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The accessor effect:**How (and for whom) renters' lack of perceived brand commitment dilutes brand image****Abstract**

To compete against disruptive startups such as Rent the Runway and Zipcar, many established brands have shifted from traditional ownership business models to access business models by providing short-term rentals of existing goods. Despite their growing popularity, surprisingly little is known about how access offers affect consumer responses. The current research addresses this gap and reveals unintended consequences of introducing branded access offers. Across four experiments, the authors find that consumers whose brand attachment reflects their identity as a member of a group (e.g., those with a high group-brand connection) think that access versus traditional (ownership-based) offers more negatively impact parent brand image. This accessor effect occurs because consumers with high group-brand connections are differentially sensitive to accessors' perceived lack of brand commitment. Consistent with our perceived commitment account, the effect can be mitigated when access offer rental periods are longer (vs. shorter).

Keywords: Access offers; Brand dilution; Brand image; Perceived commitment; Group-brand connection

Renting and sharing have become increasingly popular alternatives to purchasing and owning good and services. Indeed, analysts project global revenues from the sharing economy will grow beyond \$600B by 2027 (Capital Group 2023). These new industry dynamics pose challenges, but also reveal new opportunities for existing brands. For example, to compete for revenues with access-based startups like Zipcar, automotive brands such as BMW, Daimler/Benz, and General Motors have launched short-term rentals (Fingas 2019; Phillips 2019; Soper 2019) and the clothing-as-a-service platform, CaaStle, allows brands such as Ann Taylor, Express, and New York & Company to rent out a portion of their inventory to customers (see Table 1 for examples in other categories). These are examples of branded access offers, firm-initiated invitations to rent branded products directly from the brand even though the brand offers the same products for purchase (Baumeister, Scherer and Wangenheim 2015). Branded access offers are established brands' competitive response to the increasingly disruptive access economy, as well as a way for them to capitalize on novel revenue sources (Eckhardt et al. 2019; Lamberton and Rose 2012; Luc and Grampp 2015; Price Waterhouse Cooper 2015; Zervas, Proserpio and Byers 2017).

This research highlights why, and for which consumer segments, branded access offers (hereafter “access offers”) may have unintended consequences for the brands that offer them. Our framework and predictions hinge on an important distinction between traditional ownership and access offers. Compared to owners, accessors¹ are perceived by others as less committed to the brands they use (Bardhi and Eckhardt 2012; Lovelock and Gummesson 2004; Moeller and Wittkowski 2010). Yet, given that consumers' attributions about those who use brands can significantly impact their brand perceptions (Bellezza and Keinan 2014; Berger and Heath 2007; Czellar 2003; Kirmani, Sood and Bridges 1999; White and Dahl 2006, 2007), it is less clear whether, and for which types of consumers, perceptions of accessors' brand commitment (or lack thereof) might affect evaluations of branded access offers and, consequently, parent brands.

To address these issues, this research investigates the extent to which consumer reactions to access (vs. traditional ownership) offers depend on the nature of the attachment between the consumer and the brand. Specifically, we suggest that the impact of perceptions of accessors'

¹ Throughout the remainder of this research, “consumer” refers to the people who respond to *either* a brand's access or traditional ownership offer. These consumers may or may not be existing brand owners. Accessors are the users of a brand's access offer and owners are the users of a brand's traditional ownership offer.

brand commitment on parent brand image depends on the level of consumers' group-brand connections. Whereas personal-brand connections are based on a consumer's belief that a brand helps express their individual identity (e.g., self-brand connections; Escalas and Bettman 2005; Kleine, Kleine and Allen 1995), group-brand connections are based on a consumer's belief that a brand facilitates and reflects their affiliation with members of a salient and important group of brand users (Chae, Dahl and Zhu 2017; Gürhan-Canli and Maheswaran 2000; Rindfleisch, Burroughs and Wong 2009; Swaminathan, Page and Gürhan-Canli 2007). Evidence suggests that fostering group-brand connections, like those found in brand communities, can increase brand equity (McAlexander, Schouten and Koenig 2002; Muniz and O'Guinn 2001; Wetzel et al. 2018). Yet, across our studies, we find evidence of an *accessor effect*, in which consumers with high group-brand connections perceive accessors as lacking in brand commitment and, consequently, respond more negatively to access (vs. traditional ownership) offers, which leads to parent-brand dilution via parent brand image. Consistent with our perceived commitment account, we demonstrate that the accessor effect can be mitigated by signaling accessors' perceived commitment via longer (vs. shorter) access offer rental periods.

Our research reveals several insights that respond to recent research priorities and calls for research on the macroeconomic trend toward access-based business models (Lamberton and Goldsmith 2020; Marketing Science Institute 2020; Morewedge et al. 2021). First, our findings qualify previous literature suggesting that introducing access offers can improve parent brand image (Baumeister et al. 2015) by identifying when, why, and for which consumer segments perceptions of accessors might negatively affect parent-brand image. Second, we find evidence of parent brand dilution for consumers with relatively high (vs. low) group-brand connections, but no evidence for those with high (vs. low) personal-brand connections, thereby identifying conditions under which group versus personal brand connections are associated with divergent brand outcomes. Third, consistent with our perceived commitment account, we demonstrate that the accessor effect is attenuated when access offer rental periods are longer (vs. shorter).

In the next section, we conceptualize the perceived brand commitment and group-brand connection constructs within the access-based consumption and consumer-brand relationships literatures to derive our hypotheses. Then, we present four studies in which we compare reactions to access (vs. traditional ownership) offers for consumers with high versus low group-brand connections using brands in fashion, fitness, and sports categories. In so doing, we provide

evidence for the mediating role of perceived commitment while also ruling out alternative psychological drivers of the assessor effect. Finally, we discuss the implications of our research for theory and practice.

Perceived commitment and group-brand connection

We define perceived brand commitment as the degree to which a given consumer believes that another user intends to have a long-term relationship with the brand even when things are difficult (Ahluwalia, Burnkrant and Unnava 2000; Ahluwalia, Unnava and Burnkrant 2001; Drigotas and Rusbult 1992; Rusbult 1983). Our definition of perceived brand commitment corresponds closely with definitions used by researchers studying commitment in interorganizational marketing (Ganesan 1994; Moorman, Zaltman and Deshpande 1992; Morgan and Hunt 1994) and brand loyalty (Dick and Basu 1994; Newman and Werbel 1973; Oliver 1999). Our research departs from this prior work, however, by focusing on consumer-to-consumer perceptions of brand commitment, joining recent work showing that consumers often infer aspects of other users' brand relationships (Zhang and Patrick 2021).

Just as users can signal high commitment to a brand (Ahluwalia et al. 2000, 2001; Park and MacInnis 2006), their actions may also signal a relative lack of brand commitment. For example, people who choose not to defend a brand to others may be perceived as less committed to it than those who do (Ahluwalia et al. 2001). Similarly, since accessing (versus owning) allows users to consume products or services without the "burdens of ownership" (Berry and Maricle 1973; Moeller and Wittkowski 2010) that owners have at least implicitly chosen to bear to maintain the brand relationship, accessing may be perceived as diagnostic of accessors' brand commitment. Indeed, consistent with this logic, prior research has demonstrated that consumers perceive accessors (versus owners) as less committed to the brands they use (Bardhi and Eckhardt 2012; Lovelock and Gummesson 2004; Moeller and Wittkowski 2010).

A key premise of this research is that consumers' group-brand connections can influence their brand responses via their perceptions of accessors' (lack of) brand commitment. We elaborate on this premise and its implications next.

Group-brand connections

To conceptualize group-brand connections, we draw from two related streams of research on social identity and self-construal. According to social identity theory, there is a continuum between individuals' personal and social identities; shifts along this continuum determine the

extent to which personal versus group characteristics influence individuals' feelings and actions (Tajfel and Turner 1979). Just as consumers tend to express different identities under various circumstances (Reed 2004), individuals tend to operate under independent or interdependent self-construal in various situations (Brewer and Gardner 1996; Triandis 1995). Similarly, consumers can construe brand relationships as a primarily personal brand connection, in which the consumer's brand relationship construal is independent of others, or as a primarily group-brand connection, in which the consumer includes others in their brand relationship construal. For example, one might feel a high personal-brand connection with the Peloton brand because they think it offers more personalized training to reach their fitness goals, thereby reflecting and shaping their unique identities (e.g., self-brand connection; Escalas and Bettman 2005). Alternatively, one might feel a high group-brand connection with Peloton because they think it offers the ability to connect with a global community of like-minded fitness enthusiasts, facilitating their affiliation with members of salient and important group of brand users (Chae et al. 2017; Rindfleisch et al. 2009; Swaminathan et al. 2007). Thus, like personal and social identities, personal and group-based connections can serve two different, although not mutually exclusive, psychological needs.

Pertinent to our research, group and personal brand connections differ in the importance of adhering to brand-related norms. Relative to those with low or no sense of a group-brand connection, consumers with high group-brand connections seek and attend to clearly defined norms that provide members with meaning and maintain the integrity of the user group (Kozinets 2001; Marques et al. 1998; Muniz and Schau 2005; Schouten and McAlexander 1995). Importantly, these brand-related norms not only describe attitudes, feelings, and behaviors within the group, they also *prescribe* them, providing a sense of how one "ought to" function within the group (Markus and Kitayama 1991; Terry and Hogg 1996).

Perceived commitment is critical for high group-brand connected consumers

An important theoretical foundation for our focal predictions is existing research suggesting that, for consumers with a high group-brand connection to the focal brand, perceived brand commitment is an especially critical norm. For example, following various product rituals (e.g., flashing the headlights of their car; Muniz and O'Guinn 2001), tattooing the brand logo on their bodies (Orend and Gagné 2009; Schouten and McAlexander 1995), and writing letters to save a relocating sports team (e.g., Cleveland Browns; Linden 2015) are norms that, if followed,

signal to others that the user is committed to the brand and reassure group-brand connected consumers (e.g., those who are members of brand communities) of a shared brand meaning. Consequently, a user's perceived lack of brand commitment is likely to reflect a violation of how one "ought to" function with respect to a focal brand.

Moreover, because the conceptual focus of high (versus low) group-brand connection consumers is on the collective self—i.e., the self as connected to others who are also connected to the brand—they are likely to be more sensitive to the behaviors of others in the group and, correspondingly, less tolerant of perceived violations of shared norms. Indeed, existing research has demonstrated not only that that when other users violate group norms, consumers who strongly identify with other group members tend to denigrate the offenders (Coull et al. 2001; Ellemers, Spears and Doosje 1997; Schouten and McAlexander 1995), but also that negative feelings toward offenders often spillover and adversely affect feelings and behaviors toward the product and its brand (Bellezza and Keinan 2014; Liu et al. 2019; White and Dahl 2006, 2007). Consistent with this logic, we suggest that high (versus low) group-brand connection consumers are not only more likely to "penalize" those who use a brand while being relatively less committed to the brands they access, but also to distance themselves from brands that have provided access to users presumed to be less committed to the brand. Specifically, we predict:

- H1** Consumers with a high (vs. low) group-brand connection will rate parent brand image more negatively in response to access (vs. traditional ownership) offers.
- H2** Perceptions of users' brand commitment will more negatively mediate responses to access (vs. traditional ownership) offers for consumers with a high (vs. low) group-brand connection (i.e., *the accessor effect*).

Longer rental periods mitigate the accessor effect

Access offers' short-term nature differentiates them from traditional ownership offers. Whereas a consumer might own a BMW for years, accessors of BMW's DriveNow service can rent cars by the minute. Indeed, marketers often promote this short-term feature as a convenience to accessors (Baumeister et al. 2015), emphasizing the lack of commitment necessary to use the product. For example, on its website, Peloton promoted its One Peloton Club service by

reassuring accessors that, “It’s zero commitment, with the flexibility to cancel anytime.” Although this practice suggests that promoting the short-term nature of access offers will prompt positive consumer reactions (e.g., among prospective accessors), our conceptualization predicts a negative reaction among high (versus low) group-brand connection consumers because of their lower tolerance for accessors’ perceived lack of commitment. Indeed, prior research establishing the link between long-term relationship orientation and commitment (e.g., Ganesan 1994) supports the notion that offering longer (versus) shorter-term access offers might mitigate the accessor effect for those with high (vs. low) group brand connections.

For example, Morgan and Hunt (1994; p. 22) describe committed parties in an inter-organizational context as those who “resist attractive short-term alternatives.” Similarly, consistent with brand loyalty researchers who have conceptualized the most loyal consumers as those who want to repurchase over time (e.g., Dick and Basu 1994; Oliver 1999), Thompson and Sinha (2008) found that consumers who interacted with a brand over longer periods of time were more committed to it, increasing their likelihood of adopting new products from the focal brand while decreasing their likelihood of adopting new products from opposing brands. This prior research suggests that compared to short-term renters, longer-term renters are likely to signal more (versus less) commitment to the brands they use (i.e., because they will purportedly interact with the brand over longer periods of time). For high group-brand connected consumers who are especially sensitive to signals of other users’ brand commitment, we predict that access offers with longer (vs. shorter) rental periods will be associated with higher perceived commitment and less parent brand image dilution. Formally, we predict:

H3 The accessor effect will be attenuated when the access offer rental period is longer (vs. shorter).

Study overview

As discussed, our hypothesized accessor effect should occur when consumers with high (but now low) group-brand connections (GBC) believe accessors lack commitment to the focal brand. Drawing on this perceived commitment account, we present four studies designed to test the accessor effect as well as a theoretically and managerially relevant moderator (see Table 2 for means and standard deviations of the dependent variables by condition for all studies). First,

if others' brand commitment is important for consumers with high (but not low) GBC (Ferraro, Kirmani and Matherly 2013; Muniz and O'Guinn 2001), then consumers with high GBC should respond more negatively to access (vs. traditional ownership) offers and perceived commitment should mediate the effect (Studies 1-3). Second, increasing accessors' perceived commitment via longer (vs. shorter) rental periods (Study 4) should mitigate the accessor effect. The theoretical model depicting these proposed relationships is illustrated in Figure 1.

--Insert Figure 1 about here--

--Insert Table 2 about here--

Study 1: H&M

Access offers have become commonplace in the fashion category as incumbent brands attempt to compete with access-based startups like Rent the Runway. As evidence of the potential growth of access offers in fashion, the clothing-as-a-service platform, CaaStle, has developed software that allows clothing brands to easily rent their inventory to customers since 2016. Thus, in Study 1, which was pre-registered (https://aspredicted.org/PL1_XVC), we explored whether consumers with a high group-brand connection to a fashion brand with an active access offer (H&M) would think that others renting (vs. purchasing) a top from the brand would negatively impact the brand's image.

Method

The study had one manipulated between-subjects variable (offer type: traditional ownership vs. access) and one measured independent variable (group-brand connection). Four hundred and one adults (45% male, $M_{age} = 33.42$) on Prolific who indicated that they had worn H&M in the last year participated in the experiment for money. One participant failed to provide complete data, leaving 400 participants for analyses.

Participants rated their group-brand connections to H&M using a 3-item measure adapted from Swaminathan, Page, and Gurhan-Canli (2007). See Table 3 for items, means, standard deviations, and reliabilities for all scales. On the next page, all participants were asked to imagine that while standing in line at their local grocery, they noticed someone wearing a top from their selected brand. Then, participants were randomly assigned to one of two offer type conditions. In the traditional ownership (access) offer condition, participants read that the stranger bought the top for 20% off (rented the top) from the brand's official website.

All participants rated focal brand image on a 2-item measure from Bellezza and Keinan (2014) and their perceptions of the offer users' brand commitment to H&M on three questions (see Table 3 for items). Finally, they completed an offer type manipulation check (i.e., "The person in the scenario I read actually owned the top they wore," 1 = definitely not, 7 = definitely yes) and demographic measures. We present all offer type manipulation check results in Table 4.

Results and discussion

We conducted the analysis using regression, with group-brand connection mean-centered. Thus, the independent variables in the regression equation were offer type (0 = traditional ownership offer, 1 = access offer), group-brand connection, and their interaction.

Manipulation check As expected, we found a significant effect of offer type ($b = -4.35$, $se = .14$, $p < .001$) on the manipulation check item measuring whether the person in the scenario owned the top. There were also unexpected significant effects of group-brand connection ($b = -.17$, $se = .06$, $p = .004$) and the group-brand connection x offer type interaction ($b = .35$, $se = .09$, $p < .001$). Spotlight analyses at +/- 1SD about the mean of group-brand connection revealed that the effect of offer type on the manipulation check item was stronger for low-GBCs ($b = -4.94$, $se = .20$, $p < .001$) than for high-GBCs ($b = -3.76$, $se = .20$, $p < .001$). Although unexpected, this pattern makes for a conservative test of the effect of offer type on brand image for high GBCs.

Brand image The regression on brand image revealed effects of offer type ($b = -.82$, $se = .11$, $p < .001$) and group-brand connection ($b = .25$, $se = .04$, $p < .001$) that were qualified by the anticipated offer type x group-brand connection interaction ($b = -.19$, $se = .07$, $p = .005$).

Spotlight analyses at +/- 1SD about the mean of group-brand connection revealed that, consistent with H1, brand image was lower in response to the access versus traditional offer for high-GBC participants ($b = -1.13$, $se = .16$, $p < .001$). We also found a weaker, but significant effect in the same direction for low-GBC participants ($b = -.50$, $se = .16$, $p = .001$). The significant effect for both high- and low-GBC participants provide partial support for H1.

Moderated mediation analysis To provide insights into process, we conducted a moderated mediation analysis (Model 8; Hayes 2018), with offer type as the independent variable, brand image as the dependent variable, perceived commitment as the mediator, and group-brand connection as the moderator (see figure 2). The analysis revealed a significant offer type by GBC interaction on perceived commitment ($b = -.25$, $se = .07$, $p < .001$). As expected, the analysis also revealed a positive relationship between perceived commitment and brand image ($b = .46$, $se =$

.04, $p < .001$). For high-GBC consumers, commitment perceptions mediated the effect of offer type on brand image (effect = $-.23$, 95% CI [$-.40$, $-.08$]), consistent with H2. In contrast, for low-GBC consumers, commitment did not mediate the effect of offer type on brand image (effect = $.15$, 95% CI [$-.004$, $.30$]). Thus, the index of moderated mediation for perceived commitment was significant (effect = $-.11$, 95% CI [$-.19$, $-.05$]).

--Insert Figure 2 about here--

Discussion In a fashion context, the results of Study 1 provided partial support for H1: offer type affected high-GBC consumers' brand image more strongly than it affected low-GBC consumers' brand image. Importantly, consistent with the accessor effect we predicted in H2, perceived commitment mediated the effect for high-GBC consumers but not low-GBC consumers. Study 2 builds on Study 1 by examining an alternative mechanism, perceived brand betrayal, in the fitness category.

Study 2: Peloton before and after COVID-19

Fitness brands are useful for examining effects of group-brand connections because they tend to encourage community-building. For instance, fitness brands such as Peloton have fostered GBCs by hosting in-person training sessions and pop-up events. When COVID-19-related shutdowns swept across the globe, more people were interested in at-home fitness solutions but could not attend in-person events given widespread store closings and the risks of gathering (Bursztynsky 2020; Martínez et al. 2021; Olick 2020).

Consistent with this reasoning, we predicted that the consumers who Peloton attracted before (vs. after) COVID-19 shutdowns might hold stronger beliefs that the brand facilitates connections with other Peloton users. In other words, we expected consumers who learned about Peloton before (vs. after) COVID-19 shutdowns to have higher group-brand connections to Peloton. In this sense, the onset of the COVID-19 pandemic provides a natural and managerially relevant event to categorize prospective Peloton consumers into groups of high (pre-COVID) and low (post-COVID) group-brand connection. In Study 2, we tested this possibility, and the prediction that consumers with a high (vs. low) Peloton GBC would display the accessor effect.

Study 2 also explored perceived brand betrayal as an alternative explanation of the accessor effect. If high-GBC consumers feel that access offers are unfair (Grégoire and Fisher 2008), (e.g., because accessors can rent the same goods for a fraction of the price of purchasing it), then it is possible that perceived brand betrayal might explain the accessor effect. Given that

our theory suggests that high-GBC consumers are concerned with users' perceived brand commitment, not the brand's perceived fairness, Study 2 tested the extent to which the accessor effect is (is not) mediated by perceived commitment (brand betrayal).

Method

We recruited 403 adults (58.1% male, $M_{age} = 37.48$) on Amazon's Mechanical Turk to participate in a 2 (offer type: traditional ownership vs. access) x 2 (awareness of Peloton: before vs. after COVID-19 shutdown) between-subjects design. Five respondents failed to complete the survey, leaving 398 participants for analysis. We listed the study as one for people interested in fitness and health. To test our prediction that GBC would be higher for participants who learned of Peloton before versus after the COVID-19 shutdown (i.e., to confirm that our event-coding approach was appropriate), participants indicated their group-brand connection to Peloton using the same measure from the pretest of Study 1. This was followed by a filler task to clear short-term memory where participants indicated their GBC to Adidas, a brand with which Peloton had a partnership.

Next, participants read a description of a current Peloton offer and a typical user. The descriptions were copied verbatim from onepeloton.com and manipulated offer type. In the traditional ownership offer condition, participants read, "Motivation that moves you. From artist series runs to lane break rides. Get the exhilarating motivation you need. The Peloton Bike+ is now \$500 less, \$1,995 (was \$2,495). And The Peloton Tread is now \$2,345 (was \$2,495)." In the access offer condition, participants read, "One Peloton Club. Rent the Peloton Bike or Bike+. Rent the Bike for \$59/mo* or the Bike+ for \$70/mo*, which includes the cost of an All-Access Membership. It's zero commitment, with the flexibility to cancel anytime."

As noted above, prior research has established the link between brand switching and brand commitment (Thompson and Sinha 2008). To indirectly increase task involvement, participants read a short scenario about Charlie, a typical Peloton user who learned about Echelon, one of Peloton's competitors: "Now, imagine Charlie, a customer who just bought (rented) a Peloton Bike+. He rode the bike for a week and was happy with how it made him feel (before returning it the next week). After work, Charlie's friend Brian told him about an Echelon bike he bought and how well it performs. Brian tells Charlie that there is a sale going on for the bike and that he should get one for himself."

Following a filler question about the scenario, participants rated Peloton's brand image and Charlie's perceived commitment to Peloton. Brand image was assessed using the same two-item measure in Study 1. Then, participants were asked to think back to the character Charlie and answer three questions intended to assess their perceptions of his brand commitment to Peloton (see Table 3 for items). Participants also completed a three-item measure of perceived brand betrayal (Gregoire and Fisher 2008).

Next, to check the offer type manipulation, participants rated whether customers of the offer they read would actually own a Peloton bike (1 = *definitely not*, 7 = *definitely yes*). Participants also answered whether they ever owned a Peloton product (e.g., bike, app, apparel). Finally, to categorize participants into groups with relatively high versus low group-brand connection, they indicated the year in which they first learned about Peloton. If participants indicated 2020, then they answered whether they learned about Peloton before or after the shutdowns related to COVID-19. Participants who indicated that they learned about Peloton before 2020 (before the COVID-19 shutdowns) were in the high group-brand connection category whereas those who indicated that they learned about Peloton after 2020 (after the shutdowns) were in the low group-brand connection category.

Results

Operationalization checks We used the COVID-19-related shutdown as an event to categorize participants into those with high versus low group-brand connection. Because the shutdowns occurred in March 2020, we analyzed the year participants entered (and, if they entered 2020, whether they learned about Peloton before or after the shutdowns) as a categorical rather than as a continuous variable. We reasoned that, before the COVID-19 pandemic, consumers might have stronger beliefs that the Peloton brand could help them connect with other brand users. Therefore, we anticipated that those who learned about Peloton before (vs. after) the shutdowns would indicate higher GBC. An independent samples t-test marginally supported this expectation ($M_{\text{before shutdowns}} = 4.73$, $SD = 1.55$; $M_{\text{after shutdowns}} = 4.40$, $SD = 1.71$; $t(396) = 1.91$, $p = .057$, $d = .20$). Further, a chi-square analysis revealed that people were equally likely to have owned Peloton products if they learned about it before (17%, or 46 out of 264) or after (13%, or 17 out of 134, $\chi^2(1) = 1.50$, $p = .221$) COVID-19 shutdowns, suggesting that GBC was not confounded with financial ability or product ownership.

To check the offer type manipulation, an offer type x group-brand connection (i.e., whether participants learned about Peloton before or after COVID-19 shutdowns) ANOVA on the manipulation check item measuring whether customers of the offer would own a Peloton bike revealed a main effect of offer type condition ($M_{\text{access}} = 3.63$, $SD = 1.89$; $M_{\text{traditional ownership}} = 5.00$, $SD = 1.46$; $F(1, 394) = 57.56$, $p < .001$, $\eta^2 = .13$). The effects of GBC ($p = .225$) and the offer type x GBC interaction ($p = .794$) were both NS.

Brand image We used the same ANOVA to predict Peloton brand image. The analysis revealed the anticipated offer type x GBC interaction ($F(1, 394) = 3.97$, $p = .047$, $\eta^2 = .01$). The effects of offer type ($p = .354$) and GBC ($p = .143$) were not significant (see Table 5 for the full ANOVA table). Consistent with H1, follow-up analyses revealed that high-GBC consumers (those who first learned about Peloton before COVID-19 shutdowns) thought that an access (vs. traditional ownership) offer would more negatively affect Peloton's brand image ($M_{\text{access}} = .617$, $SD = 1.40$; $M_{\text{traditional ownership}} = 1.04$, $SD = 1.13$; $F(1, 394) = 6.41$, $p = .012$, $\eta^2 = .02$). In contrast, for consumers with low GBC (those who first learned about Peloton after COVID-19 shutdowns), offer type had no effect on Peloton's brand image ($M_{\text{access}} = 1.11$, $SD = 1.51$; $M_{\text{traditional ownership}} = .96$, $SD = 1.42$; $F = .43$, $p = .515$).

--Insert Figure 3 about here--

Moderated mediation analysis To provide insights into process, we conducted a moderated mediation analysis (Model 8; Hayes 2018), with offer type as the independent variable, brand image as the dependent variable, perceived commitment as the mediator, and group-brand connection as the moderator (see Figure 3). The analysis revealed a significant offer type by GBC interaction on perceived commitment ($b = -.76$, $t = 2.74$, $p = .006$; see Table 6 for the full ANOVA table). As expected, the analysis also revealed a positive relationship between perceived commitment and brand image ($b = .35$, $t = 6.96$, $p < .001$). For high-GBC consumers, commitment perceptions mediated the effect of offer type on brand image (effect = $-.39$, 95% CI $[-.551, -.248]$), consistent with H2. For low-GBC consumers, commitment perceptions did not mediate the effect of offer type on brand image (effect = $-.13$, 95% CI $[-.319, .051]$). Thus, the index of moderated mediation was significant (index = $-.26$, 95% CI $[-.501, -.053]$).

Brand betrayal An offer type by GBC ANOVA of brand betrayal revealed no significant effects ($ps > .20$; see Table 7 for full ANOVA table), suggesting that it was not an alternative explanation for the accessor effect.

Discussion

In a fitness context, Study 2 replicated the results of Study 1, supporting H1 and H2. Categorizing participants into those who learned of Peloton before (vs. after) COVID-19 shutdowns highlights the importance of considering natural events that may shift a brand's meaning, particularly as it relates to GBC. Pandemic shutdowns limited in-person connections among Peloton users (Olick 2020) and limited how much people thought the Peloton brand could facilitate group-brand connections in general.

Study 2 also ruled out alternative accounts. The results suggest that high-GBC consumers do not feel betrayed by the brand. Instead, commitment perceptions uniquely explained the accessor effect. Further, the results ruled out the possibility that high-GBC consumers were simply put off by the influx of new Peloton users (e.g., distinctiveness concerns; Kirmani et al. 1999). If this were true, we should have observed equally negative reactions to the traditional discount offer that users could own as to access offers. Instead, we only observed negative responses to the access offer. Study 2 results are also consistent with prior work, which has shown that brand ownership is neither necessary nor sufficient for high group-brand connection (Chae et al. 2017; Swaminathan et al. 2007). Indeed, simply believing that one shares attitudes or behavioral practices can increase identification with an imaginary group (Ellemers et al. 1997). Consistent with this logic, our study results showed the robustness of the accessor effect regardless of whether consumers owned a Peloton product.

Study 3: NBA Playoffs

Study 3 was pre-registered (https://aspredicted.org/4HY_YM7). It was designed to test H1 and H2 in a naturalistic field setting where group-brand connections should naturally be elevated: The NBA Playoffs. Sports teams are exemplars for fostering group-brand connections because they have collective meaning for fans who have followed the team through legendary games, ups and downs, and historic trophies that are won or lost (Wetzel et al. 2018).

Study 3 was also designed to assess the extent to which, consistent with our theorizing, the accessor effect is driven by differential attentiveness to the perceived commitment of others by those with high group-brand versus high personal-brand connections. Compared to consumers with high group-brand connections, whose brand relationship can be conceptualized as “the brand and WE,” consumers with high personal-brand connections have brand relationships that are primarily characterized as “the brand and ME.” Indeed, in contrast to consumers with high

group-brand connections, consumers with high personal-brand connections tend to be relatively insensitive to norm violations of other users (Ferraro et al. 2013). Thus, although both types of brand connection have been associated with positive brand outcomes, our theoretical account suggests that the accessor effect should (not) occur for those with a high GBC (PBC). We test this logic in Study 3 by measuring personal-brand connections.

Method

The study used a 2 (offer type: traditional ownership vs. access) x 2 (group-brand connection: team they were rooting to win the 2023 NBA Finals [high] vs. team they were not rooting to win the NBA Finals [low]) between-subjects design. Two hundred and three adults (59.1% male, $M_{\text{age}} = 35.79$) on Prolific participated in the experiment for money.

We ran the study during the 2023 NBA Playoffs. A pretest ($N = 66$) revealed that participants rated higher group-brand connection (using the same measures from Studies 1 and 2) to the team they were cheering to win the playoffs ($M = 4.38$, $SD = 1.13$) than to a team that was not participating in the 2023 playoffs (in this case, the Indiana Pacers) ($M = 2.50$, $SD = 1.44$; $t(64) = 5.93$, $p < .001$, Cohen's $d = 1.46$). Thus, in the main study, participants indicated the team they were cheering to win the tournament and then continued the study evaluating either their team (high GBC) or the Indiana Pacers (low GBC).

Next, to assess the importance of group-brand connection relative to personal-brand connection, participants rated their personal-brand connections to the team they were evaluating (either their team to win the playoffs or the Indiana Pacers) on two items from Kleine, Kleine, and Allen (1995; see Table 3 for items).

On the next page, participants were randomly assigned to an offer type condition. Participants in the traditional ownership (access) condition read that a deal was ending soon to buy (rent) a 2022/2023 City Edition jersey. Specifically, participants in the traditional ownership condition saw:

DEAL ENDS SOON!

BUY A 2022/2023 CITY EDITION JERSEY

Buy a 2022/2023 City Edition jersey for \$89 (was \$119).

In contrast, participants in the access offer condition saw:

DEAL ENDS SOON!

RENT A 2022/2023 CITY EDITION JERSEY

Rent a 2022/2023 City Edition jersey for \$10/game. Must return within 2 days.

Then, they rated the perceived commitment of people who would participate in the offer and brand image on the scales used in Studies 1 and 2. Finally, to check the manipulation, participants answered whether customers of the offer they read would actually own a jersey (1 = definitely not, 7 = definitely yes).

Results

Manipulation check To check the offer type manipulation, an offer type x group-brand connection (i.e., whether participants evaluated the team they were cheering or a team not in the playoffs) ANOVA on the manipulation check item measuring whether customers of the offer would own a jersey revealed the expected main effect of offer type condition ($M_{\text{access}} = 2.89$, $SD = 2.04$; $M_{\text{traditional ownership}} = 5.10$, $SD = 1.10$; $F(1, 199) = 92.17$, $p < .001$, $\eta^2 = .32$). The effects of GBC ($F(1, 199) = .017$, $p = .90$, $\eta^2 = .00$) and the offer type x GBC interaction ($F(1, 199) = 2.24$, $p = .136$, $\eta^2 = .01$) were both NS.

Brand image We used the same ANOVA to predict team brand image. The analysis revealed main effects of offer type ($F(1, 199) = 17.28$, $p < .001$, $\eta^2 = .08$) and group-brand connection ($F(1, 199) = 3.79$, $p = .053$, $\eta^2 = .02$) that were qualified by the anticipated offer type x GBC interaction ($F(1, 199) = 4.57$, $p = .034$, $\eta^2 = .02$). Consistent with H1, follow-up analyses revealed that high-GBC consumers (i.e., those evaluating the team they were cheering to win the 2023 NBA playoffs) thought that an access (vs. traditional ownership) offer would more negatively affect their team's brand image ($M_{\text{access}} = -.11$, $SD = 1.25$; $M_{\text{traditional ownership}} = .81$, $SD = .95$; $F(1, 199) = 19.91$, $p < .001$, $\eta^2 = .09$). In contrast, for consumers with low GBC (i.e., those evaluating a team not in the 2023 NBA playoffs), offer type had no effect on the team's brand image ($M_{\text{access}} = -.08$, $SD = 1.09$; $M_{\text{traditional ownership}} = .22$, $SD = .84$; $F(1, 199) = 2.03$, $p = .16$, $\eta^2 = .01$; see Table 8 for full ANOVA table).

--Insert Figure 4 about here--

Moderated mediation analysis To provide insights into process, we conducted a moderated mediation analysis (Model 8; Hayes 2018), with offer type as the independent variable, brand image as the dependent variable, perceived commitment as the mediator, and group-brand

connection as the moderator (see Figure 4). The analysis revealed a significant offer type by GBC interaction on perceived commitment ($b = -1.19, t = -2.77, p = .006$; see Table 9 for full ANOVA table). As expected, the analysis also revealed a positive relationship between perceived commitment and brand image ($b = .27, t = 6.07, p < .001$). For high-GBC consumers, commitment perceptions mediated the effect of offer type on brand image (effect = $-.45$, 95% CI $[-.673, -.255]$), consistent with H2. In contrast, for low-GBC consumers, commitment did not mediate the effect of offer type on brand image (effect = $-.12$, 95% CI $[-.304, .045]$). Thus, the index of moderated mediation for perceived commitment was significant (effect = $-.32$, 95% CI $[-.597, -.095]$).

Personal-brand connection In support of our theoretical account and corresponding expectation that the accessor effect is driven by GBC, but not personal-brand connections, we analyzed perceived commitment and brand image as a function of personal-brand connection using regression. The independent variables in the regression equations were offer type, mean-centered personal-brand connection, and their interaction. The regression on perceived commitment revealed main effects offer type ($b = -.96, se = .22, p < .001$) and personal-brand connection ($b = .27, se = .10, p = .005$); as expected, the offer type x personal-brand connection interaction was not significant ($b = -.10, se = .13, p = .450$). In addition, the regression on brand image revealed main effects of offer type ($b = -.53, se = .14, p < .001$) and personal-brand connection ($b = .26, se = .06, p < .001$); yet, as expected, the offer type x personal brand connection interaction was not significant ($b = -.11, se = .09, p = .213$).

Discussion

In a pre-registered design, Study 3 provided evidence of the accessor effect in a naturalistic context when group-brand connection should naturally be heightened: during the NBA Playoffs. As predicted, participants evaluating the team they were cheering to win the NBA playoffs (i.e., those with high group-brand connection) perceived jersey renters as less committed than jersey owners, leading to lower brand image. Consistent with a perceived commitment account, this pattern did not emerge for participants evaluating a team they were not cheering to win the playoffs (i.e., low group-brand connection).

Moreover, the results, or lack thereof, as a function of personal-brand connection, further illustrate the importance of group-brand connection in the accessor effect. Specifically, neither of the personal-brand connection by offer type interactions on brand image or perceived

commitment were significant. This is consistent with our logic that whereas, for high-PBC consumers, the focus on the individual self seems to lower sensitivity to others' commitment, for high-GBC consumers, the focus on the collective self seems to heighten sensitivity to others' lack of commitment, ultimately leading to lower brand image.

Study 4: Longer access attenuates the effect in the NCAA Final Four

In Study 4, we tested H3 using access offers that varied in how long the accessor rents the product. In a sports context, where spectators often prefer to associate with winners (Cialdini et al. 1976), we reasoned that a longer-term rental period, particularly one that lasts well after a game in a single-elimination tournament, might signal greater commitment on the part of the accessor. Indeed, we found that perceived brand commitment was significantly higher when the accessor keeps for two weeks (vs. two days) after the game's result (see pretest results below). If lower commitment perceptions underlie the accessor effect, as we predict, then increasing commitment perceptions by offering longer (vs. shorter) rental periods should attenuate the effect.

Method

The study had one manipulated between-subjects factor (offer type: traditional ownership, short-term access, long-term access) and one measured variable (group-brand connection). Four hundred and thirteen adults (43.8% male, $M_{\text{age}} = 40.27$) on Amazon's Mechanical Turk participated in the experiment for money. Thirteen respondents failed to complete the survey, leaving 400 participants for analyses.

We ran the study during the week before the 2023 NCAA Men's Final Four games. Participants indicated the team they were cheering to win the tournament and then rated their group-brand connections to the team they selected using the same 3-item measure from earlier studies.

Next, participants were randomly assigned to one of the three offer type conditions. First, we asked them to imagine attending the Men's Final Four in Houston and starting a conversation with a stranger wearing a jersey of the team they were cheering to win the tournament. Second, we manipulated whether the stranger purchased the jersey, rented the jersey and must return it in two days (short-term access), or rented the jersey and must return it in 2 weeks (long-term access). These access offer conditions were pretested to evoke different levels of perceived

commitment, as measured in earlier studies ($M_{\text{short-term access}} = 2.66$, $M_{\text{long-term access}} = 3.48$; $t(90) = -2.55$, $p = .012$).

Then, participants rated how the offer they read about would affect the brand image of the team they were cheering to win the tournament as in previous studies. Finally, they completed an offer type manipulation check (i.e., “Would customers actually own the jersey they received through this offer?” 1 = definitely not, 7 = definitely yes) and demographic measures.

Results

We conducted the analysis using regression, with group-brand connection mean-centered. Given that offer type has three levels (traditional ownership, short-term access, and long-term access), we created two dummy variables, with the traditional ownership offer as the comparison condition. Thus, the independent variables in the regression equation were short-term access, long-term access, group-brand connection, the short-term access x group-brand connection interaction, and the long-term access x group-brand connection interaction.

Manipulation check As expected, the regression on the manipulation check item measuring whether customers of the offer would own the jersey revealed significant effects of short-term access ($b = -4.00$, $se = .19$, $p < .001$) and long-term access ($b = -3.85$, $se = .19$, $p < .001$). There was a marginal interaction between short-term access and group-brand connection ($b = .21$, $se = .11$, $p = .061$). No other effects were significant, including the effect of group-brand connection ($b = .002$, $se = .08$, $p = .978$) and the long-term access x group-brand connection interaction ($b = .10$, $se = .11$, $p = .377$). Simple slopes analysis of the unexpected short-term access and group-brand connection revealed that in the short-term access offer condition, group-brand connection was correlated with the perception that people would actually own the jersey ($b = .21$, $se = .08$, $p = .005$). In the traditional ownership offer condition, there was no relationship between group-brand connection and ownership perception ($b = .002$, $se = .07$, $p = .976$). Although unexpected, this finding should not affect the predicted outcome for brand image because the difference in ownership perception across the traditional ownership (vs. short-term access) offer conditions for high (+1SD) GBC participants was still significant ($M_{\text{traditional ownership}} = 5.91$, $M_{\text{short-term access}} = 2.28$; $b = -3.84$, $se = .24$, $p < .001$).

Brand image The regression on brand image revealed significant effects of group-brand connection ($b = .20$, $se = .06$, $p < .001$), short-term access ($b = -.73$, $se = .14$, $p < .001$), long-term access ($b = -.56$, $se = .14$, $p < .001$), and the anticipated short-term access x group-brand

connection interaction ($b = -.20, se = .08, p = .020$). Importantly, consistent with H3, the long-term access x group-brand connection interaction was not significant ($b = -.06, se = .08, p = .448$; see Figure 5).

—Insert Figure 5 about here—

Consistent with H1, a floodlight analysis of the short-term access x group-brand connection interaction revealed one region of significance. Participants with high GBC scores (i.e., above 2.36 in this sample, approximately 81%) thought a stranger renting their team's jersey for two days versus buying it would more negatively affect brand image ($b_{JN} = -.41, se = .21, p = .05$). In contrast, offer type did not affect brand image among participants with low GBC scores.

For completeness, we ran a model with short-term access as the comparison group to test for differences between the short- and long-term access conditions. The regression showed no significant effects of long-term access ($b = .17, se = .14, p = .227$) or the long-term access x group-brand connection interaction ($b = .13, se = .08, p = .114$).

Discussion The results of this study replicate and extend the findings from previous studies in another field context in which group-brand connection should naturally be heightened: during a high-visibility championship sports tournament. Consistent with our expectations, the accessor effect emerged when high-GBC fans learned that a stranger could rent a jersey for two days instead of purchasing it. Consistent with a perceived commitment account, the accessor effect was attenuated when high-GBC fans learned that the stranger could rent a jersey for two weeks instead of purchasing.

General discussion

Brands are constantly pursuing new customers. Our focus on access offers as an acquisition strategy was motivated by the macro trend away from ownership as a consumption mode (Lamberton and Goldsmith 2020; Marketing Science Institute 2020; Morewedge et al. 2021). Across four studies using fashion, sports, and fitness contexts, our findings reveal that consumers with high group-brand connections reacted less favorably to the introduction of new access (versus traditional ownership) offers. Studies 1-3 further show that for consumers with high group-brand connections, accessors' (vs. owners') perceived lack of brand commitment led to lower brand image, an unintended consequence we name the *accessor effect*. Accordingly, Study 4 mitigated the accessor effect indirectly increasing accessors' perceived commitment via

a longer (vs. shorter) access period. Taken together, the results suggest that, depending upon the nature of consumers' brand connections, their perceptions of others' brand commitment (or lack thereof) can significantly impact their responses to access offers.

Theoretical implications

This research makes three contributions to the literature. First, the accessor effect highlights the importance of implicit norms in theoretically distinguishing group- and personal-brand connections. The consumer–brand relationships literature has largely focused on consumers' personal brand connections (e.g., Escalas and Bettman 2005; Fournier 1998). Yet, whereas high-PBC consumers may be relatively “insulated” from norm violations (Cheng, White and Chaplin 2012; Ferraro, Kirmani and Matherly 2013; Swaminathan et al. 2007), our findings suggest that high-GBC consumers respond less favorably to norm violations. High-GBC consumers' focus on the collective self may raise their sensitivity to others' behaviors in general and their norm violations in particular. By identifying key distinctions between these theoretically related types of consumer-brand connections, we illuminate important and timely conditions under which group versus personal brand connections are associated with divergent brand outcomes.

Second, our research identifies perceived brand commitment as an important, yet under-investigated, norm for consumers that can have significant implications for brands in the access economy. Whereas prior work has shown that consumers feel pride when non-core users acknowledge their “tourist” status (Bellezza and Keinan 2014), we show that high-GBC consumers respond more favorably when other users demonstrate brand commitment (e.g., Study 3). Throughout the studies reported here and in the Web Appendix, we show the robustness of the accessor effect over and above other alternative explanations such as consumers' existing ownership (Brough and Isaac 2012), distinctiveness concerns (Kirmani et al. 1999; Kleine, Kleine, and Allen 1995; Lamberton and Rose 2012), and brand betrayal (Grégoire and Fisher 2008).

Finally, our findings contribute to recent research advancing the concept of consumer-brand relationships from a dyadic (brand–consumer) perspective to a triadic (brand–reviewing consumer–observing consumer) perspective (Zhang and Patrick 2021). Individual consumer–brand interactions are performed and observed within an ever-expanding social context. As consumers with existing brand connections comprise a managerially important segment of the

social context, our theorizing outlines which consumers with existing brand connections—those with high group-brand connection (vs. personal-brand connection)—might be the most sensitive to access offers. Specifically, we highlight the perceived brand commitment of accessors as an important brand association to manage for high-GBC consumers.

Managerial implications

Although access offers can be a wise strategy to grow revenue and compete for a share of the growing sharing economy (Eckhardt et al. 2019), managers should proceed with caution when implementing them. Prior research suggests that overall, access offers do not affect the parent brand negatively and that managers should segment prospective accessors based on their current ownership (Baumeister et al. 2015). In contrast, our findings reveal unintended brand dilution in response to branded access offers (vs. traditional ownership offers) for consumer segments that are relatively high (vs. low) in group-brand connection, regardless of their current brand ownership. By showing conditions under which highly connected consumers are counterintuitively the most susceptible to parent-brand dilution, our findings complement the growing stream of literature on the consequences of access-based consumption (Bardhi and Eckhardt 2012; Lamberton and Rose 2012; Lawson et al. 2016; Perren and Kozinets 2018).

Importantly, our finding that perceptions of other consumers' brand commitment matter to high-GBC consumers offers nuanced insight to managers. Whereas prior work has shown the importance of consumers' inferring other consumers' overall relationship quality (Zhang and Patrick 2021), we suggest that factors that specifically highlight other consumers' brand commitment can positively affect brand image. For example, this insight suggests that accessors who express shared values with the brand concept (high relationship quality) versus accessors who defend the brand on social media (high perceived commitment) might evoke different responses to access offers.

Future directions

Baumeister et al. (2015) found that the effect of access offers on brand evaluations differed as function of brand ownership and brand prestige. Across four studies, we showed that the accessor effect emerges with brands that could be categorized as prestige (Peloton) or value (H&M) and among current owners and non-owners. However, we did not test these moderators explicitly. Future work could therefore clarify the boundaries when managers could expect ownership and prestige effects.

Prior work also emphasizes the importance of perceived convenience to improve outcomes in the access economy (Baumeister et al. 2015; Lamberton and Rose 2012). Our studies do not speak to this directly. For example, it is unclear in Study 4 whether participants viewed longer rental offers as more or less convenient than shorter rental offers. However, our theorizing suggests that framing inconvenience as brand commitment might improve brand perceptions among high-GBC consumers. Given that convenience is a core benefit of the access economy, future research could explore the extent to which positioning access offers as convenient might influence commitment perceptions and, therefore, parent brand image.

Across all studies, we showed the accessor effect with products that consumers could legally own (e.g., clothing and exercise equipment). However, recent work highlights the growing importance of psychological ownership—the feeling that something is “mine” (Bagga, Bendle and Cotte 2018; De La Rosa et al. 2021; Morewedge et al. 2021; Reb and Connolly 2007). In a supplemental field study of YMCA members (see the Web Appendix), we provide preliminary evidence suggesting that the accessor effect extends to psychological ownership contexts. We measured GBC and showed that high-GBC members were less willing to donate their study payment back to the YMCA after learning about a 30-day access program for visitors (vs. a 30-day fitness challenge for members). Future work should investigate the extent to which consumer responses to access offers generalize in other contexts where psychological ownership is more prevalent than legal ownership (e.g., digital goods).

In conclusion, the current research reports how and why high group-brand connected consumers’ sensitivity to commitment norms can negatively affect brands that launch access offers. As brands continue to disrupt established consumption patterns, identifying and mitigating this sensitivity among the key customer segments will become increasingly important to improve outcomes.

--Insert Table 3 about here--

Conflict of interest statement

The authors declare that they have no conflict of interest.

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Table 1 Examples of brands with access offers and access-based start-ups.

Category	Examples of Brands with Access Offers	Examples of an Access-Based Start-Ups
Apparel and accessories	Ann Taylor*, Express*, H&M, New York & Co.*, Nike, Ralph Lauren	Bag Borrow Steal, Rent the Runway
Automobiles	Audi, BMW, Daimler/Benz, Ford, General Motors, Stellantis	GIG Car Share, Zipcar
Fitness	Peloton	FitDel
Home décor	IKEA	Feather, Fernish

*CaaStle, a clothing-as-a-software firm, developed these access offers.

Figure 1 Conceptual framework.

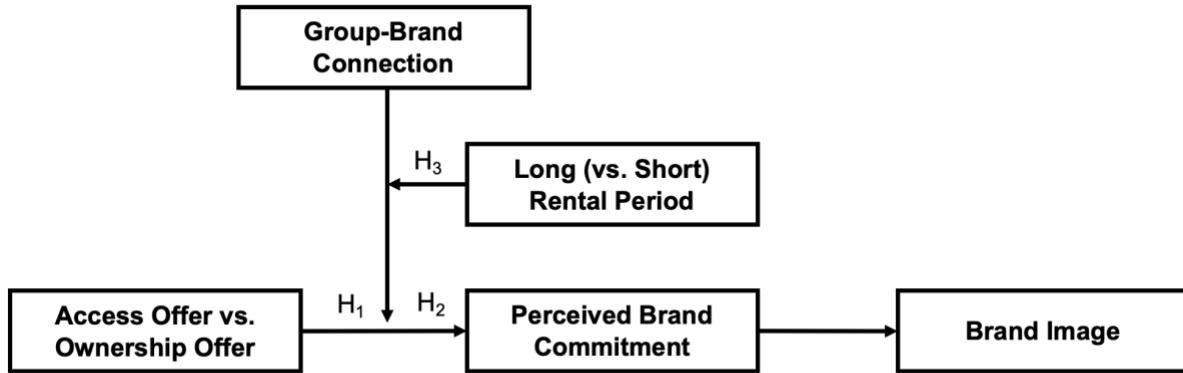


Table 2 Means and standard deviations of the dependent variables in all studies.

Study	Conditions	<i>Group-Brand Connection</i>	
		Low	High
1	Traditional ownership offer	.75 ^a (1.09)	1.60 ^b (1.03)
	Access offer	.25 ^c (.78)	.46 ^c (1.86)
2	Traditional ownership offer	.96 ^a (1.42)	1.04 ^a (1.13)
	Access offer	1.11 ^a (1.51)	.62 ^b (1.40)
3	Traditional ownership offer	.22 ^a (.84)	.81 ^b (.95)
	Access offer	-.08 ^a (1.09)	-.11 ^a (1.25)
4	Traditional ownership offer	.12 ^a (.59)	1.05 ^b (1.55)
	Access offer – longer-term access	-.19 ^a (.81)	.50 ^c (1.45)
	Access offer – shorter-term access	-.15 ^a (1.31)	-.31 ^a (1.35)

NOTE. Within each study, different superscripts show significant differences at $p < .05$. For Studies 1 and 4, the low and high group-brand connection columns are brand image values at +/- 1SD about the mean.

Table 3 Items, means, standard deviations, and reliabilities for all scales.

Study	Items	Mean (SD)	Reliability statistic
1	<p>Independent Variable – Group-Brand Connection (adapted from Swaminathan, Page, and Gurhan-Canli 2007)</p> <p>The H&M brand could make me feel connected with other H&M wearers The H&M brand is a statement of how I could be a part of a group that is important to me The H&M brand reminds me of an important group identity (1 = not at all, 7 = very much)</p>	3.06 (1.67)	$\alpha = .96$
	<p>Dependent Variable – Brand Image (Bellezza and Keinan 2014)</p> <p>How would this discount/rental offer affect H&M’s reputation to you? How would this discount/rental offer affect your image of H&M? (-3 = very negatively, 3 = very positively)</p>	.29 (1.20)	$r = .81$
	<p>Mediating Variable – Perceived Commitment</p> <p>Would you say people who participate in this discount/rental offer would be interested in a long-term relationship with H&M? Would you say they would go out of their way to defend the H&M brand to others? Would you say they would be willing to pay retail price for H&M products? (1 = definitely not, 7 = definitely yes)</p>	4.36 (1.25)	$\alpha = .76$
2	<p>Event-Coding Check – Group-Brand Connection (adapted from Swaminathan, Page, and Gurhan-Canli 2007)</p>	4.62 (1.61)	$\alpha = .93$

The Peloton brand could make me feel connected with other Peloton users
 The Peloton brand is a statement of how I could be a part of a group that is important to me
 The Peloton brand reminds me of an important group identity
 (1 = not at all, 7 = very much)

Mediating Variable – **Perceived Commitment**

4.52 (1.37)

$\alpha = .84$

Think back to the character Charlie in the scenario you read. Would you say he was interested in a long-term relationship with the Peloton brand?
 Would you say he would go out of his way to defend the Peloton brand to others?
 Would you say he would be willing to pay retail price for Peloton products?
 (1 = definitely not, 7 = definitely yes)

Dependent Variable – **Brand Image** (Bellezza and Keinan 2014)

.88 (1.35)

$r = .87$

How would this discount/rental offer affect the reputation of Peloton?
 How would this discount/rental offer affect the image of Peloton?
 (-3 = very negatively, 3 = very positively)

Alternative Account – **Perceived Betrayal** (Gregoire and Fisher 2008)

1.94 (1.36)

$\alpha = .97$

After reading the information about the Peloton offer, how do you feel?
 I feel cheated/I feel betrayed/I feel lied to
 (1 = definitely not, 7 = definitely yes)

3 Alternative Independent Variable – **Personal-Brand Connection** (Kleine, Kleine, and Allen 1995)

2.78 (1.61)

$r = .93$

The *TEAM* brand is a statement of how I am unique.
 The *TEAM* brand is a statement of how I am different.

Mediating Variable – **Perceived Commitment**

4.28 (1.64) $\alpha = .88$

Would you say that people who participate in this discount/rental would be interested in a long-term relationship with the *TEAM*?

Would you say they would go out of their way to defend the *TEAM* brand to others?

Would you say they would be willing to pay retail price for *TEAM* products?

(1 = definitely not, 7 = definitely yes)

Dependent Variable – **Brand Image** (Bellezza and Keinan 2014)

.21 (1.10) $r = .81$

How would this discount/rental offer affect the reputation of the *TEAM* to you?

How would this discount/rental offer affect your image of the *TEAM*?

(-3 = very negatively, 3 = very positively)

4 Independent Variable – **Group-Brand Connection** (adapted from Swaminathan, Page, and Gurhan-Canli 2007)

3.98 (1.66) $\alpha = .94$

The *TEAM* brand could make me feel connected with other *TEAM* fans

The *TEAM* brand is a statement of how I could be a part of a group that is important to me

The *TEAM* brand reminds me of an important group identity

(1 = not at all, 7 = very much)

Dependent Variable – **Brand Image** (Bellezza and Keinan 2014)

.27 (1.19) $r = .85$

How would this discount/rental offer affect the reputation of the *TEAM* to you?

How would this discount/rental offer affect your image of the *TEAM*?

(-3 = very negatively, 3 = very positively)

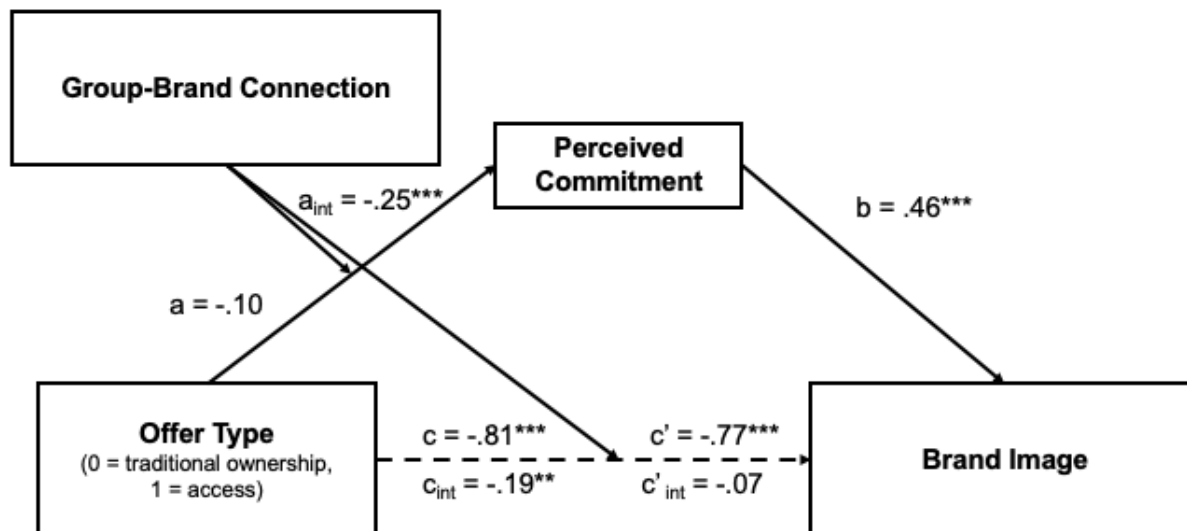
Table 4 Offer type manipulation check results across studies.

Study	Conditions		
	<i>Traditional ownership offer</i>	<i>Access offer</i>	
1	6.19 ^a (1.29)	1.84 ^b (1.60)	
2	5.00 ^a (1.46)	3.63 ^b (1.89)	
3	5.10 ^a (1.10)	2.89 ^b (2.04)	
	<i>Traditional ownership offer</i>	<i>Short-term access offer</i>	<i>Long-term access offer</i>
4	5.91 ^a (1.21)	1.94 ^b (1.61)	2.05 ^b (1.73)

NOTE. Within each row, different superscripts indicate significant differences at $p < .05$. Across studies, the offer type manipulation check item asked whether customers of the offer participants saw would actually own the product from 1 (definitely not) to 7 (definitely yes).

Figure 2 Perceived commitment mediated brand image for high-GBC consumers in Study

1.



Note: $***p < .001$, $**p < .01$, $*p < .05$

Table 5 ANOVA results for brand image in Study 2.

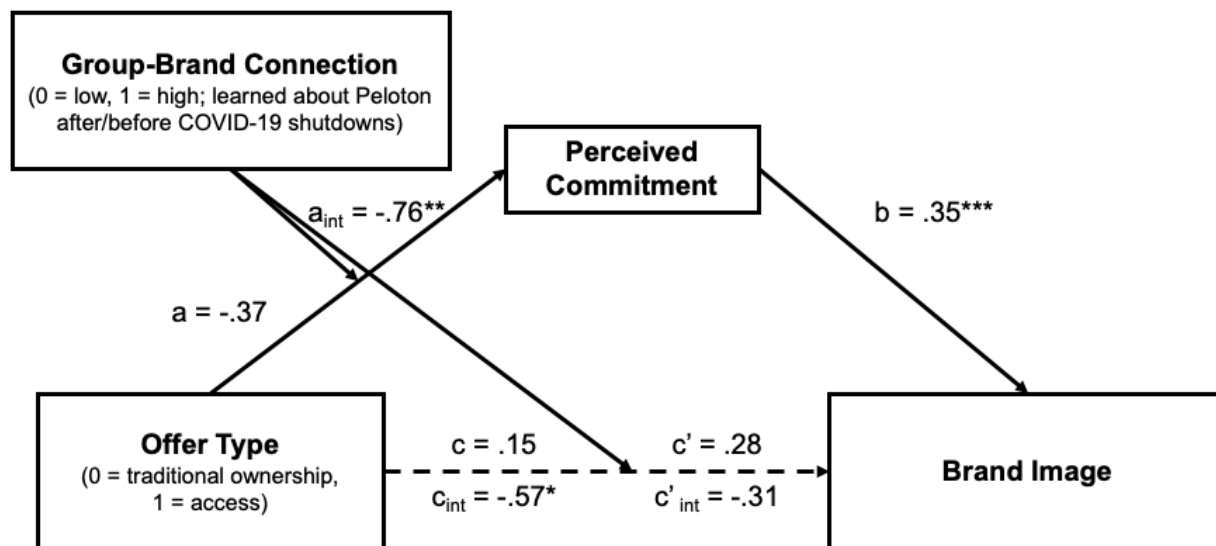
	<i>F</i> (1, 394)	<i>p</i>	η^2
GBC	2.152	.143	.005
Offer Type	.861	.354	.002
GBC \times Offer Type	3.972	.047	.010
<i>N</i>	398		
<i>R-squared</i>	.023		

Table 6 ANOVA results for perceived commitment in Study 2.

	<i>F</i> (1, 394)	<i>p</i>	η^2
GBC	1.255	.263	.003
Offer Type	30.160	< .001	.071
GBC \times Offer Type	7.533	.006	.019
<i>N</i>	398		
<i>R-squared</i>	.125		

Figure 3 Perceived commitment mediated brand image for high-GBC consumers in Study

2.



Note: $***p < .001$, $**p < .01$, $*p < .05$

Table 7 ANOVA results for brand betrayal in Study 2.

	<i>F</i> (1, 394)	<i>p</i>	η^2
GBC	.026	.872	.000
Offer Type	.001	.978	.000
GBC \times Offer Type	1.371	.242	.003
<i>N</i>	398		
<i>R-squared</i>	.004		

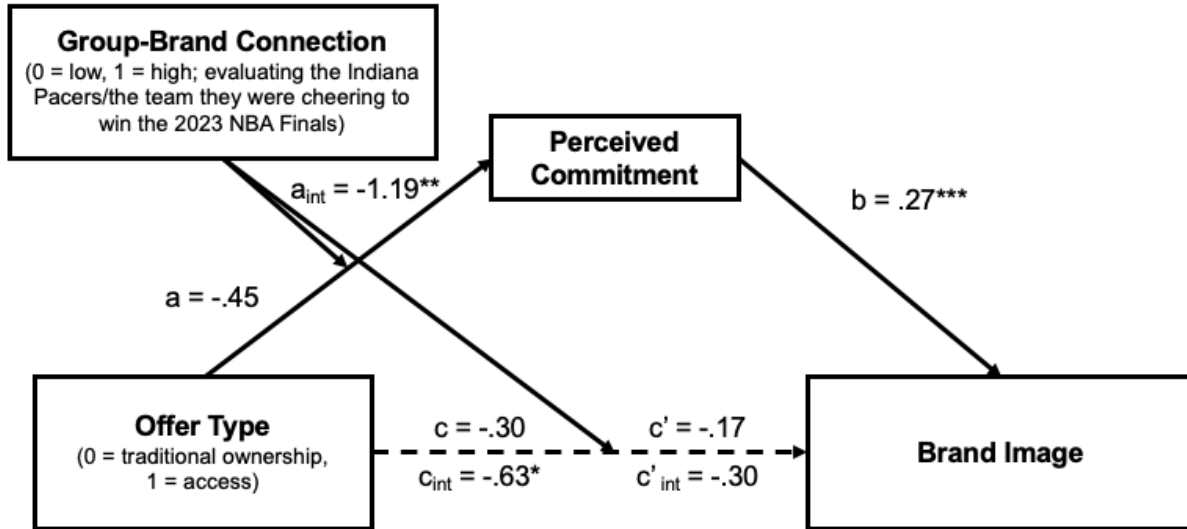
Table 8 ANOVA results for brand image in Study 3.

	<i>F</i> (1, 199)	<i>p</i>	η^2
GBC	3.792	.053	.019
Offer Type	17.283	< .001	.080
GBC \times Offer Type	4.569	.034	.022
<i>N</i>	203		
<i>R-squared</i>	.114		

Table 9 ANOVA results for perceived commitment in Study 3.

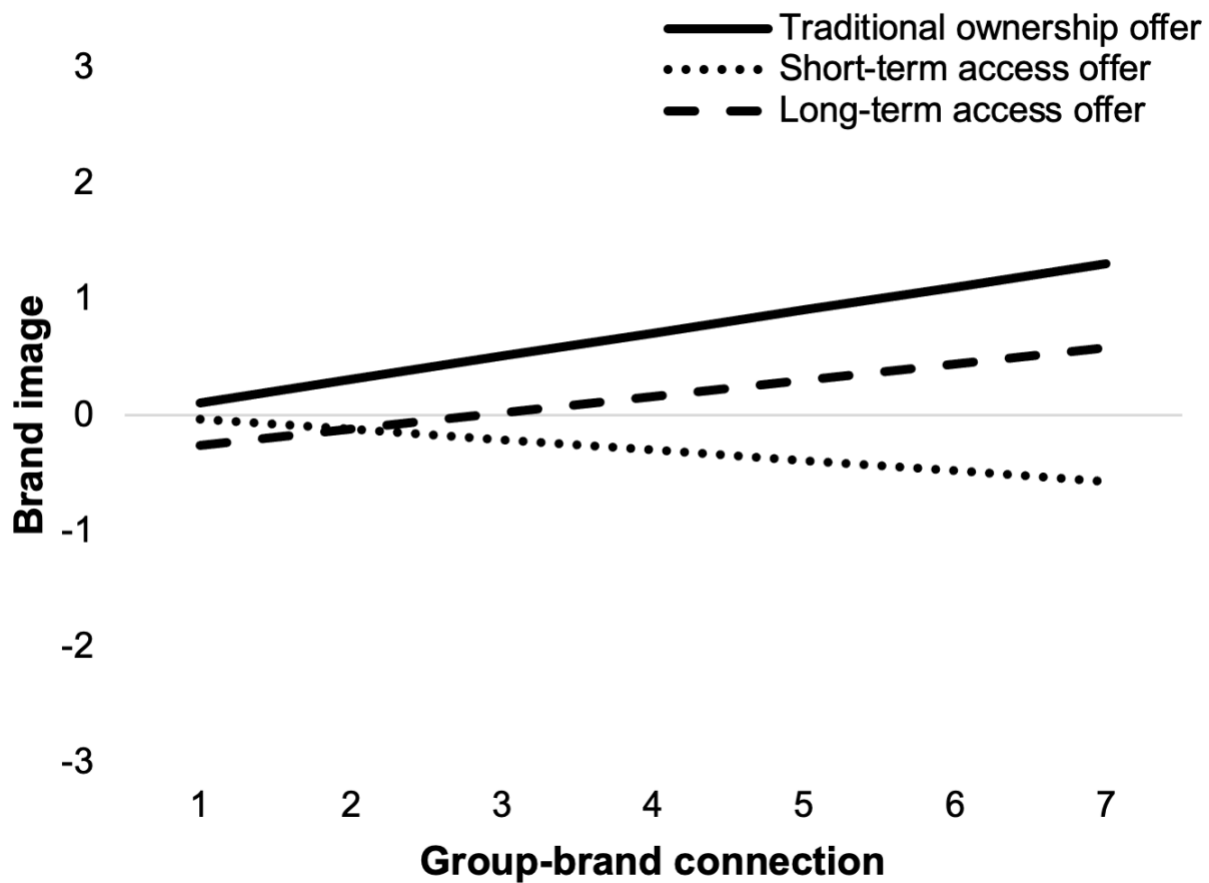
	<i>F</i> (1, 199)	<i>p</i>	η^2
GBC	2.873	.092	.014
Offer Type	23.911	< .001	.107
GBC \times Offer Type	7.718	.006	.037
<i>N</i>	203		
<i>R-squared</i>	.148		

Figure 4 Perceived commitment mediated brand image for high-GBC consumers in Study 3.



Note: $***p < .001$, $**p < .01$, $*p < .05$

Figure 5 The accessor effect emerged for short-term (vs. long-term) access in Study 4.



Web Appendix: YMCA Field Study

In a naturalistic field setting, this supplemental study tests the prediction that high-GBC consumers are more likely to penalize the brand and distance themselves from it when it extends an access offer. We conducted the study in partnership with a YMCA in a micro-urban city. Although all gym users can be described as accessors (i.e., customers access shared goods and services offered by the gym), we differentiate between gym members and gym visitors because the latter engage in shorter-term relationships with the gym that we expect will prompt behaviors that are consistent with those we predicted in response to accessors.

Method

A discussion with YMCA management generated two suitable programs for our purposes: “Turkey to Tree” and “\$30 for 30.” Turkey to Tree challenged current members to complete 12 workouts in the 27 days between Thanksgiving and Christmas in exchange for public recognition in the gym. Members paid a nominal fee (\$10) to participate in the “Turkey to Tree” program. In comparison, the \$30 for 30 program offered temporary access passes to visitors between November 23 and January 15. We pretested our offer type manipulation with a separate group of 61 gym members. We showed them one of the two program descriptions and asked them to rate from 1 (disagree) to 7 (agree) whether the people who participate in the program would be current or temporary gym members. The results of this pretest indicated that, as expected, gym members thought people who participated in Turkey to Tree (vs. \$30 for 30) were more likely to be current gym members ($M_s = 5.29$ vs. 2.77 , $t(59) = 5.92$, $p < .001$). In addition, gym members thought people who participated in Turkey to Tree (vs. \$30 for 30) were less likely to be temporary gym members ($M_s = 4.70$ vs. 5.67 , $t(59) = -2.47$, $p = .016$).

Data were collected from 242 gym members over three consecutive weeks in February 2020 near the end of the facility usage period permitted through the \$30 for 30 program. Two research assistants and the first author administered the surveys next to the gym’s reception desk in two-hour shifts throughout the day on Tuesdays and Thursdays. Participants were asked to

complete a survey to help the YMCA improve its programming in exchange for \$5. We randomly varied the program about which members read in the survey. Thus, the experiment used a 2 (offer type: access vs. traditional) \times group–brand connection (measured) between-subjects design.

As previously mentioned, the survey began with a randomized presentation of one of two programs that the gym recently offered. In the traditional offer condition, participants read about Turkey to Tree. In the access offer condition, participants read about \$30 for 30. After rating the program on two items, participants were told that if, but only if, they desired, they could donate one or more whole dollars of their compensation (between \$1 and \$5) to the gym’s scholarship fund.

To capture group-brand connection to the gym, participants completed two items adapted from prior research that measured the extent to which they felt a sense of connection to the gym and a sense of connection to the people with whom they interact at the gym on 7-point scales where 1 = *not at all* and 7 = *to a great extent* (Swaminathan, Page and Gürhan-Canli 2007). We averaged these items ($r = .68, p < .001$) to create a GBC index. Prior work has shown that amount of usage and perceived similarity with accessors can affect intentions to engage in sharing systems (Lamberton and Rose 2012). We therefore collected the number of days per week participants engaged in activities at the gym and the extent they felt similar to the people with whom they interact at the gym (1 = *not at all*, 7 = *to a great extent*) as covariates. As a secondary dependent measure to test distancing from the brand (Liu et al. 2019), we also explored participants’ intention to discontinue their membership at the gym in the next 12 months (1 = *highly unlikely*, 7 = *highly likely*). After completing the survey, participants were given a white envelope with \$5 in \$1 bills that they could keep or donate to the gym. Actual donation was the key dependent variable.

Results and Discussion

Of the 242 surveys we administered to members entering or leaving the gym, 185 were completed and returned, yielding a 76% response rate. Most respondents (86.4%) had not

participated in the program they read. A chi-square test revealed that participation in the program was evenly distributed across programs ($\chi^2(1) = .144, p = .705$).

Donation. Overall, 58.9% of respondents donated, and all donators gave the full amount. We therefore analyzed the binary decision to donate as the dependent variable. After controlling for perceived similarity with other users and weekly gym use, a logistic regression of participants' binary willingness to donate on offer type condition (0 = traditional, 1 = access), group-brand connection to the gym (mean-centered), and their interaction revealed the anticipated two-way interaction ($B = -.31, Wald = 6.04, p = .014$). The main effects of offer type ($B = .11, Wald = .13, p = .718$) and GBC ($B = .34, Wald = 2.63, p = .105$) were not significant. A floodlight analysis (Spiller et al. 2013) revealed one region of significance. Respondents with GBC scores below 4.30 were more likely to donate in the access (vs. traditional) offer condition ($B_{JN} = .43, Z = 1.96, p = .05$). Consistent with H1, those with GBC scores of 7 were marginally less likely to donate in the access (vs. traditional) offer condition ($B_{JN} = -.42, Z = -1.69, p = .092$).

These results did not substantially differ when perceived similarity and weekly gym use were removed as covariates (offer type \times GBC interaction: $B = -.31, Wald = 6.12, p = .013$).

Likelihood to discontinue membership. We also tested whether learning about an access or traditional offer predicted likelihood to discontinue membership to the gym. After controlling for perceived similarity with other users and weekly gym usage, a linear regression of likelihood to discontinue on offer type condition (0= traditional, 1 = access), group-brand connection to the gym (mean-centered), and their interaction revealed a marginally significant effect of GBC ($b = -.20, se = .11, t(179) = -1.84, p = .067$) that was qualified by the anticipated two-way interaction ($b = .20, se = .08, t = 2.51, p = .013$). The effect of offer type was not significant ($b = 0.6, se = .11, t = .61, p = .546$). A floodlight analysis revealed two regions of significance. Consistent with H1, high-GBC participants (i.e., those with GBC scores above 6.50) reported being more likely to discontinue their membership in the access (vs. traditional) offer condition ($b_{JN} = .27, se = .14, p = .05$). In contrast, low-GBC participants (i.e., those with GBC scores below 3.01) were more likely to discontinue their membership in the traditional (vs. access) offer condition ($b_{JN} = -.44, se = .22, p = .05$).

These effects did not substantially differ when perceived similarity and personal connection to the Y were removed as covariates (offer type \times GBC interaction: $b = .19$, $se = .08$, $t(181) = 2.36$, $p = .019$).

In summary, this supplemental study documents support for H1 in a naturalistic field setting with actual donation behavior and intentions to discontinue gym membership. Moreover, this study offers preliminary evidence that the accessor effect may generalize to psychological ownership contexts.

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