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**The Role of Attachment in the Switching Dynamics of Liquid
Consumption**

CORVINUS UNIVERSITY OF BUDAPEST
DOCTORAL SCHOOL OF BUSINESS AND MANAGEMENT

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Doctoral Dissertation

Kisfürjesi Nóra

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ABSTRACT

This dissertation examines how consumers' feelings of attachment and psychological ownership impacts their switching behavior in the fast-paced digitalized world. Digitalization is an organic part of consumers' lives and infuses their daily routine. Many of us start the day by scrolling through digital content on Instagram, checking the weather forecast right before getting out of bed. One uses a digital app to unlock a shared bike going to work. Others work simultaneously with the colleagues on a cloud server, order meals on the Foodora platform for the lunch break, book some tickets online for our weekend program with friends, and watch Netflix before sleeping after a busy day. By providing access almost to any good and service regardless of space or time, digitalization has left its imprint on consumers: consumers seem conditioned to get whatever, whenever and wherever their actual preference demands. Preferably immediately.

Digitalization has also changed the consumption landscape. It has transformed supply by easing market entry practically for everybody (see prosumers' appearance) and resulted in the proliferation of competition. Alternatives come and go in one click, as consumers have a low switching cost and an infinite number of choices to satisfy their needs. Decisions have never before been so easy to change and lasted so short-term. These circumstances led to liquid consumption, an ephemeral, dematerialized and access-based form of consumption (Bardhi & Eckhardt, 2017), where consumers' relationships to possession have liquefied, attachment has weakened and temporary access over possession gained ground.

Literature suggests that the relationship between consumers and alternatives has become loose and lacks the feeling of attachment, or even ownership (Bardhi & Eckhardt, 2017). But are consumers really not attached to their favorite video-on-demand service, where the library is tailored to our preferences? Do they really not feel their profile as their own possession? Is their dampening indeed linked to the emergence of liquid consumption and the acceleration of switching? This dissertation suggests that consumers still feel attachment and ownership over digital services. Thus, attachment does not hinder consumers from switching, while psychological ownership significantly impacts their switching behavior.

1. INTRODUCTION

1.1. Research Phenomenon: Attachment in Liquid Consumption

Attachment, meaning an enduring psychological connectedness between a person and another person or object (Bowlby, 1969), is perhaps the most researched area of human patterns across disciplines. It may be because attachment has biological roots, and represents a social necessity, which infuses people's lives. Its importance is also reflected in consumer studies. As Belk (1988, p.139) puts it: "We cannot hope to understand consumer behavior without first gaining some understanding of the meanings that consumers attach to possessions.". While R. W. Belk (1988) linked attachment with possessions, consumer studies have also examined attachment in the abstract self-brand connection (Escalas, 2004; Thomson et al., 2005). In the last two decades, literature on consumer attachment has been extended to a wide and dense range of theoretical applications, context, antecedents and outcomes proving its relevance in consumer behavior. While in recent papers, voices are amplifying that consumers' attachment weakens in this accelerated, liquid modernity (Bauman, 2000), and it is even more true for liquid consumption (Bardhi & Eckhardt, 2017).

Liquid consumption is one of the latest arising phenomena in consumer culture theories describing consumers' loosening relationships towards possession and its impact on consumption. Bardhi & Eckhardt (2017) define liquid consumption as an ephemeral, access-based and dematerialized form of consumption which reflects consumers' flexibility, detachment and mobility. Liquid consumption, first, was best studied and easy to conceptualize in the context of global mobility, digital and access-based consumption where relationships towards possessions dissolve, liquefy and consumers have low attachment towards tangible and intangible objects (Bardhi et al., 2012). And so, the most relevant liquid consumption studies focus on consumer segments of cosmopolitans, expatriots, digital nomads or refugees (Atanasova & Eckhardt, 2021; Bardhi et al., 2012; Hokkinen, 2023). Thus, mobility, flexibility and digital and access-based consumption have conquered several more consumer segments of diverse lifestyles and social classes (Eckhardt & Bardhi, 2019) involving diverse product categories, from tattoos to clothing (Rosenberg et al., 2023; Steadman et al., 2023).

This thesis aims to explore whether attachment, our innate and survival pattern, is really fading out of our relationships towards digital goods, services and brands; and what role attachment plays in the accelerated, ever-switching consumption choices. To do this, first I look at societal circumstances, and start investigations on the perspective of consumer culture and its emerging phenomena of liquid consumption. This thesis aims to explore whether attachment, our innate and survival pattern, is really fading out of our relationships towards digital goods, services and brands. To do this, first I take societal circumstances under scrutiny, and start investigations on contemporary consumer culture and its emerging phenomena of liquid consumption.

Consumers' detachment in liquid consumption enhances a more frequent and fast-paced switching enabled by the low switching cost and the expanding availability of digital and other access-based objects (Kisfürjesi & Hofmeister-Tóth, 2022). This switching behavior is cited as a common fact in recent literature thus, it might require clarification in frequency and what fast-paced means. Similarly, low level of attachment is also an elusive definition. Attachment is strongly related to the perception of ownership (Morewedge et al., 2020), which is considered the critical distinguishing feature between liquid and solid consumption. Researchers argue that attachment is decreasing or lacking in liquid consumption. Thus, consumers can develop attachment towards digital objects (Koles & Nagy, 2021), and access-based and intangible objects can replace consumers' sense of ownership arising psychological ownership similar to real possession (Morewedge et al., 2020). Literature also describes attachment as an underlying process of psychological ownership (Morewedge et al., 2020). In this regard, attachment might have similar strength in liquid consumption as solid one despite the detachment characteristics of this novel consumption form. Based on these insights I formulated the following research questions:

RQ1: how has consumer attachment adjusted in the changing consumer culture in the solid-liquid continuum?

RQ2: what is the relationship of attachment with the dynamized switching behavior fueled by liquid consumption like?

In sum, the subject of my investigation is the presence and the role of attachment in switching intention when consumers consume in a liquid way. This thesis addresses a gap in "understanding of the meanings that consumers attach to possessions" Belk (1988, p.139) by investigating attachment towards intangible, non-owned goods consumed

ephemerally. In this way, my thesis contributes to consumer attachment literature revising attachment through the lens of liquid consumption, an emerging consumer cultural phenomenon.

1.2. Proposition

The objective of my thesis is to find the rightful position of consumer attachment in liquid consumption. My investigations target everyday consumption situations, inspired by my personal experiences, and in this manner wish to add to existing literature on liquid consumption de-emphasizing structure and distinction (Eckhardt & Bardhi, 2019). I suggest that principles of liquid consumption have been diffused in society to such an extent that it has become an essential part of consumers' everyday lives by now. I also suggest that liquid consumption can be tracked in simple choices, like for example ones made among streaming services, and liquid consumption is relevant beyond the special segments of cosmopolitans, digital nomads or consumers in difficulty.

Accordingly, I propose that attachment is not losing its importance when it comes to consumers relationships with goods and services even in the digital era. I propose that attachment is present in consumers' daily practice of ephemeral, dematerialized and access-based consumption, and impacts their dynamized switching behavior favoring the alternative to which consumers develop attachment under the lure of attractive alternatives. To support this research proposition, I conduct exploratory and explanatory research. First, I collect and structure insights into how socio-cultural changes affect consumer behavior. I study the imprint of digital transformation on consumer culture, including consumers' needs, motivations and attitudes. The key findings of my exploratory research show an organic interplay and a dynamized switching behavior within and in-between the solid-liquid consumption. Based on findings, I introduce the concept of liquid switching as a stream of recurring decisions instead of being a single act. The role of attachment already unfolds in the exploratory research phase. My qualitative studies reveal that some consumers feel strong attachment, even monogamous loyalty towards liquid alternatives in the competitive market of attractive alternatives. Attachment plays a role in shaping consumers' set of alternatives. Literature argues that attachment has a different and less relevant position in liquid consumption compared to

solid. Thus, delving deeper into consumers' attitudes towards liquid consumption, attachment turned out to be endowed by an undiscovered and probably underestimated importance. This finding drives me to frame hypotheses in the second, explanatory phase of my research flow.

Second, I examine the role of attachment and psychological ownership in the dynamized switching behavior in the context of hedonic digital services as subjects of liquid consumption. In the explanatory research phase I present two studies on this topic. Both studies propose conceptual models built on literature and the findings of my exploratory research. Accordingly, the first model focuses on how psychological ownership and perceived control impacts consumers' monogamous choice. The second model examines how psychological ownership, and attachment relates to switching intentions. The results of these two studies show that the sense of psychological ownership impacts switching intention and has a positive influence on monogamous loyalty. Thus, attachment doesn't show any significant impact on switching intention, consumers leave their favorite service provider even if they feel attached to it. This latter finding is against prior studies on attachment's role in switching behavior and does not support the proposition of liquid consumption theory that low attachment relates to fast-switching, ephemeral consumption. Attachment and psychological ownership seem not moving on the same orbit in consumers' switching decision.

1.3. Conceptual positioning: A Consumer Behavior Theory perspective and beyond

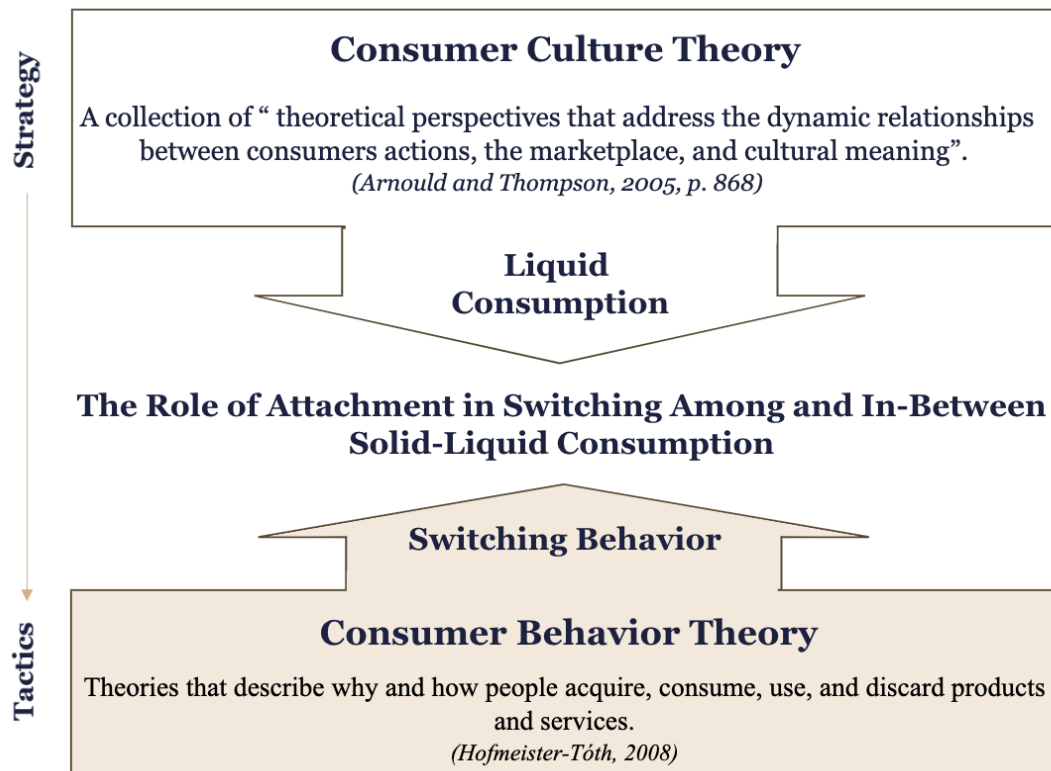
Consumers and their behavior are at the heart of marketing, just as at the heart of this thesis. Consumer behavior is the activity through which people acquire, consume, use, and discard products and services, and consumer behavior theories describe why and how people buy and consume (Hofmeister-Tóth, 2003). Consumer behavior is a tremendous field to examine, especially if we take into consideration that the subject of consumer behavior theories can be both individuals and organizations (American Marketing Association, 2023).

As a consumer, I feel bewildered, sometimes perplexed about the variety of choices. I am open to temporary solutions, and sometimes I prefer digital options, sometimes not. I experience a lot of speed and freedom in my consumption. This

introspection led me to examine consumers' switching behavior in liquid consumption. Switching is the act when a consumer leaves entirely or partially a product or service for another one, and its multi-layered mechanism has been described examining the consumer, the product, the process and their relationships themselves. Switching behavior is a complex process. My research proposition targets to discover a slice of the complex process of switching focusing on the how: how switching goes and how the relationship between consumer and product (attachment) impacts switching behavior in liquid consumption. In this manner, my thesis aims to contribute to switching behavior theories within consumer behavior theories.

The research proposition contributes to consumer behavior theories, thus, domains investigated in this dissertation, such as attachment or switching behavior, cannot be examined without social context. For this reason, this thesis traces links to consumer culture theories. Consumer Culture Theory (CCT) is not a single, unified theory but a collection of "theoretical perspectives that address the dynamic relationships between consumer actions, the marketplace, and cultural meanings" (Arnould & Thompson, 2005, p.868). It is a heterogeneous, interdisciplinary, and methodologically diverse collection that investigates consumption's symbolic, contextual, and experiential aspects. The key research domains of CCT are consumer identity and interpretive strategies, marketplace culture and ideologies, and socio-historic patterning of consumption (Arnould & Thompson, 2005). This thesis applies liquid consumption as a socio-cultural context for investigating switching behavior. Liquid consumption is deeply rooted in sociocultural changes of the era of liquid modernity (Bauman, 2000) and embedded in the culturally oriented consumer research known as CCT. Switching behavior seems a tactical act, thus, this dissertation gives a perspective of a strategic mindset and long-term lasting attitude behind novel switching behavior. In this regard, findings might contribute to CCT by conceptualizing frequent and fast-paced switching as liquid switching and positioning attachment in the solid-liquid continuum of consumption. The visualization of this conceptual positioning is presented in Figure 1.

1. Figure: Visualization of conceptual positioning of thesis



Source: own construction

1.4. Overview of Dissertation

To answer research questions about how attachment has adjusted and taken a role in the dynamized switching behavior in liquid consumption, it is necessary to know the social and economic climate surrounding consumers. I dedicate a robust part of my theoretical foundations to introducing liquid consumer culture. New strategies in consumers' lives are reflected in new tactics in their consumer behavior. Consumers' switching behavior, as a tactical or operational manifestation of changing consumption strategies, follows in the theoretical background. Attachment and psychological ownership are commonly linked to each other. They receive special scrutiny in the theoretical foundations due to their relevance in both consumer strategy and tactics.

Based on insights from the literature, I developed a mixed methodology research design in my thesis to examine research questions. I applied qualitative and quantitative methods in four studies. The studies represent paving stones in my research road leading

to answers on how consumer attachment adjusted in the changing environment of consumer culture in the solid-liquid continuum and what the relationship of attachment is with the dynamized switching behavior like. The methodology of each study is presented one by one in Chapter 4, where I also explain their connection and how they build the path toward the ultimate conceptual framework of the thesis.

The findings of the four studies are discussed one by one in each subchapter, and I attempt to consolidate single study results into one utter finding answering my research questions. Finally, the thesis ends with Chapter 5 where I present my eventual theoretical contribution and suggestion on managerial implications.

This dissertation incorporates content from my published articles and essays. Chapter 2 sources from Kisfürjesi & Hofmeister-Tóth (2022) and Kisfürjesi (2023). Chapter 4 presents studies from publications of Kisfürjesi & Hofmeister-Tóth (2023) and Kisfürjesi et al. (2025).

2. THEORETICAL BACKGROUND

2.1. Liquid Modernity

This dissertation builds substantially on Polish sociologist, Zygmunt Bauman's (2000) idea about the new digital and globalized epoch of humanity referred as liquid modernity to summarize changes in society. Bauman (2000) used liquid modernity as a metaphor to describe the constant state of mobility and change in contemporary society and their impact on individuals, social relationships, and on the socio-economic ecosystem.

Innovations manifest the progress of humanity, and they continuously challenge the so far traditional patterns of community. Digitalization, similar to the appearance of wheel, printing and industrialization, posed new challenges to our society. And other way around, society as the producer of innovations also has an interaction with digitalization: technology is a human creation, a social process where social structures and processes have affected choices of technologies (Volti & Croissant, 2024, p. 60). Technology advances, which found their way in society, have dissolved the previous social handrails, such as human interactions, material possession, and the barriers of time and space;

changing the status quo of society and causing alterations in community. Digitalization has privatized individuals' lives enhancing personalized and on-demand needs, and fragmenting society. Society, therefore, has lost its transparency and intelligibility (Bauman, 2000).

The conceptualization of liquidity is not entirely new; it has a proven track in social theory (Bardhi et al., 2012). Marx (1930) described that capitalism and the accumulation of capital dissolve previous forms of social relationships, where "solid melts into air". Appadurai (1990) visualized the contemporary world as a space of capital, information, and consumer goods flows. The tone of their vision and outcomes differs, but the concept is similar and strongly linked to consumption patterns. Bauman's key argumentation is that the previously solid institutions and norms of society are weakening, moving from "solid" to "liquid". The individuals who make up society become both more dynamic and more mobile while at the same time becoming more insecure as the community connections that previously provided a safety net are lost or significantly transformed (Bauman, 2000). In Bauman's (2000) liquid society of individuals, hyper-individualism emerges and seems to outshine the community. The social bonds weaken, as the times of high speed and acceleration shrink the terms of commitment and make staying together only "further notice and as long (never longer) as the satisfaction lasts" (Bauman, 2001). Although Bauman emphasizes the dominance of individualism, the instinct to build bonds (and attachment) with other human beings and create community is still alive in postmodern society as well. Humans have a pervasive drive to form and maintain interpersonal relationships (Baumeister & Leary, 2007). Community can form based on place and based on a shared feeling of belonging as well (Bauman, 2001). In the new digital era, virtual communities are flourishing due to the shared feeling of belonging, the sense of "we-ness" (Bender, 1978). Thus, these virtual, post-place communities are characterized by a fluid, transformative nature and act as a network of weak ties (Bradshaw, 2008). The different postmodern communities guide their members and can provide a secure network in the uncertain liquid world, just as traditional ones did earlier. Thus, post-modern liquid communities are democratizing, and their function turns from being as an itinerary rather into distributing information. Although community is a social necessity, its norms and institutions are threats to individual autonomy, freedom and individual rights. In postmodernity, individualism means a liberation from social ties whether in traditional or modern communities, a freedom from the constraints of

collective ideals (Cova, 1997). Individualism leaves individuals free to act as they think most conducive to their self-interest (Macpherson, 1989), gives them the power to decide (Agassi, 1975). It means, postmodern individuals take personal action to show their own existence and own difference (Cova, 1997) and tend to decrease bonds and commitment to community both in workplace and in intimate relationships (Bauman, 2001). Bauman (2001) finds that rising individualism causes insecurity in society members and poses a dilemma of choosing between freedom and security. According to Bauman (2001) the dilemma is that missing community means missing security, gaining community means missing freedom, and benefit both at the same time is a utopia.

Although Bauman (2000) writes about the breakdown of society into individuals, this did not fully realize. Society is still a collection of groups and communities. However, Jacobsen & Poder (2016) argues that although humans most often hunt alone, it is sometimes more rewarding and safer for them to hunt in groups, even in the age of liquid modernity. This phenomenon is evidenced even by the emergence of communities operating a sharing economy and the social connections facilitating information exchange that comes to the fore in liquid consumption (Bardhi & Eckhardt, 2017).

The relationship between social groups in a liquid society is also changing. A new elite rise, where flexibility and attention (through social media) become the resource to accrue social status and new status markers emerge, such as experience and inconspicuous consumption (Eckhardt & Bardhi, 2019). The access of different groups to resources and information may differ more than before, fueling social inequality (Puntoni et al., 2020). On the one hand, innovations in information technology make consumers' lives more convenient and carefree. On the other hand, they generate distrust and discrimination, which can lead to frustration and dissatisfaction in society (Dholakia & Firat, 2019). The equilibrium of modern society is, therefore, fragile, where individuals of society have an increasing role, but groups are not disappearing either.

Within society, individuals' values and lifestyle priorities are also changing. Thus, cross-cultural variation is highly constrained in this change. Post-industrial societies, like protestant and catholic Europe and English-speaking countries, shift toward increasing emphasis on postmaterialist value, self-expression, subjective well-being, and quality of life (World Value Survey, 2023). In these post-industrial societies, who could take survival for granted, environmental protection and social equality (women's movement, gays and lesbians, foreigners) have become increasingly widespread values. In societies

where survival seems uncertain, such as African-Islamic countries, self-expression values are rejected. In the world, the majority still accept traditional and survival values. The shift from survival values to self-expression values is highly related to the sense of existential security, human autonomy, and society's modernization phase (industrialization vs. post-industrial) (World Value Survey, 2023).

These value changes are not just linked to individuals, but can be related to industrial trends as well, for example, the dominance of service economies in post-industrial societies, translocating production to the East, shortening product life cycles, transformation of labor markets toward flexible work, increasing multiculturalism and global mobility (Eckhardt & Bardhi, 2019). And nevertheless, value changes are reflected in consumer trends of rising sharing economy and digital technology in consumption.

2.2. Liquid Consumption

The uncertain social climate of liquid modernity changes the preconditions for consumer behavior (Cohen, 2017), and the consumer motivations underpinning the emergence and spread of liquid consumption. People manage uncertainty through consumption. Material possessions help consumers to find their identity and placement in the world (R. W. Belk, 1988). While rising anxiety about prospects changes prioritize dematerialization and temporality in consumption (Atanasova et al., 2024). Liquid consumption, by analogy with the solidification of society from solid to liquid, describes a recent phenomenon in consumption. Liquid consumption is short-term, access-based, dematerialized consumption (Bardhi & Eckhardt, 2017), by which consumers of new age satisfy their rapidly changing needs and preferences. Liquid consumption is not replacing but complementing solid consumption, and they coexist in consumers' lives (Bardhi & Eckhardt, 2017).

Consumption is not just a security management agent, but also a status marker. As social status and distinction show new dynamics, the status related consumption also shifts (Eckhardt & Bardhi, 2019). The variety of studies in this topic indicates that liquid consumption is not a whim of a narrow consumer segment. Liquid consumption is part of global culture, the air which surrounds us. It infiltrates societies beyond status and class: from middle-class to luxury consumers, entrepreneurial elite to single mums; and over

the globe, from the West to the East (Turkey, India, China) (Eckhardt & Bardhi, 2019). Thus, there are individual variations in application. Consumers who experience greater individualism and freedom in their work or lifestyle (Bardhi et al., 2012; McWilliams, 2015) or experience alternative psychological mechanisms such as risk tolerance, symbolic signaling or altruism in a higher grade, or simply whose intelligence prefer economically advantageous choices (Aspara & Wittkowski, 2018), they are more open to liquid consumption. It is not limited to digital consumption, even if digitalization facilitated its emergence. Liquid acts, like renting, sharing, swapping for temporal consumption don't require digital readiness or savvy in most cases. Meanwhile, digital consumption has limitation based on consumers' access (digital divide) and competence (digital inequality). According to the International Telecommunication Union (2023), one third of the global population remained offline in 2023. A lower divide characterizes the EU, where 92% of the individuals had access to the internet in 2023 (Eurostat, 2024). There are disproportionately more women and rural habitants offline, while 79% of worldwide population aged between 15 and 24 use Internet (International Telecommunication Union, 2023). These conditions obviously make an unequal spread of liquid consumption worldwide.

Liquid consumption, as the elimination or liquidation of goods, as opposed to the accumulation of solid goods, means a necessary sense of personal mobility, variability, and changeability for consumers (Binkley, 2008). Bauman (2000) also argues that liquid modernity is reflected in consumption how individuals strive to meet their needs at their level: the coexistence of global and local consumption, the co-intensification of individualism, and the communal reorganization in consumption. From Bauman's (2000) liquid society of individuals, hyper-individualistic consumers emerge. Technological advances and an abundance of information allow personalized and increasingly convenient consumption and the emergence of novel business models. Liquid modernity's consumers find themselves in an environment where they have a unique freedom to express themselves and their needs. At the same time, this freedom can lead to further insecurity. Pseudo-individualism (Adorno, 2002) appears, in which consumers retain the ability to blend safely and comfortably into mass consumption while still being able to be individualized (Adorno, 2002).

Still, liquid consumption supports consumers' risk and security management along with its three key features: dematerialized, access-based and ephemeral (Bardhi & Eckhardt, 2017).

2.2.1. Dematerialized

Dematerialization in liquid consumption indicates that consumers use fewer or no materials to deliver the same level of functionality (Eckhardt & Bardhi, 2019) and represent a consumption style where acquisition is not a priority (Atanasova & Eckhardt, 2021). Accordingly, dematerialization includes intangible digital objects, temporarily accessed objects and services, the rising trend of experience, and inconspicuous consumption (Belk, 2020). Many consumer goods have been dematerialized, thus, many consumer goods can't (still) become non-material, for example, food. On the other hand, new consumable products appear thanks to technological developments: informational products and knowledge, digital content and art, or (in my opinion semi-tangible) NFTs. As Baricco (2018) puts people physically colonized the other (digital) world and moved there with their documents, profile and personality. As people crave for likes, shares and followers in social media, attention capital gains importance and makes attention a subject of consumption (Gerlitz & Helmond, 2013; Rokka & Canniford, 2016).

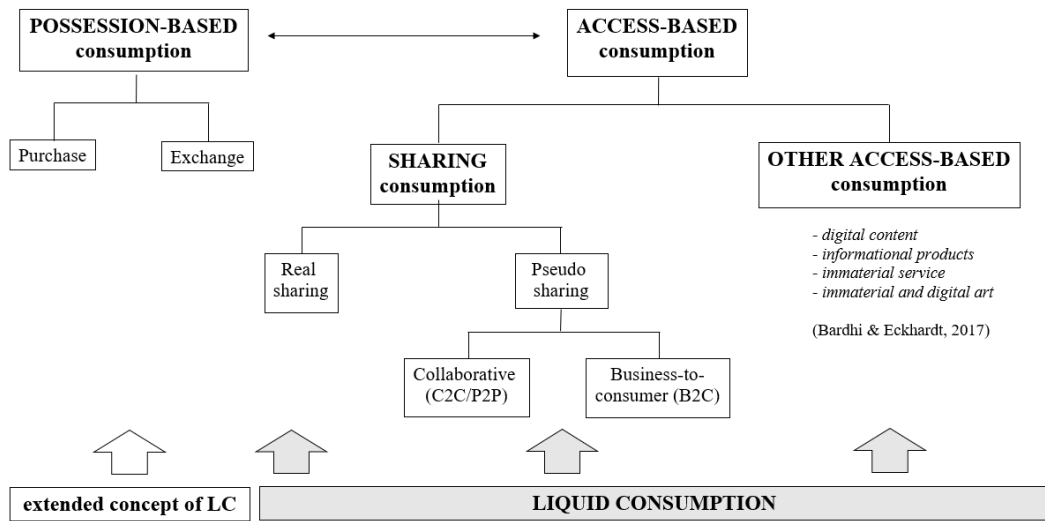
Dematerialization doesn't mean that materialism and status-seeking through consumption disappear. New markers of status appear, which are results of everyday life is shifting to the digital space (Eckhardt & Bardhi, 2019). The most prominent marker of status is experience. Prior studies stated that experiential consumption provides consumer experiential advantage compared to material purchases leading to consumers' happiness and evokes fewer social comparisons (Gilovich et al., 2015; Weingarten & Goodman, 2021), thus, consumers seem to have taken ownership over intangible experiences. Experiences and travel have become the ultimate status symbols, and the accumulation of experiences gain priority over possessions (Eckhardt & Bardhi, 2019). Liquid consumption includes experiential consumption thus, the liquid consumption theory puts in its focus the fluid and situational relationship towards consumption object. While experiential consumption theories (Lanier & Rader, 2015; Weingarten & Goodman, 2021) put in focus the consumer and its mechanism.

Dematerialization changes only consumers' notion and representation of self, and the nature of possessions (Belk, 2020). Consumers adapt to the non-material ambient and find the way of self-representation and feeling ownership through psychological ownership (Morewedge et al., 2020). Taking Richins's (1997) concept of materialism describing it as a desire for more, consumption of digital or access-based consumption does not necessarily mean dematerialization. Consumers adopt materialistic behavior in digital and access-based consumption as well, for example, digital hoardings, binge-watching, online addictions (Merikivi et al., 2020; Nyrhinen et al., 2023; Sweeten et al., 2018). My thesis refers to Eckhardt & Bardhi (2019) dematerialization concept including inconspicuous and minimalist consumption.

2.2.2. Accessed-based

Access-based consumption defines a market-mediated transaction in which buyers receive limited access to goods periodically for an access fee while legal ownership remains with the service provider (Schaefer et al., 2015, p.571). The object in the transaction can be tangible and intangible covering sharing and collaborative consumption, digital content, information products, services, and digital (Bardhi & Eckhardt, 2017). The terms community-based, sharing-based, collaboration-based, and access-based are often used interchangeably in the literature to describe the same phenomenon. However, carefully studying the definitions allows us to distinguish between them (Figure 2).

2. Figure: Summary of consumption types



Source: own construction

As (Belk, 2014, p.1595) puts it, 'sharing is a phenomenon that is ancient to humanity, while collaborative consumption and the sharing economy are phenomena born in the Internet age'. Accordingly, literature examines collaborative consumption and sharing economy closely only in the last 20 years. Sharing economy is mostly referred to as a business activity, which entered the public consciousness in 2011 following the rapid and remarkable success of Airbnb and Uber (Martin, 2016). Thus, according to (Belk, 2014), "real" sharing is based on altruistic motivations, which is carried out through social mediation, a community-oriented practice (Albinsson & Yasanthi Perera, 2012; Ozanne & Ballantine, 2010), a "non-borrowing pro-social behavior" (Benkler, 2004). It includes voluntary lending, exchange, redistribution, and food sharing. In contrast, the sharing-based consumption examined in the collected studies is interpreted by (Belk, 2014) as "pseudo" sharing, typically mediated by the market for utilitarian motives, "for profit, without a sense of community and with an expectation of reciprocity" (Belk, 2014, p. 7). Utilitarian sharing consumption includes renting private property, renting any asset in exchange for monetary consideration, and public transport. Contrary to Belk's (Belk, 2014) claim, sharing consumption was a practice that existed before the Internet era. In Minneapolis, USA, for example, a formal bicycle rental service was registered as early as 1904 (Cohen, 2017) and similarly, in monarchy-era Hungary, properties were rented

between private individuals. However, we can agree with Belk (2014) that the emergence of the Internet has given rise to platforms where both business-to-consumer (B2C) and consumer-to-consumer (C2C) or peer-to-peer (P2P) consumption can flourish. While in B2C sharing, the transaction occurs through a business producer (e.g. MOL Limo car sharing), C2C or P2P sharing takes place between two peers, where the same actor is both producer and consumer in the sharing process (e.g. Oszkár carpooling). The business models are different in the two sharing concepts, but the concept is the same: the object of consumption does not change hands, its ownership is not transferred, and only access to it is ensured. In collaborative (C2C, P2P) consumption, "a platform operator connects the consumer to periodically use the devices of a peer service provider, which provides access to these devices and thus provides a service" (Benoit et al., 2017). Collaborative consumption can be viewed as a resource-flowing system that allows consumers to both use and provide the object of consumption, periodically or permanently, in direct interaction with each other or through the mediation of a third party, regardless of whether ownership is transferred or not. (Ertz et al., 2016). In the collaborative (C2C, P2P) consumption model, the participants are 1) the platform operator (e.g. Airbnb), 2) the service provider (e.g. apartment renter) and 3) the end consumer (e.g. hotel guest) (Benoit et al., 2017). Cheng (2016) and Murillo et al. (2017) add to this three-actor model and extend it to community or government actors. This update is not negligible, as many countries have taken legal steps to regulate and control the cooperation-based economy and, in extreme cases, to ban it. In business-to-consumer sharing (B2C), consumption occurs through a business producer, the business producer practically conducts sales, the conditions of which sales (e.g. mediation via a platform) are the same as those of cooperation-based consumption. Belk (2014) considered collaborative (C2C) consumption as a self-regulating system, as opposed to an operator-controlled sharing (B2C) model. However, with the entry of government actors into the model, government control must also be expected in addition to self-regulation and rules dictated by the market (Cheng, 2016; Murillo et al., 2017). It is important to emphasize that in practice, a certain level of self-regulation also appears in the B2C model. A consumer community forms within the platform, whose members often act as self-regulating units outside the platform as well (e.g. in Facebook groups). Sharing consumption (both collaborative and B2C) is built on trust, trust is its engine (Botsman & Rogers, 2010; Hofmann et al., 2017). In addition to the ones described above, other approaches exist to describe business

models based on sharing and cooperation. V. Kumar et al. (2018) presents the actors of the model through their motivation, placing them in a practical, business-oriented concept; Acquier et al. (2017) draw the model according to the "cores" and frameworks of community organization.

Access-based consumption due to its non-proprietary nature reduces the burden of ownership and the associated risk (Moeller & Wittkowski, 2010). This can mean financial, performance, social (Schaefers et al., 2015), and individual psychological (Gumulya, 2020) risks. The fact that a consumer uses a product with access instead of possession is influenced by the perceived risks resulting from owning the product (Schaefers et al., 2015). The same is true in reverse: the use of an access-based service influences consumers' decision to reduce ownership (Schaefers et al., 2015).

The primary motivation for the uncertain consumers of liquid modernity during access-based consumption is risk reduction. Use without ownership does not require commitment after trying the product or service, thus reducing both financial and even social or psychological risk (Morewedge et al., 2020). Consumers can try the latest products without committing to a specific style or brand; switching is easier; thus access-based consumption promotes innovative behavior and the search for variety (Lawson et al., 2016). For example, car-sharing service users can try out and regularly use several premium cars without making a significant one-time investment to buy a car of a similar category. Consumers also take advantage of the possibility of more accessible and faster changes and move beyond access-based consumption to the world of liquid consumption.

Among the motivations for access-based consumption, utilitarianism is highlighted in the literature. However, hedonistic motivations are also present, and their importance may even increase in liquid consumption (Banerji et al., 2024), like flexibility (Tunçel & Özkan Tektaş, 2020) convenience, trend orientation (Luri Minami et al., 2021) or fun (Flores & Jansson, 2022; Kim & Jin, 2020). Access-based and liquid consumption is also enhanced by the growing demand for happiness, leading consumers to experiential consumption versus materialistic consumption (Lawson et al., 2016). The means to meet these needs are changing, for example, society is portraying Netflix "in a row" as a new form of self-care and staying at home and watching Netflix as a new form of partying ("Netflix and chill") (Young, 2016).

Social factors also appear in access-based and liquid consumption, but it has not yet been mapped in detail. Bardhi & Eckhardt (2017) argues that access-based

consumption is losing relevance in defining identity. Research shows that consumers choose digital objects and access over physical possession when the object of consumption is less relevant in defining their identity, so it represents less emotional value for them, and consequently, they experience it as less valuable than the physical object (R. W. Belk, 2013; Petrelli & Whittaker, 2010). According to Bauman (2000), new individual and community identities emerge. The extent to which a psychologically and not materially owned product or service contributes to the construction of the consumer's identity influences the consumer's decision regarding access-based and liquid consumption (Willman-Iivarinen, 2017). For example, a subscription to Netflix or Spotify can be important for young people in shaping their self-image, i.e. Netflix and Spotify can have a high social potential for the consumer (Willman-Iivarinen, 2017). In the new vigor of access-based consumption and in liquid consumption, a new standard for status and luxury is emerging, flexibility, attention, inconspicuous consumption, and dematerialized and experience-based consumption (Eckhardt & Bardhi, 2019).

It is an interesting contradiction that the uncertain, risk-reducing consumer turns to a type of consumption where, based on the number of participants and the business model, greater and more diverse risks are possible in the process compared to solid consumption. It can be, for example, any technical obstacle (platform error, error in the object of consumption) or risks arising from cooperation. Trust is not only recognized as the most critical engine of the social economy (Botsman & Rogers, 2010), but it also plays a vital role in access-based consumption, on the one hand, due to its mutual nature and on the other hand due to its presence in the digital space. During access-based consumption, technology-related fears also arise (Wagner & Strulak-Wójcikiewicz, 2020), which might negatively influence the attitude towards consumption. Such fears are the sharing of personal data, the availability of services, mobile payments and overly complex, time-consuming applications (Wagner & Strulak-Wójcikiewicz, 2020).

The social atmosphere full of uncertainty, and the new needs of consumers, such as freedom from the burden of ownership, personal mobility, or changeability, do not only cause changes in the quality of consumption. Participation in access-based and liquid consumption presupposes a different kind of consumer behavior, decision model and attitude. With access (psychological possession), consumers strive for the best choice rather than for the satisfactory choice, thus accepting even lower quality since their commitment to the product is temporary and represents a lower risk for them (Lawson et

al., 2021). Lower expectations regarding the product or service quality can result in higher satisfaction during consumption (Lawson et al., 2021). This satisfaction can lead to a positive evaluation of the product tried in access-based consumption, which can later result in a purchase, i.e. a delayed choice commitment is created. This triple construct: satisfying choice strategy, deferred choice commitment, and choice evaluation, represents a specific form of consumer decision-making (Lawson et al., 2021).

Consumer groups themselves also respond, they are becoming more flexible, more democratic, and even taking over functions (such as quality management or distribution) from producers. Consumers are becoming prosumers, blurring the sharp boundaries between producer and consumer (Dholakia & Firat, 2019).

2.2.3. Ephemeral

The concept of liquid consumption is beyond the question of ownership. Ephemeral, fast-paced, on-demand – these dimensions of time characterize liquid consumption and serve as key distinction from solid consumption. Time is an essential, though complex phenomenon which describes the continuity between past, present and future. The abstractness of time invited thinking minds and practitioners of nature science to examine time and its role in our life since prehistoric times. Time is money, as Benjamin Franklin declared, and time is relative, as we know from Albert Einstein. The Oxford Dictionary (2017) defines it as the indefinite continued progress of existence and events in the past, present and future regarded as a whole. From a consumer behavior perspective, I consider four dimensions of time important to examine: past-future continuum, duration, rhythm, and moment.

Material possession is traditionally linked to past and future, which, besides stabilizing identity, manages temporality (R. W. Belk, 1988). It carries past into present, maintains present selves, and anticipates future selves (Bardhi et al., 2012, p. 511). In dematerialized liquid consumption, the present is in focus where on-demand needs and related situational conditions count, and situational value determines consumption (Bardhi et al., 2012). The overvalued present in liquid consumption embraces Bauman (2000) hyper-individualistic consumers to satisfy their instant demands. Although situational effects strongly impact liquid consumption, liquid consumption is not equal to

impulse consumption. While impulse consumption is unplanned, liquid consumption requires preparation or planning. Similarly, digitally enhanced impulse consumption, like live shopping or AI-driven digital nudges are outside of the concept of liquid consumption. On the other hand, though the present is important, liquid consumption also reflects consumers' expectations about their future. Koselleck (2004) theorizes the overarching awareness of past and future in his concept of temporalization, which says that people attempt to reconnect their past and future, which is ruptured by the acceleration of society. Thus, such as anything in liquid modernity, the temporal hierarchies are also loosening, and consumers must do a "timework" through consumption (Robinson et al., 2022, p. 96) to harmonize past and future in their lives. Liquid lifestyle and consumption may serve as a temporalization agent or mechanism. Some consumers choose liquid alternatives over possession to cope with uncertainty and this so-called liquid security (when the sense of security comes from avoiding risks and responsibilities of solid consumption) bridges consumers' past and future (Atanasova et al., 2024). Some consumers wish to live a flexible lifestyle and experience recurring transition, ongoing self-transformation or precarity by choice (Mimoun & Bardhi, 2022).

In liquid consumption, the time length of exchanging utility goods becomes shorter. Bardhi & Eckhardt (2017) also highlight that dematerialization means breaking down the barriers of solid and democratizing, dynamizing consumption in several product categories. For example, IKEA transformed the previously durable, hand-made furniture into a disposable, easily replaceable product (Bardhi & Eckhardt, 2017), thereby establishing its unbroken popularity ever since. Liquid consumption is characterized by an increased frequency of switching, by a large consideration set of alternatives, and where switching can mean complete or partial replacement of a good or service, or their combination, a process, a series of back and forth switching. Liquid consumption represents consumers' attitudes towards goods and services, where mobility and temporality are the key features (Table 1). In this regard, liquid consumption may appear in ownership-based goods as well. For example, switching iPhones for the latest model each year can be paralleled with the regularly reviewed set of alternatives or year-long subscriptions and membership in access-based services.

1. Table: Summary of consumption types

LIQUID CONSUMPTION*		
POSSESSED	Hand-made, massive, expensive furniture	Easy-to-change IKEA furniture
	Long-term investment in technical tools	Changing iPhone for the newest model yearly
ACCESS-BASED	Long-term rental of a house or apartment as primary residence	Holiday rental on Airbnb combined with hotel
	Commute with public transport daily	Using shared scooter to pick up a shared car and going back home by taxi

* "Liquid" refers here to the mobility and temporality in consumption.

Source: own construction

Related to situational factors, liquid consumption is not exempt from consumers' moments of their customer journey. Consumers meet access-based goods and services through the classic touchpoints, i.e. moments of truth either in cognitive (zero and first moment) or experiential way (second moment) (Gronroos, 1990). Digitalization has infused each moment of truth. Most cases, access-based consumption is driven by digital technologies, and even if liquid consumption is ephemeral, consumers go through a process with several touchpoints, where their relation or experience can run off the track. In an access-based platform, the service or good is circulated by other consumers or prosumers, platform or brand owners have limited control over the customer journey (Trujillo-Torres et al., 2024). And this leads to the next subchapter about marketing challenges.

2.3. Marketing challenges in liquid modernity

The emergence of liquid modernity (Bauman, 2000) in consumption has infiltrated marketing institutions, marketing processes, and value creation resulting in new

challenges for marketers (Eckhardt et al., 2019). In the changing social climate, the role and characteristics of marketing are also changing. Beckett & Nayak (2008) vividly write about modern, reflexive consumers who respond flexibly to the opportunities offered by the modern age and even look for them. According to Beckett & Nayak (2008), marketing is no longer only about responding to the consumer needs, but also actively expanding consumers' possibilities. Marketing also finds itself in a changing socio-economic ecosystem in liquid modernity. These changes are both challenges, and on the other hand, they create new opportunities, to which marketing must react reflexively, just as reflexive consumers do. Adapting to the motivations and limitations appearing in access-based and liquid consumption, marketing must also appear in a new, liquid form.

Marketing challenges involve institutions, processes and challenges in the field of value creation (Eckhardt et al., 2019). The impact of Bauman (2000) modern liquidity is most visible in market dynamics and market participants. The boundary between consumers and manufacturers, and service providers blurred. Prosumers who appear in sharing and access-based consumption are both a target group and a competitor of platforms that mediate consumption. Moreover, the appearance of platforms redraws the map of the consumption marketplace.

An important change in institutions is that access-based consumption allows consumers to enter areas and engage in activities that are traditionally under the control of marketing. Areas previously belonging to marketing institutions, such as communication, pricing and sales promotion, or quality assurance, are coming under the authority of prosumers, since platforms typically do not have product offers, they only mediate them (Eckhardt et al., 2019). It also results in lack of quality control and consistency (Eckhardt et al., 2019). At a certain extent, platforms have the opportunity to engage in any marketing function (Mai & Ketron, 2022), for example, in the quality assurance, and they can decide to regulate prosumers or let their activities operate self-regulating (Eckhardt et al., 2019).

The expansion of access-based, dematerialized, and digital consumption creates new distribution channels (for example, online sales of offline training), and a new commercial logic. Material products are also supplemented with new services connected to experience-based consumption. Traditional marketing processes such as innovation, branding and customer experience also face challenges. Liquid modernity rewrites innovation process and typologies. Innovation becomes an activity carried out by

consumer or jointly by consumer and company (Eckhardt et al., 2019), and it focuses on platform development rather than on product development (Eckhardt et al., 2019). Expanding the scope of dematerialized consumption and shifting towards experience-based consumption also requires a novel approach in innovations, which must support breaking away from the routine of everyday life. Customization and immediacy become a priority among the rapidly changing consumer needs (Atanasova, 2021). Pre-made mass products and logo-driven brands are increasingly disliked by consumers (Eckhardt & Bardhi, 2019).

Liquid consumption also revises the traditional definition of brands, their nature and value. In the process of branding, there is a difference between the platform brand and the brands accessible through the platform. Brand owner's control over their brands may decrease when letting brands accessible in platforms. Platform also may influence the positioning of the accessible brands, since products and services become available at a lower price and more easily. For example, with car-sharing providers such as MOL Limo or Wigo (previously Share Now), it is possible to get to the beaches of Balaton with a premium car at a favorable price. Besides brand owners' control over the brand, in many cases, platforms also have little influence over the customer experience and customer journey. Although platforms can apply regulations for the sake of control, human factors, such as incorrect use or misbehavior of consumers or sharers, and the diversity of technological capabilities are often out of control (Jin et al., 2020). Consumers are reluctant to form a community with a brand that they only have access to and do not own (Bardhi & Eckhardt, 2012). Thus, they still form brand communities primarily for the purpose of information exchange and self-regulation, for example posting about misbehavior in Facebook groups. Even in this case, communities' relationship with the brand might be characterized by a looser bond (Arvidsson & Caliandro, 2015).

Keeping the value channel under control is further shaded by the fact that platforms compete with other platforms and companies representing the brand and, in many cases, with their prosumers (Eckhardt et al., 2019). Value creation during access-based consumption also requires a new model. Temporary access can both increase and decrease consumer value (Eckhardt et al., 2019). In some cases, consumers compete with other consumers for access to a shared resource, increasing consumer risk (Lamberton & Rose, 2012). Although brands, companies, and platforms face many challenges in creating value, access-based consumption, in theory, democratizes marketplaces (makes

them available for a wider user range), supports small businesses and individuals, provides access to resources, promotes sustainability, and contributes to ecological well-being, all of which they represent value for society (Eckhardt et al., 2019).

2.4. Attachment and Psychological Ownership in Consumer Behavior

Attachment is an enduring psychological connectedness between a person and another person or object (Bowlby, 1969). This theory has been adopted in marketing science to describe the cognitive and emotional bond between an object or brand and the self (Whan Park et al., 2006).

Attachment is one of our first feelings after birth and it is as important psychologically as breast milk is physically (Oatley & Jenkins, 1996, p. 233). Bowlby (1969) hypothesized that based on infant and early childhood experiences, the child builds an internal working model of attachment. This is a mental model of how to trust others in an intimate relationship. It helps to recall the caregiver even when he or she is absent. Attachment is a feeling that always has an object and the act that leads to this emotion is contact. In accordance with this, attachment in marketing context is a positive feeling (Bagozzi et al., 2021; Thompson et al., 2006) that evokes a readiness from the consumers' side to allocate resources (financial, social, time) toward a good or brand (Whan Park et al., 2006). These acts are classic pro-brand behaviors, like purchasing, re-purchasing, willingness to pay more and advocating the brand. Based on this, attachment can be considered an accurate predictor of consumer behavior (Park et al., 2010).

According to Bowlby's (1969) basic concept, attachment is conceived as an instinct-based behavioral pattern with a biological function of providing safety and protection that activates when the infant experiences a threat. Similarly in marketing context, when consumers experience fear or feel alone, they become more likely attached to brands to mitigate fear and anxiety (Dunn & Hoegg, 2014). Brand attachment also promotes satisfying basic needs for belongingness when interaction with other people is lost or thwarted (X. Huang et al., 2018). Besides alleviating the fear and anxiety coming from loneliness and lack of bond, attachment forms from motives related to consumers' self-concept. R. W. Belk (1988) suggests that consumers attach to possession to extend the self. And similarly, Escalas (2004) refers to brand attachment (in his study called

brand-self connection) whereby consumers view brands the part of their self-concept. Consumers, therefore, establish and maintain close relationships with brands to expand their selves (Park et al., 2010). Attachment is dependent on self-congruence, i.e. when consumers' actual or ideal self-image fits with the image of the brand. Interestingly, Malär et al. (2011) finds that the actual self-congruence has a much stronger effect on brand attachment than the ideal self-congruence, which might be explained by the phenomenon of psychological authenticity. This self-connection can be described with three emotional components: affection characterized by "loved"; passion characterized by being "captivated", an intense and aroused positive feeling; and connection characterized by "bonded" (Thompson et al., 2006). The self-connection in attachment varies in strength from weak to strong and "reflects the salience of the cognitive and affective bond that connects brand to self" (Park et al., 2010, p. 2). This strength of attachment is called brand prominence by Park et al. (2010). Consumers develop more instantly and a stronger attachment when a brand is more authentic or familiar for them (Assiouras 2015. Ilicic, Grobert, Ahmadi 2024).

Just as individuals show differences in how they react to unfamiliar situations, attachment is highly dependent on individual factors in the marketing context as well. Bartholomew & Horowitz (1991) identified four attachment styles based on individuals' trust model acquired as a child and used in interpersonal relationships. These four styles vary on the dimensions of anxiety and avoidance: secure (low anxiety and low avoidance), dismissing (low anxiety and high avoidance), preoccupied (high anxiety and low avoidance), and fearful (high anxiety and high avoidance). Consumer attachment style impacts consumers' general motivations and decision-making process about how they consume and how consumers relate to products, brands and consumer relationship management itself (M. E. David et al., 2020). Anxious consumers, for example, or who feel more excluded socially, might become more attached to their possessions or may develop attachment in a shorter time (J. David, Aluh, et al., 2021; J. David, Blonner, et al., 2021; Frias et al., 2020).

Attachment has emotional and cognitive representations. Attachment is antecedents, among others, to commitment, loyalty, willingness to pay, and WOM (Hemsley-Brown, 2023). Attachment can have a positive and a negative direction, and a positive and negative quality described with attachment styles (Bartholomew & Horowitz, 1991). Attachment styles are increasingly applied in marketing research. Prior

studies find that consumers' attachment style significantly shapes their brand relationships (Japutra et al., 2018), repurchase and loyalty (Mende et al., 2013). Beside the classic pro-brand behavior, like satisfaction (Levy & Hino (2016); Shabani Nashtae et al. (2017); Dwivedi et al. (2019), commitment (Belaid & Behi (2011) Shabani Nashtae et al. (2017), loyalty (Dwivedi et al., 2019; Levy & Hino, 2016; Shabani Nashtae et al., 2017) or advocacy (Ahmadi & Ataei, 2024; Shimul et al., 2024; Shimul & Phau, 2018, 2023), emotional attachment plays role in how a brand can resist in the information-driven digital era. Consumers engage more and are happy to share positive content and information about their beloved brands they feel attached to (). Lin et al. (2021) finds that consumers with higher attachment toward a brand are more likely forgiving, and resistant in front of negative information or news about that brand. Similarly, attachment enhances consumer to forgive service misconduct (Shimuli et al., 2024).

Bardhi & Eckhardt (2017) described liquid consumption as a consumption form with low attachment. Bardhi & Eckhardt (2017) argue that consumers attach to fewer objects and their attachment is low in liquid consumption. However, a stronger attachment may develop to objects that provide access or liquidity (Bardhi & Eckhardt, 2017). As liquid consumption is conceptually a non-materialistic, access-based and ephemeral consumption, it makes sense that consumers' attachment towards possession and material objects might dissolve. In contrast to the object orientation of solid consumption, use value becomes important in liquid consumption (Bardhi & Eckhardt, 2012). Thus, Morewedge et al. (2020) explained that consumers may feel a stronger attachment to experiential purchases than material ones since experiential consumption becomes more accepted socially and an appropriate means to define self. Furthermore, it is also proved that attachment can develop towards digital apps as well (Stocchi et al., 2018). Brand experience itself can enhance the development of attachment (Dolbec & Chebat, 2013; Nierobisch et al., 2017; Yu & Yuan, 2019; S. Kumar & Hsieh, 2024; Hussain et al., 2019; Huaman-Ramirez & Merunka, 2019). Empirical studies above are summarized in Table 2.

2. Table: The structural model and results

Antecedent	Author(s)	Outcome	Author(s)
Fear	Dunn & Hoegg (2014) Thomson et al. (2012)	Consumer satisfaction	Levy & Hino (2016) Shabani Nashtae et al. (2017) Dwivedi et al. (2019)
Loneliness	P. J. Helm et al. (2020)	Brand commitment	Belaid & Behi (2011) Shabani Nashtae et al. (2017)
Anxiety	Proksch et al. (2013) Proksch et al. (2015) X. Huang et al. (2018) Mende et al. (2019)	Loyalty	Levy & Hino (2016) Bahri-Ammari et al. (2016) Shabani Nashtae et al. (2017) Dwivedi et al. (2019) Levy (2022)
Self-congruity	Malär et al. (2011) Liu et al. (2012)	Pay premium price	Santos & Schlesinger (2021) Kerschbaumer et al. (2023)
Consumer satisfaction	Kerschbaumer et al. (2023) Guru et al. (2024)	Advocacy	Shimul & Phau (2018) Shimul & Phau (2023) Shimul et al. (2024) Ahmadi & Ataei (2024)
Brand consuming motivations	Frias et al. (2020) J. David et al. (2021) J. David, Aluh, et al. (2021)	Positive word-of-mouth	Rabbanee et al. (2020) Tran et al. (2021) R. A. VanMeter et al. (2015) R. VanMeter et al. (2018) Nierobisch et al. (2017)
Brand experience	Dolbec & Chebat (2013) Nierobisch et al. (2017) Yu & Yuan (2019) S. Kumar & Hsieh (2024) Hussain et al. (2019) Huaman-Ramirez & Merunka (2019)	Resistance to negative information	X. (Irene) Huang et al. (2018) Lin et al. (2021) Shimul et al. (2024)
Authenticity	Assiouras et al. (2015) Ilicic & Webster (2016)		
Brand familiarity	Grobert et al. (2016) Ahmadi & Ataei (2024)		

Source: own elaboration

Attachment plays a significant role as an underlying process in developing psychological ownership (Baxter et al., 2015; Morewedge et al., 2020). The theory of psychological ownership gains increasing attention in the consumption of immaterial experiences and digital objects, and when artificial intelligence is applied in services, for example, robots, chatbots, or voice assistants (Delgosha & Hajiheydari, 2021; Mendes Ferreira et al., 2022). Psychological ownership, in simple terms, means the feeling of “mine”. This feeling of "mine" is rooted in the biological desire to control and influence our environment for survival and well-being (Kline & France, 1899; Pierce et al., 2001). Psychological ownership satisfies consumers’ innate need for efficacy (control), self-identity, belonging (Pierce et al., 2001), and stimulation (Jussila et al., 2015). As psychological ownership results in satisfaction of consumers’ biological and social needs, service providers also benefit from consumers’ psychological ownership. Products and services perceived as owned are evaluated by consumers in a more positive and favorable way than non-owned ones (Beggan, 1992; Nuttin, 1987) leading to higher satisfaction and loyalty (Jussila & Tuominen, 2010; Lewis & Soureli, 2006). Moreover, psychological ownership has a positive impact on consumer demand and willingness to pay (Morewedge et al., 2021), and on engagement and interaction with artificial intelligence devices (Mendes Ferreira et al., 2022). Psychological ownership also plays a key role in the effectiveness of content consumption in branding and consumer engagement with digital advances in service (Mendes Ferreira et al., 2022; Xie & Lou, 2024).

Psychological ownership is important in possession as well. William James (1890, p. 291-292) was the first to lay the foundation for the construct of possession when he wrote, "A man's self is the sum total of all that he CAN call his, not only his body and his psychic powers, but his cloths and his house, his wife and children, his ancestors and friends, his reputation and work, his land and yacht and bank account. All these things give emotions. If the wax and prosper, he feels triumphant, if they dwindle and die, he feels cast down -not necessarily the same degree for each thing, but in much the same way for all" (Pierce & Peck, 2018). The citation above relates to the relationship between possession and self and clearly represents that material possession is traditionally strongly linked to self-identity (R. W. Belk, 1988; Escalas & Bettman, 2005; Pierce & Peck, 2018). Private property is as old as humanity. Aristotle says that what belongs to us, we value it

differently, they are very precious to us (Peters, 1886). The importance of property is also reflected in its prominent place in classical Roman Law. The Roman Law lays three basics related to property: *usus* (the right to use), *fructus* (the right to enjoy the products of a property), and *abusus* (the right to damage or destroy). The two rights are referred to as usufruct and are not considered true possession. The defining feature of true legal property is that one has the option of not taking care of it or even destroying it at will (Graeber & Wengrow, 2021, p. 161). It means that classical Roman Law also distinguishes the two terms of ownership and possession. Ownership is the right to a thing irrespective of whether the owner has any control or enjoyment of it (Nicholas & Rodger, 2016). Possession and ownership do not mean the same thing. Some things can be owned but not possessed; others can be possessed but not owned (Hardwig, 2015).

Possession is a personal relationship. When we possess something, there is an established relationship between us and the object (Hardwig, 2015). The possession exhibits the classic object attachment form and contributes to the extended self (R. W. Belk, 1988). In possession, the following psychological factors are present: self-esteem, power, meaningful existence, need to belong (Rustagi & Shrum, 2019). In the case of ownership, it can be that we are not even aware of owning a thing (Hardwig, 2015). Liquid consumption challenges the consumer-object relationship of possession and conceptualizes alternative relations while considering the importance of possession's contribution to the extended self (Bardhi et al., 2012). Bardhi et al. (2012) find that in the case of consumers who live a liquid lifestyle (digital nomads), the relationship with possession also becomes liquid. Consumers tend to form situational attachments to objects and value them more for their situational and instrumental functionality and immateriality.

Ownership represents legal and moral rights to the object. Contrary to possession, a relationship, ownership is impersonal in the sense that we can alienate and transfer to others (Hardwig, 2015). These rights to the object or service are transferred during access-based consumption. As consumers are aware of not owning the object, their usage and attitude towards the object might be different from an owned one. For this reason, the perception of ownership, i.e. psychological ownership, affects how entering, using and disposing of access-based goods and services. Researchers emphasize that psychological possession and reducing psychological risk may be more important in creating access-

based consumption than initially thought (Fritze et al., 2020; Lawson et al., 2021; Sinclair & Tinson, 2017).

Psychological ownership is conceptualized mainly in the context of work (Csikszentmihalyi & Halton, 1981; Pierce et al., 2001) in several studies. The concept of psychological ownership has been recently adapted to the marketing context, and we can consider it to be at the beginning of our journey to discover it. In the following, research findings from both contexts are presented.

Psychological ownership is the feeling that something is mine (individual psychological ownership) or ours (collective psychological ownership). It is distinct from legal ownership, as we can feel something is mine or ours without owning it. For example, my place in the room, my parking lot arguing in front of the entrance. Psychological ownership is the feeling of possessiveness and of a bond to the object when individuals find themselves present in it, and the object is present within the individual (Pierce et al., 2001). Psychological ownership emerges to satisfy certain human motives with both a genetic and social nature. According to Pierce et al. (2001), these motives are efficacy, self-identity and belonging.

Efficacy is linked to the sense of control, the experience and satisfaction of efficacy in altering the environment. Self-identity motive represents the symbolic expression of self, a reflection of it in possession. It reflects that people use products to signal important aspects of the self (Pierce et al., 2001). While belonging, referred to as “having a place” by Pierce et al. (2001, p. 300), expresses that the object takes a part of us, just as our home. The motivations of psychological ownership were later completed with stimulation by Pierce & Jussila (2010). Stimulation represents the arousal and activation need of humans to use possessions, think of them, observe them, care for them, and, when required, defend them (Jussila et al., 2015).

Psychological ownership consists of two components, an affective and a cognitive one (Peck & Luangrath, 2022). Consumers develop positive emotions towards their possessions (Beggan, 1992) and evaluate owned objects in a more favorable way than non-owned ones (Nuttin, 1987). Thus, from the literature on access-based consumption, we know that consumers also tend to evaluate products used with temporary access more positively due to consumers’ lower quality expectations as their commitment to the product is intermittent and poses less risk to them (Lawson et al., 2021). Similarly, satisfaction as a result of positive evaluation can develop both in the case of possession

(Jussila & Tuominen, 2010) and in the case of non-possessed, temporarily owned access-based consumption as well (Lawson et al., 2021). Furthermore, psychological ownership can also develop towards tangible and intangible objects (Molesworth et al., 2016).

Although there is not yet enough literature available on the relationship between the changing values of consumer culture and the practice of liquid consumption, researchers draw attention to the importance of examining this (Lawson et al., 2021; Sinclair & Tinson, 2017), emphasizing that psychological ownership and the reduction of psychological risk may play a more important role in the creation of liquid consumption than initially thought.

I feel it relevant to discuss the role of time and place in psychological ownership. The practice of liquid consumption satisfies, in most cases, consumers' on-demand needs, the desire to consume right when and right where they want. In the case of the time factor, there are two aspects to investigate within the concept of psychological ownership: the moment when psychological ownership emerges and the length how long psychological ownership develops. Literature suggests that there are moments, so-called "moments of truth" (Gronroos, 1990) which evolve the feeling of ownership. On the other hand, it takes time to develop psychological ownership. The process of consumption, especially in the case of services, has several critical moments in time which might influence the development of psychological ownership (Jussila et al., 2015). Regarding the place factor, the literature suggests that physical proximity positively affects the emergence of psychological ownership (Tuominen et al., 2006). Thus, there are few available research on this topic. Proximity might also mean the complexity and the accessibility of an object, especially in the case of digital or sharing consumption.

In sum, possession is a tool of self-expression and belonging which is reflected in consumption. Thus, consumers are still able to extend their self and express their social belonging in the time of liquefying possessions as well. The sense of ownership can develop towards non-possessed objects, being both tangible and intangible ones. This sense of psychological ownership, therefore, plays a prominent role in liquid consumption. It can influence attitude, satisfaction, willingness to pay, and, last but not least, loyalty, trust and consumers' responsibility (Table x).

Fritze et al. 's (2020) pioneering research shows that the access-based service is able to satisfy the human need for possession psychologically and, accordingly, can replace material objects. Fritze et al. (2020) treat psychological ownership as a potential

determinant in consumers' decisions when choosing between material and access-based consumption. Furthermore, consumers' access-based consumption can be actively increased by boosting the psychological power of the sense of ownership. Value co-creation, which is an important asset in some access-based services, impacts positively on forming psychological ownership (Bartsch & Claus, 2022; Deng et al., 2021).

The sense of control is our belief that we are able and competent to explore and manipulate our environment, and it fulfills our intrinsic need for feeling efficacy (Pierce et al., 2003; Poon, 2003). In consumption, control is strongly linked to material possession – the right of control is even incorporated in ancient Roman law (Graeber & Wengrow, 2021). Thus, in immaterial digital services, the control either belongs or does not to the consumer, who has only temporary access to the service (Nicholas & Rodger, 2016). Yet, psychological ownership can develop towards immaterial objects as well, even if it is not an evident feeling (Baer & Brown, 2012; Molesworth et al., 2016; Pierce et al., 2003). Consumers who undergo the sense of control and individualization in digital services experience the object more as part of their self, therefore, they are likely to feel a higher level of psychological ownership (Delgosha & Hajiheydari, 2021; Kirk & Swain, 2018). Consumers who feel proud of a brand feel it more theirs (Stoner), and when a brand builds a relationship calling consumers by their name, it also supports consumers in developing the sense of psychological ownership (Stoner et al., 2018). Self-congruity, just in case of attachment, is an important antecedent of psychological ownership (S. Li et al., 2021; Roy Bhattacharjee et al., 2023; Zhang, 2022), and the more authenticity a consumer feels, the more likely they feel psychological ownership about that brand (V. Kumar & Kaushal, 2021).

Besides the need for control, hedonic digital services also fulfill consumers' need for signaling important aspects of self, the need for space, a "home" and for stimulation (the arousal and activation need of humans to use possessions, think of them, observe them, care for them, and when required, to defend them (Jussila et al., 2015; Pierce et al., 2003). Some consumers invest effort in building up their profiles, libraries, or playlists, and take care of their regular updates. As a matter of fact, hedonic digital services can fulfill all dimensions of psychological ownership and consumers can form psychological ownership over their subscription or profile in hedonic digital services (Morewedge et al., 2021). In previous studies, both control and self-investment have been proven to be a significant antecedent of psychological ownership in on-demand, personalized streaming

and entertainment services (Danckwerts & Kenning, 2019; Kirk & Swain, 2018; Sinclair & Tinson, 2017). Thus, with technological advances and the spread of AI, control has become an even more crucial determinant of psychological ownership. Hedonic digital services, like Netflix, provide algorithm-based, highly personalized experiences to consumers where the real control is in the hands of service providers even if consumers might experience a feeling of control (Rodríguez Ortega, 2022). Thus, Schaffner et al. (2023) argue that some consumers already feel losing control over their profile in a VOD service. Key antecedents and outcomes of psychological ownership are summarized in Table 3.

3. Table: Overview of key empirical studies of psychological ownership in digital consumption

Antecedent	Author(s)	Outcome	Author(s)
Perceived control	Kirk & Swain (2018) Danckwerts & Kenning Sinclair & Tinson	Satisfaction	I.-T. Lee et al. (2022)
Self-congruity	S. Li et al. (2021) Zhang (2022) Roy Bhattacharjee et al. (2023)	Commitment	Shukla et al. (2023)
Brand authenticity	V. Kumar & Kaushal (2021)	Engagement	S. Li et al. (2021) J. Kumar (2021) J. Kumar (2022)
Value co-creation	Deng et al. (2021) Bartsch & Claus (2022)	Willingness to pay	Mardon et al. (2023)
Name	Stoner et al. (2018)	Advocacy	Belk et al. (2022)
Pride	Kirk et al. (2016)	Trust	Delgosha & Hajiheydari (2021)
		Responsibility	Yuksel et al. (2019) Peck et al. (2021)

Source: own elaboration

2.4. Switching

Switching is the act when a consumer leaves entirely or partially a good for another one. Fundamentally, switching is built on two motivating factors: dissatisfaction and novelty-seeking, and any switching can be considered as a combination of these components at different degrees (Raju, 1984). Switching is a multi-dimensional concept influenced by several components. Literature examines components along the consumed object (quality, product importance), the relationship between the consumer and the object (product, service, brand, producer, platform provider), the consumer itself (attitude, personality) and market conditions (switching cost, availability and attractiveness of alternatives, social influence). Researchers approached modelling switching behavior from several aspects through the years. One approach is examining the object of consumption, as Keaveney (1995) did by measuring the impact of pricing, quality, and competition, or Morgan & Dev (1994) by highlighting the importance of the object for consumers in switching. The importance of a good or service can vary according to the product's temporality or endurance in consumers' lives (Morgan & Dev, 1994).

Switching from a product, a brand or a service provider to another alternative is a complex act which can be approached from several aspects (Table 4). One aspect is the object of consumption, where the features, among others, its pricing, quality, and competition (Keaveney, 1995), or the importance of the object for consumers (Morgan & Dev, 1994), influence switching. In addition, the importance of a good or service can vary according to the temporality or the endurance of the product in consumers' life (Morgan & Dev, 1994). As an example, consumers switch products or service providers more easily if their usage is sparked by an occasion, for example, choosing a restaurant for dinner, versus driven intrinsically, for example, choosing a fine wine as a connoisseur for the same dinner (Morgan & Dev, 1994).

Another important switching dimension is the relationship between service providers and consumers (Bansal et al., 2004; Bansal & Taylor, 1999; Njite et al., 2008). Bansal et al. (2004) find that consumers may stay when they have an affective commitment to the service provider. Thus, this relationship can be considered part of a complex integrated system, where changes in the system can lead to switching (Njite et al., 2008).

Consumers' characteristics and attitudes towards switching also might be a critical determinant (Bansal et al., 2004; Marshall et al., 2011). Segmenting switchers according to their motivation and behavior (Bansal et al., 2004) and their decision-making process (Marshall et al., 2011) can be a basis for predicting switching. Consiglio & van Osselaer (2019) found that even consumers' self-esteem influences consumers' willingness to switch to poor service quality. Similarly, consumers' attachment style impacts brands' long-lasting relationships with their consumers (Frydman & Tena, 2023).

Switching can be examined by its key components, such as the object of consumption, the consumers and their relationship. Thus, we can analyze it as a process as well (Abou et al., 2008; Colgate & Hedge, 2001; Roos, 1999), whether it is a full or partial switch (Roos, 1999) or they involve an external agent with delegated responsibilities in their operation (Abou et al., 2008).

Besides the key models, the switching cost is another vital element. Switching cost refers to "the one-time costs that customers associate with the process of switching from one provider to another" (Burnham et al., 2003, p. 110). It covers the risk, the investment and the loss of consumers when they change from one service provider to another (Ting, 2014). The switching cost is not limited to monetary costs but includes time and effort costs and affective loss (Burnham et al., 2003).

4. Table: Models describing consumer switching behavior

Focus of investigation	Model	Author(s)
Object oriented	Product Importance Model	Morgan & Dev (1994)
	Model of Service Switching Behavior	Keaveney (1995)
Relationship oriented	Service Provider Switching Model	Bansal & Taylor (1999)
	Three-component Model of Consumer Commitment	Bansal et al. (2004)
	General System Theory of Consumer Switching	Njite et al. (2008)
Process oriented	Switching Process in Retail Banking	Colgate & Hedge (2001)
	Catalytic Switching Model /SPAT	Roos (1999)
	Agency Theory of Consumer Switching	Abou et al. (2008)
Consumer oriented	Push-Pull-Mooring Migration Model of Service Switching	Bansal et al. (2003)
	Prospect Theory of Switching Behavior	Marshall et al. (2011)

Source: own construction

Liquid modernity interweaves each component of switching. Solid goods can be replaced with liquid ones. Consumers' digital savvy impacts consumer journey, quality perception, and satisfaction (Banerji et al., 2024; Stough & Carter, 2023; Tracogna & Hu, 2023). Consumers' digital life space encroaches on decisions through social media content, reviews, and e-WOM. In access-based consumption, consumers may develop relationships towards platforms and workers representing the platform (e.g. Uber driver) which impacts consumers' engagement towards platform service (Stevens et al., 2023). Liquid consumption embraces novelty seeking (Lawson et al., 2016; Morewedge et al., 2021) but does not lead to dissatisfaction due to consumers' strategy of satisfactory choice (Lawson et al., 2021).

Individualism and an increased need for mobility characterize most consumers' lives. They look for flexible and on-demand solutions with low commitment, which might lead to an erosion of loyalty in all aspects of life (Bauman, 2000). However, service providers are somewhat able to adjust their strategies and tools to satisfy consumers' fast-changing needs (Kuhl & Krause, 2019), the mobility attitude of consumers meets a vast range of attractive alternatives and an eased switch. Consumers are lured at a low switching cost (including procedural, financial, and relational costs) (Burnham et al., 2003), especially in hedonic digital services. Switching became easy and simple in digital environments, as alternatives are only one click away (Bhattacharjee et al., 2012; Z. Yang & Peterson, 2004). In addition, the digital market is competitive and presents a wide range of alternatives. Consumer retention may vary depending on how many possible alternatives consumers perceive (Jones et al., 2000).

Attractive alternative refers to the possibility of getting a more satisfying service from an alternative service provider (Chuah et al., 2017). In hedonic digital services, promotion, algorithm recommendation, human recommendation (WOM) and content diversity make mainly the other alternatives attractive (Ryu et al., 2023). Depending on the perceived attractiveness, they can divert consumers from their actual service provider. Even in an established loyalty towards a service provider, flirting can occur with other providers. Consiglio et al. (2018) conceptualize flirting with tangible product brands, thus, it can also match with subscription-based hedonic digital services (Ahuvia et al., 2022). Consiglio et al. (2018) differentiate the innocent flirts of being attracted but without action, and the betrayal when a pleasant, short-lived experience occurs with another brand. Not all betrayals end up with a long-term parallel relationship (i.e., cross-consumption), but all polygamous relationships start with a betrayal. Polygamous loyalty means repeated purchases with a weak commitment and a satisfactory experience (Uncles et al., 2003). Consumers' satisfactory choice strategy, when customers' quality expectation is low, therefore satisfaction stays high (Lawson et al., 2021), keeps customers in the loop of polygamous loyalty. The ugly truth is, that only a few consumers are monogamous or not loyal to any brand at all; most of the consumers are polygamous (Uncles et al., 2003). Monogamous loyalty is a rare, precious relationship, where consumers share strong attitudes and positive beliefs with the service provider. It is rather rooted in the attitudinal dimension of loyalty, while polygamy is more behavioral loyalty. Monogamous loyalty is stronger when supported by other significant ones or

consumption is associated with community membership or identity (Uncles et al., 2003). The exclusivity in a relationship generates the sense of “we belong together”, “I am yours, and you are mine”. This sense leads to the question of psychological ownership in the case of hedonic digital services.

The attractiveness of alternatives influences substantially consumers’ decision-making process and has a negative impact on service loyalty (Mannan et al., 2017; Mortensen, 2012). In consumers' switching decisions, therefore, attractive alternatives act as a pull effect agent, which diverts consumers from using a good or service to choose another one (Ryu et al., 2023). The attractiveness of alternatives has a moderating weakening effect on the relationship between satisfaction and repurchase intention, or between e-commerce convenience and consumer loyalty (C.-Y. Li, 2015). The more attractive an alternative is perceived, the higher the level of satisfaction a consumer expects when deciding about leaving the current service and using another alternative. In hedonic digital services, there is a large number of alternatives and in the context of VOD services, 95% of Americans own multiple subscriptions, 49% manage three subscriptions, and share their valuable time and attention among more service providers (Orentas & Allen, 2024).

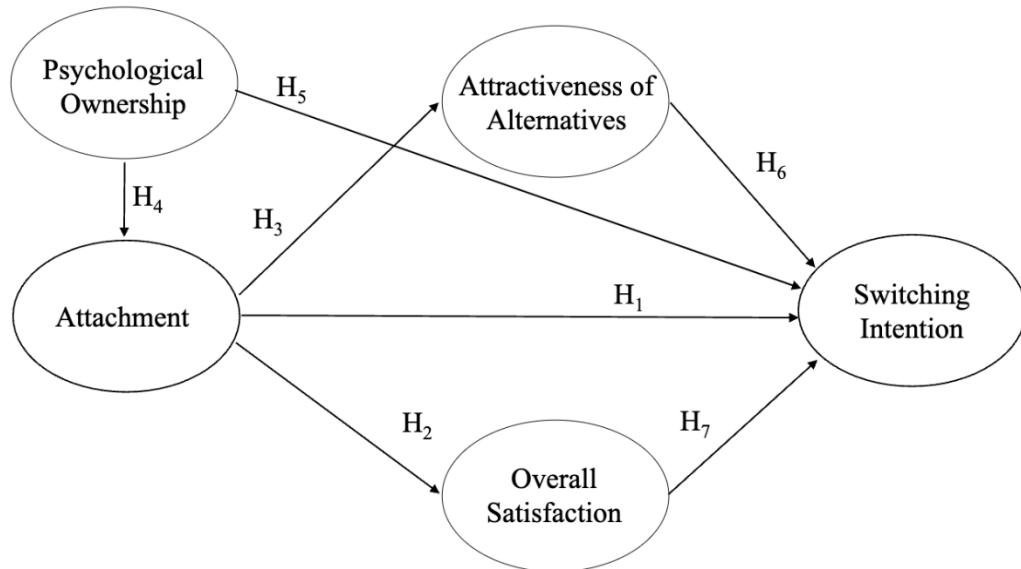
3. CONCEPTUAL FRAMEWORK

Building on the prior review on consumer attachment, psychological ownership, and switching behavior, I have two propositions. First, attachment evolves in liquid consumption which develops due to consumers’ ability to feel psychological ownership over dematerialized, access-based goods and services. Second, attachment and psychological ownership have an influence on the different switching acts of consumers. To test empirically the propositions and operationalize constructs, I have built a conceptual framework and used the context of video-on-demand services.

The conceptual framework of this dissertation relies on psychological ownership theory and attachment theory as frameworks and their possible relation to switching intention in liquid consumption. The conceptual model proposes that consumers' psychological ownership and attachment to a digital service, their overall satisfaction, and

the attractiveness of alternatives prompt consumers to certain behaviors. In this model, several different hypotheses can be formulated (Figure 3).

3. Figure: Conceptual model of the role of psychological ownership and attachment in switching intention



Source: own elaboration

3.1. Attachment in liquid consumption

Prior qualitative studies find that liquid consumption incorporates a general low level of attachment and develops a higher attachment only for those objects which make liquid consumption and its benefits accessible for consumers (Bardhi et al., 2012; Bardhi & Eckhardt, 2017). When investigating attachment in liquid consumption, it is worth distinguishing and treating separately access-based and digital goods. Attachment is strongly related to material possessions (R. W. Belk, 1988) and consuming a physical object with temporary access instead of possessing it, generates a natural mental distance and detachment from that object. In contrast, digital goods are in a mental and physical proximity to consumers by having digital access in their hands or pockets through their

mobile phone. Consumers form a positive emotional bonding toward digital objects more easily, and in different strengths based on their complexity, user control and interactivity (Koles & Nagy, 2021). This thesis focuses on attachment toward digital objects, and within that, the less complex, consumer-controlled and interactive form: video-on-demand services. In video-on-demand services, consumers' attachment can form toward different subjects: the video content itself, to the user's content library and to the service provider as well. This thesis examines the attachment toward the service provider.

Video-on-demand services coincide with the characteristics of liquid consumption. Dematerialized and access-based, i.e., consumers do not possess content library, they have no right deciding which movie get in or out of the service. Ephemeral, i.e., the content updates interrupt the consumption continuity, some movies are not available anymore. Furthermore, consumers with multiple subscriptions share the time they can spend watching videos among multiple services resulting in a fragmented, varying intensity and easy-to-switch content consumption.

Based on the above, I propose that video-on-demand service consumption represents liquid consumption, and that the attachment toward a video-on-demand service provider leads to a consumer behavior comparable with the one to solid objects or intangible services. Prior studies empirically proved that attachment leads to classic pro-brand behaviors, such as re-purchase or loyalty (Boateng et al., 2020; Hung & Lu, 2018) and that low level of connection and attachment leads more likely to switching behavior (Felicia, 2024; Fetscherin & Heinrich, 2014). According to these arguments, I formulated the first hypothesis as follows:

H₁ (RQ2): Consumers' attachment negatively relates to their switching intention in liquid consumption.

Emotional bonding and attachment have a positive impact on how consumers evaluate a service and enhance digital service satisfaction (Pang & Zhang, 2024) Following the satisfactory choice theory of Lawson et al. (2021), I suggest that an established positive emotional relationship, i.e. attachment with the liquid good, for example digital video-on-demand service, results in a higher overall satisfaction (H2).

H₂ (RQ2): Consumers' attachment positively relates to their overall satisfaction of access-based, dematerialized hedonic digital services.

The interaction between attachment and attractive alternatives has long-before evidence in interpersonal relationships (Johnson & Rusbult, 1989; Miller, 1997). Consumers who feel a strong emotional attachment perceive the object more likely irreplaceable and resist the temptation of attractive alternatives (Thomson et al., 2005). This interaction is emphasized in the model because the video-on-demand market is a saturated and highly competitive market. Accordingly, the third hypothesis is formulated as follows:

H₃ (RQ2): Consumers' attachment to their most used service provider negatively relates to the attractiveness of other alternatives in the competitive market of hedonic digital services.

3.2. Psychological ownership in liquid consumption

Attachment is strongly related to material possessions (Belk, 1988), thus, the sense of ownership develops toward immaterial, access-based or abstract objects as well (Morewedge et al., 2021). The psychological ownership thus forming has a role in strengthening digital object attachment (Koles & Nagy, 2021). Taking into consideration that consumers' possession takes part of their self-concept and generates the feeling of belongingness, I suggest that psychological ownership can take over the functions of possession and contributes to consumers self and belongingness. Consequently, I suggest that the more psychological ownership a consumer associates with his favorite video-on-demand service, the less intention he feels to switch to another service. Based on above, I compose the following hypotheses:

H₄ (RQ2): Consumers' sense of psychological ownership positively relates to their attachment to access-based, dematerialized digital services in liquid consumption.

H₅ (RQ2): Consumers' sense of psychological ownership negatively relates to the switching intention in liquid consumption.

3.3. Attractiveness of Alternatives

Jones et al. (2000) suggests that consumers' switching intention may vary depending on how many possible alternatives are perceived consumers. On the highly competitive digital market or even in the video-on-demand service category, consumers face an infinity choice of alternatives. On top, switching cost is remarkably low in digital environments (Bhattacharjee et al., 2012; Z. Yang & Peterson, 2004).

The perceived attractiveness of alternatives plays a significant role in shaping consumers' decision making and switching behavior. Alternatives can divert consumers from their used service to another one. In switching decisions, attractive alternatives act as a pull factor, drawing consumers away from their current service provider (Ryu et al., 2023). Furthermore, the attractiveness of alternatives weakens the relationship between satisfaction and repurchase intention, or between e-commerce convenience and consumer loyalty (C.-Y. Li, 2015). The higher the perceived attractiveness of an alternative, the greater the expected satisfaction when consumers contemplate discontinuing their current service in favor of another option. In the context of hedonic digital services, the abundance of available alternatives intensifies this dynamic, which is put in the following hypothesis:

H₆ (RQ2): Attractiveness of alternatives positively relates to the switching intention in liquid consumption.

3.4. Satisfaction

Consumer satisfaction is a critical determinant of service retention (Oliver, 1999). Akdim et al. (2022) finds that user satisfaction plays a crucial role in the continued use of social mobile apps. This suggests that higher satisfaction reduces the likelihood of switching which I formulated in the following:

H₇ (RQ2): Consumers' overall satisfaction of their most used hedonic digital service negatively relates to the switching intention in liquid consumption.

4. EMPIRICAL STUDIES

4.1. Overview of Studies

This dissertation intends to contribute to existing consumer behavior theories by extending them both on conceptual and empirical levels. For this, a mixed-methods design will be applied: I used two qualitative methods, phenomenology and in-depth interviews, and quantitative PLS-SEM modelling method. This design corresponds to the explorative and explanatory nature of my research questions (Table 5).

5. Table: Summary of research questions

Exploratory phase		Explanatory phase	
RQ1: how has consumer attachment adjusted in the changing consumer culture in the solid-liquid continuum?		RQ2: what is the relationship of attachment with the dynamized switching behavior fueled by liquid consumption like?	
Study 1	Study 2	Study 3	Study 4
RQ1a: How do consumers perceive the emerging phenomenon of liquid consumption?	RQ1b: How is the cultural phenomenon of liquid consumption reflected in daily consumer behavior?	RQ2a: How does psychological ownership relate to monogamous loyalty in on-demand and highly personalized hedonic digital services?	RQ2a: How does attachment relate to the different switching intentions in the liquid consumption of video-on-demand services?
	RQ1c: How do consumers navigate on the solid-liquid continuum in their daily life?	RQ2b: How does psychological ownership impact the perceived attractiveness of alternatives in the competitive market of hedonic digital services?	RQ2e: How does psychological ownership relate to the different switching intentions in the liquid consumption of video-on-demand services?
		RQ2c: What is the relationship between monogamous loyalty and perceived control, the key factor of psychological ownership, in algorithm-based, customized hedonic digital services?	RQ2r: What is the relationship between attachment and attractiveness of alternatives and overall satisfaction, as antecedents of the different switching intentions on the highly competitive video-on-demand market?

Source: own elaboration

First, a solid understanding of theories is needed to be able to revise and amend them by using other theories as well. In this phase, I use theory adaptation as a conceptual method (Jaakkola, 2020). Theory adaptation includes the shift of perspective, where the starting point is the problematization of the theory or concept. For this, I used a literature review, already embedded in Chapter 2. Theoretical Background based on which I extended the concept of liquid consumption to cases of ownership-based consumption, arguing with the fast-paced change of consumer preferences and needs observed in the case of solid consumption as well (for example, the success of easy-to-change IKEA furniture or enhanced upgrading of IT devices). The literature review led to the idea of using liquid consumption theory as a domain theory, as a substantive topic area and switching behavior theories as method theories to bring new insights into the domain theory, to provide an alternative frame and to shift the level of analysis from macro- (consumer culture) to micro level (consumer decision-making) (Jaakkola, 2020; Lukka & Vinnari, 2014).

Second, theory adaptation is backed up with four empirical studies. These four studies explore the role of consumer attachment in the dynamized switching behavior in liquid consumption (Table 6). Study 1 used a phenomenological analysis of 6 semi-structured in-depth interviews to explore how consumers perceive and practice liquid consumption. This empirical research delivered deeper insights into how consumers find the place of solid and liquid alternatives in their daily life and guided my attention towards alterations in switching behavior. Study 1 revealed a strong affection from consumers' side towards their liquid alternatives, which challenged or even contradicted some of my conceptual proposals based on the literature review. This knowledge gap led me to focus on the role of attachment in the following empirical research. Study 2 showed a deeper understanding of consumers' liquid switching behavior and which part of the process consumer attachment links to through findings of 23 semi-structured in-depth interviews. Study 3 measured the role of psychological ownership in switching intention and served as a pilot to test scales for future research with PLS-SEM. In this research, I have validated the presence of attachment in liquid consumption through statistical methods first. Study 4 operationalized the role of attachment in liquid switching with PLS-SEM. These enabled me to examine how consumer attachment adjusted in the changing environment

of consumer culture in the solid-liquid continuum and what the relationship of attachment with the dynamized switching behavior fueled by liquid consumption is like.

6. Table: Overview of studies

Study	Research Objective	Methodology	Key Findings
Study 1	Explore consumers' perception of liquid consumption	Phenomenology (n=6)	Liquid consumption is perceived as a repetitive on-demand consumption of access-based (not-owned) goods and services which prompts different consumer behavior from the one in solid (ownership-based) consumption.
Study 2	Explore how consumers navigate on the solid-liquid continuum in daily consumption	In-depth interview (n=23)	Liquid switching, as a continuously renewing switching cycle, is conceptualized and differentiated from complete and partial switching.
Study 3	Explain the role of psychological ownership in loyalty	Online questionnaire (n=248)	Psychological ownership and perceived control influence positively monogamous loyalty in liquid consumption.
Study 4	Explain the role of psychological ownership and attachment in switching intention	Online questionnaire (n=311)	Switching intention in liquid consumption is impacted by consumers' psychological ownership and not impacted by attachment.

Source: own elaboration

4.2. Study 1: Perception of liquid-solid consumption¹

The purpose of Study 1 is to gain insights about the phenomenon of liquid consumption and its presence in consumers' lives. Although the concept of liquid consumption has recently gained awareness in the academic world, consumers might be less cognizant

¹This study is based on the conference paper "A phenomenological study of liquid consumption" (Kisfürjesi & Hofmeister-Tóth, 2023).

about expressing their liquid habits with words. For this reason, Study 1 puts the emphasis on consumers perceptions and feelings. Accordingly, I formulated research question as follows:

RQ1a: How do consumers perceive the emerging phenomenon of liquid consumption?

Methods

To examine the presence and interpretation of liquid consumption in consumers' everyday life, I used the method of phenomenology. Phenomenology analysis focuses on individuals' personal experiences, and how he or she perceives and makes sense of a phenomenon under study (Creswell & Poth, 2016). To reveal whether liquid consumption is present in everyday consumer behavior, I found it necessary and appropriate to deepen the interviews with respondents' personal experiences and interpretations about liquid consumption, as an emerging phenomenon (Fisher et al., 2021). Phenomenology is used mainly for medical and psychological research, but it appears in more and more consumer and shopper studies (Kassai et al., 2017). Interpretative phenomenological analysis (IPA) focuses on the personal experience of the individual, how he or she perceives and makes sense of a phenomenon under study (Somogyi et al., 2018), therefore, I considered it as an appropriate method to identify whether an emerging consumer culture appears in ordinary consumers' everyday not only in the life of Atanasova & Eckhardt's (2021) digital nomads. Phenomenological analysis builds on multiple sources, such as the researcher's personal experience, careful observation, exploration of examples, and discussion of the topic (Fisher et al., 2021). As liquid consumer culture is perceived my reality, personal experience, and observation were given. I completed them with semi-structured exploratory in-depth interviews. The interview guided included a stimulus where ownership-based and access-based consumption situations were contrasted in pairs. Interviewees were asked to continue the sequence according to arbitrary logic and then to name the two groups. This allowed me to explore the perceived difference between traditional possession-based and the contrasted access-based consumption and its interpretation and translation into interviewees' own lives (Smith & Osborn, 2007).

Data collection and analysis

Research applied non-probability sampling using purposive and convenience sampling techniques recruiting interviewees in an online car-sharing community ("Share NOW-val csapatom" Facebook group). A recruiting post with an online application form was placed in the Facebook group. The application form was practically the screener to reach consumers using access-based services (subscription for music or video streaming, applications, shared service, swap, or exchange). I followed Smith et al.'s (2009) suggestion of a small sample size (3-6 people) and interviewed six consumers (Table 7). The interviews were conducted and recorded online through MS Teams in December 2021. Each interview took 50-60 minutes. Data analysis followed a three-layered (open, axial, selective) coding process (Strauss & Corbin, 1990), followed by an interpretative analysis (Malhotra, 2010). For coding, I used NVivo software, codes are attached in Appendix A.

7. Table: List of respondents in the phenomenology study

Respondent	Age	Living area	Profession	Service type consumed
R1	41	Capital city	Driving instructor	Vehicle sharing, cloud service
R2	30	Capital city	Elementary school teacher	Video and music streaming, vehicle sharing
R3	33	Capital city	Brand manager	Sports app, video sharing, digital content
R4	30	Suburb of capital city	IT employee	Tool sharing, vehicle sharing, music streaming
R5	28	Capital city	Brand manager	Flat renting, vehicle sharing, video and music streaming
R6	30	Capital city	Team leader in a bank	Flat renting, vehicle sharing, video and music streaming

Source: own elaboration

Findings

IPA revealed that consumers perceive differences between traditional, ownership-based (solid) consumption and access-based, dematerialized and ephemeral (liquid) consumption, and that there is an interplay between solid and liquid is observed in the interviewees' life. Consumers use solid-liquid forms of consumption in complementary and substitute ways to meet their rapidly changing consumer preferences and needs. IPA also identified themes experienced in liquid consumption, such as 1) perceptions of ownership, 2) perceptions of money, 3) individualism and 4) freedom of choice, as possible future research directions. Concerning the perception of ownership, the theme of sustainability and the theme of attachment to ownership or lack thereof also emerged.

The question of ownership is confirmed as the most important difference between solid and liquid consumption which, consequently, leads to differences in consumer behavior. In liquid consumption, consumers perceive access to temporary usage rights not just a cost saving solution paid in money, data or time, but also avoiding responsibilities and risks associated with ownership. For example, costs and duties related to maintenance, storage or careful, prudent use of access-based goods or service.

R2: "(when driving a shared car...) I pay less attention to park full straight or spare." (30 years old female)

The study revealed that liquid consumption provokes positive feelings in respondents. First, the concept of liquid consumption is associated with resource sharing and recycling, which is a positive alternative of overconsumption and use-up of resources in solid consumption. The group of access-based consumption situations is most often defined as shared, mutual consumption and is described as a more modern, sustainable, environmentally friendly alternative to consumption.

R3: "That kind of sharing ... There, I kind of feel like it's being used multiple times, and it's like adding value to not just one person." (33 years old female)

Second, customizability and individualized use enhances consumer experience in liquid consumption. Respondents' positive emotions about liquid consumption result in a

particular attachment to access platforms and providers. During the in-depth interviews, it was found that the interviewed consumers consider their access-based or even liquid consumption to be a smart decision, which they are especially proud of, and nurture positive emotions towards certain service providers. Exclusive brand preference has also emerged, such as using only the premium-positioned Share Now from car-sharing or listening to high-quality music provider Tidal by leaving the previously used Spotify.

Perceptions of money change in liquid consumption. The convenience of access can lead to looser management of finances (e.g., unused online services are not cancelled) or give the amount paid for the use of items a sense of entitlement to less economical use (e.g., fuel consumption).

R5: “I often start with floor gas. Consumption is absolutely not interested, because you have gas that you pay for. While one obviously pays attention to not driving 180 on a highway because what I know, the car consumes all the gasoline or diesel in the world. As long as it's obviously all in one price, and you just sit down, you go where you need to go.” (28 years old male)

R3: “Well, honestly that’s how I think about this fitness app anyway. It's a pure waste of money, for example, and I don't even look at it ... It's precisely because of ownership that the perception of money is different here. The big advantage of these subscriptions is that they suck in ... I have a little (negative feeling). With myself. Not with the app, well he does it, the conditions are perfectly clean, I could resign at any time. No. It’s up to me to leave myself ... Now that’s interesting, I’m wondering why that’s not the way money is perceived.” (33 years-old female)

Although interviewees experience liquid consumption as a more sustainable form with a higher social value, the main advantage of liquid consumption is the individual adaptability and customization. Liquid consumption gives the opportunity of "immediate", "instant", and "on-demand" use to consumers as they please. There are several alternatives to meet consumers’ needs. The variety of alternatives and the high degree of individualism creates a freedom of choice to consumers in liquid consumption. A consumer can choose to arrive at a location with a shared car and then leave by taxi or public transport. Also, the same consumer can choose a car sharing company who offers

the closest car or the cheapest offer in that moment when consumer needs it. Freedom of choice, therefore, means not only substitutability but also a large number of combinations of complementary uses, including alternation between access-based consumption and ownership-based.

R4: “Obviously as many options as possible. For all of them, although it was not so differentiated at the time, I chose the basic package for all of them, so what did not have a monthly fee and also gave me the freedom to go with MOL Limo or Share NOW if there was no Green Go nearby.” (30 years-old male)

Discussion and conclusions

Findings show that consumers experience the emergence of liquid consumption in their everyday lives. Consumers are aware of differences between liquid and solid consumption, and they can identify differences in their consumer behavior accordingly. As Bardhi & Eckhardt (2017) put it, liquid consumption is not the next evolutionary step in the spectrum of traditional, ownership-based, "solid" consumption and liquid consumption. These two consumption forms can be combined and replaced with each other. The pandemic has made digital solutions a necessity in sectors that previously required a personal presence and resulted in significant changes in consumer habits (Jakopánecz, 2021), e.g. technology acceptance or digital skills (Khatoon et al., 2024; Zhong et al., 2022). These changes in consumer behavior open the door for liquid consumption of more and more product categories and predict the expansion of liquid consumption reaching additional consumer segments and groups (e.g. age, living area, education level) that are not studied in this research.

This research reveals a positive consumer attitude to liquid consumption. Consumers associate positive characteristics to liquid consumption, such as customization or sustainability. Due to the positive emotions about liquid consumption, there is a remarkable consumer attachment to access-based platforms and service providers. This positive attitude might enhance the penetration and the share of liquid consumption through a variety of consumer segments.

Study 1 reveals that the question of ownership is a critical differentiating attribute which shapes consumers' attitude towards liquid-solid consumption. This key finding serves as a foundation stone for further research and points out the construct of psychological ownership and encourages me to consider psychological ownership in the conceptual frameworks of further explanatory research.

4.3. Study 2: Liquid Switching

Besides the phenomenological exploration of liquid consumption, a deep understanding of consumer habits is also needed and requires further qualitative examination. This study investigates consumers' switching behavior dynamics in the liquid consumption culture. Liquid consumption theory puts in focus cultural arguments, like the dematerialization of possession (access) and objects (experiential), de-emphasizing social class, social norms, and un-orthodoxies in lifestyle (co-working, digital nomadism, digital lifestyle) (Atanasova & Eckhardt, 2021; Gumulya, 2020; Lawson et al., 2021; S. H. N. Lee & Chow, 2020; Steadman et al., 2023). Consumer behavior theories reflect these phenomena in profound literature about consumers' usage and attitudes towards access-based services including the sharing economy (Lawson et al., 2016; Neunhoeffler & Teubner, 2018) and digital objects (Lehmann-Zschunke, 2024), and other liquid solutions, like swap (Armouch et al., 2024; Jain et al., 2023). Thus, liquid consumption theory also exhibits a general mobilization of consumption and suggests a dynamization in switching behavior. Research on consumers' switching behavior focuses on antecedents, decisions, and outcomes in infinite-dimensional frameworks and concepts (Haridasan et al., 2021; Mohd-Any et al., 2024; Ryu et al., 2023). These studies carry valuable insights to make tangible consumers' one-off switching acts. Thus, no studies were found to investigate the switching dynamics in liquid consumption.

This study attempts to examine and conceptualize the latest dynamization of switching behavior in liquid consumption. To achieve this goal, the present study aims to address the following research questions:

RQ1_b: How is the cultural phenomenon of liquid consumption reflected in daily consumer behavior?

RQ1_c: How do consumers navigate on the solid-liquid continuum in their daily life?

Methods

This study investigates the presence of liquid consumption and its possible impact on consumer switching behavior. Given the overarching nature of research questions between consumer culture and behavior, I applied an exploratory research design of in-depth interviews. Although, in-depth interviews are a classic method to examine consumer behavior, as my research questions address the exploration of fundamental, conscious consumer habits, no unconscious or hidden motivations, interviews are reasonable and satisfactory research techniques to apply (Maison, 2018).

Data collection and analysis

I conducted 23 semi-structured in-depth interviews in December 2021 to explore the relationship between liquid consumption and switching in detail. The interviews were organized online through the MS TEAMS video conference platform, and each interview lasted 45-55 minutes. Conducting online interviews seemed an appropriate choice due to the high digital affinity of the target group and their mobilized and accelerated lifestyle. The target group of the research was consumers of access-based services, such as users of shared vehicles and subscribers of paid digital services. Screening questions were used to ensure respondents have recent experience with liquid goods, possibly in more service categories. I used nonprobability samples, including purposive and convenience samples. I recruited volunteers in the Facebook group of a premium car-sharing company, assuming that the majority of applicants would own at least one subscription for paid digital service as well. The final sample consisted of eleven women and twelve men aged between 21 and 41 years old with various professional and financial backgrounds, but mainly urban consumers (Appendix B).

Interviews aimed to discover consumers' self-interpretation of the phenomenon of liquid consumption and their usage and attitude towards solid and liquid alternatives. I built the interview guide based on observation, self-experience, and the literature on access-based and liquid consumption using exploratory and explanatory questions about

motivations and habits. I collected additional data about how long they use their mentioned access-based services, how they learned about them, and what future of access-based services they predict. The interview transcripts were subject to a three-layered (open, axial, selective) coding process (Strauss & Corbin, 1990), which was followed by an interpretative analysis (Malhotra, 2010). For coding, I used NVivo software.

Findings

Liquid Consumption as an everyday reality

Interviews revealed that liquid consumption is part of the interviewee's life without exception. Respondents are aware of the characteristics of liquid alternatives and the difference from solid ones in terms of temporality. Thus, when it comes to the question of ownership, respondents have different levels of ownership awareness in liquid alternatives depending on the product category. Services of tangible objects, like vehicle- and tool sharing, or digital objects with less perceived control, like cloud-based professional software, are known to belong to else. While highly personalized digital services, like music- or video streaming profiles are felt as consumer's own property. Almost all respondents are convinced that their Netflix account is their property and Netflix's exclusive right to withdraw movies from the library is considered an unpleasant happening, not linked to the question of ownership. Temporary access is experienced as a form of consumption for which they pay with money or personal data. The recognition of non-owning refers to "temporary borrowing" shared properties and tangible objects (like vehicles, and tools). However, the ephemeral consumption of digital services is less distinct for respondents. They feel like "owning" digital services. They perceive them as their possession mainly because of their tailor-made, "owned" options generated by algorithms of the service platform. Respondents feel intimacy and privacy while using their own profiles within a digital service. The personalized accounts of a digital service embrace their perception of psychological ownership. This finding confirms Fritze et al. (2020) research, which shows that an access-based service satisfies the human need for possession psychologically.

Respondents consider a wide range of alternatives alongside the solid-liquid continuum in several product categories. Using alternately both solid and liquid solutions for the same need is also common, for example, using both owned and shared vehicle, upon financial and convenience motivations. Consumers' set of alternatives also takes a liquid form: it may shrink or grow by respondent's careful consideration and varies from respondent to respondent following their own logic and market conditions. Most of my informants keep the freedom of choice through having multiple subscriptions, even if they don't use them. Some have financial or affective (loyalty) reasons to use one provider per category. The composite of access-based services is evaluated separately. For instance, the vehicles and the client service of a vehicle-sharing company (R17), or a cloud-based software and its support service (R16). Consumers can be satisfied with the product, dissatisfied with the bundled service, and vice versa. This finding confirms Stough & Carter (2023) product and experience satisfaction in access-based services. Thus, at the end of the day, getting out of the set of alternatives occurs when dissatisfaction gains over satisfaction.

R17: "On the one hand, clearly the cars. They have very good, premium cars. ... And the other is the customer service... they always picked up the phone, they were totally flexible." (30-year-old, female)

R16: "Let's separate the product and its service." (33-year-old, male)

However, there is a hierarchy of alternatives and a preference order (R19, R21) when looking for an available service or when to start browsing digital content. The hierarchy of alternatives develops based on satisfaction (quality, price), novelty seeking, and their combination following the traditional switching behavior logic (Raju, 1984).

R19: "Since Green GO is the cheapest for me right now, I'll open it. If not there, then Share NOW, if not there, then Limo... Green GO, Share NOW, Limo in order." (30-year-old, male)

R21: "I think I use Share Now first (open the app), then MOL Limo, and then Green GO." (24-year-old, male)

The alternatives are in loose contact with each other, changing hierarchical order and replacing each other easily. My research detected a relatively high level of attachment and loyalty towards access-based services in most cases. Respondents have owned paid subscriptions to access-based services for several years, many of them since the service's launch or availability. We found more long-term commitment and loyalty towards service providers than short-term, ad-hoc usage. Liquid consumption is surrounded by positive emotions both about the principal concept (resource sharing, recycling) and its consumer experience (customizable, individualized). On top choosing access-based alternatives represents a smart decision, which positively influences consumers' self-image and their position within their social groups. Sharing knowledge and experience about liquid goods among their friends, families, and colleagues is a good practice. Navigating smartly among liquid and solid alternatives has relevance to the self, as it is associated with up-to-date characters open for novelties.

Liquid Switching Behavior

Interviews unfold three types of switching. The first one is an ordinary switching act when a respondent discontinues a product or service and starts using another. It is an exclusive decision, complete switching, and no cross-consumption is displayed (Figure 4). For example, a consumer decides to discontinue Netflix for its deteriorating content and subscribe to Disney+ for its exclusive streaming rights of Marvel movies. Respondents reported switching service providers after various periods (from one year and more to a few months) (R20, R3), since they review their decisions from time to time and might switch back and forth among service providers. The key driver behind making regular reviews is financial rationalization. Dissatisfaction with the price is closely linked to their dissatisfaction with quality and perceiving a decline in value for money which leads to complete switching in the end.

R20: "I had HBO GO. I switched because all the movies and series that I was interested in at the time, I had already watched. I had it for about a year in total. And when I got a little bit bored with what was on there, I switched to Netflix,

and now I'm going to switch back to HBO GO, because now I've already given up Netflix so much, it's not very exciting anymore.” (31-year-old, female)

R3: “...there was a period where sometimes we had HBO GO, sometimes Netflix, depending on what we were watching, and then HBO GO went away, and Netflix stayed.” (29-year-old, female)

The second switching type is partial switch. Respondents attain a set of alternatives both through owning or accessing them. It includes parallel subscriptions within the same service category or using shared cars while they also have their own car (Figure 4). The cross-consumption of goods and services is a long-known phenomenon. In this case, switching occurs for a few single consumption acts, while all the alternatives are kept in the consumers' set of choices. Respondents, though, have a strict rationalization of spending, when deciding on parallel consumption (R3, R10).

R3: “Netflix is the main one, several times a week (we use it), so it varies. Amazon, say, every two weeks. But if we start a series on Amazon, we'll turn it on every other day for 3 weeks and Netflix not at all, and vice versa. If content came along (on HBO), we'd probably add it, or sort out which one to keep, or it would go out on Amazon Prime or not.” (29-year-old, female)

R10: “I would not subscribe to HBO. To have two (streaming subscription). I'm so hooked on all these content producers, and I don't miss movies. So, I'll either watch WMN's or Partizan's videos or here's the Friderikusz podcast right now... it's satisfying, and I'm not necessarily looking for it in film. I watch them on YouTube.” (33-year-old, female)

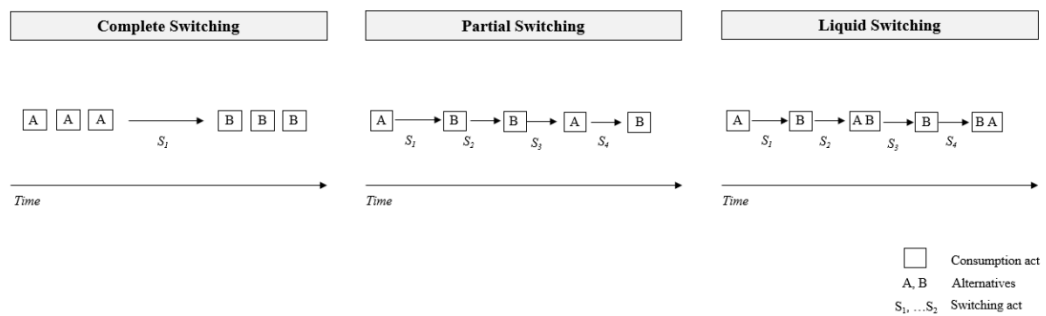
Interviews revealed a third type of switching, which reflects a high level of consumer mobility. Consumers source from their set and combine alternatives within the same single consumption act. For example, going from A to B within the city can be done in a multiple switching act, going to pick up a shared car by a shared scooter to reach point B (R4, R13). In this case, the single act of consumption transforms into a series of switching acts, where respondents use more substitutes alternately and consecutively to satisfy the

actual single need (Figure 4). This dynamization of switching behavior reflects consumers' need for mobility and instantaneity in making choices as well. Therefore, by analogy with liquid consumption, we will refer to it as liquid switching. Liquid switching is a plastic stream of consumers' recurring decisions and back-and-forth swings where solid (material, possession-based) and liquid (dematerialized, access-based) objects are consumed in a parallel, complementary, or substitutional way. Liquid switching satisfies consumers' on-demand needs and gives them a sense of control in the accelerated and uncertain liquid modernity (Bauman, 2000).

R4: "Lime. I use it to go to Share NOW." (28-year-old, male)

R13: "I went with Share NOW, and parked, just before the zone limit, I also checked, these are the things to watch out for. And then we had a coffee, and then I scooted home. I could have driven, but I wouldn't have rolled faster than 20. In fact, I used to scooter to the Share NOW car." (41-year-old, male)

4. Figure: Visualization of switching types



Source: own elaboration

Characteristics of Liquid Switching

This qualitative research reveals that liquid, partial, and complete switching coexist in respondents' lives like solid and liquid consumption. All switching types include an interplay among solid and liquid alternatives. The characteristics of three switching types are summarized in Table 8.

The motivation behind the three switching types is different. Liquid and partial switching allows consumers to stay mobile and flexible in choice-making. It means they swing back and forth to alternatives according to on-demand needs, and actual preferences, or to ensure a sense of control, and freedom of choice (R19, R8) (Table 8).

R19: “I was motivated by the fact that now there will be two companies competing, and I will be a client of both. It's worth it. And obviously, I'm expanding my opportunities. ... And I choose how I get there in each case. Walk, BKV, taxi, plane, whatever. And for me, it's very motivating.” (30-year-old, male)

R8: “Obviously as many options as possible. For all of them... I opted for the basic package, which had no monthly fee, and also gave me the freedom to go with MOL Limo or Share NOW if there wasn't a Green Go nearby.” (30-year-old, male)

Liquid switching enables the cross- and complementary consumption of alternatives. The switching decision is not exclusive. Liquid switching can even occur within a single standalone consumption act. In general, liquid switching reflects a low attachment towards goods and services, as they are easily and frequently replaced. Thus, the level of attachment towards alternatives impacts the intensity of liquid switching and the size of the alternative set. Some respondents are loyal to a particular service provider in a product category but not the service itself (R4, R9), which can be replaced.

R4: “I couldn't replace Share NOW at the moment... somehow the fleet of cars for me and the level and quality of the service itself is much superior to Share NOW than the other two.” (28-year-old, male)

R9: “I don't subscribe to YouTube; I haven't even started the trial... Because I'm loyal to Spotify.” (28-year-old, female)

The level of attachment can influence liquid switching in two ways. Respondents' positive attitude toward access-based consumption may intensify their liquid switching behavior further. On the other hand, respondents, almost without exception, show a high

level of affection while talking about their most used access-based service. Respondents showed love towards their favorite apps during the interviews (R2), some felt it irreplaceable (R4). Their bonding towards their beloved service provider may extinguish liquid switching and enhance loyalty and exclusivity in consumption. The reasons why participants love "their" apps fall into three categories. The most mentioned argument is making life easier and convenient. Secondly, the usage of that access-based service gives them an emotional plus, a good experience. Thirdly, their beloved app gives additional practical benefits: knowledge, guidance, assistance, and support. The level of attachment towards alternatives has an impact on the size of the set of alternatives, and on the intensity of liquid switching.

Liquid switching holds the feature of ephemerality (Table 8). Complete switching can also mean a short time, a few months till the subsequent switching. Liquid switching represents a shorter period and its ephemerality results in a repetitive switching act sometimes within the same consumption act. Using certain liquid alternatives requires planning in advance or creating preconditions for their consumption. For example, the route plan must be adjusted to the access zones of shared cars; pieces of content are added to favorites for later watching or listening during dedicated leisure time.

8. Table: Comparison of switching types described in the interviews

Classification of characteristics	Switching type		
	Complete	Partial	Liquid
<i>Motivation</i>	Dissatisfaction, novelty seeking	Mobility, flexibility, on-demand needs, sense of control	Mobility, flexibility, on-demand needs, sense of control
<i>Relationship among alternatives</i>	Exclusivity of one alternative for one need	Cross-consumption of alternatives for one need	Cross- or Complementary consumption of alternatives for one need
<i>Consumer relationship</i>	Relatively high commitment towards goods or service providers	Relatively low commitment towards goods or service providers	Relatively or explicitly low commitment towards goods or service providers
<i>The set of alternatives</i>	Fixed, one alternative in, one alternative out	Can expand after consumers' careful consideration (based on financial or hedonistic motives, like e.g., convenience, pleasure etc.)	Can expand after consumers' careful consideration (based on financial or hedonistic motives, like e.g., convenience, pleasure etc.)
<i>Impact on business</i>	Lost consumers of discontinued service Gained consumers of new service	Decrease or increase in buying frequency Decrease or increase in volume per consumption act	Decrease or increase in buying frequency Decrease or increase in volume per consumption act
<i>Time features of switching</i>	Switching is a one-off, permanent or temporary act.	Switching is a repetitive, temporary and periodical act.	Switching is a repetitive, ephemeral and periodical act.

Source: own elaboration

Discussion and conclusions

This study examines consumers' consumption and switching habits in liquid consumption culture. The qualitative research revealed a significant mobilization in respondents' lives and a liquid consumption practice in their daily consumer behavior. The theoretical implications of this study support past studies but also introduce new perspectives to the literature on switching behavior theories and liquid consumption theory.

First, Study 2 outlines the role of attachment in consumers' decisions about how they paste alternatives into their consideration set. Findings enhance my understanding on how attachment and attractiveness of alternatives might interact and how this interaction might impact the switching intentions among consumers.

Second, identifying switching types supports me to build a more precise measurement tool for my final conceptual framework. Findings show a clear categorization where the complete and partial switching split in terms of motivation and relationship characteristics. These findings guide to investigate separately the different switching types when testing the final conceptual framework.

The qualitative methods of Study 1 and Study 2 revealed valuable insights of consumers' attitude and behavior in liquid consumption. Building on their findings, I extract the following conclusions to consider their application in explanatory research. First, when examining consumer behavior in liquid consumption, the perception of ownership can't be omitted. Second, consumers combine different switching types in their everyday consumption, which switching types require different relationships and attachment from consumers.

Consequently, I have included psychological ownership as a critical construct in conceptual frameworks to be operationalized and conducted research to cover relationship and switching types separately. Study 3 examines the role of psychological ownership in developing exclusive, monogamous relationships with hedonic digital services. Study 4 investigates the role of psychological ownership and attachment in polygamous relationships (partial switching) and when consumer breaks up with the loved service provider.

4.4. Study 3: Psychological Ownership in Monogamous Loyalty²

Consumers are fascinated by the harem of hedonic digital services. Choose one or are they tempted? Being consumers' exclusive choice in the tempting environment of hedonic digital services is a privilege, thus, salient for a sustainable business. This study aims to analyze how monogamous loyalty can be strengthened between consumers and digital service providers.

Consumers live a personal, to some extent, intimate relationship with their music or streaming profile through their perception of owning their content library (Danckwerts & Kenning, 2019; Sinclair & Tinson, 2017). In some cases, this relationship is a monogamous relationship with their favorite service provider (also called single-homing) for emotional and/or rational reasons (Goode, 2020; Jeong, 2024). Monogamous loyalty can organically evolve due to subscription fatigue rooted in mental accounting or based on rational choice driven by content overload and psychological burdens (Jeong, 2024). The emerging consumer trend of minimalism and digital minimalism also encourage consumers to limit their consumption in various fields (Martin-Woodhead, 2022; Rasheed & Balakrishnan, 2024; Wilson & Bellezza, 2022), including the rationalization of their digital consumption and spending (Tosun & Sezgin, 2021). Monogamous consumers mean clear business benefits of a long-term relationship but also a strong bargaining position in the advertising market due to their consumption quality (Athey et al., 2018; Wu & Chiu, 2023). Can providers of hedonic digital services enhance monogamous loyalty to gain a competitive advantage among consumers and in front of advertisers as well?

Gaining and keeping consumers' loyalty is challenging in the digital era (Barbosa, 2024; Spais et al., 2024), well then monogamous loyalty. This challenge becomes even more fierce in the competitive digital services market, where consumers' fast-changing individual preferences and easily feasible switching prompt mutually (Kalaiganam et al., 2021). The expanding universe of hedonic digital services (e.g., music-, video streaming, and entertainment applications) constantly increases the variety of attractive

² This study is based on the article “Monogamy in the Harem of Hedonic Digital Services – The Role of Psychological Ownership in Loyalty” by Kisfürjesi et al. (2025)

alternatives and gives immense freedom of choice to consumers (Budzinski et al., 2021; Theadora et al., 2023). Consumers take advantage of this opportunity and either switch easily to another service provider without qualms or own multiple subscriptions (multi-homing) for the same service (Andonova et al., 2021). Multi-homing is a common phenomenon in the VOD (video-on-demand) service (Barua & Mukherjee, 2021), where 95% of Americans own multiple subscriptions, 49% manage three subscriptions, and share their valuable time and attention among more service providers (Orentas & Allen, 2024). In this case, the retention of subscribers can be a distorted mirror for measuring loyalty. Especially, when a business model is based on re-selling consumers' time or attention to advertisers (Colbjørnsen et al., 2022; Fudurić et al., 2020). Loyalty does not equal consumers' steady dedication to a service. Consumers share their time, attention, and money among several alternatives decreasing the buying frequency of the same products or services and resulting in losing revenue and profit for business practitioners (Budzinski et al., 2021; Csordás & Gálik, 2024; Kalaignanam et al., 2021). Monogamous loyalty (in this context also called single-homing) becomes a salient competitive advantage for a sustainable business.

Control plays an important role for consumers in the digital world. Digital and algorithmic consumer culture has brought out distrust in consumers to demand control over their service and profile (Airoldi & Rokka, 2022) resulting in a growing importance of psychological ownership theories in consuming of digital objects, services, and experiences. Psychological ownership lies profoundly in the sense of control which also has a prominent role in consumers' satisfaction and loyalty to on-demand, personalized streaming and entertainment services (Danckwerts & Kenning, 2019; Sinclair & Tinson, 2017). Hedonic digital services provide algorithm-based, highly personalized experiences to consumers where the real control is in the hands of service providers even if consumers might experience a feeling of control (Rodríguez Ortega, 2022). Thus, perceived control impacts consumers' choice mechanism about subscriptions and consumption habits (Airoldi & Rokka, 2022; Roy & Ortiz, 2023). I suppose the feeling of control has a leading role in the development of psychological ownership, therefore, this research focuses on consumers' sense of control in VOD services over other dimensions of psychological ownership.

Psychological ownership affects consumers' participation in dematerialized consumption (Fritze et al., 2020; Lawson et al., 2021), and has a positive impact on

consumer demand, willingness to pay, service engagement, and satisfaction (Morewedge et al., 2021). Psychological ownership also plays a key role in the effectiveness of content consumption in branding and consumer engagement with digital advances in service (Mendes Ferreira et al., 2022; Xie & Lou, 2024). Monogamy ideally means exclusivity, importance, and possessiveness for human beings (Biondi, 2024). Importance (including hedonic, utilitarian, and social factors) is widely covered by academic research (Alonso-Dos-Santos et al., 2020; Gumparathi & Srivastava, 2024; Kiran et al., 2024; Manickam & Agha, 2022). Thus, possessiveness has been out of researchers' focus, even if hedonic digital services support the development of psychological ownership due to their deeply personalized and tailor-made customer experience.

This study attempts to cover the literature gap by investigating the relationship between monogamous loyalty and consumers' sense of psychological ownership and making monogamous loyalty actionable. To achieve this goal, research uses the context of highly competitive hedonic digital services including music-, video streaming services, and entertainment applications. Accordingly, the present study aims to address the following research questions:

RQ2_a: How does psychological ownership relate to monogamous loyalty in on-demand and highly personalized hedonic digital services?

RQ2_b: How does psychological ownership impact the perceived attractiveness of alternatives in the competitive market of hedonic digital services?

RQ2_c: What is the relationship between monogamous loyalty and perceived control, the key factor of psychological ownership, in algorithm-based, customized hedonic digital services?

The research questions address the research problem through the lens of psychological ownership theory (Hulland et al., 2015; Jussila et al., 2015; Sinclair & Tinson, 2017). The first research question relies on the idea that consumers can develop a feeling of ownership towards hedonic digital services (Danckwerts & Kenning, 2019; Sinclair & Tinson, 2017), which impacts consumers' attitude and behavior, in this specific case, their loyalty (Morewedge et al., 2021) even in the shadow of numerous attractive alternatives. Previous research suggests that consumers evaluate more positively alternatives towards which they feel psychological ownership (Morewedge et al., 2021; Pick, 2021). Moreover, the feeling of PO can be transferred by mediators, like influencers or access-based services, and objects (Morewedge et al., 2021; Pick, 2021). This leads me to the

second research question which attempts to examine whether psychological ownership can favor the current service provider against the others' attractiveness where attractiveness refers to the possibility of getting a more satisfying service from an alternative service provider (Chuah et al., 2017).

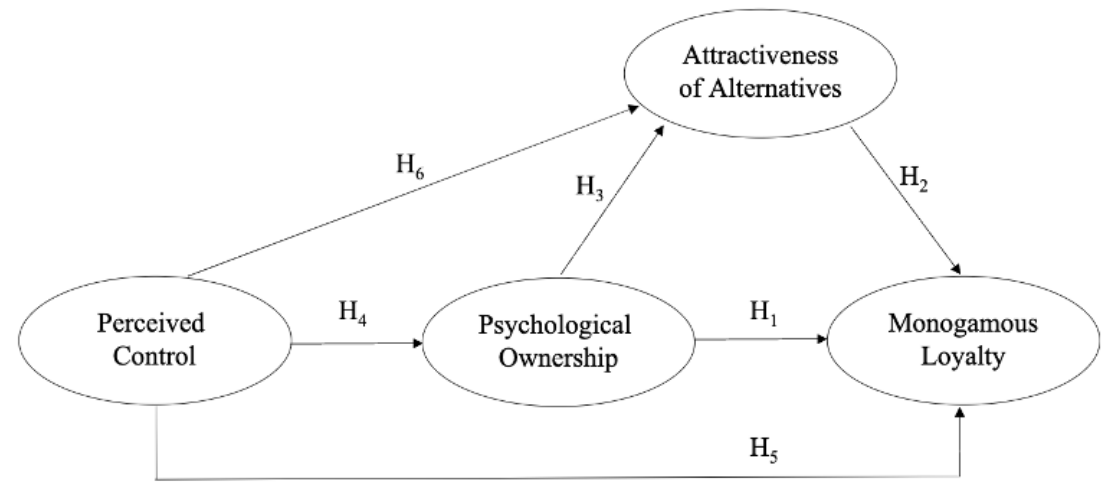
Psychological ownership satisfies several innate needs (Jussila et al., 2015; Pierce et al., 2001), thus, the need for control can be considered as the most essential. It is linked to the experience and satisfaction of efficacy in altering the environment from early childhood appears both in implicit and explicit psychological ownership (Morewedge et al., 2021). The nature of on-demand consumption presupposes that control is in the hands of consumers: when and where they want. This sense of control is further strengthened through a deceptive limitlessness and customization experience (Rodríguez Ortega, 2022). Thus, loss of control over a feature of a tangible or intangible owned product erodes ownership and decreases loyalty intentions (Garbas et al., 2023). Literature led me to the third research question which aims to reveal the impact of perceived control on monogamous loyalty in an algorithmic hedonic digital service, like VOD services.

Methods

Conceptual framework and hypotheses development

The conceptual framework of this study relies on psychological ownership theory as a framework and its possible relation to monogamous loyalty. The conceptual model of this study proposes that customers' control over the digital service, their perception of psychological ownership, and the attractiveness of alternatives prompt customers to certain behaviors. In this model, several different hypotheses can be formulated (Figure 5).

5. Figure: Conceptual model of the role of perceived control and psychological ownership in monogamous loyalty



Source: own elaboration

Psychological ownership and monogamous loyalty

Monogamous loyalty gives a feeling of security to customers (Gwinner et al., 1998). Similarly, possessing something allows one to satisfy one’s need for control, a sense of power and security, in all, the sense of efficacy, which is a fundamental dimension of psychological ownership (S. V. Helm et al., 2018; Pierce et al., 2001). This sense is also present in digital object consumption where the digital object is partly created by the consumer but stored in a hosting platform or service provider, for example, online game avatars, playlists, or personalized libraries in streaming services (Molesworth et al., 2016). Literature reviews showed that psychological ownership has an impact on consumers' attitudes and behavior, where loyalty is referred to mainly as a continuance of consumption. In digital consumption, as a form of liquid (ephemeral, low-attached) consumption, consumers’ loyalty can dilute, and fragment into polygamy (Bardhi & Eckhardt, 2017) where continuance of subscription shows a distorted mirror of consumers’ loyalty. However, to the best of the authors' knowledge, there are no studies that have examined monogamous loyalty in digital consumption, especially in the context of VOD services where multiple subscription is an expanding practice. We addressed to close this gap in literature whit our first research question about how psychological

ownership relates to monogamous loyalty in on-demand and highly personalized hedonic digital services. Connected with our literature review, we assume that psychological ownership strengthens monogamous loyalty, and we hypothesize it as follows:

H₁ (RQ2_a): Users' psychological ownership over their most used hedonic digital service positively relates to monogamous loyalty towards that digital service.

Attractiveness of Alternatives

Switching became easy and simple in digital environments, as alternatives are only one click away (Bhattacharjee et al., 2012; Z. Yang & Peterson, 2004). In addition, the digital market is competitive and presents a wide range of alternatives. Consumer retention may vary depending on how many possible alternatives consumers perceive (Jones et al., 2000).

The attractiveness of alternatives influences substantially consumers' decision-making process and has a negative impact on service loyalty (Mannan et al., 2017; Mortensen, 2012). In consumers' switching decisions, therefore, attractive alternatives act as a pull effect agent, which diverts consumers from using a good or service to choose another one (Ryu et al., 2023). The attractiveness of alternatives has a moderating weakening effect on the relationship between satisfaction and repurchase intention, or between e-commerce convenience and consumer loyalty (C.-Y. Li, 2015). The more attractive an alternative is perceived, the higher the level of satisfaction a consumer expects when deciding about leaving the current service and using another alternative. In hedonic digital services, there is a large number of alternatives and in our context of VOD services, 95% of Americans own multiple subscriptions, 49% manage three subscriptions, and share their valuable time and attention among more service providers (Orentas & Allen, 2024).

There is a potential to understand this phenomenon by examining monogamous loyalty, in the opposite direction. Therefore, we addressed the managerial issue of multiple alternatives and raised our second research question whether psychological ownership impacts the perceived attractiveness of alternatives in the competitive market

of hedonic digital services. Based on previous literature and preceding discussion, it seems reasonable to propose the following hypotheses.

H₂ (RQ2_b): Attractiveness of other alternatives negatively relates to users' monogamous loyalty towards their most used digital service.

Furthermore, literature suggests that consumers are preferential and more favorable to owned objects (Beggan, 1992; Nuttin, 1987) and psychological ownership can appear towards streaming content (Danckwerts & Kenning, 2019; Sinclair & Tinson, 2017). We also hypothesize the following:

H₃ (RQ2_b): Users' psychological ownership felt over their most used digital service negatively impacts how attractive other alternatives are perceived.

Control over digital services and psychological ownership

People feel and behave more positively when perceive more control over their environment (Proshansky et al., 1972). Likewise, consumers' perceived control impacts positively their attitudes and behaviors toward services (e.g., Joosten et al., 2016; Namasivayam & Hinkin, 2003; Namasivayam & Mount, 2006). Consumers' control results in a better match between customers' needs and service outcomes (Wathieu et al., 2002) and leads to higher service satisfaction and loyalty (Namasivayam, 2005). Control in experiential or hedonic digital services, like streaming platforms, covers personalization (manually or through algorithms), on-demand nature of consumption (where, when, and how consumers want), where the customer is in control of the clicks (Ballantyne & Nilsson, 2017). On the other hand, consumers tend to feel less psychological ownership over digital content, since these experiential purchases are intangible and also valued less than an equivalent material good (Atasoy & Morewedge, 2018).

Monogamous loyalty and its antecedents are less studied in academic research, unlike psychological ownership, especially in a digital context. Our third research

question examines whether monogamous loyalty improves as the result of perceived control, the key factor of psychological ownership, in algorithm-based, customized hedonic digital services. Building on previous results of Danckwerts et al. (2019) and Danckwerts & Kenning (2019), we suggest that digital services, which give greater control to customers, enhance the sense of psychological ownership, and therefore, encourage them for exclusive usage against the temptation of other alternatives. Hence the following hypotheses are formulated based on our research question and the above-mentioned literature:

H₄ (RQ2_c): Users' perceived control over their most used hedonic digital service positively impacts their psychological ownership over that hedonic digital service.

H₅ (RQ2_c): Users' perceived control over their most used digital service positively relates to monogamous loyalty towards that digital service.

H₆ (RQ2_c): Users' perceived control over their most used hedonic digital service negatively impacts how attractive other alternatives are perceived.

Methods

Validating the proposed framework

To evaluate the relevance of our proposed conceptual framework and the value and validity of our results, we used a triangulation process with practitioners to amplify the perspective and balance quantitative research's possible limitations (Y. N. Yang et al., 2011). We applied unstructured, in-depth interviews with two professionals who shared insights related to paid digital services. Professionals were selected following the suggestions of Adler & Ziglio (1996) based on their experience, competence, and communicational accessibility. First, we interviewed an expert responsible for content management in a subscription-based digital media on the research target market. The second practitioner was a digital expert and managing director of a medium-sized digital

and creative agency with close contact with content providers of both linear and on-demand services. For this reason, we found the interviewee's expertise adequate to discuss the results. The business responsibility of the interviewee's agency covers the strategic contribution to their clients' digital service design, digital customer relationship management, and digital communication. Agency clients include multinational and local companies in versatile industries (banking, IT, FMCG), many are market leaders in the geographical target market of this research.

Confirmation and insights from practitioners

Practitioners who participated in our validation process confirmed the relevance of our conceptual framework and delivered additional insights into our results. Consumers' need for control in digital services is a hot topic for practitioners. The interviewee in the content management field reported industry initiatives to give more control to users, for example, the Swiss news publisher NZZ offering a "no algorithm" subscription. The digital agency owner interviewee shed light on the technological and regulatory background to formulate feasible and relevant managerial implications. We built on these insights when we formulated conclusions and managerial implications of our study.

Sample

This study investigates the usage of hedonic digital services, such as music-, video streaming, and entertainment applications. To test the proposed hypotheses, a Qualtrics survey was distributed online via social media (Facebook), and a QR code was placed in events in April 2023. It used a convenience voluntary response and non-probability sampling technique. Although the non-probability sampling technique has limitations in the representation of the population and a high risk of sampling bias (Bhandari, 2020), we assumed that users of hedonic digital services form a common target group with respondents based on the digital age gap phenomenon (Eurostat, 2022). The applied sampling method ensured to reach the heavy users of hedonic digital services as a research

target group. Data analysis was executed in the JASP program. The PLS-SEM model was generated by using ADANCO software.

The survey included the presented scales for two samples: users of shared access-based (vehicle and tool sharing) services and users of hedonic digital services (video and music streaming, entertainment applications). A total of 348 respondents completed the survey. After data cleaning, I considered the dataset related only to hedonic digital services and excluded respondents who did not use hedonic digital services. The data cleaning resulted in 280 valid responses. The average age of respondents was 23.38 (SD=6.29), ranging from 18 to 46 years old. Respondents lived in urban environments, over half of them (55.0%) in the capital city, and one-third (34.9%) in other towns. Sixty-five percent of respondents were full-time students, others studied and worked (17.5%) or worked full-time (16.8%).

To operationalize the constructs of the proposed model, multi-item measures using a 7-point Likert scale (1 =strongly disagree to 7=strongly agree) were adopted from academic literature (Table 9). The construct of psychological ownership consists of three items adapted from Fritze et al. (2020). Perceived control was measured with three items of Danckwerts & Kenning (2019). Finally, we adopted Jones et al. (2000) four-item scale to measure the attractiveness of alternatives. In our conceptual model, psychological ownership leads to monogamous loyalty, as a performance measure. Knowing the fact that there is a vivid conversation about the usage of single-item measures in research (Allen et al., 2022; Bergkvist, 2015; Kamakura, 2015), we applied content-valid single-item measures for monogamous loyalty, namely, “I am planning to use this service provider exclusively in the next 6 months.”. We followed the argumentation of Wanous et al. (1997) that single-item measures provide adequate validity and reliability even in cases of middle-complex constructs (in his example, job satisfaction) to avoid ambiguity in our questionnaire. Using single-item measures was also justified during our face validity check, recommended by Allen et al. (2022).

Likert scales of the survey were linked to respondents' most used hedonic digital service which they pay for. Over one-third of the respondents (35.71%) named Spotify as their most used digital service, and similarly one-third of respondents (35.36%) mentioned Netflix as their most frequently used paid digital service. Further digital services included YouTube Premium (9.29%), HBO Max (5.36%), Disney+ (5.36%), and Apple Music (3.57%) as the most used hedonic digital services.

9. Table: Study 3 - Measurement items and respective sources

Construct	Item	Adopted
Psychological Ownership		(Fritze et al., 2020)
	PO1: I feel it belongs to me.	
	PO2: I feel it is mine.	
	PO3: I feel a personal connection to it.	
Control of object		(Danckwerts & Kenning, 2019)
	CO1: I have full control when using it.	
	CO2: I can influence.	
	CO3: I can choose according to my mood.	
Attractiveness of Alternatives		(Jones et al., 2000)
	ALT1: If I need to change service provider, there are other good options to choose from.	
	ALT2: I would probably be happy with the products and service of other providers.	
	ALT3: Compared to this, there are others with which I would probably be equally or more satisfied.	
	ALT4: Compared to this, there are not very many with whom I could be satisfied.	
Monogamous Loyalty (own construction)		
	ML: I am planning to use this service provider exclusively in the next 6 months.	

Source: own elaboration

Common method bias

Common method bias (CMB), defined as a variance stemming from the measurement method, can substantially impact research findings (Podsakoff et al., 2024). To reduce CMB, I applied common and specific procedural remedies suggested by Podsakoff et al. (2024), such as spreading indicators of the same construct within the questionnaire, minimizing task difficulty, avoiding negatively worded or socially desirable items, guaranteeing anonymity, and using a carefully screened sample who has experience with hedonic digital services and for whom the topic is interesting and relevant to participate research voluntarily. To verify that data from our survey is free of CMB, first, I used Harman's single-factor test (Harman, 1976). The results showed that the single-factor solution accounted for 29.53% of the total observed variance, which is below the 50%

threshold. Additionally, I have applied the full-collinearity test suggested by Kock (2017). The results showed that the variance inflation factor (VIF) ranged from 1.27 to 2.18 is below the conservative threshold of 3.3 (Kock, 2017). Hence, CMB is not present in our research.

Measure validation

To test the reliability and validity of constructs a confirmatory factor analysis was used. The results of CFA are summarized in Table 10. Loadings for all individual items were above the recommended value of 0.7 which proves the reliability of the items (Dijkstra & Henseler, 2015). The constructs showed adequate internal consistency with Jöreskog's rho ranged between 0.81 and 1.00.

Convergent validity was found over all constructs of the model showing average variance extracted (AVE) values higher than 0.5 which shows a good strength of association between items of a construct (J. F. Hair et al., 2021). Discriminant validity is confirmed by the Fornell-Larcker criterion in Table 11 where AVE is above the squared correlations in all constructs which confirms discriminant validity. A further method was used to examine discriminant validity. The heterotrait-heteromethod ratio of correlations (HTMT) showed a maximum value of 0,54 which is significantly below 0,85 which confirms discriminant validity.

10. Table: Study 3 - Measurements of individual item reliability

Construct	Mean	SD	Factor Loading	Rho	AVE
Psychological Ownership				0.8507	0.6552
PO1	5.26	1.53	0.8039		
PO2	3.94	1.94	0.8194		
PO3	3.73	2.02	0.8050		
Control of Object				0.8188	0.6026
CO1	4.92	1.68	0.8631		
CO2	5.02	1.58	0.7159		
CO3	6.17	1.05	0.7419		
Attractiveness of Alternatives				0.8920	0.6743
ALT1	4.21	1.91	0.7559		
ALT2	4.38	1.68	0.8248		
ALT3	3.90	1.83	0.8454		
ALT4	3.99	1.87	0.8548		
Monogamous Loyalty				1.0000	1.0000
ML (exclusive usage)	5.46	1.95	1.0000		

Source: own elaboration

11. Table: Study 3 – Discriminant validity: Fornell-Larcker criterion

Construct	Psychological Ownership	Control of Object	Attractiveness of Alternatives	Monogamous Loyalty
Psychological Ownership	0.6552			
Control of Object	0.1462	0.6026		
Attractiveness of Alternatives	0.0371	0.0098	0.6743	
Monogamous Loyalty	0.1043	0.0687	0.1647	1.0000

Squared correlations; AVE in the diagonal

Source: own elaboration

Results

The proposed model was tested using PLS-SEM which is a strongly recommended method for model validation (Henseler et al., 2016). The model results are shown in Figure 6 and Table 12.

The standardized root mean square residual (SRMR) is used to assess the goodness of fit, where a value less than 0.08 is favorable according to Henseler et al. (2016). Our model shows an SRMR value of 0.076, which indicates a good model fit for the estimated model.

The R² values determine the strength of the structural path in the model. Figure 6 shows the R² values of the model and that the model supports associations between constructs.

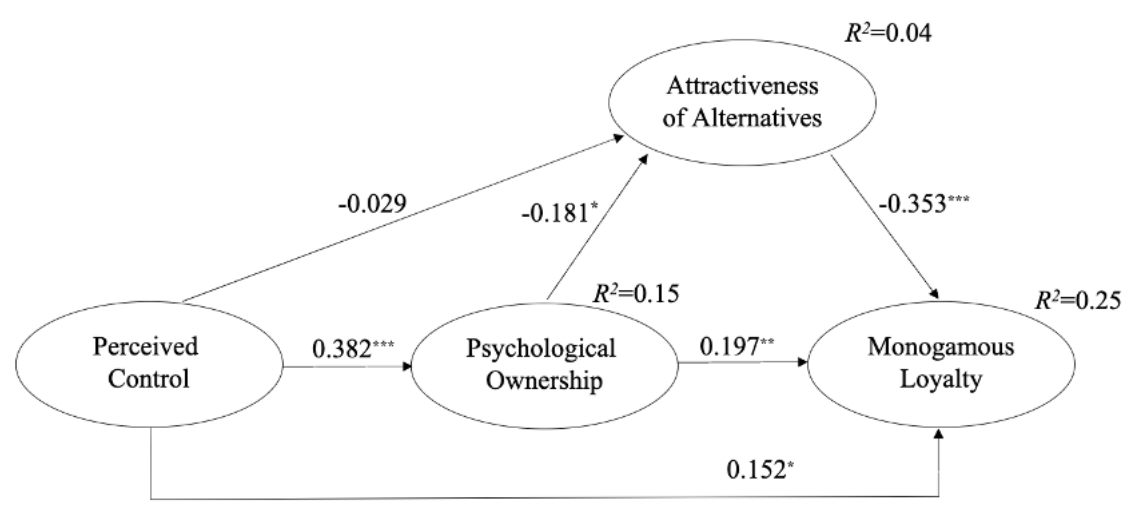
A bootstrapping procedure was undertaken to calculate stable β coefficients with 5.000 subsamples following the recommendation of Jr. J. F. Hair et al. (2017). The results for testing hypotheses show that psychological ownership's direct effect on monogamous loyalty (0.197) and attractiveness of alternatives (-0.181 [-0.3108; -0.0523]) are significant at $p < 0.01$. Similarly, the direct effect of the attractiveness of alternatives on monogamous loyalty (-0.353 [-0.4472; -0.2549]) and perceived control on psychological ownership (0.382 [0.2672; 0.4961]) are significant at $p < 0.01$. The direct effect of

perceived control on monogamous loyalty (0.152 [0.0294; 0.2772]) is significant at $p < 0.05$, while there is no effect of perceived control on the attractiveness of alternatives (-0.029 [-0.1564; 0.1030]).

As per Table 12, the p-values for H1 to H5 are less than $p < 0.05$, leading to the confirmation of hypotheses H1 to H5, but hypothesis H6 is not supported. It means that the sense of control has no direct impact on the attractiveness of alternatives.

The total effect column informs that despite the attractiveness of alternatives significantly discouraging it, perceived psychological ownership and control can drive monogamous loyalty.

6. Figure: The structural model and results



Source: own elaboration

12. Table: Study 3 – Direct effect in the model

The hypothesis path	Standard bootstrap results			Percentile bootstrap quantiles	
	β	t-values	p-values	2.5%	97.5%
Psychological Ownership – Monogamous Loyalty (H ₁)	0.1969	2.9686	0.0015	0.0635	0.3231
Attractiveness of Alternatives – Monogamous Loyalty (H ₂)	-0.3529	-7.1478	0.0000	-0.4472	-0.2549
Psychological Ownership - Attractiveness of Alternatives (H ₃)	-0.1814	-2.7331	0.0061	-0.3108	-0.0523
Control of Object - Psychological Ownership (H ₄)	0.3824	6.6561	0.0000	0.2672	0.4961
Control of Object – Monogamous Loyalty (H ₅)	0.1520	2.3732	0.0177	0.0294	0.2772
Control of Object - Attractiveness of Alternatives (H ₆)	-0.0295	-0.4469	0.6552	-0.1564	0.1530

Source: own elaboration

Mediation analysis

Based on the direct effects, psychological ownership and attractiveness of alternatives seem to play a dominant role in the process of monogamous loyalty, therefore mediation analysis is used to further investigate the extent to which these constructs influence the different pathways.

Control is a fundamental element of psychological ownership (Belk, 1988; Furby, 1978; Kirk & Swain, 2018). The direct effect of perceived control on the attractiveness of alternatives is not detected, the mediation analysis shows that psychological ownership (PO) fully mediates the pathway between perceived control (CO) and attractiveness of alternatives (ALT), whereas the indirect effect is [-0.1303; -0.0179] (Table 13). It means, that enhancing consumers' psychological ownership through perceived control, for

example, personalization options within hedonic digital services (Danckwerts et al., 2019), can negatively affect the temptation of other alternatives.

Psychological ownership impacts the evaluation of alternatives in favor of owned ones (Beggan, 1992; Nuttin, 1987). Our model supports it, as the attractiveness of alternatives partially mediates the pathway between psychological ownership and monogamous loyalty (ML) as both direct and indirect effects are detectable.

The indirect effect between perceived control and monogamous loyalty is possible via three pathways. Partial mediation can be detected in the CO-PO-ML and CO-PO-ALT-ML pathways in line with previous literature. These pathways stress out further the managerial importance of consumers' perceived control in hedonic digital services.

13. Table: Study 3 – Summary of mediating effect tests

Path	Total Effect		Direct Effect		Indirect Effect			Mediation
	Coeff.	t-values	Coeff.	t-values	Specific path	Point est.	PBCI 95%	
CO → ALT	-0,0988	-1.5714	-0.0295	-0.4496	CO – PO - ALT	-0.0694	-0,1303; -0,0179	full mediation
PO → ML	0.2609	3.8449	0.1969	2.9686	PO-ALT-ML	0.0640	0,0169; 0,1148	partial
CO → ML	0.2622	4.2450	0.1520	2.3732	CO-PO-ML	0,0753	0,0245; 0,1323	partial
					CO-ALT-ML	0,0104	-0,0364; 0,0573	non-mediation
					CO-PO-ALT- ML	0,0245	0,0069; 0,0470	partial

Source: own elaboration

Discussion and conclusions

The present study explored the relationship between psychological ownership and monogamous loyalty in hedonic digital services in the context of video-on-demand services. Loyalty is a paramount topic for scholars and practitioners. The vast majority of literature, thus, focuses on complete switching and partial switching, i.e. polygamous loyalty. The theoretical implications of this study support those past studies and introduce new perspectives to the literature on monogamous loyalty through the lens of psychological ownership theory. Psychological ownership is of particular importance as it directly affects monogamous loyalty and can reduce the impact of the attractiveness of alternatives. These findings answer our research questions about how psychological ownership relates to monogamous loyalty and the attractiveness of alternatives. The impact of psychological ownership on the perception of alternatives is important since this study also confirms Ryu et al. (2023) suggestion that attractive alternatives divert consumers from their favorite service provider.

In addition, Study 3 finds that perceived control has a positive effect on consumers' sense of psychological ownership. It means, the more a user feels having control over service, the more he feels it "his own". Although perceived control cannot reduce the impact of alternatives' attractiveness directly, it can do it through psychological ownership. This model validates that perceived control in mediation through psychological ownership negatively impacts the attractiveness of other alternatives.

Thus, monogamous loyalty is only one type of relationship that consumers develop with their favorite video-on-demand service. Polygamous relationships and consumers' break ups with service providers require further investigation. For this, further quantitative research has been conducted. Study 4 completes Study 3 findings with the role of attachment and with the perspective of complete and partial switching.

4.5. Study 4: Attachment in Switching

This study aims to examine the role of attachment in the switching dynamics of liquid consumption. Liquid consumption is characterized by a low level of attachment towards alternatives resulting in an ephemeral, dematerialized and access-based consumption (Bardhi & Eckhardt, 2017). Study 1 found that consumers' perception of ownership is a critical distinguishing factor when consumers navigate liquid-solid consumption in their everyday lives and have a positive attitude towards liquid consumption. Study 2 revealed that consumers show emotional attachment towards dematerialized and access-based alternatives and consumers' attachment has also implications in liquid consumption. First, attachment impacts whether an alternative gets into consumers' set of alternatives from which they choose later during their liquid consumption act. Second, attachment affects consumers' intention for a complete or a partial switching. Liquid consumption is also characterized by a dynamized switching behavior, where consumers use alternatives parallelly (partial switching) and in a complementary way (liquid switching). When choosing alternatives, consumers meet a mixed palette of ownership types, product categories and brands, forming switching into a complex situational decision among numerous attractive alternatives. Study 3 revealed that psychological ownership has a positive impact on monogamous loyalty. This study investigates the role of attachment in switching among video-on-demand services. I assume that a higher attachment to a service provider fades the attractiveness of alternatives, limits the size of alternatives' set, leads to higher satisfaction and to a lower switching intention. Building on prior literature and insights gained from Study 1, Study 2 and Study 3, I formulated the following research questions:

RQ2_d: How does attachment relate to the different switching intentions in the liquid consumption of video-on-demand services?

RQ2_e: How does psychological ownership relate to the different switching intentions in the liquid consumption of video-on-demand services?

RQ2_f: What is the relationship between attachment and attractiveness of alternatives and overall satisfaction, as antecedents of the different switching intentions on the highly competitive video-on-demand market?

Conceptual framework and hypothesis development

The conceptual framework of this study is presented in Chapter 3 and relies on psychological ownership theory and attachment theory as frameworks and their possible relation to switching intention in liquid consumption. Thus, following the sequential logic of the above studies, I would like to introduce amendments to the conceptual model in Chapter 3.

In line with Study 2 findings related to the different switching types, Study 4 conceptual model examines two output variables which I split into two sub-models (Model A and Model B) (Figure 7). Model A applies complete switching as the output variable of the PLS-SEM. Complete switching indicates when consumer discontinues using one service and starts to use another one, see in Study 2. While in Model B, partial switching is utilized as the output variable. Partial switching refers to a switching behavior in which consumers continue using their current service while simultaneously adopting a new service in parallel (see in Study 2). Accordingly, hypotheses have been revised to incorporate these amendments:

Model A – Complete Switching

H₁ (RQ2_d): Consumers' attachment negatively relates to their complete switching intention in liquid consumption.

H₂ (RQ2_d): Consumers' attachment positively relates to their overall satisfaction of access-based, dematerialized hedonic digital services.

H₃ (RQ2_d): Consumers' attachment to their most used service provider negatively relates to the attractiveness of other alternatives in the competitive market of hedonic digital services.

H₄ (RQ2_e): Consumers' sense of psychological ownership positively relates to their attachment to access-based, dematerialized digital services in liquid consumption.

H₅ (RQ2_e): Consumers' sense of psychological ownership negatively relates to the complete switching intention in liquid consumption.

H₆ (RQ2_f): Attractiveness of alternatives positively relates to the complete switching intention in liquid consumption.

H₇ (RQ2_f): Consumers' overall satisfaction of their most used hedonic digital service negatively relates to the complete switching intention in liquid consumption.

Model B – Partial Switching

H₁ (RQ2_d): Consumers' attachment negatively relates to their partial switching intention in liquid consumption.

H₂ (RQ2_d): Consumers' attachment positively relates to their overall satisfaction of access-based, dematerialized hedonic digital services.

H₃ (RQ2_d): Consumers' attachment to their most used service provider negatively relates to the attractiveness of other alternatives in the competitive market of hedonic digital services.

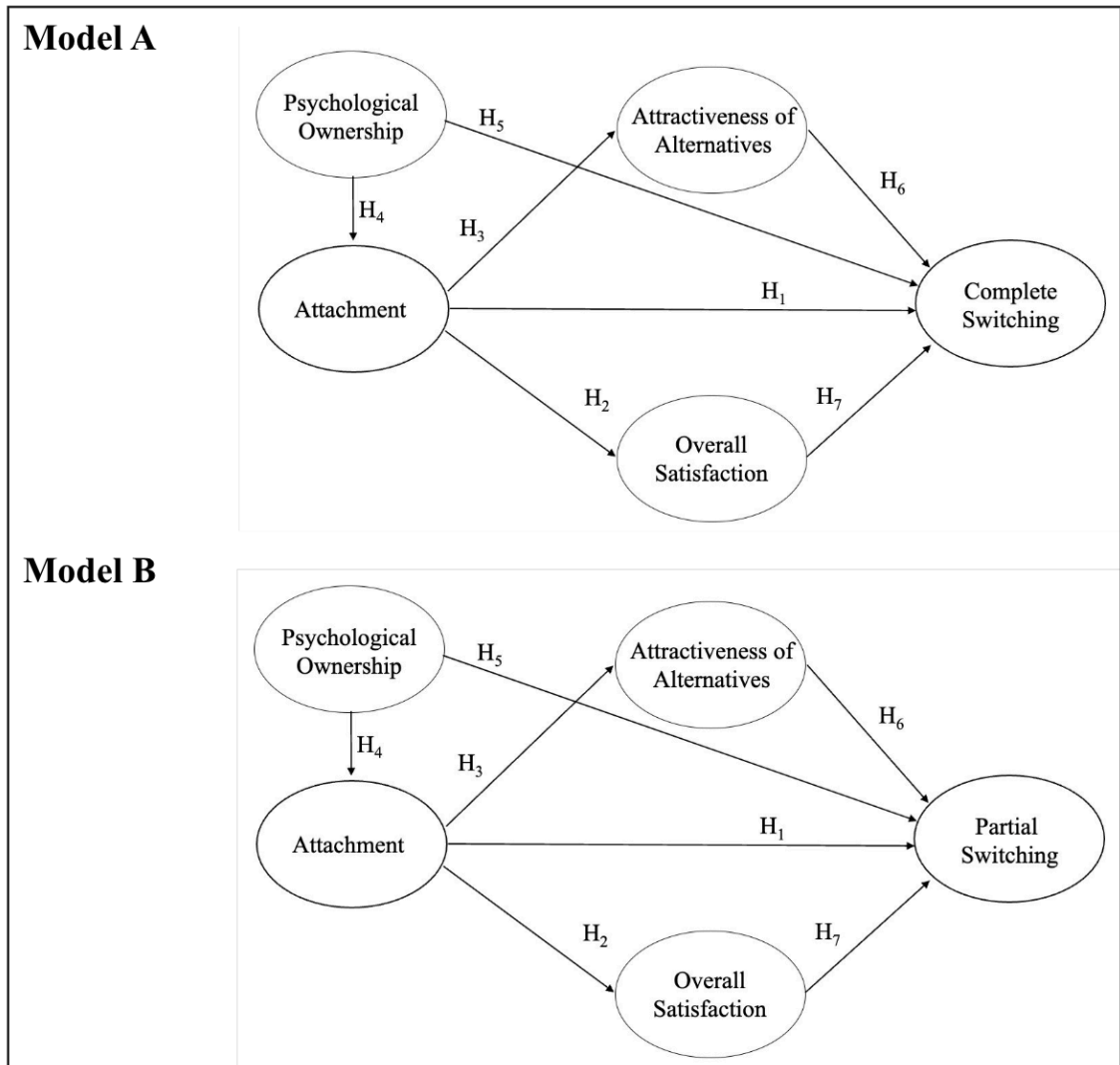
H₄ (RQ2_e): Consumers' sense of psychological ownership positively relates to their attachment to access-based, dematerialized digital services in liquid consumption.

H₅ (RQ2_e): Consumers' sense of psychological ownership negatively relates to the partial switching intention in liquid consumption.

H₆ (RQ2_f): Attractiveness of alternatives positively relates to the partial switching intention in liquid consumption.

H₇ (RQ2_f): Consumers' overall satisfaction of their most used hedonic digital service negatively relates to the partial switching intention in liquid consumption.

7. Figure: Conceptual model of the role of psychological ownership and attachment in the complete and partial switching intention



Source: own elaboration

Sample

To test the proposed hypotheses, a Qualtrics survey was distributed online via social media (Facebook), and a QR code was placed in events in February-March 2024. It used a convenience voluntary response and nonprobability sampling technique. It used a convenience voluntary response and non-probability sampling technique. Although the non-probability sampling technique has limitations in the representation of the population and a high risk of sampling bias (Bhandari, 2020), similar to Study 3, we assumed that users of hedonic digital services form a common target group with respondents based on

the digital age gap phenomenon (*Eurostat*, 2022). The applied sampling method ensured to reach the heavy users of video-on-demand services as a research target group. Data analysis was executed in the SPSS version 29 program. The PLS-SEM model was generated by using ADANCO software.

The survey targeted consumers with subscription to at least one video-on-demand streaming service. A total of 446 respondents completed the survey. After data cleaning, we considered the dataset related only to hedonic digital services and excluded respondents who did not use hedonic digital services. The data cleaning resulted in 311 valid responses. The average age of respondents was 22.57 (SD=5.41), ranging from 19 to 77 years old. Respondents lived in urban environments, over half of them (52.7%) in the capital city, and one-third (36.3%) in other towns. Sixty-one percent of respondents were full-time students, others studied and worked (30.2%) or worked full-time (7.4%).

To operationalize the constructs of the proposed model, multi-item measures using a 7-point Likert scale (1 =strongly disagree to 7=strongly agree) were adopted from academic literature (Table 14). The construct of psychological ownership comprises four items, with two adapted from Fritze et al. (2020) and two items from Danckwerts & Kenning (2019). Attachment was assessed using a four-item scale developed by Schifferstein & Zwartkruis-Pelgrim (2008). To measure the attractiveness of alternatives, the same four-item scale of Study 3, originally developed by Jones et al. (2000), was employed. In this conceptual model, overall satisfaction is measured with a single item measure, while complete and partial switching is measured by own-developed two-item scale.

Likert scales of the survey were associated with respondents' most used video-on-demand service for which they have a profile. A total of 64% of respondents reported having multiple subscriptions. The most popular streaming service among respondents is Netflix with 90.7% holding a Netflix profile, followed by Max (52.4%) and Disney+ (48.9%).

14. Table: Study 4 - Measurement items and respective sources

Construct	Item	Adopted
Psychological Ownership		(Danckwerts & Kenning, 2019; Fritze et al., 2020)
	PO1:	I feel that [the service provider] belongs to me.
	PO2:	Using [the service provider] feels like something that is mine.
	PO3:	I feel a personal connection to [the service provider].
	PO4:	I feel a high degree of personal ownership for this [the service provider].
Attachment		(Schifferstein & Zwartkruis-Pelgrim, 2008)
	AT1:	I feel emotionally connected to this product.
	AT2:	This product is very dear to me.
	AT3:	I have a bond with this product.
	AT4:	This product has a special place in my life.
Attractiveness of Alternatives		(Jones et al., 2000)
	ALT1:	If I needed to change banks, there are other good product or service provider to choose from.
	ALT2:	I would probably be happy with the products and services of another provider.
	ALT3:	Compared to this service provider, there are others with which I would probably be equally or more satisfied.
	ALT4:	Compared to this service provider, there are not very many others with whom I could be satisfied. (R)
Overall Satisfaction		
	OS:	Not satisfied at all – Absolutely satisfied
Complete Switching (own construction)		
	CS1:	I plan to cancel this subscription in the next 3 months and subscribe for another streaming provider.
	CS2:	I will cancel this subscription in the next 3 months and use a different streaming provider.
Partial Switching (own construction)		
	PS1:	I plan to subscribe to other streaming services in addition to this one in the next 3 months.
	PS2:	I will subscribe to other streaming services in addition to this one in the next 3 months.

Source: own elaboration

Common method bias

To reduce common method bias (CMB) presented in Study 3, I applied again common and specific procedural remedies suggested by (Podsakoff et al., 2024), such as spreading indicators of the same construct within the questionnaire, minimizing task difficulty, avoiding negatively worded or socially desirable items, guaranteeing anonymity, and using a carefully screened sample who owns profile in video-on-demand services and for whom the topic is interesting and relevant to participate research voluntarily. To verify that data from our survey is free of CMB, first, I used Harman's single-factor test (Harman, 1976). The results showed that the single-factor solution accounted for 29.87% of the total observed variance, which is below the 50% threshold. Additionally, I applied the full-collinearity test suggested by Kock (2017). The results showed that the variance inflation factor (VIF) ranged from 1.00 to 4.74 which is below the threshold of 5.0 (Kock, 2017). Hence, CMB is not present in our research.

Measurement validation

To test the reliability and validity of constructs a confirmatory factor analysis was used. The results of CFA are summarized in Table 15 and Table 17. Loadings for all individual items were above the recommended value of 0.7 which proves the reliability of the items (Dijkstra & Henseler, 2015). The constructs showed adequate internal consistency with Jöreskog's rho ranged between 0.87 and 1.00.

Convergent validity was found over all constructs of the model showing average variance extracted (AVE) values higher than 0.5 which shows a good strength of association between items of a construct (J. F. Hair et al., 2021). Discriminant validity was assessed using the Fornell-Larcker criterion as presented in Table 16 and Table 18. The analysis confirms that the AVE for each construct is above the squared correlations. Additionally, the heterotrait-heteromethod ratio of correlations (HTMT) was employed as a complementary measure. The highest HTMT value showed a maximum value of 0,69 which is significantly below the recommended threshold of 0,85 which further confirms discriminant validity.

15. Table: Study 4A – Measurements of individual item reliability

Construct	SD	Mean	Factor Loading	Rho	AVE
Psychological Ownership				0.9131	0.7247
PO1	1.57	2.41	0.8799		
PO2	1.57	2.53	0.8773		
PO3	1.53	2.16	0.8696		
PO4	1.67	2.26	0.7738		
Attachment				0.9434	0.8064
AT1	1.66	3.22	0.8988		
AT2	1.64	3.42	0.9150		
AT3	1.69	3.35	0.9148		
AT4	1.61	3.04	0.8624		
Attractiveness of Alternatives				0.8654	0.6172
ALT1	1.54	4.89	0.7172		
ALT2	1.48	5.08	0.8333		
ALT3	1.54	4.74	0.7809		
ALT4	1.64	4.92	0.8064		
Overall Satisfaction				1.0000	1.0000
OS	1.22	5.41	1.0000		
Complete Switching				0.9684	0.9110
CS1	1.48	1.88	0.9639		
CS2	1.37	1.74	0.9627		

Source: own elaboration

16. Table: Study 4A – Discriminant validity: Fornell-Larcker criterion

Construct	Psychological Ownership	Attachment	Attractiveness of Alternatives	Overall Satisfaction	Complete Switching
Psychological Ownership	0.7247				
Attachment	0.3938	0.8064			
Attractiveness of Alternatives	0.0740	0.0852	0.6172		
Overall Satisfaction	0.0161	0.0819	0.0156	1.0000	
Complete Switching	0.0355	0.0687	0.0071	0.0496	0.9110

Squared correlations; AVE in the diagonal

Source: own elaboration

17. Table: Study 4B – Measurements of individual item reliability

Construct	SD	Mean	Factor Loading	Rho	AVE
Psychological Ownership				0.9131	0.7247
PO1	1.57	2.41	0.8808		
PO2	1.57	2.53	0.8808		
PO3	1.53	2.16	0.8695		
PO4	1.67	2.26	0.7676		
Attachment				0.9434	0.8064
AT1	1.66	3.22	0.8985		
AT2	1.64	3.42	0.9146		
AT3	1.69	3.35	0.9146		
AT4	1.61	3.04	0.8633		
Attractiveness of Alternatives				0.8654	0.6172
ALT1	1.54	4.89	0.7268		
ALT2	1.48	5.08	0.8510		
ALT3	1.54	4.74	0.7897		
ALT4	1.64	4.92	0.7842		
Overall Satisfaction				1.0000	1.0000
OS	1.22	5.41	1.0000		
Partial Switching				0.9560	0.9158
PS1	2.10	2.71	0.9639		
PS2	2.09	2.68	0.9627		

Source: own elaboration

18. Table: Study 4B – Discriminant validity: Fornell-Larcker criterion

Construct	Psychological Ownership	Attachment	Attractiveness of Alternatives	Overall Satisfaction	Partial Switching
Psychological Ownership	0.7242				
Attachment	0.3955	0.8064			
Attractiveness of Alternatives	0.0709	0.0839	0.6220		
Overall Satisfaction	0.0165	0.0818	0.0153	1.0000	
Partial Switching	0.0458	0.0231	0.0003	0.0016	0.9158

Squared correlations; AVE in the diagonal

Source: own elaboration

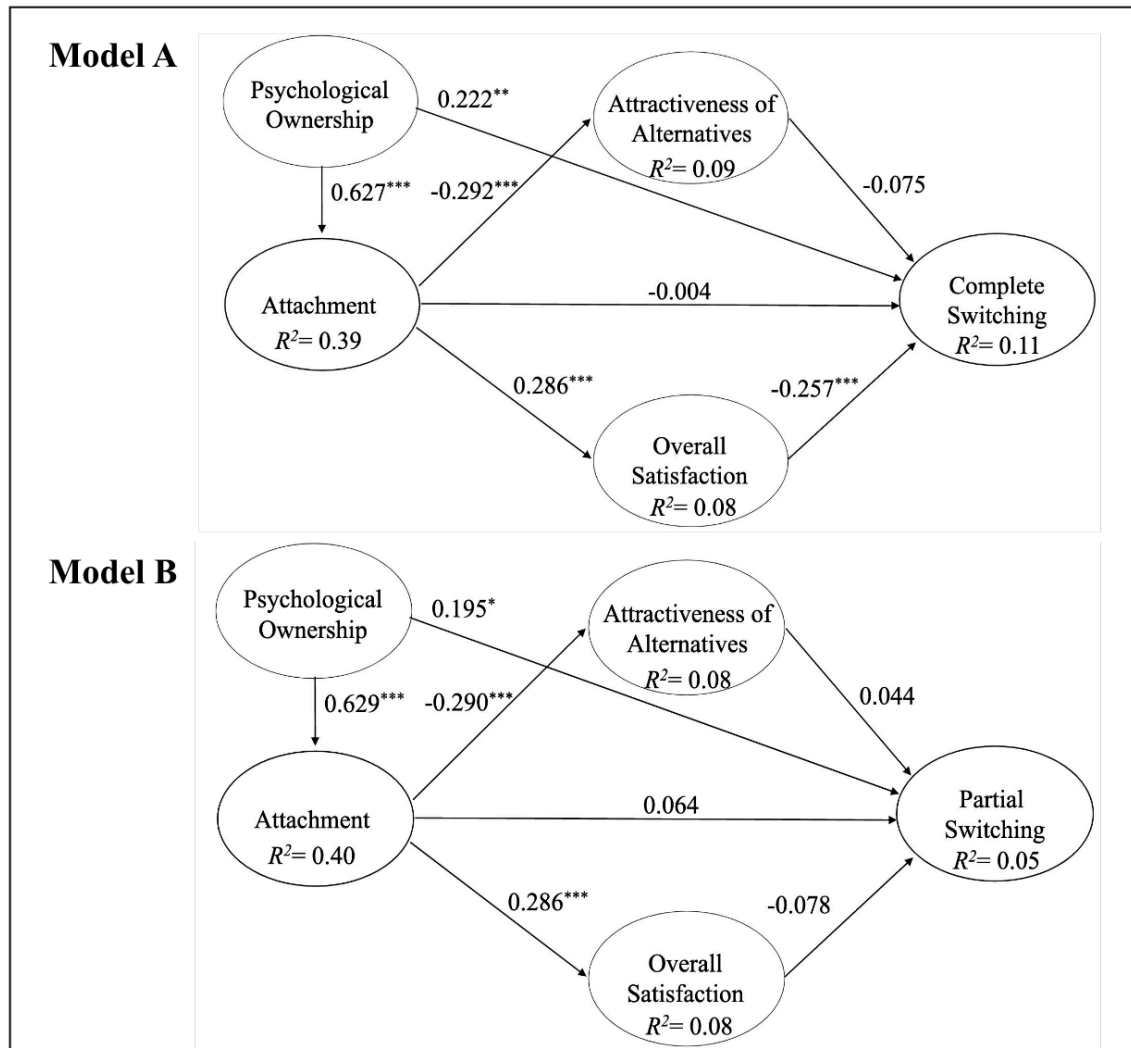
Results

The proposed models, as well as in Study 3, were tested using PLS-SEM which is a strongly recommended method for model validation (Henseler et al., 2016). The model results are shown in Figure 8.

The standardized root mean square residual (SRMR) is used to assess the goodness of fit, where a value less than 0.08 is favorable according to Henseler et al. (2016). Model A shows an SRMR value of 0.0713, and model B has a value of 0.0698, which indicates a good model fit for the estimated models.

The R^2 values determine the strength of the structural path in the model. Figure 8 shows the R^2 values of the models and that the models support associations between constructs.

8. Figure: Study 4 – The structural models and results



Source: own elaboration

A bootstrapping procedure was undertaken to calculate stable β coefficients with 5.000 subsamples following the recommendation of (Jr. J. F. Hair et al., 2017). The results for testing hypotheses are presented in the following.

Model 4A

The results in Table 19 show that attachment's direct effect on alternative's attractiveness (-0.292) and overall satisfaction (0.286) is significant at $p < 0.01$. Similarly, psychological ownership's direct effect on attachment (0.627) and overall satisfaction on complete

switching (-0.257) are significant at $p < 0.01$. The direct effect of psychological ownership on complete switching (0.222 [0.0591; 0.3701]) is significant at $p < 0.05$, while there is no effect of attachment (-0.004 [-0.1554; 0.1531]) and the alternatives' attractiveness on complete switching (-0.075 [-0.2088; 0.0442]).

As per Table 19, the p-values for H₂ to H₅ and H₇ are less than $p < 0.05$, leading to the confirmation of hypotheses H₂ to H₅ and H₇, but hypothesis H₁ and H₆ are not supported. It means that attachment and attractiveness of alternatives have no direct impact on complete switching.

Mediation analysis

Based on the direct effects, attachment has no impact on intention for complete switching. To further investigate which constructs influence the different pathways, I applied mediation analysis. Results show that attachment has impact on complete switching intention through overall satisfaction (full mediation) in complete switching intention (Table 20). Attachment and overall satisfaction play a mediation role (competitive mediation) on the pathway between psychological ownership and complete switching. It means that the positive impact of psychological ownership on complete switching can be reduced by increasing attachment and overall satisfaction (Table 20).

19. Table: Study 4A – Direct effect in the model

The hypothesis path	Standard bootstrap results			Percentile bootstrap quantiles	
	β	t-values	p-values	2.5%	97.5%
Attachment – Complete Switching (H ₁)	-0.0045	-0.0568	0.4773	-0.1554	0.1531
Attachment – Overall Satisfaction (H ₂)	0.2861	4.8899	0.0000	0.1729	0.3987
Attachment – Attractiveness of Alternatives (H ₃)	-0.2920	-5.7659	0.0000	-0.3974	-0.1975
Psychological Ownership – Attachment (H ₄)	0.6274	16.2568	0.0000	0.5512	0.7005
Psychological Ownership – Complete Switching (H ₅)	0.2217	2.7531	0.0030	0.0591	0.3701
Attractiveness of Alternatives – Complete Switching (H ₆)	-0.0750	-1.1508	0.1249	-0.2088	0.0442
Overall Satisfaction – Complete Switching (H ₇)	-0.2575	-3.6974	0.0001	-0.3905	-0.1140

Source: own elaboration

20. Table: Study 4A – Summary of mediating effect tests

Path	Total Effect		Direct Effect		Indirect Effect		Mediation	
	Coeff.	t-values	Coeff.	t-values	Specific path	Point est.		Percentile bootstrap quantiles (2.5%; 97.5%)
ATT → CS	-0.0562	-0.7158	-0.0045	-0.0568	ATT-ALT-CS	0.0219	-0.0135; 0.0600	non- mediation
					ATT-OS-CS	-0.0737	-0.1284; -0.0294	full mediation
PO → CS	0.1864	2.8561	0.2217	2.7521	PO-ATT-CS	-0.0028	-0.0998; 0.0948	non- mediation
					PO-ATT-ALT-CS	0.0137	-0.0086; 0.0378	non- mediation
					PO-ATT-OS-CS	-0.0462	-0.0824; -0.0182	partial mediation (competitive)

Source: own elaboration

Model 4B

The results in Table 21 show that attachment's direct effect on alternative's attractiveness (-0.290) and overall satisfaction (0.286), moreover, psychological ownership's direct effect on attachment (0.629) are significant at $p < 0.01$. The direct effect of psychological ownership on complete switching (0.195 [0.0378; 0.3467]) is significant at $p < 0.05$, while there is no effect of attachment (0.064 [-0.0932; 0.2150]), the alternatives' attractiveness (0.044 [-0.0849; 0.1563]) and overall satisfaction (-0.078 [-0.1946; 0.0383]) on complete switching.

As per Table 21, the p-values for H₂ to H₅ are less than $p < 0.05$, leading to the confirmation of hypotheses H₂ to H₅, but hypothesis H₁, H₆ and H₇ are not supported. It means that the attachment, the attractiveness of alternatives and overall satisfaction have no direct impact on the partial switching.

Mediation analysis

Similarly to Model 4A, I applied mediation analysis to further investigate which constructs influence the different pathways. Results show that attachment has no impact on complete switching intention neither through the attractiveness of alternatives nor through overall satisfaction (Table 22). Similarly, psychological ownership has also no impact on partial switching intention either in any indirect pathway (Table 22).

21. Table: Study 4B – Direct effect in the model

The hypothesis path	Standard bootstrap results			Percentile bootstrap quantiles	
	β	t-values	p-values	2.5%	97.5%
Attachment – Partial Switching (H ₁)	0.0639	0.8065	0.2100	-0.0932	0.2150
Attachment – Overall Satisfaction (H ₂)	0.2861	4.8920	0.0000	0.1731	0.3988
Attachment – Attractiveness of Alternatives (H ₃)	-0.2896	-5.8722	0.0000	-0.3960	-0.2007
Psychological Ownership – Attachment (H ₄)	0.6289	16.3716	0.0000	0.5523	0.7018
Psychological Ownership – Partial Switching (H ₅)	0.1954	2.4901	0.0064	0.0378	0.3467
Attractiveness of Alternatives – Partial Switching (H ₆)	0.0435	0.7060	0.2401	-0.0849	0.1563
Overall Satisfaction – Partial Switching (H ₇)	-0.0777	-1.3115	0.0949	-0.1946	0.0383

Source: own elaboration

22. Table: Study 4B – Summary of mediating effect tests

Path	Total Effect		Direct Effect		Indirect Effect			Mediation
	Coeff.	t-values	Coeff.	t-values	Specific path	Point est.	Percentile bootstrap quantiles (2.5%; 97.5%)	
ATT → PS	0.0290	0.3841	0.0639	0.8065	ATT-ALT-PS	-0.0126	-0.0498; 0.0235	non- mediation
					ATT-OS-PS	-0.0222	-0.0629; 0.0101	non- mediation
PO → PS	0.2137	3.5707	0.1954	2.4901	PO-ATT-PS	0.0402	-0.0607; 0.1363	non- mediation
					PO-ATT-ALT-PS	-0.0079	-0.0321; 0.0146	non- mediation
					PO-ATT-OS-PS	-0.0140	-0.0401; 0.0064	non- mediation

Source: own elaboration

Discussion

Study 4 results show that attachment has no direct impact on switching intention among video-on-demand services which represent liquid consumption in consumers' lives. This finding does not support previous studies' arguments about attachment's role in accelerated and ephemeral consumption (Bardhi et al., 2012; Bardhi & Eckhardt, 2017). Attachment is a strong emotional bond which can lead to loyalty. In the highly competitive market of video-on-demand services, liquid consumption can form easily due to the dematerialized and ephemeral nature of content consumption (Arditi, 2021; Shah et al., 2023). This study finds that attachment has a significant role in decreasing the attractiveness of alternatives and increasing consumers' overall satisfaction. Thus, attachment itself is not enough to keep consumers away from other service providers. Switching is a complex decision in which other variables might play more prominent role than attachment. Study 4 finds that psychological ownership is one of these variables which impacts consumers' switching decision.

Psychological ownership has a significant positive direct effect on complete and partial switching in liquid consumption. This finding fits in the concept of possession which allows consumer to destroy their property, the right of *abusus* in the Roman Law. It also proves that consumers experience the same feeling of ownership in dematerialized hedonic digital services as in materialized possession. Study 4 also finds that psychological ownership has a small, but significant indirect effect on whether consumers leave (complete switching) their favorite service provider through attachment and overall satisfaction (Figure 8). It means that although attachment has no direct effect on complete switching, it has an opposite (negative) effect on the path between psychological ownership and complete switching.

5. Conclusions

5.1. Theoretical Contributions

This thesis work aimed to examine the role of consumer attachment in the switching dynamics in liquid consumption and contribute to switching behavior theories within consumer behavior theories. While the concept of liquid consumption has gained increasing attention in consumer culture theory, empirical studies remain scarce. This dissertation extends the application of liquid consumption theory to a previously unexamined territory of switching behavior and contributes to the academic discourse and the understanding of contemporary consumer behavior by offering novel insights into cultural, social, and economic dimensions. Furthermore, this thesis work has facilitated the introduction and academic integration of liquid consumption theory within the Hungarian academic landscape.

Besides its novelty in the Hungarian academic field, the theoretical implications of presented empirical studies support some past studies and introduce new perspectives to the literature on switching intention through the lens of psychological ownership theory and attachment theory. The presented four studies add to the global academic literature one by one whose theoretical contributions are introduced as follows.

Perception of Ownership Results in Consumer Behavior Differences

Study 1 confirms prior research studies about how consumers' relationships have loosened and how liquid and solid consumption coexist in consumers' lives (Bardhi et al., 2012; Bardhi & Eckhardt, 2017). This phenomenology study revealed that respondents have a different attitude and behaviour towards solid and liquid alternatives during consumption. This difference is routed, in line with literature, mainly in the question of ownership, thus, this study revealed a differentiation in feelings as well. While there is a fundamentally negative attitude towards ownership (overconsumption, resource consumption), access-based consumption is surrounded by positive emotions both about the model principle (resource sharing, recycling) and its use, consumer experience (customisable, individualised). The group of access-based consumption situations is most often defined as shared, mutual consumption, and described as a more modern, sustainable, environmentally friendly alternative to traditional consumption.

Due to the positive emotions about access-based consumption, there is a remarkable consumer attachment to access-based platforms or providers. Although liquid

consumers are tied to fewer objects, there may be a greater attachment to objects that provide access or liquidity (Bardhi & Eckhardt, 2017). This research finds that liquid consumption is considered as a smart decision, which consumers are proud of, and nurture positive emotions towards certain service providers. Exclusive brand preference has also emerged. In this case, the material objects have an emotional surplus, gaining a privileged role in consumers' lives by possessing them.

The positive attitude towards access-based services and the high level of parallel and combined usage of solid and liquid consumption might forecast a further increase in liquid consumption.

Conceptualization of Dynamized Switching Behavior in Liquid Consumption

Study 2 findings led to conceptualizing dynamized switching behavior in liquid consumption and introduced the notion of liquid switching. With this, Study 2 presents three updates on switching behavior theories. First, motivations behind switching prioritize on-demand needs and situational value over dissatisfaction and novelty seeking. Dissatisfaction and novelty seeking don't necessarily lead to discontinuation but give more space to another alternative within a consumer's set. The attraction of novelties can divert consumers from their loved service provider, but this diversion might be periodical and does not entail the cancellation of their subscription. Second, liquid switching is not limited to liquid goods. It accelerates the switching of solid alternatives in terms of their temporary substitution with liquid alternatives. Third, liquid switching is noticeably linked to ephemerality of liquid consumption, thus it is essential to understand their ephemeral nature. Long-term commitment and loyalty are detectable towards access-based services and manifested in long-term or permanent subscriptions. However, they are vulnerable to the constant lure of other attractive alternatives. Liquid switching allows consumers to swing back and forth among alternatives in a consideration set and ephemerality refers to the length of consumption act instead of commitment.

Findings also add to the liquid consumption theory by incorporating consumers' general attitudes towards mobility through their liquified switching behavior. From a materialistic point of view, liquid consumption is defined as a non-materialistic style of consumption where acquisition is not a priority (Atanasova & Eckhardt, 2021). Thus,

owning a wide set of solid and liquid alternatives available is a priority for consumers. Liquid consumption is characterized by a liquid switching behavior, and in this sense, liquid consumption represents consumers' attitudes towards goods and services, where mobility and temporality are the key features and liquid consumption appear in solid goods as well.

This finding answers on the first research question about how consumer attachment adjusted in the changing consumer culture in the solid-liquid continuum.

The Role of Psychological Ownership in Monogamous Loyalty

Monogamous loyalty and its pursuit are a less studied area in academic research, especially in the context of highly competitive hedonic digital services. Study 3 findings extend loyalty literature on its finite area of monogamous loyalty with three key contributions.

First, Study 3 findings contribute to psychological ownership theory by empirically proving its positive relation to monogamous loyalty. Previous studies proved the positive impact of control on loyalty but not on monogamy (Joosten et al., 2016; Namasivayam, 2005; Namasivayam & Hinkin, 2003; Namasivayam & Mount, 2006). Psychological ownership is of particular importance as it directly affects monogamous loyalty and can reduce the impact of the attractiveness of alternatives. These findings answer our research questions one and two. The impact of psychological ownership on the perception of alternatives is important since we also confirm Ryu et al. (2023) suggestion that attractive alternatives divert consumers from their favorite service provider. Our finding, in line with previous studies, proves the weakening mediating effect of the attractiveness of alternatives on loyalty. Thus, we suggest that psychological ownership can keep consumers in a monogamous, loyal relationship with their favorite hedonic service provider even in a tempting environment of attractive alternatives. The relationship between psychological ownership and the attractiveness of alternatives in digital services, to the best knowledge of the authors, has not been described yet. Similarly, the positive impact of psychological ownership on monogamous loyalty in digital services has not been examined previously.

Second, monogamous loyalty improves as the result of perceived control, the key factor of psychological ownership, in algorithm-based, customized hedonic digital services. Perceived control has a positive effect on consumers' sense of psychological ownership. It means, the more a user feels having control over service, the more he feels it "his own". Although perceived control cannot reduce the impact of alternatives' attractiveness directly, it can do it through psychological ownership. This model validates that perceived control in mediation through psychological ownership negatively impacts the attractiveness of other alternatives. Reaching psychological ownership through perceived control is empirically proven (Danckwerts et al., 2019; Danckwerts & Kenning, 2019). Thus, the role of perceived control in reducing the temptation of competitors, especially in the highly competitive market of hedonic digital services, hasn't been examined yet. As psychological ownership is a domain of increasing research interest in digital and experiential consumption, our study contributes to the theory by empirically proving the positive impact of perceived control on the sense of psychological ownership and highlighting the relation between perceived control and the attractiveness of alternatives in the context of hedonic digital services.

In sum, Study 3 empirically proves that consumers' perceived control in hedonic digital services positively impacts monogamous loyalty in the tempting environment of attractive alternatives. With this finding, this study extends the literature on monogamous loyalty, which is an unfairly disregarded domain in behavioral research.

The role of attachment in complete and partial switching

Attachment is a positive emotional bond, a self-connectedness with another person, object or digital object (Bagozzi et al., 2017; Koles & Nagy, 2021; Thompson et al., 2006; Whan Park et al., 2006). This emotion is present in video-on-demand service consumption and has significant impact on how consumers evaluate the service and its alternatives. This finding fits prior literature (Dwivedi et al., 2019; R. VanMeter et al., 2018; R. A. VanMeter et al., 2015).

Attachment leads to long-term relationship and loyalty (Dwivedi et al., 2019; Levy & Hino, 2016; Shabani Nashtae et al., 2017). Loyalty is frequently considered as the opposite of switching. Thus, I suppose switching intention requires a dedicated

measurement in research and there are few studies examining it (Alnawas & Hemsley-Brown, 2018; Hemsley-Brown, 2023; K.-H. Lee & Hyun, 2016). Study 4 is filling this gap by examining the role of attachment in two switching types. Attachment has no influence on consumers' switching intention. The emotional bond does not prevent service providers being left or being cheated. Thus, the trident of psychological ownership, attachment, and satisfaction can hinder the break-up between consumers and service providers. Sánchez García & Curras-Perez (2019) also confirms that satisfaction alone is not sufficient to prevent switching in video-on-demand services.

These findings give answer on this thesis' second research question about the relationship of attachment with the dynamized switching behavior fueled by liquid consumption like.

5.2. Managerial Implications

Study 2 showed that the permeability between alternatives, whether solid or liquid, results in a complex competitive map for practitioners. In this enlarged competitive environment, understanding consumers' choices, and switching behavior becomes more crucial and challenging. Switching has been transforming in line with the transition of consumption culture and reflects the increased mobility of consumers and the fluidity in choices and commitment. Besides being a one-off decision covering a longer period, a non-exclusive, back-and-forth switching among alternatives gains ground in the lives of consumers. Predicting how many shares a company can extract from consumers' decisions is challenging for marketers. Thus, this would be the key to sustainable business. An update on managerial expectations and KPIs is needed about the share of wallet within liquid consumption. For this, it is essential to review critically the definition of liquid switching and transform it into measurable consumer actions for further managerial implications. The number of subscribers and customer retention rate might show a distorted picture of consumer loyalty. Buying frequency and volume per consumption act might become the relevant measures of the producer's realistic position in consumers' liquid switching practice.

Study 3 revealed that in an oversaturated and highly competitive market, like hedonic digital services, prioritizing monogamously loyal consumers has a hidden

potential for service providers to strengthen their competitive advantage and bargaining power in several fields. Measuring and tracking consumers' monogamous loyalty has limitations due to industrial and public policies. Thus, practitioners apply certain practices to classify their customers according to their available data tracking about customers' behavior. Despite these limitations, practitioners can reach their monogamous customers with activities and with messages that monogamously loyal customers resonate more than non-monogamous customers.

This study attempts to support practitioners in inducing a monogamous relationship with consumers by stressing the sense of control when using hedonic digital services. Increasing consumers' sense of control while using the service would lead to increased psychological ownership which positively relates to monogamous loyalty despite being challenged by several attractive alternatives. Highlighting consumers' ability to control—when thinking about service design, customer experience, communication, and promotional activities is suggested.

First, understanding relationship dynamics is a must in our high-speed, bondless times and competitive market, like hedonic digital services. Study 3 proves the presence of monogamously loyal consumers even under the temptation of attractive alternatives. Monogamously loyal customers represent a high-quality customer base to win over competition and strengthen bargaining positions with suppliers and partners. For this reason, I emphasize the reconsideration of loyalty and consumer retention as a measurement of sustainable business and dedicate strategic attention and care toward potential monogamous customers. This strategic attention means sophisticated profiling, segmentation, and maintenance of potential monogamous customers.

Subscription-based business models often suffer from low usage, which might be the result of different experiences of ownership and perceptions of spending in dematerialized access-based consumption. Results show that monogamous loyalty strongly relies on psychological ownership. Study 3 empirically proved that psychological ownership enhances monogamous loyalty and reduces the attractiveness of alternatives, which has a direct negative impact on loyalty. Study 3 also examined that consumers' sense of psychological ownership can be boosted by increasing consumers' perceived control when consuming hedonic digital services. It means that by giving more control to consumers, they feel service „theirs”, owning it and they will stay more probably monogamous to the service provider. This control might be applied to the

consumption object (in our context, for example deciding about content) or to the consumption process (for example, customer experience in personalization, navigation or customer relationship). To increase monogamous loyalty and reduce the impact of attractive offers from competitors, companies should come up with ways to increase the sense of psychological ownership.

Giving control to consumers in shaping content or creating content diversity can be a good way as content is a key element of consumers evaluating an alternative more attractive in the case of hedonic digital services. In an ever-changing environment, pseudo-individualistic consumers tend to keep some sure points in their lives and to balance between the freedom of individualism and the security of mass. It means that users need things that they can effectively control and/or feel ownership of. Building their own home, expressing themselves through avatars and NFTs within the service might give an increased sense of control to users and strengthen their psychological ownership. These tools are also adequate to occupy consumers' attention and time and make them take their commitment to a single service provider and enhance their monogamous loyalty.

It might be prudent for companies to highlight users' control in their service when they approach consumers with marketing activities or communication. For example, referring to users' profiles as their empire when they rule with a remote or push-button control. A dedicated, well-targeted campaign for consumers labeled potentially monogamous customers of the service (based on the sophisticated, internal data-driven segmentation can raise positive behaviors, especially if communication content strengthens consumers' feeling that their account or profile is "their" home, they own it.

In sum, psychological ownership is not only important in the model because it can increase monogamous loyalty, but also because it can reduce the effect of alternatives. In other words, from a managerial point of view, it is necessary to invent tools that can increase psychological ownership in consumers such as product development, user experience, and communication campaigns to own the service, for example only by clicking or through a remote control. Thus, when promoting the development of monogamous loyalty among consumers, practitioners may keep in mind, that monogamously loyal consumers show stronger reactions to status loss (negative effect) or gain (positive effect). Furthermore, negative experiences can also discourage monogamously loyal consumers from using the whole category per se. It means that

building a monogamous relationship with consumers involves more responsibility to keep their positive experience when using our service, or even make them feel exclusive, if they also treat us such.

Study 4 finds that attachment, indeed, has no influence on consumers' switching intention. The emotional bond does not prevent service providers being left or being cheated. Thus, it is still worth to practitioners to build strong emotional bond and keep consumers satisfied. Consumers' attachment and overall satisfaction can influence negatively consumers' switching intention when consumer have developed the sense of psychological ownership toward the service. The constellation of attachment, satisfaction and psychological ownership can be induced by practitioners. Customization and personalization are usual practices, and the expansion of AI tools sophisticates and may deepen the self-congruent connection with hedonic digital services. AI can be an effective tool in analyzing consumers' viewing habits and enhance interface personalization, usage of avatars or customer experience to build emotional capital and strengthen attachment. Additionally, applying AI in tailor-made customer relationship management can improve consumers' emotional bond. Attachment can be increased through establishing and intensifying the social value of video-on-demand subscriptions and building community has an untapped potential in video-on-demand services. Practitioners should foster in-app communities, at least of family members or members of shared subscriptions, and forums to facilitate interaction around content to strengthen commitment and bonding.

Content is a critical element in consumers' satisfaction in video-on-demand services. AI can be utilized for highly matching content recommendations. AI-generated summaries and trailers can make searching experience better, smooth and resulting in more satisfying matches, which is a pain point for users.

Psychological ownership can enhance by giving more control to users. More control can be linked to customization, for example, allow users to modify interface, scene order or subtitle, or to in-app community management, for example, enable reaction button, review section to share and exchange opinion about content.

5.3. Limitations and Future Research

The empirical studies presented in my thesis work have some limitations. First, there are limitations related to samples. Study 1 and Study 2 present exploratory research based on a small sample size which limits the generalizability of their results. Study 1 sample consists of six in-depth interviews, which was suitable for a phenomenological study, but a deeper exploration could be achieved on a larger sample. Study 2 proposes findings of 23 in-depth interviews among users of various access-based services. Study 3 and Study 4 present quantitative research results where sample size is acceptable for the applied analysis ($n = 280$ and $n = 311$). Sample homogeneity is also to be considered. Interviewees and survey respondents were reached through convenience sampling techniques which resulted in a digitally well-supplied and mature sample. In the sample of Study 1 and Study 2, urban consumers with higher social status are overrepresented. Study 3 sample consists of young adults, whose monogamy might be reinforced by their community and self-identity. Study 4 also has limitations in sample heterogeneity. Further research should be conducted among a diverse, more heterogeneous sample of the population in terms of demographics and lifestyle.

Second, extending research context is recommended. Building on product importance theory, samples should also cover different product and service categories, a careful selection of alternatives, according to their substitution probability. Furthermore, Study 3 and 4 measure intention rather than actual behavior which could be fine-tuned applying either different question techniques or methodology.

Third, switching behavior is an inherently complex process. Examining its potential causality empirically needs further exploration of its key variables. Study 2 findings suggest some further research directions for consideration. First, implementing the time factor in the exploratory research is an important step to prove insights of fast pace and frequency in switching and the back-and-forth dynamic of "jumping" among alternatives. Models handle switching as a static act, which is adequate in the case of complete switching, but partial and liquid switching describes a dynamic process, a series of revocable decisions. Therefore, findings suggest that liquid switching should be examined as a process instead of a static phenomenon. Modelling liquid switching should consider measuring the mobility, flexibility and accessibility of a given service. Scholars have tools to model the drivers behind an alternative getting in or out of the

consideration set. However, in liquid switching, the relationships among alternatives and the relationship between the consumer and the alternatives seem more relevant, though not understood. Other important consideration might be the distribution of complete, partial, and liquid switching within consumers' switches and in which product categories which switching type is more frequent. For this purpose, long-term observations and diary studies could be applied.

Nevertheless, Study 3 also outlines some interesting directions for future research. The study aims to put monogamous loyalty in a prominent position on the research map when examining loyalty and switching behavior in digital services. Monogamy is an asset that can be a smart objective in business. Thus, deeper examination is needed. Future research direction could target the exploration of the presence and the underlying mechanism of monogamous loyalty digital consumption. Why do certain consumers practice monogamous loyalty and others do not? What additional value can monogamous loyalty propose for consumers and for businesses? This study can be further extended to various areas of services and digital objects in the field of content, experience, and access-based consumption, where consumers are flooded with alternatives to switch. Monogamous loyalty can contribute to conscious consumption. Future research should target the sustainability aspects of monogamous loyalty and give guidance not only to businesses but also to policymakers. I pose the following research questions for consideration. How perceived control and psychological ownership can fuel the spread of monogamous loyalty in product categories where consumption slowdown is challenging (for example, the fashion industry)? How can monogamous loyalty, as a sustainable relationship between consumer and business, spill over into sustainable consumption?

Second, psychological ownership in digital and experiential consumption is an emerging field to discover. Study 3 focuses on control as a key factor in developing psychological ownership. Extending research to all dimensions of psychological ownership (self-extension, sense of belonging, stimulation beyond control) for a better understanding might be a fundamental step in this exploratory journey. I pose the following research question as an example for consideration. What dimension and variable can enhance further or more effectively the role of psychological ownership in developing monogamous loyalty toward a hedonic service?

Study 4 also poses further future research directions. In this study, the most prominent antecedent of switching intention is psychological ownership. Ownership in digital objects and services suggests further investigations, especially in the dawn of AI. How does AI-generated user content influence the sense of psychological ownership? What are the psychological impacts of allowing users to manipulate content (trailers, subtitles, interface)? The power of community in a highly individual and customized service is an interesting topic for possible experimental research.

Although attachment does not show any direct effect on switching intention, it underlies consumer evaluation and satisfaction which have an influence on a potential switch. The relationship of attachment in other constructs in switching decisions, for example, price perception, content evaluation might be an interesting field for future research.

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APPENDIX A

STUDY 1 - CODES IN HUNGARIAN of the interpretative phenomenological analysis

	Open code (n=128)	Axial code (n=29)	Selective code (n=8)
tulajdon	megvettem	birtoklás	elfogy
materiális	fizikai	csere / adat, pénz	újrahasznosul
saját tulajdon	Kilépek az online térből	elfogy	igény szerinti
saját	nekem valamiért fontos	energia	hangulat szerinti
magán	kinyomtassam	Föld forrásai /tartalékai	párhuzamos
öncélú	betegyem valami fizikai tartóba	használat	kipróbálás
individualista/egyéni	ott van a polcomon	hétköznapi	mindenféle
birtokló	akkor veszem le, akkor rakom be, amikor akarom	negatív	tartalom
tulajdonjog is a tiéd	akkor nézem meg, amikor akarom	pénz	
közvetlen fogyasztás	fénykép kakukk tojás	sok mindent takar	
külső fél bevonása nélkül azonnal	az is az én fényképem, amit megosztok	tartalom	
instant	az online térben maradok	túlfogyasztás	
szabadon rendelkezél felette	szolgáltatás	online	
tradicionális	megosztás	hitel, hitelkártya	
sajátom	immateriális	Miutcánk	
környezetbarát	más tulajdonában álló	közös mosógép	
fenntartható	kölcsönvett dolgok	Pilates applikáció	
költséghímélő	közös	e-book	
fiatalosabb	megosztott (shared)	letevős	
online térben	igény szerinti használat	könyv/könyvespolc	
nem sajátom, de használom	modernebb	étterem (szolgáltatás)	
nincs tulajdonjogom	tudatosabb	ruhacsere	
bérlem	nem lépek ki az online térből	second-hand ruha vásárlása	
nincs fizikailag a kezemben	pénzköltés	FaceTime, Skype, messenger	
megvásárolt könyv	hétköznapi szükségletek megvásárlása	szerszámbérlés	
	energiafogyasztás	kanapébérlés	
saját pénz	tartalékok fogyasztása	ételt rendelek (élelmiszer és éttermi rendelés is)	
saját tárgy	Föld forrásainak fogyasztása	Nehezen besorolható	
Pilates dvd	semmiképp sem az, ami fizikailag elfogy	ugyanazt kapom, csak máshogyan	
könyv	elfogyott		
otthoni főzés	pénzt adok valamiért		

ruhavásárlás	mást is adhatok cserébe, fizikailag nem megfoghatót
telefon	adataimat adom
saját szerszám	anyagi
saját kanapé	valami használat
elmegyek a boltba bevásárolni	valaminek a felélése
bakelit lemez	utána úgy nincs
azért is pénzt fizetünk nem elfogyasztjuk	megszűnik az más dolog, hogy hasznosul
megosztás	elfogyasztani
szolgáltatás	utána nem lesz
igénybevétele	
tartalomfogyasztás	tatalomfogyasztás
szolgáltatás	amiket használok
Nem, az ilyen közös használat	olvasok
többször hasznosul értékét növelné	étel megszűnik ruhát elhasználom
nem csak egy emberé	van egy elég negatív hozzájárulása is ellepnek minket a tárgyak
Mindenképp fogyasztásnak számít befektetés a jövőbe	tök sok tárgy van mindenből sok van
tartalomfogyasztásnak számít, igen	
Igen. Azt egy terméknek, azon belül egy szolgáltatásnak fogom fel	mindenhez tök könnyen jutunk hozzá
Kifizetem	már a gyerekek is tobzódnak a tárgyakban
azért kapok valamit	azt mondja az ötéves, hogy tök mindegy, hogy mit kap, mert mindene megvan
tartalomfogyasztásnak nevezhető	van egy ilyen negatív hangzása is
YouTubért pénzt nem fizetek, de adatokkal viszont elég rendeselek fizetek	szükséges rosszat
ingyen nézem, felhasználják azt maguknak.	különböző javak igénybe vétele
konkrétan árukat veszek	megszerzése
gyakorlatilag mindenben fogyasztunk	Elég széles körű
bevásárolni	élelmiszereken
ruhát venni	szolgáltatások

szolgáltatásokat veszünk igénybe természetesen itthon is	napi rutinban elmegyek a Tesco-ba, meg elmegyek a Prímába, és ott vásárolok
áramot meg a távhőt, meg társait rengeteget fogyasztunk sok mindent	minden kb., ahol a pénzemet költöm

Source: own elaboration

APPENDIX B

STUDY 2 - SUMMARY OF RESPONDENTS

Interviewee	Age	Gender	Employment type	Household income	Access-based services used
R1	33	female	mid manager	above average	video and music streaming, fintech app, house renting
R2	28	female	employee	above average	video and music streaming, cloud-based software
R3	29	female	employee	above average	video and music streaming, online magazine, language app
R4	28	male	mid manager	above average	video and music streaming, scooter and car sharing
R5	28	male	freelancer	above average	video and music streaming, editing app, self-care app, apartment renting
R6	31	female	teacher	average	video and music streaming, bike sharing, library, online library
R7	36	female	employee	above average	video streaming, bike sharing, language app, tool renting, clothes exchange
R8	30	male	mid manager	average	music streaming, bike and car sharing, tool renting
R9	28	female	part-time employee	average	music streaming, car sharing
R10	33	female	mid manager	above average	video streaming, carpooling, bike and tool sharing, sport app
R11	21	male	student	below average	music streaming, scooter and car sharing
R12	39	male	employee	average	car sharing
R13	41	male	freelancer	above average	scooter and car sharing, cloud storage
R14	41	female	employee	above average	video and music streaming, editor app
R15	38	female	housewife	above average	video streaming, house renting, library
R16	33	male	entrepreneur	above average	scooter, bike and car sharing, cloud-based software, library, book exchange
R17	30	female	employee	average	video and music streaming, car sharing, plant care app, sport app
R18	38	male	employee	average	bike and car sharing, carpooling, book exchange, flight radar app, password manager
R19	30	male	employee	above average	video and music streaming, car sharing, apartment renting
R20	31	female	employee	average	car sharing, instrument renting, diet app, fintech app
R21	24	male	student	average	video and music streaming, sport streaming, car sharing, library
R22	33	male	employee	average	video and music sharing, car sharing, cloud storage
R23	21	male	student	average	video streaming, car sharing

Source: own construction

APPENDIX C

STUDY 3 MEASUREMENT ITEMS IN HUNGARIAN

Construct	Item	Adopted
Psychological Ownership		(Fritze et al., 2020)
	PO1:	Úgy érzem, ez az app hozzám tartozik.
	PO2:	Úgy érzem, ez az app az enyém.
	PO3:	Személyes kapcsolatot érzek az app-pal.
Control of object		(Danckwerts and Kenning, 2019)
	CO1:	Az appban teljesen én kontrollálom a dolgokat.
	CO2:	Az appban befolyásolhatom a dolgokat.
	CO3:	Az appban kedvem szerint választhatok.
Attractiveness of Alternatives		(Jones et al. 2000)
	ALT1:	Ha váltanom kellene másik appra ugyanebben a szolgáltatásban, sok jó opció közül választhatok.
	ALT2:	Valószínűleg elégedett lennék más hasonló app termékeivel, szolgáltatásaival is.
	ALT3:	Összehasonlítva ezzel az app-pal, van olyan szolgáltató, akivel ugyanennyire vagy még jobban elégedett lennék.
	ALT4:	Összehasonlítva ezzel az app-pal, nincs sok másik szolgáltató, akivel elégedett lennék.
Monogamous Loyalty (own construction)		
	ML:	Következő 6 hónapban is kizárólag csak a mostani app-omat tervezem használni.

Source: own elaboration

APPENDIX D

STUDY 4 MEASUREMENT ITEMS IN HUNGARIAN

Construct	Item	Adopted
Psychological Ownership		(Fritze et al., 2020; Danckwerts and Kenning 2019)
	PO1:	Úgy érzem, ez a streaming szolgáltató hozzám tartozik.
	PO2:	Ezt a streaming szolgáltatót használni olyan, mintha az enyém lenne.
	PO3:	Személyes kapcsolat fűz ehhez a streaming szolgáltatóhoz.
	PO4:	Úgy érzem, ez a streaming szolgáltató az én személyes tulajdonom is.
Attachment		(Schifferstein & Zwartkruis-Pelgrim, 2008)
	AT1:	Érzelmileg kötődöm ehhez a streaming szolgáltatóhoz
	AT2:	Ez a streaming szolgáltató nagyon különleges számomra.
	AT3:	Nagyon közel érzem magamhoz ezt a streaming szolgáltatót.
	AT4:	Ez a streaming szolgáltató különleges helyet foglal el az életemben.
Attractiveness of Alternatives		(Jones et al. 2000)
	ALT1:	Sok jó alternatíva létezik, ha ugyanehhez a szolgáltatáshoz más szolgáltatót kéne használnom.
	ALT2:	Valószínűleg boldog lennék más hasonló szolgáltatóval és termékkel is.
	ALT3:	Emellett a szolgáltató mellett van egy olyan szolgáltató, amellyel legalább ennyire, vagy még boldogabb lennék.
	ALT4:	Emellett a szolgáltató mellett kevés olyan szolgáltató van, amellyel boldog lennék. (R)
Overall Satisfaction		
	OS:	Egyáltalán nem – Teljes mértékben elégedett
Complete Switching		(own construction)
	CS1:	Tervezem, hogy a következő 3 hónapban visszamondom ezt az előfizetésemet, és más streaming szolgáltatót fogok használni.
	CS2:	A következő 3 hónapban visszamondom ezt az előfizetésemet, és más streaming szolgáltatót fogok használni.
Partial Switching		(own construction)
	PS1:	Tervezem, hogy a következő 3 hónapban e mellett más streaming szolgáltatásra is előfizetek.
	PS2:	A következő 3 hónapban e mellett más streaming szolgáltatásra is előfizetek.

Source: own elaboration

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