
**ACCESS AND OWNERSHIP: EXPLORING MUSIC CONSUMERS' PERCEPTION OF
DIGITAL MUSIC PRODUCT BASED ON PERCEIVED RISKS
– A CORRESPONDENCE ANALYSIS**

*AKSES DAN KEPEMILIKAN: EKSPLORASI PERSEPSI KONSUMEN MUSIK TERHADAP
PRODUK MUSIK DIGITAL BERDASARKAN PERCEIVED RISK – CORRESPONDENCE ANALYSIS*

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Abstract: The purpose of this research is to explore the perception of music consumers regarding digital music product based on the perceived risks related to it. This study uses an exploratory research design to explore the topic of music consumers' perception of digital music product in Manado City based on perceived risk. This research will use Correspondence Analysis - Perceptual mapping as the tool for the data analysis. Based on the data gathered from 150 music consumers in Manado, the researcher found that music consumers has a relatively high perception of risk towards two types of digital music product which are Legal Download and Illegal Download. While Music Streaming on other hand has a very low degree of risk perception on all three types of perceived risk. For the music content creators it should be noted that today's music listeners has started to embrace the new trend of streaming service. Therefore content creator should consider utilizing this new platform instead of relying too much on conventional ownership such as downloads.

Keywords: *access-based consumption, product ownership, digital music product, perceived risk, correspondence analysis*

Abstrak: Tujuan dari penelitian ini adalah untuk mengeksplorasi persepsi konsumen music terhadap produk music digital berdasarkan *perceived risk* yang berhubungan dengan produk-produk tersebut. Penelitian ini merupakan jenis penelitian eksploratory. Penelitian ini menggunakan metode *Correspondence Analysis – Perceptual Mapping* sebagai metode analisa data. Berdasarkan data yang dikumpulkan dari 150 konsumen musik di Manado, ditemukan bahwa konsumen cenderung memiliki persepsi risiko yang tinggi terhadap dua jenis produk music digital yaitu *Legal Download* dan *Illegal Download*. Sementara *Music Streaming* memiliki tingkat persepsi risiko yang rendah. Untuk pembuat konten musik, harus dilihat bahwa pendengar music sekarang ini lebih sering menggunakan media layanan *streaming*. Dengan demikian, pembuat konten sebaiknya mulai memanfaatkan dan beralih menggunakan media baru tersebut, daripada terus menggunakan media konvensional seperti *download*.

Kata Kunci: *konsumsi berbasis akses, kepemilikan produk, produk musik digital, perceived risk, correspondence analysis*

INTRODUCTION**Research Background**

Physical playback formats of music have come and gone, and in recent years have been substantially supplanted by digital formats. The evolution of digital music has created an apparent and drastic shift in the way consumers and producers view and use music as a product. The emergence access-based music streaming services shows a clear example on how the market for music has gradually shift from physical product (CD, Vinyl, DVD, Cassette etc), to digital download, and eventually access-based streaming services. Streaming is now established as the most dominant and significant format in the modern music industry with 60.4% growth in revenue on 2016 (IFPI, 2017).

This phenomenon of music streaming shows that today's music listeners are becoming more detached to product ownership. (Belk, 1988) Theorize that 'you are what you own' and emphasizes on possessions or ownership as the most basic and powerful fact in consumer behavior. However the emergence of internet presented us with many ways to express ourselves without ownership. Instead of buying and owning things, consumers now prefer access to goods or services and pay for a temporary access to them.

One key aspect that distinguishes ownership and access based consumption is the 'Burden of Ownership' which are the risks and responsibilities that comes with ownership (Moeller and Wittkowski, 2010). Consumers perceive the act of purchasing to be a risky endeavor as the product performance may differ from their expectation. Since consumer tends to view their purchase decision and ownership of a certain product as a form of self perception (Belk, 1988), the consumer perceived risk associated with the product purchase also increase. The results show that these risks which come with the ownership of the product has influences consumer to prefer sharing a car than to actually buy one. Therefore the study assumed that if consumers perceive product ownership to bear higher risk, this should increase their usage of access-based services, which in turn should allow them to forgo ownership.

With all previous research on the topic is focused on traditional form of access-based business (car-sharing, renting, art exhibition) and very few actually gave us an insight on how this applies on DVG (Digital Virtual Goods) such as music-streaming and movie streaming. There is also little research that has been conducted to perceived risk related specifically to online transaction. In particular, there are even fewer researches concerning perceived risk related to access-based service in a form of DVG (Digital Virtual Goods). Therefore this research might contribute a new finding to the topic discussed. Another point of interest when it comes to digital virtual goods is piracy. Piracy in this case can be considered a different form of music streaming and music ownership as they contrast to their legal counterpart. Therefore it can be assumed that the perceived risk related to the pirated product differ from those of the legal ones. And it can be assumed that consumer perception related to pirated goods will also differ from their legal counterpart.

Research Objective

The objectives of this research is to know the relative perception of music consumers' regarding digital music product based on perceived risk associated with it.

THEORETICAL FRAMEWORK**Consumer Behavior**

Kotler and Keller, (2015) Defines consumer behavior as a study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. They also proposed that consumer behavior be considered as an instance of risk taking, based on the fact that any actions of consumers will produce consequences which they cannot anticipate with anything approximating certainty, and some of which are likely to be unpleasant

Ownership

Kamleitner and Erki, (2013) Stated when an individual pay for a certain item, it will result in a perception of ownership towards that item. According to Moeller and Wittkowski (2010), the ownership or possession of a good entitles the owner to use, control, manage, and enjoy property – including the right to convey it to others. Ownership is also generally defined as a legally and/or socially sanctioned arrangement between people with respect to a thing and other people, where the 'thing' in question may include land, material objects or even ideas (Munzer, 1990)

Access-based Service

Access-based services are defined as market-mediated transactions that provide customers with temporally limited access to goods in return for an access fee, while the legal ownership remains with the service provider (Bardhi & Eckhardt, 2012; Lovelock & Gummesson, 2004). Access-based business models are different from traditional renting in that these market-mediated exchanges take place among consumers using intermediary firms leveraging the use of networked technologies (Botsman & Rogers, 2010)

Digital Piracy

Common definition of digital piracy is that it refers to the unauthorized duplication of copyrighted content that is then sold at substantially lower prices in the 'grey' market. (Belleflamme & Peitz, 2014), defined digital piracy as the act of reproducing, using, or distributing information products in digital formats and/or using digital technologies, without the authorization of their legal owners.

Perceived Risk

Perceived risk is not the actual risk in a transaction. It is a perception of consumer's regarding the negative uncertainty and consequences in purchasing goods or services (Wulandari, 2012). Schiffman, Kanuk, and Hansen (2012) define perceived risk as the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions.

Financial Risk

Financial risk refers to the uncertainty regarding the potential financial loss that a purchase decision may result in. It can also be defined as the consumers' doubt in whether the benefit of the purchased product equal the amount of money paid for that product (Firdayanti, 2012; Schiffman and Kanuk, 2004). Financial risk is defined by Jacoby and Kaplan (1972) as the chance that one will lose money from the trial of unfamiliar brand.

Performance Risk

Performance risk refers to the uncertainty about whether a product will perform as expected (Taylor, 1974). It includes aspects such as the risk of not being able to use a purchased product to its full potential due to product failure and the risk of necessary repairs or replacements. Due to an owner's responsibility for repair, maintenance or replacement, a higher performance risk leads to a higher likelihood of additional postpurchase costs as well as additional physical and mental efforts required for dealing with performance failure (Shimp and Bearden, 1982).

Social Risk

Social risk refers to the extent to which purchase decisions are believed to be judged by others and may influence one's social standing. It also refers to the likelihood that a purchase will result in others to think less favorably to the individual (Peter & Tarpey, 1975). While owning a product usually represents a more long-term commitment and thereby sends a clear message to others, access-based service users do not commit to a product but rather engage in a temporally limited affiliation with it.

Previous Research

Bardhi and Eckhardt (2012). This study examines the nature of access as it contrasts to ownership and sharing, specifically the consumer-object, consumer-consumer, and consumer-marketer relationships. Six dimensions are identified to distinguish among the range of access-based consumption scapes: temporality, anonymity, market mediation, consumer involvement, the type of accessed object, and political consumerism. Access-based consumption is examined in the context of car sharing via an interpretive study of Zipcar consumers. Four outcomes of these dimensions in the context of car sharing are identified: lack of identification, varying significance of use and sign value, negative reciprocity resulting in a big-brother model of governance, and a deterrence of brand community.

Moeller and Wittkowski (2010). This study came up with six determinants of consumer's preferences to renting and argues that that the demand for non-ownership services is negatively influenced by "possession importance" (the importance that a consumer attaches to full ownership) and positively influenced by "trend orientation" and "convenience orientation". The other proposed determinants – "experience orientation", "price consciousness", and "environmentalism" do not appear to influence a preference for non-ownership modes of

consumption. It also argues that although the renting of goods is an increasingly popular form of consumption, consumers still value ownership.

Schaefer, Lawson, and Kukar-Kinney (2015). The study found that different dimensions (financial, performance, social) of the perceived risk of owning a type of product influence how consumers use a corresponding access-based service in this case a car sharing service, and that this usage in turn exerts an influence on the decision to reduce ownership. The lower financial commitment inherent in an access-based service makes it a viable alternative to ownership. As ownership carries significant product performance risk, the study found that there is a positive relationship between performance risk and access-based service usage.

Conceptual Framework

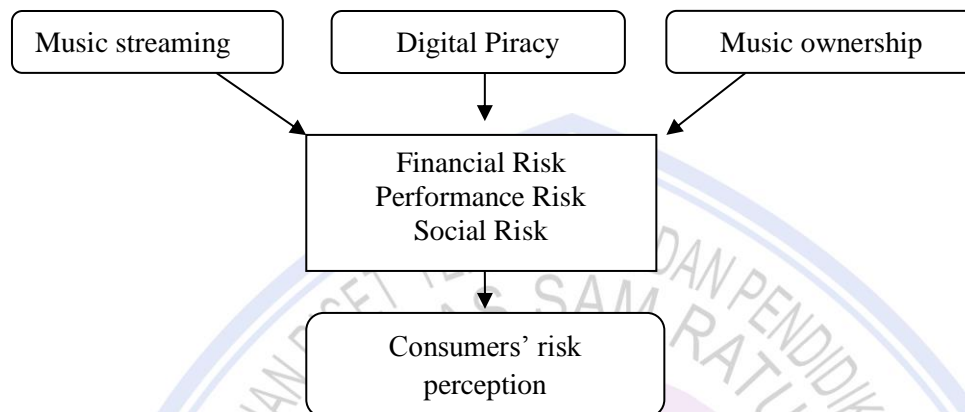


Figure 1. Conceptual Framework

Source: Empirical Review, (2018)

Figure 1 show that the purpose of this research is to see the relative perception of music consumers towards digital music product based on perceived risks associated with it.

RESEARCH METHOD

Research Approach

This study uses an exploratory research design to explore the topic of music consumers' perception of digital music product in Manado City based on perceived risk. Based on the type of investigation, this research is considered a correlational study. Based on the data analysis process, this research is considered a quantitative research.

Population, Sample Size, and Sampling Technique

The target population that is relevant in this research is the music consumers who are engaged in music-streaming services and those who download and own a digital music product, and also those who have knowledge about these products and services and what they offer. This research will use non-probability purposive sampling technique. Taking cost, time, and other limitation into account, a sample size of 150 respondents were chosen on the basis of judgement for the purpose of this study. The requirements in selecting the samples are music consumers who have knowledge of Music-Streaming service, Illegal Music Download, and Legal Music Download

Type of Data and Data source

The type of data used in this research is qualitative data. Qualitative data refers to non-numeric or non-metric data obtained from the object of research. This research used nominally scaled non-metric or categorical data that is gathered via questionnaire form distributed to the respondents.

Data Collection Technique

In this study the information was collected using a questionnaire. The questionnaire was designed using structured questions only. The questionnaire made use of categorically scaled questions or nominally scaled

questions. The nominally scaled questions consisted of several response categories to provide respondents with alternative ratings.

Technical Analysis

This research will use Correspondence Analysis - Perceptual mapping as the tool for the data analysis. Perceptual Mapping is a set of technique that attempts to identify the perceived related image of the objects Hair et al (2009). Correspondence analysis is an interdependence technique for dimensional reduction and perceptual mapping. CA examines the relationship between categories in a contingency table, the cross-tabulation of two categorical (non-metric) variables. CA can be applied to any contingency table and portray a perceptual map relating the categories of each variable in a single perceptual map.

Data Validity and Reliability

Aside from the result of the CA analysis and the perceptual map, to ensure the reliability and validity of this research, it is helpful to use triangulation. Research and Theory triangulation will be used in this research. Using existing theories as well as results from previous research regarding the topic discussed will help

RESULT AND DISCUSSION

Correspondence Analysis

Table 1. Correspondence Table

Perceived Risk Attributes	Digital Music Product			Active Margin
	Legal Download	Illegal Download	Music Streaming	
Price	185	23	56	264
Hidden Cost	109	192	70	371
Bad Purchase	132	70	59	261
Quality	46	187	69	302
Malfunction	67	206	111	384
Storage	207	118	65	390
Recommendation	93	127	59	279
Negative Opinion	36	122	37	195
Self-perception	171	110	80	361
Active Margin	1046	1155	606	2807

Source: Data Processed, 2018

Table 1 displays the two-way frequency table that is used as the input for the analysis. The numbers on the table represents the frequency of how much an attributes of perceived risks corresponds to the digital music products based on the data gathered by the questionnaire form from total of 150 respondents.

Table 2. Overall Summary of Correspondence Analysis

Dimension	Singular Value	Inertia	Chi Square	Sig.	Proportion of Inertia		Confidence	Singular Value
					Accounted for	Cumulative		
							Standard Deviation	Correlation
								2

	.382	.146		.958	.958	.016	-.060
1							
	.080	.006		.042	1.000	.019	
2							
Total		.152	427.814	.000 ^a	1.000	1.000	

Source: Data Processed, (2018)

The level of association (i.e., correlation) between the row categories and columns can be estimated by taking the square root of the total inertia. If the inertia value exceeds .15 then the row-column association is considered significant. For this study the total inertia is .152 (see Table 2) and the square root of that number is .389. This result shows that there is a strong dependency in the data as well as significance in the relationship between the variables.

For this application, 100% of the inertia was explained by two dimensions. This is shown in Table 4.8 (bottom of cumulative column = 1.000), which indicates that two dimensions capture 100% of the inertia. Hair et al (2009) recommend retention of CA dimensions until the total inertia is greater than .15. Inspection of Table 4.8 shows that the sum of inertia of dimensions 1 and 2 is .152 thereby satisfying the rule of thumb.

Table 3. Overview of Row Points

Digital Music Product	Mass	Score in Dimension		Inertia	Contribution				
		1	2		Of Point to Inertia of Dimension		Of Dimension to Inertia of Point		Total
					1	2	1	2	
		Legal	.373		-.757	-.121	.082	.559	.068
Download									
Illegal	.411	.636	-.173	.065	.435	.153	.985	.015	1.000
Download									
Music	.216	.095	.539	.006	.005	.779	.129	.871	1.000
Streaming									
Active Total	1.000			.152	1.000	1.000			

Source: Data Processed (2018)

The far right column, labeled as Total, is the total of the values in the columns for dimensions 1 and 2. The entries in the columns can be interpreted as an indication of how well a digital music product (first column) is represented in the two dimensional perceptual map. A value in excess of .5 in the Total column is considered evidence that the attributes is well represented in the solution. In contrast, smaller numbers, particularly those below .5, indicate a particular theme is not well represented in the solution. Since all the total values are 1.000 then the attributes are well represented.

Contribution of Dimension to Inertia of Point provide an indication of the extent to which a company is associated with each of the two dimensions of the perceptual map (Bendixen, 1996). A general rule of thumb is that inertia of .5 (square root = .7) or more is a strong association, and an inertia of .4 (square root = .63) is a moderate association. Using the suggested rules of thumb leads to the conclusion that Legal Download and Illegal Download is closely associated with dimension 1 while Music Streaming is closely associated with dimension 2.

Table 4. Overview of Column Points

PerceivedRiskAttributes	Mass	Score in Dimension		Inertia	Contribution				
		1	2		Of Point to Inertia of Dimension		Of Dimension to Inertia of Point		Total
					1	2	1	2	
Price	.094	-1.191	.178	.051	.349	.037	.995	.005	1.000
Hidden Cost	.132	.326	-.292	.006	.037	.140	.856	.144	1.000
Bad Purchase	.093	-.500	.176	.009	.061	.036	.975	.025	1.000
Quality	.108	.786	-.031	.025	.174	.001	1.000	.000	1.000
Malfunction	.137	.619	.520	.023	.137	.460	.871	.129	1.000
Storage	.139	-.507	-.334	.015	.093	.192	.916	.084	1.000
Recommendation	.099	.150	-.064	.001	.006	.005	.962	.038	1.000
Negative Opinion	.069	.723	-.353	.015	.095	.107	.952	.048	1.000
Self-perception	.129	-.377	.116	.007	.048	.021	.981	.019	1.000
Active Total	1.000			.152	1.000	1.000			

Source: Data Processed, (2018)

A value in excess .5 in the Total column (see Table 4) is considered evidence that the theme is well represented in the solution. The total values of dimension 1 and 2 for all the attributes is 1.000 thereby satisfying the overall rule of thumb of .5. All the attributes has a strong association with dimension 1 with quality (1.000) and price (.995) being the highest. All of the attributes has weak association with dimension 2.

When we look at the perceptual map (Fig.1) we can see that Legal Download plots closer to Price, Bad Purchase, Self-perception, Storage and plots far away from Malfunction, Quality, and Negative Opinion. Illegal Download is positioned closer to Quality, Hidden Cost, and Negative Opinion while it is also positioned far away from Price and Bad Purchase. Music Streaming is positioned closer to malfunction. Based on the relative positioning of digital music products on the perceptual map (Fig 1), it can be concluded that music consumers' perception of Legal Download is closely correlated with Price, Bad Purchase, Self-perception, and storage. Illegal Download is closely correlated with Quality, Hidden Cost, Negative Opinion, and Recommendation. Music Streaming has a strong correlation with malfunction and a relatively low correlation with all of the other attributes.

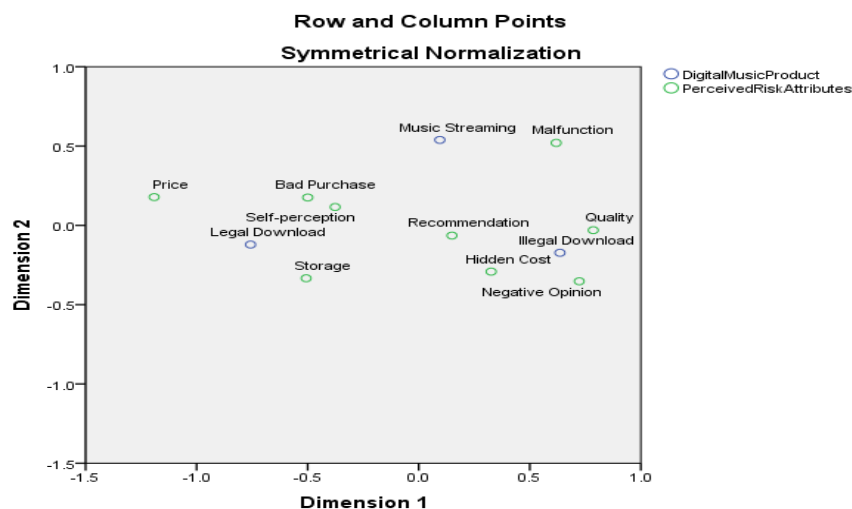


Figure 2. Perceptual Map of Digital Music Product and Perceived Risk Attributes

Source: Data Processed, (2018)

Discussion

Music consumers' perception regarding Legal Download is strongly correlated with Financial Risk. It is mostly due to high price and the possibility that a cheaper product can be obtained elsewhere. Legal Download has a relatively moderate correlation with Performance Risk. This mostly because Legal Download offers good quality product. However it has strong correlation with Storage which can be caused by the extra cost required to store and maintain the product and also the high amount of cost needed for repairs and replacement should the music track be damaged. Legal Download has a moderate correlation with Social Risk. This mostly because consumers tend to have positive attitude towards legal product in comparison to pirated products. It does have strong correlation with Self-perception, as a product you own is considered an extension of one self.

Music consumers' perception regarding Illegal Download is strongly correlated with Performance and Social Risk. This is mostly because Illegal music track tends to have low quality and contains virus and other malicious malware. People also tend to have negative attitude towards pirated product. It does have strong correlation with Self-perception, as a product you own is considered an extension of one self. Illegal Download has a low correlation with Financial Risk because of the relatively low or even free price of pirated tracks and the small financial commitment when downloading illegal product. However it has high correlation with Hidden cost which is mostly because of High data usage and potential loss of personal information

Music Streaming has a relatively low correlation with all three types of perceived risks. It does have a certain degree of correlation with Performance Risk, related to Malfunction. This is because the quality of streaming often depends on the quality of signal coverage which can sometimes be bad. The relatively low correlation with Financial Risk can be attributed to the fact that Music Streaming require customers to only pay a fee per usage unit (e.g., per minute or day). These fees are significantly lower than the purchase price of the product, disconnection of the financial transaction further blurs the relationship between payment and consumption. The relatively low correlation with Social Risk can be caused by the lower level of commitment to the music product therefore the disconnection helps reduce the possibility that others will judge purchase decision

CONCLUSION AND RECOMMENDATION

Conclusion

1. Music consumers' perception regarding Legal Download is strongly correlated with Financial Risk. It is mostly due to high price and the possibility that a cheaper product can be obtained elsewhere. Legal Download has a relatively moderate correlation with Performance Risk. This mostly because Legal Download offers good quality product. However it has strong correlation with Storage which can be caused by the extra cost required to store and maintain the product and also the high amount of cost needed for repairs and replacement should the music track be damaged. Legal Download has a moderate correlation with Social Risk. This mostly because consumers tend to have positive attitude towards legal product in comparison to pirated products. It does have strong correlation with Self-perception, as a product you own is considered an extension of one self.
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commitment to the music product therefore the disconnection helps reduce the possibility that others will judge purchase decision

Recommendations

1. For the music content creators it should be noted that today's music listeners has started to embrace the new trend of streaming service. Therefore content creator should consider utilizing this new platform instead of relying too much on conventional ownership such as downloads.
2. For streaming service provider to create an improved and more engaging streaming platform to keep existing listeners listening for longer, as well as to convince those who currently prefer owner-ship to switch to access-based consumption. The issue regarding signal coverage should also be addressed.

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