



T.C.

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**CONSUMERS' COLLABORATIVE CONSUMPTION TENDENCIES:
A RESEARCH IN THE FASHION SECTOR IN PAKİSTAN**

MASTER THESIS

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ETHICAL AGREEMENT

I wrote this thesis under the supervision of Prof. Dr. Tuğba KILIÇER according to the thesis writing guide of Tokat Gaziosmanpaşa University Graduate Education Institute. I declare that the Master's thesis titled “Consumers’ Collaborative Consumption Tendencies: A Research in The Fashion Sector in Pakistan” is an original study in accordance with scientific ethical values and rules and that I will accept all kinds of legal sanctions if the opposite is determined.

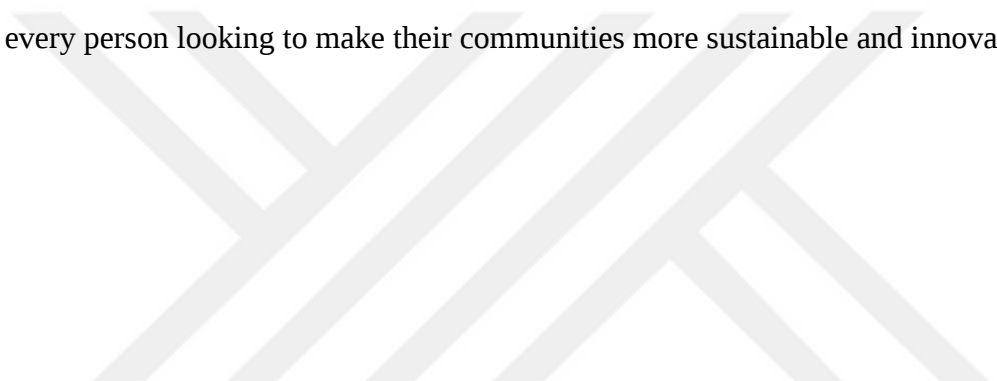
Kubra KHATTAK

COMMITTEE ACCEPTANCE AND APPROVAL



DEDICATION

This thesis is dedicated with all my love to my parents, who have always been there for me, encouraging me, believing in me and giving me strength to complete my journey. On every success, I owe every bit of it to your sacrifices and guidance for laying the basis. Moreover, this work is a tribute to my mentors and peers who have instilled in me wisdom, and fostered my curiosity. I'm very grateful to my friends and colleagues for whose camaraderie and encouragement this has been a fun and meaningful journey. Lastly, I dedicate this work to every person looking to make their communities more sustainable and innovative.



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ABSTRACT

**CONSUMERS' COLLABORATIVE CONSUMPTION TENDENCIES: A
RESEARCH IN THE FASHION SECTOR IN PAKISTAN**

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The aim of this research is to determine the collaborative consumption tendencies of consumers in the fashion sector in Pakistan. In the research, consumers' tendencies are examined in terms of perceived benefits, perceived risk and trust. The research employed a quantitative methodology. The population of this research consists of Pakistani consumers who receive services from second hand online fashion companies. A convenience sampling approach was utilized to determine the participants of the research. A total of 100 participants were reached within the scope of the research. Using exploratory factor analysis, t tests, ANOVA, and regression models, data were analyzed to explore the relationship of key variables. According to the explanatory factor analysis results, the benefits perceived by consumers from collaborative consumption consist of two factors: access to products suitable for the situation and entertainment. According to the explanatory factor analysis results, the perceived risk and trust variables also exhibit a one-dimensional structure. Participants perceive examining, discovering products on second-hand online fashion sites and receiving service from these sites as highly entertaining. Participants think that they reach suitable products from these sites when there is an event or meeting they will attend outside of their daily routines. In addition, participants have a moderate risk perception regarding the products on these sites. Participants' trust levels regarding the service provided on these sites are also above average. Married participants' perceived risk and access to products suitable for the situation tendencies are higher than unmarried participants. Participants' perceptions of access to products suitable for the situation for different sites also differ. Among the perceived benefits related to collaborative consumption, access to products suitable for the situation has a positive effect on trust.

Keywords: Collaborative Consumption, Fashion Sector, Consumer Benefit Perception, Perceived Risk, Trust

ÖZET

TÜKETİCİLERİN ORTAK TÜKETİM EĞİLİMLERİ: MODA SEKTÖRÜNDE PAKİSTAN'DAKİ TÜKETİCİLER ÜZERİNE BİR ARAŞTIRMA

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Bu araştırmanın amacı Pakistan'daki tüketicilerin moda alışverişlerindeki ortak tüketim eğilimlerini belirlemektir. Araştırmada tüketicilerin eğilimleri algılanan fayda, algılanan risk ve güven açısından incelenmektedir. Araştırmanın tasarımında nicel metodoloji kullanılmıştır. Araştırmanın evreni çevrimiçi ikinci el moda şirketlerinden hizmet alan Pakistanlı tüketicilerden oluşmaktadır. Evrenin çerçevesini belirlemenin zorluğu nedeniyle araştırmada kolayda örneklem tekniğini kullanarak örneklem seçme yoluna gidilmiştir. Araştırmanın katılımcılarını belirlemek için kolaylık örnekleme yaklaşımı kullanılmıştır. Araştırma kapsamında toplam 100 katılımcıya ulaşılmıştır. Açıklayıcı faktör analizi, bağımsız örneklem t-testi, tek yönlü varyans analizi (ANOVA) ve regresyon analizi kullanılarak veriler analiz edilmiştir. Açıklayıcı faktör analizi sonuçlarına göre tüketicilerin ortak tüketimden algıladığı faydalar; duruma uygun ürünlere ulaşma ve eğlence olmak üzere iki faktörden oluşmaktadır. Açıklayıcı faktör analizi sonuçlarına göre algılanan risk ve güven değişkenleri de tek boyutlu bir yapı sergilemektedir. Katılımcılar ikinci el online fashion sitelerindeki ürünleri incelemeyi, keşfetmeyi ve bu sitelerden hizmet almayı yüksek düzeyde eğlendirici algılamaktadır. Katılımcılar günlük hayat rutinlerinin dışında katılacakları bir etkinlik ya da toplantı söz konusu olduğunda bu sitelerden duruma uygun ürünlere ulaştıkları düşünmektedirler. Bununla birlikte katılımcılar bu sitelerdeki ürünler konusunda orta düzeyde bir risk algısına sahiptir. Katılımcıların bu sitelerde sunulan hizmete ilişkin güven düzeyleri de ortalamanın üzerindedir. Evli katılımcıların algıladıkları risk ve duruma uygun ürünlere ulaşma eğilimleri evli olmayan katılımcılardan yüksektir. Katılımcıların farklı siteler için duruma uygun ürünlere ulaşma algıları da farklılaşmaktadır. Ortak tüketim ile ilgili algılanan faydalar içerisinde duruma uygun ürünlere ulaşma faydasının güven üzerinde pozitif bir etkisi bulunmaktadır.

Anahtar Kelimeler: Ortak Tüketim, Moda Sektörü, Tüketici Fayda Algısı, Algılanan Risk, Güven

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INTRODUCTION

The concept of sharing economy is relatively newer and has seen exponential awareness across the globe. According to Hamari et al. (2016), it is highly pertinent to understand that the concept of 'collaborative consumption' has been thoroughly fuelled by the swift integration of Information and Communication Technologies (ICTs), further leading toward a strategic approach to sharing economy across the world. Henceforth, it can be effectively understood that Industry 4.0 and the widespread use of the internet has been pivotal point for fuelling the concept of collaborative consumption across the globe, making a substantial approach towards sustainability and eco-friendly consumption.

The concept of collaborative consumption can be effectively explained in a generalised manner by defining it as an approach of a 'sharing economy. According to Perren & Grauerholz (2015), collaborative consumption can be thoroughly perceived as sharing economy as it effectively involves the approach of sharing resources or access to resources by individuals at the expense of a specified fee or any other form of compensation. It is essential to understand that consumers have been engaged in exchanges of services in one form or the other for a long time. According to Perren & Grauerholz (2015), these exchanges have been constantly happening between individuals in a variety of forms since human society has been thoroughly enhanced in bartering, trading, and swapping. However, the prime difference between these traditional peer-to-peer exchanges and collaborative consumption is that the former had a subsequently limited trading appeal amongst the masses and was also faced with stern geographical restrictions; minimising its overall horizon, whilst the latter was fuelled by the internet (Perren & Grauerholz, 2015). Furthermore, collaborative consumption has also been an instrumental approach in shifting the global narrative and culture from unsustainability toward a shared, environment-friendlier, and ecological consumption approach (Heinrichs, 2013). Therefore, it can be effectively claimed that collaborative consumption is a swift exchange of goods, services, or products between individuals whilst keeping sustainability at par and is thoroughly fuelled by ICTs and the internet in comparison to traditional individual-to-individual exchanges.

The fashion sector is one of the sectors where collaborative consumption is most developed. Recently, collaborative consumption has become a response to unsustainable consumption patterns in fast fashion. For example, online fashion renting is gaining more popularity as a means of extending the life of clothes while offering consumers affordable and eco friendly options. Through a study in Pakistan with 320 fashion users, online renting proved that sustainable fashion was accessible while giving a second life to garments that would otherwise be discarded after little use (Waris et al., 2024). This shows the increasing potential of such practices to change consumption behaviour in the Pakistani context.

The cultural and economic landscape of Pakistan backs the need to investigate collaborative consumption. The fashion e-commerce market is expected to grow from \$614.1 million in 2024 to \$904.3 million in 2028, a CAGR of 10.2% (ECDB, 2024) and the digital infrastructure is positioned to support the expansion of sharing economy models. In the studies conducted on Pakistani consumers on collaborative consumption, it is seen that collaborative consumption is examined in terms of collective society characteristics or religious tendencies (Butt et al., 2022; Razzaq et al., 2018). Considering the e-commerce volume and infrastructure developments in Pakistan, it is thought that it is worth investigating what kind of benefits consumers receive from the services they receive from online rental companies. From understanding consumer motivations, to overcoming barriers to adoption and using digital platforms, there are a multitude of steps for the fashion industry in Pakistan to move toward a more sustainable and inclusive industry. The focus of this study is to understand these dynamics in the context of Pakistan's fast fashion sector. It investigates the factors leading to consumer behavior and the feasibility of collaborative consumption to contribute to actionable insights that facilitate the country's shift towards a more sustainable future.

This research aims to investigate the collaborative consumption tendencies of consumers in the fashion sector in Pakistan in terms of consumer trust, perceived benefits and risks of digital fashion rental platforms. In order to pursue this aim, the thesis has the following structure: Chapter 1 critically reviews collaborative consumption concept, collaborative consumption modes in the fashion sector, the benefits perceived by consumers

from collaborative consumption in the fashion sector and the role of technology in collaborative consumption practices in fashion products. In Chapter 2 firstly the purpose and importance of the research are explained. Then the methodology of the thesis is examined in terms of research model, sample, questionnaire, data collection process and data analysis. Finally, the findings obtained in line with the purpose of the research are presented. These findings are contextualized with the up to date literature in the “Discussion and Suggestions” section where results are discussed critically and actionable recommendations for digital fashion rental platforms are proposed for furthering consumer adoption and engagement.

CHAPTER I

A GENERAL OVERVIEW ON FASHION PRODUCTS AND COLLABORATIVE CONSUMPTION

In this section, firstly the concept of collaborative consumption and the sectors in which it is widespread are explained. Later in this section, collaborative consumption modes in the fashion sector, the benefits perceived by consumers from collaborative consumption in the fashion sector and the role of technology in collaborative consumption practices in fashion products are examined.

1.1.COLLABORATIVE CONSUMPTION CONCEPT AND ITS FEATURES

Collaborative consumption is considered the top 10 ideas that can change the world effectively. This concept is taken in as the concept that can do better for the people as well as for the evidence of that location (Dąbrowska & Gutkowska, 2015). It is seen that researchers have different efforts to define this concept, which has a long history. On different occasions, the terms collaboration consumption has been defined in a different manner as such:

Collaborative consumption is using a resource by more than one individual, with mutual bonding or affection. This shows the highlights of the areas where there is a need to decrease the demand for resources to help sustainable practices be carried out and be able to support the idea of environmentally friendly activities (Acheampong & Cugurullo, 2019).

In 2010, the book was published under the name “What’s Mine is Yours” by Botsmans and Roger (Garraway, 2010). The authors' main goal is to define the concept of collaboration conception in detail and hence be able to identify the different areas where such activities are being practiced. In this regard, this book has thrown light upon the different concepts such as lending, borrowing, renting, swapping, trading, and gifting. With this, the means of communication under the microscope in this book was either peer-to-peer communication or the interaction of people over the internet.

In 2010, Lisa Ginsky defined the concept of collaboration consumption in her book “Mesh.” Mesh is the system in which all the points/nodes are linked to each other, and hence the traffic can follow in any direction their choice. Similarly, in collaboration consumption, the provider and taker can be anyone. They can be interchangeable in collaboration consumption, and anyone can share their available resource with anyone who needs it in exchange for some other resource, money, or favors. With this, she has usefully created an online directory that can help one look for the individuals or businesses offering the services of lending, swapping, gifting, and selling used items in exchange for either money or nothing (Buczynski, 2013).

In 2014, Rifkin successfully defined the need and impact of collaboration consumption on the environment and the economics of the individual or the government (Kirk & Rifkin, 2020). The researcher effectively outlines the importance of risk management and capital investment in sectors employing collaborative consumption. This clarification assists readers in understanding, preserving, and engaging in collaborative consumption practices more responsibly.

In 2016, the Policy Report of the Joint Research Center defined collaboration consumption as the resources to be commonly used between two or more consumers to fulfill their needs. Thus, this sharing can involve either monetary transactions or non-monetary exchanges. With this, activity can be carried out in a digital world or another. With this, there are different modes for collaboration consumption, depending on the parties that are involved in the trade and the mutual sharing. These modes are peer to peer, peer to business, business to peer, business to business, and government to government.

In 2010, Bauwens defined and had a detailed discussion on the peer to peer consumption (Kostakis & Bauwens, 2014). This is a direct indication of collaboration consumption, where two or more people in the nearby neighborhood are in a position to share the available resource (Alişkan, 2022).

The primary purpose of highlighting the definition and the different scholars' authors' attempts to make a more precise definition of the concept of collaboration conception helps

to understand how the concept is in the developing stage and is progressing (Ertz & Boily, 2019). Despite the concept of collaborative consumption still having some blurry areas that one cannot define appropriately; the concept has already caught the attention of a large audience.

The role of the consumer is on the continuous shift in the concept of collaboration consumption. There are various terms to describe the parties involved in collaborative consumption. Obtainer is the party looking for the services or the providers involved. They purchase second-hand items at cheaper rates to save money and use the resources in the manner that they are being used for their entire lifetimes (Curtis & Mont, 2020). Provider is the party in the position of selling the goods and services to their targeted audience. They are either selling their goods and services so that they can be able to exchange them for the said amount of money or making space for a new item in their living space (Buhalis et al., 2020).

The various forms of sharing economy depend on the participants involved and their relationships. A few examples of these forms, often referred to in literature as types of the sharing economy, are as follows:

- **Open knowledge:** These are the virtual platforms where courses are being offered on a free of cost basis, and anyone who has the desire to have a grip on these courses or concepts can find it easier to be able to learn the concept and course with someone who is expected in the field and hence has made the course available over that platform (Altinay & Taheri, 2019). Examples of the platform can be Coursera, Future Learn, Khan Academy and such. These are the learning platforms on which many teachers and mentors have presented their services on a free of cost basis and help the learner better understand the concept. With this, students who are motivated to enhance their understanding can benefit from these services. In turn, they will be equipped to contribute positively to their country by applying these skills and concepts.
- **Collaborative production:** There are many virtual or physical platforms where two or more individuals are working together in order to produce something worth sharing and hence be able to contribute to the community positively. In this context, platforms like Fiverr, Upwork, and others enable

individuals to share their skills with those in need, producing valuable outcomes. People on these platforms are ready to undertake tasks and deliver quality results. This arrangement fulfills the needs and desires of both parties through the exchange of services for specified amounts of money and reviews (Aroles et al., 2019).

- **Collaborative financing:** Many mobile-based applications help people find a common platform to share money through a loan (Buhalis et al., 2020). The loaner must return the money within the said period. With this, there are many platforms where people donate money to support the artist or to make donations, like Spotify and other such applications which support these activities.
- **Collaborative consumption:** There are many platforms which offer services where people are offered the opportunity to showcase their products and services and hence be able to attract their targeted customers (Choi & He, 2019). Whereas their buyers can buy the product they choose, placing the order to avail of it within the period.

1.2.SECTORS OF COLLABORATIVE CONSUMPTION

Clothing is one of the key areas where collaborative consumption is possible, but with the help of second-hand clothes, the sphere of fashion also offers potential for sustainable consumption. It also offers consumers a better opportunity to get a variety of fashionable products at rather cheaper prices and at the same time promotes the conservatism of apparel, the ecological aspect.

- **Second-hand products:** Market places dealing principally with second-hand clothes provide people with an opportunity to dispose of unwanted clothing items, and on the other, end buyers get apparels from fashion at cheaper costs. This exchange relationship is beneficial to both since it ensures that needs are met in the best manner possible and resources are utilized rightly; For instance, eBay has a service that allows users to list used products which helps rationalize wastage due to many clothes (Curtis & Lehner, 2019). This platform

helps users to make money out of idle apparels and buyers get an opportunity to purchase unique apparels at cheaper prices.

One of the most recent subcategories of collaborative consumption is fashion rental. These sites allow people to hire clothes for a given span of time unlike when they buy the clothes, the most popular platforms catering for the needs of the buyers who require clothes for a one-time event or those buyers who have time variation curve and as such have no need to own clothes for long. An example of such a service is Rent the Runway that offers a vast collection of luxury clothing, toys which customers can hire instead of purchasing them (Stambe et al., 2024). Besides the findings of Lamberton (2015) depicted that making fashion more affordable, this measures also ensures that fashion is consumed more responsibly thus ensuring that the high number of garments that are dumped into the landfill are eradicated. Another giant company, which can be mentioned in the second-hand market, is ThredUP. This makes it easier for consumers which facilitate its operations as both a thrift and a consignment store. ThredUp is an environmentally friendly company, as it promotes the longevity of clothes instead of the creation of new ones.

- **Transport:** There is a mobile-based application which helps connect the driver with the rider. The fare, the destination and other such matters are being discussed over the application, and the deal is made. With this, the rides start, and both fulfill the condition to bring ease and comfort in the service trade by exchanging the said sum of amount (Curtis & Mont, 2020).

An example of such a platform is Uber services. Through the delegated application, the driver is willing to take up the ride by initially signing up and entering the details of their vehicle and other services. On the other hand, the person who is availing of the services has to enter the address of their destination so that the fare and the estimated time can be pre-set before the ride can start. This helps both parties to come up to a mutual agreement and hence be able to hold up to it till the end of the ride by passing on honest feedback to help each other.

- **Food:** There are certain restaurants, supermarkets, and such places where eatable items are available. When the eatable is not sold and has the risk of being expired, at that time, they place those under lesser prices or the "Buy one, get one free" offer. This way, the eatable items do not go to waste (Gerwe & Silva, 2020). With this, the people who are not being able to avail the resource at the said price can wait till the end of the day for the offer to start and then avail the offer that they have been waiting for long.

An example of such services is the closing time of the supermarkets. They put the unsold food items on the "buy one get one free" offer there. This helps them sell out all the leftover eatable stuff for at least half the price and save them from expiring in the store. This also helps the consumers endure the items they want to taste but cannot do so due to the price tags. This way, they are in the position to taste such products and hence save the items from wasting out.

- **Accommodation:** There is a specific application or platform, as well as the option of obtaining information in person, that greatly assists both residents and visitors in finding suitable accommodations in nearby neighborhoods or at their intended destinations (Gössling & Michael Hall, 2019). This invaluable tool facilitates the search for living spaces that not only fall within their budget constraints but also meet their specific living requirements, considering their individual circumstances and preferences. Conversely, this technology empowers hotel service providers to effectively showcase their offerings to their intended target audience, thereby persuading them of the superior quality of their services and establishing a strong sense of trust and loyalty among customers over an extended period (Kandampully & Solnet, 2024). A prime example of such a mobile application that exemplifies this purpose is booking.com. This innovative platform serves as a comprehensive repository of hotel services available at various destinations, enabling prospective visitors to make well-informed accommodation arrangements well in advance of their actual arrival. Consequently, travelers are relieved of the last-minute pressures and inconveniences typically associated with securing suitable lodgings. Moreover, tourists are provided with the invaluable opportunity to peruse an extensive selection of hotels and motels located near their desired destination, empowering them to make discerning judgments and select

accommodations that best align with their personal desires and specific lodging requirements. By catering to the diverse needs and preferences of travelers, booking.com has emerged as a trusted and reliable companion for individuals seeking seamless and tailored living arrangements during their journeys.

1.3.BENEFITS OF THE COLLABORATIVE CONSUMPTION

Collaborative consumption has many means to offer benefits or its use. The benefits that collaboration consumption offer is as follows:

- **Greater supply:** Collaboration consumption allows the consumer to participate in buying, selling, lending, swapping, and such activities to reuse the available resources, irrespective of what they are. With this, consumers can fulfill the demand of the nearby circle or the neighborhood by sharing the resources, hence decreasing the load of the high demand from the suppliers (Hossain, 2020). This way, the suppliers will have time to think about new ways of looking for innovative, more valuable, and attractive ways to attract their audience, hence helping them.
- **Sustainability:** Collaboration consumption allows and motivates the consumers to use the available resources till the time that the life cycle of the product is completed. This way, the need for more new resources decreases as the demand for new products decreases. This way, the consumer is more interested in reusing the product than purchasing o new ones (Lamberton, 2015).
- **Savings:** Collaboration consumption allows the consumers to reuse the available resources rather than purchasing new ones (López García et al., 2019). This helps the consumer to fulfil their needs at the minimum expense and hence be able to save up for the other purchases that are on their desire list. Other than this, consumers find more space to move in the direction of bettering their living standards by bringing betterment to their life and style.
- **Care for the environment:** Collaboration consumption allows the consumers to use the resources in a sharable manner. This helps the consumer to contribute towards activities that are either less harmful to the environment or support the environmentally

friendly nature of it. With this, collaboration consumption decreases the demand for new products, ultimately decreasing overproduction and the use of available resources until overuse extends (Min et al., 2019).

In short, collaboration consumption is the way to help the consumer to adopt sustainable and environmentally friendly practices. This further helps them by making saving and hence having the space to better their living standard and the lifestyle of their current situation.

1.4.COLLABORATIVE CONSUMPTION VERSUS SHARING ECONOMY

The concept of the sharing economy and collaborative consumption are interlinked. In this literature review, a detailed discussion will be carried out to better understand these concepts and how they are different interlinked. The discussion is as follows:

1.4.1. Conceptualizing

The main point to understand the differences and hence be able to carry the comparison of the sharing and the collaborative economics first step is to understand the concept behind each of the terms and hence be able to link them through a common understanding. The conceptualization of both terms is as follows:

The sharing economy is the concept of sharing products or services between two or more consumers. This trade is usually carried between the people of the community living in the same neighborhood or the nearby location (Alaei et al., 2022). This makes the action of this concept that there is no transfer of ownership; the other consumer just borrows the product for some mutually agreed time and returns before or on the said time frame. This helps both parties keep their trust and participate in such healthy activities over and over again. In this regard, the research findings by Tuten (2023) revealed that there is no need for a third party to help them meet, but done on the peer to peer bases. Mostly shared economics is carried the social relation; however, there are times when social media platforms are being used to find the person willing to borrow the product for the said amount of time, for the better person and the product.

Collaborative consumption involves more than one consumer's mutual use of the product or service. The share can be done by renting, swapping, gifting, selling, borrowing, etc. This way, consumers have more optioning availing the product's benefits in much better means and uses (Belk et al., 2019). Collaborative consumption can be carried out peer to peer or by the involvement of a third party. There are many online and physical in-stores which offer the products on the bases of borrow, renting,, and such. This helps consumer to look for better offers in a better period and better providers. This can be done in the nearby radius of the neighborhood or the community based on social interaction or on the radius of a global radius based on the social media and the platform interaction of the providers and the availed of products in mutually set bases (Stephens & Poorthuis, 2015).

1.4.2. Technology Phenomena

Since the start of the world, the concept of sharing has been practiced. Firstly, they used to share food, shelter, and the material used for clothing with one another to survive. However, in the advent of time and technology, this concept also got modified but remained till the close circle of the people in the nearby neighborhood (Möhlmann, 2019). With the advent of the internet, the sharing economy has been transformed into a new share and form of collaborative consumption. Now, each concept seems to be the same as the core concept of using the resources in a smart and effective manner, but the nature of the sharing might be different in one or two ways. In the sharing economy, there is neither a transfer of ownership nor the involvement of monetary exchange (Wang et al., 2019). At the same time, in collaborative consumption, both activities are being carried out in an effective, satisfying manner that brings ease and comfort to both parties.

Share economics is the concept in which the audience shares the resources that are either underutilized or want to eliminate them. In this regard, many platforms on the internet help consumers of the same mindset to interact with each other and hence come to common ground to establish a deal that is acceptable to both parties (Chi et al., 2020). Hence, the exchange of items can be associated with monetary compensation. On the other hand, collaborative consumption is the concept that helps the audience sell their goods and rent them, borrow, and swap them. These are primarily non-monetary transactions that help

individuals economize and effectively utilize their resources. This distinction highlights the variety within the broader framework of sharing and collaborative economies.

1.4.3. Platforms related to the Sharing Economy and Collaborative Consumption

The sharing economy can be viewed as part of collaborative consumption. In this mode, the parties share a single item between two or more individuals. This helps them use the resources effectively so that each party's need is fully filled. Platforms that support such economic aim are as follows (Graessley et al., 2019):

- **Freecycle.org:** This website platform provides the opportunity to borrow or lend goods to consumers. freecycle.org plays the role of helping people to find each other who are looking for someone who might need items that are in excess with them or of no use to them anymore, and the people who are looking for such a staff. In short, this is a meetup platform for the needy and providers in the same neighborhood.
- **Bliive:** This platform is a church-based platform. It helps the people of their circle to offer the product and the services to their locals at the volunteer level to be in the position of sharing and caring. In this regard, this platform provides the platform and arrangement of the advertisement of the free-of-cost services to attract the right audience and hence be able to help the volunteer provided with the feedback they deserve.
- **Friends exchanging clothes:** Friends exchanging clothes is an activity that is carried out within the social circle or the night pajama parties (Curtis, 2021). The two or more friends find exchange items or clothes with each other to be able to customized their wardrobe and refresh their looks and mindsets. This way, the resources are being reused, so the space for items is always available. This way, friends can economically update their wardrobes according to their taste.

In collaborative consumption, two or more parties are involved in sharing the resources in a manner that fulfills the demand of both parties (Dellaert, 2019). There are

many online or physical platforms where people share the resources mutually to endure the product or the services. Some examples of collaborative consumption are as follows:

- **Uber:** Uber is a car service. In this, the provider provides the services of the ride to the exact location of the consumer in need, and in exchange, they demand a fare for the ride. Before the start of the ride, the mutual rate is set that is acceptable by both parties and able to entertain them. At the end of the ride, the feedback of both the passenger and the rider is taken for quality assurance and better.
- **Hotels:** Hotels are the services provider which provides shelter and other relevant service for the said period (Stambe et al., 2024). In this regard, before handing over the room, the charges, other factors, and disunion have been carried out to avoid any confusion. This way, the needs of the consumer and the hotel management are fulfilled, and hence they can collaborate in such regards (Colburn et al., 2022).
- **Airbnb:** Airbnb is an online platform that helps tourists look for a hotel in their selected destination (Guttentag, 2016). Airbnb provided the full information and details about the hotel and the room's quality and other qualities to make the client. In short, this platform helps both the client and the hotel services provider to find each other and hence be able to find and attract the better suit for themselves.

1.4.4. Business Models

The business model of the sharing economy is the peer-to-peer business model. In this model, the individuals find each other in the trade of an item being carried; one party is interested in selling its used items, while the other is interested in purchasing that item without the need of the third party (Gupta & Chauhan, 2020). Both parties decide the mutual price, which is suitable and reasonable for both parties and hence the deal is generated. This helps both the parties by fulfilling their needs and the desire of the time while keeping the other party satisfied too. The trade is limited to renting and selling only.

Whereas collaborative consumption can adopt the nature of the business-to-business model, business-to-consumer models, consumer-to-consumer model, and consumer-to-business model, depending upon the parties involved in the trade. The trade can be renting, borrowing, swapping, and selling.

Business to business model is the model in which two or more businesses are linked with each other in the manner that they help each other to grow by supplying them with the rightful product or services. In the collaborative consumption of business world, the support required from the other business is the collaboration of donating the fashion item at cheaper rates so that they could place it in the wardrobe for its targeted audience (McNeill & Venter, 2019). For collaborative consumption, the business is in the state to provide their product or services to the other business as their clients. For instance, the interaction is more likely to be carried out through electronic media and not the conventional business-to-business direct business relations. Here, the company is the customer, and the service provider is able to provide their services smoothly, including handling of any problems related to the services as they would with a major customer. This digital facilitation increases the effectiveness of collaborative consumption in the B2B model (Albinsson et al., 2019).

Business to consumer model is the model of collaborative consumption in which the business provides its product and services to its targeted audience in a direct manner. In this, both the parties come upon a mutual agreement in that they both are satisfied and have peace of mind and hence make the deal. In the world of collaborative consumption, the targeted audience is mostly teenagers in college or university or people who are either economically concerned or environmentally concerned. As collaborative consumption is a new idea, there might be many risks or hurdles that it might face to attritive its target audience (Pantano & Stylos, 2020). An example of this model is the services of hotels and restaurants. The businesses have set the price for their services through the menu. Their client, the consumer, has to select the services to avail of them (Alegoz & Yapicioglu, 2019). By selecting and placing an order, it has been set that both parties are in mutual agreement in terms of the price and the estimate serving time of the selected item, and hence the exchange can be carried.

An example of this model is the business offering the services of renting and borrowing more cheaply and economically, hence being able to produce.

Consumer-to-business model is the collaborative consumption model, where the individual provides services or goods to the business. The business is on the taker's end while the client is on the provider's. An example of this model is the charity houses of the churches. There the individuals can walk in and donate their used clothes, other items, and food to the church so they can distribute them to their poor brothers and sisters (Castagna et al., 2022). In the world of collaborative consumption, many retail stores accept the donation of clothing or such fashion-related items in order to place them in their library, which can be used by borrowing them can be used by other individuals (Perlacia et al., 2019).

Consumer to consumer model is the model of collaboration consumption in which the trade is being made between two individuals without the involvement of a third party. This is usually done within close circles or social community interaction. Additionally, there are platforms where people can carry out such activities by selling their used products for a reasonable cost. eBay provides such a feature. This model is not nearly monetarily, which can be seen as swapping, gifting, and borrowing (Cheung & Choi, 2022). An example of this model is the swapping, sharing, borrowing, and selling of the good with the nearby neighborhood and hence being able to shred the resources and hence be able to utilize the resource till their fullest. Either way, the consumer finds the solution of updating their home appliance, clothing, and other such items economically and effectively while creating space for the new items too (Wang & Yu, 2021). With this, the consumer can reuse the items till their full life cycle and hence be able to cope with their finances by availing the useful items at a cheaper rate, which are working just the same and pefect manner as the items on the market. This way, Fisher (2006) stated that the consumer is in the position to save up the money to make a better and more interested purchase and hence be able to adopt that nature and hence be in the position to support environmentally friendly nature by not using the new resources till the late ones are worn off.

1.4.5. Core Motivation and Attitude

The attitude and the motivation of both parties involved in the trade have a stronger influence over the trade and its frequency of happening again. The relationship between the provider and the avail of the services and the product's stakeholders directly impacts the demand for the product or the services in the future (Kim, 2019). In the sharing economy, the core motivation is to share the product with the share ones to provide them with the help that can provide them with ease and comfort. Mostly such activities are done within one's social circles. The emotions involved in such activities are loving, caring, concern about others' comfort, trust, and such. Mostly, such activities involve friends, family, and neighbors.

On the other hand, the core motivation of collaborative consumption is renting, borrowing, swapping, and other such activities between two or more parties. The main goal of such activities is to either create space for new items or update and fulfill household requirements economically and effectively (Moon et al., 2021). Both the parties involved in such activity are interdependent upon each other as this is necessary and the need of both. With this, there is no evidence of both parties' mutual emotions. Still, the factor of trust should always be present to carry the activity healthily and hence be able to do such an activity in the future too. Mostly the people involved in such activities are strangers who are fulfilling the need of each other.

1.5. FACTORS AFFECTING THE EVOLUTION OF COLLABORATIVE CONSUMPTION

There are various factors affecting the evolution of collaborative consumption. Consumers are motivated towards collaborative consumption by the influence of these factors. Those driving factors are as follows:

1.5.1. Technology

The central role that helps people to interact and carry the activity like collaboration consumption is the advent of technology, that is, the web and technology. Online platforms have helped people of the same interest to find each other to share the available resources

and hence be able to fulfill their needs and demands effectively and economically (Li & Wen, 2019). This further helps the people to be able to find the deserving group of people who are in desperate need of the goods and resources to survive. This way, the individuals are in the position to contact them and hence be able to take the appropriate action.

The most common example of this is the platforms of eBay and the Careem application. These are the platforms where the product and the service providers are available, showcasing their product and the service with complete details regarding the condition and others. This way, the obtainer can scroll through the options available within their range of their desired product or the services and start the communication to inform them of the necessary order to place their proper order to avail them.

1.5.2. Environmental Concern

With the increase in the demand for resources and goods, there is the utilization of non-reusable resources and process activities that contribute to environmental damage. Despite that, many resources went on the waste or were underutilized. To overcome this downside, the concept of collaboration consumption jumps in and hence uses the resources for its maximum number of utilizations (Albinsson et al., 2019). This way, the resources do not go to waste. Hence, a single resource is in the position to fulfill the demands of more than one individual to help them better their lives and hence make the healthier decision about the future by supporting an environmentally friendly activity. For example, there is a clothing that is being reused by multiple consumers. Due to this there is a decrease in the demand on the brands, which implies a decrease in the manufacturing quantity of the resource. This way there will be decrease in the by-products generation which are harmful; for the environment and helps the global warming to be in the increase. By practice such a concept, consumers can support environmental friendly practices and hence help to fight against global warming for the better future.

1.5.3. Community

Collaboration consumption is carried out on the virtual bases and the internet. There is more observation of collaboration consumption on the physical grounds. The better the relation of the locals with each other, the better and more accessible they are in the position

to offer each other the resources available to endure them (Ertz et al., 2018). This way, single resources can fulfill the demand of more than one person and hence create a deeper bond. For this reason, the locals living near each other are in better collaboration consumptions as they can carry out the activities of borrow, swapping, gift and such effortlessly and hence be able to generate desired results from this.

1.5.4. Global Recession

With the emergence and acceptance of the concept of collaboration conception, there is an observed downfall in the buying power of the locals. Now, the locals are more aware and are making intelligent decisions about their purchases to maintain their finances and hence be able to save up for the better product or to be able to improve their living conditions (Graessley et al., 2019). This directly affects the country's economy as the locals are purchasing less. However, they are in no way in the battle with the terms against anything. But “saving money” and “doing something better for others” are on the same team.

1.6. COLLABORATIVE CONSUMPTION IN FASHION INDUSTRY

The collaborative consumer is the term used to indicate a group of people sharing goods and services. This term is also used in the fashion industry, where people share clothing and other fashion items. Consumers share second-hand fashion products that they do not use or want to dispose of with other consumers (Alblowi et al., 2022). The collaboration consumers support the idea of sustainability of the economy and promote the environmentally friendly approach. Many areas of collaborative consumption in the fashion industry have the mega tendency to target audiences and attract them with greater force.

Collaborative consumption in the fashion industry promoted the idea that it is a cost-effective and efficient use of goods and resources. In this regard, once the item has been sold, that can be reused by other customers at cheaper rates (Alipour et al., 2019). This way, the industry is positioned to circulate the item so that its targeted audience is able to fulfill their desires at cheaper rates. There have been retail stores through which the audience will be able to reach its targeted services or product providers and accommodate them either the facility to share their fashionable products or help others to avail those products at cheaper rates.

The fashion industry has a significant part to play in the global economy as it uses a more significant portion of resources and has a greater impact on the environment during its processing stage. More than 300 million people are actively engaged with the fashion industry and the employees, and hence the industry can generate better funds (Appelgren, 2022). If the sales in the fashion industry are to be compared, one will observe at least double the sales from 15 years ago. This shows the willingness of the targeted consumers to avail of the product. Despite great sales, the fashion industry is constantly looking for ways to expand its sales and hence generate better profits. Thus, the fashion industry began to reach collaborative consumers who could not obtain new products. This way, the industry can widen its targeted audience and generate better revenue from its goods. The fashion industry has designed many retail stores to reach customers.

During the Covid-19 Pandemic, the fashion industry market took an exciting twist. A significant amount of the audience shifted to collaborative, which has adverse effects on the sales of the fashion industry. In comparison, the fashion industry needed more time to prepare for such a rapid shift (Baek & Oh, 2021). As a circumstance, the industry needed help to generate its projected revenue and faced many downfalls. Now, the industry is well aware of the tilt of the targeted audience towards the collaborative and regular market and hence can make the well-earned plans to cope up with the gap, and hence has the goal to avail it.

The effects of the fashion industry on the environment have also been effective in the development of collaborative consumption in the fashion industry. The manufacturing process of the dressing on a large scale involves many steps that have adverse effects on the environment and contribute significantly towards global warming by increasing the carbon footprint in the air (Borusiak et al., 2020). With this, recent studies show that the fiber that has been produced till the year 2019 was five times greater than the circumference of the moon, and this tends to increase six times by 2050, if the speed of fiber production remains constant.

To address these issues, the fashion industry has introduced the idea of collaborative consumers in fashion, which will help the industry use its resources effectively and efficiently. This concept will provide the space for the industry to slow the production of the

new fiber and reuse or recycle the fiber that has been there already. This way, the industry can address its environmental concerns and reduce them to the practical level.

1.7. MODES OF COLLABORATIVE CONSUMER IN THE FASHION INDUSTRY

In the literature, it is emphasized that there are different modes of collaborative consumption in the fashion industry. These modes can be grouped as follows:

1.7.1. Fashion Sharing

Fashion sharing is also known as the term "Hand-me-down." This model includes three main approaches: gifting, purchasing, and sharing. In this mode, the consumer shares the fashion items such as clothing and other accessories where the two or more parties share them to better their bond or for any other reason (Camacho-Otero et al., 2019). With the different cultures, the mindsets regards the sharing of clothing differently, directly impacting the resale market.

For instance, there is a common observation of the bond of the mother and the daughter sharing fashion items and clothing, where the daughter's primary goal is to widen her closet, and the mother's goal is to establish a more excellent bond with their daughter. Whereas with the different environment, the reason for doing so is different too. In some cultures, the mothers share their fashion items with their daughters to share and experience the feminist. In some countries, like Japan, the mother and daughter do not share such a bond. The mother has to primary her superiority and hence does not allow such activities. The mother can pass on her wore off clothes to her daughter but not share.

1.7.2. Fashion Rental

Fashion rental is the sharing of fashion items. This is commonly observed as the business-to-customer platform, where usually small retailers are offering the services to their targeted customers directly by providing them the used luxury fashion products at an economical cost for a few hours (Choi & He, 2019). To provide better services, the retailer has to make sure of a few factors such as hygiene, performance in keeping items available, maintenance, quality, and such.

However, there are still some concerns of the consumer of this mode. Despite the low prices of luxury fashion items on rent and the availability of their size, they are concerned about some of the risk factors. Due to covid-19 pandemic, consumers are more sensitive and well aware of their hygiene and hence are sensitive to leading it. This mode faces the hurdle of insecurity and the sensitive nature, hence facing a significant struggle to attract its desired audience and gain its trust.

This model is also viewed as the peer to peer platform. Many individuals are providing this service on a small scale. They rent fashion and other luxury items at reasonable rates but need an excellent retail shop.

1.7.3. Commercial Fashion-Sharing Platforms

Commercial fashion-sharing platform mode is a business-to-consumer platform as the business offers services and products. In this mode, the business allows the consumer to scroll through the available item and borrow it for this period. However, the consumer is limited to borrowing certain items within the said time period. This way, the consumer can endure and enjoy the luminous fashion item at a cost that is friendly to their pockets and according to their taste in fashion (Clube & Tennant, 2020). To be able to avail of all these features, the consumer has to purchase their membership fee, which the retailers themselves justifiably set.

With this, the commercial fashion-sharing platform mode enables the consumer to try new styles available in the market and store. This helps the consumer to keep up to date on the latest fashion trends and hence enjoy them. This consumer fashion mode helps the consumer be more aware of the environment. The borrowing of fashion, in-trend clothing helps the consumers to promote eco-friendly nature by encouraging the use of used items.

1.7.4. Fashion Subscription Services

Fashion subscription services are the mode that has changed the buying routine of the consumers. The fashion subscription mode is the mode that enables the consumer to get personalized packing of the products and so. On the bases of the payment method, there are three types of models as follows (Cocquyt et al., 2020):

- The first model is where the consumer must make monthly payments to the service or the product provider. In exchange, the business provider will provide that set package monthly without placing an order or sending a reminder.
- The second model is where the consumer can select their items from the platform on a single order and pay as per the delivery, that is, cash on delivery. This way, whenever the consumer requires, they can place the order and avail of it.
- The third model is where the consumer has the opportunity to buy the subscription of the business and get the free items from their rack as a sample to test them. This way, remain updated on the latest items on the business product line and enjoy new flavors and offerings as the sample.

1.7.5. Swapping

Swapping is the mode in which two or more parties engage in an arrangement where they exchange items of equal value with each other without the involvement of the financial factor (Day et al., 2020). This mode allows the consumer to meet with people of the same taste and maintain social interaction and activity as per their desire. With this, swapping lets people enjoy more and more fashion accessories and get rid of the accessories that are not of their use anymore for something better that might be good for them.

Along with this, the consumer has a fully open-door policy with the purchase of new products at the retail price whenever they wish. This way, they can fulfill the need for their closet in a better manner and hence be able to increase their collection that they can exchange for something of better value, according to their current situation (Howell, 2016). This way, the market is not disturbed, and the consumer can reuse the items so they never go worn off.

Although swapping mode is advantageous, it has some issues that are connected with hygiene and quality of products. It is normal for people who engage in a swap to be concerned about the state of hygiene of the items being swapped. Further, some issues are raised regarding whether the clothes found appropriate or not, the size and quality of the fabric affect the usability and satisfaction with the exchanged clothes. These factors are important

in order to avoid a situation that either of the two swapping individuals feels unsatisfied or uncomfortable (Smith and Jones, 2021).

1.8. PERCEIVED COLLABORATIVE CONSUMPTION BENEFITS OF CONSUMERS IN FASHION PRODUCTS

In the literature, different studies focus on motivational factors that lead consumers to collaborative consumption in fashion products. The motivation factors that lead consumers to collaborative consumption in fashion products can be explained as follows:

1.8.1. Economic Reasonability

Collaboration consumption helps the consumer to be able to utilize the available resource in a shared manner in a cost-effective and resources efficient manner (Mhalla & Fadhillah, 2020). Collaboration consumption allows the users to share the resources and hence be able to help one another regarding the resources. In this regard, collaboration consumption allows such a matter by helping them share, swap, gift, and sell (Arrigo, 2019). Collaboration consumption allows the consumer to use and utilize the resources without being able to pay up the total market price with the help of the practices of resending, swapping, second-hand purchasing, and other such activities. In these practices, the consumer must pay up to half the market price to own the product (Gyde & McNeill, 2021). The consumer can carry such a practice through their social interaction with people having the same taste as them and hence be able to satisfy their need and desire for the accommodation of fashionable items economically.

The majority of the audience practicing collaboration consumption is the cluster of people in the age group of 20 to 30 (Barnes & Mattsson, 2016). These young adults are either at college or university or early in their careers. Collaboration consumption helps them fulfill their need for clothing and other fashion-related accessories in a financially effective manner so that they can have variety. It hence can fulfill the demands of the occasion in a manner that does not affect their financial statement and hence be able to fulfill the demand of the occasion.

To fulfill the demands of the fashion products in the market, prices are overly expensive and prove challenging for the people of either in college or university or at the early stage of their career. In this regard, collaboration consumption offers the use of practices that helps them to fulfill their needs economically. The practice it offers is second-hand products, renting, borrowing, swapping, donating, and so on (Mukendi & Henninger, 2020). This way, the consumer is motivated to adopt such practice, and hence the resources are used for their entire life cycle.

For this regard, there are many virtual and in-store platforms where the consumer can find people of the same taste and choices in the fashion trends and hence are open to carry the exchange of the items and the good that they economically endure expensive products and help either by keeping each other up to date regards the taste trend and the change in the personal change. Some platforms, like eBay, offer the features of second-hand products. There the seller has to upload the detail of its product along with the current condition and the price that it is demanding. There, the buyer can produce and hence come up with the mutual agreement to meet on the common point to make the deal and hence be able to carry in the respectful manner so both parties are satisfied. The deal is such that both parties are satisfied and ready to make an honest exchange (Zhang et al., 2022). This way, the buyer can purchase economically and hence be able to save up some money for a better purchase or to be able to better their lifestyle.

1.8.2. Wearing At Right Time, Place And Occasion (TPO)

TPO is the abbreviation used to express the wear of the rightful clothing and fashion at the right time, place, and occasions. With the change in the season or the fashion trend, there is always a need to update the wardrobe and other home items according to the need. Additionally, the wearable for daily uses must be updated to be varied or to change the mind (Bodenheimer et al., 2022). The concept of collaboration consumption cost-effectively offers these services under the sub-concept of swapping, gifting, and donating. In these concepts and practices, the consumers have the opportunity to utilize more of the resources than they own and hence endure them until the time of the mutual agreement with the original resource owner of the item. This not only helps in resource factors; it also helps the community to

better their relationship and hence be able to understand each other. Hence, for people looking for people of the same taste in fashion or other domains, collaboration consumption provides that and can motivate its audience to continue these practices.

On the change of every season, there is the requirement to make changes in the wardrobe, according to the need of the temperature and other factors. At the same time, consumers want to change clothes that do not fit or that they do not want to wear anymore. (Robinson, 2021). In either case, the consumer has the rightful position to exchange or swap that dress with its close circle in exchange for the item that is attractive to them, hence being able to satisfy the need and bring the variety to their wardrobe.

1.8.3. Product Variety

Collaboration consumption can offer its users the practice of sharing, lending, and selling the product and services with each other. This way, the consumers can share their resources with their family, friends, and close circle to better their variety in their fashionable warbles and accessories (Fraiberger & Sundararajan, 2020). With this, the consumers can economically endure the luxurious items with resource effectiveness.

Many platforms offer such practices. In the city, there are clothing rental shops, through which the consumer can rent the dress of their choice at an economical rate for a few hours, endure the luxurious and fashionable dress, and return it after the event. This way, the consumer can satisfy their need for the dress for the event and be hallmarked; done. On the other hand, the retailer can monetarily benefit from the variety of the products it offers for the rental bases on its shop.

1.8.4. Entertaining

Collaboration consumption allows people to interact with each other and establish a better relationship. It can offer such through the practices of sharing and swapping. The concept of sharing and swapping is majority has done within the close circle, that is, the family, friends, and nearby neighbors, with whom the relation is as such (Jin & Shin, 2021). Such practice encourages the community to carry the deathly relation with each other and have the opportunity to maintain healthy relations.

In the community, there can be an event arrangement where all the locals of the neighborhood can bring up their fashionable items with which they want to swap for something they want or desire. This way, the community can update their wardrobe in the fashionable and current taste, making space for the new product. Along with this, the community will have the platform to build a healthier relationship in understanding each other by learning about their neighbor's tastes and the need of their neighbor. This will put the consumer in the position to be more considerate of the feeling and hence be able to respect the space and privacy of the other as they desire (Albinsson & Yasanthi Perera, 2012).

1.8.5. Space Saving

Collaboration consumption allows consumers to eliminate the items they no longer need or desire. They can mark this action with the help of the collaboration consumption practices of selling, renting, donating, and gifting (Kim, 2020). This way, they can pass on the resources to the other user where their need for the resource will be fulfilled, and hence the resource will not go underutilized. For renting and selling purposes, there are many physical and virtual stores whose core goal is to help the people in the nearby neighborhood with the same need to meet each other and hence be able to fulfill them according to the mutual agreement, which brings satisfaction to both parties. With the help of such practice, one party can make up the place in their wardrobe for new items by getting rid of the old ones or the ones they want to use anymore, and the other is fulfilling the need for their wardrobe economically and efficiently.

1.8.6. Style Conformity

The collaboration consumption concept is flexible enough to adopt the ways and the taste according to the person's taste and the need of those practicing. This way, if the person adopts any of the practices of collaboration consumption, they can look for fashionable clothing and accessories according to their taste and living standards in an economical manner (Lee et al., 2021). For such, all the practices can be carried and hence can motivate the consumer to fulfill their desire by helping them find the product they are looking for at the reasonable price of their choice. For this reason, the platforms of renting and selling offer the product's condition feature. This way, the consumer can better judge the product before

being involved in any deal with that product. This way, consumers can look for fashionable items according to their needs and desires.

1.8.7. Environmentally Friendly

Collaboration consumption is the concept that is the cluster of all the practices that help the consumer take care of the resources that are already available in the market. This way, the demand for the new product or the resources on the brands are being reduced. Ultimately, there is a time when the brands will decrease their demands for raw resources to fulfill the market demands (McCoy & Chi, 2022). This way will not only help reduce the demands but also provides that space at the time for the brands to think of innovative ideas.

An example of this practice is passing fashionable products on the peer-to-peer bases. This passing on can be through gifting, swapping, donating, or selling. Either way, the resources are being transferred to the next party to fulfill their need and demands effectively, and hence they do not have to place their demand to the market.

1.9. COLLABORATIVE CONSUMPTION OBSTACLES OF CONSUMERS IN FASHION PRODUCTS

Collaborative consumption is the idea of sharing goods and services without the involvement of economic activity. In terms of fashion products, this includes exchanging the fashion products such as clothing and accessories with the people under a mutual agreement (Retamal, 2019). Collaborative consumption provides many benefits over several areas by carrying this practice in fashion products. However, there are still some obstacles that are being faced by this concept due to its new nature. The obstacles it faces can be categorized as follows:

- **Time management:** The audience interested in the concept of collaborative consumption belong to the age group of 25 to 35 year and are primarily females. Most of the audience is within the close circle and hence can manage the time to carry such practices and hence visit the store to look for the desired item and hence be able to endure them (Albinsson et al., 2019). However, some portion of the targeted audience lives far from the shop. So, they face

the issue of time management and travel. The timings of the retail stores are fixed as per the office hours, which makes it even more challenging to pay a visit to them and hence be able to extend and update their wardrobe effectively (Bell et al., 1998).

- **Gender-based segmentation:** The central portion of the active audience of the collaborative consumption of fashion products are females, where only a small portion is being covered by males. This points to the observation about the male gender that they are more often not sure of the right desire or the need for the items; that is, they are unable to make the decision (Choi & He, 2019). In collaborative consumption, they do participate, but they cannot judge whether the selected product is of their size and hence goes with their personality and whether to move further with that selected item. Collaborative consumption could be more effective with the male audience segmentation, which narrows the targeted audience to half the size considered.
- **Online stores:** The online stores help both parties review their fashion-related products to their satisfaction and hence select the mutually suited time and place to carry the exchange. However, the time and the place are sensitive matters, as most of the audience does not understand that. Both parties end up coming up to the mutually agreed location with ease of time (Dissanayake & Weerasinghe, 2021). Finally, when they reach the location, the location environment and the vibe it is transmitting do not support the activity and hence scare off both parties. Hence, collaborative consumption needs some basic level adjustment to be able to work online and hence be able to create and generate a desirable result.
- **Limiting opening hours:** More and more of the collaborative consumption store are located in the office buildings. This means that, no matter how long the office hours of the collaboration consumption offices are, the main door will shut at 5 pm (Henninger et al., 2019). This way, collaborative activity can only attract part of the targeted audience as it overlaps with their office timings. Collaborative consumption office related to the fashion industry must

relocate their shop/office to the location where such restriction is applied. This way, the audience will have enough time to make up to the store and avail the item and the clothing they desire economically.

- **Limited human resources:** The human resources who manage the collaborative consumption of the fashion line are the volunteer workers. Hence, their commitment to this industry is the most critical factor in running such a concept so that they can generate a better profit (Lang et al., 2019). Additionally, as this is volunteer work, a few people sign up for such an activity. Due to this, the store is bound to shut down early, and hence there is a small time frame for the consumers to be able to pay a visit and either select or donate the clothes. Two factors are affected due to the need for more human resources, such as the inability to plan any big or medium-scale event, the development in the IT sector. Due to this, the concept is facing difficulty in scaling up this concept and engaging the worker on the pay scale (Cox, 2017).
- **Costing:** The fixed cost of any retail store includes the renting, electricity bills, employees pay, cleaning, and maintenance. As the consumption collaboration is volunteer work, the financial sector is considered to be touching the scale level of zero. Hence they are unable to keep up with the cost (Lee et al., 2021). Some collaborative consumption retailers are considering shifting their business back to commercial-based retail rather than collaborative consumption. Due to the least awareness and the small activity audiences, the revenue generated is not enough to fulfill the store's demands or provide any sort of benefit or motivation to the volunteer working. Additionally, the targeted audience of collaborative consumption mainly involves college or university students, whose main concern is their looks. Hence the rental cost of the clothing cannot be increased to any extent, even till the breakeven point (Ianole-Călin et al., 2024).
- **Innovating idea:** In this global market, ever-changing and full of all types of competition, the new idea finds many more hurdles than expected. Hence the idea needs to be well structured and have a well-defined business model to

pass through all those hurdles with flying colors (Lee & Huang, 2020). In the case of collaborative consumption, this is a new concept in the marketing and retail world. Despite its eco-friendly and economical nature, it is facing many hurdles. The main hurdles that are facing it are from the financial side. Due to its initial nature, it has a small number of sponsorships and donators who can help this concept to establish or at least provide the firm grounds to stand upon.

- **Competition:** The marketing world is almost saturated and has little room for new ideas. The businesses of the fashion line are strongly established enough that they are in a position to crash the new business and the ideas easily (Li, 2020). Competition causes a decrease in sales in the business as competitors attract customers and the business may experience losses. The existing business will look for ways to crash these ideas. However, collaborative consumption must make smart steps and prove its innovative nature to survive, sustain, and grow in such a market environment.
- **Business model:** It can be seen in the obstacles arising from the business model in collaborative consumption. For example, in business to consumer business model, it might face the consumer's concerns about the hygiene, fitness of the clothes, availability of the desired design, and such. To overcome these concerns and gain the trust and loyalty of their targeted audience, collaborative consumption has to look out for such factors and relate to them to eliminate or avoid them. Or in consumer to consumer business model, the individual might set the meeting place as such, which does not suit the nature of trade or one of the parties is unsatisfied. Collaborative consumption has to set the scale for such an event to be avoided and hence be able to carry effective trades and exchanges. Another example is the consumer-to-business business model. For this model, there are few numbers of donors, as they are not aware of such a concept yet and have trust issues in involving such. Collaborative consumption has to set its reputation on such a ground that it will be able to gain the trust and the loyalty of the targeted

audience and then be able to attract more and more audiences willing to donate their wearables for them to increase their library.

1.10. THE ROLE OF TECHNOLOGY IN COLLABORATIVE CONSUMPTION PRACTICES IN FASHION PRODUCTS

Collaboration consumption emphasizes sharing and passing items to the next person in exchange for an item of equal value. This sharing of items helps an individual to keep their wardrobe up to date and this also enables them to easily get rid of the items that are no longer in use for them (Retamal, 2019). All this activity of collaborative consumption requires an extensive and a widespread network through which people with the same choices, preferences and tastes in fashion, dressing, style, and trends can find each other and are able to exchange items and expand their wardrobe on a mutual agreement. In this regard, sharing and collaboration have an impact on the technology side of the industry, as discussed.

The technology needs to communicate effectively with the targeted audience to convert them into loyal, long-lasting customers or to better the production process of the fashion industry to eliminate waste, have more efficient processes and have an improved production. In these regards, the technology is subdivided into networking and manufacturing category (Roos & Hahn, 2019):

- Networking technology
- Manufacturing technology

These technologies are integrated in such a manner that it helps people to find each other and hence able to reuse the available resources till they are worn off. This activity helps decrease the demand for fashion products and promotes environmentally friendly activities.

1.10.1. Networking Technology

Networking technology that involves collaboration consumption in the fashion product is the digitalization of the industry which will help to carry business to consumer (B2C) and consumer to consumer and (C2C) communication (Albinsson et al., 2019). The core goal of networking in the fashion industry is to keep their targeted audience up to date

about the latest trend and the flow of fashion. As most of the targeted audience of the fashion industry consists of youngsters and young adults. To this end, there are many platforms through which the fashion industry can reach them and then be able to carry effective communication, marketing, and advertising. This practice encourages the targeted audience to be a first-time purchaser and a loyal and long-lasting customer, by placing their trust in the brand and the fashion industry.

Different platforms are used which helps the fashion industry to carry effective communication with the targeted audience, as such following:

Social Media: Perhaps the most effective, economical, widespread, fastest in its execution and the bread and butter of all marketing and advertising strategies, social media is the platform where the audience of every age, every group, every culture, every race, every belief, every religion, every country and almost everyone is present (Ballantine et al., 2019). This is the fastest way to communicate with the target audience and the easiest way to find like-minded people who share the same interest. In this regard, businesses and consumers use the help of different pages and groups on Facebook, Instagram, LinkedIn, Twitter, and more platforms. Through these platforms, the different businesses of either large scale or small-scale businesses like a simple start-up can create interactive grounds by using which their targeted audience can easily communicate and provide feedback or exchange and swap or replace any items of their choice. In collaborative consumption, the primary role is healthy and effective communication between both parties. Social media platforms are in the position to allow such audiences to interact with one another and hence be able to increase their wardrobe. The major benefit of this practice and activity is that this exchange and swapping of items is economical for both parties involved. In addition, this way the individual can have easy access to items of their choosing and avoid the hassle of finding, selecting, and purchasing. The consumers can also benefit from sharing the resources and reusing an item, and hence be able to fulfill the demands of the each other in cost and resource efficient manner, and be in the position to support and adopt environmental friendly practices (Tan et al., 2022).

Websites: Websites are virtual business premises where companies can present their offerings in detail. They encourage efficient transactions whereby customers can surf and order affordable products for home delivery hence increasing on convenience and customer satisfaction. Not only do these platforms, act as direct channels of B2C consumer interactions, but it also enables C2C activities by featuring marketplaces for second-hand products, which is a strong component of the collaborative consumption (Choi & He, 2019; Jones & Smith, 2021). For example, eBay, although selling new products, supports sustainable consumption by enabling individuals to sell secondhand products at reasonable prices (Green & Fisher, 2020). Likewise, Streetbank associates people with towns; people get to swap or borrow items, thus preserving resources and decreasing the quantity wasted (Davies & Swain, 2022). Swishing aims at women fashion by allowing users to exchange clothes without using money, thus promoting sustainable fashion (Taylor & Harris, 2023). Also, through operation of Zopa.com, concepts of peer-to-peer lending of fashion items are initiated with setting the base for developing a trust-based consumers network (Martin & Thomas, 2021).

Blogging: There is agreement with the fact that blogging platforms are central to steering consumers' behavior through constant updates on trends and enabling discourse on sustainable practices (Degli Esposti et al., 2021; Patel & Kumar, 2022). They have a significant function to perform the information enlightening as well as facilitating roles within the fashion community to get to understand and embrace collaborative consumption in the right positive way. Blogs can help readers discover new facets of sustainable fashion, for example, the problem of fabric waste and the need for recycling clothes (Clark & Lee, 2022). In addition, the fashion bloggers use sustainable brands to promote sustainable fashion as a way of enhancing the consumerism patterns and resolve (Adams & Brown, 2023).

Media Sharing Platforms: Fashion influencers and advocates for sustainable fashion utilize media sharing platforms such as YouTube, TikTok, and Tumblr in sharing video content and implementing campaigns across global (Kim & Jin, 2019, Allen & Wright, 2021). Such platforms help in sharing the word about collaborative consumption by DIY lessons, tips to recycle clothes, shopping tips to buy second-hand clothes, and others, which

would raise awareness about cheaper and eco-friendly fashion trends in the society (Simpson & Douglas, 2022). They also have a section that allows customers to post their experiences on how they found using second-hand fashion products, thus encouraging other users to engage in such practices due to established trust (Moore & Johnson, 2023).

Knowledge-Based Platforms: Quora and Reddit are some social Q&A sites that allow the asking and answering and sharing of information on all areas including collaborative consumption. Users come to the platform to get recommendations on sustainable clothes, share their experience, and talk about sustainable fashion's features; it is helpful in creating an informed and mindful consumers' audience (Lee & Carter, 2022; Newman & Gold, 2021). These platforms allow users to search for and promote environmentally friendly behaviors, change the behavior of peers, and find out how to live sustainably and how to encourage others to do so (Khan & Luo, 2023; Lowgren & Reimer, 2013).

1.10.2. Manufacturing and Marketing Technology

Collaboration consumption is the practice that helps brands to be able to rethink their services and product lines to better their offering. In this regard, there are processes that the fashion industry can rethink to produce better results and hence the, environmentally friendly solution. Technology is involved in the fashion industry from the manufacturing phase till the end point where the customer avails the product (Li & Wen, 2019). Collaboration consumption is in the position to help the fashion industry to better its technology in each phase. The phases with the ways with which it can better the industrial process are extensively discussed in the following:

Manufacturing: When the market demand is high, the brands have to carry the practices of massive production. In this way, they are compelled to adopt such practices, which are time adequate but need to be more environmentally effective. Their products cause direct damage to the environment and hence contributes the global warming (McNeill & Venter, 2019). So, with the help of collaboration consumption, the fashion industry will have the pace and time to carry the practical brainstorming session on such factors and discuss the

alternative to such practices. This way, the fashion industry will be able to adopt sustainable practice and helps the locals to protect their environment.

Designing: When the demand for fashion products is at its peak, there is a narrow lane for brands to think of innovative ideas for design. For this, all the production lines of the fashion industry are of similar design patterns and hence have little variety to offer (Monnet & Narajabad, 2019). With the help of collaboration consumption, the fashion industry can get the time to think and welcome and entertain ideas outside the box. This way, the brands can improve their product line and hence offer better variety to their customer, which is more customized to their need and taste.

Distribution: When the demand of the fashion market is high, it is a tough time for the industry to reach all the areas and hence be able to fulfill their demands promptly. To mark this done, they must utilize the vehicle services, which use non-renewable resources, to function. With the help of collaboration consumption, the brands can think of ways to better their distribution channels to help them adopt practices that use the least non-renewable resources (Pal et al., 2019). Along with this, the brands will be able to think of more environmentally friendly practices, which will help them to fight against global warming to better the environment and the future.

Marketing: When the demands of fashion brands are at their peak, they use conversational ways to promote and market their products. Those ways are less effective than the taste, and the targeted audience's preference constantly changes (Park & Joyner Armstrong, 2019). With the help of collaboration consumption, the brands will be able to rethink their promotion and marketing techniques that are more effective and more appealing to their targeted audiences. This way, not only does the fashion industry reach its audience, but it also helps the consumer to find the product of their choice, taste, and need.

CHAPTER 2: A STUDY ON COLLOBORATIVE CONSUMPTION TENDENCIES OF PAKISTANI CONSUMERS IN FASHION PRODUCTS

In this chapter of the thesis, firstly the purpose and importance of the research are explained. Then the methodology of the thesis is examined in terms of research model, sample, questionnaire, data collection process and data analysis. Finally, the findings obtained in line with the purpose of the research are presented.

2.1. RESEARCH PURPOSE

The aim of this research is to determine the collaborative consumption tendencies of consumers in the fashion sector in Pakistan. In the research, consumers' tendencies are examined in terms of perceived benefits, perceived risk and trust. In line with this general aim, the research seek answers to the following questions.

- What is the level of benefit perceptions of consumers receiving services from online fashion rental companies?
- What is the level of risk perception of consumers receiving services from online fashion rental companies?
- What is the level of trust of consumers receiving services from online fashion rental companies?
- Do consumers' perceptions of benefit, risk perception, and trust differ in terms of gender, age, marital status and education?
- Do consumers' perceptions of benefit, risk perception, and trust differ in terms of preferences for online shopping sites?
- How do consumers' perceived benefits in collobarotive consumption affect trust?

2.2. CONTRIBUTION OF RESEARCH TO THEORY AND PRACTITIONERS

The significance of this research extends beyond academic curiosity, providing both theoretical and practical contributions. It is thought that the results obtained from this study will enrich the literature and guide Pakistani researchers for new research, as consumer trends regarding products purchased from second-hand fashion shopping sites in the fashion industry will be revealed. By identifying how various demographic factors influence these perceptions, the research offers a nuanced understanding of consumer behavior, which can help in refining existing theories and models related to collaborative consumption and sustainable fashion practices.

Practically, the findings of this research are invaluable for practitioners in the fashion rental industry in Pakistan. The insights into consumer benefits and the factors that influence their service adoption can guide businesses in tailoring their marketing strategies to better meet the needs and preferences of consumers. Additionally, understanding the barriers and drivers, such as perceived risks and trust, can help practitioners develop targeted interventions to enhance consumer engagement and trust, thereby fostering a more robust customer base. Overall, the study not only contributes to academic discussions but also provides actionable recommendations that can improve business practices and promote sustainability in the fashion industry.

2.3. METHODOLOGY

This section of research discusses the research methodology. It highlights details about the research model, sample, questionnaire, data collection and analysis issues.

2.3.1. Research Design

The study utilized quantitative research methodology to reveal the collaborative consumption tendencies of Pakistani consumers in second-hand fashion products. The descriptive research approach is used to determine the tendencies of Pakistani consumers towards collaborative consumption. Descriptive research is widely used in marketing research to determine the characteristics of relevant groups such as consumers, firms. In the

research cross-sectional design was utilized. Cross-sectional design involves the collection of information from any given sample of population elements only one (Malhotra, 2007).

2.3.2. Research Sample

The population of this research consists of Pakistani consumers who receive services from second hand online fashion companies. Due to the difficulty of determining the sampling frame, time and cost constraints, the sample was selected from the population. A convenience sampling approach was utilized to determine the participants of the research (Malhotra, 2007). A total of 100 participants were reached within the scope of the research. The low number of consumers shopping from second-hand shopping sites in the researcher's social network caused the sample size to be low.

2.3.3. Questionnaire

The questionnaire consists of three parts. In the first part, the participants were asked three closed-ended questions about collaborative consumption tendencies towards clothing items which they bought from second-hand fashion shopping sites. In the second part it was utilized a 5-point Likert-type scale to determine the collaborative consumption tendencies and purchase intentions of the participants (1=strongly disagree, 2=disagree, 3= neither agree nor disagree, 4=agree and 5= strongly agree). The Likert scale methodology consists of 5 points and is considered the most effective and proficient way for surveys. It enables the participants to have a profound understanding of the questions in the survey and ensures that the results obtained are dependable, valid, and credible against the research problem and objective (Nag & Goswami, 2019). According to He et al. (2017), the 5-point Likert scale also makes data distribution more efficient and robust and improves it thoroughly by enhancing the reliability of results. In this part, a total of 24 items were developed, 17 of which were about the perceived benefits of collaborative consumption, four items about the perceived risk of collaborative consumption, three items about trust toward second-hand online fashion sites. The items about the benefits of collaborative consumption, perceived risk, and trust were adapted from Lee et al.'s (2021) study. While items are being developed with some amendments made to fit the context of the present research. The third

part included four closed-ended questions that determine the demographic characteristics of the participants.

2.3.4. Data Collection and Analysis

In the study, an online survey technique was used to collect data. The questions and items in questionnaire were transferred to an online platform and an online questionnaire was created. Google Forms was used to thoroughly administer the questionnaire which is a widely used platform for survey-based platform in Pakistan. The questionnaire link was delivered to participants and administered using a digital medium known as e-mail.

The responses of participants were first entered into Microsoft Excel. The responses were then transferred to Statistical Package for Social Sciences (SPSS version 24). In the analysis of the data, it was utilized exploratory factor analysis, independent sample T-test and one-way analysis of variance (ANOVA) and descriptive statistics. Reliability tests were performed using Cronbach's alpha test.

2.3.5. Ethical Issues

Every researcher must adapt and follow the research ethics insightfully as research ethics are crucial in enhancing the reliability and credibility of the research (Israel, 2014). The participants of the research were well informed and it was ensured that no probable ethical dilemma would be encountered while carrying out the research. The participants of this research were categorically informed about the prominence of this research, the process of collection of data, and the way provided information will be processed and used. The participants of the research were also made aware of the degree of confidentiality other than the purpose of research to maintain data protection and privacy. The participants were allowed to leave research at any instant if they wanted for whatever reason.

2.4. FINDINGS

This section contains the findings obtained as a result of the data analyses.

2.4.1. Demographic Characteristics of Participants

Table 2.1 shows the findings regarding the demographic characteristics of the participants. This table gives a demographic profile of the study participants in terms of gender, age, marital status and education level. Regarding gender break down of the participants, 52 % identified as male while 48 % identified as female to allow for gender analysis within the sample. In terms of age, the largest percentage of participants is in the 36-45 years age bracket, followed by the 56 years and above age bracket with 21% and 18-25 years, 46-55 years age bracket with 17% each. The least represented group is the 26–35 years age group, which accounts for 15% of the participants. The distribution presented here points towards a somewhat wide spread of the age bracket, biased more towards middle aged and senior citizens.

Table 2.1. Frequency and Percentage for Demographic Profiles

Variable	%
Gender	
Male	52
Female	48
Age	
18-25 years	17
26-35 years	15
36-45 years	30
46-55 years	17
56 years and above	21
Marital Status	
Single	47
Married	53
Education Level	
Middle school	20
High school	14
Undergraduate	15
Graduate	24
Postgraduate	27

Regarding marital status, the participants are slightly more representative of married people, 53% of the sample, while 47% of the sample is single. This suggests a moderate demographic focus but with a marginal tendency towards self-selected married couples, enabling cross-sectional comparisons with marital status. Regarding the education level, the participants are quite diverse, where 27% of participants have postgraduate education, 24% graduated from university, 20% have middle school education, 15% are undergraduates, and 14% have high school education. Popular response to this spread was high and depicts a well-educated sample since many of the participants held postgraduation degrees.

2.4.2. Second-Hand Online Fashion Stores Preferences of Participants

Table 2.2. indicates the preferences of participants with regard to second-hand online fashion stores. "Rentitonline" is the most popular platform among the tested ones with 29% of the participants stating that they choose it when they need to buy or sell secondhand fashion. After this, "letsrentit" and "Other" stores occupy 22% of the responses, while "erent.pk" is favored by 17% and "closetofficial" is the least favored with 10%.

Table 2.2. Participants' Second-hand Online Fashion Store Prefences

Variable	%
Second-hand online fashion shopping stores where service is received	
letsrentit	22
closetofficial	10
rentitonline	29
erent.pk	17
Other	22
Purpose of use of second-hand online fashion shopping stores	
Renting	50
Buying	29
Other	21
What fashion items are purchased from second-hand fashion stores?	
Fashion products for wedding dress	35
Fashion products for traditional clothes	33
Fashion products for special official meeting or events	32

Looking at the purpose of using these stores, renting is the prevalent reason (50% of participants are renting). The second most common purpose of their use is buying, at 29%,

and 21% use these platforms for other purposes. The distribution points to the important role that second hand online fashion stores play in supporting rentals over purchases.

Preferences are pretty equally distributed across three types of fashion items that are purchased. The most popular items bought are wedding dresses (35%). Traditional clothes come second at 33% and clothing for special official meetings or events, third, at 32%. These figures show a demand for different fashion items, which suits cultural as well as formal occasions. The data sheds light into the variety of uses and preferences of users of the second-hand online fashion market.

2.4.3. Exploratory Factor Analysis and Reliability Results

Exploratory factor analysis was used to test the validity of the structures examined within the scope of the research. In this context, the validity of the structure of perceived benefits regarding collaborative consumption was first tested. The analysis results are given in Table 2.3. In the examination conducted to test the suitability of the factor model, there is a significant relationship between the variables since the Bartlett Sphericity test value is $p < 0.000$. KMO value is 0.728. Five items were excluded from the analysis due to overlapping problems. The explained variance rate is 49.213%.

The factors were named according to the items they covered. The first factor was named as “access to products suitable for the situation”. The second factor was named as “entertaining”. The reliability of the factors was seen to be at a good level.

Table 2.3. Collobarotive Consumption Benefits Exploratory Factor Analysis Results

Perceived Benefits	1	2
<i>Access to products suitable for the situation</i>		
If I attend an event, I can dress similarly to the other participants	0.746	
I can use online fashion rental/purchase retailers to borrow and wear a variety of fashion products.	0.744	
I can see many fashion products offered in online fashion rental/purchase retailers	0.634	
I can show up to a meeting/wedding or ceremony wearing clothes for the situation	0.630	
I can find new styles of product that are ahead of fashion from online fashion rental/purchase retailers	0.617	
By using online fashion rental/purchase retailers, I can dress clothing items that I don't normally wear	0.605	
<i>Entertaining</i>		
Using fashion rental/purchase services is exciting for me		0.769
By using online fashion rental retailers, I can save wardrobe space		0.755
Using fashion rental/purchase service is a real pleasure for me		0.701
I can find and wear clothes or accessories that suit my personality at these events		0.518
I would really enjoy renting or buying clothes from fashion service		0.420
Eigenvalue	3.063	1.911
Explained variance (%)	29.844	19.369
Cronbach α	0.751	0.649
Bartlett Test X^2: 224.017 df: 55p < 0.01		

Table 2.4. indicates the exploratory factor analysis results about perceived risk variable. In the examination conducted to test the suitability of the factor model, there is a significant relationship between the variables since the Bartlett Sphericity test value is $p < 0.000$. KMO value is 0.655. The explained variance rate is 45.488%. It can be said that this rate is within acceptable limits for social sciences. The reliability of the factor is considered to be within acceptable limits.

Table 2.4. Perceived Risk Exploratory Factor Analysis Results

Perceived Risk	Factor Loading
I won't feel comfortable wearing clothes that others have worn	0.706
I'm concerned that others may think I appear weird or funny in rented clothes	0.706
I'm concerned about the state of cleanliness and hygiene of the rental apparel	0.659
I will feel uncomfortable wearing rented clothes in public	0.589
Eigenvalue	1.780
Explained variance (%)	45.488
Cronbach α	0.582
Bartlett Test X^2: 34,580 df: 6 $p < 0.01$	

Table 2.5. shows the exploratory factor analysis results about trust variable. In the examination conducted to test the suitability of the factor model, there is a significant relationship between the variables since the Bartlett Sphericity test value is $p < 0.000$. KMO value is 0.581. The explained variance rate is 55.568%. The reliability of the factor is considered to be within acceptable limits.

Table 2.5. Trust Exploratory Factor Analysis Results

Trust	Factor Loading
I can state that online fashion rental services are trustworthy	0.832
I believe that the transactions via online fashion rental/purchase service are reliable	0.733
I believe online fashion rental service safeguards and serves my best interests	0.662
Eigenvalue	1.667
Explained variance (%)	55.568
Cronbach α	0.598
Bartlett Test X^2: 33,777 df: 3 $p < 0.01$	

2.4.4. Findings Regarding Participants' Perceptions of Collaborative Consumption, Perceived Risk and Trust Levels

Table 2.6. shows the means and standard deviation values of the items and variables determined as a result of factor analysis.

Entertainment: When the table is examined, it is seen that the mean for the entertainment benefit among the perceived benefits in collaborative consumption is slightly above access to products suitable for the situation. Means ranging from 3.37 to 4.08 for the entertainment reflect overall positive experience. Strong enjoyment in renting or buying clothes from fashion services (mean = 4.08) is the highest score. The entertaining and exciting parts of these services are obvious, with mean scores of 3.66 and 3.77.

Access to products suitable for the situation: The arithmetic means of such items suggest that participants moderately agreed that they can access suitable products through online fashion rental or purchase services. The mean values were found to be positive, but not very enthusiastic, ranging from 3.22 to 3.53. Participants slightly more highly value finding new styles (mean = 3.47) and dressing in ways they don't normally (mean = 3.53) than they do basic access to products or blending in at events.

Perceived Risk: Mean scores are in the moderate range for perceptions of risk, ranging from 3.24 to 3.42. Hygiene (mean = 3.37) and discomfort in public settings (mean = 3.42) are the highest risk factors. In addition, participants express some unease about others' opinions (mean = 3.24) and wearing pre-used clothing (mean = 3.24).

Table 2.6. Arithmetic Means and Standard Deviations for Variables and Items

	Mean	S
Access to products suitable for the situation	3.34	0.92
If I attend an event, I can dress similarly to the other participants	3.27	1.34
I can use online fashion rental/purchase retailers to borrow and wear a variety of fashion products.	3.22	1.41
I can see many fashion products offered in online fashion rental/purchase retailers	3.32	1.39
I can show up to a meeting/wedding or ceremony wearing clothes for the situation	3.25	1.37
I can find new styles of product that are ahead of fashion from online fashion rental/purchase retailers	3.47	1.36
By using online fashion rental/purchase retailers, I can dress clothing items that I don't normally wear	3.53	1.40
Entertaining	3.66	0.90
Using fashion rental/purchase services is exciting for me	3.77	1.32
By using online fashion rental retailers, I can save wardrobe space	3.42	1.37
Using fashion rental/purchase service is a real pleasure for me	3.37	1.24
I can find and wear clothes or accessories that suit my personality at these events	3.48	1.30
I would really enjoy renting or buying clothes from fashion service	4.08	1.32
Perceived Risk	3.31	0.91
I won't feel comfortable wearing clothes that others have worn	3.24	1.33
I'm concerned that others may think I appear weird or funny in rented clothes	3.24	1.42
I'm concerned about the state of cleanliness and hygiene of the rental apparel	3.37	1.35
I will feel uncomfortable wearing rented clothes in public	3.42	1.37
Trust	3.35	1.06
I can state that online fashion rental services are trustworthy	3.30	1.36
I believe that the transactions via online fashion rental/purchase service are reliable	3.34	1.52
I believe online fashion rental service safeguards and serves my best interests	3.41	1.40

Trust: Trust factor is rated moderately (means are between 3.30 and 3.41). Online fashion rental services are somewhat trustworthy and reliable, participants agree. While these scores indicate that there is still room for improvement, such as trustworthiness perception and user interest protection.

2.7. Findings on the Differences between Variables and Demographic Characteristics and Preferences for Online Shopping Sites

One-way analysis of variance and independent sample t-test were used to determine whether there was a significant difference between the variables examined within the scope of the research and demographic characteristics and their preference for online second-hand fashion sites. As a result of the analyses, significant differences were found between the variables and demographic characteristics only in terms of marital status. The results of the independent sample t-test for differences between variables and marital status are shown in Table 2.7. According to the analysis results in Table 2.7., significant differences are observed in two variables: Access to products suitable for the situation and perceived risk.

The mean score for married participants (mean = 3.52) is significantly higher than that of single participants (mean = 3.13) for access to products suitable for the situation. This means that married participants consider online fashion rental services to be more likely to fulfill their needs in offering the right type of clothing for certain occasions or social events. For married consumers, the pressure for the right outfit may be consistent all because the need to fit in the familial, ceremonial and the formal networks is more there and common. As a member of this group, they may prioritize the opportunity to obtain clothing which is both flexible and contextually applicable that will facilitate assimilation into their social roles, e.g., participation in weddings, family functions, or professional engagements.

On the other hand, single participants have a lower mean score, suggesting that these services may not hold the same level of utility for single participants in acquiring event specific clothing. These differences could be triggered by lifestyle, social engagement or rate of participation in formal occasions. The problem with engagement with these platforms is that at the fashion lifestyle segment, single guys may prefer casual or everyday fashion to situational attire and thus may not be swayed towards these platforms.

Table 2.7. Independent Sample t-test Results on Differences between Variables and Marital Status

Variables	Marital Status	N	Mean	t	SD	p
Access to products suitable for the situation	Single	47	3.13	-2.120	96.055	0.037*
	Married	53	3.52			
Entertaining	Single	47	3.54	-1.224	98	0.224
	Married	53	3.76			
Perceived risk	Single	47	3.05	-2.755	95.154	0,007*
	Married	53	3.54			
Trust	Single	47	3.17	-1.537	97.945	0.125
	Married	53	3.50			

*p<0.05

With respect to perceived risk, the data show that the mean score is higher for married participants (mean = 3.54) than singles (mean = 3.05). This is a huge difference, and it means that married individuals worry more about the risks of using online fashion rental services. These could be any of the following things: hygiene, cleanliness, or the social stigma of wearing secondhand clothing. Their married participants might undergo an extra load of judging because besides representing themselves they represent their families or their social units such as tribes etc. They may also be concerned about what wearing a rented garment means regarding their social status or fits with the social norm. Additionally, married participants will have an enhanced concern for health and cleanliness matters and they may also be parents or caregivers which could increase their perceived risk because of secondhand fashion.

Conversely, single participants perceive lower risk and, therefore, may be less sensitive to these concerns. This may be due to their personal priorities not meshing as well with those of the mainstream, or they may take a more experimental view of fashion, or there probably isn't as much dichotomous societal pressure concerning appearance.

No significant differences are found between the two groups for variables: Entertaining and trust. Single and married participants report similar levels of enjoyment and trust in these services. The consistency of these results suggests that marital status is not a

strong determinant of perceptions of the entertainment aspects or trustworthiness of online fashion rental platforms.

As a result of the analysis, significant differences were found between the variables and preferences for online shopping sites only in terms of the stores from which service was received. The results of one-way variance analysis are presented in Table 2.8. The one way variance analysis results indicate that there are significant differences in access to products suitable for the situation by store name, however there are not significant differences in entertaining, perceived risk, or trust.

In order to determine which stores have differences in terms of access to products suitable for the situation, the Levene test results were first examined. The Levene test results show that the variances are not distributed homogeneously. In this case, the Dunnett C test results were examined to determine the differences between the groups. The results show that the access to products suitable for the situation tendencies of the participants who receive service from letsrentit and erent.pk stores differ. In addition, the access to products suitable for the situation tendencies of the participants who receive service from closetofficial and erent.pk stores also differ. It is seen that the access to products suitable for the situation tendencies of the participants receiving service from erent.pk and letsrentit stores differ significantly from the tendencies of the participants receiving service from other stores.

Table 2.8. One-Way Analysis of Variance Results Regarding Differences between Store Names and Variables

Variables		Sum of squares	df	Mean Square	F	p
Access to products suitable for the situation	Between groups	8.235	4			
	Within groups	76.810	95	2.059	2.546	.034*
	Total	85.046	99	.809		
Entertaining	Between groups	0.498	4	.124		
	Within groups	80.692	95	.849	.146	.964
	Total	81.190	99			
Perceived risk	Between groups	1.527	4	.382		
	Within groups	81.204	95	.855	.447	.775
	Total	82.732	99			
Trust	Between groups	3.580	4	.895		
	Within groups	108.725	95	1.144	.782	.540
	Total	112.306	99			

The arithmetic means regarding the tendencies of the participants who receive service from different stores are given in Table 2.9. Access to products suitable for the situation provides arithmetic means that give participants' perceptions of different stores in detail. Erent.pk, however, is the only store with a mean score of 3.71, followed by letsrentit (mean = 3.00) and closetofficial (mean = 2.90). The results indicate that participants evaluate product suitability on a platform as very different from how they evaluate it on another platform.

This store has gained a very high rating for erent.pk which certainly means that it has earned its reputation as a reliable source of event appropriate clothing. There could be a number of reasons for this, for example a well-curated inventory, good product descriptions or marketing that focuses on situational suitability. Erhnt.pk can have a superior competitive

advantage over its competitor by making participants perceive that the site offers better clothes that fit in their needs for a particular occasion.

Table 2.9. Aritmethic Means in terms of Store Name

Variable	letsrentit	closetofficial	rentitonline	Erent.pk	Other
Access to products suitable for the situation	3.00	2.90	3.33	3.71	3.59
There is a significant difference between letsrentit and erent.pk					
There is a significant difference between closetofficial and erent.pk					

Compared to it, letsrentit and closetofficial get lower ratings that imply gaps in their capacity to fulfill customer expectations with respect to scenario appropriate clothing. The problem is that these stores can't offer the variety, quality and relevance to attract a wider customer base. The differences between lower rated stores and erent.pk are quite significant and thus the need of the hour is to improve them with targeted focus which may be increasing product lines, improving user experience or highlighting situational appropriateness in marketing campaigns.

2.8. Regression Analysis Results

In the study, simple linear regression analysis was used to determine the effect of perceived benefits of collaborative consumption and perceived risk on trust. As a result of the analysis, it is seen that the first of the collaborative consumption benefits, access to products suitable for the situation variable, has a positive effect on the trust variable. The effect of entertainment on trust is not significant. As a result of the analysis, it was also determined that perceived risk did not have a significant effect on trust.

Table 2.10. Correlations between Access to Products Suitable for the Situation and Trust

		Trust (Dependent Variable)
Access to products suitable for the situation (Independent variable)	Pearson Correlation	.717**
	Sig. (2-tailed)	0.000
	N	100

When the R^2 value is examined, the access to products suitable for the situation variable predicts 51.4% of the trust variable. In other words, the R^2 value of 0.514 indicates that 51.4% of the variance in trust can be predicted from the independent variable: access to products suitable for the situation.

Table 2.11. Regression Analysis Results

	t	p	R	R^2
Constant	2.119	0.037		
Access to products suitable for the situation	10.189	0.000	.717	.514

Dependent variable: Trust

This finding shows how essential it is to meet customer needs to create and maintain trust. Users of platforms offering situationally appropriate clothing will probably feel confident. For example, participants who can easily get clothing for weddings, or meetings or any formal occasions, are more likely to consider the platform reliable and dependable. The convenience and suitability of rented fashion are aligned with customer expectations in the rental fashion industry.

DISCUSSION AND SUGGESTIONS

This research on the collaborative consumption tendencies of Pakistani consumers in the fashion sector provides deep insights into the relationship between perceived benefits, risks, trust and demographic differences. The study situates these findings within the larger body of literature on collaborative consumption, and points out important theoretical and practical dimensions.

The strong correlation between access to situational appropriate fashion products and trust further cements the role of functional benefits to encouraging consumer confidence towards collaborative consumption platforms. This is consistent with the existing literature (e.g., Lee et al., 2021) that suggests consumers are driven by practical utility in their sharing economy model consumption. In addition, the results of Thomas et al. (2013) demonstrate that consumers flock to the platforms that provide convenience and adaptability, features that also matched the behaviours in this study.

But the study's findings also reveal a possible fragility of trust, namely, that trust seems to be highly dependent on the continued delivery of these practical benefits. If platforms don't meet these expectations, consumer trust, one of the cornerstones of collaborative consumption, could erode quickly. These observations are also argued by Lamberton & Rose (2012) (that perceived utility is a significant determinant of consumer trust in shared economy models).

However, the moderate levels of risk perceived by participants indicate significant barriers to adoption of collaborative consumption in Pakistan. Hygiene, cleanliness, and threat of social judgment, all which are very much pronounced in collectivist, reputation orientated Pakistani society. Those participants who were married appeared to be more sensitive to these risks, probably because of the additional social and familial responsibilities they carry. The relevance of this finding is supported by Heinrichs (2013) who notes that in collectivist societies, sharing economy models tend to magnify perceived risks.

The ongoing theme of hygiene concerns deserve particular attention. Although such concerns are worldwide approved, they are heightened in markets where transparency and

regulatory oversight are limited. Trust scores of existing platforms are moderate, indicating a pressing need to focus on visible and verifiable hygiene protocols. In reiterating Frenken & Schor (2017), transparency on operational processes is a key influencing factor for trust in shared consumption models. These issues must be proactively dealt with by platforms through rapid quality control, clear communication of cleaning standards, and real time user feedback. By taking this approach, it could help to significantly assuage consumer fears and help to build long term trust, especially among married consumers who are subject to greater social scrutiny.

The demographic analysis shows nuanced differences in collaborative consumption propensity among single and married participants. The relationship between social engagement and married individuals leads them to possessing a stronger preference for situational suitable fashion items. It is consistent with the effect of social obligations on consumer behaviour in collectivist societies that Butt et al. (2022) record. Additionally, if the married participants' risk perceptions were driven by expectations in response to the cultural fears and hygiene concerns that some may have with the service; then platforms will need to take great care in addressing this group.

On the other hand, single participants showed lower perceived utility of collaborative consumption platforms, possibly because they favor casual, everyday fashion as opposed to more formal or event specific fashion. This suggests a perhaps unexploited market opportunity in which platforms could extend their reach beyond the highend, formal wear realm and into more casual and everyday wear. Additionally, single participants could be targeted by marketing strategies focused on affordability, uniqueness and convenience, which may currently not see collaborative consumption as relevant to their lifestyle. Closing this gap would dramatically grow the user base and promote a more inclusive collaborative consumption. Perren & Grauerholz (2015) also made similar observations; younger, single demographics are observed to be different in how they prefer collaborative consumption offerings to be tailored to fit their preferences.

The big differences between how consumers perceive the platforms highlight the fact that platform specific factors play a major role in consumer satisfaction and trust. Erent.pk

was a clear leader, due to its superior inventory curation and situational appropriateness. These findings support Frenken & Schor's (2017) argument that platform design and the user experience are critical to encouraging consumer engagement. The rising success of "Erent.pk", thus represents the opportunity for competitive advantage through strategic investments in quality control, user interface design, and other focused marketing.

In comparison, platforms like "letsrentit" and "closetofficial" were rated a bit lower, mostly due to the gaps in living up to its expectation with consumers. However, it's likely that these platforms will have inventory limitations, poor product descriptions, and ineffective marketing strategies. As these deficiencies must be addressed to improve competitiveness. These platforms can bridge the gap with market leaders, and build stronger consumer trust by expanding product lines, improving transparency and leveraging user feedback. Ertz and Boily (2019) also find that strong inventory management and user centric design are key to enhancing platform competitiveness.

In line with the results of the research, the recommendations for practitioners are as follows: Consumer trust should be enhanced by platforms providing a wide range of situationally appropriate fashion options. Updating inventories regularly along with detailed product descriptions and curating context specific collections helps build perception of reliability (Frenken & Schor, 2017). Besides, based on the trends data analytics, platforms should be able to predict customers' needs and give them recommendations, enhancing engagement and trust in platforms. This is also persistent with the findings of the study.

Visible hygiene protocols should be implemented, reputable cleaning services should be partnered with and these measures informed via marketing campaigns and platform interfaces. Incorporation of user reviewed cleaning specific to cleanliness will further reassure consumers (Heinrichs, 2013). Furthermore, making educational content on practises of sanitation can help mitigate the scepticism and make second hand fashion use a norm.

Create strategies targeted at the different demographic. With regards to married consumers, formal and traditional attire must be emphasized (Butt et al., 2022). For single consumers, expand their offer to casual and everyday wear that relates to their life styles and

preferences (Perren & Grauerholz, 2015). Moreover, a subscription model would allow for serving more segments through a rotating wardrobe that is more affordable. Additionally, strong branding and strong partnerships with fashion influencers will make them more visible and credible.

Build trust and awareness by using social media, and working with influencers and through content marketing. Real life success stories and testimonials are highlighting which can resonate with target audiences and address their common concerns (Razzaq et al, 2018). This will further ensure that consumers are more attracted to the brand and their retention will also propate word-of-mouth, leading to increased competitive edge.

Lastly, creating a sense of community gathering events and campaigns to get users together. It can diminish perceived risk, increase trust, and create shared value (i.e. affordability and sustainability) (He et al., 2017). This particular approach will be highly pivotal in enahcning brand outreach, increased customer satisfaction and retention, and overall improved competitive edge in the market as shown in the findings.

This study shows that collaborative consumption in Pakistan's fashion sector is a function of the interplay of functional benefits and perceived risks. The findings underscore the importance of practical utility to building trust, but nevertheless identify major obstacles including hygiene concerns and platform differentiation. With the right solutions to these challenges and the ability to realize the opportunities for growth, online fashion rental platforms could contribute to transformative changes in Pakistan towards practical sustainable consumption. By adding nuance to the global discourse on collaborative consumption, this research provides unique insights on consumer behaviour in a collectivist society, and implications for both theory and practice. Further research should examine the changing interplay between consumer preferences, technological developments, and cultural factors in influencing the path of the growth of collaborative consumption in emerging markets.

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APPENDIX

Appendix I

Questionnaire

Dear participant,

I need your support for my master's thesis research. This questionnaire I developed aims to determine consumers' tendencies to rent or purchase second-hand fashion products. There is no right or wrong answer to the questions. Please select the option that best suits you.

Kubra KHATTAK

Tokat Gaziosmanpaşa University

Business Administration Department

1. Have you ever used one of the second-hand fashion shopping sites before?

☐ Yes I used it

☐ No I haven't used (If your answer to this question is no, our survey is over.)

2. Which of the following second-hand fashion shopping sites have you used before?

☐ letsrentit ☐ closetofficial ☐ rentitonline

☐ erent.pk ☐ Other (Please write the name of the site.....)

3. For what purpose did you use second-hand fashion sites?

☐ Renting clothes ☐ Buying clothes

☐ Other (Please write your purpose)

4. For which product did you use second-hand fashion sites?

☐ Fashion products for wedding dress

☐ Fashion products for traditional clothes

☐ Fashion products for special official meeting or events

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly disagree
5. I can show up to a meeting/wedding or ceremony wearing clothes for the situation					
6. I can wear clothes suitable for the purpose of the event when participating in it					
7. I can find and wear clothes or accessories that suit my personality at these events					
8. If I attend an event, I can dress similarly to the other participants					
9. I can wear outfits that match rapidly changing trends					
10. I can see many fashion products offered in online fashion rental/purchase retailers					
11. I can use online fashion rental/purchase retailers to borrow and wear a variety of fashion products.					
12. I can find new styles of product that are ahead of fashion from online fashion rental/purchase retailers					
13. By using online fashion rental/purchase retailers, I am able to wear expensive clothes for a reasonable price					
14. By using online fashion rental/purchase retailers, I can dress clothing items that I don't normally wear					

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly disagree
15. When I rent clothes that I don't wear very often, I can always wear them neatly					
16. Using fashion rental/purchase service is a real pleasure for me					
17. I would really enjoy renting or buying clothes from fashion service					
18. Using fashion rental/purchase services is exciting for me					
19. Using fashion rental/purchase services is interesting for me					
20. By using online fashion rental retailers, I can save wardrobe space					
21. I have a limited amount of unnecessary clothing in my wardrobe, so it is convenient for me to manage					
22. I'm concerned about the state of cleanliness and hygiene of the rental apparel					
23. I won't feel comfortable wearing clothes that others have worn					
24. I'm concerned that others may think I appear weird or funny in rented clothes					
25. I will feel uncomfortable wearing rented clothes in public					
26. I believe that the transactions via online fashion rental/purchase service are reliable					

27. I can state that online fashion rental services are trustworthy					
28. I believe online fashion rental service safeguards and serves my best interests					

29. What is your gender? () Male () Female

30. What is your age ?

() 18-25 years () 26-35 years () 36-45 years () 46-55 years

() 56 years and above

31. What is your marital status? () Single () Married

32. What is your education level?

() Middle school () High school

() Undergraduate () Graduate () Postgraduate

Appendix II
Curriculum Vitae

