willing to share?

Celest: Yes.

Oliver: Now that we discussed a bit about how does a Singaporean tend to behave or think, according to you, what kind of improvements can be made to this kind of offers to attract more people? How can you improve the business idea so that it's attractive to more people?

Celest: For example, for car leasing, the first option, from what I know, some of the companies, what they are doing is more or less the same as this. But then at the end of the day, after a certain

period, for example, this is 36 months, that means three years, some of them they have options of maybe after three years, or after four or five years, they actually own the car. Yeah, so after renting and paying different amounts depending on the years that they choose, they actually own the car.

Oliver: So how is it different than this where you can after three years buy at the residual value?

Celest: Okay, this one can also.

Oliver: The model is you rent for two or three years, and in the end, there is like 10,000 left and they ask you if you want to buy the car for 10,000?

Celest: Oh okay, this one provided us with that option as well. Because sometimes it is only renting and at the end of the day you just returned. Some of them give you the option to see whether you want to buy it. Wait, one is you rent and then you return back or decide at the end whether you want to buy the remaining, the other one I am talking about is where you decide at the beginning, you know that you're signing for the first three or four years when actually this car is more like a rental car that belongs to the company, but then after you are actually taking over after you have paid whatever you're supposed to pay.

Oliver: So, you decide to buy from the beginning, but the payment is delayed during the rental period?

Celest: Yes.

Oliver: So, this is an important feature for you.

Celest: Definitely because it gives more flexibility in terms of financials, right? Of course, people will think if I can afford it eventually why not I just own the car and that will help in the drivers habits also, if it is a rental car, people will not take care of it so much. But if they know that I might own this car eventually, then I better take good care of it, you know. So yeah, that is definitely an important option. It attracts more people.

Oliver: And the two others, how can they attract more people?

Celest: I think they are more or less quite good. Maybe for the third option of car sharing, if you can provide the owner, maybe some free maintenance or check-up for the car, something along that line that will attract more owners who might have the barrier of: I'm not quite sure whether they will take good care of my car. Maybe they can offer some service along that line, maybe it is 50% or 60% discount when you bring the car to certain garages? Yeah, I'm just thinking about that. That should be all, generally, the idea is there and is good.

Oliver: Just to confirm a bit also what we talked about group discussion. A lot of times the reason why this kind of offer might work in Europe, it is because the thinking of: I have a car but I use it for two hours a day for driving to work and back home, so the usage is not very higher, therefore with an environmental friendly thinking, I would go to adopt these kind of offers.

Celest: Yeah.

Oliver: Do you think this kind of thinking would work in Singapore or not? For example, this renting company actually offers electric cars that are small and pollution free. So, would the environmentally friendly thinking work here?

Celest: I think the environmental thinking starts to develop but it's kind of slow. Yeah, it's really slow, in Asia countries it is definitely slow but even in Singapore is not that fast. So, I think this

current generation is more accepting towards this idea but not as fast as the western part of the globe.

Oliver: Thanks, we are at the end of the Interview. Do you have anything to add to the conversation or any last thoughts? Or any other questions?

Celest: Not really but it is really interesting. At the end of the day, what results are you trying to get?

Oliver: Generally, it is more a getting to know the consumer kind of topic. Those kind of offers exist for some time, some of them are pretty old, some of them pretty new, but they all go into a concept that we call PSS, which is product-service systems. And it's all those business models where you don't buy a product anymore, you buy either the service or the results that is linked to it. Just like here, you don't buy the car anymore, but you buy the right to drive with it. And our goal is to understand how are these kinds of models accepted around the globe? And then what is the influence of different products on the level of acceptance and we chose a car and clothing because they are very different and also because with the car there are already a lot of business models that have been offered, while in clothing it is still more emerging and slower and some of the models are still pretty new and not a lot of people know about it. So, it was kind of interesting to compare those two industries. And in terms of countries it was mostly just two exchange destinations and Belgium, in order to get first-hand information through interviews.

Celest: I think definitely for car it is more of a male topic. You should get more male interviewees.
Oliver: There is a reason why we don't want to get only male interviewees. In terms of this kind of researches where we try to make generalisations for some group of the population, if we were to only interview girls about the fashion and males about the cars, it will be very biased.

Celest: Yeah, that is true, you need a proper group of male and female. Because when you ask the both of these two topics, you will have a very different answer.

Oliver: Yeah definitely. Thank you for the interview.

15. Jeremiah – Singapore

Oliver: Hello Jeremiah, thank you for accepting this interview. First can you start by introducing yourself. Can you tell me about who you are, what is your job, your studies and so on?

Jeremiah: Okay, I would say that I am 28 years old this year. I did my education in Singapore most of my life, but I did my undergraduate in New Zealand, I did my corporate degree there. I met my wife there, then we have been back in Singapore for about three, four years. Then we got married, we have a kid, a baby girl. I started my career in accounting, I am an accounting professional. So, I worked in a charity, after charity I worked in an accounting firm. After the accounting firm, I came out and opened my own accounting practice. If I can summarise in one sentence: Singaporean, an accountant, parent to a lovely girl.

Oliver: So now I would like to understand a bit your relationship with cars in general. First, do you own a car?

Jeremiah: No not now. But in the near future yes because we are going to have our second baby soon. We're going to have a second kid soon. If I can qualify myself first, I would say that my thinking might not be the same as most Singaporeans. But because I have lots of peers who just get a car, or they don't think about the financial aspect of a car. So for me, I could have got the car last year but the thing is that, you know, when you go to school and then I'm going to school for my masters and now also I am doing my business so I need to travel around but I figured if I can

just take Grab, Gojek or taxi everywhere, it is still cheaper. Yeah, and I can tell you now, when it was the peak period at school plus my work, I spent about three to $400 in Grab or Gojek per month. I took it almost every day and it's 400 plus dollars for me. Which is cheaper, if you get a car, I would say is about 1000ish per month.

Oliver: You would say your main reason for not owning a car now is because of financials?

Jeremiah: To answer the last part so right now because I only have one baby daughter so when we go out, it is very easy because I will carry the frame or carry the baby seat. You need to have a babysitter, so I can carry that baby seat and my wife would carry the baby you know it's easy. Two and one for the ratio right but when you have a second kid, it is like one to one for the ratio it is a bit hard.

Oliver: So generally, can you help me to understand how much would it cost in Singapore to own a basic car and to maintain it?

Jeremiah: There was a study done also but not a research study but, you know those famous financial bloggers, personal finance people, so, they estimate that to use a Toyota Corolla, a normal sedan. If you were to talk about costs, in Singapore, a car lasts 10 years, so over a 10-year period to factor in road tax, insurance, everything, petrol so they gave us a 10 or 15,000 k per year kind of model. Right? And then there is also the ERP. He back counted with every year it's about 15k to 20k per year. So, if you do multiply, let me say when we talk about car ownership. I mean, we don't just talk about the car itself. We talk about the total ownership. So, rule of thumb, if you were to multiply by 10 years it would be 200 thousand dollars. If you were to get a cheaper car or for me, I know it's like my impression but just personally, I will get a 10-year-old car… instead of a brand-new car, I would get like a 10 years old car that people decide to scrape. I will buy it and I'll renew the licence for 10 years. Because when I do it this way the cost of the body of the car will be 30 to $40,000. And I'm just paying for the licence, the certificate of entitlement, the COE. So, a brand-new car will be about, to take it off the dealer, the lower is like 65,000 and it ranges upwards. So, I can get it off the dealer for like 38 to $40 thousand dollars, so I save like 25 thousand dollars. You know if I get a used car like a Toyota or like Honda, the car won't have any major issues. Right. So, maintenance is easy. This is my approach.

Oliver: You mentioned that you're planning to buy a new car in the future and the main reason is when your second daughter, doing Grabs and Gojek will be more difficult than right now. Have you considered any other alternative to the purchase of car?

Jeremiah: Actually, there are actually a lot of such platforms like BlueSG or Tribecar or Smoove. I do use Smoove and Tribecar because the number one is that their car park is outside my house and it is cheap. On some situation right, it is cheaper to rent the car, top up the petrol rather than getting a grab. It is cheaper and more convenient in some situations. So yeah. So actually, I do use them. But I would say that if I'm not going to get a car, then I can do this, take Grab and occasionally I'll take Tribecar or another car sharing. But if I get a car, I will still use Grab but not car sharing.

Oliver: What is your motivation is for getting your own car and not use the combination is Grab and car sharing?

Jeremiah: So, when I go out then I rent the car? That could be a possibility, but first you have to book, then sometimes the car will not be available and there are too many things to think about. I think on a scientific term you can say that… you're right because the most optimized way is you don't own a car. You don't pay for the car park; you're just paying for the usage of the car. As a Singaporean I already take the Grab everywhere. So, you have to triple my usage then you can

say that: okay it is better to get a car. So actually, it makes a lot of sense in financial point of view to do what you just proposed, but once I have the second kid. For the emotional aspect and you know my wife also want comfort (we can leave our child seat in the car). So, we value the convenience way more proportionally than the dollar value.

Oliver: So now I'll show you a series of offering/services and I want to take the time to read a bit what is on the paper. If you have any questions tell me. Once you're done, I'll ask you a bit your understanding of this offer.

Jeremiah: Yes. I understand, it is a leasing company.

Oliver: So, what makes it different from the traditional way of buying a car?

Jeremiah: It doesn't make sense to me to lease. No, in fact, as a supplementary point but when I will get my second kid, I will not get a car loan I will only buy because you know how the car loan interest does not make sense. So, this is like a scam, right? With car leasing, I don't know about Avis, but I also do some research. I think the cheapest per month is 1200$, multiplied by 12 months is like 14400. The car is 15k and don't count the car park and other things yet. Of course, you don't have to pay for repairs. But still, in the very beginning, we say 200.000 as the cost of ownership. Like, 14k is only for a car and you don't own it. But I do know of some people who will talk about leasing as a good option and I think that those are for the very high-end cars. For the everyday car, Toyota or Honda, I would buy myself. Yeah, yeah. So, I think this only makes sense for them. But, for example, let's say somebody like you Oliver comes in Singapore to work, you only want to stay for two to three years then maybe. But if I were let's say a foreigner coming for a short term, by buying a car and then selling a car you make a loss, but it might still be cheaper than leasing. So, for me leasing is really for the lazy people I assume. I don't think like them but at school we learned about the mental accounting. A car payment of 1500 each month is better, and they can plan better even though the numbers don't make sense.

Oliver: For you one of the main drawbacks of the leasing car is that it ends up being more expensive. In terms of benefit you say it is maybe interesting for higher end cars. You talked about maintenance that is included. Do you see any other benefits or drawbacks?

Jeremiah: Oh, yes. I know who lease the cars. The Grab and Gojek drivers, the private hire, even the taxis also lease. Even how much I don't agree with that, how it doesn't make sense financially. For those who lease for work, in thinking I can understand why they choose to pay per period. Yeah. And then they can think of covering their cover per month, which is bad thinking but…

Oliver: I am still going to ask you, imagine if you were to do a leasing plan, what do you think you would do at the end of the contract? Return the car or would you be willing to buy at the residual value?

Jeremiah: I'm pretty sure that since they are already making a lot of money out of you, the rest of the price will be crazy as well. This is a psychology question because you can also say: Oh, I really spend so much money then why not just pay and buy. If I am really forced to answer I would say that I will not buy the car.

Oliver: And now I would like to focus on important points for the thesis is that with this leasing offer, if you choose it, you don't officially own the car. However, you are still the only person to be driving this car for the period that you lease it. And how do you feel about the fact of not being the official car owner? Does it affect your relationship with your car?

Jeremiah: And actually, I think that for me it depends of duration. Do you mean that the level of care that you take care of the car?

Oliver: It can be part of the answer but when I talk about the relationship it is more about: even though you're not the official owner anymore because it's owned by a company, do you still happen to consider it as yours? Or do you still take care of it as it was yours?

Jeremiah: I think the answer is the duration. For Tribecar and Smoove and other short time, nobody cares about the car even though I am not a crazy driver. If I were to lease a car for one year, I would take care of it decently, not too much. There are people who take care of it as a baby but for me the car is a tool. If you ask me if there is a difference between if I own it or don't own it. If I own the car, I will take care of it more. Yeah for me, I look at the ownership. So, it's because anyway, the maintenance is covered by a company, right?

Oliver: So, would it change anything to how you present this car, would you say: this is my new car, or this is a new car when you talk to friends or colleagues would you say: oh, it's my car, if you were to lease the car. The base question is to first to understand if this change of official ownership changes something in your relationship?

Jeremiah: I understand. I think number one, if I have a meal with you, Oliver, I will ask after: where are you going? I can drop you off, right? I will not say, let me use my car to drop you off. I will just say: I drop you off. Then as we walk to the car. Then when you asked me about the car. I'll say this is a leased car. I will not say: Come Oliver, come and sit in my new car. I think only to my very close, close, close friends. I would make fun and say: come to sit in my new car but no I will not say this kind of sentence just: come along I will drive.

Oliver: Now I have a second one for you.

Jeremiah: Oh, Car club, it is the same thing. Ok

Oliver: Again, do you understand this offer?

Jeremiah: I understand this. I looked at it before.

Oliver: Here, I would like to focus on the fact that you need to pay a membership fee, a one-time fee to join the programme and then you can rent it as hourly or daily prices. What do you think it makes it different from the previous leasing?

Jeremiah: I would say right there, like I say the leasing for whatever reasons I don't like it, but to me, leasing and owning a car are the same thing. Because you can park anywhere, you can do anything you want and because it is your responsibility. Where is for Car club, one of the problems with Car club or Tribecar but not Smoove, you have to drop off where you pick up. Then on some situations Smoove would make sense, imagine you are going to the airport and for some reasons the prices of Grab surge like crazy, instead you can take Smoove and tell Smoove you will drop off at the airport or somewhere nearby and it might be cheaper. But anyway, my biggest problem with Car club or Tribecar is that the car needs to go back so it's a bit more restrictive.

Oliver: So, you actually value than this floating fleet where you can drop off anywhere?

Jeremiah: Yeah, that is Smoove, I value that because it just comes together with this car ownership idea. When I pay stop telling me what I can do or not do.

Oliver: I think BlueSG can also drop off where you want.

Jeremiah: Oh yeah maybe they are.

Oliver: To make it clear in the purpose of this research we call all these models car renting. Car sharing is for us a bit of a buzz word that has been used in wrong ways sometimes then later we will have a model of car sharing. So, this one we're calling it renting

Jeremiah: Yeah. Because anyway you are still renting from a company. Right?

Oliver: Yes, so in terms of choosing which company you want to rent your car from, then the fact that you can drop off your car anywhere is important?

Jeremiah: Okay. To me, it is actually the cost first. Imagine the scenario that I gave you. It I was to drive from the house to airport, even if I can save some money (1 or 2 dollars) I would still take the Grab. To me, the cost is important. I don't like Car club because you need to pay a monthly fee on top of hourly fee. I don't like it because I am a very irregular user. I like Tribecar that allows to pay only when I use it.

Oliver: So then like model of pay as you consume is the one that you prefer?

Jeremiah: Yeah. Yeah. Okay. The others are just trying to make some money out of it. They know that not everybody will use it and they can collect the monthly fee.

Oliver: Just to sum up a bit what you already said, you said that in general you are more interested in models where you don't need to pay a membership to enter but potentially pay slightly higher in terms of pay per use fees. In some situations, it might actually good to drop off wherever you want?

Jeremiah: Yes, to have that flexibility.

Oliver: If we come back the offering in front of you in particular, do you see any other benefits or drawback. Would you consider adopting this offer yourself in what kind of situation?

Jeremiah: Actually honestly, I don't know how well is this company doing? I don't know. But don't you find it a bit confusing. It's a bit too much information between the standard plan value plan, business plan. Why would another person go for this? I don't know. Because you see if you are going to only use the car for a few times. Why bother getting a car, just take Grab or Gojek. Who would use this? I don't know who would use this, to me it is a very bad model.

Oliver: Then if we talk about the model without membership fee and where you can drop your car anyway. Do you think there will be more benefits or drawbacks? More users of these models

Jeremiah: Like the Smoove? I think Smoove is also one of the early companies. People know the brand name and one of the techniques, and I think Car club also operate on the same logic. I can share a personal experience, when we rent a car because we rent by timing, like whether is it by the hour? Or is it by the minute? It is still time, right? Yeah. So, you realise if somebody can come up with a policy that when you go and pump petrol, they will not charge time. So, you don't need to feel so anxious. So Smoove, if you take their three-hour package, I don't know if it still exists, you pay a fixed fee, certain mileage but the petrol is free so if you pick up the car and somehow need to pump petrol than they will reimburse the time or something. So, you don't lose time. They also have this grace period, so 15 minutes before and 15 minutes after so that when you come to the car you can really be in a good state. Not too sure about Car club, Tribecar has 30 minutes before if nobody took the car before, so you can have an extra 30 minutes. Yeah, so for me I like it because most of time there is not somebody before me. So, I can slowly go on the car or take pictures to make sure the car is alright. No damage. So maybe those kinds of small things would play a part. I would say costs and the small benefits and then where you drop off the car, that is a third thing, a good to have.

Oliver: And you were talking about needing to take pictures around the car to verify it there are any damages?

Jeremiah: Yes, yes.

Oliver: Do you think it's a very big drawback of this kind of models or do you think is acceptable?

Jeremiah: Acceptable. So far, I have been using Tribe car for 2 or 3 years already and I haven't gotten a complaint before. Maybe they could say: hey, Jeremiah. You know, you say that the car is okay but there is the crack in the back. No, I can say that I have all the photos and I can just show them. So, I think there is no drawbacks. It is only if time is tight. There was once when the guy before dropped off the car right at the hour, because Tribe car goes by the hour and not the minute. So, the guy ate some of my time, but it is just too bad.

Oliver: Now if we go a bit further, would you consider using either Tribe car or Smoove kind of model as your like primary way of transport?

Jeremiah: Oh no, never because actually MRT is quite good, and also one more thing, I don't know if you know but all the private hire cars have a blue colour sticker. Whether it is a Grab or Gojek you will always see a blue colour sticker in the front. So actually, this a very interesting topic, maybe somebody from NUS already did research about the perception. First there is a stigma because however you think it doesn't make sense, there are a lot of people, maybe the youngsters of 20 or 21 years old, or sometimes 17- or 18-years students of Polytechnic, they have a license and a car because it is very cool. How can you pay for the car? You own a car so you can become a Grab driver on top of the school. But those cars have like a blue colour sticker. It's actually in a way labelling people. Car club, Tribe car or Smoove all these platforms have the blue colour sticker. So, if you were to drive it every day, people will ask you if you are a Grab driver. They don't mean it, but this is the first thing that they think of.

Oliver: Like the blue stickers will actually be associated with people who drive Grab and Gojek?

Jeremiah: Yes, straight away, if you go to the Golf people will ask: You have so much money, you play golf, why do you drive a car like this? Somehow it is stupid but in Singapore we have a lot of labels, it is not good, but people are just like that over here, and it is mostly negative not positive.

Oliver: So, can a potential reason why maybe young people don't want to drive these cars for a long time be not wanting to be stigmatised as someone who is Grab driver?

Jeremiah: And also, Car club and Tribe car all have their own stickers on the side of the car. To me, it is only if you have certain reasons and need a car for a particular day, it is ok. But if you drive it every day, and you drive a Car club to see friends, how do you explain to your friends? Oh, I am the marketing director of Car club haha. So, every day I would not do it.

Oliver: Ok let's continue

Jeremiah: Oh, it is the car sharing is it?

Oliver: Yes

Jeremiah: Oh, it is the first time I see this.

Oliver: It is not a very well-known and rather small company. Their Facebook has less than one thousand like. The concept is exactly what we consider as sharing.

Jeremiah: Interesting. Ok you can ask me questions because it is my first time seeing this.

Oliver: Okay, then maybe you can read the different steps so that we're on the same page.

Jeremiah: Okay, I really have my own ideas, like who in the right mind you want to rent out their car. Okay, anyway, you can ask your questions.

Oliver: So, like according to you what makes this different from the previous offerings?

Jeremiah: If we talk about Car club, Tribecar or Smoove you don't need a human being. They all unlock using apps so there is no face to face interaction. It is not to say I am anti-social but usually I am very rushing already. Time is time, I want the process to be painless, take my pictures, upload them to the server, take the car and off I go. This one seems like you meet your guest, having a chat, asking why you need the car. Just give me a break, I just need the car to go somewhere. The biggest drawback is meeting somebody. And if I'm the owner, I would find it very dangerous. Okay, for example, a situation like this is not so plausible but it's still possible: If I know my neighbour always goes to Malaysia, I know that today he is taking his off day to go to Malaysia, I would be a drug trafficker and put some drug in his car, in Malaysia I would ask a friend to get the car and the drug. The owner does not know about it, how can they know if something is hidden. There are a lot of moving parts in a car. There could also be some scratches.

Oliver: So, in this case, you would think that one of the reasons this is not working is the trust issue between who you rent the car from and who you rent the car to?

Jeremiah: I am not sure how much terms and conditions there are, probably there are some. But imagine if you're in the car, you give back the car, the car looks fine. Then maybe next day the owner said: Oh, no, I saw that the dashboard has scratches. They call the customer service that call you about this. Who is right and who is wrong? Then Oliver will say: I already returned the car and the owner already inspected the car and said it was fine. Where do you draw the line and what are the penalties? There is so much risks for both parties.

Oliver: So generally, correct me if I'm wrong, but you're kind of saying that it might be riskier for individuals to do this business between each other than individuals with a company.

Jeremiah: Yeah C2C is big risk.

Oliver: Does it make it better that in the price you pay that insurance is included and provided by the company. So, the company provides the insurance in the transaction between the driver and the owner.

Jeremiah: Okay, if I see there's the insurance portion already and the terms clearly state that once the insurance is paid the renter is not responsible for the situation. Then I might consider. But imagine if you are very close to your neighbours, imagine the owner sees the scratched dashboard and think it is you. The friendship is gone right? I would still avoid it. Even if I pay the insurance, I cannot help but put the face to the car, I know the owner, I am staying in the same neighbourhood, every time the owner will point at you as the guy who scratched the car.

Oliver: So generally, you feel better to deal with companies that with an individual?

Jeremiah: Yeah, you could say so.

Oliver: So, would you be considering adopting this offer as a user? As you're renting a car?

Jeremiah: I will only do this because you say that registration is free, and my guess is that this might be … it must be cheaper. So, only if Tribe car is not an option, then I would consider Drive Lah as a last resort. But then the question is also how much cheaper, 1 dollar?

Oliver: Then would you consider these models as your primary transportation?

Jeremiah: No

Oliver: Would you consider doing this as so one owner renting out his car once you have a car?

Jeremiah: No way! I will get murdered by my wife

Oliver: Quite important features I would like to talk about: this offer, but also Car club and the other renting. For the leasing part, we talked about you not being the official owner of the of the car, right? But you are still the only user. Yes. But in these two situations, then you are not the only user and then maybe before you and after you were different people using the car so what are your feelings about the fact of sharing the car?

Jeremiah: The fact of sharing is always fine. It's fine. It's fine. Because I said that car is a tool. I don't mind getting a 10-year-old car. It is to get from point A to point B. But if you ask whether my views are representative of Singaporeans. No.

Oliver: So then, what do you think Singaporeans will think of the sharing part?

Jeremiah: Those Singaporeans who have to go to the Drive Lah or Car club I think these guys don't mind because they just need the car. Those who mind there will not do it.

Oliver: Then, in general for the population, do you think that the fact that you need to use a car that has been used by someone else before is a problem or not?

Jeremiah: I think the Singaporeans are fine with the fact of sharing. Yes.

Oliver: And before we also talked about your relationship with the car and with the leasing part, we talked about the fact that even though you are not the official owner anymore, you still feel responsible and you would be fine to drop people off or whatever. But in these situations, do you still identify yourself to the car or do you still feel like you are the owner even though you're not?

Jeremiah: No, for sure no. Maybe for the Drive Lah, those youngsters who want to impress girls would say: Oh, this is my car. Because remember how the Car club and so have the blue stickers, with Drive Lah, the car shouldn't have the blue stickers. But no, I would not say. Actually, there is only a minority they will say such things. Most people will just say it is not my car, I rented it from this new platform called Drive Lah etc…

Oliver: So, if I summarise while in the leasing part you can still feel like you are holding on responsibility. But then in those two situations, you're clearly not owner anymore.

Jeremiah: 100% Yeah, you can say 100%.

Oliver: In general, have you already seen that kind of offers somewhere else before or is it the first time?

Jeremiah: Yeah. In fact, I kind of heard about some sharing car, I don't even think that Drive Lah is the first company of such sort. I think a few years ago there was something similar.

Oliver: Yeah in my research I saw that there was one company before. But it was closed down. And later Drive Lah that still exists.

Jeremiah: Yeah. And you know, the thing is that because all these internet app's like Uber Grab, they only came during the past two years. That company came maybe three, four or five years ago. So, I felt like they launched their product at the wrong time.

Oliver: Then if you have looked at the three offers, in the end is there one of the offers that you prefer to choose?

Jeremiah: I will pick the renting offer. If you tell me that I can only pick Car club it is ok, however the Drive Lah is good because there is free registration, you only pay when you use it but unless they have some reputation and terms and conditions that are nicely written otherwise I would still think it is not that safe, the owner could still come and look for me, knock on my door outside the platform, I could be harassed and it is too risky.

Oliver: Drive Lah is still a young company, I don't know how well they are doing. You can check it out on Facebook if you're interested.

Jeremiah: Yeah, I will do.

Oliver: Now moving into another part. Well, I would like to talk about the product categories. Until now, we only talked about the car. And now I would like to ask you for similar offerings, but in another industry, which is the clothing industry.

Jeremiah: Sure.

Oliver: In general, if instead of a car, you would have the opportunity to lease or rent or share clothes, would you be interested in this concept? Why or why not?

Jeremiah: Leasing clothes, I am just thinking what this could be…

Oliver: I can give you some idea, officially we didn't find a leasing clothes offer, this is a fictive offer that we made. You don't need to spend too much time on each of those, but this should give you an idea of what kind of business it is.

Jeremiah: Wait actually there's a company in the US that does clothing leasing. Fashion runway has this thing. I think for guys… I think it's the same logic, leasing only kind of make sense for higher end kind of clothing. For like normal clothing, if you were to lease why don't you just buy it. Renting make sense because it is leasing but short term. During my wedding in Vietnam my wife and I rented our outfits. Sharing, on a friend to friend basis, I do it with my friends, like shoes for a special occasion. Sharing with another stranger…that is an interesting concept.

Oliver: Knowing that this offer, Closet share is the company that takes care of getting the clothes from the owners, washing it and then lending it out to the people. Then it's also on a subscription basis, for this price you can get three sets of clothes every month and then it can go up.

Jeremiah: So, yeah interesting very interesting. This must be a US company.

Oliver: This is actually in Singapore

Jeremiah: This is Singapore as well (Mr & Mrs collection)?

Oliver: No this is actually a US company. The reason why we picked for example Car club to show you is because in Norway, there is no offers where you can, deposit your car anywhere or that has no membership, so basically, we had to choose Car club to match the offer of Norway. So, we compare similar offering. There are some renting clothes companies in Singapore but this one is a US company.

Jeremiah: I see.

Oliver: So, Jeremiah would you as your primary source of clothing use one of these offers?

Jeremiah: Primary no. The shirt I am wearing now is a standard Uniqlo shirt for 7 dollars, I buy two black and two greys, two oranges, they last for 1 to 2 years and after it depreciates, goes through its useful life I just buy a new set again.

Oliver: For special occasions like you were talking about more high-end clothes or on like weddings or parties or cocktail, would you use that?

Jeremiah: okay, actually for clothing I would not care too much about it. Oh, actually it is different because whether it is rental Mr Mrs collection or sharing Closet share, it doesn't have the problem of Drive Lah, Drive Lah you see the owner but in the three cases I face the company. So, for me, I would think of the cheapest option to get what I want. From what I see, Closet share I cannot choose exactly what I want, it has like bundles…

Oliver: Actually, you can choose the pieces but per month you can only choose three and return three.

Jeremiah: Ok then my guess is that Closet share is cheaper. So, I will go for this one.

Oliver: To sum up the cost is more important than if the clothes are owned by a company or by the by your neighbours.

Jeremiah: Oh yeah. Because, you know, like a hotel so you use the towels that are then washed. It is fine.

Oliver: Then this thinking is also based on the assumption that as long as you face the company and not an owner, it is okay?

Jeremiah: Yeah if I have to see the person, I just feel a bit weird.

Oliver: Then for the leasing

Jeremiah: When I see leasing, I think about expensive.

Oliver: In these situations, would you be ready to not be the official owner of your clothes? If you were to lease, rent or share this t-shirt?

Jeremiah: Actually, I would not be ok to not be the owner. Maybe it is psychological again. I like to spend one time and not think about it again. Whereas for Closet share, base of 69$ a month, 69$ for me is one year of shopping for clothes. It will be crazy in terms of money. It will not be my primarily source of clothes. Would you?

Oliver: Not sure. Then, for example, if we talk about special occasions, like you said about your wedding, or like some people go to parties or girls who want to have a new cocktail dress every time they go somewhere, like, do you think it's okay to wear something that is not yours?

Jeremiah: That's always fine. That's fine as well. And maybe you might ask if I would do that, I can buy the dress for 500 and you rent for 300. For a bit more you can own it. For me I will also think about the cost if you only wear one time or two times split over years then I would spend 300 to rent, I will not buy this expensive dress.

Oliver: We talked a bit about that, would you be ready to share your clothes with other people?

Jeremiah: Me sharing? No. It is funny because I am ok to rent but not ok to rent out my own clothes.

Oliver: So, would you be okay with the thinking that the clothes that you get from this company or that company has been worn before and we will be worn after you?

Jeremiah: It's okay. As long as it is washed.

Oliver: Generally speaking, do you see it is harder for people to change their clothes habits or mobility habits. Do people would accept more clothes offers or the car mobility offers?

Jeremiah: I think clothing is harder for people to change. But why? … I am thinking … I think I am not getting the question.

Oliver: I can change the bit to make it more general. For which categories of good do you think it is easier to have those kinds of offers and for which goods do you think it is harder for people to accept those offers? If you don't have examples of good, it is fine but tell me what kind of products which generally be more accepted and what kind of products will generally be less accepted.

Jeremiah: My answer will still be the same, it is easier for people to accept changes or new products in the car mobility than clothing. I am trying to think of the answer to why in my head. Maybe because most of the clothing is cheap.

Oliver: So, you would think it is more accepted for expensive goods?

Jeremiah: Yeah. Where is car is very expensive at the start, there is no cheap car, even a cheap car is expensive. But for clothing 10 or 20 dollars is alright, you can just spend so why would you rent. I think it is because a cheap car is still expensive.

Oliver: I also have two other things that might influence the acceptance and I wanted to tell me if it is the case or not. One is goods that you use very often or not that often. And the other one is goods that are closer to you or not that close.

Jeremiah: Sure.

Oliver: Can you debate a bit about these two? What do you think?

Jeremiah: So, the first one is a good that is close to me or not close to and which one is easier to share?

Oliver: Yeah, which one is easier a lot easier to lease, rent or share?

Jeremiah: I want to use the comparison of mobile phone or wallet.

Oliver: Yes, typically mobile phone is a good that is close to us.

Jeremiah: We can talk about house sharing. Honestly, I think if money is not an issue, people will not think about sharing. Maybe because Singaporeans are bit of a selfish people and we won’t think

about sharing things. You talked about all these companies, all the concepts about sharing etc… they are all European and Western concepts. Asians will not want or think about sharing things, it is a weird thinking. I would say that it is only if we can make some good money, if we know of cases where we can make good money, then we will be yeah why not try myself. The first thing that we think about will not be whether it is close or not close. phone is close, house is close… what is a product that is far away? Running shoes? Tennis racket?

Oliver: Typically to give you two examples. A product that is very close to you and that you use very often is for example your phone and probably is further from you …

Jeremiah: Microwave?

Oliver: …that maybe you don't use that often, maybe if you live in an apartment it is useless but your lawnmower or tools.

Jeremiah: I think that whether it is far or not far from me, those two examples I will still not… Ok there is two options or components, user and the person renting out, two people. I think that I will always be ok to rent or having the option of renting. Imagine if I really really needed a lawnmower and I could rent it cheaply, yeah why not. But would I lend out my own, probably not because I don't how the other party will trash or not my lawnmower.

Oliver: To sum, generally it really depends on if the Singaporean can have some benefits out of this option or not. If it is yes, then probably they will consider not being the owner or even sharing. But if there's no real benefit to this and they'll probably prefer to own their own goods.

Jeremiah: Yes, you can say so. Yeah. If money wasn't an issue, nobody would think about renting. We would just buy. But this is not very smart way because you buy and don't use it is wastage, right. So, somebody that is rational with money. Optimally, you would choose to rent because if you use only one time then you should rent. But what you say is true, all things equal, you want to own rather than rent.

Oliver: And then I think it's a perfect transition for us to talk a bit more about not your own perception alone of these offers, but country wise. What do you think? and just to start a conversation, what would be the typical reaction of people in Singapore around you, if you said that you are leasing, renting or sharing your car? What would people tell you?

Jeremiah: I think the response will differ from age group. I would say the older folks from 40 or 50 years old upwards. They don't like the idea of sharing. The youngsters around our age or below. Yes, sharing is fine. Yeah. Because it is kind of impossible to own everything. So, I think it's a social kind of thing, if the peers are, sharing and stuff, you know, then it is better. I remember this sentence I wanted to share in this interview in some way and I found the opportunity. So, you know, last year there was an interview, the reporters interviewed a Member of Parliament. And then he was saying that: oh, you know, like nowadays youngsters find it cool and fashionable to take Grab and Gojek, to take private hire transport so much so that they don't want to own a car anymore. People were angry and said like it is not true, it is because we cannot afford a car. But he reframed it to say that it is a very fashionable things among the youngsters now. We thought that he was out of touch, he doesn't even know what we want. Yeah. So, the age group is important.

Oliver: And so, for the youngsters, the main reason why they are into all these cases is still costs.

Jeremiah: Yes, cost, it is always about costs.

Oliver: Then what is the reason for the older people not wanting to use the offers?

Jeremiah: People they don't like to share. Because you see all these sharing platforms, all these things…I would say that sharing and helping people is not like a new age idea. This has been there for centuries but sharing as a business is new. So I think it's only our generation that kind of can appreciate the business of sharing, like, because last time maybe in the olden days, they're like: I lend to you, you lent to me, we don't talk about money, it is purely I help you, you help me, it is fine. But now it's like: I have a platform, terms and conditions. Before, the case about the car having a scratch, people would think it is fine. Nowadays people would be like: Oh, you scratch my car. I think this is the reason why the older folks don't like, they live through their era.

Oliver: How much do you think Singaporean people care about social pressures and social norms. Would they choose these businesses because the same age group does it or will they choose to not do it because their older parents or grandparents told them not to, how much are they influenced by the trends?

Jeremiah: I think that for at least the clothing, if I am female, (it is stereotypic) I think that females would shop more than males. If I am a female, I think that the closet sharing is a very good idea. If I would pay like $79 a month, I get to change my wardrobe. For a guy, I could wear my Uniqlo shirts easily, today grey, black colour tomorrow, the next day grey colour again. It is like normal. But I think girls they like to be more creative, have a bit more variation in their closet. If you want variety and still want quality, then you need to pay a lot of money. Imagine if your clothing budget is only 100 dollars, then I would just share my clothes or rent my clothes. So, in the end, it still breaks down to costs.

Oliver: Then if we come back to the car on the population wise, which one do you think is potentially more successful between the three offers for cars? Which one would the people be most interested in?

Jeremiah: Car club.

Oliver: Would the reason be the same as the ones you told me?

Jeremiah: Yeah, I know you would ask this. Yes. You see, my assumption from the beginning is that if they were to be on Car club or this kind of platform, they don't own a car. This is my assumption that I think is a fair assumption. So, they probably only use the car once a month or once in a while, the other time they will just use Grab or Gojek, I would say that my thinking should be quite representative of Singaporeans in these cases. Same thinking.

Oliver: A bit of a tricky question, then what kind of people or what profiles do you think would be okay to share out their car on Drive Lah?

Jeremiah: There is a question of short-term vs long term. I think the supply side will be very niche. I think there's only a few kind people that would rent out their car. One is the curious one, they can make some money out of this, I think that after a few times they will just give up. The second kind is those guys who probably work night shift and during the daytime the car is just sitting there in the car park, they can rent out their car and cover their car payments, they would rationalize and say why not. The problem, even if you tell people that you share your car and you are a very popular car sharer, everybody says this guy is very nice, the car is very good. I work in the day, but for nighttime, from 8 pm I don't need the car anymore. At the beginning we talk about cars as having the freedom to access when you want it, whenever you want to use it you use it. Car owners think of what I am thinking now: imagine in the end I need a car, but I rented out mine, and if I have to take a Grab back and forth, probably what you earned, for example 50 dollars, is the same as the price of the grab if you need a car in the end. So, this company, good luck, I don't think it is working.

Oliver: Then, in your opinion, what are the improvements that are needed for some of those companies in order to have a successful business?

Jeremiah: The Avis okay. Because if you were to ask me, which company makes the most money I'll say Avis. Not just because Avis is an international brand, but they will always be somebody that for some weird reasons would lease the car from them. Don't ask me who are they, but somehow there will be some people. And that is where they can make the money. For car club, make their website easier and less confusion. Drive Lah … maybe they won't exist next year.

Oliver: And for example, they make it keyless or something so that you don't have to see the owner, the people willing to rent out the car would still be…

Jeremiah: Too small, the supply is too small.

Oliver: We talked a lot about the concept of ownership in different parts but to sum up a bit can you tell me how important or not important the concept of ownership is in Singapore. How important is it to be owner of your goods or is it okay to not be the owner?

Jeremiah: I want to say something a bit cynical but actually maybe it is not important. Let me explain a bit. You know, the majority of Singaporeans live in HDB, public housings. The government or the medias, they say that we are owners. But if you look at the document, we are actually not.

Oliver: It is a 99-year ownership, right?

Jeremiah: Yes, we are actually lease owners. Actually, we don't own anything in Singapore. Car also, you own the car, but you need to pay for a license that has a useful life, so do we really own the car. We talk about the two biggest things, the car and a house, and we don't really own it. So, if you ask me what a Singaporean feeling about the word ownership is, I think people are just numb.

Oliver: My impression was at least for houses, even though you say for HDB is 99 years or something. It is still important for people to buy the HDB and not to rent the HDB?

Jeremiah: Yeah of course, of course.

Oliver: Can we say like, even if the official ownership is not important, but like the perceived ownership of your goods is?

Jeremiah: Yes, yes, correct. You could also ask the perception difference between owning an HDB versus renting an HDB. If you invite your friends over and tell them, you stay at this HDB. Do you say you rent the HDB?

Oliver: So how important is for people to buy the HDB or rent it even if in both cases they are not the official owner?

Jeremiah: I think it is more an Asian thing. We like to own the house, it is important.

Oliver: The same question how is sharing perceived in the population in general.

Jeremiah: Sharing… now in the market the only thing that people are sharing is the car… Sorry I was thinking about car renting and not what you defined as sharing. I think the perception of sharing is not widespread, it is very micro, between people that you really know. Once you talk about sharing from stranger to stranger, it is not that much.

Oliver: Something that is not in the interview guide, but I just thought about it. If you see those kinds of models, in Europe, one of the reasons why they work is among the young people who care about the environment and think about the fact that owning a car that you use 20% of your time during a day to drive to work and back is not worth it. So, some of these models are popular with those kinds of profiles. Do you think it is also the case in Singapore?

Jeremiah: No, not the case, because Singapore is always kiasu (fear of missing out or losing out to others). Does being environmentally friendly get you money? I do have some friends that I know, when they go outside to eat, they will bring their own container, or to drink coffee they will have their own mug, but I wouldn't even say it is a minority, it is more like very small, 1 percent. Nowadays the NTUC (supermarket) you need to pay 10cents for a plastic bag, people make so much noise, why should I pay 10 cents.

Oliver: They also give so many plastic bags at the same time.

Jeremiah: Their logic is that a lot of plastic bag prevent the cross contamination of food. But you are right, it is too much plastic. But most Singaporean would ask: why do I need to pay 10 cents for a plastic bag, so you can say that most Singaporean are quite selfish, we are not altruistic enough, we don't think that far ahead in terms of true costs of environmental destruction.

Oliver: Also, in Singapore, there is a good mix of like different cultures and different backgrounds. They say the biggest population being Chinese, Malay and Indians. Do you think that some differences among those populations?

Jeremiah: Yes. There is. I think the Chinese are proud people. I don't know if I can say that, but normally you would say the Chinese and Indians are more educated than the Malays. I talk about education because there must be a study showing correlation between education level and income, education and number of people in the family, Malays have lot of kids. Stereotypical but the general way to look at people is that if you see a Chinese family with 4 or 5 kids, you think the guy must be very rich. If you see a Malay couple with 5 kids, you would think that they are irresponsible even though you don't know the full story, maybe the Malay guy is also rich, maybe the Chinese is irresponsible. So yeah there are differences.

Oliver: So, we're nearly at the end. Just to sum up a bit what we said today, I'll try my best. We talked about two important concepts, the first one about ownership and the second one about sharing.

Jeremiah: Yes

Oliver: We have agreed that ownership, generally not being the official owner of your goods is fine. In terms of sharing, according to you it is more okay to deal with an official company.

Jeremiah: Yes, rather than face to face.

Oliver: But in terms of the three business models for the car, potentially the most successful one will be the renting.

Jeremiah: From a user perspective. From a business perspective. Avis and Hertz make the big money

Oliver: Yeah. For how many consumers they can bring…

Jeremiah: On a volume basis. Yes. Car club, Tribe car and Smoove.

Oliver: Well, the leasing for your profile doesn't make economic sense. This one about sharing, having to deal with the driver, there's more risk than having to deal with a company.

Jeremiah: A lot of risk for Drive Lah.

Oliver: We also talk about that the clothes, you said that generally you feel like it is less easy for people to change habits in terms of how they purchase the clothes than how they purchase the car. And that for both categories it can potentially work better for, at least for the leasing, higher end products.

Jeremiah: Yeah.

Oliver: And that in terms of clothes for the renting and the sharing, for sharing you enjoy the fact that is taken care by the company. They care about washing and stuff.

Jeremiah: Yes, as long as it's washed, I'm okay with sharing somebody else's.

Oliver: And for the population, you said there's a discrepancy between older and younger generation. The young generation is more open to these kinds of models.

Jeremiah: Yeah there is a difference in the perception of sharing. And peers are doing it, so it is more accepted.

Oliver: Do you have anything else to add?

Jeremiah: Well, no, I think.

Oliver: Do you have any questions for me?

Jeremiah: So, this process will be finished by the middle of the year? At which phase of the thesis are you? Are you at the beginning phase, mid phase or towards the end?

Oliver: I would say in the mid phase. There is the theoretical part, we are still reading articles and summing up knowledge, but it is more than 50% done. In the practical part, I already conducted the group interview about the relationships between Singaporeans and their car and clothes. There are similar topics that came up, the difference in generations etc. Now I am conducting individual interviews. The thesis is done in June.

Jeremiah: The interviews in Norway are completed?

Oliver: Yeah, it is done. When we will be back in Belgium, we will do the comparing between the countries and what we learned in the practical and theoretical. Well thank you for coming.

Jeremiah: No problem.

16. Jermaine – Singapore

Oliver: Hello Jermaine, thank you for accepting this interview. Can you maybe start by presenting yourself?

Jermaine: Hello, my name is Jermaine, I am a recently graduated master student and I'm about to begin my first job in banking. I'm 27 years old and currently living in Singapore.

Oliver: Okay. Today, I am going to ask you a few questions about your usage of clothes. First, do you own a lot of clothes?

Jermaine: Um, yeah, I think I tend to do a bit of shopping, maybe twice or three times a year.

Oliver: Yeah, Okay. In general, do you want to own more or less clothes?

Jermaine: I want to own more. Yeah.

Oliver: Overall, how would you describe the “relationship” that you have with your clothes?

Jermaine: Relationship with my clothing… let me think. I tend to buy pieces that I really like, and I would wear them quite often, so I'm not the kind of person who will leave my clothing in the cabinet for a long time and not wear them.

Oliver: I mean more precisely how do you consider your relationship with your clothes. Some people would take really good care of it and consider clothes as part of their identity while other only use clothes as a tool? What do you think?

Jermaine: I think I lie somewhere in between, like clothing is definitely a tool for me in order to keep warm and to be stylish but it's definitely also part of my identity. Yeah

Oliver: And then if we make a comparison with the second topic of the master thesis the cars. First, do you own a car?

Jermaine: I don't own a car at the moment, but I am definitely planning to buy a car in the future.

Oliver: And how would you describe your relationship with your potential future car then? Would it be different that with the clothes?

Jermaine: Oh, I think a car is of a higher monetary value, so I would definitely take better care of it.

Oliver: Okay. In general, for what reason would you be buying new clothing?

Jermaine: For what reasons… I guess for like Chinese New Year or for different events like birthday parties or weddings or going on a date or something like that.

Oliver: Okay. Before you said you would buy maybe two- or three-times clothing in a year. Then on average, how much would you spend per month?

Jermaine: Per month? maybe 200 dollars.

Oliver: Okay. Have you ever considered other alternatives to the purchase of clothing?

Jermaine: I think for higher ticket items, like suits or tuxedos, I would definitely consider renting them rather than buying them.

Oliver: And have you ever used some of these renting services before?

Jermaine: Yeah, I have rented a wedding suit before.

Oliver: Okay. And how was your experience? Did it go well?

Jermaine: Yeah. I think it was largely a positive experience, but I think the downside of renting would be that I wouldn't be fully comfortable, and I will be constantly conscious of how careful I am with the clothing, like I wouldn't want to spill anything on it and ruin the clothing.

Oliver: So now I would like to show you different business models about the clothing industry. So, if you could open the document that I sent you and take a look at the first page.

Jermaine: Yeah.

Oliver: Take your time to read it once and if you have questions for me please ask.

Jermaine: So, on the clothing rental, do you get a monthly pack of clothing?

Oliver: Wait, are you only looking at the first page for now?

Jermaine: Yeah.

Oliver: Okay, so the clothing leasing offer, right?

Jermaine: Oh okay... you choose the leasing period. Okay, cool.
Oliver: Now we're only talking about clothes leasing.

Jermaine: Okay, yeah, got it.

Oliver: Yeah. So, what do you think makes it different from the traditional way of buying clothes?

Jermaine: I think there's a finite period to your ownership of the item and I would not feel like the clothes are truly mine.

Oliver: Okay, so you pointed out something very important because with this leasing offer, you are the only one who wear these clothes, but you are not the official owner anymore of the clothes. So, can you detail how would you feel about this fact of not being the official owner anymore?

Jermaine: I mean I would be extra careful of how I treat this clothing. I would definitely be wearing them pretty often as I want to maximise my usage of this clothing.

Oliver: And will it change anything to the relationship that you have with the clothing?

Jermaine: I think other than the frequency of wearing them as well as how careful I am, I think relationship wise no.

Oliver: No. Okay, so you think you'll still be able to identify yourself to the clothes just as it was yours?

Jermaine: Yeah.

Oliver: Okay. And do you see any other benefits or drawbacks to this offer?

Jermaine: Drawbacks, I am not sure...

Oliver: And here at the end of the contract you have two options, either you give them back the clothing or you can buy them? What would you do at the end of the contract?

Jermaine: As in to buy them at residual value, right?

Oliver: Yeah.

Jermaine: Yeah, so I think this is like having a trial period for pieces of clothing. Because I think more often than not, I tend to be quite attracted to clothes that are nice and comfy and I'm trying to add more, but after a while, you know, I kind of get sick of it. So, I think these clothes leasing businesses might be quite appealing for me.

Oliver: Yeah, I see. And in general, what will you do at the end of the contract?

Jermaine: Hmm I think it depends, if I really like the clothing, I would definitely buy them. Yeah.

Oliver: And to sum up a bit, would you consider adopting this offer yourself?

Jermaine: Yeah, sure.

Oliver: Okay. So, if we sum up a bit, you said it might be quite interesting because you get a trial period before deciding if you actually want to keep this clothing forever or not. And on the question of ownership, you said it might not be that important, just that you would have in mind to be extra cautious about the clothing, but otherwise it wouldn't change anything. Correct?

Jermaine: Yeah.

Oliver: Okay. So, now if you could switch on to the second page, it is clothes renting offering. Mr and Mrs Collection is a US company, there are also Singaporean companies that do the same business, but we chose to show you this one because we didn't find any business model in Norway, so we decided to show the same one in both interviews.

Jermaine: Okay.

Oliver: So here, what makes it different from the previous offering, do you think?

Jermaine: I think this differs from the previous offering in terms of you don't get to choose what you want; they tend to send you a pack of clothing according to your style.

Oliver: Yeah.

Jermaine: So, it's like a monthly subscription model.

Oliver: And do you see any benefits or drawbacks to this offer?

Jermaine: Benefits. I mean, if I'm an indecisive person and I like to constantly mix up or change the kind of clothes that I wear, I think this will be a fantastic option. On the other hand, I think for me personally, I wouldn't have opted for this business because I like to wear the same kind of clothing. So, I have a few pieces that I always wear so I'm quite particular about the kind of clothes that I wear, and I don't think I would like that this business gets to choose the kind of clothes that I wear. I mean even for gifts from my friends, most of the time, the clothes that they buy to me, I am usually not a fan of them.

Oliver: Okay. So, you would say in general you know the style you like, and you would generally stick to these clothes.

Jermaine: Yeah.

Oliver: Okay. And you mentioned something very important is that here you get a personalised package that the company sent you. Would you prefer choosing each item yourself on the website, then?

Jermaine: Yes.

Oliver: Yeah. So, you would prefer having the choice?

Jermaine: Yeah. That will be great.

Oliver: Okay. And so, in general, you wouldn't consider adopting this offer for yourself?

Jermaine: I mean, if there's an option for me to pick, for example, you know, I get to pick 10 items of my choice every month. I think I'll be more open to that. Rather than just like sending a fixed package every month.

Oliver: Would you think you'd be more attracted by the company if the clothing had specific features, certain brands or certain styles?

Jermaine: Maybe active wear?

Oliver: Okay, yeah.
Jermaine: Like Gym shark or Lululemon.

Oliver: Okay. And do you think there will be certain periods of your life or certain occasions where you will be using these kinds of services more?

Jermaine: Certain periods of my life, maybe if I'm in school or… No wait! Now that I will be working, I think I might subscribe to something like that, if it offers me different kind of office wear.

Oliver: Yeah, so you think since now that you're working, you need maybe more office work, so you'll be interested in them to have officer wears?

Jermaine: Yeah.

Oliver: Okay. And so here an important point is as in the leasing offer before, you are not the official owner anymore, but moreover you will be sharing the clothes with neighbours, colleagues or people you simply don't know, which means that these clothes might be worn before you and will be worn after to you. How do you feel about this?

Jermaine: I think I'll be fine. So, for example, I brought the example of office wear, right? Office wear to me it's like a uniform, it's like wearing school uniform therefore it doesn't really matter if I don't have ownership of it. Yeah. So, I think that's how it differs for me.

Oliver: And the fact that they are not first-hand?

Jermaine: Yeah, doesn't matter.

Oliver: Doesn't matter. Okay. And we can say that it wouldn't change anything to the relationship that you have with your clothes?

Jermaine: Yeah, no.

Oliver: Okay and also in this case, the offer works with a membership, so you pay a fee to get in the company and each month you can get this many items or packages. Another business model would be to not have membership fee but maybe a higher fee per item that you rent. Which one would you find more attractive?

Jermaine: Sorry, could you repeat?

Oliver: Yeah. In the business model that I show you, you have to pay a certain membership fee to have access to the programme. And per month they will send you a certain number of boxes and a certain number of items depending on your membership. But we also found other companies

where they basically make you pay a higher fee per item, but you pay per item that you rent. Which model would you prefer?

Jermaine: Oh, I think the second model

Oliver: and for what reason?

Jermaine: I think I would have...I mean I'll get to choose items I really like

Oliver: Yeah, but the question was more about how would you prefer to pay for this item? Imagine that in both cases, you could choose items that you like, but one is the membership with a certain number of boxes per month with certain items that you chose. And the other one is, you choose this suit, it is how much, you choose this shirt, it is how much and so on. So, which one would you like most?

Jermaine: I think maybe a monthly subscription fee. That will be more convenient.

Oliver: So yeah, to pay for once and not pay for each time.

Jermaine: Yeah.

Oliver: Okay. That's okay. And would you consider adopting these offers as your primary way to get dressed?

Jermaine: I think maybe for a specific thing like office wear or workout wear. Yeah perhaps.

Oliver: And then for casual clothing, would you adopt the offers?

Jermaine: I guess for casual clothing… Yeah, I mean, I will definitely give it a try.

Oliver: Yeah. Now let's switch on third offer. Here it is clothes sharing offer. I will leave you sometime to read again.

Jermaine: Okay, fine

Oliver: What do you think makes it different from the previous offerings?

Jermaine: It is different on who own it, here this is owned by another individual.

Oliver: Yeah, exactly. You pointed out very clearly, if we compared to before, you are still not the official owner anymore and these clothes are not always first-hand and you said it the clothing doesn't belong to a company but to other individuals. How would you feel about the last factor that it's owned not by a company but by other individuals?

Jermaine: I think this is more intimate to share clothes with another individual. Yeah, I wouldn't opt for this option. This is for bags or shoes, actually shoes not even, I think maybe just bags.

Oliver: In general, you prefer the company owning the clothes.

Jermaine: Yeah. I think in the end it doesn't really make sense because even if a company owns it, the clothes will be going through many individuals, but just knowing that this individual wear this clothing a lot, I think I would not be really comfortable with that.

Oliver: Mm hmm. Yeah. Okay. In general, would you value this transaction more or less if it was a peer to peer instead of business to consumer, meaning here there is a business as middlemen. Like, would you like to have it as a middleman, or would you prefer a peer to peer relationship?

Jermaine: I think I would prefer having a business middleman Yeah.

Oliver: So, is it the same concerns as before, you would feel uncomfortable knowing that these clothes belongs to another person?
Jermaine: Yeah.

Oliver: And is there a particular reason for that? I had several reasons like hygiene or maybe people are superstitious about these things, you know, what are your thoughts?
Jermaine: Hmm. I don't know, I think it is just weird for me, sharing clothes with someone that... I mean sharing clothes with a complete stranger.

Oliver: Okay, yeah, it's understandable. So, to sum up you would prefer to deal with a company rather than the clothes being owned by other individuals. Do you see benefits or other drawbacks to this offer?

Jermaine: I mean, I would assume it is cheaper than renting clothing from a business because... I would assume that P2P is cheaper so that's the only benefit for me. But plenty of drawbacks

Oliver: Apart from the fact that the clothes are owned by individuals, what are the other drawbacks that you see?

Jermaine: Maybe quality control. Yeah,

Oliver: Okay. In the end, would you consider adopting this offer as a renter?

Jermaine: Unlikely.

Oliver: Unlikely? Okay, would you consider adopting this offer as a lender? So, on the other side of the business.

Jermaine: No

Oliver: Yeah, for what reason?

Jermaine: I mean to me clothing is a very intimate thing. So, I would not want to share with a complete stranger.

Oliver: Mm hmm. Okay, yeah. Let's take the assumption that you would use this service. If you were to wear someone else's clothes, how would it affect your relationship with your clothing?

Jermaine: I guess it would affect my perception of my own identity because like these clothes belong to other people, so there is probably someone who dresses the way I do it, so it would not be as unique.

Oliver: So, it will be not as unique you think?

Jermaine: Yeah.

Oliver: Yeah now, if you take these three offers together, like leasing, renting and sharing, in the end which one would you prefer among the three?

Jermaine: I think the first two options are pretty viable for me. So, for the clothes leasing model I would choose that if I'm looking to purchase a big-ticket item like suit or designer clothes, so it is like a trial period for buying these designer clothes. The clothes rental business model, it's for office wear or like, workout wear where it's like a uniform for me. I don't mind adopting it. The last one I am definitely not very keen on doing it.

Oliver: Okay, yeah. So today we discussed a lot about different business models in the clothing industry. And you probably know that we can also find similar offerings in the car industry.

Jermaine: Yeah.

Oliver: So, if instead of clothes, I told you it was cars that you could either lease, rent or share, how would you feel about this concept? Would you be more or less interested?

Jermaine: I would be more interested, Because cars, at least to me, it's more of a tool. Mm hmm. It's like bike rentals.

Oliver: Yeah. So, you would have less of a close relationship with your car than with your clothes you think?

Jermaine: Yes.

Oliver: Okay. And in the case of cars. Would you be ready not to be the official owner of your car anymore?

Jermaine: Yeah, I would not mind.

Oliver: And in the case of the renting and sharing business model, would you be okay knowing that the car was driven by someone else before and will be driven by someone else after you?

Jermaine: Yeah, not at all. It wouldn't affect me.

Oliver: Yeah. Like your reaction about ownership and sharing is based on the fact that car is more tool for you if I understand?

Jermaine: Yeah.

Oliver: So now we only talked about clothing and then cars. Do you think there are other products where it might easier to propose these specific models or some products that might be harder to propose this business model?

Jermaine: Hmm. So, for example, I would not want to rent a home, like, housing. Yeah, that's something very personal to me. I would much prefer to have my own rather than to rent. Something that I'll be comfortable maybe renting video games or movies. I'll be open to that, to me it is just a tool as well. Or renting computers, I'll be open to that.

Oliver: Yeah. So here an important factor for you is how personal the product is to you. Right?

Jermaine: Yeah.

Oliver: Is there other characteristic that makes it easier or harder to for you to accept these offerings?

Jermaine: Cannot think of any in the moment.

Oliver Yeah. All right. And so, now I would like us to take a step back and step back from your personal answers and think more generally about Singapore. If today, for example, you were to tell some friends, colleagues or like strangers, that you are leasing, renting or sharing your clothes, what would be the typical reaction?

Jermaine: Typical reaction. I guess they would be surprised because... at least within my social circle, it is not common thing to have.

Oliver: Why do you think it is not common?

Jermaine: I think maybe it doesn't really make sense because, at least in my social circle, I don't think my friends have a lot of clothes so for them to lease or rent, I think it makes more economical sense for them to actually buy the clothes themselves.

Oliver: So, do you think for people to adopt these business model or not, the costs will be the first concern?

Jermaine: Yeah.

Oliver: And also, I want to know a bit more about how are social pressures seen in Singapore? Like you said, most of the people would find this strange, would people usually comply with this reaction? Or would people still go with what they have in mind?

Oliver: I think definitely it will be more cost motivated. So even though if it is uncommon, but it makes sense for the individual, I think Singaporeans would definitely go for it. I don't think they are afraid to try new things.

Oliver: Okay, you think the most important is the cost concern like they will calculate which one makes more sense.

Jermaine: Yeah, I don't think that peer pressure would be a factor at all.

Oliver: Okay. And generally, what can you tell me about the concept of ownership among the population. For you, you wouldn't mind not being the owner of your car or of your clothes anymore but generally what would the population think about that?

Jermaine: I think generally the population would definitely want to have ownership of their clothes and cars as well because I know a lot of car people that are big fans of their car and I think they would prefer to have ownership of it. And it makes more economical sense as well for car ownership especially in Singapore where car is expensive.

Oliver: Yeah. And other than the economic sense. Do you think in general ownership of your things is important here?

Jermaine: I think clothes maybe, for car not really. Because it's not really a need in Singapore because it's always depreciating. Yeah.

Oliver: All right. And then regarding the concept of sharing, using things that have been used before by someone, how is it accepted in the population?

Jermaine: Generally, people would definitely prefer brand new items rather than used items.

Oliver: And what are the conditions for them to accept to use older items?

Jermaine: I think cost factors.

Oliver: Yeah. So, based on what we said here, which of these business models do you think could be the most successful in Singapore, meaning like among the leasing, renting and sharing, which one could attract the most people. I'm talking about the clothing right now.

Jermaine: Clothing, right?

Oliver: Yeah.

Jermaine: I mean...I think the first option the clothes leasing model.

Oliver: And for what reason?

Jermaine: I think that there is based, on my knowledge, there are a lot of people who would prefer to rent big ticket item such as formal wear brand for weddings for birthdays or for any occasions. Yeah, so there's definitely demand for that.

Oliver: Okay. And, why do you think they would prefer the leasing of instead of renting for example.

Jermaine: I think again, it really comes down to cost factors. It's not really about ownership, because it doesn't really make sense to spend thousands on a formal wear when you know you are not going to wear it frequently.

Oliver: So, you think they will prefer to lease it?

Jermaine: Yeah. Yeah.

Oliver; And do you think the feature where they can buy it at the end is important, or this feature could be taken away from the business model?

Jermaine: I think having the option helps. But I think the business would survive without it as well.

Oliver: And if we think about the car, which business model do you think might be the most successful?

Jermaine: I think car leasing.

Oliver: Car leasing also.

Jermaine: Yeah

Oliver: Is it for similar reasons? Or do you see other things?

Jermaine: Yeah, I think mostly for similar reasons, because by purchasing a car in Singapore it would involve very high fixed costs. Yeah, and most people wouldn't be able to afford. So, for example, based on my knowledge, I think the car leasing model is quite popular in Singapore for drivers who want to drive for a Grab or Uber, these people want to make a living from ride sharing but they don't have the capital to fully purchase a car, so they resort to leasing a car

Oliver: Yeah, yeah so in both cases for clothes and cars you said the leasing might be the most popular one and what improvement can the other company do to be more successful in Singapore?

Jermaine: I guess maybe in terms of clothing, maybe provide more options, maybe have a brick and mortar store for people to try them out. Yeah, I think that helps.

Oliver: And in general, for example, how could the sharing business model where the clothes belong to individuals try to attract people compared to the renting one. Since you say you might prefer the renting one, how could they make some improvements the business model?

Jermaine: For sharing, you mean the peer to peer. Maybe you can appeal to the public on environmental factors, you know, sustainability. You know, like, you share resources, this kind of things.

Oliver: About this, how do Singaporeans fell about the environment in general? And do you think they are environmentally conscious?

Jermaine: You mean Singapore?

Oliver: Yeah.

Jermaine: I would say Singapore ranks quite low in terms of environmental consciousness.

Oliver: And how do you think this can be improved, like, the consciousness?

Jermaine: I guess greater awareness, greater education. Yeah, basically that's it.

Oliver: And so, about what we talked before, about ownership and about sharing, how is it important or not important? Do you see any gaps between, like age or gender or like socioeconomic background and so on?

Jermaine: Hmm.

Oliver: You think these business models will be the most accepted by which kind of person or the least accepted by which kinds of person among the population.

Jermaine: I think the peer to peer sharing as well as clothes rental, the one that they give you a bundle of clothes every month, I think it would be most likely accepted by younger folks. And I would assume, based on my own perception, with females because I would assume, they would have a higher rate of... I mean, they would want to change their clothing pretty often.

Oliver: Yeah. Okay. Yeah. So, we are nearly at the end and to sum up a bit what we said together, among the three business models, you think you would go more for the first one as I understand?

Jermaine: Yeah

Oliver: and that for the last one you would most likely not choose the services because with the fact that the clothing is not owned by the company, there is a barrier and you are afraid of some potential quality issues.

Jermaine: Hmhm

Oliver: And about, the comparison between the two products you said with car you find it might be easier because it's a thing that is less personal for you than clothing.

Jermaine: Yeah,

Oliver: Yeah. And population wise you would think that generally Singaporeans will be okay with the fact of not being the owner anymore or having to share the clothes, but the main concern will be if it makes economic sense or not?

Jermaine: Yes

Oliver: Do you have anything to add, or any question for me?

Jermaine: No, not at the moment.

Oliver: Okay, then I think we are done with this. Thank you very much for helping.

Jermaine: Yeah, it's pretty interesting topic I've never thought about applying this business model to different kind of products.
Oliver: Thank, Goodbye.

17. Jiawen – Singapore

Oliver: Hello Jiawen. Thank you for coming today. Can you first start by introducing yourself?

Jiawen: So, I am Jiawen, I just graduated from NUS with the Master of Science. I'm a Singaporean. But I was actually born in China. So, I moved here with my parents when I was six.

Oliver: And what do you generally do in your free time?

Jiawen: I actually really like the nature a lot. In Singapore, there's this place called Gardens by the Bay. I actually go there quite a lot, I also like the botanic gardens, just walking along the parks, and also when new themes or exhibitions come up, I will go and see.

Oliver: Have you done the treetop walk then?

Jiawen: Actually no, because I am afraid of height, I only walk on ground level.

Oliver: So, I would like to get to know what are your habits in terms of how you dress and things? First according to you, do you think you own a lot of clothes or not?

Jiawen: I think maybe more than average.

Oliver: And in general, do you want to have more or less?

Jiawen: More.

Oliver: It's a bit of a difficult question but how would you describe the relationship that you have with your clothes, which means, you know, some people will really love their clothes and take care of it a lot. And on the other side, there are some people who could just wear the same design of T-shirt like every day, every week, and they see the clothes just as a tool, you know, where do you situate between these two situations?

Jiawen: I think I don't really love my clothes because I don't actually wear a piece of clothing many times, I think I'd like to change my clothing quite a lot. So, I guess that's why I have a lot. So yeah, I think that's also why I don't really buy clothes that are too expensive. Because I know that I would wear them a few times and I won’t wear them again.

Oliver: So generally, you would say you like to change style, so you will prefer to buy cheaper clothes but more often and have more diversity?

Jiawen: Yes.

Oliver: And any plans to buy new clothes in the near future?

Jiawen: I think in the near future no.

Oliver: And in general, why would you buy new clothes? You said it's for changing styles, is there another reason?

Jiawen: so sometimes I will look at like maybe influencers, if they wear something and I also want to wear maybe the same. So, I would follow the trend.

Oliver: How much would you on average spend on clothes per month?

Jiawen: Maybe 200 to 300 dollars.

Oliver: How do you generically purchase them?

Jiawen: I think I like to shop online so there is this online shop in Singapore that I really like, it is called Zalora. So, I will use that a lot mainly for clothes shopping, and sometimes if I can't find the things on Zalora, I will go in stores.

Oliver: And have you ever considered any other alternative to purchasing?

Jiawen: Beside online?

Oliver: No, meaning have you ever considered getting your clothes in another way than buying them?

Jiawen: I know I have seen such ads where you can rent clothes. Yeah, but I think it's not for me, because I don't like the feeling of wearing something that other people wore before, I like to wear new clothes.

Oliver: It is good that you're talking about that because we're going to dig a bit deeper into this. So now I have three offers that I would like to show you. I will show you the first one. Just take your time to read it a bit. And tell me if you have any questions about it.

Jiawen: I think my question is like: are they new or not?

Oliver: So, these ones are potentially not new. There can be new clothes, but sometimes it can be a clothing that was rented for two months and then the company takes care of getting it, washing it, refurbish it and then it can be rent out again. So, it depends.

Jiawen: Yeah.

Oliver: Also, so in this case, the period of leasing is also longer than what you would expect, it is mostly between, let's say, three months to one-year period. What do you think it makes it different from the traditional way of buying clothes?

Jiawen: I actually also have this problem which is I buy new clothes all the time. So usually I will tidy my wardrobe once a year. So, at the end of the year, I will realise that I need to pack away a lot of the old clothes that I don't like anymore. I think with this, I can just return them at the end of the year.

Oliver: Yeah. And do you see any other benefits or drawbacks to this offer?

Jiawen: Another thing is also… because I know such services already exists now and I haven't really jumped onto the wagon because I still don't feel comfortable wearing old clothes. I will still

want to wear new clothes. But here you also say it is designer so if I really need something designer to wear for an event or something, then I could rent it.

Oliver: Yeah, so if it was for special events or special occasions, you could consider adopting this offer?

Jiawen: Yeah, maybe.

Oliver: One thing that I want to point out also is that with this leasing offer, during the period of renting you are the only one who wears the clothes even though you don't know if before there was someone else or not. But you don't officially own the clothes anymore. Imagine if this offer were all new clothes. But when you rent them you know that you are not the official owner of the clothes anymore? Will it change anything to the way you treat the clothes?

Jiawen: I think when you say at the end you can either buy it or give it back, I think that this part is quite important because like after you rent and then you really like the clothes, you can choose to keep the ones like and return the ones that you are tired of. Yeah, I think that will make sense

Oliver: So, to come back to the previous question. So now you basically buy all your clothes so that you know that in your wardrobe the clothes that you have are all yours. If you were to use this offer would you feel any difference knowing that the clothes are not officially yours?

Jiawen: I think I will only jump onto this offer if I know I can keep the clothes if I want to.

Oliver: Yeah, that is an option. So, you get to keep it if you want.

Jiawen: Yeah, so, in that case, I would think that it's the same as buying but then, you have the chance to return them at the end of the period

Oliver: Okay, so you won't treat them any differently than the clothes you have now?

Jiawen: No.

Oliver: Yes, and will it change anything to the relationship that you have with the clothes. Would you still say: oh, these are my clothes, or these are my shoes or something, would you consider them still as your own? Even if it's not officially yours.

Jiawen: I think yes. Yeah.

Oliver: And will you still be able to identify yourself to these clothes?

Jiawen: I think, yes.

Oliver: Okay, now we are going to jump on the second offer that is clothes renting. This company is from the US, but they are also similar companies in Singapore. We chose this one mainly to have matching offers between Belgium, Norway and Singapore. But yeah, take your time to read it.

Jiawen: …

Oliver: Do you have any questions?

Jiawen: So, my question is, for clothing pack, they choose what is in the pack?

Oliver: Yeah, basically there is a kind of survey where you say what kind of clothing do you want? What is the general style that you like? Maybe they show you some examples, where you say; Oh, I would prefer this one over this one. And then like, based on the system, they'll send you a package that matches your style.

Jiawen: I think that is the part that I don't really like, I would still like to choose my own clothes.

Oliver: Okay, okay. So, yeah, you will prefer choosing each piece that you that you will rent.

Jiawen: Yeah.

Oliver: Have you seen these offers before.

Jiawen: I mean I can think of similar things that I have seen for products for beauty, there are some websites where, you can subscribe and each month they will send you a package with beauty products. But I haven't really jumped on this because also like I want to choose my makeup.

Oliver: So, you say that in this case one of the drawbacks is that you cannot choose your clothes and you would prefer it if you can choose. Do you see other drawbacks?

Jiawen: I think the rest is fine.

Oliver: And any benefits that you see, any advantage of these kind of offers?

Jiawen: I think maybe the packs don't only have one clothing… I think a better way to do this is, for example they make recommendations according to your style, but you are the one to choose which on you want. Do you see what I mean?

Oliver: Yeah, so you would still fill out the survey, but they will not choose for you, but they will recommend what you should wear if you like it to take it.

Jiawen: Yeah.

Oliver: And yeah then in general, would you consider using this offer?

Jiawen: Yeah. If I can choose what is inside, I will consider.

Oliver: So, in this offer, first you don't officially on the clothes anymore, but in the case, you also have to share your clothes with other people. The clothes were worn by someone else before and will be worn after you, would you consider adopting the offer?

Jiawen: No. So, like…

Oliver: So, it is the fact of having to share the clothes that is an issue?

Jiawen: I feel like I wouldn't really trust that, even if you are cleaning them whether it's really clean.

Oliver: Yeah. Okay. So, and I guess then in the case of the clothes being second hand, you wouldn't consider this as your primary way to getting dressed?

Jiawen: Yeah, no

Oliver: And would you feel more attracted by the offer if the clothes had like special features? Some kind of brands or like some kind of style, what kind of clothes would the company needs to have for you to be more interested in.

Jiawen: Like as second hand?

Oliver: Yeah, I mean not second-hand as you buy it but second-hand in the fact that they clean the clothes, but you might not be the first one to wear it.

Jiawen: Maybe, maybe, if the clothes cannot be bought anymore, like a limited edition from 2 or 3 years ago that I cannot even buy anymore, then I will consider renting.

Oliver: And do you think there are some periods of your life that you might use this offer more than other periods?

Jiawen: Maybe if I work in a job where I need to wear different things quite often. Yeah,

Oliver: So, like formal clothes for work.

Jiawen: No, I think that if you are in a job where you always need to wear something new, if you work in fashion, and you need to wear something new every day, then I will think of it.

Oliver: And also, in this case, one important point is that it works on a membership base which means that you pay a membership fee each month to get into the programme. And basically, there are different categories and they will send you a certain number of packages depending on your membership. There are also other models that exist for example, Norwegian or Singaporean company where you can basically pay for each item that you pick, which model would you prefer?

Jiawen: I think it depends on which model I feel is has the most value for money. So, it will depend on the cost.

Oliver: Okay, so like, if with the membership, you can rent unlimited and you rent a lot, then you would go for the membership. If you don't rent a lot and it's cheaper to choose per item than you would choose per item.

Jiawen: Yeah.

Oliver: And just to be precise, this offer you won't adopt it mostly because of the fact that the clothes might be used already. And your main concern is about the hygiene part.

Jiawen: Yeah, but this offer is also because they choose the clothes for me.

Oliver: So, you probably… you're not sure to trust the company about how they wash the clothes so that's why you would prefer not to go for this offer and the choice issue.

Jiawen: Yeah.

Oliver: I have a third one. Do you have any questions about the offer?

Jiawen: No

Oliver: And in this case, for you, what makes it different from the previous one?

Jiawen: Mmmh, this one is the one where you can choose the items.

Oliver: Yeah

Jiawen: And they also have a swap offer.

Oliver: What are the benefits of this offer for you?

Jiawen: Actually, I feel like maybe I wouldn't like this.

Oliver: and then what are the drawbacks in this case.

Jiawen: I actually feel like…okay, that's another thing I didn't say yet, I think besides hygiene, I think another one is also the results, when you rent something, especially if it is designer, you kind of have this impostor feelings. Yeah. Like you can't afford it, but you are wearing it. So, I think I would only wear something that I can afford.

Oliver: Yeah so with this company they have expensive stuff but also cheaper clothes, but you wouldn't go for the expensive ones because you would feel like it's not something that you will normally be able to own so you're not comfortable about

Jiawen: Yeah

Oliver: Would you still go for the normal clothes?

Jiawen: I think I will go for maybe like trendier stuff, if it is trendy but the trend might pass a few months later then I will.

Oliver: Would you consider adopting this offer as a user? I mean as a renter.

Jiawen: I think it really depends what kind of clothes they have because I see the costs, 69 dollars for 3, it is not cheap. I think the price is a bit steep. Of course, it depends on the clothes that they have.

Oliver: Okay, but if let's say the clothes are to your liking then you might consider, if the clothes are nice according to you then maybe?

Jiawen: I have to say, if it is 69 dollars per month, compared to buying it… I think I will maybe go for it if the rental costs are one third of the purchase price?

Oliver: Imagine they have the clothes you like, and the rental cost is at maybe one third or lower of the clothes price. Would you consider using this offer as your primary way to get dressed? Like get most of your clothes through this offer and not buying them?

Jiawen: If they have the option that you can still keep it in the end.

Oliver: So, for all the offers, in general, you find it better, if you like the clothes, that you get to buy it at the end.

Jiawen: Yeah this is important.

Oliver: and so why would you want to buy it in the end? Is it because you are afraid, if you want to rent it a second time, the clothing won't be here anymore or is there any other reason why you would want to buy it in the end?

Jiawen: I think from my habits, at the end of the year, I will do a wardrobe sweep then there will be some clothes that will be out of my wardrobe and some clothes that I keep. So, I think of this service kind of like the same thing, just that for the clothes that I will buy, they will be in my wardrobe, for the clothes that I usually throw, that I can return them back to the company.

Oliver: So, for the clothes that you like, you still want to keep them, as in you own them?

Jiawen: I mean, after one year, you kind of have a sense of, what are the clothes that you wear often and what are the clothes that you are already tired of after one or two times. Yeah.

Oliver: Would you consider lending out your own clothes? So, being on the other side?

Jiawen: I feel that it's very troublesome to lend, you will have to list the clothes and meet people.

Oliver: No, like if it's the case of this company, you go on the website to say: oh, I own this kind of clothes, how much did I buy it for, send a picture. And then they'll tell you, in general for these clothes, for what period you can get how much money and how much percentage will go to you. And then if you agree, the company will send someone to come pick up the clothes, so you won't actually get to meet the renters every day. That is just the idea of lending your own clothes. Do you find it attractive or not attractive?

Jiawen: I think actually the main thing is … how…it is still troublesome, you still need to take the photo, and you might not remember how much you paid for it. I think the process is troublesome.

Oliver: And what kind of process would you prefer for this to make it easier.

Jiawen: I think a better solution would be if you can gather all the clothes that you don't really want to wear anymore, and a company will just pick them up and do all the processes on their end. That would be easier.

Oliver: so, now you are talking about the clothes that you don't want anymore; would you consider lending clothes that you usually wear? You know, the one that you kind of like, that you want to keep, would you consider it lending them.

Jiawen: No

Oliver: For what reason?

Jiawen: Because the ones that I keep, I will want to wear them, if I lend them to someone else, I won’t get to wear them.

Oliver: So, another important point about this, compared to the two others is that if you rent clothes from them, you are obviously not the official owner anymore. You probably have to share the clothes with someone which means that probably the clothes will be worn before and after you and also here the clothes don’t belong to a company. But it can belong to your neighbours or colleagues that would lend out their own clothes. How do you feel about the fact of that you would wear someone else's clothes?

Jiawen: Yeah, I think it's the same as what I said before, I wouldn’t really want to wear clothes that are not new.

Oliver: And does it change anything that the clothes belong to the company or belong to your stranger?

Jiawen: I think belonging to strangers is even worse than belonging to the company.

Oliver: Why do you feel it's worse if it's belonging to a stranger.

Jiawen: I feel that … wait, so if it belongs to a stranger, is the stranger in charge of washing the clothes?

Oliver: No, it is the company in charge still.

Jiawen: So, it will still go through the company.

Oliver: Yes, people will send the clothes to the company and the company take care of washing and sending it to the renter.

Jiawen: I don't know… I think you would have this conception that if it belongs to a stranger it is older compared to clothes belonging to a company.

Oliver: So, if we take back the three offers together and you can have a look at the three together. Do you have any other comments on them or and in the end which one would you would you prefer?

Jiawen: I think this one (renting)

Oliver: And why this one compared to this one (sharing)?

Jiawen: I think it is marketing, I kind of the way that the information is presented.

Oliver: Okay.

Jiawen: So, this one just looks more appealing. For example: the personalised pack, styles made affordable, auto refresh and free shipping. It just sounds better. Although I know that these two are really similar. I think it's a matter of the wording. Here you feel like it is a lifestyle change. The sharing feels like it is very process oriented.

Oliver: So mainly of how they present themselves, you will prefer renting?

Jiawen: And I feel like they kind of really have a selling point, you know very clear what the brand is standing for.

Oliver: So, the renting is your favourite. Okay. Now we're going to switch to another part. Here we discuss a lot about your perception of different business models, but we only discuss it in the fashion industry. Another focus of the master's thesis is on cars, right? And we also have similar companies that have launched similar ideas with cars. So instead of clothes if I told you it was cars that you could either lease, rent or share, would you be more or less interested.

Jiawen: Actually, you know in Singapore, technically you are also not buying a car, but only using it for ten years. So, I feel like these ideas would be more accepted with cars since you cannot own them anyway.

Oliver: So yeah, because the ownership is also kind of fake in Singapore, then you think cars will be easier.

Jiawen: Yeah.

Oliver: And then if we're talking about car, imagine you were to take the leasing offer for the car. Would it change anything for you not to be the official owner of your car anymore?

Jiawen: What you mean by not the official owner?

Oliver: Which means that, when you buy a car, you can use it for 10 years, but the car is still under your name. But if you choose leasing company, you can lease it for a period between about one year and a half, three years, five years, but the car is still under the name of the company. You are still the only one who is driving it. But the car is under the name of the company. That's what I mean by you're not official owner anymore. Does it change anything to how you treat the car?

Jiawen: I think no.

Oliver: Would you still consider it to be yours?

Jiawen: No, I wouldn't consider it to be mine, but I think I will still use it as normal.

Oliver: So, you would still use it as if it was yours, even if you know that it's not your own?

Jiawen: Yeah

Oliver: And imagine then if we are talking about these two offers, the renting and the sharing one with the car. Would you be ready to share this car with others, knowing that this car had been used before and will be used after you?

Jiawen: I think it depends on how many years the car has been used for. I think for cars, years is a very accurate measurement, you can know how many years that has been used for, then the car also have mileage, so you know how many miles it has driven. So, you get a very accurate knowledge of how old the car is, whereas for clothes you never know exactly.

Oliver: If it's a car that is maybe young, then you wouldn't mind renting or sharing it for certain period?

Jiawen: Yeah.

Oliver: And with the cars, do you also have the same concern as the clothes, maybe that it is going to be dirty or any other thing?

Jiawen: I think that's the difference between cars and clothes, because you wear the clothes on your body, but you only sit in the car. I feel that the hygiene part is not that big of an issue, when you go in the car, you can still clean it. And I think for cars the whole process is just more transparent.

Oliver: So now we talked about cars and clothes and you mentioned that car is … maybe hygiene is less of a concern because unlike clothes you don't wear it on yourself. Do you think there are other categories of goods where it might be easier to have these offers or it might be harder to have these offers?

Jiawen: Other categories…

Oliver: Like other products.

Jiawen: I suddenly think about furniture. If you suddenly have to host a huge party, then you rent something.

Oliver: Okay, so you think furniture maybe a product where it's easy to have this kind of offers, okay? And you have an idea for what kind of product it may be harder?

Jiawen: I think makeup, it's quite difficult to sell used makeup.

Oliver: Because you think it is too personalised or…?

Jiawen: I think it is more the hygiene issue.

Oliver: Now, to kind of take a step back from your personal answers and try to think more generally about Singapore. As an introduction, if today, you would tell your friends or family and colleagues or strangers that you were either leasing, renting or sharing your clothes, what would be their reaction?

Jiawen: I think this idea of like sharing is probably….it won't work in Singapore I feel. I feel that Singapore is still like pretty much materialistic. And for materialistic countries, I feel like people usually buy because they like the sense of owning stuff. Okay? Whereas, you talk about leasing, I would think that you need to be more…maybe environmentally friendly.

Oliver: And you don't think Singapore is environmentally friendly enough?

Jiawen: No haha.

Oliver: Then as I understand Singaporean usually want to be the owner of their things.

Jiawen: Yeah.

Oliver: And for the sharing part, is it an issue? Using someone else's thing and maybe knowing that these things will be used after?

Jiawen: Mmmh, can you rephrase?

Oliver: Yeah. Generally, what can you tell me about the concept of sharing in Singapore, how well is it accepted or not accepted?

Jiawen: I think it is also not that accepted, Singaporeans are in general still quite self-centred. I don't think sharing is a big part of the country.

Oliver: And you think that most of the people will have the same concern as you with the clothes such as: if someone else wore it before I don't know if it's hygienic. You think people will have similar thoughts.

Jiawen: Yeah

Oliver: And also, how much do Singaporean people usually care about social pressure? For example, if people would have the reaction, as you said: why would you lease or rent your clothes? Would people comply with these reactions and change their habits? Or would they be more like: oh, I do as I want? How important is the social pressure?

Jiawen: Social pressure in Singapore is still quite prevalent. I think maybe the more educated you are, the less likely you are to cave into social pressure. Like maybe among me and my friends. I don't feel that we cave into social pressure a lot.

Oliver: So, you talked about education being a factor that influences you to comply with social pressure or not. Do you think there are other factors? Do you see gaps between certain groups of the population in terms of how much they care about these pressures?

Jiawen: Actually, I feel that maybe the more privileged you are, the more likely you are to conform to social pressures. Because, I remember some of my friends, they have the pressure that they need to go overseas to study.

Oliver: And, in the end, based on the observations that you told me here, which of these business model you think can be the most successful in Singapore and by successful, I mean can attract the most people.

Jiawen: I think maybe this (renting).

Oliver: Why do you think so.

Jiawen: I feel like in Singapore, people are quite strong into statistics. For example, it is clear that you rent 3 pieces and pay 69 dollars per month. I feel like in Singapore there are a lot of fashion blogs, if you write these numbers, they will really break it down and calculate whether it's worth it or not. Because all the numbers and items, they are written and can be calculated, if it makes sense then maybe Singaporeans will buy.

Oliver: So, in the end the question is: if it makes sense financially?

Jiawen: Yeah.

Oliver: If it helped them to save money, then probably they will go for the offer?

Jiawen: Yeah

Oliver: So that's why clear numbers are important.

Jiawen: Yeah, and it is to save money, not for the environment.

Oliver: Okay, so like if they can get advantage out of it, is still the most important point.

Jiawen: Yeah, I think so.

Oliver: We talked a lot about how ownership is still important, how maybe the sharing part is not as developed. What kind of improvement do you think these companies can make to attract more people?

Jiawen: As into their business models?

Oliver: Yeah.

Jiawen: So, you mean changes to the business model to make people accept?

Oliver: Yeah to make people more receptive to these offers.

Jiawen: Yeah ok. I think maybe you can make videos that appeal to people, maybe environmentally conscious, you can still try. For example, I would throw out a lot of clothes at the end of the year, you can make a video about how these clothes go to waste and how much money you are wasting.

Oliver: So, they can try to work on the environmentally friendly consciousness.

Jiawen: And also, the saving money part.

Oliver: Okay, cool, we are close to the end, if I try to sum up a bit what you just said about the three business models, you think it can be interesting depending on the business model, but you will still not use them as a primary way to get your clothes. It is very important that there is the option for you to buy the clothes that you like in the end if you were to use this. Generally, there is a concern of not knowing if the clothes have been worn a lot before or not. And you would prefer to deal with a company instead of dealing with peer to peer.

Jiawen: Yeah.

Oliver: We also talked about cars, saying how it might be a bit easier with cars, mainly because you said clothes are very close to you because you wear them on your body. While cars might be further so it might be easier. And we talked about the cultural part where you think ownership is still important and the sharing is quite hard yet. And when choosing these kinds of offers, the main question is: does it make economic sense or not? And not really: oh, how to be eco-friendlier or not?

Jiawen: Yeah.

Oliver: Do you have anything else to add to this?

Jiawen: No

Oliver: And they have any questions for me?

Jiawen: What is the goal that this project is trying to achieve?

Oliver: The foundation is just University work, right? So, we're not sponsored by a company and we're not trying to get back specific results for the companies, it is more for me and my partner, we wanted to see…because these offers have been around for quite a while, but none of them seem to stand out or be very, very successful. So, the reasons why they may be still failing are interesting. Then we want to understand what are the specific points that are not working. One of the two big points of these offers is that people are losing the ownership of their goods and people sometimes need to share things. So, we want to understand that in different countries, how is the concept of losing ownership and sharing accepted and also, what is the impact of different products, for what product does it work better and what products don't work as good. For us, the end goal is just a master's thesis. But like, we also know this result is public through the University at some point. And if a company wants to use it to understand how they can improve their business model, I guess it's a good way to start doing so.

Jiawen: Ok thank you

Oliver: Thank you

18. Jillian – Singapore

Oliver: Hello Jillian, welcome to this interview. First, I have some question about your usage of clothes. Do you generally think that you own a lot of clothes or not?

Jillian: Not a lot.

Oliver: Okay. And in general, do you want to own more or less?

Jillian: More.

Oliver: Overall, how would you describe the relationship that you will have with your clothes? Meaning some people will have very fancy clothes and they will treat them like their baby, or some people would see the clothes only as something you need to have to be decent socially, more as a tool, but they don't care about what they wear. When I say relationship, I mean how close are you to your clothes?

Jillian: I don't understand, I don't really… I wouldn't take care or especially make the efforts to make sure that my clothes are well taken care of, unless maybe if it's an expensive dress then maybe I put a bit more effort. But if it is just normal clothes then not that much.

Oliver: And any plans to buy new clothes in the near future?

Jillian: Yeah.

Oliver: Generally, what are the reasons or the motivation that trigger you to buy your clothes?

Jillian: I just feel like there are a lot of different styles that I want to try. I don't want to wear the same clothes over and over again. I would like to try something different, something new.

Oliver: How much do you usually spend on buying clothes?

Jillian: In a month?

Oliver: Yeah. For example.

Jillian: Maybe 30 dollars per month, if you spread it out over a year.

Oliver: Have you ever considered other alternatives to buying?

Jillian: Like renting?

Oliver: For example

Jillian: No, I am not really into renting. I also don't think Singapore has any of those established, it's a growing industry but it is not really established yet.

Oliver: Actually, today we're going to discuss about some of them. Again, I am looking for your personal opinion and just to precise, I'm not sponsored by any of those companies. It is just that we did some researches with my partner, and we found offers that match in Singapore and Norway so that we can propose the same offers, but there is no particular reason why I chose this company and not another one. You can say whatever, it doesn't matter. So, the first one I want to show you it's an offer for leasing. And can you just spend some time on reading and see if you get the concept and if you have any questions for me?

Jillian: Yeah, Okay.

Oliver: So, what makes it different from the traditional way of buying clothes?

Jillian: I mean, I guess you can return the clothes after you finish using them and can you extend the leasing?

Oliver: Sorry?

Jillian: Can you extend the period that you're leasing for? So, let's say I lease it for one month initially, but I like it a lot, then can I extend the leasing here after the one month?

Oliver: Well, the offer is not so specific about this, but imagine that you can. Imagine that it is possible to extend the leasing period.

Jillian: Okay. So

Oliver: What is your first impression when looking at this?

Jillian: It is okay, I think it is because I have heard of those renting clothes offers but my first issue is it is only for luxury brands. Okay, so probably it is going to be pricey.

Oliver: Would you be interested in lease contract with normal clothes? If they will have clothes for the range of $20 or $30 or something.

Jillian: It would then depend on how much they charge for the leasing. If they charge a decent amount, then maybe, if it's too expensive then it might be worth it to buy the clothes.

Oliver: And do you see any other benefits or drawbacks of this offer?

Jillian: Yeah, I guess the benefit is, especially if you're getting those luxury dresses that you use once for a wedding or some big event and you're going to use it once or twice, then this is a lot better because you don't have to spend $1,000 for a dress. I think that's the good thing. On the other hand, it's only specifically for luxury brands. So, at this point in time, I don't know if it's applicable to me because I can't afford it anyway.

Oliver: And to be more specific on one point, with this offer you are leasing the clothes, you are still the only one that is wearing these clothes, but you don't officially own the clothes anymore, and it's owned by the company. So, how do you feel about the fact of not being the official owner of your clothes?

Jillian: I think it's okay, the only thing that I'm worried about is, for example, I don't know sometimes if I knew these clothes has been worn twice or three times by some other people that might make me feel like: Oh, it's a really a used kind of clothing. That's something, I guess, that's worrying me a bit. But the fact that I don't own, this is not a big deal to me.

Oliver: So, in general, you will still consider these clothes as your own and you wouldn't make any difference between these clothes and the one that you bought.

Jillian: Yeah, yeah

Oliver: Here's another one. It's a bit longer to read. It's what we call a renting offer and not a leasing anymore because one thing is that the period is shorter. Okay, now I'll let you spend some time on it.

Jillian: I think I have seen something like this before.

Oliver: So, the Mr and Mrs. Collection is a US company. But they are also other Singaporean companies that offer similar offerings. The reason why we chose this one is again because in Norway there were no offers in terms of renting, so we wanted to have something to show that is similar in both interviews.

Jillian: So how long do you have before you have to return the clothes?

Oliver: On the website they say: Keep it as long as you want, as long as you still enjoy wearing it.

Jillian: Are they making money though?

Oliver: I don't know the profit of this company, but it looks like they are quite established, at least in the US. So, we hope the best for them

Jillian: They must have a lot of inventory.

Oliver: Do you have any questions about this offer?

Jillian: No

Oliver: Again, to you, what are the benefits of this offer and what are the drawbacks? And would you consider using it yourself?

Jillian: I will consider but it won't be something that replaces me buying clothes completely. I will still continue to buy. So, for me, if I am subscribing will depend on the pricing.

Oliver: I'll give you some more information about the pricing then.

Jillian: So, there are four membership plans, two limited and two unlimited. I don't know...I think I'll be a bit apprehensive because 59 dollars a month for three items, it's a bit expensive. That's quite interesting, the Standard unlimited for 79 dollars, I think I would choose this… as in if I had the money, I would choose the unlimited over the limited plan. But still a bit pricey

Oliver: And forgetting about the price of it. Do you find it interesting?

Jillian: Yeah it is interesting. And do you choose your own outfit? or do they just send you a pack.

Oliver: This one work from a base of a kind of a survey where you say: What is your preferred style, what are the clothes that you generally etc… Then they send you a box that is tailored to you. But then we found other companies that you can rent it without membership fee, and you rent it per item, maybe a bit more expensive than if you were to take everything as a membership, but now you can rent it per item and you can choose the item that you actually want. In this case, which of these business models do you think is more interesting? One that has a membership to enter and they choose the clothes for you. One that has no memberships but maybe higher pay per rent?

Jillian: Is there anyone that has a mixture where you choose your clothes but with a monthly membership?

Oliver: I don't know if it exists but then for you the best would be to choose the pieces that you want but subscribe to a membership?

Jillian: Yeah, really a combination that you can choose like… if you can have four then you can choose two and they will choose two for you based on your style etc... or any survey that you previously shared in the app. That could be quite interesting. And I think my worry is that it doesn't fit because, I mean, they personalise it, but sizes sometimes are very difficult to match for clothing, because sometimes you think it's your size, but it's too big. It's very common because I do a lot of online shopping. In terms of size, it's really all over the place sometimes.

Oliver: And any other benefits of drawbacks.

Jillian: I don't think so. I definitely prefer this compared to the luxury leasing because I think it's more applicable to me. I probably could get something that would be more ...that I could use more often than luxury leasing.

Oliver: But you still wouldn't drop buying clothes?

Jillian: Not completely yes but maybe I could buy less clothes

Oliver: and for what reason?
Jillian: Why wouldn't I drop buying? Because I have a feeling that I mean all these are not ...I still have to have some clothes right. So, if I don't continuously still buy some clothes and eventually, I stop this company or they go bankrupt or something, I would have nothing left.

Oliver: Yeah, I think actually they have an offer where If you really like one package, you could buy it at a certain price. So, the reason why you wouldn't adopt this as the primary way to getting dressed is only for the concern of having maybe no clothes if they go bankrupt?

Jillian: Yeah, maybe possibly. But I think it's interesting, I think it's very interesting. I might consider trying it if it was in Singapore, but the thing is the pricing is quite high for me.

Oliver: And so, in this offer, just as before, you are not officially owner of the clothes anymore. And you also know that you are going to share these clothes with other random people, which means that, the company take care of the washing, but some people will have worn the clothes before you, some people will wear these clothes after. How do you feel about this fact of having to share these clothes with other people?

Jillian: I think it's a bit of a factor. But I think it's a mental thing. I feel it is a behavioural mental thing. You just need to kind of change your mindset. Because it's still cleaned, it's still dry cleaned, they probably take good care of the clothes. Yeah, it does. It does come to my mind a bit. But it's something that is possible to get over.

Oliver: So, would it change anything to the relationship that you have with these clothes? As before, you know it's not yours and that maybe other people wore it, would you feel any different when you're going to wear these clothes outside or in front of friends and family?

Jillian: No, I don't think so. The only thing I am thinking about is that how are you going to separate the clothes that you own from the ones that you're renting. So, you have to remember what you bought and when you have to return it, you have to go and look for it in your clothes, and if your clothes' cupboard is a mess, for example. It's going to be very inconvenient to pick up those pieces.

Oliver: But otherwise, no difference between the clothes that you buy and clothes that you rent.
Jillian: Yeah... It is a very interesting topic.

Oliver: Thanks, haha. And so, before you said you would not adopt this offer as your primary way to get dressed and generally would you be more attracted by this offer if the clothes have some specific features?

Jillian: As my primary?

Oliver: Yeah.

Jillian: To make it my primary? I don't know. No, I don't think so. I think it's a mindset thing, I guess. The fact that you don't own it is something...I don't know, as a primary way maybe it's

expensive. I don't know, when you have subscribed, every month let's say you want the $79 a month, that is spending a lot of money a year on clothes.

Oliver: And if we forget about making it your primary way of getting dressed. On what occasion or what period of your life do you think you might use it more than other?

Jillian: I don't think there's a specific...depends on what clothes they come up with, because I mean there's different kinds of clothing, there is formal wear if you go to office and there is just casual wear. So, it doesn't matter, for me doesn't make a difference, there's no specific moments I would want more clothes. Because I think in Singapore is a bit different because you're at the same temperature all year long, right? So, you can use the same clothes fall into winter and after summer.

Oliver: Or what kind of clothes would you expect them to have?

Jillian: Expect the company?

Oliver: Yeah

Jillian: I think everything. Yeah, maybe I was thinking they could send you one pack or maybe they can send you one pack for casual and one for formal. That might be interesting.

Oliver: Now I have another one that is sharing. So, in this case, there's two sides and the company is the middle. Yeah. And it's possible to either be lender of your own clothes or rent someone else's clothes. I will let you have a look at the pricing and stuff.

Jillian: So, who cleans up?

Oliver: The company cleans up the stuff.

Jillian: So, you give the clothes to the company, they dry cleaning and send to the renter.

Oliver: Yeah.

Jillian: Interesting. And then do you ever get your clothes back?

Oliver: Yeah, if at some point you don't want to lend it any more than you will get it back.
Jillian: Son you lend your clothes for free, or how does that work?

Oliver: If you want to lend then you take pictures of your clothes. They will make an estimate for example for each period that you lend your clothes, you could get how much money. And if you agree then they will send someone that can pick up the clothes and they will list them on their website. And each time the clothes are rented out then you get a percentage of the price. This is the lender side and as a renter, it is a bit similar to the previous one, if you choose a membership and then you'll be able to get a certain number of clothes. This time you get to choose the pieces that you want.

Jillian: I think I would be a lender; I don't think I would be a renter.

Oliver: So why would you consider adopting this as a lender?

Jillian: Yes, because I do have a lot of clothes that I don't use often enough or I hardly used at all, maybe over a year or something that I haven't cleaned up my closet and because I have the opportunity to make money out of that. Maybe I could do something interesting. But usually when I don't

have... if I have clothes that I don't use anymore or something, I just give it to some sort of children's home or something else.

Oliver: Yeah, yeah. And why not as a renter then, as a user?

Jillian: I think it is a mindset thing. The thing is somebody else's. I mean, he has been born many times by this person. It is a mindset.

Oliver: So here you would feel uncomfortable knowing that these clothes don't belong to a company but to a person.

Jillian: Yeah. Yeah.

Oliver: Do you see any other benefits or drawbacks of this offer? So, one of the benefits you said as a lender you might be able to get some extra cash. As a user one of the drawbacks is that you feel uncomfortable with the fact that it is someone else's.

Jillian: Yeah

Oliver: Do you see any benefits for users or lenders?

Jillian: I mean if you can overcome the fact that it's somebody else's. Then you have a whole range of stuff to choose from. But it is still very expensive like this Closet Share thing is as expensive as the personalised pack. But items aren't even owned by the company.

Oliver: Yeah, sorry, the offer is in USD, since it's a US company and this offer is in Singapore dollars.

Jillian: Ah Okay.

Oliver: So, the price might be different. And because this is a Singaporean company, they are present in Singapore if you want to lend your clothes out haha.,

Jillian: Yeah, so this is in Singapore dollar.

Oliver: Okay, If I understand as a user you will feel uncomfortable about having to wear someone else's clothes.

Jillian: Yeah definitely

Oliver: And then as the owner of the clothes, would you only rent out the clothes that you're not wearing anymore? Or would you also rent out the clothes that you sometimes wear.

Jillian: I think more often will be the ones that I don't wear. It won't be the ones that I'm wearing constantly.

Oliver: If it is the one you are still wearing, it also means that after people wore it, you have to wear it again.

Jillian: Yeah, yeah. No, as in I'm okay with that if I'm renting something out then this person rents it and it comes back to me and it is dry cleaned and stuff... I would still wear it, it is not a problem to me.

Oliver: Is more about you having to wear someone else's that is the problem?

Jillian: Yeah.

Oliver: And then, in this case, imagine if you were to adopt this offer, and you will get clothes from the other people, and you will wear it. How different would you feel compared to the previous offers of clothes?

Jillian: I mean, aside from slight thinking that it's somebody else's, I am okay. It doesn't make a difference to me in terms of how other people see me.

Oliver: For the period that you have it. Would you still consider these clothes as your own clothes?

Jillian: Yeah, I guess so. Yeah. And I keep thinking about this... but how are you going to… because you do have your own set of clothes and imagine you rent a lot of different clothes that aren't like yours. How are you going to separate your closet?

Oliver: Yeah, I don't know how people deal with it exactly. So now that you have these three offerings in front of you, do you have any other thoughts? Or in the end, which one would you prefer?

Jillian: I think mostly renting, I think it's the most convenient and doesn't feel like they're using somebody else's clothes even though you're using ...it belongs to companies but does not feel like it's a person.

Oliver: You don't mind wearing the same clothes as other people that you would prefer it to be B2C with the company than peer to peer.

Jillian: Yes. But I think for all of them the pricing point is still a bit high. Do you know what would their normal customer bases? It cannot be students, right? I mean students probably cannot afford it.

Oliver: No, I've read sometimes it might be for businesswomen who have to change regularly of business clothes to go to the office, that it might be possible. And these are very generic offers, but also offers more, for example, that target pregnant women and children. Because as a pregnant woman, you need the clothes for probably a few months before needing to change and then you won't need it anymore. And also, as a kid, you grow up very fast. So…

Jillian: I think that's more interesting, businesswoman is quite interesting as well. Because when I do internships, somehow the guys can wear the same clothes over and over again. Nobody knows or nobody cares, but for women nobody wants to wear the same clothes over again. Interesting.

Oliver: So, would you think when you get a job, you'll be more interested by this?

Jillian: Yeah maybe for business clothes. I don't know if I saw something before that: Let's say you go overseas for something right? There will be a package that should be delivered to your hotel or something, so you don't have to bring all your business things. And then the package will just have all the clothes and you pick what you want.

Oliver: Oh, I haven't heard of that. Quite interesting.

Jillian: Yes.

Oliver: So now, we're going to see some other parts, you don't have anything else to say about this?

Jillian: No

Oliver: Today we discussed a lot about your perception of different business models in the clothing industry. Another big industry that is the focus of the master thesis is mobility and cars. Okay.

So, if we say instead of clothes it was cars that you will either lease, rent or share. Will you be interested by this concept more or less?

Jillian: I think I'll be interested in renting. I don't know if I would lease my car.

Oliver: Do you think you would do more easily renting the car than renting clothes or it will be easier for you to go use the renting clothes companies then the renting car?

Jillian: In terms of renting. Whether I would rent clothes or cars?

Oliver: Yeah, we were talking about renting because you said if it was a car you would prefer renting.

Jillian: Yeah, I think I would rent a car. Definitely rent a car more than I would rent the clothes. Because now renting cars is quite normal. And there is so many different businesses that rent cars and these cars are owned by the companies as well so B2C model, even the C2C is quite of increasing as well. I think that's there are a few companies in Singapore that are trying to start up the C2C model.

Oliver: Yeah, I have one here you can have a look at it, but we are not going to spend so much time on it. But they do C2C car sharing. How do you generally move around Singapore?

Jillian: Drive or public transport but if I go to town then normally public transport but otherwise car.

Oliver: Drive your own car or your parents'?

Jillian: Parents' car

Oliver: And in this case you say that it might be easier for you to go rent a car, like you would more easily go to rent the car than rent the clothes. Why do you think it is easier for you to change your mobility habits compared to your clothing habits?

Jillian: You mean renting in Singapore or overseas?

Oliver: I would say more in Singapore.

Because if I'm renting in Singapore, I don't know if I would rent a car because I don't see a situation where I would need to rent a car. But recently I actually have a friend of mine who just rented, she doesn't have access to a car. So, she just rented a car because she needed to travel from place to place. She paid 50 bucks for the car for one full day, for 24 hours and she said it was very worth it. But it wasn't from a consumer, it was from a business. I guess it's because it's very established and the b2c car rental thing has been going on for a long time. But no, I don't think I would rent a car in Singapore. I can see myself rent one overseas definitely because there is a need.

Oliver: When you say the companies in the car industry are more established then in the clothing industry. Then do you think they are more trustworthy, or do you feel that it works better for the cars and the clothing? What are the good parts about it being more established in the car industry?

Jillian: Yeah, maybe you know that they would clean up the car and all the stuff well and properly. When it's a recognisable brand, you know the car is not going to fail, for example, you're going to get a good quality and a car is a car, it doesn't matter what fits you while clothing, there's a lot of different variations to it. You can get 3 pieces of clothing from them, but maybe only one

fit. You're spending one whole month or 69 bucks for this one piece. So, yeah, I think that is one of the factors.

Oliver: Then can we say that... Let's say you consider car as less personal than the clothes. So, then there won't be issue of if a car fit or not while the clothes are more personal?

Jillian: I wouldn't say it is personal. I don't know. I feel like it is a fit problem. I don't know... it's just a different product altogether.

Oliver: Generally speaking, do you think they are some product categories where these kinds of models will work better or some of them will work less?

Jillian: I can't think of any right now, maybe the car one works so well because cars are really expensive.

Oliver: So expensive product you think?

Jillian: For cars there is no other way, if I need a car today, I cannot just go and spend 20k to buy a car. Buy for clothing, you can spend $50 or $30 if you need this clothing. It's not so far-fetched. I think that is the main issue.

Oliver: So, expensive good, it might be easier to propose those business models.

Jillian: I think. But it also depends on the need because transportation is almost like a need, but for luxury dresses and all that stuff might not be a need.

Oliver: So now, for this section of the interview, I would like you to take a step back and think a bit, not only for yourself but for the whole Singaporean population. As an introduction, if today you would tell your friends, your classmates or other strangers that you are leasing, renting or sharing your clothes. What would be their reaction? What would they tell you?

Jillian: I don't think it will be a big deal to my friends, they will just probably ask: Oh, how much are you spending? Do the clothes fit you… those kinds of things? Yes, but I don't think you will have a reaction to that...not much reaction just probably questioning how much, are the style good enough.

Oliver: And your family, do you think they would have also the similar reaction?

Jillian: Yeah probably

Oliver: So, your family and friends would have quite normal reactions, but generally if you would propose to someone in Singapore to do the same as you do you think they would accept?

Jillian: I guess it depends on the pricing point again or how well I can sell the idea to them. So, I guess when I answer all these questions, when they asked me: Oh, how much are you spending? is it worth it? Do you get the choice that you want? If I answer it positively, then more likely they will jump on but if I add negative feedback not so much.

Oliver: But you think the biggest issue is the pricing? Imagine if the offer had a very low pricing, do you think most of the population would then go to the company?

Jillian: I think they will be more willing to, for me if you tell me I can get two or three pairs of clothing for 30$. I might try it, I mean I could try it for a few months and if I don't like it, I just stop. It is still within the range of what I can afford. But if it's 70 or 80 bucks a month it's a bit too much. Yeah.

Oliver: And generally, what can you tell me about the concept of ownership in Singapore, for example, if the offer was not too expensive, would people easily accept the fact of not being the owner of the clothes anymore?

Jillian: Yeah, I think so. Yeah, but you know, now clothing and all, we can get really cheap clothing everywhere. I can get a t-shirt for 5 or 10 bucks. So, is it worth to spend 30 or 40 or $50 a month to rent three pairs of t-shirts or shorts when you can buy, maybe two of them for your own, like brand new, for yourself, for the same price?

Oliver: And then do you think they will be okay with the fact of sharing the same clothes than other people. The fact of these clothes having been worn before and will be worn after?

Jillian: Mmh, I don't know. I think my parents would not really like it. They would rather own their own clothes and have it brand new. Maybe my siblings and friends, I think they'll be okay. It won't be too big of a problem. But I still think that most people think about: Oh, it's still not mine, and I'm still renting it out, I have to give it back sometimes in the future or something that. At least for me, it will play in my mind.

Oliver: The fact that you wear someone else's clothes?

Jillian: Not, that I would have to give it back sometimes in the future. Yeah for me wearing somebody else's clothes... if it's a consumer as a person, then I'll be more conscious than if it was owned by a business for me. But I don't know for my friend.

Oliver: So, about this sharing factor you said your parents might not like it but for maybe your sibling it will be more okay.

Jillian: Yeah.

Oliver: Do you think there is a generational thing in this?

Jillian: I don't really know. Because I know that, for example, when I do online shopping in Singapore, the most popular online shopping place is Zalora, what they do is that they offer you to keep it for 10 days, you have to return it by day 10 or day 15 if you don't want it, but you can wear it for a period of time. So, what happens is that there's just a sort system to let you decide whether you want the clothes or not. So, if you don't want some among the 10 clothes that you bought, then you just return the rest. So, for me, that's fine because I know that still when I wear all those clothes, other people might have tried it and I am okay with it. But I think my mom told me that she doesn't like it that much: Oh, you're wearing a cloth that somebody else tried already. Yeah. As in I've heard her make such a comment. I haven't asked her more about this question.

Oliver: Do you think that most of the population will be more like your mom or like yourself?

Jillian: I don't know...

Oliver: And then generally, which of those offers might be more successful in Singapore?

Jillian: In Singapore... in terms of the business model or what?

Oliver: In terms of how many people they can attract to use their services? Not really in terms of how much money they make, but how many people would accept to go to the businesses.

Jillian: So, because for this sharing, there's two sides. I think that in Singapore, the lender side will be a lot, but the renting might not be a lot. So how would you compare? Would you look at it from the renter side?

Oliver: Yeah, let's look at it more from the renter side just like these two are from the renter side.

Jillian: Yeah. I don't know. I like this (renting), I think this is more for me, but I don't know for Singapore. Yeah, um, you know, because in Singapore, there's this consumer to consumer second-hand market called Carousell, and it's doing very well.

Oliver: So, it is consumer to consumer?

Jillian: Yeah. I don't know if we could use that as a comparison for consumer to consumer business models. So, this might work (sharing) but for me I would prefer this (renting).

Oliver: Okay, so yeah, your preferred model will still be the renting but with the example of Carousell you think the sharing might work also.

Jillian: Yeah, yeah. Not so sure though. Because there's still the wearing other people's clothes parts.

Oliver: Yeah. Yeah. What kind of improvements you think this company could make to attract more people?

Jillian: I think first of all is marketing because not many people know of all these renting companies. So definitely marketing to make it known. And in terms of what proposition is attracting people. I know giving discounts here and there, if you follow ecommerce trends, when you get discounts on Black Friday or Chinese New Year discount. But yeah, I think marketing is definitely. In terms of the actual product itself....

Oliver: Yeah. Do they need to change anything to the business model itself?

Jillian: Because I don't know the business itself. I don't know whether they are creating stuff very specifically where you can choose only casual items or only business for that month or sometimes, I think that could be an interesting. Let’s say, in January, I have a package, I just want to have casual clothes. In February: Oh, I'm going to start working February and March. Right. So, then I want to get some business clothes. And if I can choose that from month to month, what kind of clothes that I want, maybe that could be more interesting. Again, more variety of things.

Oliver: Cool. So, I think I have everything in the end of our discussion. Do you have anything to add to our discussion? Or do you have any question for me?

Jillian: No, sorry. I just wanted to know what has your data get as conclusion so far. All these things. Must have been very interesting though because everybody has a different point of view.

Oliver: Yeah. generally, what we see is that, people tend to accept not being the owner. It's usually fine. But then also as you said, wearing some other people's clothes, this part is more complicated. Even if the companies say they wash the clothing and so. And yeah, people tend to go for business rather than individuals. Yeah. These are the major trends that we're getting. And generally, people are talking about the fact that it might be a bit more common among the younger generation.

Jillian: Do you have some sort of hypothesis or something or what do you want to get out of the discussion?

Oliver: We don't have a specific hypothesis. We just want to generally understand what people think about this, and then what can businesses do to improve. Two major points. Out of this is that if you know that many people don't like to deal with other people's clothes then maybe there is nothing much to do for the last business model. Maybe they switch to the second option.

Jillian: Finding different niches.

Oliver: Another part is the comparison between countries.

Jillian: Is it different?

Oliver: I don't have yet all the results from Norway. We didn't talk about this yet, but we noticed that in Singapore, when you make a decision, it's usually more rational and based on the money that you pay and how much advantage you could get from it, while some other places the concern can be am I doing something good for the environment, and maybe they'll choose to, for example, rent a car or clothes. While environment seems to not be the major concern in Singapore. I don't know if you agree or not.

Jillian: Definitely. Yes, Yes, for sure. It's a lot less environment friendly in Singapore, even though they're trying to change but...

Oliver: I see that in Singapore the: Does it make economic sense aspect is a very important

Jillian: Sure

Oliver: Well thank you for coming.

19. Melanie – Singapore

Oliver: Hello Melanie, can you start by maybe presenting yourself? What are you doing in life?

Melanie: Okay. I'm Melanie. I'm 27 years old this year, and I am doing my Master's in clinical psychology in Singapore.

Oliver: Yeah. Okay. And so now I have more questions about how you use cars in general. First, do you own a car or not?

Melanie: No.

Oliver: Then how do you usually travel around Singapore?
Melanie: Train bus and Grab.

Oliver: And which one do you use the most?

Melanie: Train.

Oliver: How often we use Grab and on what occasions?

Melanie: Well, I use Grab when I have to travel very far and when I'm late. So, the frequency of it maybe about two to three times a week and more on the weekend.

Oliver: Okay. So, what are the reasons why you don't own a car?

Melanie: Because it's too expensive. The price of the car itself and monthly maintenance. And I don't like driving because of the jam, finding parking and all that.

Oliver: On average, how much would you estimate that it would cost to own and maintain the car here?

Melanie: I think what I was told, it's like 1000 dollars just to maintain the car, I'm not sure.

Oliver: Per month you mean?

Melanie: Yes, per month, just to maintain. But to own a car itself can cost at least…I think it's about maybe 80,000 dollars. I think for car it is like 80,000 to maybe, for super expensive car, more than 100 thousand.

Oliver: And are you planning to purchase a car in the future?

Melanie: I hope I can get to that level. But maybe it will be at least in five or six years later when I earned enough money.

Oliver: What are the other reasons that might motivate you to buy a car or what period of life?

Melanie: If I have a baby, just for convenience. But if I ever have a car, right, I don't think it will be my own car but it's like the family car, so it doesn't necessarily mean that I pay 100% for it.

Oliver: What do you mean when you say family?

Melanie: If I get married, between my husband and me, we will own one car.

Oliver: Have you ever considered other alternatives to buying a car?

Melanie: Yeah, if I have choice, I would not have a car, I will just do just Grab all the time or any version of Grab.

Oliver: Okay, now I'll show you a series of business model and I want you to take a look at it. Ask me if you have any questions. So, this is the first one about car leasing.

Melanie: “Lease a car for 36 months, pay a monthly fee, drive, give back the car at the end of the contract”. Is it like car rental expect but… no control so it is like hiring…?

Oliver: This is more called car leasing. And we typically call it leasing when, the period is quite long. Here it is usually… the least I see for car leasing is six months and regularly it is between one year and a half to three years, five years and so on. Do you understand everything?
Melanie: Yeah, I understand.

Oliver: And according to you what makes it different from the traditional way of buying a car?

Melanie: When you buy a car, it is very long term, you use the car for at least 10 years. But this one, you can use it and you can pay for the duration that you need a car for. So, for example, if I only need a car for three years because of my workplace, then I can just do this. Yeah.

Oliver: So, you talked about, you can choose the period. Do you see other benefits of this model?

Melanie: Well, I guess, I guess, if you like to change cars, then you can. If the minimum period is let’s say three years, then you can have a different car every three years. So, you don't have to spend too much money if you want to change the car. Other than that, I think that's all

Oliver: In this case, what are the drawbacks?

Melanie: Drawback... I mean, you still need to pay for your…you technically will still pay for the car, you need to pay a monthly fee. And then you also pay for the insurance and maintenance and you have to pay for the fuel and…

Oliver: Insurance and maintenance is in the monthly fee that you paid.

Melanie: But I am pretty sure they will make it higher.

Oliver: I mean, in the offer, it's always there. So, it's kind of hidden in the monthly fee.

Melanie: Oh ok… I think that's the only drawback

Oliver: In this case, you feel like anyway, you still have to pay for the car. It's not because it's another business model that you don't have to pay.

Melanie: Yeah, like you're still paying for a car. It is just that you can pay for a car in the short term.

Oliver: So, in this case, what do you think about maintenance guarantee?

Melanie: What is that?

Oliver: So, the fact that the insurance and the maintenance are included in the price you pay. What do you think about it?

Melanie: I think it's a scam I mean, they will definitely raise the monthly fee so that the company doesn't lose any money but you're actually just paying what you would usually pay to maintain your own car.

Oliver: So, in this case, you are driving and if your car breaks then you bring it back to the company and they fix it for you, and they give it back to you. So, would you prefer then to not have this option and pay for your own maintenance?

Melanie: It depends. If I can find a separate maintenance or the insurance company that is more cost efficient for me. I'll do it if I save money. But it depends on the amount of money that I saved because if this company, the leasing company, raises the price a little bit but then it saves me on the time and inconvenience, it's all in one then I might go for this maintenance offer.

Oliver: So, in the end you would say it's a cost concern. If you can save a lot then maybe you look elsewhere, but if the difference is little then you would favour the convenience of this.

Melanie: Yes.

Oliver: Okay. And so, in this case, when leasing at the end of the contract, you have generally two choices. Either you give it back to the company, either you can buy the car at the residual price, what do you think you would do at the end of the contract?

Melanie: Give back the car.

Oliver: Because…

Melanie: If you buy at the residual value, then you might as well buy the car in the first place. I mean the fact that you do this just means that you don't need the car after a long time so why would I want to buy it.

Oliver: In general, would you consider adopting this offer for yourself in the future?

Melanie: Yeah, I will consider because in Singapore, if you buy a car there is a depreciation value anyway, so every month you're already losing money. So, you might as well pay to lease. I guess so. I can consider.

Oliver: And with this leasing offer there is something that is very important for us in the master thesis. For the period that you choose you are still the only one who is driving the car, it is at your home and so on. But the official owner of the car is the company and not you. So, how do you feel about the fact of not being the official owner of the car you drive?

Melanie: I'm okay with that. Because I think the only fear will be like: Oh, it's not my car then what if I bang into something, but then there is the insurance, so I don't mind, personally if it's not, like under my name, or I don't own it, it's not a big deal to me.

Oliver: Will it change anything to your daily life?

Melanie: No because it is just functional. As long as I can have something that gets me from one place to the other, it doesn't matter whether it's mine or not.

Oliver: And will it change anything to the relationship that you have with the car. Between a car that you bought and a car that you leased; would you treat them any differently?

Melanie: Yeah, definitely. I'll be less careful. It's just like, if it is not your own. Yeah, so you don't feel this sense of accomplishment. If you buy your own car and you want to treat it like so precious because you've worked so hard to get it. But if you're leasing from a company. It's sort of like you go to in another country and you rent a car. You don't really care that much, so I wouldn't feel like it's very precious. I don't know whether I would be more reckless, but I'll definitely be subconsciously less careful.

Oliver: Even if you are the only one who is driving the car for, let's say three years?

Melanie: Yes.

Oliver: Will it change anything to the way you present the car to friends or family or colleagues. Would you still say: Oh, this is my car, or would you say something different?

Melanie: That's a good question. I think I'll say it is my car, just for convenience. Right, you don’t say: Oh, you can take the car, it is just weird. I think it's just convenient. I will say: why not just take my car and we can go to that place. But then if someone asked about it, I wouldn't be ashamed to say that I'm leasing.

Oliver: Okay, so people can ask about it. You will tell them if it is leased but you will say it's your car because it's just like faster to say that way and easier.

Melanie: Yeah.

Oliver: Okay. And would you still be able to identify yourself to the car.

Melanie: I don't think it really matters to me, it is a car that is mine, but I don't think my identity is really linked to the car itself.

Oliver: Would you say the same, if it's a car that you bought?

Melanie: Yeah, it's the same for me. If it is a car that I bought I also wouldn't see myself as one with the car.

Oliver: So, in both cases, it's more of a tool.

Melanie: To me yes.

Oliver: Okay, I'll show you a second one. So, this is a car rental. So, it's more short term. I'll give you some time to go through it.

Melanie: Pay a membership fee, book online. This is like the BlueSG, the electric car.

Oliver: Yeah, it's similar. There are some differences but yes BlueSG is also a car rental just like this one.

Melanie: Okay,

Oliver: And in this case, what makes it different from the previous offer?

Melanie: This one, you don't own the car for a period of time, you just use it as and when you need it. Just like a package, you know, it's sort of like renting a bicycle.

Oliver: And what benefits do you see in this offer?

Melanie: The benefit is it's not so much about high investment or maintenance. A membership fee, I assume it will be a lot cheaper and if you use it very rarely, maybe twice a month that you need to travel somewhere far, then you can just rent this. So, benefit will be if you don't drive a lot, then it's good to just have an alternative way of travelling.

Oliver: So, you think it gives convenience to the people that don't use the car that often?
Melanie: yeah.

Oliver: Anything else?

Melanie: No.

Oliver: And any drawbacks?
Melanie: Yes. Because you need to drop off the car where you took it, so you have to go back.

Oliver: Yeah.

Melanie: And then right, you still have to pay …Oh, wait a membership fee.

Oliver: Yeah. So, you need to choose one of these plans, to join the company and then depending on how many times you drive, there is a fee per hour or for half an hour or things like that.

Melanie: Okay, the drawback is that the fuel, insurance and maintenance has to be paid independently. So how do you do that? Like how do they determine how much insurance do I really need? If I just drive it for like one hour.

Oliver: No. So, like the fee that you pay includes your fuel, insurance and maintenance.

Melanie: Oh okay.

Oliver: Tolls, ERP and Car park are separate.

Melanie: Understand, then actually I think that is a pretty good deal. Like I don't see much drawback. If let's say, for example for me, if I only need it once a week or twice a month, I will use this. Yeah, I guess. Okay, the drawback would be you have to go to that place, it's not that convenient, you don't have the car anywhere that you want. So, you still need to travel to that place and pick it up and drop it off.

Oliver: You mentioned it but there are other models in the market where you can basically pick up the car anywhere you want and drop it off anywhere you want. Would you find this more interesting?

Melanie: Yes.

Oliver: And also, in this case you pay a membership fee, depending on the plan, and then you pay a fee for the time you use. There are also other companies where there is no membership fee to enter, but maybe the price per kilometre may be higher or something. Which one would you prefer?

Melanie: I will do my math and calculate depending on why I want the car for and where I go. So, then I will do the math and I'll choose the cheaper one.

Oliver: So, cost concern. Okay. If we come back to the case where you can drop off your car anywhere you want and pick it up anywhere you want, compared to… imagine if you are living on a block and if it's this case of Car Club, probably there will be the same cars everyday under your porch, you know, because people pick it up from the same place and drop it up on the same place.

Melanie: Okay, yeah.

Oliver: And if it's the one where you can pick up anywhere and drop off anywhere, then the car switches a lot? Would it change anything to the relationship that you have?

Melanie: No, not really. Because, I mean, if I'm choosing this business model, it means that I'm using the car so little for such a short period of time that I wouldn't care what car, whatever it is.

Oliver: There will be no relationship at all even if it's the same car that you drive every day.

Melanie: Yeah. Yeah.

Oliver: Yeah. And would you feel more or less interested if the cars had specific features? You mentioned, BlueSG that is fully electric. What kind of car do you think might interest you more?

Melanie: I think I wouldn't really mind. But of course, you know, if you manage to get a car that is somewhat better, if you somehow rent more expensive car at the same price and you will be a bit happier. Like you got a good deal, but I wouldn't be very particular.

Oliver: And so, would you consider adopting this offer in the future? Or right now?

Melanie: I think I will.

Oliver: And would you consider these car rentals as your primary way to transport?

Melanie: Not primary way because if it is this rental, then it shouldn't be something that you use every single day all the time because then you might as well do the leasing or buy a car. I think that this rental is only for emergency purposes or if it's very out of your way, so my primary way of transport would still be trains. If I get spoiled, if I really use it because I can use a car now or then I feel like I hate public transport, maybe I will switch.

Oliver: and so, in this offer like just as before, you are not the official owner anymore.

Melanie: Yeah

Oliver: There is something more on top of it, is the concept of sharing. In this case, the car has been driven before you and will be driven after you use it. How you feel about this.

Melanie: Slightly uncomfortable because you don't know who was in before you. And whether they are clean or not.

Oliver: So, hygiene issue you think.

Melanie: Yeah, if they didn't take care of the car, they did stupid things, then it affects you midway, it is a hassle.

Oliver: Yeah, anything else?

Melanie: No.

Oliver: And would it be such a big factor that you would consider not using it just because of the fact that it has been shared?

Melanie: I would still use it, because it looks quite cheap. But I will have a bit the hygiene in my mind.

Oliver: Yeah, just to compare with before. Would you change anything to the way you present the car to friends, family or colleagues? Would you still say this is my car?

Melanie: Oh, definitely not. Yeah, just say: oh, I rented this car for X number of hours.

Oliver: Okay, and just to confirm what you said before, car is more of a tool for you. So, I guess you will still not have a strong relationship with a car, and you will still not identify yourself to the car.

Melanie: Yeah, correct.

Oliver: This is a car sharing offer. And just so you know, there's two sides. One is the renter and one is the lender, someone who owns the car and wants to rent it out.

Melanie: Is this real?

Oliver: Yeah. So, companies like this one, they're not that famous, but it exists and there are some cars listed on it and you could actually rent it if you want.

Melanie: It's like Airbnb but for cars.

Oliver: You could say that

Melanie: Pick up the car from your neighbour…like literally neighbour or just like?

Oliver: No, it's the way of saying that it can be your neighbour because you live at the same place, but you can also go to another place not far.

Melanie: but it's like someone's car?

Oliver: Yes.

Melanie: Drop off the car where you took it, pay a fee fixed by the owner, including insurance.

Oliver: Because the insurance is taken care of by the company. So, each time when you rent a car, or someone lend a car there is one part of the price that is used for insurance.

Melanie: But the price is fixed by the owner.

Oliver: Yeah. A bit like Airbnb you know? You will go on the website and see the prices and if you like it you will take it. As an owner, you are free to set your own price.

Melanie: Okay.

Oliver: So again, what makes it different from the previous two offers?

Melanie: This one when compared to the first one, the difference is it's short term and also you use it when you need it. Compared to the second one. It's instead of a company's car, it's actually someone's car. The rest seems to be the same. Oh, and there's no membership for this one.

Oliver: Yeah, correct. Have you heard of this before?

Melanie: No, no, no.

Oliver: What are the benefits that you see to this offer?

Melanie: There's no membership fee and I guess it can be more price competitive, because the different owners will fix different prices that you can choose, and you can choose a car that is located near you. Yeah. Yeah.

Oliver: And what drawbacks?

Melanie: It's like someone's car. So, can you feel a bit more stress to drive it?

Oliver: Yeah, so yeah, as you mentioned very correctly, you are not the owner anymore and this car has been shared, just like the second one and plus, here it's not a company's car but an individual’s. So yeah, can you detail a bit. How would you feel about this?

Melanie: I will feel stressed to drive the car because it belongs to someone else. And there is less anonymously because, it is sort of a bit personal but, if you do something wrong or something happens to the car then the people will be angry at you. And then they'll give you a bad review. As compared to if it's a company then you don't feel this personal liability.

Oliver: In this case, you and the owner meet face to face to hand in the key and so on. There is also, in Norway, one company where when the owner registers, they would install something in his car, which means that you can just go to the car, unlock it with your phone and drive.

Melanie: Like Airbnb.

Oliver: Yeah. Like the Airbnb's without meeting the owner. Would you feel better about it?

Melanie: Not really. Because you're still using someone's car.

Oliver: So, in general, would you prefer business to consumer or consumer to consumer?

Melanie: Okay, wait. I guess with this one, there can be a bit more flexibility. For example, if you'd be a bit late to return it, then you can just text and ask if you can be late for like half an hour.

Oliver: Yeah.

Melanie: I don't know…I think I'll still go for the second.

Oliver: Because of all those of this stress and…

Melanie: Yeah, I just want it to be less personal.

Oliver: Just to confirm, would it change anything to the relationship that you have with a car? would you say it's yours if you drive it?

Melanie: Oh, definitely not.

Oliver: And more generally, would you consider adopting this offer as a user?

Melanie: Not really,

Oliver: For the reason of lack of anonymity?

Melanie: Yeah.

Oliver: Would consider adopting this offer as a car owner. Imagine if in the future you would own your own car.

Melanie: Oooh.

Oliver: Yeah, would you lend out your car?

Melanie: I don't know. Okay, if I can earn a lot…

Oliver: What are the reasons, the pros and cons.

Melanie: Pros will be you can get extra income, but it depends on how much right? The cons of it will be it's a hassle because even if you can set like a passcode to enter the car, but you still get inquiries, people asking questions, you still need to provide good service, so they give good reviews. So, it still takes effort. And then you have to worry about whether some guests will be good to your car. Some people can be very nasty. And even if they don't spoil your car, I mean, there's insurance, so even if they don't crush it, they can like leave crumbs everywhere or eat in your car and things like that. So, yeah, maybe I wouldn't be very comfortable.

Oliver: All right. And imagine if you do rent out your car, would it change anything to the relationship that you have with it? Compared to a car that is that is only driven by you and your husband?

Melanie: Yeah, definitely, you just see it as less precious. It is still my car. But I don't think I have such a strong attachment to it. If it is being driven by so many people. I will see more and more as a tool.

Oliver: Alright, Yeah. So now that you have the three offers in front of you. Do you have any more thoughts, which offer would you favour?

Melanie: Given my lifestyle, I would choose the second one.

Oliver: You mean your current lifestyle?

Melanie: Yeah, my current lifestyle, if in the future life I have more income and more use for a car. I would get the first one.

Oliver: All right. So here we discuss a lot about the car. Now, the other industry that is important for the master thesis is clothing and imagine if instead of a car, I told you it was clothes that you could either lease, rent or share. How would you feel? Would you be interested?

Melanie: I wouldn't lease. I would rent and I might share.

Oliver: So, can you explain a bit

Melanie: So, the first leasing lease because for clothes you just change fashion so fast, I would not lease for so many years or a long period of time. I would rent because it is short term and because it's like from a company so then there will be a lot of choices. Generally, it is what happens, if I like the clothes that that company has then I would rent their clothes. I mean, usually that's what happens anyway, you like a particular brand, but it's too expensive, so if they rent it, then I would get it. For like the sharing, I guess that's possible, but less likely for me because it's like… someone owns it. And you don't really know how clean they are, it could be gross. I mean, you feel like really stressed out because you're wearing someone else's clothes, so you cannot spoil it, need to make sure you wash and fold it back and return it. So yeah.

Oliver: So here you are talking as you are renting someone else's clothes. Would you lend out your own clothes?

Melanie: No, no, no. No. My clothes are mine. I don't want anyone else wearing my clothes, unless they're like super old, I will just donate them, or I can rent them out if I don't wear them anymore

Oliver: okay so it is for clothes that you don't use yourself anymore, but clothes that you sometimes wear yourself you wouldn't?

Melanie: Yeah, correct

Oliver: Okay. And even if there's some companies who are in the middle of renters and lenders and they take care of getting the clothes from the lender, wash it and rent it out. Would you feel better that you don't get in contact directly with the owner but with a company in the middle? But the clothes are so someone else's?

Melanie: I see.

Oliver: Would you feel like more interested or less interested?

Melanie: Yeah, I guess more interested. Because then I don't have to make sure I wash it and fold it properly, the company can do it for me

Oliver: In this case would you lend out clothes that you sometimes wear or still only the clothes that you don't wear anymore?

Melanie: Still only the things that I don't use anymore.

Oliver: so, in general, would you be more interested in offers in cars or clothing?

Melanie: Cars because cars are like bigger, more expensive things. So, these kinds of things make sense. I mean, unless you're talking about very expensive brands for clothes, branded bags.

Oliver: I mean, the leasing offer that we found is usually for designer clothes. At least for the leasing is usually designer, for renting and sharing it can be more normal clothes, less of a big brand.

Melanie: I think that I will still only use it for cars because there's a functional purpose. If let's say for designer bags, you have to rent or lease it, it means that you actually cannot afford to own it. So why not just use a cheaper bag? Why? It's sort of like…I guess it's just for people who really need a designer bag for status, to show, for their image or something.

Oliver: But this thinking could also work with cars. I mean, some people will lease like very expensive cars to show this status but if you cannot buy it yourself, then why would you not buy or lease a cheaper car. What you said for the clothes could be similar for the cars.

Melanie: For me I don't even think I can afford a cheaper car, right? Even like a good enough car to drive is very expensive as compared to clothes, I think there's a wider range for clothes, you really don't need something as designer because you can have something in the same material and design but just without the brand. Yeah.

Oliver: You also said car for you is more functional, would you have a different relationship with clothes, and would that be a reason why you think it's harder to lease, rent or share clothes compared to cars.

Melanie: I think so because clothes are something that you wear on yourself, I guess it's more personal and more intimate in that way. What you wear will depend on your personality and your body shape and what you do and what's the message that you want to bring across to people. And it is something that is on you all the time? You know?

Oliver: So, do you think this is a stronger relationship with clothes make these kinds of business model harder or easier?

Melanie: Harder, because for clothes you want to own them. Yeah, it's sort of like even for designers' stuff because we want to prove to people and yourself that you've reached that level where you can own it. If you tell people you are renting a Louis Vuitton bag, it's like so embarrassing, why would you do it.

Oliver: Yeah. And apart from clothes and cars do you see other object where it is easier or harder to propose these business models?

Melanie: I don't know.

Oliver: Okay. And if I switch the question a bit, so you mentioned, car is kind of easier because it's more expensive. You also said it may be easier, because it's more functional and a tool. Do you see other characteristics that could make these business model easier to accept?

Melanie: I guess it's like the ease of transferring to these services or business. If it's a car… for example with the third model, because it is a car, you can like… I was about to say like, it's easy to pass the car from person to person. But it does not make sense, everything can be done. No, I cannot think of any.

Oliver: Okay, yeah, it's fine. Let's talk about something else then. So, in this last section, I would like us to take a step back from your personal answers and try to think about the whole population here in Singapore. I guess it is closer to what we did in the group discussion, talking about what would an average Singaporean think about these business models? So, first question, imagine you Mel would tell friends, family or colleagues or even strangers that you will you are like leasing, renting or sharing your car. What would they say? Like, what would be the typical reaction?

Melanie: Typical Singaporean.

Oliver: Yeah. what would they tell you?

Melanie: I think they would say: why are you doing this? It's such a hassle. In the long run, it might be more cost effective and convenient for you to own your own car. Don't have to share with other people, if you have your own car, then you can take care of it yourself. No worries. So, I don't think my friends or family will… okay. No, I think the older people will be like this. And then the younger ones will be like: Oh, that's a good idea. It's so smart and effective and can save money.

Oliver: In general, what can you tell me about the concept of ownership? How important is the society?

Melanie: I think everyone strives to own something, like a car is being seen as like part of your life stage where you can tell yourself and other people that you've worked really hard and you've reached a point in your life where you can own it. Because in Singapore a car it's not something that you can own very easily. It is very rare for people to drive at 18 years old, 19 years old, not to drive but to own their own car. So then, so I think ownership as a first special meaning in Singapore because standards of living are so high.

Oliver: So, from what I understand the facts of owning shows that you've reached a certain point in your life or a certain level in your life. And that is what common people thinks. If someone owns a car, it means that he has a good job and that he worked hard.

Melanie: Yes.

Oliver: You were saying how there is a difference between the older generation and the younger generation about the attitude, do you think that ownership is still that present and important in the younger generation?

Melanie: I think less, slightly less important, but still important. I mean, generally if you look at a trend, young people nowadays they want to spend money on travelling, you know, experiences. So, I think more and more people will be more prone to or more on board with the idea of let’s say leasing, because it's just a more practical choice. And I think people are being a bit more open minded nowadays where, you know, your wealth is not seen like… people don't show their wealth based on material things anymore. So, I think among the younger people, ownership, maybe not so much as the older ones.

Oliver: Alright. And then if we switch to sharing, how is the fact of sharing the things you use accepted in Singapore, like both sides, either sharing your own things out or borrowing other people's think, how well is it perceived?

Melanie: I don't know. I think will be more well received among younger people; these people are just more open minded nowadays. It is just material stuff, and people are less superstitious also. So, they wouldn't think about: Oh, it is so dirty, I don’t know who wore it before or things like that. But the older people, people above 45 to 50 years old they might be less comfortable with that.

Oliver: And what other kind of superstition they have?

Melanie: I would not say it is a superstition, but let’s say that my mom would be: Oh, you know, the person has a disease and then we will wear the clothes and then the diseases spread, and you know, that kind of like non-scientific things. Yeah. Yeah.

Oliver: Okay. Yeah. so, we talked about, what people think about ownership and what they think about the fact of sharing. So now I want to know more about social pressure. So, you have all these ideas about how, at certain point in your life you need to own a car or something else to show that you reach this level. Then how big is the social pressure? Do people usually comply with these expectations? Or would they be like: Oh, I do my own and I don't care about what people think.

Melanie: I think there's a big social pressure. That people will want to conform to. It's a strong social pressure.

Oliver: And do you see like an evolution or something?

Melanie: No, not now. Still very strong.

Oliver: And do you see other cultures or countries where these could work better? Again, since we seem to say that in Singapore, it might be difficult with the ownership and sharing.

Melanie: I don't know, maybe like some Scandinavian country where everyone is so open minded. But I mean, I was thinking like, in places like, for example, Europe or America, the cars are cheap. So, you know, if things are cheap, you do not really need to do this kind of thing.

Oliver: And based on what we've said here, which of this offer you think might be the most successful and by successful, I mean, not in term of what money they can make, but in terms of how many people they can attract?

Melanie: I think the first one, leasing, because it is just the next closest thing to owning a car. So yeah so for example people who cannot afford to own yet they can do this. It is the closest thing, and people can still say that is my car.

Oliver: It is the one with the least change?

Melanie: Yeah. Correct

Oliver: So, it is the one you think is easier to attract people.

Melanie: Yes

Oliver: And then based on what we say, what improvement can these companies make to the business model to attract more people?

Melanie: These two?

Oliver: Yeah, let's say if this one is the closest and easiest, then these two, what can you do to convince people?

Melanie: I think that they just need to capture the right market. Like it's just about how they sell their business model. They need to be really clear on the flexibility of the offer and how much the customer can save if he or she doesn't drive that often. So, I guess people will definitely be affected by this idea of like: Oh, you know, it's not really my car so I don't own it. But you know if I'm the company, from a marketing perspective, I want to highlight to people that actually it doesn't matter whether it's your car or not, but if the functionality of it and look at how much money you can save. So, I was trying to convince people to focus on the practicality of things.

Oliver: So, like, tell people to focus on the fact that it is functional, it can get you from point A to point B and…

Melanie: you don't really need it every day.

Oliver: And focus on the savings.

Melanie: Yes

Oliver: Do you think that showing how much they can save is an important feature for people?

Melanie: Yeah. Of course.

Oliver: And, generally, if a Singaporean would adopt one of these offers, what would be the reason why he or she does it?

Melanie: So, the first one leasing it will be because you want to own a car, but you're not there yet. So, you need to do this in the short term because it is cheaper.

Oliver: Yes.

Melanie: The second one, renting from a company, it will be because the person drives less frequently. So, the person will want to pay per use kind of thing. The third one is similar to the second one. But I guess Singaporeans would trust a company more because it's like a company, there is reputation. But I think the third one will really be for people who are a lot more open minded.

Oliver: And if we forget about leasing, why would a person choose renting and sharing? instead of either public transport or Grab and Gojek?

Melanie: That's a good question. I don't know about the price like… Okay, I know why. Because if you do this, then if you want to go to multiple places it is a lot more convenient, then you don't have to keep booking a ride all the time. If you add all the rides up it can be quite expensive. And then there is less predictability because if you use Grab, if it's peak hours and you can't get a ride, or it's very, very expensive. Public transport I mean, obviously, if you can rent a car so easily then why would you want to squeeze with the crowd, and you save some time.

Oliver: So, the main concern is the convenience, if they need to go to several places.

Melanie: Yeah.

Oliver: Okay, so I'll try to sum up a bit what we said here. So, about the leasing one, you might consider adopting it. And it doesn't matter to you too much that you are not the official owner anymore since your relationship with car might be more just as a tool for the functionality that he has.

So, like it doesn't matter that much for you if you own it or you don't own it. In the rental part. Generally, you would prefer to pick it up and drop it off where you want. You might use it if you don't need a car very often, like several times in a month, maybe just one or two times or three times, and then you will go for this one. And there will be some concern about the fact that the car might be not as well maintained or not as clean because someone else used it before you use it. But then it's a small barrier, you will still use it if you need it. And then for car sharing, generally you will like it less than the car rental. Because you would prefer dealing with a company instead of having to deal with a person like his face and knowing whose car you drive, who is driving the car.

Melanie: Yeah.

Oliver: And then more about clothes, you think that clotges might be harder in general because for you, it is something that is more personal, that show who you are, yeah. And then it's harder to change than the car.

Melanie: Yeah, true

Oliver: And about Singaporeans, let’s say that the ownership is also very important. It shows a certain status or certain level in life that you've managed to reach when you own certain things. There might be a switch from the older generations to newer generation. You tend to say like social pressure is too important. So, like, we can say that the thinking of the older generations, still influences the younger generation?

Melanie: Yes.

Oliver: For sharing, we still see the same gap, if you can have your own then …

Melanie: You have own.

Oliver: … yeah, why would you share it? Yeah, I think that's what I have, do you have anything to add?

Melanie: I think you summarised it very well. Yeah.

Oliver: Okay, I have one last question actually, sometimes in other countries, one reason why people would adopt this… like it might be less convenient than owning a car or something, but people think about the fact that with these business models, the vehicle is used way more than in the case of where you own the car. So, in terms of ecology, it makes more sense to do this because the same cars are several times used.

Melanie: Oh! Right, right

Oliver: Compared to owning your own and have it parked in your garage like 60% or 80% of the time. Do you think this kind of thinking would work in Singapore?

Melanie: No, we are not so environmentally friendly. I think as compared to a lot of other countries. That's one. Secondly, people don't want a car for nothing… unless if they're really rich, but most Singaporean will not buy a car which they know is going to sit in the garage for a long time because it's basically just so expensive if people really want to get a car or even rent a car or lease a car it would be really because they really need to. So, I guess people wouldn't really think about: Oh, I don't use it enough.

Oliver: Okay I see.

Melanie: And environmentally friendly… I don’t know maybe it is me, but I just really don't think as a whole, the country is there yet, to think about the environment in the economical choices.

Oliver: Do you see any evolution or improvement in this sense?

Melanie: Um, throughout the years, it's very difficult because to be honest, like owning a car is still so much seen as a status symbol. So, I think it's very hard. I think the only evolution I see right now is just using less plastic. In terms of not owning a car because of the environment I think is quite far-fetched in my opinion.

Oliver: Okay, do you have any questions for me or?

Melanie: No, everything is clear

Oliver: Ok then we are at the end. Thank you

20. Nicole – Singapore

Oliver: Hello, welcome to this interview. Just a precision, I will show you some companies but be assured that we are not sponsored by any of them, so you are free to say whatever you want. My goal is not to influence you and get your real thoughts about that. And please share any information that you have. Can you first start by presenting yourself?

Nicole: Sure, Nicole, I am 24 years old this year. I just sort of finished my master's degrees. I did the CEMS degree and the Master of International Management from NUS. I am Singaporean. I've lived here almost all my life. I did one half year stay in Sweden, so I lived in Sweden I think between 2015 and 2016 for half a year for my bachelor exchange, bachelor which I also did in Singapore. And I did one year abroad. So, last year 2018 from August until 2019, I was in Dublin, Ireland. And then for the first half of 2019, I was in the Netherlands. So, I spent around one and a half years abroad, but apart from that I've lived here the rest of my life.

Oliver: Yeah. And what are you doing for a living?

Nicole: At the moment, I am still considered as a student. I just finished a part time job which I also did when I was studying my last semester. So that was with an MNC, now I'm waiting to start my next internship, which will hopefully turn into a job, in Belgium.

Oliver: So now I want to understand a bit what is your usage of the cars in general? How do you go around? And the first question will be do you own a car?

Nicole: I don't own a car. Yeah, yeah.

Oliver: And how do you usually travel around?

Nicole: Okay, as of now, I travel via public transport the most. So, I used to actually take Grab quite a bit when I was like, a couple years ago, but right now, I've been taking more public transport. Okay. Yeah.

Oliver: And Is there a particular reason why you don't own a car?

Nicole: It is expensive. Yeah, I think it's expensive on the whole and the public transport is not too bad. So why not just go by public transport.

Oliver: Yeah. And like, just to help me to understand, how much would you estimate it would cost to own the car and maintain it in general?

Nicole: I think for me in my mind to own a car and maintain a car, I would need at least 100,000 for 10 years. So not only to buy the car but also to get the certificate of entitlement COE, which you are required to have whenever you buy a car, or buy whatever automobile device, and you also need to maintain it with fuel etc. and maintenance. So, in my head, it will be around 100,000. Yeah, maybe a bit less but around that.

Oliver: Does the cost of it have an impact on your decision to buy a car or not?

Nicole: Definitely, definitely.

Oliver: And are you planning to buy a car in the future

Nicole: This is a good question because... in the near future, definitely not. I think that a lot of car sharing... this is my own opinion, but I think a lot of car sharing platforms in Singapore, you have Grab, Uber but you can also get a taxi, I guess. And the public transport is really good, when I'm in Europe, as well, because I'm not sure how long I will be here. But for my own personal interest because I do quite like cars separately. So maybe next time when I'm a bit older, I might buy one but, in my opinion, is less to drive it and more just to have it.

Oliver: So, you think like the reason why you might buy a car is more for the experience of having a car and because you like cars.

Nicole: Yes, I think it would be less of the experience but more that I like car, specific cars that I like, and I would like to have one, but less to drive it. Because I think public transport is really good as well. And yeah, why would I need to and also to ...Yeah, that's the main thing and also not really to show up more like: Oh, I have a car because I just want to

Oliver: Like a Formula 1 car haha?

Nicole: yeah, that's actually the goal for real. But if you are talking realistically, realistically, realistically, I don't intend to buy a car in the future.

Okay, yeah. And you mentioned it a bit, but have you considered other mobility alternative to the purchase of a car?

Nicole: Yeah. I think there are, if you do the calculations, actually taking Grab if it remains the same price or if it goes up a little bit in price or goes down if there more competitors that come in like Gojek in Singapore, which is another ride sharing, ride hailing platform. So, if you take into account and assume that these might continue in the future, and that there might be more options than the cost of actually doing all that, and also taking public transport is less than actually owning the car. So, for me at this point of time, it's the cost factor. Definitely the other ride hailing, ride sharing platforms are good.

Oliver: Do you think if you were to use these rides hailing platform for 10 years, it would cost less than 100 k?

Nicole: In my opinion, you mean if I solely use the ride hailing and I don't use public transport?

Oliver: Yeah

Nicole: Over here in Singapore, I think it would. Yeah, I haven't done exact calculations myself. But I've spoken to a couple of people that only do ride hailing ride sharing now. And they also have mentioned that they are thinking costs and it costs less.

Oliver: Yeah. So, if I understand and if I sum up, you think your main way to transport yourself in the future will be like a combination of public transport and maybe ride hailing. And the only reason why you might buy a car is more because you enjoy cars and would like to have one particular model in your collection, but maybe you won't even drive it daily if you have it and would still use public transport.

Nicole: Yes. So, I'm actually relating...It's more relating back to the service. I definitely agree that it is because I view cars less as a… Okay, I need this so that I can get from point A to point B. My goal is really to get from point A to point B, so if the best way to get from point A to point B, to bring you somewhere in a convenient manner is the bus I'll take the bus. If the service provided is to bring me conveniently by Grab, then I will take Grab.

Oliver: Okay, you mentioned a bit about these cars sharing or car rentals, and we are going to talk a bit about that today. And I will show you in total three offerings related to cars in general. And just take your time to read it. We'll discuss about it and ask me if you have any questions. The first one is a leasing car offer.

Nicole: Okay, got it

Oliver: Do you understand every detail of the offering? Do you have any questions?

Nicole: Let me just read again the last part.

Oliver: So, what do you think makes it different from traditional way of purchasing a car?

Nicole: So, what makes it different? Quite a few features. So if you go into the other stuff that you need to purchase when you have a car, you buy your own insurance, the road tax so it provides a bit more convenience in terms of the things you need to do when actually owning a car, what do you need to maintain, what you need to pay? So, this is one thing, the all in one car solution, with insurance, road tax and car. I guess one big thing is that you can actually choose the leasing period. So, you can plan ahead and determine whether I only need a car for …Can you do a month? Yeah, monthly fee? Can you just use it for a month?

Oliver: Like this is longer term. So, we generally say the typical period are from six months to like three years. Leasing car is more of a long term, but we're going to talk about more short-term solutions.

Nicole: Yep. So, I guess you can you can decide that you only need a car for three years. But I'm thinking that if the standard is 36 months, then is less about: Okay, I'll need it now, I'm going to drive it and at some point, I don't need it. But more: This would be a lot more affordable for somebody that actually wants to own a car but cannot because it's more expensive. So, in relation to the normal owning a car, I would think this is more, it's a bit simpler, and it is cheaper for a person that wants to own a car for a long period of time.

Oliver: So, you talked about like the all-in-one solution and the fact that it might be less expensive. Do you see other benefits of leasing a car?

Nicole: See, we can choose a car between different brands. I'm not sure how much the price differential would be because traditionally, I mean anywhere, if you want to buy a more prestigious brand,

you have to pay a lot more. So maybe for these people that want to drive a nicer looking car only for a shorter period, so not 10 years, but maybe five years, he can go for this.

Oliver: Do you see the drawbacks to this offer?

Nicole: So, with regards to what I mentioned about the cost earlier, I think that for this, it's good. If let's say you know that you want to own a car for like five years, but you can't maybe pay too much for it, so you just pay less to own it for five years. But it might be more expensive if you want to own it for 10 years. There's a potential drawback. I'm not sure if I'm articulating it correctly, but it's kind of if it's packaged, it seems cheaper in the medium term, but actually, if you want to own it over the full length of 10 years, which is the COE period, it might be actually more expensive. So, this might seem cheaper at first for like, a couple of years, but then for more than that, it might actually make sense to buy a car.

Oliver: You mean if anyway you would need a car for like a 10-year period, maybe it might be cheaper to actually buy it and then do monthly payments?

Nicole: Yeah. So, a monthly fee is kind of like an instalment and it might actually turn out to be more expensive, but if you could only pay this amount, then you just go for it first.

Oliver: And like, how do you value the maintenance guarantee aspects of this offering?

Nicole: I think it's...you pay your fee for maintenance. Okay, this one I have to be honest, because I don't want to drive a car as of now, I don't know how often you need to maintain a car. So, for me I think it's a good thing, but I can't really value how much it would be.

Oliver: Yeah. Like this basically means that by paying a monthly fee, what you get is the car, insurance and if something breaks in the car, you can bring it back to the company and they will repair it. Do you think it's an important feature to have or would you rather pay less and do your maintenance on your own?

Nicole: Yeah, it's a bit tough because for me to decide that I might really have to see the numbers because I'm not too sure of it. But off the top of my head, I think what this does is it just simplifies the process. So, it's good because you don't need to think about it.

Oliver: Yeah, yeah. Okay. And also, what would you do at the end of the contract?

Nicole: Well if you apply the theory of the endowment effect. I feel like if you've driven the car for a long period of time like five years, you might not want to give the car back because you think it's yours, so that's one. So even though I know it might be better to just give it back rather than spend more money, I'm actually be forced to: Okay, I want to hold to the car. Yeah.

Oliver: Because you have a feeling of ownership?

Nicole: Yeah. I feel like I already own the car.

Oliver: Yes. So, it's good that you point out that because, for us, ownership and psychological ownership are very important concepts to our Master thesis. Okay. So, with this leasing offer, you are the only one who is driving this car for the certain period that you lease it for. Okay, but the official owner, the legal holder is the company and not yourself anymore. How would you feel about the fact of driving a car that is not legally yours?

Nicole: Ah, well, I guess it could be good or bad. Okay, I think if I was to drive a car like this, I would know it's not mine, so I might be a lot more reckless when driving personally, because if I'm

paying a monthly fee for maintenance, I will be reckless. But at the same time, I might also feel and know in the back of my head, this is actually not my car, and even do I really like it? I am driving somebody else's possessions. Yeah, so that could also be a thing, but for me personally, I think it depends whether the car is a new car or old car as well.

Oliver: And what if you get a new one?

Nicole: I do think that even though the back of your mind, you might be thinking that it's not legally your car but because you have interacted with it, you've gone to places with it, it's only you driving the car for this period of time that you actually should own the car. And because you've spent so much time, the endowment effect again, you might still feel that you are the rightful owner of the car and you might buy it back.

Oliver: In general, like will it change anything to the relationship that you have with your car?

Nicole: You mean having this knowledge that it's not yours.

Oliver: Yeah.

Nicole: I think definitely. If I can maybe give an analogy, I don't know whether it's a good analogy, but I'm not sure if it would feel like for instance if you were to adopt a child, it sounds really extreme. Okay, but that could be an analogy: Okay, yeah, it's actually yours, not adopted. Sorry, different analogy. Let's say if you were to foster a dog. So, you know that the dog is going to be with you for a period of time, you bring it up, a little puppy you train it, you love it so much, but when you actually have to give it back or accept that you actually have to take it. Whether should I continue? Should I actually bear the cost? Should I actually worry about what to do when it gets old? Then that is the difficult part. Yeah. So I think it changes it a little bit, at the beginning, it does but at the end, the longer time that you spend with the car, it will cause you to feel a lot more attached to the car, which will make you feel you should own it or you are the rightful owner.

Oliver: So, in general, you would think that the endowment effect would be quite big and so you will still feel you are the owner of the car even though legally you are not?

Nicole: Yes. Yes.

Oliver: Would it change anything to the way you present this car to friends, colleagues or family. Would you say this is my car or this is a car, or this is the car I use. How differently would you present it to people?

Nicole: Got it so the question is would I actually actively tell people if I lease this car?

Oliver: Yeah, maybe not actively but would do you present it differently if you were buying a car or you were leasing a car? One car is bought, and one car is leased, would you be different about how you present them to people.

Nicole: I think I would be a lot more, it sounds ridiculous, but I guess a lot more nervous to call it my car. But I also probably will call it my car. Yeah, I probably would, because it's also more: People don't need to know that Oh yeah, you took this lease. But if you were to talk about, the Singapore society, I do think that there is sort of a stigma to people that lease cars for longer period of time. So, I think this is something that also plays into your mind, even though you know that this could be a cheaper option.

Oliver: So, do you mean like in the society people expect you to own a car for a long period? Or what do you mean by stigma?

Nicole: Okay, so there is this concept. I'm not sure if the other interviewees have told you about this. I think it's quite an old concept, so personally I don't think it applies. But it is about having the 5C's. I think it is having the car, a credit card, a condominium and two others "C". So, the car used to be, I think, quite a big thing, if you're successful, you need a car. And also, because the effects of social pressure are quite big and stuff, so I think if you were to drive a car, but then people find out that: Oh, no, she doesn't actually own it, she is just paying it because she can't afford it, then there is the negative stigma.

Oliver: Okay, so yeah, it is kind of badly viewed the fact that you do not own it.

Nicole: Yes. Because I think traditionally it used to be a big thing of: Oh, yeah, if you are successful, you need to have a couple of big things.

Oliver: Yeah. And so, I have a bit of an extra question that might be difficult, but you said, in the back of your mind, you will know that it's not your car, but you will still say: It's my car, to other people, you will tend to say it's my car. Is it more because, personally, you identify yourself to this car and you will say: oh, it is my car? Or do you say it's my car because otherwise people would ask question and you don't want people to know that it's not yours. Do you like to say it's my car because you feel like it? Or do you say it's my car because you want to comply with what society expects?

Nicole: Okay, got it. Let me repeat the question so I understand. Okay, so it's whether it is the endowment effect so when I have the car, I really feel like it's my car. Or is it because I know it's not my car and society is not going to like it that it's not my car. So why would I say?

Oliver: Yeah.

Nicole: Very, very good question.

Oliver: I just thought of it right now haha.

Nicole: It is a really good one because it seems like there is a conflict a little bit. I mean the best answer would be to say both... Okay, I think I will be driving the car, I'll be interacting with the car, going to places with the car. So, I will feel like it's my car, it's helping you to do things, I am paying for it but still it is my car. So, there's the endowment effect, so I would say okay, it is my car. But additionally, I do think it's really on top of it, because socially I also know: Oh, but crap, the endowment effect. Yes. It is my car but is it really my car? So, this question will come in and then that is why I would tell people, most likely tell people that: Oh, yeah, it's mine, just driving around, because this is something that they don't need to know. So, I do think, I'm not sure how you're going to phrase it, I do think it is two of them building up on each other. So, they seem very paradoxical, but somehow, they actually support each other. When you tell people it is your car, it reinforces to myself that it is my car. So, I think it's not that they're separate but they do influence on each other.

Oliver: Yeah, I see what you mean. You will tend to say to other people it is my car and then since you say it so often, you will actually feel it, as you feel it, you will tend to say again.

Nicole: Kind of kind of. Something like I really do own it, I shouldn't be so... But I must also say that this is my own opinion and you can talk about what other Singaporeans might think.

Oliver: And also, I don't know if I understand well, but you think that since it is a leased car, you might be less careful or more reckless when you're driving.

Nicole: Yes, yeah. I think it's a bit. So, I've said a couple of things like I might be a bit more reckless while driving because it's leased car and I am paying a maintenance fee, they'll fix it, but on the same time, if I feel like it's my car, I should take care of it. Yeah, yeah. So, it's really tough. Okay, if you asked me which one I myself ...as an individual, I would think that I would go for the mentality that I'm paying for the monthly fee, so I don't need to take care of it that much.

Oliver: Thank you. So, I have a second one to show you. In the context of the master's thesis, we call this a car rental offer, but you probably know these offerings as car sharing.

Nicole: Okay,

Oliver: But, just to precise, we studied a bit the literature, and car sharing is a bit used as a buzzword everywhere. The difference in car rental and car sharing, is mainly that one relationship is B2C and the other one is P2P. And so, in this case, most of the car sharing offers outside of market are still B2C. So, this one will be considered, in the context of the master's thesis, as a car rental

Nicole: Car rental which is b2c?

Oliver: Yeah.

Nicole: Okay, cool.

Oliver: Once again take your time to go through it.

Nicole: Okay Car Club. So, the business plan is like a Spotify family?

Oliver: Yeah, it's more, as it says, for businesses that might need several cars

Nicole: Okay, "pay membership fee, pick up the car". Do you know if they pick up the car from one of their stations or can you pick it up anywhere?

Oliver: It is generally one of their stations but most of the time these companies will have several parking spots for example in your local HDB or condo. So, the station might be very close to you or not that far, but you will pick it up at a station.

Nicole: and you have to drop it back at the same station.

Oliver: Yeah. It depends on where you live, but if it's popular areas, then they might have like several cars parked in your parking downstairs.

Nicole: Oh, okay, I get it. So, I cannot just go to a different station.

Oliver: you could go to another station, but you need to pick up at point A and drop it at point A.

Nicole: Okay.

Oliver: But it can be any station, it can be any point A. So, what makes it different from the previous offering?

Nicole: This is more time that is one factor. So, in terms of you just need it for one trip, couple of trips for the day, pick it up near your house to go about the day because you need to go back to the

same place. So, really, really short term. They have different plans instead of different brands of car. Oh, actually, are the cars the same?

Oliver: They have different. I think you cannot choose the particular car, but they have like different categories. A bit, you know, like a Grab car and Grab car premium. They have like a normal sedan and the more premium ones. So, you pick a category.

Nicole: Yeah, so another thing is that it takes away from the brand or manufacturer focus of the car. Of course, in premium you would expect certain cars, but it is less about picking the brand and more about picking the service or the experience you want. Yeah, so I think the previous one is more you choose the brand like: Oh, I want a Honda, I want to Mercedes. Here's I want to feel that it is Economy Class.

Oliver: Generally, what are the benefits that you see to this offer.

Nicole: Then it is not a longer-term commitment. I think the previous one, it's still somewhat of a commitment from the beginning, you need to choose a leasing period. But this one is just okay. I commit with my one-time fee, not sure how big that is, but I can just book online and quickly just pick it up and drop it off. But I don't have to worry about the duration I'm not actually using the cost. That's one. Another benefit in terms of...do you know if you can change your plan as you go?

Oliver: I'm not sure how the changing of plans works, but I think it's possible but I'm not sure about the details.

Nicole: No worries. Well, another one would be the last point, which is about paying a fee that's proportional to your usage. So, depending on how you drive, you just pay accordingly. So, it makes you I think, a bit more responsible as well and how you drive which is good for your safety. Good for the company. Good for everybody. Yeah, so I think that is another benefit. Then there is the convenience in location stations, you have the car anyway and you can just book it. Yeah.

Oliver: Okay. And do you see any drawbacks?

Nicole: Maybe drawback for user is that it's a bit difficult to calculate exactly how much you will be paid.

Oliver: Yep. So, you think there are too many numbers?

Nicole: Yeah, it's good for the business, I think. But for the consumers you actually don't know what the usage would be because you pay a fee to usage. So, it might be confusing for the consumer, but good for the business because they're just adding money. Yeah. drawback I guess if you are concerned about owning a car, then actually you're not really owning a car. If you're concerned about brands, you can't really choose a brand. So that will be a drawback for users. And also, the 120+ stations, then maybe a drawback would be if you are not able to find a station that is near your house, especially if you just pick it up, and you have to put it back at point A, so that is another drawback.

Oliver: Would you feel more or less interested in this concept if like the cars had specific features? what kind of feature would the cars need have for you to be more interested in?

Nicole: Okay, what kind of feature? Personally, I think it's less about the features of the car, because in the sense if you're going from point A to point A, then it's less about what car you're driving, the more that you're able to do that. So, the convenience factor would be a big thing for me. So, it is whether if I book online, do I need to go to the website to book it or can I use an app?

Oliver: Yeah, they have it. But for example, if I tell you the cars are electric, all electric, would you feel more or less interested?

Nicole: The all-electric is ok as long as they can last? As long as I myself don't need to find a charging station for it. Because you don't really see many around so there'll be huge problem. If they're all charged, then. Yeah, why not? Why not?

Oliver: And if they are all charged would you be more or less interested or it would be the same. If there is no range issue and it is the same as if they use fuel then would you say, it's better or it's worse.

Nicole: Yeah, I think it doesn't really make a big difference for me apart from the fact that there's a fuel charge. So, depends on how much they're also going to charge and how they're going to charge for electricity. But apart from that, no, I think electric cars are cool. So, it would be good.

Oliver: So, I would like to introduce some small deviations. Here you have a very specific business model. But there are also other models that exist on the market. And the first one is about how you access the cars. So, in this offer, you have to choose the plan and pay a membership fee to officially join and then you pay depending on your usage. And would it change anything to your perception if you do not have to pay an entry fee but probably you will have to pay a higher per use fee.

Nicole: Got it. I think if in this situation where you have to pay an entry fee, I think after you pay the entry fee, they'll be the sunk cost in your head, although it's a fallacy. And you might want to drive even more, because you already know that you already paid the fee. And there's also some sort of exclusivity in there. I paid this one time; it's cost and I do need to use it. And also, very few people are doing this thing. So, it's pretty cool. So, you might want to… you might actually drive more so utilisation on the cars might go up, but personally, I would find it a lot better, even though I know it might cost more in the longer run, but I would go for some one where there's no membership fee. So, you can sort of trial the cars and the service to see whether you like it. And the tiny, tiny bit of additional, let's say, if we add another 5% to the rate if there's no membership fee, I think that would seem like very, very tiny like: Oh, it's just 5%

Oliver: Yeah, so you said your main reason for choosing to pay per use is to try out the service. Once you like the service, but you prefer continuing pay per use, or would you prefer going for membership?

Nicole: I think I would personally go for pay per use. Yeah, because I also can't guarantee that... if the fee is really low, then that's a different thing. But I think the idea of having a fee in my mind. Yeah, I just feel like I'm forced to do it now, rather than I need it now. So, I get the car now and maybe I don't need a car now. So, more flexibility. Yeah.

Oliver: And so, you said this kind of rates are not very clear. And imagine that you will have after each drive, a very transparent invoice of what you consume and what would be the cost, will it change anything to how many times you would use the car? Will the consumption of services evolve?

Nicole: I see. Okay, so if it was a bit more transparent at the end. Yes, I think it would change, especially if there's some sort of statement that says how much I've saved. Yeah, so it doesn't matter how they calculate it, but it's more like how much have I saved by doing this compared to maybe traditional methods? Or how much co2 I saved? Something else to show more than the cost, like a comparison to something else. It's easier for you to think: That it is a good option, I'm going to continue.

Oliver: Okay. And secondly, here, I told you that you need to pick up the car at the station and drop off at the same station, which is fixed. There is also another concept, they call it a floating fleet,

which means that you can access the car somewhere and drop it at another station where you want. What do you think of this model?

Nicole: I think for my purposes, I think it's way better, more convenient, because for this I need to think that: oh, I need to get somewhere near my house, or at least I have to drive it, then come back to the same place. And then if it is not near my house, I had to find my way back. Okay. Yeah, so floating cars, a lot more attractive, definitely.

Oliver: Also. So it's a bit of a difficult question again, but if you imagine that you could pick up the car anywhere and drop off anyway, it also means that if there is a station near you, the cars that will be at the station will not be the same every day, while compared to the fixed one, it will probably, unless it goes for maintenance, be the same car. Will it change anything to the relationship that you have with these cars.

Nicole: I don't think it would change because the purpose of going for this model or either of those options that you present would be the convenience. So, I want to get from point A to point B, or I want to get from A, and I want to do everything else and come back or I want to go anywhere. Yeah, the main thing is I need to go to places so it's the convenience. So as long as there's a car there the next morning when I need it. Yeah.

Oliver: And the more generally then, would you consider adopting this offer for yourself.

Nicole: For myself? I haven't driven in a while. So, I'm not sure if I would personally drive. Um, but I would definitely consider as long as they are quite a few stations around. Yeah, because at least in Singapore I know there's another car sharing called Blue SG, the electric one. It is really cool, and they claim that they have a lot of stations and I think them, and the government are working together for building a lot of electric stations but I don't really see a lot of stations around so that would be the main concern, where are the stations, where are the charging points.

Oliver: And would you consider like car rental as your primary way to transport yourself

Nicole: Car rental so I driving.

Oliver: Yeah, so using this as... like most of the time when you need to go out you would use a car rental to go around

Nicole: At this point of time no

Oliver: And do you see a like another point in your life where you would actually do it.

Nicole: In this case, maybe if I have to transport more people, let’s say I have a family and I actually have to call a cab or do ride-hailing then possibly and if they have multiple stations around.

Oliver: also, in this offer just as before the leasing one, you are not the official owner anymore. And in this case, you share the access to this car with neighbours, friends or other strangers. How would you feel about the fact of this car not being brand new, having to share the car with other people?

Nicole: So, I would feel less concerned about the ownership and the fact that the car is not mine as a concept but more concern about the cleanliness of the car, whether the brakes are okay, is it charged if somebody just used it? Is it okay? What happens if it breaks down? Yeah. So less about actually owning the car but the thoughts would be more it is really convenient, really dirty how to the other person drives it etc...

Oliver: So, you do see some drawbacks of sharing the access?

Nicole: Yes, yes because you could go into a car that is really filthy or somebody has damaged the brakes for instance, that is also not safe. So as long as the company can assure all these things and that there are steps in place, yeah.

Oliver: Would these thoughts prevent you from using the offer?

Nicole: I don't think so. In my opinion it would not. It would still be okay to use this service. But of course, the company also has to have certain measures. And I think that the knowledge that: Okay, so everybody that drives it would have to pay for the maintenance if they really damage it and the company actually checks it after they drive then yes.

Oliver: how does it change the relationship that you have with the car? when you drive it in front of other people, would you still say it's my car or would you still be able to identify yourself?

Nicole: No, because it's quite clear that it's whenever you need it, you just take it. So, you're really almost just using the car to fulfil a different type of purpose. Yeah, so not to fulfil your feeling of: Okay, is it my car, I own it, I clean it, I make sure it is ok. But more that: I'm using it just going places so completely okay and I recommend it to my friends.

Oliver: Yeah. So, you think is a totally different relationship where in this case, the car would be more treated as a tool?

Nicole: Yes,

Oliver: I have a third offer. This is what we call car sharing. You will see that the car belongs to another individual and not a company.

Nicole: Okay

Oliver: There's like two sides of the story. User side and lender side.

Nicole: Drivelah..."meet the guest, you meet a happy guest"...I am not too sure haha. "Get your car back..." Okay, got it.

Oliver: So first gave you heard of like similar offers before?

Nicole: You mean P2P?

Oliver: Yeah, these are these kinds of P2P offers.

Nicole: I think I've heard of it. But only because I read of it specifically. Yeah.

Oliver: And again, what makes it different from the previous ones so leasing and the rental?

Nicole: The first reason the first thing is then you are not getting it from a business. You're getting it from another human being like yourself.

Oliver: Yeah.

Nicole: Yes. So that is the biggest thing. So, I also think another big thing is that the feeling of, what you've been asking before, the feeling of whether you are responsible for the car, whether you own the car, this is completely different because 100% you don't feel like you own the car. And

you also feel that you're not responsible for the main car, but you're responsible for how you drive in that day, because you have to go back, and you have to actually meet the person

Oliver: so, you will feel more responsible?

Nicole: Yes, I would feel more responsible.

Oliver: Okay, and yeah do you see any benefits of this offer?

Nicole: Oh, we can make new friends. I guess it's like the thing with the Airbnb model. The benefit is about maximising utilisation of the car. Yeah, yes. So that is one big benefit because if the owner doesn't want the car… or want to drive the car today, but tomorrow, it's empty. I'll just let somebody else drive it. Yeah, so the car will be utilised for longer which is also good because you already have a car, everybody's happy hopefully, that's good. And the fact about the reviews. So, I think people trust reviews and word of mouth quite a lot. So, this is another big thing that they are emphasising about...that it's about trust and it's about the community. Yeah. Yeah.

Oliver: And do you see drawbacks?

Nicole: If I am the person renting the car? Because if I'm the one renting the car, I would be quite worried of damaging it. Especially if it's somebody that ...let's say if it's really your neighbour's car, or somebody in your neighbourhood and the car is somebody's treasured property. I would be a little bit worried about if I was to actually break something. Because then not only do I break the car, then I have to do with a human interaction of: I destroy something that you own, and you also drive on a regular basis.

Oliver: so, this is a very important also because like in this case just as previously you are not the official owner anymore, you share the access with other people, maybe only your neighbours and maybe your neighbour rents it to other people and especially the car belongs not to a company, but to another individual. So, we talk about the fact that you feel more responsible but more generally how do you value the fact that the transaction is now P2P and not B2C?

Nicole: How would I value or not? value...

Oliver: Well, what do you think about the fact that now you are dealing with another person and not a company.

Nicole: Basically, the transaction becomes about trust. So, it's a tough question. Because at the same time, you have to trust that the car that you got from your neighbour is okay. And not only that, but the additional element that you need to respect whatever you do with the car, in terms of if you come back and there might be a scratch, the scratch might be from somebody else's driving before and he just noticed it now. So, it's all about the trust in there. And so, I think if it increases the trust between people, then I would value that a lot. It's really tough question. Okay, but I think what I would value is that increase of the trust. But there is also the downside but if you think about it in the Airbnb sense, it should help to increase trust etc.

Oliver: Then, in this case, would you prefer dealing with a company or dealing with an individual? If you were to choose?

Nicole: in terms of cars in Singapore, I would prefer with a company. Yeah. But then again, I also think it's because it's not an idea that really caught on compared to Airbnb, which, at the beginning, people were very sceptical, but now it's really kicked off. But in terms of now it is just that the P2P which I'm also not sure if it's very big overseas, but it's just not something that I would want to deal with at the moment. Yeah, having to betray trust or something.

Oliver: Then, to sum up, would you consider adopting this offer as a user?

Nicole: Perhaps it really depends also on what is... okay, if I don't really know the ... I am running through different things in my head.

Oliver: Yes. take your time.

Nicole: At this point of time, not really. But in the future, probably. Yeah. That's the only response I have.

Oliver: Would you consider adopting this offer as a future car owner? Let's say, in the future, you would have a car, would you consider lending it?

Nicole: If it's the Formula 1 car, no. Yeah. Okay. so, if I was to own a car?

Oliver: Yeah.

Nicole: Actually, I think if I was to own a car, and it is just a normal car that you have to get to places, then it would be also good because the car won't be sitting at home doing nothing. You'll be earning money and revenue. And that's always good. So, it's interesting because as a user, I might not at this point in time I might not, but as the other party, I probably would if I had a car.

Oliver: So, in both cases, and as a user and as an owner, you would be sharing a car? How will it affect the relationship that you have with the car?

Nicole: As a user, I would definitely not think of it as my car. I myself if I were to drive it to some occasions, I would not say that it's my car. Because I know it's not my car. If I was the owner, I would still assume that is my car. But there would definitely be some sort of distancing in terms of...because other people are using it but that's okay if I were to actually be opened to do this.

Oliver: Ok. now you have the three in front of you. What do you generally think about these offerings of mobility? and in the end which one would you choose?

Nicole: I mean, I'm sure the newest one is this one (sharing). Yeah, it's quite interesting because like what we discussed before, there are actually quite subtle and quite big differences as well between the three in terms of the feeling that you own the car or whether you don't own the car whether you need it, why do you need the car for? So, like the Avis vehicle leasing model is a bit different because you probably want to feel like you own the car more, you probably want to use it for a longer time for your own purposes. And convenience is less interesting. Yeah, but for the other two, it's more about convenience. And the last one adds the elements of the community. So that's just how they're very different. Yeah. What was the next question? Which one do I prefer?

Oliver: Yeah. Personally, which one would you adopt?

Nicole: Okay. At this point of time, if I was driving, I would adopt the middle one, the car rental. Because I do think that for car sharing, if you are renting another person's car, in the end a lot of people take pride of their own car. So, for them to really be willing to lease out and to be okay with having a tiny scratch, or dirty cars, it will be a little bit tough for them to accept that, but that is my personal opinion here. Yeah, so this moment of time, car rental.

Oliver: Now we jump on another part. I showed you a lot of different business models, but all in the car industry. And the other focus of the master thesis is the clothing. So, imagine if instead of a car, I was telling you it was your clothes that you could lease, rent or share, how would you feel?

Nicole: Okay? Lease, rent or share...

Oliver: Do you need examples of this? I have some if you want, you don't need to spend too much time on it because we are not going to discuss them in detail. But if you need example so you can have an idea of it.

Nicole: Okay. So, for rental, you can't keep the clothes forever, right?

Oliver: No, you need to give it back.

Nicole: Got it? Yeah.

Oliver: So, it's kind of similar like this one, you choose a period and then at the end, you either give it back or they buy it. And these two, you need to give it back after a certain period.

Nicole: Okay, okay.

Oliver: Like don't pay attention to the details, but it's more on the fact that now it's a totally different products, clothes. Would it be easier or harder for you to use these services?

Nicole: Okay, I think it would be a lot harder to use the services because tangibly and physically the clothing is something that we have everywhere on ourselves to represent our most core expression of our identity. And they are the things that we have on us all the time. So, we build some sort of an intimate relationship with these. So, I think compared to something like a car where you do use it quite often and a lot of people really take care of their car. But the clothing is really something that it's a lot more intimate to you. Yeah, so for me, it would be a lot more difficult to do clothes sharing. Okay, so, let me just share all my clothes and then tomorrow have a whole new wardrobe, there might be a little bit more difficult as well. But I also do think another portion of it is because I'm not very... I don't feel the need to swap out all my clothes. Yeah, I don't personally feel the need to buy a lot of clothes all the time. So, it's not something that I would really want to go for and if let's say if it's cloth leasing for more expensive items that you might not be able to afford. I think it's just a personal, I'm not really that interested into it

Oliver: And then more generally speaking, do you see like, some types of goods or products where it might be easier or harder to propose these business models.

Nicole: There was one that I was actually thinking about last time, which is about space. So, space not in terms of Airbnb, but more working space. So now we have, you can either lease a space, you can buy a space, you can lease the space, you can rent it on a shorter term. That will be more like We Work. Yeah, but there is no such thing as a P2P space. Yeah, so for that somehow everything else works apart from the P2P. But I do think that it's a bit more difficult for the P2P side of things because you also feel that a space is very intimate to you. So, it might be a lot more difficult for people to share their homes with just students who want to study or people that want to work. Yeah.

Oliver: And so, you mentioned the fact that clothing is harder because you feel more intimate about it. Yeah. That it's more a reflection of yourself identity compared to cars.

Nicole: Correct

Oliver: Do you see other features, other characteristic that might make a product harder to do these business model with or easier?

Nicole: So, what are the specific features?

Oliver: We talked about how close it is to you, how it reflects your identity, do you see something else that could be add on to that?

Nicole: Perhaps also... I wanted to say the purpose of using these things, so the reasons but then, what we discussed, the reasons it is more like it's connected to identity. So maybe also the time that you spent and the experiences that you've linked to these certain things. So, if it's something like a space where you have linked a lot of experiences to, it might be more difficult for people to lease out compared to a space where you don't have a lot of really personal, intimate experiences. Yeah, so maybe for me, it's more experiences that you feel you associate to that.

Oliver: If we talk about the user side then. Because now you were talking about someone leasing their space, right? If you talk about the user side which kind of feature would the product need to have for it to be easily accepted by a lot of users?

Nicole: the product would need to be very abstract, but it needs to be a gentle reframing of something that they value. So, in terms of, let's say a person actually truly values convenience over ownership, not to put it straight out there that he will actually get somebody else's car but try to reframe it in a gentler, more progressive, progressive manner. I'm not too sure how to do it. Okay, because I'm thinking this way is because I think each individual values things differently. Some people value convenience more some people value an experience more some people value time more or some other feature more. So, if things were to get pushed to people, their core beliefs will still be the same. It's just how do you reframe these things to talk to these companies, so how to reframe it to actually speak to their core values and the core values can be quite different.

Oliver: So, you think you need more variety of business model that have different importance and different core values to attract different people.

Nicole: Something like that. Yeah, maybe also not more but in terms of whether how radical they are because people might not actually realise that it's serving them a good purpose.

Oliver: Now, for this last point, I would like to not only think about your personal answers, but as I said, about Singapore in general. And my goal here is to understand... now I learned a lot about what you personally think about this. And so, I would like to make a comparison with Singapore, what would an average Singaporean feel about this. Yeah, sometimes you have to make some generalisations, but like…

Nicole: Yeah, okay.

Oliver: So just to introduce, for example, imagine you were to tell your friends family colleague or a stranger that you were either leasing, renting or sharing your car. What would be the typical reaction? What would they tell you?

Nicole: Okay, so what would be your family and friends and people's reactions? If a Singaporean would just tell them that: hey, I'm leasing or renting a car. In my opinion, I think it would...The traditional mindset would be that: Okay, if you want to actually drive a car, you should own the car and you should have bought the car yourself. So, going in that frame of mind, there will be a traditional point of view which a lot of older middle age people would be: Okay, so why are you doing that? Maybe even: is it because you cannot afford it. Being completely honest, is it because you cannot afford? Yeah, why can't you get a car? But if we are talking about people who are a bit younger? So, I guess around millennials, I don't think they would have that thinking, I think they would understand, especially if it was car rental.

Oliver: Why do you think they would understand more? Yeah, I mean, what other reason behind it? Like, is it more of: I think it's good to maximise the utility of cars or is it more of a financial concern?

Nicole: I think okay, so a couple of things. The first would be an availability of examples. So, I think a lot of people in Singapore, millennials in Singapore, obviously know a little bit about what goes on out of Singapore as well. And other things like Airbnb, etc, etc. And they have really caught on, not in Singapore because the government regulates Airbnb. But yeah, so they're aware of it, they have used that, they have travelled a little bit. Even those that have not travelled, I think, yeah, they've been exposed to a lot more things. Also, globalisation so they're a lot more aware with these new concepts. So, there's availability of the examples. The second thing would be the availability leads to maybe the consciousness that they don't actually need to own a car to address their goals. Yeah. So, in terms of instead of: I need to own a car to be cool, maybe like what I mentioned earlier, you actually just need to get from point A to point B Yeah, yeah. And also, to remind them that what they want is actually convenience. The third might also be the financial aspects. So, I would like to think that people are younger, a bit more conscious of their finances, also, because they are not as wealthy as those who are a lot older. So, for them, the finance part will be a big deal. Yes, in terms of: Okay, can I take the public transport or go for car rental, if it grew a lot bigger. So, they will be a lot more receptive to those ideas.

Oliver: So here, you mentioned about the fact that like, ownership is important, at least for generally the older generations. What would be the reason behind it, why would they value ownership so much?

Nicole: Good question, forces me to also think about my culture. I think it comes down to a couple of things. So definitely being in a big city where things happen all the time, where there's a lot of money flowing in, and how in the past Singapore actually transformed from a third world swamp, really disgusting swamp to where it is now. And the transition. I think that is when people develop a sense of: Okay, so we're gaining money, we're gaining a lot, we've transformed ourselves. So, in a way I think this idea also probably stemmed from there, that is why we evolved to the point today, it's my personal opinion. I think if you ask other people it might be a bit different but seeing how the country has grown, now we can afford it. So therefore, with the market access, how we will transform as a country is also to have a car. I also think it's because people are just not too aware that there are other options of really getting around easy and enjoying and having a comfortable, cheaper experience with car leasing. Probably also because in Singapore a majority of people are Chinese, and the Chinese culture, you can correct me if I'm wrong, please do. But there's also quite a bit of focus on Chinese New Year when we want to welcome in wealth. We want to welcome in abundance. Yeah. So along with that is also the: Oh, we want to be rich. We want to have all these other things to represent our wealth. Yeah. Which a car also does represent, right? Yeah. So, I think it's the transitioning of society and also with the culture.

Oliver: Just to be precise, you also said before, how if you were to lease or rent a car, people think: oh, you actually cannot afford it. So, you think there is a social status thing linked to the fact of owning a car?

Nicole: Oh, definitely. I think in Singapore it is quite big. Also, because it's really a lot more expensive to own a car here than for instance in Germany because of the COE. Yeah. So definitely, there's a social status thing leading to having big fancy cars. Definitely.

Oliver: And also, I actually agree with you, but you said how most people in Singapore have ancestors in China and having wealth is important in the culture. Do you see differences in like the different population that is presented in Singapore?

Nicole: In terms of the attachments to car?

Oliver: Yeah, yeah.

Nicole: Okay. Again, I'm going to be completely honest because Okay, I myself I am... my ethnicity is Chinese born in Singapore but Chinese. So, I think I'm only entitled to speak about Chinese.

Oliver: Okay. And then to switch from ownership to the concept of sharing, you know the fact of using goods that are not brand new that are used before and after.

Nicole: Yeah.

Oliver: Like, how well is it accepted?

Nicole: Let me try to think of an example of something that we actually share. Share public transport. I don't think it's something that is well accepted. In terms of if you're sharing something that you own personally, I don't think that it is that well accepted. There's definitely a lot of attachments to things that you own and also maybe a little bit of hesitation from using something that somebody else owns. So, I don't think that it is that much of a thing.

Oliver: so, what would be the concern in the fact of sharing your stuff or using someone else's stuff like, what would be in your mind that prevents you from doing so?

Nicole: I am also reflecting on my life, when does it get difficult to share. I guess if it's something that... we talked about intimacy before so if it was something that you feel really intimate to you or something that really represents you. So, for instance, I get: Oh, it's my car. I worked hard enough. I paid a lot of money. Oh, I've taken up some debt because I need to get a car which most people do, then you want to say okay, we've deserved it. It's something very close to me. It represents me. I've worked hard for it. I have reached some sort of tiny success because I want to. So why would I also want to share this when really, I've worked hard to manage to afford it myself. So, I think that is one bit of it.

Oliver: And so, on the other side, Singaporeans using other people's good, why is it an issue. Because here you talked about Singaporean sharing their own goods, on the other side, would the concern be similar to yours.

Nicole: Interesting thing to note as you made the point is that I realised that as I'm talking now, I'm talking a lot about... I think from the person owning it, yeah, yeah. So that is a really, really interesting point. Because it also shows that this really idea of sharing things is less about: Okay, let me try and use something that I borrowed from you. But more: will I be willing to share my own stuff. I think this also shows that it's just not that we don't share other people's stuff but more that the idea of sharing things that are very dear to you, the blockage starts from whether you'll be willing to even share your things in the first place. So that is where I think the blockage is. Sorry, and your question was from the other side, right? As a person, it would be, I think, the idea of: why would you need to? Okay, one thought of maybe why some Singaporeans might not want to share and might not want to borrow, it could be: why do I need to borrow it? Can I not get it myself? Also, is it shameful to borrow it? And also, does it feel strange because I'm actually using somebody else's possession. So that is the three things that I think would be something that stops people from actually wanting to borrow. Maybe.

Oliver: So maybe I'm generalising too much. So, correct me if my thoughts are not correct but I'm trying to connect several dots together. So, before you kind of said if people were leasing a car, maybe they might be less careful about it or drive more recklessly or something. And we also said how, if we were to rent a car or share a car, there might be some like hygiene issues, or things like

that. And also, you mentioned how, if you were to deal with another person you might feel more responsible, depending on how the people will treat the thing. Do you think there is a general lack of trust or something like that or generally when people talk about sharing, the first thing they have in mind is: oh, the other person might use it wrongly or it might be broken from the start or things like that. On the other side, if you were to lend out, you will automatically have the thoughts of: Oh, I don't trust the other users to treat my car as well as I do. Is there a general thinking like this? I might be too synthesising. But tell me what do you think about?

Nicole: Okay, so your question is whether, from what I've said, whether it's more of a sense of trust, whether the trust in the society with each other is present?

Oliver: Yeah, with each other.

Nicole: Okay. Good question. I don't even know if I can answer it to the best of my abilities, but I'll try it from my opinion. Okay. I actually don't think there's a lack of trust. Personally, I don't think there's a lack of trust because if not, I will not be able to leave my laptop on that table outside, come back five hours later. And it still be there. Yeah. So, the funny thing is that, let's see if everybody were to open the doors, open the gates fully, open the houses because we have a lot of gates. I don't think there will be a lot of theft, maybe because they're worried about the government to prosecute them. But I still think that not many things will be stolen because they trust it's fine. Yeah. So, I actually don't think there's a lack of trust, generally in society. I think it's more of whether a concept has sort of... maybe not a lack of trust, but more uncertainty, to things that we as a society are unfamiliar with. In terms of sharing your car, the concept that has been familiar in people's minds is: if I have a car this means I am kind of successful, even if it doesn't, it means that I take care of it, I put an effort and it's my car. But this idea of sharing: it's still your car, but you can share it with somebody else and you can also have some benefit, you can actually earn money, or I can borrow a car and it's not my car. That is so not a concept that people are very comfortable about.

Oliver: So, if I understand well you think the issue is not really a lack of trust, but more of people want to avoid uncertainty.

Nicole: Yes,

Oliver: If I take your example, you think if people would have opened all the gates, maybe it will be fine. But in the end, people still prefer to close the gate to avoid uncertainty. Just as the same maybe people would prefer not to share other people's car or borrow, because there is a risk that they don't want to take this.

Nicole: Yes. So actually, thinking about it myself now, I do think that a car sharing thing would actually work very well here. I don't think people will be scratching the cars intentionally or being too reckless about it. But it's more this, maybe you're right, this fear of what's actually going to happen and there's no proper company or entity. So even though I feel that I could potentially trust them. But what if there is this doubt. Yeah. So, I think that how you phrase it is how I would also see it, this uncertainty.

Oliver: And so, we talked a lot about what is expected socially in terms of ownership or sharing. In general, how much do like Singaporean people care about these social pressures? Would they comply with these reactions? Or would they feel free to do whatever they want? You told me how the slightly older generations think that your goal is to own something and if you don't own a car you are seen as someone who doesn't have the financial capability. Then, would people be influenced by this pressure and comply, or would they be: Oh, I do whatever I want.

Nicole: Okay. A couple of things. So, the main thing is that on the one hand, we can say that we're not influenced by pressures, we can consciously do what we want, we have our own beliefs. The older generation has just this conservative view, but it's ridiculous because car sharing works elsewhere, but why wouldn't it work here? But on the other hand, I do think that things act subconsciously. Yeah. So, when things act subconsciously and you unconsciously influence yourself as well by this kind of beliefs, then that is something that is difficult to change. So, for me, that is the main point. It could be actually something that is still subconscious. So even if people like you and I say: yeah, we're trying to break out a bit, but it might still subconsciously be there. And it takes quite a lot for society to really change the deep-seated cultural beliefs as well. So, in the term of social pressures in the form of wealth and autonomy, and it is being reinforced by media, of course, being a city where you see high rise buildings all the time, you see a lot of really rich people around. I don't think you'll change.

Oliver: Do you see a trend of it evolving?

Nicole: Or I see evolving more as... Okay, so one thing's for sure the government is really promoting the public transport. So, you should be okay with sharing and you should be okay with people invading your personal space and you should be okay with sharing a seat where somebody else's has sat on before. So, they are doing things. As for a trend, as I mentioned before, I think the millennial and even people a bit older... there is the change, slowly but surely, it is just whether there was enough push from the government because people listened a lot to a system that has shown to work which is the government and also whether there would be more examples elsewhere.

Oliver: All right. And so, based on all these observations, if we take back the car offers, which one of the three could be the most successful? And by successful I don't mean that in terms of the money they make, but in terms of how many people they can convince to use the service.

Nicole: Okay. Maybe, I can break it up in terms of now and in the future, the ideal future. Right now, the most successful…Oh, it's tough because I'm trying to compare the car leasing and the car rental. So, the car leasing it's more of the stigma that you are leasing a car, you can't afford it. For car rental it's more if people do actually want to own the car? So, I think it's more two groups of people as well. People that actually want to still own the car and the ownership. And people that don't mind trying, but they want it for different reasons. So, there's still a couple groups of people, you know, so tough to say which one would work the best. I think the car rental would work better in the short term. And that's actually what the government is trying to push for. It's eco-friendlier. And by the long term, in the long term, considering how Singapore wants to be a city of the future, I think actually the car sharing, but it would also take a lot of push to get there. I think at the start it works but like how Airbnb is not allowed, there are a lot of other factors, but if it actually manages to go ahead, people start using it, I think it would work.

Oliver: So, you said, there is a kind of a need for government push to make it quicker. Do you think these business model on themselves could make some kind of improvements to attract more people? How can they change themselves?

Nicole: This is a big question. If the businesses want to change and if they would really want to work here, then you would have to address the blockages and the potential challenges that I mentioned earlier. So, there will be people feeling like they want to own a car and people that really recognise and truly believe that they want convenience. So, I do think that the people that want to own a car would be a lot more difficult to convince them. Yeah, yeah, it would definitely be a lot more difficult because there is this group of people, I don't think they would go and rent a car, you know, they will not even lease a car, I would think so. But this other group of bigger people is very malleable, it will be to make the sort of benefit clear to them. So, in terms of partnering with the government. In order for them to see more stations around. the moment you

see a lot more stations it becomes more serious in your mind. And then seems a little bit more acceptable. Nowadays I see a lot more BlueSG car around and people actually noticing it more. Yeah, so it's a chicken and egg problem. But if the business really wants to invest, we need to try to put more everywhere. Even advertising actually, I don't really see a lot of ads. So simple things like that.

Oliver: I have a one question, an extra one. So, during previous interviews, they were people talking to me about these government stickers for private hire. It's like more personally, I didn't truly understand what it means. They were talking about how when you get a rental car, there will be these stickers on so, what can you tell me about these stickers and how are they perceived on the society?

Nicole: I'm actually not sure actually if you rent a car ... like a car leasing you would not get this. Yeah, for car rental, I'm not sure if you would actually get the stickers. Do they say where the car rental you get a sticker because that one, I can't verify.

Oliver: Oh, I haven't had the time to take a look into that.

Nicole: Got it. Got it. I think the moment you have that. I explain first the stickers. Yeah. So, from my knowledge, let's say you have a Grab car, in order to sort of enhance or to assure people that this car is coming to pick you up is the correct car, that this is the grab car. Then they have a private hire sticker there. Yeah, so it's very clear if you're driving a grab, they'll be a private hire label. I'm honestly not too sure whether you will get the label if you drive BlueSG. I'm not sure if you actually get a private hire label because as private hire is another person providing a service, it's a ride hailing. But if these stickers are around on the cars, even on the leased cars then that will be even worse because it makes it look clear that this person is leasing a car. Yeah, but I don't think they have, They're not on the leasing cars I'm quite sure. I don't even know if they're on the rental car. What are your thoughts?

Oliver: I didn't actually know that before. I don't have that many thoughts about it. It's just people telling me that if you had these stickers on, you would be kind of automatically categorised as a Grab driver or something like that, you know, so it would make life worse for people.

Nicole: Yeah, I don't actually think that the BlueSG cars have private hire label because you're driving yourself so it wouldn't make sense to put it on the car. Yeah, but maybe what is valuable is that a lot of small signals, a lot of small things are signals to society. So even you see the car plate numbers on the back of the cars, different colours mean different things. So, if you want to drive it all the time you get a certain colour, but another certain colour is for only driving it on the weekends or at night, I think you'd be a bit of a mess. But it's also a signal that: hey, okay, this person is only driving on the weekends and this person paid less for the plate.

Oliver: So yeah. We are at the conclusion; do you think you have any more things to add to this?

Nicole: I don't have anything. I mean, I would like for you to share with me your insights after you gathered. That will be super useful. I love that.

Oliver: I think you gave a lot of elements. Thank you. Do you have any questions?

Nicole: When do you stop collecting your data and start analysing.

Oliver: So, I'll be done with my 10 interviews on Wednesday. So, after that, I think after I go back to Belgium, I will compare with my partner.

Nicole: So, there's one thing that you mentioned about cleanliness. Just one more other thing, there's this thing called the law of contagion. So, the law of contagion, in my view, it is this concept of theory that when people have something dirty or you sit somewhere and then you have a mentality that: okay, the gems will transfer somehow onto you… Yeah. So, it could be something undesirable or object that is not too nice. And if you touch it, you feel that, you also now possess the dirty qualities. And that could also be another point where people might not want to share it. I don't think it's something that people are salience about. Imagine if you go to coffee shops and you see people, like old people whipping the table. People being a little bit cautious about cleanliness. That might be a thing.

Oliver: Do you think generally the population tend to be very cautious about the cleanliness and tend to wipe the table?

Nicole: The wiping not so many. I'm generalising but I think guys a bit less. But in terms of maybe even ownership, then when you feel that: okay, if somebody else has sat in your car, maybe the essence of the person is also there. I don't know how to describe it, but I think it's quite cultural as well...I might be wrong.

Oliver: So, I actually have one last question. So, you said for the car that the rental might be more successful in the short term, right.

Nicole: Yeah.

Oliver: If we talk a little bit about clothing then which one you think might be more successful?

Nicole: Success? You mean, the number of people?

Oliver: Yeah.

Nicole: Oh, tough. Because I feel that if you have designer items. The leasing thing might be quite actually quite good here. Okay, because people concern about status and they're not going to say that's not theirs and they can still wear many different items that are expensive. That is one that I think would work. I'm just trying to also think whether the youngsters, millennials and below would be willing to rent that clothing. I don't think in the short term, I think it's kicking off but in the medium term, it could work.

Oliver: you think in the short term it is still leasing of maybe more designer clothing?

Nicole: Yes.

Oliver: And hopefully in the longer term we can… the other two can take off.

Nicole: Yeah, more because of the sense of concern for the environment. People will be more aware because people are getting a little bit more conscious here. There's still a lot of plastic plates, but people are lot more conscious. So, when there are more people actually starting to do it then it will catch one. But not in the short term.

Oliver: So, you think, right now, how is the ecological consciousness in general, as of today?

Nicole: Well, I think a lot of us...I use air conditioning a lot. So, it's not very good, but it's really hot. I think the consciousness is definitely, definitely growing. But a lot of change needs to happen for businesses as well. Like if you go to Bread Talk (bakery) and they pack all the breads in individual bag and that kind of behaviour also reinforces that: Oh, we don't need to do anything. But it is going but it's slow. Not like Europe. But it's growing. So crossed fingers. Yeah.

Oliver: You think the government is doing a lot?

Nicole: I think they're trying to promote electric vehicles. Yes, they are doing a lot. Maybe even maybe not enough. I mean, you can always improve, always improving, always learn what they're doing in terms of, I would say, in terms of building cleaner spaces, and in terms of building spaces where he it's a lot more cooling for people. So, I think they don't need to worry too much with the AC. And in terms of improving the public transport system, because the cars, they are trying to reduce the number of cars and they tried as well with the COE, which you know about, but it is not working. So, could improve.

Oliver: It's funny because you're seeing how the consciousness is growing, but I also had other interviews where people tell me it is growing if people can get money out of it. If being ecological conscious can bring some kind of advantage to people, then they will be willing to do it. Okay, if like it's only for the environments, maybe not that much.

Nicole: I think to add to that I would say it's less about getting money from it. Yeah, we love money. I mean, money is not my end goal, but I think society does. It's more the social pressure. But it's also what happened in Europe as well. I mean more people started talking about, so it actually became a big topic. My sister she's 16 she just got a bamboo straw from somebody. And that's something! But I think it is not about getting money but more that it should not be an inconvenience. The social pressure to change is important and also it doesn't inconvenience them too much. Okay. That is where the problems are. Inconvenience

Oliver: Good, thank you, I think we will stop here.

21. Usa – Singapore

Oliver: Hello Usa, thank you for letting me interview you. So, first can you start by presenting a bit yourself, what do you do in life, what are your hobbies and so on?

Usa: My name is Usa, I teach at the National University of Singapore. I live in Singapore, this is my 30th year here. My hobbies, I enjoy running, I like swimming, I enjoy teaching.

Oliver: So, as you understood, one of the main concepts of the master thesis is about the usage of car which we are going to focus on today. And first, do you yourself or your family own a car?

Usa: Yes, yes.

Oliver: When and for what reason did you decide to purchase the car?

Usa: When? we decided to buy that first car 28 years ago when we had our first child or about to have our first child.

Oliver: Okay, so for transportation after you had your first kid, okay. And how intensively do you use your car?

Usa: Right, it's very intensive. The current car that we own, we own it for 12 year and the kilometres that we have clocked I think it was 350,000 kilometres okay so you can calculate how many kilometres we've been driving a day, it is a lot. We use it to drive the kids around like go to school or back from school. Send people around, we love driving around Singapore. Okay, and during weekend we also do a lot of travelling, go get our in-laws, go get dinner or lunch. That's why we spend quite a lot of on road.

Oliver: Then do you or your husband come at work by car?

Usa: Yes. I just came, I just drove here. Okay, I just sent him to work and I drove here.

Oliver: Just for me to get an idea since I'm not a Singaporean, how much does it cost on average to own and maintain a car her?

Usa: Oh, it depends on the range of the car. I think if you look at the price of the car, it may start off at $60,000 to anything that I cannot imagine, I would be looking at some cars that are so beautiful, but it would be super expensive. But then also maybe you have realised that in Singapore, owning a car in Singapore is a lot more expensive then owning a car In Thailand where I came from, because of the COE, certificate of entitlement that comes with driving a car. We also pay road tax, it also again depends on the size of your car, the CC of your car. For us, we pay road tax of about 1,100$ a year. We also have to pay car insurance roughly another thousand. The petrol it depends on how much did you drive?

Oliver: Yeah, yeah, sure. Are you planning to buy a new car or another car in the future?

Usa: So, you mean one more car or you mean change?

Oliver: It can be both either change your current one either purchase one more? Any plans?

Usa: We just talked about it with the family the other day because our son came back from his study. At the moment, he may not need the car, but we think that he may need a car soon. So, we are thinking about shall we have a bigger car? Okay, so shall we have two cars okay that is still in the process of thinking.

Oliver: Now we're always talking about buying the car, but have you ever considered any alternative to the purchase?

Usa: You mean Gojek or something like that is it?
Oliver: For example, here we have the leasing of car. Have you heard of this?

Usa: Yes, but I think because of the amount of usage is so high in our family and it's very much: we want to go somewhere then we will get somewhere now. So therefore, I think we will then rather own one. For the children we don’t know, we don't know for our son. Because he's 27 so he may have his different thoughts. We talked about the new buying a new car, another the car the other day he said no need, no need.

Oliver: Now I'm going to show you a series of offers and business models that are available in the car services. I would like you to take the time to read a bit and if you have any questions for me, please ask.

Usa: So, when we lease, it means you choose a car, you choose lease period, we pay monthly. So, if I say I want to change, I chose a car. Then after a month or something I say: Oh, this car is not so good, I need to change. Is it okay to change in the lease? Oh, is it I have to lease at a period of time and have to drive until the end of the lease period?

Oliver: Generally, the leasing is when you are going to lease the car for longer periods. So, I'm not really sure about the condition if you want to break the contract after one month, but generally we say that the leasing contract can be between one year and a half until three years.

Usa: So I believe that for example, this Avis they have done the calculation for customers that if they say they want to get us to do the leasing, then they may want to have calculated that per month

you pay this much and if you own a car in 10 years (because in Singapore, you get the licence for 10 years) so if let's say it is 10 years and divided by 1 month, how much it is with depreciation and other stuff. I believe that with all that, the lease turns out to be more attractive. I just assume.

Oliver: It should be more attractive and also, they say there are several different advantages. The first one as you see, the maintenance is taken care of by the company; so by Avis if your car is broken or something, and generally people tend to do that if they want to change car quite often, then these kind of offers are more attractive, or like people that need some like long term payment as I understood that sometimes when you buy a car in Singapore, you need to pay a certain percentage upfront. And in so like if it's not possible, then this is an option to delay the payment. But, for example, in Belgium it is mostly also used for people who enjoy like changing cars or something so that they don't need to buy it. They lease it for three years and then after using period the car is back to the company and they can just get on another lease if they would like.

Usa: Just one question. You know, sometimes when we rent a car, for leasing, I'm not sure, to rent a car, a lot of times they also have the brand like Avis, the company on the back of the car or the front or the side. Would it be anything like that for the leasing car?

Oliver: For this one, there will be no logo. But later on, we have also other models, and some of them are more short terms and will have the logo of the company. But this one, you won't see the name of the company on the car. Then personally for you, do you see any benefits and drawbacks to this offer? And would you be thinking of adopting this offer yourself or not?

Usa: The benefits of course one thing is if after two or three years and you say this car, I don't like it, I want to change, that's an option. If I like it, I can continue this leasing. So, I think there's benefits of flexibility that I have, and I don't have to pay upfront so much, especially if I have just started with work then this may be a good one. But I believe that because of this convenience we have and the options that we have, the lease fee would be quite something which I don't know yet. Because at the end of the day, I think I will do the calculation a little bit whether I want to lease or not.

Oliver: Then the choice to lease or not is more based on the cost calculations?

Usa: Yes. Because I can choose brand right, and I can also choose brand I want to buy in order to do a comparison. And then I will just quickly decide.

Oliver: Also, one important detail on this offer that I would like to point out is that with this leasing offer, you are still the only one who is driving this car for the period. But one big difference is that here you are officially not the owner of the car anymore. So, during the leasing period, the company owns the car. So, I'd like to ask you as a consumer, how do you feel about the fact of not being officially owner?

Usa: Okay, doesn't matter to me. Doesn't matter. It's the same thing when you rent a house. Then you stay in the rental house. You don't own it. Yeah, you have that flexibility.

Oliver: Yeah. And you would still consider it as your own?

Usa: Yeah, you don't have to say it is a rented house, but rather you say come to my house. You don't say come to my rented house? Yeah, we don't say things like that, because anyway you pay every month for it.

Oliver: Generally, how would you describe your relationship with the car meaning that some people will really pamper their car, see it as a second wife. And some people would only consider it as a tool, where do you situate in between?

Usa: I think for the very first car, I have very close relationship with the car because I was the one to polish the car, the one to take care of the car. But the current one, I used to have quite close relationship with it. I also polish it until the last one year. My husband said that: oh, don't have to polish the car because he was sending it out for polishing, you do something else instead. Okay, so once I don't have that activity with the car too much. I just feel okay, maybe he may have more sense of ownership now. He's the one who take care of the cleanliness of the car and all that. At the moment I guess we'll say that sense of closeness to the car is lesser that the early years.

Oliver: Also, another point is that here at the end of the contract, there is basically two choices either you give back the car to the company, either you are able to buy it at the residual value. So base value minus all the pre-payment that you made. Which choice would you make?

Usa: I think it depends then. At the end of the lease, how is the performance? And do I have some other needs and the amount of the residue of course. I will then weigh all those things. I am open in order words.

Oliver: So, to sum up a bit your perception on this offer is that, you don't really mind not being the owner anymore, as long as it makes sense in terms of costs, in terms of performance, then this is possible.

Usa: And of course, during that two or three years, I also would have experienced some services from Avis. I will know if I would continue or not. So, all those things come into picture.

Oliver: Sure. Okay, thank you. Then here I have a second one. In the market, this is called the car sharing. But in the purpose of this master thesis, we're going to call this a car renting offer because, we've done some research about the typology of these words. And sharing should normally only be used in P2P consumer to consumer relationship. While, this one, you're still dealing with a company. So, this is the offer of car renting. I'll let you have a look.

Usa: So, it means that this one I may have a different car at different points in time, because when I rent, it can be once or a few times. Okay.

Oliver: Yes, and with this offer, there are different membership plans; there is a one-time fee to get in the company and then depending on your usage you are going to pay more or less. And they have different types of car available to pick up when you need it.

Usa: Okay. So, when I want to have the car it means that I have to go and pick it up?

Oliver: Generally, those kinds of companies will have some parking lots assigned to them maybe in your block or in your condo somewhere. So generally, it's near you and not pick up at the company. It depends on the availability if you live at a very far place, maybe the cars won’t be that close but if you live in a more crowded area then it might have those kinds of cars everywhere around you.

Usa: All right, okay. This one in comparison to the other one, I think I will go with the other one. Because for us, the usage is high. So, I don't want to have the risk of wanting a car that I won't get because I'll be used every day, in a day we may use four or five times a day. Get out on the road and come back, get out on the road, come back. With this one, let's say imagine, I've already started driving since 5:45. I go to the market, I come back. I went to swim, I come back. I went to pick my son to come back. I send my husband out I come back. For five trips that I did in one and a half or two hours, maybe three hours, I don't think that this is something that is for me.

Oliver: Yeah. So yeah for you, because you use the car very intensively then you don't think this is an offer for you. Yeah. Maybe for the next question, you imagine that you're in the situation that you might need those kinds of offers. So, with this offer one very important point is that you don't own the car as before, obviously, but also that you need to share the access of this car with other people which means that some people will have driven the car before, and some will drive it after. How do you feel about this fact of having to share the access of the car?

Usa: Since it's a short term, then I don't mind. Sometimes when you go overseas, and we'd rent car as well. That one we are fine with it, because we will drive it for a week and then we are done with it. But this one if is in Singapore and it becomes our main transportation. I don't think that we feel very comfortable. Mm hmm. Number one is because our usage is too high. Number two is it won't sustain our lifestyle. The fact that someone drives before me and then I drive afterward, will the car be washed and cleaned? I hope so.

Oliver: Yeah. Typically, maybe not after every client.

Usa: Yeah. Because it will be parked somewhere right, so if I am the second one to use, I will think twice. Because I think we haven't…maybe I just got to explain a bit more, exterior of the car is my husband's responsibility, interior of the time is for me. So, I still feel that the cleanliness inside the car is important.

Oliver: Yeah, yeah. And the level of cleanliness might not be as high with a shared car?

Usa: Yes, Yes. When you get the car, you want to have the pleasantness of the car, especially inside. So, when you open the car, if there are all the leafs and stuff. No.

Oliver: And also, this offer that I showed you is a very basic one and I chose to show it to you mainly because there is a nearly identical offer in Norway and so in the interviews, we can show same offer.

Usa: Ah, to see if people in Norway, whether they are more open to this kind of thing.
Oliver: Exactly.

Usa: I see.

Oliver: But there are also other models that exist in the market here in Singapore. So, the first one is…some of them have a feature where you can access the car somewhere and drop it anywhere you want. While this one I showed you, you are supposed to rent it, and drop it at the point that you pick it up. So, would you be more interested in the option where you can drop it wherever?

Usa: No, I want to drop at the same place because it will mean that I will go do something away from home, and I'll come home at the end.

Oliver: And also, this is a model where you have a membership fee to enter and then you pay a certain percentage per use. There are also other models where there is no membership fee, but then the per use rate might be a bit higher. So, which one would you consider?

Usa: I think I would do the non-membership one because I would see these… if I could use these it is temporary, maybe during Chinese New Year for example. We need more cars for more people, then that's okay. And I don't mind really if that's the case, because I know that I will just use this for short term. Okay.

Oliver: All right, then we can switch on to the third offer that is what we call typically a car sharing situation. I think it's a pretty new offer that I don't know if you have heard of it before?

Usa: Yes, I have heard about it. I think we used to have this car sharing.

Oliver: In my research I saw that there was one company before that had the same business model as this one that I feel like the other company closed at some point. And now the only relevant company that I can find in this area is this one.

Usa: Ah, fee fixed by the owner…

Oliver: So, these have two sides so one user side and one owner side.

Usa: Okay, this talk about renting your neighbour's car. So, in the same car park let's say, then I know that you also stay together in the same block and you have a car. Then I would like to rent your car and I register, I see that we stay nearby so when I want to use the car, I will book it.

Oliver: Yeah, exactly.

Usa: How they feel about it...

Oliver: Yeah. again, do you see any good points or bad points about this offer? And would you consider using it to either as a user or as owner?

Usa: The one good point is definitely the convenience part where it's same car pack. I don't have to go and find; the car is nearby. But I think I would not do this. I don't feel comfortable to rent my car out or to rent someone's car who is my neighbour. Because a little too close. Too close. I know you too much and you know me too much. Okay. I still don't feel comfortable. Maybe if we get to do it for a while, then I may get used to this. But at this point to come to think about it, if l would go into my neighbour's car to drive my neighbour's car. Not so sure.

Oliver: In the end, if we compare renting and sharing, you would prefer to deal with a company instead of private owner.

Usa: Yes, I would do that.

Oliver: So, your relationship with the private owner might be too close so you prefer to deal with a company?

Usa: Yes, it might be awkward.

Oliver: Would you consider adopting this offer as a car owner, then?

Usa: No… but meaning I'll be the owner and then my neighbour, you come and use my car.

Oliver: Yeah,

Usa: No, no. See, the thing is, I don't rent your car, so you don't rent my car.

Oliver: What would be the main reason?

Usa: I can come back to the lifestyle? Because I use a car very often. Yeah, it's very hard. It could be very hard, even though maybe it is during teaching hours, I don't use the car, and someone may want to come and use a car and so on. But if someone is my neighbour, if anything happened, I think it may be a little bit difficult and awkward. I won't aggressively confront the person. At the same time, I won't be happy either. Okay, don't do this. Don't do this.

Oliver: Yes, if there is one scratch or something, do you say something to your neighbour or not, right?

Usa: But then at the same time, there's insurance, right?

Oliver: Yeah, there's insurance.

Usa: Okay. But again, the hassle of going to get things fixed and so on. And at the same time, the neighbour…because we don't know, some neighbours may want to get their children or someone who is a new driver to drive.

Oliver: Yeah, yeah if I summarise it is about to be a bit unsure about the experience of the person driving first and in case there's something happening to the car is, for you, easier to deal with the company than to go confront the neighbour very hardly.

Usa: And because we use the car so often, we can afford to have our car in the garage or in-service centre or something. But it's a rented car from the company it is different.

Oliver: So now if we take back the three offers together

Usa: How do I rank them?

Oliver: Yes, how do you rank them, do you have any more thoughts?

Usa: I would then go for the first. Avis the first one and then second one Car Club and lastly the neighbour one. At the moment, whether I need to have this or not, I don't see the need yet. My son may get interested in any of the option, maybe because of the usage and also because he just started working, so the saving is not that much yet, that might be his reasons. But for our reason I think not.

Oliver: Now I would like to switch to another part. Today we discussed a lot about your perception on different business model in the car industry. But we also find, similar offerings in the clothing industry. That is our second focus and imagine that instead of a car, it was clothes that you could either lease, rent or share, would you be interested or not?

Usa: No, I don't think so. And I think clothes are a lot nearer, closer to you, just next to you. So, privacy is very important. And if I want to lease a jacket, why would I want to lease a jacket? Is it because of certain function, a party that I have to go to?

Oliver: So, you don't have to read this thoroughly, you don't have to go through it very in detail, but it's to show you a bit what exists. And typically, in the lease, we see that it's more for the high-end clothes that you want to have for a certain period. Then this is the renting where you would rent the clothes from a company, sign up for membership and they will ship you the clothes. And this last one is available in Singapore; it is called Closet share. And it works with the company as an intermediate. And there's again two sides, there's the side of someone who wants to get the clothes, you would sign up for a membership and get to rent clothes. And if you yourself have too much clothes you can also ask someone from the company to come pick it up and estimate how much you can rent it for. And so, for you, you would think that then it is hard for people to accept offerings in the clothing industry than in the in the car industry.

Usa: And it's different market altogether. Yeah, I feel. The car itself again is sometimes we call a luxury, if you own a car it is a luxury and the amount that you pay is a lot higher. For clothes, it's a lot lower if you compare, maybe if you get the luxury good, maybe it will be very expensive, that I'm not sure. Anyway, it is not for me because I don't need to wear luxury clothing. I think that anyone can look good in any kind of clothes as long as it's decent. Yeah and with your character, you carry yourself well and the clothes, whatever you wear. I don't need it for sure. So, to rent clothes, I know the one that I may do is it for something that you don't wear often, when you

travel to a cold country, you need overall or whatever, then I don't mind because inside l will wear something else before, so it's not that close. Normally they do have this place where they do have rental for overalls, that one is fine. If it is a day to day living kind of thing and I go and rent, I don't think I will do it. Because whatever I have, I have, if I don't have I don't. Okay, if I can afford to buy, I buy, if I cannot afford I don't. Okay. I don't need that. Yeah, if I want to get a share with someone else, also, no thank you. No, I also don't because I think it's very private. Okay. And before I get to buy clothes, I like it, that is why I wear and if it turned out to be a wrong buy, I would give away, which sound bad, but it happened because: Oh, I thought it fits, but it turned out to be not fitting anymore then I will give away.

Oliver: Okay, yeah so if I sum up a bit what you said, for you it's still important to be the owner of your own clothes and also especially be the only one who is wearing something so close to you.

Usa: But I don't mind sharing with my daughter.

Oliver: But a total stranger then it's a no?

Usa: No.

Oliver: Definitely you won't need this one (leasing) because you don't feel like wearing very expensive garments or clothes. This one (renting) maybe if it's for special occasions, like you said, going to somewhere very cold or something. And there are also people who are doing this actually if they go to a party or cocktail and they need a dress then a lot of people…

Usa: I don't need that.

Oliver: And this one (sharing) is definitely no because there is a relationship with the stranger directly, even though the company washed the clothes, but you know that it is someone else's clothes?

Usa: Yeah.

Oliver: And generally speaking, if we are not speaking about car and the clothes anymore for which categories of goods do you think it might be easier to attract a lot of people with those specific models or which goods do you think it might be harder to attract people? Like you mentioned one feature already, the car is more expensive, so you tend to say it's maybe easier to make people think about different models. Do you have other criteria that you think: Oh, this kind of product is might be easier, this kind of product might be harder?

Usa: What I can think about is the example of books for example, in books it is a lot easier, to share, to rent and all the stuff. Something that is not so close to you and something that is pretty common. I cannot think what that could be exactly.

Oliver: So, for you books kind of work because it's a good that is not that close to you or for what reason do you think book would work in the sharing economy?

Usa: It is something that is completely used and easily available. That's why the libraries are there, the eBooks and so one… maybe bags, I'm not sure but I have my friend who is very into bags. I don't know if you asked her, whether she would share her bags or something.

Oliver: Actually, those companies also propose bags and accessories.

Usa: Oh, that is also in the same thing.

Oliver: Would you then, rent a bag or share your bags?

Usa: No, because first I don't have that many. I just have what I need. Shoes for sure no because again it's very, very close to you. What is it that I might share? I think office sharing; space sharing and all that stuff are already there.

Oliver: Yes.

Usa: What could be the criteria. I think at the end of the day, people don't mind sharing when it suits their own style or lifestyle, when that doesn't make that lifestyle too different. Then people will be like: I don't mind it; I don't mind doing that. I don't mind sharing my helper at home, it is illegal though in Singapore to share helpers, but I don't mind sharing because while you share, you also benefit someone else, the helper. It doesn't make your life tougher. It also may be good and useful for the helper, there will be more money earned. But again, it goes back to Singapore system where it is illegal. But in my country, in Thailand, it's very common. And it's also useful, right?

Oliver: So, you're saying that sharing is possible as long as the people do not need to change their habits too much.

Usa: Yes.

Oliver: Now I would like for us to take a step back and think more generally about Singapore as a country? And it might be a difficult question, because Singapore is diverse in the populations, but I would like to see if we can find some patterns. If today, Usa you told either your friends, colleagues or other strangers that you are leasing or renting or sharing your car. What would be the typical reaction that they would have?

Usa: I think they would say: why? because if they are friends, they know that we own a car, or we used to own a car. If we are close enough, then they might ask: why, is it because you sold your car? Yeah, that could be the idea. Then they would think: why the person is going to lease the car, why don't you go buy a new car? Yeah, I think so. Right? In their mind is: maybe you are in need of money or short of money, otherwise why don't you own a car? Because throughout our life, we have always owned the car. Why all of a sudden you want to lease a car. Why? They may be curious to find out why.

Oliver: Then, can you say that is a general thinking in Singapore that people will say if you have the money or if you have the resources, then it's better to buy your car than to lease rent or share.

Usa: Maybe the feeling that owning something, it is then your own, you have the ownership of something. When you lease something, a lot of people may think about: Oh, is it because you don't have enough money to buy one, that's why you want to lease? I think that's still very much of a general idea. Especially if you used to own a house. And then all of a sudden you say no, now I don't own a house anymore. I rent a house instead. And they all would ask why. Sometimes it's about whether you want to explain yourself or not. That you do rent sometimes but it's not because you don't have your own house. You may have two houses, but all those two houses being rented out. So therefore, I rent another one for my own. My lease hasn't expired yet for my tenant, so that's why I just rent another one for my own use. Which doesn't mean that I don't have money. But it's just I have money, but at the moment I need something. Yeah. Yeah, but first things first, the question is: Oh, are you in trouble? That's why you don't own a car and lease one instead.

Oliver: So, the general thinking is that if you have the financial power, then for sure you are going to buy your car or to buy your house and not rent. So that makes that if you are renting, people will start to question what is the reason behind it?

Usa: Mmh, I cannot say yes to that question. Because let's say for example, now we own our house. The other day, we were talking about it again in the family, whether we should go back to our house, or should we rent a place? And then my husband says why go back to the house? Why not rent somewhere else? So that you have something else to explore and experience? Then we go okay. And then he said, well, why don't we just calculate let's say these two years it could be $50,000 for rental, are you okay to do that, to pay that amount away? And we go, Yeah, why not? It is 50,000 but you experience some new lifestyle for example, here, why not? I think for us as a family, we are open to that thought and idea.

Oliver: So generally, do you think that Singaporean people are people that care a lot about social pressure and norms or not? Would the general people comply with what is expected from them, if we suppose they get these reactions? Would they feel pressured to comply with what people think?

Usa: I think so. I think so. In general, they do want to save the face. I think that's still very much happening in general here. Sometimes they also have to explain for a long time why I did something, which a lot of time I thought: well no need to explain, if you want to do it, just do it, it doesn't matter.

Oliver: So now we talked a bit about the ownership, how it is still, I would say, the primary way to consume around Singapore and people still value owning their good. Then about sharing, if you said you would be sharing your car to other people or renting it out then what would people say or think? Would the Singaporeans do it too? or culturally they will not do it.

Usa: I think people will then…you see now Grab, I start to see that a lot of people I know, they might also from time to time do Grab services, being the Grab driver and I thought maybe this idea is more open in the society. When some friends say I am retired, and I could be a Grab driver. At the beginning people will question that you became a Grab driver but after some time it doesn't matter anymore, I would just go out, I don't want to stay home because I am a retiree anyway. So now I think there is a trend that people are more open to the idea. And a lot more people talk about it, so it would become a common thing in life. I think it's fine for me, Why not? Why not?

Oliver: Generally, do you see any discrepancies between populations in terms of acceptance of not being the owner or in terms of sharing more? Either in ages or either depending on where you live or depending on the education or something?

Usa: As you say, that depends on many factors, of course, different generations. The reason that we talk about generations is also because of how much one is exposed to technology and all. I am not saying that because someone is older that someone is not exposed technology. But it depends, someone who's in the older or more mature generation, they might be interested but whether they are tech savvy is another question. But then because of the younger generation, it's for example Gen Z as we all know, that they are born with the technology so to them this is pen and pencil, they live with it, it is just a parcel of their life. Okay, I can see my mom and my dad Grab all the time and food also being delivered by Deliveroo. So, it's been a part of life, they don't go to the market to buy anymore. So, in that case, I would also say that environment is very important. How have you grown up with the environment? If it has always been part of your life, then no big deal. But for the older generation, they used to experience different things, if I want to talk about this to my father in law, who, this year, is 85 years old, he would say: why, what for, you can't afford, too bad, if you can afford, you go buy a car. Then when you explain to the person, when we explain to him, he will say: it makes life so complicated so they may not be as open yet.

Oliver: And then, population wise, which of these offers do you think can be more successful than the others.

Usa: These three?

Oliver: Yeah, like in terms of leasing or renting or sharing, which one might be more successful in the country?

Usa: This one about sharing I don't think it is for Singapore. I think Singaporeans are still more private, I think this maybe a bit too much. Between the other two I think there is a possibility. I think the difference is the amount and the period of renting. Because leasing is 1, 2 or 3 years and so on while renting is shorter term. Then it depends on the usefulness and my needs. If I need short term than maybe I do this short term, quick come and go, but I don't have to invest so much in it.

Oliver: Okay, then for this sharing company, what improvement can they make to be more accepted by Singaporean you think?

Usa: I think they really have to think about the product or service to be not so private, like too much and too close is a little bit too difficult because in Singapore the way that we've been brought up, it's very much like: you have your own stuff you don't share. Actually, I came from Thailand and in my country, we also say we don't share pens, for example, which I didn't understand when I was young. Why you don't share your pens… or trousers. It's okay trouser. But no, you don't. So, I think the way we've been brought up just make it that it is a little bit too much to share things. And even neighbour to neighbours in Singapore… in the past, neighbours used to talk to each other, to share soya sauce and so on, and so on. But now, more private, people live in a more private zone so to share even soya sauce, not quite, it is a little bit too much to share, I think.

Oliver: Thank you, then we are at the end of our discussions. Do you have anything to add to the conversation or do you have any questions for me?

Usa: I just want to ask whether this example that you gave me, is it because you're sponsored by them?

Oliver: Not at all, we mainly use these examples to be more concrete, for you to see better what it is because people tend to know what company is Avis or some people that I interviewed know Car Club so it helps to easily understand but maybe I should be more precise for next time But clearly, we're not sponsored by any company. It is just a university work and we are not linked to any of them. We just did a market research in Singapore, Belgium and Norway, and we picked the company that were the closest in the three countries so that in the interview we have similar things to try to get similar reactions.

Usa: At the end of your papers and master, what is the usefulness of this? Are you going to use this outcome that you have received for a business model that you want to pursue? Or you are going to offer thoughts and ideas to companies or something? I think it would be interesting.

Oliver: Yeah, but at least with my partner, we don't have the idea of launching a company or new business model. Generally we were interested in getting to know what the consumers think of this because some of the offers have been existing for quite a long time, but companies are created and also fall and you're not sure why and so, we wanted to see to compare in different countries what are the differences culturally, what are they thinking and then what can these companies or maybe the government do to push for more acceptance of these models. For us the main purpose is obviously the master thesis, but I also know that in Belgium, the master's thesis is generally available to the public after so then, I guess if a company wants to use the research results, it can ask my university and use it.

Usa: Okay. All right. So just one last comment, in your online survey, there was one question that I must say that I don't understand. Which is the question about Singapore, the first question about Singapore itself, I think the phrasing of the sentence is a bit difficult. I don't know what to answer so I picked the average answer.

Oliver: I think the first one is power in my country is not distributed equally people including people with not a lot of power agree that this is for the best of the country, right?

Usa: Yes.

Oliver: Maybe I should say people including those with not a lot of power instead.

Usa: Yes. Now that I understand better this question, I would go for 4 instead of 3.

Oliver: Thank you, I will review the phrasing for next time. Yeah. Any other questions?

Usa: No, I am good.

Oliver: Thank you.

22. Yuen Kay – Singapore

Oliver: Hello Yuen Kay, Welcome to this interview. Can you first start by presenting yourself?

Yuen Kay: I'm Chung Yuen Kay. I am currently an adjunct Associate Professor with the Department of strategy and policy at NUS Business school and I'm a new Singaporean. I became a Singaporean last year or the year before. I think it was yes, it was last year.

Oliver: How long have you been here?

Yuen Kay: Living in Singapore? Since 1984, so about 35 years.

Oliver: Right. Now I have a few questions about your consumption of clothing in general. Would you consider you have a lot of clothes or not?

Yuen Kay: Yes, I think so.

Oliver: Yes, and in general do you want to own more or less clothing?

Yuen Kay: Do I want to own more or less? Less as I grow older.

Oliver: And overall, how would you describe the relationship that you have with your clothing? How important it is for you?

Yuen Kay: I think it's pretty important. I do enjoy my clothes. It's also about a form of expression what I want to wear, I suppose the identity I choose to project and so on. So, I would say yes, I mean, it matters to me how I dress and when I shop for something.

Oliver: Yeah, so because it's important for the yourself identification.

Yuen Kay: Yeah.

Oliver: And generally, what are the reasons that make you buy new clothes?

Yuen Kay: What are the reasons? Over the past years, I have, for example, put on weight, which does require a new set of new clothing, but also, I suppose when a new season rolls around and there is a new lines of clothing, I do go and take a look and sometimes if I like it or it suits me, I may go buy.

Oliver: So, let's say it's replacing old clothes, but also sometimes because you enjoy the fact of going shopping and looking at new clothes.

Yuen Kay: Yeah, yeah.

Oliver: Okay, and if you can answer to this question, how much would you on average spend on clothing per month?

Yuen Kay: It's difficult to say per month. In recent years, I tend to only shop during sales for example, so I may not buy something for some months, but then when the sales roll either in June or December, I may spend 1500 to about 2000 dollars.

Oliver: So, you think over one year then you will spend on average?

Yuen Kay: Maybe 3000 to 4000 dollars.

Oliver: Okay, and have you ever considered any other alternatives to buying your clothes?

Yuen Kay: As in shopping online? Is that what you're thinking?
Oliver: No, more into everything linked to leasing and renting clothes.

Yuen Kay: Ah, no, first because I think it would be difficult. And I'm not that fond of technology while a lot of that require technology. I mean, I do know all these different models, but I would find that rather tedious.

Oliver: Yeah, we're going to try to dig deep into it...

Yuen Kay: Sure

Oliver: ... and get a bit more of your thoughts about this. I will start by showing you a first offer. This is a clothes leasing company. Yeah, please take a look and, and then we'll discuss a bit about it.

Oliver: So, in this case, what makes it different from traditional way of buying clothes, you think?

Yuen Kay: Well, you don't end up owning the clothes. And I suppose there is a sense of newness because you can keep renting different things and so forth. And I suppose the clothes get recycled.

Oliver: Yeah. And, would you consider adopting this offer yourself?

Yuen Kay: Probably not. One because if they are pieces, I like I tend to rewear them so I would have clothes that I've had for years for example. I mean, obviously, in my wardrobe, there are things that I don't wear that much, which I sometimes feel guilty about, but they're also things that I wear a lot and I feel: Okay that balances it out a bit. That's one element of it. The second element is I will find that tedious to do because of the whole technology, having to go online to do all this and somebody delivering the clothes and so forth. And lastly, I think it would be problematic because of the fit.

Oliver: Okay.

Yuen Kay: Yeah, because I am short and yet I'm of a certain shape, which oftentimes don't fit conventional sizes. I mean, if I were young, I might do that because then the sizes would fit better, a size 8 or size 10 or whatever. But as it is, currently I do wear... I wear certain design certain brands, certain designers because they're cut in a particular way that I'm comfortable with and that fits with some alterations in terms of the length. But there are others that I simply can't wear because the cut is so fitting and so tight that it wouldn't work. And so therefore, I kind of already have a sense, I don't particularly want to go around looking at a lot of different brands, I just kind of know absolute things I would enjoy and so forth and I tend to shop for them.

Oliver: Okay. And also, in the case of this offering, indeed, you choose a leasing period where you rent it, but in the end of the contract, you have the choice to either give back or purchases at the remaining value would you find it more attractive that it has this option?

Yuen Kay: Ah, no, I just wouldn't because I would find it very tedious trying to keep track: Oh, no the rental period is up, I need to give it back now, so forth. And I must say the notion that it could have been worn before ...I know they will dry clean the clothes before you rent them again but I'm kind of not quite fond of that idea.

Oliver: Yeah. But in this case, we're talking about firsthand clothing, but we have other offers talking more about this aspect also.

Yuen Kay: I think basically I would not because it's the fit, right? Yeah, I mean, I haven't actually gone and look at their offerings, but I just think it won't be easy because as I put on weight for example, just hasn't been easy even with the brands that I do go for.

Oliver: Also depending on the company, sometimes they are fully online, and sometimes they will have a physical shop where they display all the inventories…

Yuen Kay: If they have a physical shop, I may. I haven't seen it that much in Singapore. If they did, I probably might be more open to go in there. So, I would prefer a brick and mortar presence when it comes to my shopping particularly for clothes, right.

Oliver: And also, you mentioned it already but one important point about this business model is that you don't own the clothes anymore. Let's imagine that you are going to use this business.

Yuen Kay: Yeah.

Oliver: How would you feel about the fact of not being the official owner anymore? Would it change anything to the relationship that you have between clothes?

Yuen Kay: I guess it depends if it's a piece I don't particularly… I mean I like but I don't particularly love, it won't matter very much but if it's a piece that I like very much, then I guess I might want to own it. And so, the model will not appeal to me. But yeah.

Oliver: Yeah. And the reason why you want to own it?

Yuen Kay: Because I would wear them and I would wear them again, particularly if a piece of clothing is something I like, it is flattering and so forth. And that I might have happy memories of it: I wore this at Christmas or whatever, it was a family reunion, you know, and, and so clothes aren't just... at some point, some of them are not just a piece of cloth, they have a certain... you also invest them with certain emotions and meanings sometimes.

Oliver: Yeah, and so with the clothing where you invest emotion in then you prefer to say that you own them and it's yours.

Yuen Kay: Yeah

Oliver: Okay, let's show you the second one. Here. It's a clothing rental offering. This one is taken from a US company, but they're also Singaporean companies that do quite the same. The only reason why we chose this US company is because we didn't find a similar offering in Norway so that we wanted to, in both interviews, show similar things.

Yuen Kay: Yes.

Oliver: Do you find any benefits to this offer?

Yuen Kay: Not particularly. I think based on my... well I would kind of find it a hassle. I would rather just, if I need to buy new clothes, I would rather prefer to just go to a physical store and look at things and choose something I would be able to try it on to see if it fits then I will get it. So, I'm not likely to...it seems a hassle to me.

Oliver: All right. So, except this fact of this company only being online. Do you find the other drawbacks?

Yuen Kay: You can't, you can't try it on beforehand. I think that would be my main reason. That's why I never buy clothes online... I mean I have done but generally not.

Oliver: In the case of similar rental companies having several shops in Singapore, would you be more interested?

Yuen Kay: You mean, in terms of having a physical presence?

Oliver: Yes. And it would be the same company. But they will have the inventory that will be accessible.

Yuen Kay: And you will be able to try on?

Oliver: For example.

Yuen Kay: Yeah, I might be open to that, that might be more acceptable.

Oliver: And would you feel more attracted by the business model if the clothes had some specific features, specific style, specific brands or things that?

Yuen Kay: I mean, your question then is, what do I look forward to? Is that in essence what you're asking?

Oliver: Yeah, what would you expect this kind of company to have, what kind of clothing would you expect them to have to feel attracted?

Yuen Kay: I'm not sure what the price point of something like this would be.

Oliver: I think I can give you some more information. So, they have four membership plans, depending on the number of item and the number of packages per month.

Yuen Kay: Okay. Your question was?

Oliver: Earlier question was what kind of brands or styles would you prefer them to have?

Yuen Kay: Yeah, so I would go in and look right, I mean, I'm open to looking at them. But whether I would buy or not depends on the style. Whether they would suit someone of my age and whether they would fit, the tailoring, right. And I suppose the materials.

Oliver: Yeah. And do you see yourself using these kinds of services more often at a certain period of life or certain occasions?

Yuen Kay: I think if I were younger, when I was younger and this was around, I might have ...I suppose by now, it seems to matter less to me. Yeah.

Oliver: And also, in this particular offering, based on your preferences in style and colors and so on, they will send you a personalized pack that they did themselves. Would you prefer to have these recommendations in the personalized pack? Or would you prefer choosing each and every one item that you actually rent?

Yuen Kay: I would prefer to choose my items myself if I were to use such of a service.

Oliver: Yes, if you would use it. And also, we talked a bit about this earlier, but in this case, you're not the official owner of the clothes anymore if you choose to use the service. And also, these clothes have been worn before and will be worn after you. How do you feel about this fact? In the hypothesis that you were to use the services.

Yuen Kay: I think it depends on the condition. If I know I'm not going to keep them anyway and they go back to somebody, if I were to use such service, I wouldn't mind it, presumably, but it's not a service that I would use primarily for choosing my clothing, right? I might try it once out of the novelty factor. But that just wouldn't be my preferred mode of shopping, I guess.

Oliver: Yeah. But, for the few times, you might try it, then the fact of these clothes being shared to different peoples wouldn't be an issue.

Yuen Kay: No, I think not, if I do choose to go for it.

Oliver: Okay. And also, would it change anything to the relationship that you have with these clothes?

Yuen Kay: I guess so, I would see them as more disposable because I'm not going to own them. I might wear them once or twice and then they would go to somebody else.

Oliver: Yeah. Okay. And also, as I showed you the pricing, this company is based on these four memberships, so you will need to pay a membership fee to get in the program. And then you can get this many items and packs per month. Compared to another offering where you pay per each item that you to rent, which one would you favor?

Yuen Kay: Probably per item because then I only pick pieces that I like.

Oliver: And since you said you might not use this very often as your primary way to get dressed...

Yuen Kay: yeah, yeah.

Oliver: Would it also be a cost concern?

Yuen Kay: That taking a one piece might be more expensive than... Is that what you're saying? As opposed to...or less expensive?

Oliver: In the sense of would you consider the membership if for the clothes that you want to rent, after calculation, it might be more expensive per item, then with the membership. Would you still consider per item?

Yuen Kay: I think I would consider still per item because I wouldn't know if I would really like the pack that they might offer.

Oliver: Okay. Switching to the last one, so this is what we call clothes sharing offering. Yeah, it has two sides, one for the renters and one for the lenders. So, I'll let you have a look. This company is present in Singapore.

Yuen Kay: Thanks

Oliver: Okay, and in this case, do you see any benefits or drawbacks?

Yuen Kay: I'm kind of neutral to it because again, it's like with the other models, it's not a model I am likely to go for and I don't particularly want that much choice. It seems a bit of a chore to keep thinking about: Oh, this month I'm going to have new handbags and so I will choose these handbags. So, it seems a bit of a chore to me that way, right? Whereas in my current mode of preference, I buy the clothes that I like, they are there in the wardrobe, I wear them when I need them, it is the same for the handbags. I don't particularly think about how I want to change my handbags every month.

Oliver: All right, so maybe no need for such a large variety of choices.

Yuen Kay: Yeah. Yeah, I don't see the need for such a large variety.

Oliver: And would you consider adopting this offer as a lender, in this case?

Yuen Kay: As a lender?

Oliver: Yeah. As on the other side as a lender where you could offer your own clothing or bags for rental and you get some money out of it?

Yuen Kay: Yeah, that I might do. I mean, that is probably a more likely scenario. I have thought sometimes of my handbags and you know, if I could sort of sell them has vintage or something like that and just not own so many things as it is today, so they do become a bit of a baggage, in a way, over time. You end up with things that you don't know what to do with aside from donating to salvation army or, you know, charity bazaars.

Oliver: And in the case of you lending out clothes would you consider only lending the clothes that you don't wear anymore, or would you consider also lending some of the clothes that you usually wear?

Yuen Kay: Probably the ones I don't wear as much, the one that I have outgrown I think

Oliver: And also, would you consider lending out the clothes where you have some special emotions or relationship?

Yuen Kay: No

Oliver: So, it is mostly going to be for the clothes you think you might not need them anymore

Yuen Kay: Yeah

Oliver: And, if you take the assumption that you would use the offer as a renter, compared to the previous offering, you are not the owner anymore. And these clothes are not firsthand, and also, in this case, the clothes don't belong to the company, but to other individuals or strangers. How would you feel about this fact? That they belong to another company but other people?

Yuen Kay: Yeah, I guess I would feel a little bit more... I would wonder about the maintenance of the clothes a little bit. Because if there's a company, you can be assured that they're going to do the cleaning and so on. Whereas if it's not a company, but a part of...

Oliver: The cleaning is still done by the company.

Yuen Kay: Oh, yeah?

Oliver: They are picking up the clothes from the people and doing all the washing and then sending clothes.

Yuen Kay: Then I guess I don't have a concern. My concern would be the cleaning, ensuring the cleanliness of it.

Oliver: So, would you value these kinds of peer to peer transaction the same as B2C, it wouldn't matter for you?

Yuen Kay: It wouldn't matter so much to me one way or the other.

Oliver: And yeah, now that you have the three offers together in front of you, do you have any other thoughts and, in the end, which one would you prefer?

Yuen Kay: I don't have any particular preference because I said, I don't see myself going for them very much. Probably this one, leasing, would be more preferred. These two seem a bit kind of complicated with the bundles and things like that.

Oliver: Yeah, and so here we discussed a lot about business models in terms of clothing, the second focus of the master thesis is about the cars. So, imagine if instead of clothes it were cars that you could lease, rent or share, would you be more or less interested?

Yuen Kay: I don't drive, I mean, I have a driving license, but I don't like driving. Does that make a difference to your hypothesis? I don't know.

Oliver: Yeah, well, if I can explain a bit, what we try to get here is trying to see if there are some products that might be easier for people to adopt these business models than others.

Yuen Kay: I see.

Oliver Yeah, the comparison between car and clothes is which one would you find it easier for yourself to adopt?

Yuen Kay: Probably the cars then. Yeah.

Oliver: And for what reason compared to the clothing.

Yuen Kay: I guess clothing is more personal in the sense that you wear it next to your skin. Whereas with cars, it is something that's functional, you use it to get you from point A to point B… at least for me that is. I know that men may have a different relationship with their vehicles, but that's the way I see it. So, I would be more open to cars.

Oliver: Generally other than car and clothes, do you see particular products where you think: Oh, this might be very easy for these business models or some product where it might be very difficult?

Yuen Kay: I don't know, I mean there is the concept of vacation home and all that isn't it? The whole thing of time share thing? I think the timeshare thing is quite attractive in the sense that you know, you take out a timeshare, you work around the idea of when you need a vacation home, you could go there and spend time, so I would be open to something that.

Oliver: And for example, as you talked about how clothes are more personal than cars for you? is there other features like these that you think are important.

Yuen Kay: Important for?

Oliver: Meaning, here, you said that personal items are more difficult for this business model. Do you think there are other features or other characteristics that might make a product more difficult or easy to propose these business models?

Yuen Kay: I guess, when it's personal, there's also the issue of taste, right. So, with clothes for example, what is on offer may not be what I would want to wear while with a car I would care less, I mean, I could drive a Nissan I could drive a Honda, or whatever. I mean, if it works, it's functional, I'm quite alright with it. So, in that sense, it matters less right if it is of a particular style. And likewise, for a home. So, if I just want a comfortable home where can take a vacation in, there could still be points of difference, but it would be mattering a little bit less. So that would be the main elements as I see.

Oliver: Yes. Okay I get it. And if we come back two seconds to cars, assuming that you would adopt these offers, would you be ready not to be the official owner of your car anymore?

Yuen Kay: Yes, yes. I don't feel, I suppose, the need to own my car if I were to go for such a model.

Oliver: And you think it's because you have a less personal relationship with your car than clothes?

Yuen Kay: Yeah and I think there is a gender element here, right? I mean if my husband were doing this survey, he probably would say he wants his car and we do have a car right? Yeah, I think that matters to him.

Oliver: Yeah, all right. And for the last two cases, so rental or sharing, would you be okay to know that the car you're driving has been driven before by someone else and will be driven by someone after you.

Yuen Kay: I wouldn't mind so much, but I would expect that it is serviced and that it is in good working condition.

Oliver: Like the maintenance is done?

Yuen Kay: Yeah for different reasons, right? For the fact that we need the safety, the safety element of driving the car around.

Oliver: Yeah, for this last section of the interview, I would us to take a step back from your personal answers and try to think a bit more about Singapore in general. Imagine if today you were to tell your friends, colleagues, family or other strangers, that you were either leasing or renting or sharing your clothes, what would be the typical reaction? What would they say?

Yuen Kay: …

Oliver: For example, one side: the friends and family and the other side a stranger, someone random.

Yuen Kay: I think in general, that would be a certain amount of acceptance, because I know there are a lot of sharing, right. We talk about the sharing economy and so forth, so I think these are notions that are much more acceptable now than they used to be. Except for people who may be very finicky about the whole cleanliness, about the whole aspects of wearing something that someone else has worn before, I think. But I think in general, it would be fairly acceptable. Especially with things like handbags, maybe handbags more than clothes. Right? Because handbags you carry on your arms while clothes you wear on your body. So, there might be a difference. I wouldn't ever think of renting shoes and I don't think there is a rental for shoes anyway, but I would think…that would really be off limits to me.

Oliver: Yeah, regarding ownership itself, what can you tell me about the concept of ownership in Singapore? How important it is, do you think most people will think as you: Not being the owner is not that important, or you think ownership is still an important factor?

Yuen Kay: I think it depends on what you're talking about. I mean, for a lot of Singaporeans, owning your own HDB flat, for example, is important. It is also a piece of your identity as a Singaporean that you own and HDB flat, it is something you expect to pass on to your children perhaps, that I think is also tied in with the whole notion of your identity. But when it comes to other things...I think there's also a social economic element to it right, depending on whatever class you belong to. So, if you're middle class and, you know, higher middle class, you're more likely to want ownership just because you can, because by now you're reached a certain stage in life you feel that you deserve to own the goods that you want. Whereas I think for younger, those younger millennials and so forth, is a way of getting variety in a way and is a kind of a why not thing.

Oliver: So, you do see you think a gap between different categories of people?

Yuen Kay: Oh yeah, I think so. There is a generational gap and I think there is also a social economic structural class attitude towards it.

Oliver: And so, how important is the social pressures in Singapore? You said, in general, you are expected at a certain age to own your own HDB or your own accommodation. Would people generally comply with these expectations? Or would they be very okay to do freely what they want?

Yuen Kay: I think at a certain age when they're younger, they still would do whatever they want but when you have a family if you have children, I think you might.... again, I cannot generalize but I think you might want to have your own flat because you have your children, you need the stability of having your own home. It's your due as a Singaporean to be entitled to a flat that has been subsidized by the government. So, I guess, why not? Right. But there is a generational difference in perception. Yeah. And... it's not so much social pressure, but also as opposed your sense of expectations, I feel.

Oliver: So yeah, you think it's a mix of both, what the general society expect but also what each individual want?

Yuen Kay: Yeah, what do you want, yeah

Oliver: And about the fact of sharing, so using products that have been used before, how well is it accepted in general?

Yuen Kay: I don't really know. I think it is more acceptable now. I mean, if you look at, Grab, for example, and so on. And I know there's a lot of women, younger women do go for this model

and they talk about it. So, I think there is more acceptance of that, also because it seems to give you the variety that you wouldn't otherwise have. I think this is particularly true of women's clothing. But again, we said, there is generational difference and there is a class difference. The class difference would be if I am more well-off kind of thing, well, I don't need to do this. I'm very well off, I would say: I don't need to do this, why don't I, you know, just buy? Whatever goes off the runway in, you know, New York Fashion Week whatever. I think there is a very wide spectrum of views here.

Oliver: And you think that generally for the people that are not that well off, maybe choosing for this offer might not be a choice but a necessity?

Yuen Kay: I think it is both, I think it's also a whole, if you're younger, it's also a whole acculturation into the ideology of the sharing economy: Like that's what's strong with sharing and I don't really want to own it, and so on. So, I think it's not just a necessity, but that is an acceptance of the ideology of a sharing platform.

Oliver: And you think it's more present among the younger generation?

Yuen Kay: I think so. I have a niece who is probably about 20 or 21 years old and I know she doesn't keep things very long. She keeps a very lean wardrobe. I'm surprised when I go into her room, I mean she's in Kuala Lumpur, and I see that: Wow she no longer has the clothes that she used to. She keeps selling them on Carousell. Even her bags and so forth. Yeah, so it's just a different mentality, I think it's not just necessity, but a certain buy in to the idea that the sharing economy is here to stay.

Oliver: Yeah. Okay. And I have one last question. So, based on what we talked about here, which of these offers do you think could be most the most successful in Singapore? Meaning could attract the most people? And, yeah, and what could they do to improve themselves in the business model?

Yuen Kay: I really, I really don't know. I find this question difficult because you're asking me to generalize what I think would be most acceptable. Yeah. And I don't really know enough about the hundreds of people in terms of this.

Oliver: And then maybe about the second part, what kind of improvement can they make to the business model to maybe please to the bigger population?

Yuen Kay: I wonder if the model moves towards some more brick and mortar presence where you're able to try on the clothes…I don't know whether it might make a difference to women. And maybe the opting in and opting out option because here I don't know how long you have to go for your membership, if you could have a shorter subscription membership and so forth, whether that might help that people can do it for fun and drop out and then come back in again. Okay.

Oliver: Just to conclude, do you have anything else to add to our conversation? Or do you have any more questions for me in general?

Yuen Kay: Not really. I don't know I probably haven't been very helpful because I don't subscribe and don't use a lot.

Oliver: Oh, no, it's fine. We don't expect people to actually use this offer is to get a general feeling of what the people think about them.

Yuen Kay: Then good luck with your thesis.

Oliver: Thank you very much.

23. Focus Group – Singapore

Oliver: Hello, thank you for coming here. Just to be clear, this information is only going to be for me, for my partner and for my supervisor and otherwise no one else will know about this. And anyway, NUS is not linked to my master thesis, so they won't know anything about this. Feel free to share whatever information you have, the more it is, the better it helps me. So, if we start with the little survey, I sent you, at the end, I had couple questions about if this statement is true for Singapore or not. I don't know if you remember, and generally speaking, if I take all your results together, we see that people are more individualistic. Competition is really high in Singapore apparently.

Celest: Yes.

Oliver: In terms of future oriented or not, it's pretty neutral. There is a lot of importance for physical goods. And there is limited to neutral concern about the environment and sustainability in general. So, this is like from the average of your answers. And there are some, like three points with a bit more differences between you. So, the first one is about the sentence: power in my country is not distributed equally and people including the people with lot a lot of power agree that this is the best for the country. And yeah, I would like to see what do you think about this? And, maybe, what did you put as a score and how do you justify this in general? Do you think that a lot of inequalities and do you think it's okay for the population that these inequalities in power exists?

Melanie: I forgot what I put but I think I did like half and half because the first part I agree that there is a power differential, you can see like the rich people are really, really rich. But at the same time, they also a lot of people who, you know, people who live in rented flats or like one room flat who are very poor, but then it's something that we don't really see. Because generally in this country, if you look at it, at the infrastructure, it looks really expensive, and people are doing well, but there are a lot of hidden stuff. So, then there is a power differential. The second part of the question whether I agree, what was the second again?

Oliver: It was written people including people with not a lot of power agree that this is the best for the country.

Melanie: I mean, that's just personally I don't feel that it is best for the country, of course, because it's not fair. That's my opinion.

Oliver: Do you all agree with this separation of the sentence into two parts, like do you agree with Melanie's view? Or would you have something more to add on this?

Celest: I think the first part I kind of agreed that the power distribution is quite extreme, some with a lot of power, the rest is like, yeah, just the rest. And then when it comes to the second part of the questions where it talks about those without power kind of agree that is for their own good, something along that line, right. Actually, I met groups that are at the two extreme, usually is those that are quite educated, they tend to have a lot of opinions when it comes to the elections and so on, what the government could do better and the kind of power that it should be, how we should have different governance and so on... that kind of topic, they are quite aggressive on that and thinking that the power equalities, kind of not that great, but then when it comes to those that are not so educated, or I would say the older generations, you tend to see them as they will have like Yeah, government is doing all the good thing for you, you know, it is just

government. Yeah, yeah. Yeah. So, it's very extreme with the groups that I encountered, so I don't remember what I rated that but that's why.

Corey: Yeah, I agree. The first part is very obvious, everybody knows it. I think, to me, the others lower income groups, I don't think they should feel that it's fair that all the power is held by the top 1% in Singapore because I think the top 1% wouldn't understand that the problems of the poor people or maybe the middle class. I think it's just not representative of the entire nation. And maybe some decisions they make is only beneficial to the top 1% but not for the rest of the people.

Sarah: I think I also agree with the first part of the sentence. Yeah, we all agree that there is a power distance. I think for the second part, I also disagree because, I think for myself, I consider myself middle class, right. Like sometimes when I interact with my classmates, I don't really know how to talk to them about their money issues. Yeah. So, like, sometimes they tell me sometimes they don't, but at the same time, it's something that is on their mind? Whether or not it's like the rich or like the poor from whatever income group they are, it is just that the way that the talk about money or what they want to have for lunch, or they would not buy like bubble tea...it speaks a lot for them. And sometimes I find myself I don't know whether or not if I should offer if I should ask anybody: Oh, you want to go and eat this? Yeah so as I think it's not good for the country because it's just...if I think the way that people relate to each other, they are sometimes too Paiseh to say anything or too Paiseh to ask? Yeah.

Melanie: you know what is Paiseh right? It is like embarrassing.

Celest: yeah Paiseh is in Hokkien, a dialect.

Corey: it means ashamed or embarrassed.

Melanie: yeah it means embarrassing to ask someone or to talk to someone about your financials.

Oliver: Oh okay. Thank you

Corey: One more thing to add. You know about the GST voucher all these, right? So, every year, in Singapore they will give GST voucher to the low-income groups and that....

Celest: Yeah Government gives money to the low incomes.

Corey: Then people like me, like those middle class, as long as because...okay my parents bought this condo, which is not really a full-fledged condo, it is also subsidized by the government. So, it's relatively cheaper but that's a bit more expensive than HDB. Then as long as I am living there, I don't get the GST money, even though I don't have income.

Oliver: Right.

Corey: Yeah. So, it's very unfair to me.

Celest: yeah, I still need the money, I'm not working right?

Corey: It is not that I am not working but my name is registered as I'm living there. So, like they didn't take into account these things.

Oliver: So yeah, if we summarize generally you agree that there are inequalities in this country, but then depending on the people's opinion, they might care or not care about this distance and depending on the population also according to you.

Melanie: Yeah there are certain policies and systems that fuels the inequality. But it's not something that we can very easily talk openly about.

Oliver: Then, if we switch to the second one, there is also the one about: people in my country don't like to take risk and do everything to avoid uncertainty. This had some differences as well. Actually, each time I took the standard deviation of the answers and I kept the ones that are pretty high. Do you think generally they like to have their life planned and or today are they okay with having like surprises?

Celest: I would say so far those that I encounter are quite risk adverse especially when it comes to the, again, older generation. They will keep telling us the same old stories, go and study, study solves everything you just have a good degree good master good result. Yeah, like very risk adverse when it comes to the I would say kids' future.

Melanie: Yeah.

Celest: But nowadays I think we kind of know right the generations we are nowadays wherever social medias wherever they are influences talking about take the risks, go and be entrepreneurial, you know. Yeah. But in general, I would say Asian country, including Singapore is still risk adverse when it comes to most of the things that we do.

Sarah: Yes, yeah, I also observe that the country is quite risk adverse. There is almost this standard trajectory to follow, especially in terms of education and career, it's very rare that you can see parents go all out to support their child in something different, like, like go and pursue sports.

Celest: Like, be a YouTuber. Go on the streets and sing haha.

Sarah: Normally you get University degree. And then things like sports, arts and everything is like on the sideline like your leisure. So that is quite standard.

Corey: Yeah, that's true

Oliver: Do you have something to add? Or do we switch to the third one?

Sarah: I think I see differences from before, when it comes to my friends, so like this generation, then I feel that we are less risk adverse or more risk taking. I think they know what they want to do. And so, they're very clear about it. And they have an idea of what they want to do what they want to achieve in life. And so, they are there to take the risks. But I think for people who don't really know or don't mind doing anything, they just stick to the default or to the more like safer options,

Oliver: okay. thanks. And then the last one was about: there is no such things as strong social norms in my country, people are free to fulfil their own desires. And this is actually the most different one.

Celest: I don't quite remember that question...

Oliver: So, like the question was written negatively. So, there is no strong social norms in the country people are free to fulfil their own desires. Unless like you got the scaling wrong, we have like 1x1 and 1x2 which is this statement is falser for Singapore and then one four and one five, which is the statement more applies to Singapore.

Sarah: I think that there are strong social norms.

Corey: Yeah. Same

Melanie: what is the second half of the statement?

Oliver: People are free to fulfil their own desires. It's more linked to... If we forget about the scale, the question is more, do you have like a standard way to think and to do things? And is it easy for like people to break out of what the society expects from them, I would say,

Melanie: I think it's increasingly easier. I mean, the younger generations, they do think a bit more creative me like why do I need to follow social norm? Why do I need to get this job or get married by this age or, you know, have X number of children? But as a whole, I think there is still a strong social norm because of the fact that there's this culture to compare. So yeah, it's very easy to spot people who are doing things differently or thinking a bit differently.

Celest I think so. Yes. The social norms are kind of strong when especially when it comes to the comparing and using monetary value whenever you have to compare showing like this is my car this is my house and so on. The norm is quite strong on this comparison. But when you come to a second statement something like they're able to have their own freedom to achieve what they want Yeah, it's getting more towards more freedoms, I would say nowadays.

Oliver: Okay, this we already discussed a bit, but I also put a Question, do you think those cultural elements are homogeneous among different ages between male and female, different ethnic groups and so on. What you told me here do you think it applies to like the whole population or do you think there are more differences between ages or other criterions.

Celest, I think generation; to me generation definitely make a difference nowadays. Then when it comes to male female, there is still quite some difference to for example, a few years later, you realize that, I mean, my bachelor's friends you will realize that the girls will be comparing like you getting married, what is your husband doing kind of comparison. The guy kind of comparison straight after Bachelor is more like, Oh, I got this job, with this salary with this big company. And then a few years later, it's more like, Oh, I'm already at this rank. How about you? Yeah. When it comes to guy and girls there is slightly different kind of comparison. Yeah.

Oliver: So, there are different kind of comparison, but in the end, it is still comparison.

Celest: Yes.

Oliver: Like this comparison side is more shared among both, if I understand what you said.

Celest: Yeah, it's still comparative, but using different things to compare.

Melanie: In terms of race I don't know, because we are all from the same race.

Corey: I mean I have friends from all race, but what was the question again.

Oliver: So, it was more. Do you think the what you described to me, what we discussed about the culture is homogeny among the whole population, like in Singapore, or do you believe there are differences between Yeah, I wrote just a few down but male female generations, ethnic groups, etc. and so on?

Corey: I think for ethnic groups, from the Malay perspective, because I have a lot of Malay friends. For me the comparison among...because my friend, right? He has seven siblings. Okay. So, then he's in the middle. Then in his family, they don't really compare what they're doing, or anything is like, they really have the freedom to do whatever you want. Like for example, his brother is

architect and then the parents say do whatever you want and then his sister is like a nurse. They didn't set out specific route for them to take, like, okay, I want you all to do legal study or such a thing. I think maybe his family is the more modern. Like it's not those traditional Muslim family where every Sunday you have to go to the masjid and do the prayers, readings and these kinds of things. And yeah, I think it's only all this comparing thing is kind of like a Chinese thing from what I see. My Malay friends, they don't really have any pressure from the parents to go to uni.

Melanie: I think it's a bit complex. I have more Indian friends. But it's very complex because...

Corey: Indians are very competitive also

Melanie: Yeah, they are very competitive but more likely for the males. So, it's like, there's a layer of race and then the layer of gender because, like, for my Indian friends, their parents expect them to do certain things. Either you're engineer or a doctor or lawyer. And when they cannot perform to that level or when they choose a different route, then we tend to get a lot conflict with the family. And then there's a lot of guilt tripping, and I mean, that's just based on like, the handful of friends I have, so maybe it's not conclusive, but then I noticed that that's what they shared it with me also that the expectation tends to be more on like the males then females because the males are expected to be like the providers and stuff. So, it's, I think it's a bit more complex.

Oliver: Then maybe now we can switch on to more, first is going to be car related question that will switch about clothes related question. So, if I start with a short survey, do people here own a car in this room?

Corey: I do. Yeah.

Oliver: Ok so Corey. Among the others, how many people are planning to buy a car?

Celest: I would say because you know, sitting down here like three girls, one guy. If you have more guys than you might have more of them saying yes.

Corey: Yeah that is true.

Oliver: Let's say if you plan to have a family do you plan to have a car in your family? That's, you know, it doesn't have to be the guy in your family that buys a car it's more like as a household, do you plan to own a car?

Melanie: If I have a baby I will

Celest: Yes, usually what I know from among the friends is the same thing when they just get married if they're okay to take the public transport and when the baby comes, then it will be the car. Yeah, definitely. Yeah.

Corey: It's much more convenient.

Oliver: Ok for the next one, I know the answer a bit, but it's more to have your point of view. How do people usually travel like in this country for like short distance, middle distance and longer distance?

Melanie: Grab

Celest: Grab

Melanie: Bus and train also haha.

Corey: Yeah bus and trains for me, but most of my friends Grab.

Oliver: So, what are the reasons why people would choose to use their car or not use a car and prefer other transportation methods.

Celest: I think first of all is also depends on the location like where they stay how far away is it from MRT and buses, the lines and the convenience of the buses. If it's not that convenient then of course grab is always the optimal option. And the other one reason I'm thinking is time. So usually you wake up late. Then again, Grab.

Melanie: Yeah, you save a lot of time, if you own a car and you drive but at the same time there are a lot of costs. So, because parking is expensive, then the ERP is super expensive, COE, ...

Celest: road tax, insurance.

Melanie: Exactly. And yeah, so then for people who work in the CBD area, they will definitely not drive, I mean, unless they're super rich because one day parking can cost like 20 over dollars and then you pay for all the ERP that can cost like 15 to $20 as well. It's not cost effective.

Oliver: Do you think those people use more like public transport or Grab?

Melanie: I would say Grab,

Corey: Because they're working, and it is in the CBD.

Oliver: then, so, now more linked to the thesis itself, I want to know, like, do people here consider the car as being part of the identity like, would they use the car as a way to describe themselves, to show who they are and what they value in life

Melanie: depends on the industry in my opinion. Like I have friends in the insurance where they need to...

Celest: show their image

Melanie: Yes, like preserve an image of show that they're doing well so that people will trust them. I have this money so trust me and invest in me, you know let me help you invest. Then they tend to compare like the brand of the car even like their clothes like the brand of clothes as well. That's the only thing that I can think of.

Sarah: I think for after you have worked a certain year and you have gained a certain salary right, then people will start to think about the car. I think initially, let's say you just got a job. You are 30, you just got married, have a first kid. People don't really care what car you drive but after when you're 50 or 40 you have more money than you think should I upgrade my car.

Oliver: Yeah, later in life it becomes more of a status question

Sarah: Yeah but earlier in life is more of a practical use and question.

Melanie: Yeah, I agree.

Oliver: And like, most specifically, is it different for people that own an electric car? Like do they have a different mindset or not? I haven't seen a lot here but perhaps maybe less than 10 in my three months in Singapore.

Sarah: So, the electric cars, the charging points are more in the HDB rather than in the rich people area. At least when I see, it is usually HDB

Corey: Is it the Blue SG electric?

Celest: that one is car sharing

Corey: yeah it is the rental thing. Actually, I think that only people who stay in landed properties will have an electric car. I don't think anybody that stay in HDB or like condos will have electric cars, because you have to charge it in your house and there are no plugs in HDB car parks. Because they can only charge it if they can run a cable from the block to the car. Yeah. It is impossible for us when you live in an HDB that is ten story high.

Celest: Yeah. if we are talking about those Grab, they have car companies that are renting out electric cars for Grab drivers, so they have to go to the charging point. I think nowadays there is two, but it is getting faster. I think they used to need around three hours to charge fully, now I think it's reduced to around two hours something, so it's for them to rent out to the Grab drivers. So same as others, if you stay HDB and so on, I don't think I see electric cars. So usually for the landed properties where you have a charging point that you can install, that very expensive one yeah. Yeah. Then the others are those Grab drivers.

Oliver: So, for the people that own like landed properties. Do you see a particular reason why they would choose for an electric or not the gasoline one?

Melanie: so, when you have your basic needs met then you can think of the environment right?

Corey: Yeah true haha. For example, the car I am driving is a very old car, it is the same age as me, 22 years old.

The Chi journeys variable is a simulation. Yeah, they do. Yeah,

Celest: Nonetheless, it's still not so massive. You know, for example, we talk about a charging point. It's not convenient, let's say those who have a car who wants to drive in all the way to Malaysia for a road trip. So how where am I going to look for a charging point? Okay, so it's not practical yet. When it comes to charging.

Corey: Yeah, maybe like 30 more years.

Oliver: Yeah, I think it is also one reason why we thought with my partner that this would be interesting, because then nowadays in Norway, I would say, 80% of the new cars sold are electric one.

Corey: Yeah in Norway it is so popular.

Melanie: I wonder whether the people who own electric cars here are expats. Because I mean, given the culture here, people take a long time to get used to something new. Mm hmm.

Oliver: Uncertainty avoidance.

Melanie: Yeah, I think so. So, then it makes sense and a lot of expats stay in landed properties so maybe just my guess. Yeah.

Oliver: And would you say getting a car is like a personal goal in life for people in Singapore.

Corey: I mean I drive because I love cars. And I think a lot of my guy friends. I think because most of us enjoy driving, like we find it convenient and stuff. I think there's like some status involved. Like if you drive a car, you'll be seen as higher class, but personally, most of my friends drive it because we enjoy. And also, my car is not very expensive haha. And like for me, I own this car it is because, like, I repair myself, I do everything myself. And I work as a mechanic part time. So, I saved the costs of all this labor because I do it on my own. My friends also asked me to help them

Melanie: But I only hear that among guys that car is a personal goal.

Corey: Yeah it is a guy's thing.

Melanie: It wouldn't be my personal goal because I hate driving.

Celest: Yes, yes, yes haha.

Melanie: that is why I grab, it won't ever be my personal goal to own a car here.

Oliver: We talked about this question already so do people here judge your status based on the car you drive. You talked a bit about if you are an insurer or banker you want to show your status but like maybe for average people like if you see one of your friends or one of your family members like changing car and having way more beautiful car. Would you think that the status changed, or?

Melanie: Yeah, I mean, I wouldn't compare myself with them, but I'll be like, Oh, they have a lot of money to spend because buying a car itself is very expensive already.

Corey: it is more a disposable income, yeah, they have more disposable income.

Celest: and given the way that the government says that it is 50% financing only. So, imagine the amount that you need to have for down payment.

Melanie: Yeah. So, it definitely is a statement.

Sarah: I mean, for people who don't drive but see people drive right? We will judge a person based on a car. So, I guess even though we don't drive the car, if we see the car that other people drive then we will form an impression about them.

Melanie: That's true.

Sarah: Even for girls, like we do such things.

Oliver: so, you do feel... are there social pressures for people to own a car or not own a car?

Corey: Pressure to own a car, I think there is.

Melanie: I think it depends. If you ask me whether there is social pressure to own a car, I will say yes, but not for everyone. Just people in certain industries

Celest: yeah, come back to the industry again I would say so.

Melanie: or social circle.

Oliver: So, I have kind of a game for you. I have these four pictures here. I want you to think a bit about looking at each feature picture, what kind of people would like to be in these categories? And what would you think of them? Or what would their car communicate about them? You know? It's like four categories. Think about generally what kind of people do you see with this, this, this or this? And what do you think about them? What does their car tell you about them?

Oliver: Yeah, we talked we touched a bit on this with the electric car

Corey: Yeah electric is definitely a rich person.

Celest: yeah.

Corey: that's for sure.

Oliver: But maybe not that environmentally friendly like it doesn't seem like you express that sustainability is a very big concern?

Celest: wait so is electric car cheaper or more expensive.

Corey: More expensive

Celest: then if I see someone driving electric, I'll be like oh this person has the money to think of being sustainable.

Corey: yeah more expensive for electric car

Celest: seems like the government themselves are not totally supporting electric car yet. Being that it's more expensive. I mean if they want to make Singapore more environmentally friendly using electric car they should reduce or give some benefit if we are meant to import the electric cars, so they are more expensive and then when it comes to a charging point again, I think if I remember correctly there are only two main charging point for the general public. Yeah, so the thing is either very rich or expat.

Oliver: Okay

Celest: I think I will have a good impression of the person though. Oh, like all the things you can spend money, you chose to spend on this. But It's cheaper than petrol I have to say, the charging.

Oliver: in the long run, with less money you could do more kilometers.... And next we have the Toyota Harrier, SUV

Sarah: I would say family man.

Corey: Yeah. But traditional car can also drive your family around. So, I think these two groups are very similar.

Sarah: Yeah.

Corey: Like it just depends on personal preference. Whether you want a SUV or a normal sedan.

Celest: I think the 4x4 SUV sometimes... what I imagine is that if you will look at the person who walk out usually it's around 40, late 30's, 40+ to 50 around that age groups with more money to spend. When it comes to the traditional car usually those who walk out... I would more uncles.

Oliver: More uncle?

Celest: Like 60 Yeah.

Sarah: I think the people who drive a four by four, I think that it is more practical or they're considering more practical reasons basically to fit more things in the car. Or maybe they travel regularly so they need a four wheel. But I don't really think people usually buy branded or luxury cars, like four by four so usually people will buy traditional cars that is upgraded.

Oliver: Branded meaning?

Sarah: Like Mercedes or BMW, you hardly see a Mercedes or BMW that is a SUV. So, in my impression, I think if it is a four by four, person is more practical, thinking about a functional use versus a traditional car, like. I mean, there are so many traditional cars, you can have a normal Toyota Camry, at the same there is this group of people who will care about the image or some status.

Oliver: And then those people on a bike?

Celest: trying to be healthier, those who exercise with bicycle in the park, Yeah. Oh wait, so bad to say, nowadays there are many of them who have bicycles on the road, those are usually expats. Yeah because we don't really ... I mean Singapore the mean used to have the cultural of bicycle, having your bicycle cycling on the road but then it's common in other countries and sometimes they might even have the side roads for just bicycle yeah so here, bicycles are not so into the culture and it causes a lot of drama I would say.

Oliver: and then if you forget about only the bicycle but generally the people that don't have a car, which they could, if they won't use the public transport, own a bicycle or electric scooter... generally the people that don't have a car...before you say it is more people who are like in our age group, maybe don't have yet like a family with kids, but then do you see also people from older generations not having cars and what will be the reasons for that then what kind of profile they have?

Corey: I think either low income groups or middle-class people who don't require a car for their jobs, then I don't think they will spend money on a car.

Melanie: I would just have an impression that they are average and practical

Corey: Yeah.

Celest: I don't really have impression on people who don't own a car... maybe because I'm one of them haha. Just normal

Corey: Yeah just normal people

Celest: Practical and cannot afford anyway so.

Corey: even if they can afford, but if the job doesn't require, for middle income they wouldn't own a car.

Melanie: And everyone know that a car is really expensive here so then it's a very common and understandable reason not to buy a car.

Corey: Yeah. I think in one HDB block, mostly 70% own a car and doesn't mean if you don't have a car, they're low income. You can also be middle income, but you don't need it. If my work place is just down the street, why would I own a car.

Melanie: Yeah, that is true.

Oliver: And then maybe to wrap up a bit the two things we discussed So first we discussed a bit more about like the characteristic of Singaporean people as a country and then we discuss about what is the meaning of owning or buying a car. Now, here I have some statements that I would like to ask to see if ...How would you like associate the fact of buying a car with some characteristic of your local culture? So, if we take in the order, just you can say like yes/no and give some explanation. Is buying a car a status or an aspiration?

Oliver: So, this part is more linked to the cultural assessment part, do you see one of the drivers of owning a car to be it is seen as a status or an aspiration or not?
Melanie: So, I am supposed to say yes or no to that statement,

Oliver: or you can say it depends and give an explanation, that works too.

Corey: I don't think people aspire to own a car. it is like, owning a car is like more like a side product of having money. You don't earn money to own a car. If you have money, then you own a car. People don't work hard just to own a car.

Melanie: I agree. But I think it changes over time. Like, maybe in my parents' generation, maybe that's more of like they see as a status, because having car is one of the few things that you have to show that you are fluent and have money. So, it might have been an aspiration. But increasingly, because cars are more expensive, and then there's access to public transportation that is not too bad. And then there's Grab now so I think more and more people are seeing that actually, yeah, there's no need to have a car and then I can spend... like people are showing wealth or money by spending their money on experiences like travelling. It's just it's different. So, I think right now increasingly so, owning a car is not really an inspiration anymore.

Celest: I would say it's not an aspiration, but when it comes to different states or levels in your life, definitely to some extent it will become a status. Because, for example, my brother in law is a businessman by himself, then there is this point that he decided to change his car because family getting bigger, so he gets Toyota Wish which is like a six-seater. So, then the bosses, the friends are like, why are you getting this car? It doesn't match your status. You can easily get a BMW and why you're not getting it. You see? So that is really the people do tie your status with the car to some extent. When it especially comes with banking, finance, insurance, they really do. Yeah. And I do have really agent friends who say I need to get this car. I would say why it is just four wheels... when you come into this industry you will know why.

Melanie: Oh yeah, that's true. That's true. Yeah. Yeah. Like my friend's father bought a Lamborghini just as a token to display.

Celest: to show, seriously, to show.

Oliver: And then is the reason of buying a car would be to use it as a private tool for you or your family.

Celest: private tool? meaning just for your own use.

Oliver: Yeah. for your own use or your family. So now we're like discussing what would be the reason for people to buy one

Celest: most likely for own use, yes. I don't think we have a very strong culture of like lending our cars to like neighbors.

Oliver: Yeah that's one of the questions of the survey haha.

Corey: That is true.

Melanie: Yeah, it's like so expensive. I'll keep it for myself I wouldn't want to scratch it and they have no insurance, like the insurance is tagged to the person.

Oliver: Is one of the reasons of owning a car, because it's convenient and predictable way to travel.

Corey: Yes.

Sarah: Yes.
Corey: You can leave anytime you want. And it's very convenient.

Oliver: Is one of the reasons of owning a car because of social tradition or a social norm

Melanie: I would say no, more for practical reasons.

Sarah: I would say that sometimes learning to drive is a rite of passage into life. After you turn 18, you can get a license then let's say your family already owned, your father your parents or your brother already own a car. So naturally then you pick up like, oh, since my parents already have a car, I will learn to drive so that I can use my parents' car. So yeah.

Oliver: so, is there anything else you can tell me about cars? Before we get to the clothes points, which is a bit shorter

Oliver: Let's switch to the clothing part then. In this month, have you bought any new clothes?

Celest: Ok I am the extreme, I'm always at the extreme when it comes to clothing.

Oliver: You buy a lot, or you don't buy them.

Celest: No.

Oliver: You don't buy. What about the others?

Corey: I think I did.

Melanie: I don't buy every month but this month I did

Sarah: The month as only started for 8 days haha.

Melanie: Oh really, yes, I did.

Oliver: Are you planning to buy any in the future?

Celest: Two months later, Chinese New Year is coming, so I'll have to buy new clothes, right? Yeah.

Oliver: So, for the new year.

Celest: Yeah. That's usually the time that I must buy clothes.

Oliver: So again, it's a bit of a similar like a sequence in the question. Do people consider that their clothes are a part of the identity and do they use their clothes to describe what they think and what are the values in life?

Corey: Are you talking about all those hype things, is it?

Oliver: No, more generally

Sarah: For me, I think I do, so I like flowers, so a lot of my clothing are floral. Yeah. But, at the same time, I don't know I just feel happier and more like myself when I'm wearing clothes that have flowers. So, it does play in my identity.

Melanie: I mean yeah me too like I guess whatever you wear will show your style and your personality yeah but I wouldn't say status... okay so when it comes to status then again, back to my same point it depends on the industry where people compare about the clothes you wear, whether it is branded or not etc... But for the average people, I think it's more like just what style suits you, which tells you a bit about your personality.

Oliver: It's more like what the people want to show. And then they wear what they think represents them.

Melanie: Yeah.

Corey: Yeah true. I always wear white because Singapore is really hot. White is my go-to color.

Oliver: Oh, yeah, that makes sense haha. And so, do you feel like social pressure to dress in a specific way in different contexts? Like, is there some situations where people tend to say, Oh, you need to be like, dress that way or dress another way.

Celest: is it in terms of occasion?

Oliver: yeah context or occasions

Celest: For me it is not very explicit like they do not tell you what you need to wear unless you are going for a wedding dinner or specific location. When I go out my friends, I know there are certain friends that will dress up so I would dress up, when the friends don't dress up, so I also don't. I guess there really are different contexts. Yeah. As you know, my mom always tells me that you cannot wear shorts to go to lectures and she will police me.

Oliver: Okay, but so many people wear shorts.

Celest: Yeah, I do, it is so hot. I don't want to wear jeans.

Oliver: I think my only personal rule is like no flip flops at lectures.

Melanie: Oh, but I do that too, this country is an island. But I don't think there's any explicit rules, I think generally people can wear what they want unless of course you are in a business or you're doing a presentation and those are obviously things But if you're talking about in general like how you want to live your day to day, I don't think there is a standard way.

Oliver: And if we go into like, more extremes, like what would the society say if like some people dress very very extravagant like having cosplay just like they do in Japan or in the country like wearing very very short clothes or very exposed clothes. Would they be a judgement in the society, or Would they be fine?

Celest: It's fine, but they definitely have many eyeballs on them.

Melanie: Yeah, people will stare then they judge, then they move on with their lives.

Oliver: They're not going to they're not going to intervene like they won't say anything to the person.

Melanie: No... they might video them and spread it all over social media but that's like, not nice. Yeah, but some people do that.

Oliver: So generally, people would look at you judge but then they won't say anything.

Celest: they might just make fun if we see someone walking around in weird clothing. We might just look and tell other to look at what they are wearing. After that, it is making fun or a joke. Yeah, because Singapore is a culture...actually the other day I was talking with this Chinese friend then they actually have this comment. I realize, it seems like Singaporeans don't really know how to dress. So, it's like, what do you mean? So, to them, when Singaporeans go, for example, Orchard road (Shopping district), they wear slippers, shorts, etc... I realized the Chinese they find it shocking. Yeah. Why are you wearing something that is like going to the beach? I say well okay.

Oliver: but here people don't care right?

Sarah: as long as you have money in your pocket right.

Corey: Singaporeans really like comfort mode.

Celest: Yeah practical and comfort

Sarah: Yeah it is so hot, why would you want to dress up.

Celest: so, we kind of have this kind of feeling as long as you feel comfortable with your own clothing It's okay. But then when it comes to the foreigners coming looking at it, they'll find it a bit strange. Why are you like so underdressed at the Orchard Road?

Oliver: Yeah, I have to say got used to that except for the flip flops, only when it is raining.

Celest: Right? you will find it is so useful, like I am not wetting my shoes.

Oliver. True haha. We already answered a bit this question was, do people here judge your status based on the clothes you wear? And like the answer you gave me was most likely depending on your job, people would expect you to wear certain kind of clothes.

Sarah: I mean if you recognize the clothes, then you might say things about the people.

Oliver: You mean if you recognize the brand?

Sarah: Yeah, but if you don't recognize than it is simply a person that walks past me.

Melanie: Yeah, I think for the average person, it doesn't matter but for my friends who are more well to do then they do compare that oh you know this person has this whatever brand I also want this yeah then they compare but for most people, I mean for the average middle income it would be quite oblivious.

Celest: Yeah, it depends really on the individual if they are a very a brand sickle then they will really look after like yeah, these clothes are from last season from what brand. I will go like what, I don't know the brand and you're telling me last season. Oh yeah, this last semester we have this lecture. He's an entrepreneur himself like venture capital. Okay, so we have this class about VC after the presentation that day. Then we are in the washroom you know; the Chinese there usually know the brand more right? Then they were like gossiping, like you know, our lecturer, his shirt is this brand the belt is this brand, shorts, the shoes. I go like how you recognized them. For me, I don't know it, it is just clothes.

Sarah: I mean some people will look at sport shoes.

Celest: Oh yeah

Sarah: this is quite a thing.
Celest: it is also easy to recognize.

Oliver: Okay, then I have again a game. Same one as the car one, like, <hat do this what kind of people would wear these? What do the clothes tell about them?

Celest: for the smart clothes, people going to work, working people.

Corey: yeah

Melanie: typical working people.

Celest: casual coats.

Corey: everybody

Celest: everyone.

Celest: outdoor activities, very healthy. Also, very rare because it is so warm.

Oliver: We put this one because in Europe, we have a big trend of girls wearing yoga pants on a daily basis, you know.

Celest: daily basis.

Oliver: Yeah, it happens. Like not all the girls obviously but some people wear yoga pants so they would look very athletic or fit.

Melanie: yeah, it is called athleisure

Oliver: even if they are not doing any sport at that moment.

Celest: even during summer...

Oliver: we don't have that much summer so...

Corey: is yoga pants really hot?

Melanie: not really, as in outdoor activities clothes. Okay. If you're talking about like yoga pants and stuff, I think a lot of girls those days wear this.

Sarah: usually you would assumed that they have engaged or not engage in some kind of sports rather than just wearing it for fashion.

Melanie: I would think they are on the way or they just came out of sport.

Celest: or it could be for slimming, some of them by those that tight your body, so there is this slimming effect.

Sarah: If I see like middle age wearing outdoor clothing, I actually think they are rich, they are those aunties with nothing to do so that they go for clothes like this.

Celest: Actually true. I think I have the same feeling too.

Sarah: if they are middle age, and rich, then they can live this retired lifestyle.
Melanie: But what about outdoor activities clothes for guys? Singlets.

Oliver: Okay, I guess this outdoor image is more related to Belgium and Norway where we use the same guide because we have a very big trend of people wearing you know like those Adidas like sportswear

Corey: those track pants

Oliver: yeah exactly and generally we would consider them in Belgium as those people who are a bit like peasants and stuff like that those people with a huge Adidas logo, with a cap, with an Under-Armor hoodie stuff like that. But what about Singapore.

Corey: I mean if you go to Clark Quay, then you have people wearing those sweatpants with the long Adidas stripes. I think it is more of a fashion, I don't think they are peasants.

Oliver: so, what do you think about that? They are people that are fashionable then?

Corey: I think they think they are fashionable haha.

Melanie: People who want to be fashionable.

Corey: Yeah, people who want to be fashionable.

Oliver: Yeah. Okay.

Celest: I think I would also one point, those people, to some extent, are showing that they have a little bit of extra money to spend. Usually they are slightly more expensive than

Corey: Oh, yeah. Adidas sweatpants is like 100+ $

Melanie: yeah, the branded are more expensive... Second-hand clothes, but I wouldn't know if it is second hand

Celest: Yeah,

Corey: That's true. Yeah.

Celest: it wouldn't have a logo second-hand clothes haha.

Oliver: Right. Let's say if like people would...either friends, families or even strangers would tell you that Oh, I'm wearing secondhand clothes. What would you think?

Melanie: I think that person is super smart. Most of my clothes are secondhand. So, I don't spend too much. Because I'm like this size where people can give me their clothes. So, I mean, just personally, I would think that Oh, that person is so lucky. She gets free clothes. So, wouldn't have a negative ....it would be more like positive like okay, this person is very thrifty, very practical, but generally you would associate like secondhand closes with like, clothes that you got for free kind of but not with clothes that you bought second hand?

Melanie: Oh!

Celest: Yeah.

Sarah: I don't think in Singapore it is very popular
Corey: it's really very rare to find second-hand clothes.

Melanie: yeah, my parents will always say if you want to buy something don't buy something that is used. So generally, when the moment you say secondhand, I immediately assumed that it was it's given to you

Oliver: Yeah, okay, someone who give us a gift

Sarah: Actually, there are a lot of people buying clothing through Carousell. So, it is not completely inexistent. So, people wear them once or twice. And that's what how they advertise: wore once or twice only, still in perfect condition. I think a lot of people buy from Carousell. But definitely not after someone wore it for one year.

Corey: Singapore I think like there's no like second-hand clothes store.

Celest: Yeah.

Sarah: I don't know.

Melanie: I think there might be something called Refash in 313 (Mall). Refash is a company where they collect secondhand clothes from people and then they resell it and then they give you a bit of that money based on how many of the clothes that you sell so I think they might have open one outlet.

Corey: Oh, is it?

Oliver: generally, since we're on the second-hand clothes, so it's wearing closes that was already worn by someone else before accepted and common in Singapore or is it more like how you said your parents would ...

Corey: It is not recommended

Celest: Yeah, I mean to me if it from either relative like my sister usually she buys and if she cannot wear Ah, yeah, smaller size Go ahead. Yeah, it is really new. Oh, she wears once and give it to me, I'm still okay to accept or once twice from relative I'm okay.

Corey: Yeah

Celest: if you ask me about ...

Corey: strangers right

Celest: stranger, I would have second thought because it's a hygiene kind of mindset.

Sarah: right

Celest: I would have really just second thought like no, maybe no.

Oliver: so, like the hygiene would be an issue like, is there other reasons why you wouldn't consider second-hand clothes?

Sarah: Actually, I buy stuff on Carousell in Singapore. Yeah, they are so called second hand, but they're not worn out, probably just once or twice. So, I don't really mind, then it is cheaper than the original pricing.

Oliver: And generally, do you think that you would be influenced by your parents saying that Oh, you shouldn't buy old clothes?

Melanie: I have definitely been, just in the background because they will give a disgusted look so it's subconsciously affecting but when I think about it logically it makes sense. I mean you wash it, have a good look at it.

Corey: Yeah it should be clean right?

Oliver I am going to push this question it further like would it change your mind depending on the clothes that you want to buy, imagine instead of like, like would your judgement change if I say oh, this is like everyday clothes and on the other side it could be cocktail dresses and suits and things like that. So, there are different occasions and there are different monetary values.

Corey: yeah making sense

Celest: I think a lot of people do renting of cocktails dresses and so on, it is a big business in here in Singapore, even in China in Hong Kong.

Corey: Usually people don't own a wedding dress, so everybody rents a wedding dress

Melanie: Yeah, because it's, I mean it at least for myself, like middle income, I wouldn't have a lot of chances to go for events or cocktail parties and stuff. So, I'll definitely borrow or rent or buy secondhand. In terms of pricing, I guess ...if I want something super branded and I can't afford it, then I might buy a secondhand.

Oliver: so, in these cases you are more likely to go for second hand.

Melanie: Yeah.

Oliver: How many times can you wear the same clothes in front of the same group of people? And is it a problem or not problem?

Corey: oh, not a problem

Melanie: But he just commented to me: Oh, you wore this shirt before just now?

Corey: It wasn't a negative comment haha. To me you can wear anytime

Melanie: I wear the same clothes every week.

Celest: Yeah usually it is the same clothes, whenever it is washed.

Oliver: Okay. And then would it change something if it was wearing the same cocktail dress two times or wearing the same suit at very nice ball two times or three times or four times.

Celest: I think for guys not so much of a problem in terms of dressing, who can really tell that jacket it's once or twice or whatever but when it comes to girls usually it's different, they'll say like usually it's more like I think I wear whatever party I check my phone I better not wear the same.

Melanie: Let's say there are four weddings in a year? Yeah, I need to wear different dresses because they take photos, posting on social media.

Celest: Oh yeah.
Melanie: So, I don't want to see myself in the same dress.

Oliver: Yeah. Okay. So, talking about fashion trends now. Do you think like fashion trends have a big impact on...are they very present first and do they have a big impact on like the Consumers behavior in buying clothes?

Melanie: what are the guys fashion trends now?

Corey: Now ... I am not very fashionable haha.

Celest: Still Adidas shoes and so on, right?

Corey: Not really, my friend now it is like sneakers. But I think they're becoming more and more branded nowadays. They would wear stuff from Gucci from LV

Melanie: Damn! is there a Korean fashion trend? more Korean style? I've seen a lot of young people, more young people like wearing Korean stuff.

Corey: Korean style is more like oversize t-shirt and the haircut. But I think in terms of clothes not really, not many people wear like branded clothes. There is this brand called essentials, but I don't really wear it.

Oliver: so generally, you don't think that people... you don't think that there are a lot of trends or you don't think that people are really influenced?

Corey: Like those minority groups only, very minority. If you go to clubs, you see everybody wearing a standard Guess track shirt.

Melanie: I think for girls, Right? I do think that trend plays a part. Like if even if people say like, Oh, I don't follow trends, but subconsciously they do follow a trend because a lot of people buy things online now and then when you scroll through Facebook, it is a similar style that you see throughout all the different block shops so you just be influenced in one way or the other. And it's very common to see people wearing the same dress or same style when you go out in the street.

Sarah: I think because the block shops all copy each other

Melanie: yeah, they copy each other

Sarah: so that's why like no matter from which block shop you go to you end up wearing the same things.

Melanie: Yeah, I think so too.

Sarah: I don't think like we search out for particular fashion items that are trending but it's just whatever appears on the new arrivals on the block shop, then you just look at it, you just pick it up.

Melanie: And I think there's very limited choice in Singapore because it's not like for example I went to UK you see so many different styles because there are many pieces you can layer, but Singapore is so hot, you just wear one piece to be as cooling as possible so there's not much to choose from.

Oliver: Okay.

Corey: For guys also .... like I don't like to wear long sleeve shirts.

Melanie: yeah so it is limited already;

Oliver: And then I have, again, like the similar question with cars, linking the fact of buying clothes with more of like the cultural characteristic. Would you say like, one of the reasons of buying closes would be for a status or an aspiration?

Celest: Again, when it comes to, if you're in a sales line, not just banking or finance industry when it comes to if you're doing sales and definitely, it's for status. Yeah, you have to present yourself to some extent, right. Other than that, the general I would say it is for comfortable purposes.

Melanie: but wait when you say clothes does it include bags and accessories?

Oliver: Yeah, yes.

Melanie: Okay, then I think it does.

Celest: yeah slightly different case already.

Melanie: My sister for example, she worked for X number of years and then she said I want a Prada wallet. I was like why do you want a Prada wallet? And then she said Oh no, it's just because it's like a reward because I work for this number of years and is to just show that you know, I have earned something. So, I think that was an aspiration for her. And then I also have friends who save up just to get these particular items. So, I do think that in some way shows that oh, you know, I'm in this stage of my life, I've earned enough money that I can own this.

Corey: Yeah, I think bags... watches also

Melanie: but not like clothes but definitely accessories then yeah.

Oliver: And then when choosing clothes is one of the considerations like the social norms or the trends and so on.

Corey: No, like, there's no social norm for clothes here. You don't have to wear traditional clothes or anything.

Melanie: Yeah you can wear whatever you want

Corey: There is nothing coding us really.

Celest Now, if you link this to accessories like what we just say, bags, watches. Ah, that's something that people will pay more attention to think this expensive belt that you have. Yeah, it's more of the accessories that you have. Yeah, you can be wearing t shirt shorts. But then if on your hand is like what what? I don't know. 10 or 20,000 watch then people will straight away say oooh.

Melanie: I wouldn't think there is a societal expectation for you to buy on these things it's just that if you have it then eyes would turn to you.

Oliver: would be one of the reasons of buying clothes materialism like the more you own, the better it is.

Celest: There's definitely this group of people thinking like I won't repeat my clothes. But if you ask me myself, it's a no. As long as I am feeling comfortable than it is enough.
Sarah: there is still those people who need to get extra wardrobes to fit all their new clothes.

Celest: Yes, my friends.

Oliver: Majority or minority

Sarah: I would say half half.

Melanie: they're really different kinds of people

Celest: usually extremes okay if you're here you're here if you're there, you are there.

Melanie: Yeah, I agree

Oliver: so, you would say half are people who only have the clothes they need, to wear something when they go outside and there is another half ...

Melanie: that will be more materialistic

Oliver: ...who would try to buy a lot of different clothes and wear always different things.

Celest: Yeah "try" to wear different things

Melanie: Yes, maybe it's like a hobby so you do you I do me whatever. Yeah.

Oliver: Last question is do you think fashion is considered to be an environmental problem in Singapore,

Melanie: In Singapore?

Oliver: Yeah like do people see fashion as an issue or as something causing harm to the environment. The fact of buying increasingly more clothes in the world, it is an issue.

Celest: definitely no

Melanie: no

Celest: no one. I only got this mindset when I got approached by this organization WF...

Oliver: Oh WWF, with the panda logo?

Celest: Yeah, the panda one. Yeah. So, it's when they're doing some surveying questions and I realize like clothing, it's actually considered part of the... like it will generate an environmental issue and so on. And, of course, nowadays YouTube. Previously, I don't have this thought at all. But then after seeing that, I was thinking like, okay, it's okay, I'm not one of them, at least I don't buy every month. I didn't even think of like bothering to kind of help to educate others...

Melanie: I didn't even know until I watched some documentary on Facebook or YouTube.

Celest: Yes.

Melanie: But I don't think this is something that as a whole, as a country, we are not even there yet, thinking of sustaining their environment, I think now we're starting with plastic bags, and food and stuff, right? for clothes I think is you need to be more into the topic to really know and be aware of this.

Sarah: Yeah, I have some friends that are very environment friendly. So, they're the ones who told me to go and shop on Carousel which I find like they make sense. There's a platform for me to do it so why not. So, and then also at the same time, they're the ones who will tell me about the various ways that you can deal with clothing or used clothes instead. Because then they will be complaining that: actually, you know when you recycle, for example when you stay in HDB people will come to collect, that one is for textile recycling. So those that you really really don't want or cannot use anymore but those that you can reuse or can resell right then go on Carousell. I guess for them, and they are teaching me how to do these clothes thing. Yeah, so I guess it's picking up not very fast.

Melanie: With the younger ones at least

Oliver: you mean it is still a slow trend towards thinking sustainable fashion and not major.

Corey: Haven't started

Melanie: Haven't started for fashion. But in terms of overall environmental sustainability, the younger people are more in into it, right now.

Celest: and aware about it right?

Oliver: Yeah, I put this question also linked to the fact that we study like three countries. In Europe is a very very big thing to talk about fast fashion and the harm that it causes actually to...like the fashion trends causes because the fashion trends is a very thing and then people tend to change more often clothes because the trends are changing and even though the clothes can be still worn maybe they are left aside which is like this trend of fast fashion, which means that you are always changing.

Celest: This trend is faster in Hong Kong, they are also about this bag is last season

Oliver: Yeah, so there is a very big fight against fast fashion I would say in general, like in Belgium, or in Norway, maybe even more in Norway. I have a last question more like to go a bit into like, what I will do in the individual, but not yet. It's more about: Have you ever considered like other options, then buying like have you ever considered renting your car using those BlueSG? Or I searched a bit and I found there is a platform where individual can list their car so you can list your car and I can rent your car for example...

Corey: Yeah, I saw one

Oliver: ...And with clothes, have you ever considered like the rentals because I know there is also several like Styles Theory or those that that will do rentals of cocktail clothes and so on. And again, there is also a platform where individuals can put their items there and get some money from the rent and other people can rent the items like have you ever heard about this? Or have you ever considered like using these options?

Melanie: Meaning will I rent my own clothes? or will I rent other people's clothes?

Oliver: It could be two questions like would you be okay to share your clothes? Or would you be okay to wear other people's clothes? It's more How common is all those solutions that exist in Singapore right now. But how common are they? And do people talk about them or consider them as an alternative to like owning and buying? Yeah, it's a tricky one but I promise is the last one.

Melanie: I wouldn't rent my clothes because to me my clothes are not that valuable to rent anyway and it's a hassle. I mean, it's like in my house is so convenient why would I want to bring it somewhere or pass it to someone, it takes time and efforts.

Oliver: But then the company would come to your house, pick up your clothes and store them at their warehouse.

Melanie: But I don't want to pack them, I don't even want to take them out and see and decide whether I want to rent them out and fold them and... I wouldn't do it personally, in terms of renting someone's clothes. I also wouldn't do that because I guess if I need something I would either buy it or I would borrow it from a friend. I wouldn't use any of those strangers'. Will you?

Sarah: I don't think I would rent out my clothes because I don't want to receive my clothes back after 5 people have worn it and then it is my turn to wear. But I think I don't mind renting other people's clothes haha.

Celest: I would say that let's say that piece that I know definitely it's kind of okay good and then I'm definitely not going to wear it anymore. Then I don't mind just letting it somewhere, leaving it somewhere to go and rent and wherever they do with it, to generate some extra income out of that piece that I don't use anymore. Go and rent it other than again occasion wise for those very....

Corey: cocktail dresses.

Celest: Yeah, those cocktail dresses, for normal dress I don't think so

Corey: Yeah normal clothes I wouldn't rent.

Oliver: And if we talk about car would you consider like not buying a car for your whole life and only rely on either renting or either Blue SG either those peer to peer platform between like citizens.

Celest: For now. I will say yes.

Melanie: yes.

Celest: Yeah. Nowadays it is really getting more convenience when it comes to...we have more Grab and all the car sharing there are many companies trying to come up with this car sharing platform.

Corey: But thing is like, I don't think it's very cost effective to do car sharing. Now you see the blue SG is 50 cents a minute. You might as well take a Grab.

Celest: Ah yes.

Corey: Yeah, it doesn't make sense to rent a car...

Oliver: It does make sense, if you plan to visit several places, then you can like keep the car for a certain amount of time.

Celest: Instead of booking a Grab every time

Corey: But the Blue SG thing, I don't think it's really that good.

Celest: Yeah, so far, the feedback is not that good anyway,
Melanie: But if you are asking me whether I'll use any of these kinds of services instead of buying or owning a car. I'll definitely say yes. Just because owning a car... I think in Singapore is a unique situation where it's just exorbitantly expensive. Yes. So definitely I choose the cheaper and more cost-effective option. Overall. Yeah.

Corey: Being the cheapest option is Grab, seriously.

Melanie: Yeah...

Corey: renting doesn't make sense.

Melanie: renting is also quite expensive actually.

Corey: it is like 80$ a day for a normal car. 80 a day if you multiply by 30 days is like 2400 per month and the thing is that 2400 a month, if you multiply by 12 years because when you buy cars, they will count by the depreciation a year, so this is the cost of owning the car. Usually, you buy a second-hand car the depreciation is around like 6000 plus a year. So, every month is less than renting a car. Okay, so if you buy a second-hand car it is worth it, in my opinion. If you're really wanting to use a car very often,

Oliver: so like, today's not yet a very cost-effective solution?

Corey: Yeah. the renting

Oliver: If you see that one day the cost of BlueSG would go to 10 cents a minute, would you?

Corey: the company wouldn't make money. It's not possible haha.

Oliver: Yeah. Do you have anything to add to this discussion?

Oliver: But anyway, thank you very much for coming like you will help me a lot. I already plan to like a call with my partner tonight to discuss about what happened today for me.

All: Thank you

Oliver: Thanks

Appendix 6 – Case Analysis

1. Mobility in Norway

Case analysis based on **regions in Norway** of consumers' attitude towards PSSs in mobility				
Determinants	***North***	***West***	***South***	***East***
1: Link between car & identity	**2,5**	0,4	0,0	1,0
2: Link between car & status	2,3	2,3	5,0	0,3
3: Absence of link car-identity	1,3	0,4	0,0	1,0
4: Absence of link car-status	0,3	0,3	0,0	0,0
5: Convenience benefits	3,5	2,0	0,0	3,3
6: Convenience drawbacks	1,8	1,1	0,0	1,0
7: Environmental benefits	3,3	0,4	0,0	0,3
8: Environmental drawbacks	0,8	0,1	0,0	0,5
9: Financial benefits	6,3	1,7	0,0	3,3
10: Financial drawbacks	1,3	0,9	1,0	1,5
11: Innovativeness drivers	0,8	0,1	0,0	0,8
12: Novelty risks	4,8	0,6	0,0	1,8
13: Instrumental materialism	1,0	0,1	0,0	1,5
14: Terminal materialism	0,0	0,0	0,0	0,0
15: Social benefits	1,8	0,7	0,0	0,5
16: Social drawbacks	**5,3**	1,3	0,0	2,0
Legend: number of times each determinant was mentioned per interviewee in each category.				

Case analysis based on **gender** of consumers' attitude towards PSSs in mobility in Norway		
Determinants	***Men***	***Women***
1: Link between car & identity	1,0	**1,1**
2: Link between car & status	1,6	**2,2**
3: Absence of link car-identity	0,9	0,7
4: Absence of link car-status	0,1	0,2
5: Convenience benefits	**3,9**	1,6
6: Convenience drawbacks	1,1	1,2
7: Environmental benefits	0,9	1,2
8: Environmental drawbacks	0,3	0,4
9: Financial benefits	**4,7**	1,9
10: Financial drawbacks	1,9	0,6
11: Innovativeness drivers	0,6	0,3
12: Novelty risks	2,3	1,6
13: Instrumental materialism	1,1	0,3
14: Terminal materialism	0,0	0,0
15: Social benefits	**1,3**	0,6
16: Social drawbacks	1,6	3,0
Legend: number of times each determinant was mentioned per interviewee in each category.		

2. Clothing in Norway

Case analysis based on **gender** of consumers' attitude towards PSSs in clothing in Norway		
Determinants	***Men***	***Women***
1: Link between clothes & identity	**1,7**	0,9
2: Link between clothes & status	**0,6**	0,2
3: Absence of link clothes-identity	0,0	0,2
4: Absence of link clothes-status	0,1	0,2
5: Convenience benefits	**3,1**	2,1
6: Convenience drawbacks	1,6	1,3
7: Environmental benefits	0,7	0,4
8: Environmental drawbacks	0,9	0,4
9: Financial benefits	2,0	1,6
10: Financial drawbacks	1,3	0,1
11: Innovativeness drivers	0,9	0,7
12: Novelty risks	**3,1**	0,8
13: Instrumental materialism	1,0	1,2
14: Terminal materialism	1,1	0,6
15: Social benefits	0,6	0,7
16: Social drawbacks	**4,6**	1,2
Legend: number of times each determinant was mentioned per interviewee in each category.		

3. Mobility in Singapore

Case analysis based on **age** of consumers' attitude towards PSSs in mobility in Singapore				
Determinants	***15 - 24***	***25 - 49***	***50 - 64***	***65 - 79***
1: Link between car & identity	**1,4**	**1,8**	0,5	0,0
2: Link between car & status	**1,4**	**2,8**	0,5	0,0
3: Absence of link car-identity	0,0	2,5	0,0	0,0
4: Absence of link car-status	0,0	0,3	0,0	0,0
5: Convenience benefits	1,0	**3,5**	1,0	0,0
6: Convenience drawbacks	0,8	2,3	1,0	0,0
7: Environmental benefits	0,4	0,3	0,0	0,0
8: Environmental drawbacks	0,0	0,0	0,0	0,0
9: Financial benefits	0,8	**5,5**	1,0	0,0
10: Financial drawbacks	0,6	2,8	0,0	0,0
11: Innovativeness drivers	0,2	0,0	0,0	0,0
12: Novelty risks	0,2	0,5	0,0	2,0
13: Instrumental materialism	0,0	0,5	1,0	0,0
14: Terminal materialism	1,0	0,8	0,5	1,0
15: Social benefits	0,6	0,5	0,0	0,0
16: Social drawbacks	0,6	**4,3**	**3,0**	0,0
Legend: number of times each determinant was mentioned per interviewee in each category.				

Case analysis based on **gender** of consumers' attitude towards PSSs in mobility in Singapore		
Determinants	***Men***	***Women***
1: Link between car & identity	1,3	1,3
2: Link between car & status	1,5	1,6
3: Absence of link car-identity	1,0	0,8
4: Absence of link car-status	0,0	0,1
5: Convenience benefits	0,3	**2,5**
6: Convenience drawbacks	**1,5**	1,1
7: Environmental benefits	0,0	0,4
8: Environmental drawbacks	0,0	0,0
9: Financial benefits	2,3	2,4
10: Financial drawbacks	**1,5**	1,0
11: Innovativeness drivers	0,0	0,1
12: Novelty risks	0,0	0,6
13: Instrumental materialism	0,0	0,5
14: Terminal materialism	0,3	**1,1**
15: Social benefits	0,0	0,6
16: Social drawbacks	1,5	**2,5**
Legend: number of times each determinant was mentioned per interviewee in each category.		

Case analysis based on **income level** of consumers' attitude towards PSSs in mobility in Singapore			
Determinants	***Below average net disposable income***	***Average net disposable income***	***Above average net disposable income***
1: Link between car & identity	2,3	3,0	0,6
2: Link between car & status	2,3	2,0	1,3
3: Absence of link car-identity	1,3	0,0	0,8
4: Absence of link car-status	0,3	0,0	0,0
5: Convenience benefits	**3,7**	0,0	1,3
6: Convenience drawbacks	1,7	1,0	1,1
7: Environmental benefits	0,7	0,0	0,1
8: Environmental drawbacks	0,0	0,0	0,0
9: Financial benefits	**4,3**	0,0	1,9
10: Financial drawbacks	1,3	1,0	1,1
11: Innovativeness drivers	0,3	0,0	0,0
12: Novelty risks	0,3	0,0	0,5
13: Instrumental materialism	0,7	0,0	0,3
14: Terminal materialism	**1,7**	0,0	0,6
15: Social benefits	1,3	0,0	0,1
16: Social drawbacks	3,0	0,0	2,1
Legend: number of times each determinant was mentioned per interviewee in each category.			

4. Clothing in Singapore

Case analysis based on **gender** of consumers' attitude towards PSSs in clothing in Singapore		
Determinants	***Men***	***Women***
1: Link between clothes & identity	1,8	1,9
2: Link between clothes & status	0,8	1,0
3: Absence of link clothes-identity	0,5	0,0
4: Absence of link clothes-status	0,0	0,0
5: Convenience benefits	1,3	0,8
6: Convenience drawbacks	1,5	1,8
7: Environmental benefits	0,0	0,1
8: Environmental drawbacks	0,0	0,0
9: Financial benefits	0,8	0,6
10: Financial drawbacks	0,3	0,5
11: Innovativeness drivers	0,0	0,1
12: Novelty risks	0,3	0,6
13: Instrumental materialism	1,3	0,9
14: Terminal materialism	0,8	0,6
15: Social benefits	0,0	0,0
16: Social drawbacks	2,8	2,3
Legend: number of times each determinant was mentioned per interviewee in each category.		

Case analysis based on **age** of consumers' attitude towards PSSs in clothing in Singapore				
Determinants	***15 - 24***	***25 - 49***	***50 - 64***	***65 - 79***
1: Link between clothes & identity	1,0	2,3	2,0	4,0
2: Link between clothes & status	0,2	1,8	1,5	0,0
3: Absence of link clothes-identity	0,0	0,0	1,0	0,0
4: Absence of link clothes-status	0,0	0,0	0,0	0,0
5: Convenience benefits	0,6	1,3	1,0	1,0
6: Convenience drawbacks	1,0	1,3	**2,5**	**5,0**
7: Environmental benefits	0,0	0,0	0,0	1,0
8: Environmental drawbacks	0,0	0,0	0,0	0,0
9: Financial benefits	0,2	**1,8**	0,0	0,0
10: Financial drawbacks	0,8	0,2	0,0	0,0
11: Innovativeness drivers	0,0	0,0	0,0	1,0
12: Novelty risks	0,8	0,3	0,5	0,0
13: Instrumental materialism	1,0	0,5	1,5	2,0
14: Terminal materialism	0,4	1,3	0,0	1,0
15: Social benefits	0,0	0,0	0,0	0,0
16: Social drawbacks	2,2	3,0	2,5	1,0
Legend: number of times each determinant was mentioned per interviewee in each category.				

Case analysis based on **income level** of consumers' attitude towards PSSs in clothing in Singapore			
Determinants	***Below average net disposable income***	***Average net disposable income***	***Above average net disposable income***
1: Link between clothes & identity	2,7	0,0	1,8
2: Link between clothes & status	1,7	0,0	0,8
3: Absence of link clothes-identity	0,0	0,0	0,3
4: Absence of link clothes-status	0,0	0,0	0,0
5: Convenience benefits	0,3	0,0	1,3
6: Convenience drawbacks	1,3	0,0	2,0
7: Environmental benefits	0,0	0,0	0,1
8: Environmental drawbacks	0,0	0,0	0,0
9: Financial benefits	0,3	0,0	0,9
10: Financial drawbacks	0,0	0,0	0,6
11: Innovativeness drivers	0,0	0,0	0,1
12: Novelty risks	0,3	0,0	0,6
13: Instrumental materialism	0,0	0,0	**1,5**
14: Terminal materialism	0,7	0,0	0,8
15: Social benefits	0,0	0,0	0,0
16: Social drawbacks	1,7	0,0	3,0
Legend: number of times each determinant was mentioned per interviewee in each category.			

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