

Mine versus Ours: does it matter?

When it comes to high-involvement acquisitions consumers often jointly buy and own objects such as cars, computers, and houses. Whereas there is extensive literature on how these joint decisions come about (e.g., Davis 1976; Su et al. 2008), there is paucity in research on how joint ownership affects consumer behavior after an acquisition has been made. The question of whether joint ownership leads to differences in consumer behavior has yet to be addressed. Theoretically there are three possibilities. First, there may be no behavioral differences between joint and individual owners as both cases involve factual ownership. For the most part existing consumer literature on ownership effects does not address the issue of different ownership modes (e.g., Beggan 1992; Kahneman, Knetsch, and Thaler 1991); possibly because no differences are to be expected.

Second, joint ownership may have a positive impact on consumer behavior. It has been argued that ownership creates a sense of responsibility for an object (e.g., Furby 1978) which instigates behaviors towards protecting and enhancing the owned object (e.g., Van Dyne and Pierce 2004). Joint ownership signifies that at least two consumers are entitled to use an object and can hence be held responsible to each other. As a consequence joint owners may feel even more responsible towards the owned object than individual owners and may hence take more care of the object.

Third, joint ownership may have a negative impact on consumer behavior. On the one hand joint ownership and the resulting joint responsibility may lead to a decrease in experienced responsibility (Latane 1981) and lead to less behavioral care for the object. On the other hand, there is evidence that effects of ownership are mainly due to the degree to which ownership is perceived as such (e.g., Reb and Connolly 2007). It seems plausible to assume that joint ownership decreases the sense of ownership experienced and hence reduces a consumer's willingness to care for an object.

In two studies we gather initial information on whether joint ownership leads consumers to behave differently towards an object than individual ownership.

Study 1 assessed whether consumers intuitively believe that the mere fact of joint ownership leads to differences in consumer behavior. Participants (53 students) read a scenario about two students who each got a car from their parents. The only difference between the two students is the actual ownership mode. One student is sole owner of the car, one student shares ownership with the mother. Actual usage by other people and expenses are kept constant. After reading the scenario participants indicated which student was more likely to engage in four different acts of caring for the car (e.g., checking it for scratches; $\alpha = .76$), who felt more responsible for the car and who experienced a stronger sense of ownership.

Mean values of all items were compared to the scale midpoint (4 = both equally likely). Results show that participants thought that joint ownership decreases the care taken for the car, decreases the responsibility felt for the car, and decreases perceived

ownership of the car. In a regression, responsibility and perceived ownership significantly predict the likelihood of caring for the car.

Study 2 assessed whether lay intuitions observed in study 1 are in line with actual consumer behavior. Participants (61 students) were asked to answer questions about the computer or laptop they use most frequently. To assess actual ownership status participants were asked to report the number of regular users as well as the legal ownership situation. In addition, participants were asked to report on perceived ownership, perceived responsibility, and their behavior towards the computer (all alphas $>.60$). The eight items assessing behavior loaded on two different factors: behavior that prevents the computer from being damaged (e.g., not drinking at the keyboard) and behavior that promotes the computer (e.g., buying add-ons).

In separate regressions, the number of users had no effect on perceived responsibility and prevention behaviors. However, the larger the number of regular users, the less participants engage in behaviors that promote the computer and the lower is their perceived sense of ownership. Perceived sense of ownership predicts promotion behavior. Results were replicated with regard to legal ownership status. Controlling for the time spent with the computer did not alter the results.

To conclude, it seems that compared to individual ownership joint ownership has a detrimental effect on behavior towards an owned object. This effect is reflected in consumers' lay intuition. However, whereas lay intuition seems to relate this finding to both decreased perceived responsibility and decreased perceived ownership, actual behavior was only affected by perceived ownership. In addition, whereas lay intuition seems to assume an effect of joint ownership on all forms of caring behavior, the actual effect was restricted to behaviors that promote the owned object.

Selected References:

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