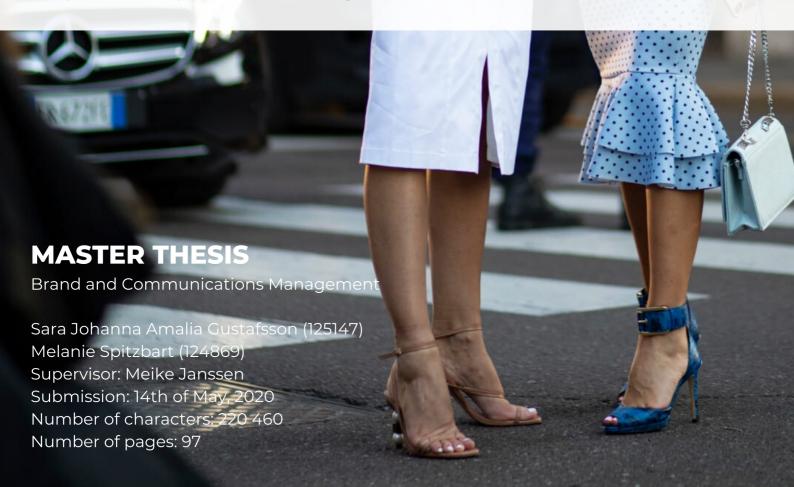


WILL RENTING CLOTHES FROM A STRANGER BE A GAME CHANGER?



Exploring Danish consumers' evaluation of peer-to-peer clothing rental



Abstract

Background and purpose: The fashion industry is the world's second largest polluter, fueled by ever-changing trends and consumers' desire for newness. Current unsustainable fashion production and consumption practices call for the development of sustainable business models, enhancing the circulation of existing garments while still meeting consumers' need for constant change. The concept of peer-to-peer (P2P) clothing rental addresses these environmental issues by enabling consumers to rent clothes from other individuals to constantly change their wardrobe without harming the environment. Taking the theory of planned behavior extended by the construct of self-identity as the theoretical foundation, this research aims to gain a deeper understanding of Danish female millennials' perceptions of P2P clothing rental by identifying the factors that influence their intention to rent clothes from peers, as well as potential differences between existing users and non-users of other forms of collaborative fashion consumption (CFC).

Methodology: This research followed a qualitative and abductive research strategy. Based on a review of the existing literature, empirical data was collected via twelve semi-structured interviews. The informants were selected based on demographic and behavioral criteria and recruited following a combined approach of judgmental and snowball sampling.

Findings and conclusion: The findings facilitate a better understanding of consumers' perceptions of clothing rental in general and P2P clothing rental in particular. The thematic analysis identified numerous factors influencing consumers' intention to participate in P2P clothing rental. Motivating factors include the concept's perceived sustainability, the opportunity to experiment with different trends and styles, and personal innovativeness. Identified barriers include habits and routines in regard to fashion consumption, the lack of ownership and control, and hygiene concerns. The findings do not indicate clear differences between users and non-users of CFC in regard to their intention to engage in P2P clothing rental. Based on the empirical findings, several recommendations are provided for actors within the fashion industry as well as academia.

Keywords: peer-to-peer clothing rental; access-based fashion consumption; collaborative fashion consumption; theory of planned behavior; self-identity

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1. Introduction

The following chapter will begin by presenting the background and problem statement, followed by the research aim, the two research questions this research seeks to answer and lastly, the delimitations and a structural overview of the research paper.

1.1 Background and Problem statement

Climate change is one of the most pressing issues of our time, and human activity is largely to blame (Swim, Clayton & Howard, 2011). In addition to basic essentials, an endless number of products and services are consumed. For decades, the standard approach to production and consumption has been that companies collect raw materials and transform them into products with short lifespans, which consumers purchase and use until discarding them as waste ("What is Circular Economy?", 2017). When examining the different business sectors, the fashion industry accounts for an estimated 10% of global greenhouse gas emissions, which exceeds all international flights and maritime shipping combined (The World Bank, 2019). This places the fashion industry as the world's second largest polluter after the oil industry, and under strong pressure to change (Braithwaite, 2018).

The fast fashion phenomenon is a major driver of the industry's negative environmental impact (Braithwaite, 2018) as it revolves around a business model that responds to ever-changing trends by mass-producing clothes of low quality (Bhardwaj & Fairhurst, 2010). Over the past 15 years, the fashion industry has nearly doubled its production simultaneously as the number of times clothing items are worn before they cease to be used have decreased by approximately 40% (Ellen MacArthur Foundation, 2017). This mindless overproduction and throwaway mentality ultimately result in pollutant emissions, environmental degradation and overexploitation of natural resources (Piscicelli, Cooper & Fisher, 2015). Despite all of this, the industry's pace of sustainable improvement is slow (The World Bank, 2019) and by 2050, the industry is forecasted to be responsible for 25% of the world's carbon budget (Braithwaite, 2018).

This shift is, however, not only dependent on fashion companies (Chamberlin & Boks, 2018). When examining the fashion consumption of Nordic consumers, it is found to be greater than the global average. Annually, an estimate of 145,000 tons of textiles are incinerated or landfilled in Denmark, Sweden and Finland, which equates to half the amount of fashion items entering the market (Netter, 2013). In Denmark, 71% of young Danes (aged 13-30) perceive climate change as an

extremely serious problem. A study conducted by Ravnbøl and Neergaard (2019) showed that although 84% of young Danes hold the opinion that Denmark should establish policies that reduce emission through consumption, and 48% purchase second-hand clothes, the amount of new clothes sold remains high. In fact, the average Danish consumer purchases 16 kg of clothing items per year. Especially young females are found to quickly get tired of clothing items after wearing them only a limited number of times. The low prices of fashion items encourage higher and less thought-through consumption and allow them to continuously update their wardrobes to keep up with the latest trends (Jensen & Jørgensen, 2013).

According to Farrant, Olsen and Wangel (2010), reusing clothing items can contribute to reducing the environmental burden of clothing to a significant extent. This calls for innovative business models that respond to consumers' need for constantly updating their wardrobes, without harming the environment or economic growth, by increasing the proportion that clothing items are reused. Business models of collaborative fashion consumption (CFC) are suggested by researchers and practitioners to bear substantial business potential for the fashion industry, including second-hand, swapping and renting clothes (Pedersen & Netter, 2013; Klepp et al., 2015). Fueled by the successful outcome of collaborative consumption (CC) in industries such as transportation (e.g. Uber), personal services (e.g. TaskRabbit) and hospitality (e.g. Airbnb), CFC is assumed to have the potential to reduce overconsumption and create a triple win for businesses, consumers and the environment (Hamari, Sjökling & Ukkonen, 2016). The reason being that reinventing the fashion industry's dominant business model, which takes a linear approach to production and consumption (Steensen Nielsen & Gwozdz, 2018), allows consumers to give, obtain or share access to underutilized clothing items. Although CFC is not a newly established concept, online platforms and ecosystems are reshaping the competitive landscape of the fashion industry (Hamari et al., 2016).

This is especially noticeable for clothing rental, which sells the *usage* of clothing items rather than the item itself (Botsman & Rogers, 2010). The model is gradually evolving from an event-based model with prom and wedding dresses in physical stores, into an everyday option offering clothing for informal parties and work through online platforms (Lewandowski, 2016). The market is divided into business-to-consumer (B2C) and peer-to-peer (P2P), and by 2023, the total online clothing rental market is forecasted to be valued at \$1.9 billion (Research Nester, 2019). Still, clothing rental has received only limited scholarly attention and is not well-known

among consumers. Several scholars have explored B2C clothing rental from the perspective of profitable business model opportunities (e.g. Pedersen & Netter, 2013; Svensson, 2019), consumer behavior (e.g. Dziubanowska & Neumaier, 2015) and environmental performance (e.g. Zamani, Peters & Sandin, 2017).

P2P clothing rental, however, remains unexplored in academia, and the empirical findings for B2C cannot be automatically translated and generalized for P2P. The reason being that P2P service providers' primary objective is to facilitate interactions between *two* sides of the market, namely lenders and renters (Muthu, 2019), and considering that lenders own the inventory instead of the service providers, the essence of value creation and supply significantly changes (Parker, Van Alstyne & Choudary, 2016). A handful of startups recently launched or are in the process of launching, and although P2P clothing rental has yet to take hold in the fashion industry, practitioners predict that the concept is up-and-coming (Lieber, 2019; Macdonald Johnston, 2019). Accordingly, there exist great motivations and reasons to explore P2P clothing rental from a consumer behavioral perspective and to create an understanding of how consumers perceive the 'Airbnb of fashion', their intentions to participate, and the drivers behind it.

1.2 Research aim and Research questions

The aim of this research paper is to gain a deeper understanding of how consumers perceive business models of collaborative fashion consumption and narrow it down to clothing rental by exploring what factors drive consumers' intention to engage in P2P clothing rental. The focus is set on Danish consumers, more specifically female millennials. This group is argued as highly relevant and interesting, considering their high consciousness of climate change and sustainability simultaneously as they regularly purchase new clothes to stay up-to-date with the latest trends. Based on the background, problem statement and research aim, this paper addresses the following two research questions:

What factors influence consumers' intention to participate in peer-to-peer clothing rental? How do these factors differ between users and non-users of other forms of collaborative fashion consumption?

By taking a consumer behavioral perspective, this research paper will contribute to scientific research by gaining in-depth insights about how consumers perceive the phenomenon of renting clothes from peers. As this research topic is widely unexplored, the research paper expands the existing knowledge about CFC and

the factors influencing Danish consumers' evaluations of clothing rental. These insights will contribute practically by providing consumer insights on CFC and clothing rental, which is highly useful for finding the product-market fit and increasing the chances of consumer acceptance and adoption. This is especially relevant for startups and conventional retailers that recently launched or are planning to launch a clothing rental concept, as it provides them with knowledge about Danish consumers' intention to rent clothes and the underlying motivators and barriers for it.

1.3 Delimitations

The focus of this study is the fashion industry, meaning that no other industries will be investigated in relation to collaborative consumption and rental services. The study is further delimited to the boundary of Denmark as geographical location and Danish consumers who identify as women and belong to the millennial generation. As there are two different ways for consumers to engage with P2P clothing rental, either as lenders offering items to rent or renters borrowing these items, the focal point of this study is *renters*. In other words, how Danish consumers perceive the role as lenders will be disregarded.

1.4 Disposition

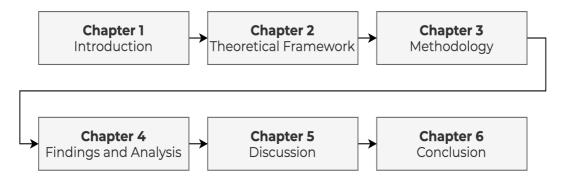


Figure 1. Structural overview of the research paper

2. Theoretical framework

This chapter will present the theoretical framework on which this research paper is based on. The chapter will start by discussing CFC, with focus on clothing rental, followed by how individuals construct their identities in the postmodern society and the theory of planned behavior extended by the construct of self-identity.

2.1 Collaborative fashion consumption

CC was first defined by Felson and Speath (1978) as events where individuals consume goods or services simultaneously as they participate in joint activities with others. However, the phenomenon gained an impetus on the back of the development in information and communication technology (ICT), particularly Web 2.0, mobile technology and social media (Ritzer, 2014). The trend is further fueled by consumers' increasing awareness of environmental and societal issues (Hamari et al., 2016). Botsman and Rogers (2010) offer a broad definition of CC, namely that it includes traditional sharing, bartering, lending, trading, renting, gifting and swapping, in other words a mix between marketplace exchange, gift giving and sharing. This research paper endorses the definition of "people coordinating the acquisition and distribution of a resource for a fee or other compensation" (Belk, 2014, p. 1597). It is neither sharing, which often occurs without compensation, or marketplace exchange, which demonstrates a permanent transfer of ownership, but is argued to occupy the middle ground.

Collaborative consumption in fashion, hereafter referred to as CFC, allows consumers to consume fashion items collaboratively instead of purchasing new items (Becker-Leifhold & Iran, 2018). In an industry where one garbage truck of textile and clothes is landfilled or burned each second, CFC offers a way to prolong the garments' life cycle before they are disposed of ("One garbage truck of textiles wasted every second", 2017). The transition from a throwaway culture and the fashion industry's mainstream business model, which is based on a linear production process that allows for standardization and optimization (Gullstrand Edbring, Lehner & Mont, 2016), allows natural resources to be conserved as clothing items are used more frequently before being disposed of (Tukker, 2004). For that reason, CFC is proposed to alleviate societal problems such as overconsumption and natural resource scarcity by numerous researchers and practitioners (Hamari et al., 2016; Leismann, Schmitt, Rohn & Baedeker, 2013; Roos & Hahn, 2017).

CFC aligns consumers' self-interest with responsible forms of consumption. Consumers can either gain ownership through alternative ways or gain access to garments owned by others. The former commonly takes the form of purchasing second-hand clothing or swapping clothes in exchange for others' clothes (Park & Joyner Armstrong, 2017). Although these forms of alternative consumption practices have occurred offline between friends and families for decades, the emergence of online platforms allows consumers to exchange garments with strangers (Becker-Leifhold & Iran, 2018). In line with this, Johnson, Mun and Chae (2016) suggest that the experience with offline forms of CFC positively influences the attitudes towards and intention to engage in online forms of CFC. To gain access to garments owned by others has given rise to the concept of clothing rental, which allows consumers to share access to tangible assets such as clothes, shoes and handbags primarily through online platforms (Park & Joyner Armstrong, 2017).

Despite the environmental and societal benefits of CFC, Park and Joyner Armstrong (2019) argue that the adoption has been surprisingly slow. The phenomenon of fast fashion and a dominating business model that responds to ever-changing trends by mass-producing cheap clothes (Steensen Nielsen & Gwozdz, 2018) have created a throwaway mentality centered around impulsive buying (Bhardwaj & Fairhurst, 2010) and a hunger for newness (Barnes & Lea-Greenwood, 2006). To consume fashion in a sustainable manner is argued as challenging for consumers (Ekström, Hjelmgren & Salomonson, 2015) due to the enormous amount of, sometimes contradictory, information (Markkula & Moisander, 2012) as well as the lack of knowledge of the environmental hazards posed by the fashion industry (Birtwistle & Moore, 2007). Thus, according to Joergens (2006), consumers are generally unwilling to pay a premium price for sustainable fashion, and value price, appearance and style higher than sustainability aspects. In line with this, consumers often meet fashion companies' sustainability efforts with distrust and skepticism because they genuinely believe that the underlying intentions are to generate profit (Fisher, Cooper, Woodward, Hiller & Goworek, 2008).

2.1.1 Clothing rental

Clothing rental is defined as a use-oriented service, meaning that the service provider sells the *usage* of a product, rather than the product itself. This means that, compared to traditional buying, a permanent shift in ownership of the tangible product does not occur. As consumers need to make tangible sacrifices (i.e. not owning the item) and intangible sacrifices (e.g. not gaining social status from product ownership), the renting business model generates new sources of added value (Tukker, 2004). Due to the emergence of technologies, applications and platforms in the area of ICT, the model has gradually evolved from an event-based model, which merely allowed consumers to rent single high-priced items, into an everyday option that enables consumers to regularly update their closets without negatively impacting the environment or their personal economy (Lewandowski, 2016). However, it is noteworthy that some consumers still evaluate clothing rental as suitable for special occasions rather than for everyday wear (Armstrong, Niinimäki, Lang & Kujala, 2016).

The market for clothing rental is divided into B2C and P2P. The B2C model implies that businesses mediate the rental of products to consumers, and is therefore heavily dependent on inventory and resource-intensive activities such as shipping and laundry logistics (Muthu, 2019). On the one hand, it takes the form of platform businesses that rent out clothing from numerous high-end brands through a subscription model, such as US-based Rent the Runway with over 9 million users ("Rent the Runway", 2018) and Australian-based GlamCorner (Press, 2019). On the other hand, it is a growth strategy that conventional retailers employ to increase their market share. However, the growth rate in Denmark and Northern Europe has been slow (Grand View Research, 2019) as conventional retailers are only starting to put parts of their collections into circulation by introducing short-term rental services. The two Danish-born fashion brands Ganni and By Malene Birger are at the forefront with their 'Ganni Repeat' respective 'Rent the Look', which allow consumers to rent mid-range pieces from a curated collection for 1-3 weeks ("GANNI Repeat", 2020; "Rent the Look", 2020).

The P2P model is defined as "an exchange whereby one individual makes available their physical possessions temporarily to another individual for a rental fee in order to meet the temporary needs of the renter without a transfer of ownership" (Philip, Ozanne & Ballantine, 2015, p. 1311). P2P service providers manage online platforms with the primary objective to facilitate interactions between two

sides of the market; producers willing to rent out their possessions (lenders) and consumers interested in renting others' possessions (renters) (Muthu, 2019). This includes simplifying the exchange of information for available listings, for example by implementing filters such as location and search queries (Parker et al., 2016), and ensuring smooth transactions through online payment systems (Sundararajan, 2014). As lenders own the inventory and are generally responsible for deciding prices and rental periods, the essence of value creation and supply changes (Parker et al., 2016). The fact that P2P clothing rental is a novel concept is reflected in the scarce number of research papers and existing platform businesses. Several startups have launched and shut down in the past, including Denmark-based Closay and Share Your Closet (Klepp et al., 2015). The majority of startups that are currently up and running have three factors in common: they are based in the US, UK or Australia, launched in 2018 or 2019, and encourage lenders to list mid-range and high-end brands. These startups differentiate themselves based on numerous factors including the exclusiveness of the platform (e.g. invite-only), dry cleaning services, insurance options, return policies, the level of identity verifications as well as commission fees. For example, in the UK, ByRotation requires lenders to administer the rental process, from posting the item to cleaning it when returned ("By Rotation", 2020), whereas My Wardrobe manages the rental process for a fee, including cleaning, storing and shipping ("How it works", 2020).

Existing research has identified several motivating factors and barriers for participating in CFC, and for clothing rental as a form of CFC. However, it shall be mentioned that the following findings have the B2C model as their focal point and not the P2P model, which is the case for this research paper.

Utilitarian motives mainly center around smarter usage and saving money (Becker-Leifhold & Iran, 2018). According to Becker-Leifhold (2018), clothing rental gives consumers access to a big virtual closet consisting of a large variety of expensive items that would normally be outside their price range. It becomes a cost-effective way to follow trends and gain access to high-end items (Lang, 2018). This is supported by Armstrong et al. (2016) when stating that consumers are more motivated to rent high-fashion items with hefty retail prices compared to inexpensive items, which is too easily accessible for purchase to justify rental prices. In line with this, Lang (2018) acknowledges that clothing rental allows consumers to utilize fashion items without the 'burdens of ownership', including the cost and time of purchasing, maintaining and storing the item. This is especially true for

consumers that expect to only wear an item for a limited number of occasions. Belk (2007) adds that renting models are associated with reduced pressure, as consumers are less concerned with making the wrong choice or less worried over an item's long-term performance. Durgee and O'Connor (1995) describe the access over ownership as feelings of freedom for consumers. However, several researchers highlight *financial risks* as a barrier. Research conducted by Moeller and Wittkowksi (2010) concluded that consumers evaluate non-ownership business models such as clothing rental as more expensive compared to purchasing an item. At least in the longer term, considering that the sum of all rental fees could substantially exceed the retail price if consumers frequently renew rental contracts for a prolonged period of time. Lang (2018) also highlights consumers' financial concerns regarding the temporary use of items, as consumers might evaluate clothing rental as a waste of money compared to purchasing and owning the items.

Hedonic motives relate to the pleasure experienced when having access to a greater range of unique items as well as the social aspects (Becker-Leifhold & Iran, 2018). Armstrong, Niinimäki, Kujala, Karell and Lang (2015) argue that the former is particularly strong in relation to clothing rental as it allows consumers to experiment with their style and different brands, which subsequently satisfy their desire for change. In line with this, a study conducted by Lang and Joyner Armstrong (2018) found that the two personality traits need for uniqueness and fashion leadership, meaning influential fashion leaders that are first-movers on new trends, have a positive influence on the intention to participate in clothing rental. As clothing rental makes it possible to follow trends and gain access to highend items of high quality that consumers could not afford otherwise (Lang, 2018), the renting business model offers the opportunity to demonstrate a certain social status to consumers who have a strong need to display their status to other people. Therefore, Becker-Leifhold (2018) argues that consumers can still achieve social status without owning the clothes. However, several scholars present contrasting findings when identifying the lack of ownership as a barrier for developing a positive attitude towards clothing rental (Becker-Leifhold & Iran, 2018). Ownership is the current ideal in consumer culture (Firat, Kutucuoğlu, Saltık & Tuncel, 2013), as it is a means of conveying control (Mont, 2004) and social status, meaning that consumers use possessions as indicators of their own and others' success and achievements (Firat et al., 2013). Belk's (2007) argument that consumers regard their possessions as extensions of themselves indicates a social stigma around

removing the personal ownership of fashion items, which is supported by Lang (2018). Tilikidou and Delistavrou (2004) found that consumers that hold strong material values generally place ownership at the center of their lives. This is confirmed by Lang and Joyner Armstrong (2018) when stating that materialism, which represents consumers that are highly concerned with material possessions compared to spiritual, intellectual or cultural values, negatively affect consumers' intention to participate in clothing rental. This means that if consumers' consumption habits reflect a non-stop fashion consumption, new methods of acquisition and ownership are more likely to be negatively evaluated (Hirschl, Konrad & Scholl, 2003). Two reasons are that CFC decreases consumers' opportunity to get 'emotional high' from impulse buying behaviors (Mylan, 2015) and imposes feelings of sacrifice if fashion items are not easily accessible (Catulli, 2012; Tukker & Tischner, 2006). Furthermore, Park and Joyner Armstrong (2019) argue that emotional attachment to clothing items strengthens the importance of ownership. Consumers who have a strong emotional attachment to garments were found to perceive clothing rental as more risky, as it only allowed them to possess the item for a specified period of time. However, due to the limited access period, scholars found a lower emotional attachment to rented items compared to owned items (Durgee & O'Connor, 1995; Park & Joyner Armstrong, 2017).

Biospheric motives refer to consumers' environmental concerns, and the benefits associated with reusing clothes and taking a proactive role in reducing wasteful disposal of fashion items (Becker-Leifhold & Iran, 2018). Armstrong et al. (2016) found that clothing rental relieves consumers from the feelings of guilt caused by overconsumption. This is especially prominent in regard to clothes that consumers expect to only use for a limited number of occasions. In line with this, Pedersen and Netter (2015) argue that environmentally-conscious consumers possess a strong possibility to engage in clothing rental, as it is a mean to prevent excessive consumption. However, Becker-Leifhold (2018) found that biospheric motives are not the main motivating factors and that utilitarian and hedonic motives weighted heavier.

In regard to fashion items that are in direct contact with consumers' skin, hygiene and health concerns are identified as factors that affect consumers' willingness to rent (Armstrong et al., 2015). As strangers have worn the clothes beforehand, Armstrong et al. (2016), state that uncertainties regarding the overall cleanliness, bugs and mites and whether or not satisfactory sanitation can be guaranteed by the provider complicates the adoption of clothing rental. This aligns with another

barrier that is found to negatively affect consumers' attitudes towards clothing rental, that is, the *lack of trust and information* (Becker-Leifhold & Iran, 2018). Rexfelt and Hiort af Ornäs (2009) found that consumers have trust issues when it comes to hygiene, durability and sizes, and are generally skeptical towards CFC service providers; the service quality and the underlying motives in regard to *how* sustainable these alternative consumption practices actually are. The lack of information pertains to guarantees offered by service providers regarding unfortunate events such as damages. Currently, the lack of well-established clothing rental platforms leaves consumers' concerns regarding the fair 'wear and tear' for the rental item and which liability consumers hold unanswered (Armstrong et al., 2015).

2.1.2 Collaborative fashion consumption in Denmark

With an SDG index of 85, Denmark is on the forefront of achieving the global Sustainable Development Goals (SDG), suggesting the country to be on average 85% on the way to the best possible outcome across all 17 SDGs. Similar to any other Western country, however, major challenges remain in regard to SDG 12, that is, the goal of responsible consumption and production (Sachs, Kroll, Schmidt-Traub, Lafortune & Fuller, 2019). Nevertheless, statistics indicate a rising participation in CC practices, especially among younger generations (FDIH, 2018; Statistics Denmark, 2017). A study by Nordea concluded that CC grew with 7.5 percent in 2016 (Preisler, 2017), and Danish consumers demonstrate a particularly high willingness to participate in car and bike sharing (Westrøm & Kristjansson, 2015) as well as P2P accommodation rentals (Geerdsen, Håkonsson & Mulalic, 2017). Although limited research exists in regard to Danish consumers' motivation to participate in CC, Westrøm & Kristjansson (2015) found that environmental, social, economic, convenient and experiential motives are determining factors.

An increasing level of engagement in sustainable consumption practices such as CC does, however, not automatically translate into a sustainable fashion consumption (Gwozdz, Netter, Bjartmarz, & Reisch, 2013). The fashion consumption of Danish consumers is still influenced by fast changing fashion and low-price strategies, resulting in frequent clothing consumption (Jørgensen & Jensen, 2012). Nevertheless, over the past years, the apparel consumption volume showed a considerable decrease, especially in the category of women's apparel. Whereas in 2012 the average volume per person stood at 25.29, until 2019 it decreased by almost 14%, reaching 21.79. This negative trend is expected to continue over the

coming years ("Apparel - Denmark", n.d.). Furthermore, sustainability is becoming an increasingly important factor for both Danish fashion labels and consumers (Euromonitor International, 2020). Second-hand is the most prominent form of CFC among Danish consumers. During 2018, 73% of the population purchased second-hand items at physical stores, including flea markets and charity/vintage stores, and 70% through online marketplaces and social media. Clothes and fashion accessories, such as shoes and jewellery, was the second most popular category as 32% of the Danish population purchased at least one item within this category, and it was most popular among women between the ages of 18-30 (DBA, 2018).

2.2 Consumption and identity construction in the postmodern society

2.2.1 The postmodern society

To understand how individuals consume and construct their identities, it is useful to gain an overview of how existing research explains the current state of society and the rise of consumerism. The rise of globalization and digitalization during the last centuries has led the Western society into a new era; postmodernism. Postmodernism represents a departure from the modern society, which characterized an analytical, rational and theoretical approach to knowledge, and intended to structure the world based on solid and unchanging categories and definitions (Jacobsen & Poder, 2008). By refusing the modern society's basic assumptions, the postmodern society is argued to deny that there are statements about reality that are objectively true or false. As a consequence, postmodernism is defined as an era with an apocalyptic sense of anxiety and worry (Brown, 2006).

Parallel to postmodern literature, Bauman (2000) describes society as a fluid reality, in other words as continuously moving forward and changing in nature, through his theory of liquid modernity. The theory is to be viewed as an extension rather than an element to postmodern literature, as Bauman criticizes some postmodern theories' inability to describe *how* postmodernism differs from modernism. He argues that the condition of constant mobility and change undermines all notions of durability, meaning that the truths to all forms of social construction (e.g. government, family, technology) of today can be lies tomorrow. As a consequence, individuals generally act under the condition of uncertainty, and attempt to avoid risks by calculating the possible gains and losses despite the fact that risks are not always countable. This statement is supported by Beck (1998) and his theory of the risk society, which emphasizes that individuals are exposed to risks to a larger

extent. In an attempt to escape the uncertainty of *when* and *where* risks will negatively affect individuals, he argues that various needs for precautions, avoidance and critical thinking have emerged. One example is the dependence on experts and scientists that base their recommendations and risk assessments on facts. To understand individuals' perception and evaluation of risks therefore becomes highly interesting and relevant, especially when exploring a new and relatively unknown business model such as P2P clothing rental.

2.2.2 Identity construction through consumption

The consequences of a society that is continuously moving forward and changing in nature can, as argued by several scholars, most easily be noticed in the emergence of consumerism and individuals' approach to identities. Unlike the productivist culture, in which individuals' identities were predominantly defined through their choice of work, Bauman (2000) and Belk (1988) argue that society is built around a consumerist culture where individuals, to a large extent, create, maintain and preserve their identities and social meanings through their consumption choices and possessions. The phenomenon of being motivated to consume beyond utilitarian reasons, in other words to convey symbolic meanings that correspond with one's identity, is referred to as symbolic consumption (Firat et al., 2013; Mansvelt, 2011; Elliott & Wattanasuwan, 1998). As this research aims to investigate P2P clothing rental from a consumer behavior perspective, understanding *if* and *how* individuals construct their identities through their consumption choices and possessions becomes an interesting and relevant aspect to take into consideration.

The term *identity* refers to the totality of how one construes oneself. Turner, Oakes, Haslam and McGarty (1992) argue that the 'self' consists of two layers; personal and social. Blackwell, Miniard and Engel (2006) define *personal identity* as individuals' "*impressions of the type of person they are*" (p. 306) in terms of factors such as personality, values, interests and political beliefs (Turner et al., 1992). Whereas personal identity is the core, the *social identity* is the outer-layer where individuals' form the perception of themselves through membership in social groups such as circle of friends, social class and family, and the perceived role individuals hold in each group (Dittmar, 2008; Tajfel & Turner, 1979; Abrams & Hogg, 1990). In a postmodern society, possessions are argued to be part of our extended selves (Belk, 1988). The symbolic meanings provide the opportunity to showcase who one is or who one would like to be, and to confirm social ties to in-groups (i.e. social groups

one psychologically identify as being a member of) or distance oneself from outgroups (i.e. social groups consist of people one wish to avoid) (Dittmar, 2008).

Giddens (1999) and Beck (1998) emphasize that, in a society characterized by a state of loose social structures, individuals are exposed to an increased amount of choices. Therefore, the concept of identity is suggested to be multilayered and modifying, meaning that constructing a durable and unchangeable identity is nearly impossible (Bauman, 2000). To navigate through the ambivalences and insecurity around what to include in one's identity, Jun (2018) states that it is common to construct multiple identities that together form the full identity. Beck (1998) further argues that, in an attempt to eliminate the risk of choosing 'wrong' and protecting their identity, many individuals are usually uncertain, critical and careful throughout their selection process. In addition to critical thinking and the dependence on experts, stereotyping is identified as a guidance tool for the selection process. Stereotyping allows individuals to over-generalize a particular category of people or objects based on selected characteristics and evaluate how it corresponds to their identity, which reduces the risk of choosing the 'wrong' social context (Tajfel, 1972). This indicates that what individuals choose not to consume is equally important for their identity construction. Therefore, negative symbolic consumption helps to explain how individuals reject particular fashion items, brands and consumption alternatives based on the 'typical user' they associate them with (Banister & Hogg, 2007).

2.2.2.1 Identity construction through fashion

Considering that clothing is one of the most visible forms of consumption, Crane (2000) emphasizes that product symbolism is particularly significant in regard to fashion. Fashion and clothing consumption can therefore be argued to play a prominent role in how a significant number of individuals construct and reveal their personal and social identities (Elliott, 1994). Although this is not the case for everyone, Hebdige (1981) states that many individuals frequently use fashion and clothing to demonstrate their personality, emotions and membership in social groups. For example, one does rarely consume high-end fashion brands for utility purposes, but to enhance or reinforce one's financial status or awareness of up-to-date fashion trends to the observers (Elliott, 1994).

Fashion can be perceived as a social marker and not solely a practical necessity and is therefore commonly used as an 'identification tool' to symbolize the affiliation

with in-groups that wear similar clothing (Hebdige, 1981). In-groups could include girlfriends or fashion leaders, such as bloggers and influencers, that one turns to for daily outfit inspiration or for staying up-to-date on new fashion trends (Halvorsen, Hoffmann, Coste-Manière & Stankeviciute, 2013). For example, Jensen and Jørgensen (2013) conducted a study on young academics in Denmark and found that women were concerned about how their circle of friends and colleagues would perceive them depending on their fashion choices. To be caught wearing the same outfit twice or not following the accepted ways of dressing, for example wearing something that is out of style, were particularly highlighted as factors of concern.

Clothing rental becomes somewhat complex when addressing identity. Durgee and O'Connor (1995) argue that individuals that participate in renting business models are likely to feel alienated and disconnected from their identity, as individuals attach symbolic meanings to material possessions (Belk, 1988). For that reason, Reynold and Herman-Kinney (2003) suggest that individuals' identities are not fully reflected when renting products. This is confirmed by Park and Joyner Armstrong (2019) when highlighting how the lack of ownership (e.g. 'this belongs to me') and possession self-association (e.g. 'this reflects who I am') cause uncertainties around fashion, self-expression and social context for individuals when evaluating clothing rental.

2.3 Theory of planned behavior

The construct of self-identity will serve as an extension to Ajzen's theory of planned behavior (TBP), which this research paper takes as the theoretical foundation to explore what factors influence consumers' intentions to participate in P2P clothing rental. The theory constitutes an extension of the theory of reasoned action (TRA), seeking to explain discrepancies between a consumer's attitude and behavior. According to the TRA, the intention to perform a certain behavior precedes an individual's actual behavior. These behavioral intentions, in turn, are moderated by the individual's attitude towards, as well as the perceived subjective norms related to the performance of the behavior. Generally said, the more favorable an individual's attitudes towards and subjective norms in respect to a behavior, the stronger the intention to perform the given behavior (Ajzen, 1991). The purpose of the TRA, hence, is to predict behavior that is relatively straightforward and within the control sphere of an individual (Armitage & Conner, 2001; Fishbein & Ajzen, 1980).

However, research applying the TRA has identified inadequacies in regard to the theory (Ajzen, 1988, 1991). The underlying assumption of an individual's complete self-control has been found inadequate for actual behavior in real life (Ajzen, 1988; Ajzen 1991; Godin & Kok, 1996). Through this assumption, the TRA excluded individuals who, in spite of their favorable intention to act in a certain way, have or perceive themselves to have incomplete volitional control. Addressing these inadequacies, Ajzen (1985) proposed the TPB, extending the TRA with a third component: the perceived behavioral control (PBC). While the actual performance of a behavior hereby is still closely linked to the individual's intention that results from its attitude towards and subjective norms related to the performance of the behavior, the theory also considers other non-motivational factors that can prevent the individual from behaving in a certain way (e.g. time, money, skills and cooperation of others) (Ajzen, 1985).

2.3.1 Theory applications

The TPB model has been successfully applied to predict and understand behavior by researchers across several disciplines (e.g. Ajzen & Driver, 1992; Conner, Norman & Bell, 2002; Elliott, Armitage & Baughan, 2003; Han, Hsu & Sheu, 2010), including fields related to the present study, CFC (e.g. Becker-Leifhold, 2018; Lang & Joyner Armstrong, 2018; Tu & Hu, 2018). For example, in her research, Becker-Leifhold (2018) investigated the role of values as additional antecedents for a consumer's intention to engage in CFC. She validated that the original constructs of attitude, subjective norms and PBC have the most valuable contribution in explaining consumers' intentions. Armstrong and Lang (2013) also examined the influence of certain personality traits, namely fashion leadership, need for uniqueness and materialism, on the intentions to participate in swapping and renting clothes by applying the TPB. Their results indicate all three personality traits to significantly influence the intention to engage in the investigated consumption alternatives. In addition to that, the researchers stress personality to indirectly influence consumer's intentions through the TPB constructs attitude and PBC.

While the theory has been widely used in quantitative research, only few researchers have applied the TPB model within qualitative studies (Renzi & Klobas, 2008). Hence, data collection and analysis methods with the TPB model have mostly been developed for quantitative approaches, and a qualitative methodology is generally suggested for the investigation of underlying beliefs

(Ajzen, 2002). However, in this qualitative research the principles of the TPB have been used to explore factors influencing consumers' intention to engage in P2P clothing rental for two main reasons: (1) adding a scientific basis to the exploratory nature of the study and (2) facilitating future quantitative research on this specific topic.

2.3.2 Theory critique

As is the case with most theories, the TPB has not escaped criticism. One major critique lies within its assumption of causality. The theory states the direct determination of intention through the three main constructs, and therefore implies that a positive attitude towards a behavior leads to a higher intention to perform the given behavior. Researchers, however, consistently apply correlational designs, indicating that a change in one variable leads to a change in another variable with no evidence of a direction of causality (Conner & Armitage, 1998). This relationship therefore suggests that not only a positive attitude can form a behavioral intention and the resulting behavior, but also behavior can determine an individual's attitude.

Furthermore, the key attribute of the theory - its simplicity - has undergone criticism. Critics question the sufficiency of the basic constructs of the theory as universal drivers of behavior and argue for the addition of independent constructs, parallel to the three original determinants of intention. In a meta-analysis of different studies applying the TPB, Conner and Armitage (1998) identified six variables, whose addition might increase the predictive value of the model: (1) belief salience, (2) past behavior/habits, (3) PBC versus self-efficacy, (4) moral norms, (5) self-identity, and (6) affective beliefs. The authors, however, stress that the identified constructs should not be included simultaneously as this would lead to the TPB losing its attribute of simplicity. Ajzen (1991), who initially proposed the theory, welcomed the inclusion of additional constructs "if it can be shown that they capture a significant proportion of the variance in intention or behavior after the theory's current variables have been taken into account" (p. 199).

Nevertheless, despite all critique, the TPB remains a popular framework to explore and understand human behavior with considerable empirical evidence for behaviors involving cognitive processes, as it is assumed to be the case for fashion consumption. In this research, however, the original TPB framework is extended by the construct of self-identity. This is because fashion is argued to play an important

role in identity construction (see section 2.2.2.1). In the following, each construct of the revised TPB framework, as visualized in Figure 2, is being discussed in detail.

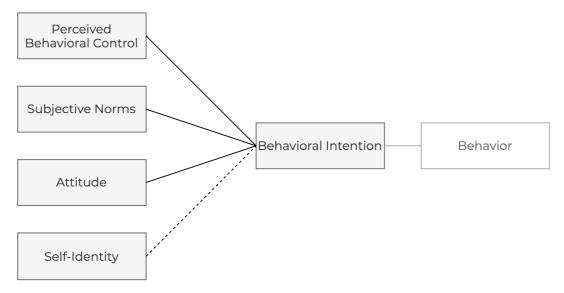


Figure 2. Revised TPB framework

2.3.3 Behavior and behavioral intention

When wanting to understand consumer behavior, the first step that is of utmost importance is to clearly define the behavior in question. This definition of behavior will not only guide the assessment of the behavior, but also the conceptualization and measurement of the other constructs in the TPB model (Fishbein & Ajzen, 2010). Hence, Ajzen and Fishbein (1980) stress that even if the study is limited to investigating a behavioral intention, it is vital to define the targeted behavior. However, while behavior is commonly considered as a given factor requiring no further elaboration, on closer examination it is more complex than it first appears (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2010). Fishbein and Ajzen (2010) suggest to view behavior as a composition of four elements: (1) action, (2) target, (3) context and (4) time. Hence, in the case of this study, it would not be sufficient enough to define the behavior as 'renting a clothing item from a peer'. Rather, the behavior in question should be considered and defined as 'renting a clothing item (action) from a peer (target) via an online platform (context) in the next month (time)'.

However, due to the nature of our study, the novelty of the concept that is being investigated and the unavailability of such services at the time, the study is limited to investigate consumers' intentions to perform the behavior stated above. The TPB regards intention to be the direct antecedent of behavior (Ajzen, 1991). The theory suggests individuals to act in accordance with their intentions as long as no

unforeseeable events or barriers occur. Hence, according to the theory, once you have a good understanding of an individual's intention to perform a behavior, it is not that difficult to predict the individual's actual behavior. For that reason, behavioral intention has often been used as a proximal measure of behavior and researchers argue that the TPB can be applied with extreme predictability and adequacy without a readily available measure of actual behavior (Ajzen & Fishbein, 1980; Conner & Armitage, 1998). The construct of behavioral intention can, therefore, be seen as the central construct of the TPB, being designed to capture all motivational factors embodied in the major constructs (1) PBC, (2) subjective norms and (3) attitude in order to predict behavior.

2.3.4 The role of beliefs

Before discussing the constructs of PBC, subjective norms and attitude, it is vital to understand the underlying cognitive structure of the constructs, in the form of corresponding beliefs. Humans can hold a great amount of beliefs about any given behavior. However, due to the limited capacity of the human brain, only a small number of beliefs can be accessed at a given moment (Miller, 1956). Hence, Ajzen (1991) suggests an individual's intention and behavior to result from only these salient beliefs. Hereby, a distinction is made between three kinds of beliefs: (1) control beliefs building the cognitive basis for an individual's PBC, (2) normative beliefs being reflected in an individual's subjective norms and (3) behavioral beliefs influencing an individual's attitude.

2.3.5 Perceived behavioral control

This construct refers to an individual's perceptions of how easy or difficult it is to enact a behavioral intention (Ajzen, 1988, 1991). Hence, the construct of PBC is specifically concerned with the distance between an intention and the actual performance of a given behavior, acknowledging that an individual's good intention does not necessarily result in action. Furthermore, an individual's belief of not having control over the performance of a given behavior might prevent them from forming a strong behavioral intention, even if the individual holds positive attitudes towards the behavior and perceives strong social pressure (Fishbein & Ajzen, 2010). Ajzen (1991) argues that this construct is not new, but owes a great debt on the knowledge provided by Bandura's (1977, 1989) work on the concept of perceived self-efficacy, which refers to "people's beliefs about their capabilities to exercise control over their own level of functioning and over events that affect their lives" (Bandura, 1991, p. 257). However, other researchers argue that PBC cannot be

seen as being synonymous to self-efficacy (Conner & Armitage, 1998; Manstead & Van Eekelen, 1998). This is because it may be separated into two control processes, one of them being related to Bandura's (1989) self-efficacy, the other one being related to the perceived controllability over a behavior. However, Fishbein and Ajzen (2010) argue that Bandura's (1997) clarification of perceived self-efficacy as referring to "beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments" (p. 3) in his more recent works (e.g. Bandura, 1995, 1997, 1998) shows that their definition of PBC is very similar to Bandura's conception of self-efficacy.

2.3.6 Subjective norms

In the initial formulation of both the TRA and the TPB, the construct of subjective norms was defined as consisting of an individual's beliefs about whether or not significant others approve or disapprove of the behavior in question (Ajzen, 1991; Fishbein & Ajzen, 1980). In other words, the subjective norms component refers to an individual's personal assessment of the social pressure in connection with the performance of a given behavior (Fishbein & Ajzen, 1980). However, the researchers introducing the TRA later recognized that their initial view of norms was too narrow and that these so-called injunctive norms represent only one source of perceived normative pressure. Additionally to injunctive norms, they consider individuals to perceive social pressure from descriptive norms, referring to beliefs about what significant others are doing (Fishbein & Ajzen, 2010).

2.3.6.1 Injunctive norms

An individual's injunctive norms are assumed to consist of two components working in conjunction, namely normative beliefs and the motivation to comply. Normative beliefs hereby reflect the perceived pressure from an individual's social surrounding or people whose opinion he or she holds valuable in relation to the performance of a given behavior. The motivation to comply, on the other hand, refers to the individual's willingness to comply with those normative beliefs (Fishbein & Ajzen, 2010). Fishbein and Ajzen (2010), however, argue that the measurement of the motivation to comply with important others is not necessary, as it can assume that an individual would want to comply with those who are important to him or her. In line with that, other research measuring the motivation to comply has found only little contribution to the understanding of behavioral intentions and behavior (Budd, 1986; Sayeed et al., 2005).

2.3.6.2 Descriptive norms

Descriptive norms refer to the perception of whether or not important others are performing a given behavior. Hence, the underlying assumption suggests peer pressure to have a significant influence on behavior. As with injunctive norms, descriptive norms are assumed to consist of two components working in conjunction, namely descriptive normative beliefs and the identification with normative referents. Weighting the beliefs by how much the individual identifies him- or herself with a normative referent, the possibility that some referents have a greater influence on the individual's norm formation than others do is being taken into account (Fishbein & Ajzen, 2010).

2.3.7 Attitude towards behavior

Before discussing the attitude construct of the TPB, it is vital to underscore Fishbein and Ajzen's (1980) distinction between two different conceptualizations of attitude: (1) attitude towards objects and (2) attitude towards behavior. While some researchers see an individual's behavior towards a target as determined by its attitude towards the target object itself, the authors strictly differentiate between those two concepts. The evaluation of a target object does not necessarily lead to the same positive or negative evaluation of a behavior in relation to the targeted object. For example, an individual might hold a strongly favorable attitude towards a specific designer dress, while still holding a negative attitude towards buying the dress in question. Hence, Fishbein and Ajzen (1980) conclude that in order to uncover an individual's behavioral intention and actual behavior, it is vital to gather information about attitudes towards the behavior and not the target object.

In line with Rosenberg and Hovland's (1960) three-component view of attitude, Fishbein and Ajzen suggest (1980) a valid measurement of attitude through assessing only the most essential characteristics of the attitude concept. According to the three-components model, it can be distinguished between (1) the cognitive, (2) the affective and (3) the conative component of attitude (Rosenberg & Hovland, 1960). The cognitive component hereby refers to the knowledge and beliefs an individual holds about a target, affection refers to an individual's feelings towards a target, and conation refers to the way an attitude influences how an individual acts – the behavioral intention. In the conceptualization of both the TRA and TPB respectively, however, Fishbein and Ajzen (1980) excluded the third component from the concept of attitude and introduced it as its own construct of behavioral intention.

2.3.8 Self-identity

Researchers aligned with Ajzen and Fishbein's (1980) theoretical standpoint see an individual's self-identity reflected in his or her values and attitudes and hence argue that the inclusion of self-identity as its own component of the TPB would not add any theoretical or empirical value over and above the original components (Sparks & Shepherd, 1992). However, other researchers advocate the distinctive value that can be added to the framework through the construct of self-identity (e.g. Conner & Armitage, 1998; Smith et al., 2008; Sparks & Shepherd, 1992; Terry, Hogg & White, 1999). For instance, when Sparks and Shepherd (1992) assessed the role of self-identity in relation to the TPB and individuals' intentions to consume organically grown vegetables, their findings indicated self-identity to have an independent effect on an individual's behavioral intention. Consistent with that, Terry et al. (1999) found an individual's self-identity – i.e. recycling as an important component of one's self-identity – to have an impact on his or her intention to engage in household recycling.

Hence, it can be implied that the effect of self-identity may vary depending on the behavior in question (Conner & Armitage, 1998). Speculating along with other researchers, this research paper extends the TPB by the independent construct of self-identity and assumes it to have an indirect impact on an individual's behavior through behavioral intention (Smith et al., 2008; Sparks & Shepherd, 1992; Terry et al., 1999).

2.4 Chapter summary

This chapter presented the theoretical framework, consisting of a review of previous research on the subjects relevant to fulfill the research aim as well as the TPB model that served as a scientific basis for the research. The theoretical framework has not only been developed to create an understanding of the topic and relevant constructs, but also served as a foundation when analyzing the empirical data. Firstly, CFC in general and the concept of clothing rental were presented and different utilitarian, hedonic and biospheric factors, as well as financial risks, hygiene and health related concerns and the lack of ownership, trust and information were identified to influence consumers' perceptions of clothing rental. Furthermore, data has been presented to understand Danish consumers' acceptance and adoption of CFC. Secondly, consumers' identity construction through consumption in a postmodern society was discussed. A special focus was set on the role of fashion

consumption in consumers' identity construction process and fashion was identified as an identification-tool rather than a practical necessity. Finally, the TPB and its components were discussed and extended by the construct of self-identity.

3. Methodology

The following chapter will make the reader familiarized with the applied methodological approach and the reasoning behind the decisions. It firstly presents the research philosophy, followed by the research strategy and an explanation of the research process, outlining the pre-study, empirical data collection and data analysis. The chapter will be concluded with reflections regarding the quality of this research paper, which is examined through the two criteria trustworthiness and authenticity.

3.1 Research philosophy

The research philosophy is a key component for conducting scientific research, as it centers around a set of beliefs regarding reality and the fundamental nature and development of knowledge (Saunders, Lewis & Thornhill, 2016). In simple terms, the research philosophy guides how researchers collect, analyze and interpret data about a phenomenon. As this research paper studies humans' consumption choices and behaviors from a social and cultural perspective, it adheres to the philosophical assumptions of interpretivism.

The research philosophy is formed through ontology and epistemology (Collis & Hussey, 2014). Ontology revolves around the nature of reality and the different social entities within reality (Ritchie & Lewis, 2003). Therefore, the ontology of interpretivism assumes that reality is subjective because it is socially constructed, which means that reality is different for each individual and that multiple realities exist (Collis & Hussey, 2014). Epistemology is concerned about knowledge, more specifically how to reach it and what to accept as valid knowledge (Ritchie & Lewis, 2003). The epistemology of interpretivism assumes that researchers gain knowledge from subjective interpretations and lived experiences of the informants, rather than from generalizations of a phenomenon based on a single external reality (Collis & Hussey, 2014).

To view reality as single and objectively given, in other words as independent of social actors, lays the foundation for positivism. Positivism emphasizes that this research paper's findings would need to be defined by measurable properties, in

other words scientifically defensible through statistical, mathematical or computational techniques (Saunders et al., 2016). This implies that the researchers would remain detached from the informants in order to remain emotionally neutral and apply logical reasoning. In contrast, using the interpretivism paradigm allows a more personal and flexible research strategy. It enabled the researchers to investigate a single phenomenon through multiple interpretations, thereby attempting to uncover and understand complex, unpredictable and multi-layered social realities. Put differently, it captured meanings in human behaviors and interactions by exploring motivational factors and barriers that social actors assign to the P2P clothing rental phenomenon (Collis & Hussey, 2014).

3.2 Research strategy

Within the field of scientific research, there exists a substantial difference between two types of data: qualitative and quantitative. An interpretivist research philosophy, which this study adheres to, generally emphasizes qualitative methods of data collection. The reason is that qualitative methods produce non-numeric data about the phenomenon that is subjective, descriptive and rich in details and nuances. On the contrary, quantitative methods of data collection steam from a positivist research philosophy. The methods employ numeric data such as scores and metrics in order to produce highly specific, precise and objective results. Whereas quantitative methods test hypotheses on large samples and generalize results from the sample to the population, qualitative methods take the form of interviews and observations of small samples (Collis & Hussey, 2014).

This study has an exploratory purpose, as it seeks to investigate and gain in-depth knowledge about a novel and unexplored phenomenon (Gray, 2014), that is, consumers' perceptions of P2P clothing rental as an alternative fashion consumption practice and the factors influencing those perceptions and their behavioral intention. For that reason, a qualitative research approach was selected in order to identify and analyze patterns and common themes among the informants (Collis & Hussey, 2014).

The primary mode of reasoning for this qualitative study is abduction, which indicates a combination of deductive and inductive reasoning (Bryman & Bell, 2015). A deductive approach is generally associated with quantitative methods. Studies with a deductive approach deduce a set of theory-driven hypotheses at the start of the research and collect empirical data in order to test if that theory is

confirmed or rejected in given circumstances. An inductive approach is linked to qualitative methods. Studies with inductive reasoning take a 'bottom-up' approach by conducting observations of the phenomenon that is being studied in order to identify patterns. The development of explanations for these patterns, in other words theories, are therefore generated at the end of the research process (Collis & Hussey, 2014).

The abductive approach was deemed appropriate as it allowed the researchers to explore a phenomenon based on information that is known. Simultaneously, it made room for flexibility, the discovery of new insights and the generation of 'most likely' explanations when surprising implications were observed throughout the collection and analysis of primary data (Bryman & Bell, 2015). A deductive approach was applied when the researchers researched and reviewed academic sources at the beginning of the research process and designed the interview guide and predefined a number of themes in the data codification based on pre-existing theories and concepts. However, compared to solely confirming or rejecting theory-based hypotheses, the data analysis also reflected an inductive approach. The researchers identified patterns and common themes across the interviews and combined these with pre-existing theories and concepts in order to elaborate and develop new theoretical insights (Collis & Hussey, 2014). This subsequently enhanced the depth and richness of the data (Bryman & Bell, 2015).

3.3 Research process

Even though having been highly iterative, the research process can be separated into three main phases: (1) pre-study, (2) empirical data collection and (3) data analysis. The different steps within each of the phases are outlined in *Figure 3* and will be further discussed in the following sections.

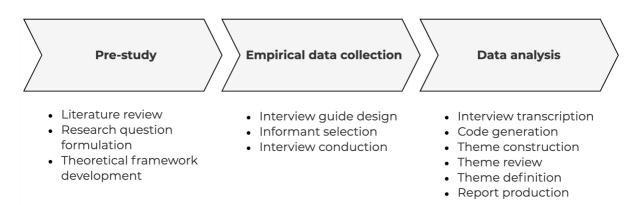


Figure 3. Research process overview

3.3.1 Pre-study

In the initial phase of the research process, secondary data was collected in order for the researchers to become familiar with the area of study and to determine the focus. By examining the existing literature within the field of study, the research gap was identified, and the research aim and research questions were formulated. In order to find relevant information, several electronic databases, such as EBSCO's Business Source Complete and Emerald Insight, were consulted. Moreover, a snowballing approach was followed, identifying further relevant articles through the consultation of the reference lists of key articles within the study area. Consequently, the resulting publications within areas relevant to the present study were reviewed and processed. Areas deemed relevant included sustainable (fashion) consumption, collaborative (fashion) consumption, access-based (fashion) consumption and peer-to-peer renting, focusing on a consumer's perspective. The initial search was limited to peer-reviewed scholarly articles published in high-ranked academic journals. However, due to the novelty of the concept under exploration, a few exceptions were made in that regard. As the focus of the present study was set on a consumer's perspective, articles solely focusing on a business's perspective were excluded. Finally, to get insights on Danish consumers, statistics and market data was consulted through the business data platform Statista, Euromonitor's Passport and other market reports.

3.3.2 Empirical data collection

In order to get a deep understanding of female millennial consumers in Denmark, to conduct semi-structured, so-called in-depth, interviews was considered suitable to fulfil the research aim of this paper. In-depth interviews offer a good combination of structure and flexibility, allowing researchers to explore a range of topics in an interactive nature. The researchers ask open-ended questions in order to encourage the informants to talk freely about the topic in question. By asking follow-up questions, a deeper and fuller understanding of the informants' meanings are obtained (Ritchie, Lewis, Nicholls & Ormston, 2013). In order to cover all topics to uncover underlying motivations and barriers in regard to participating in P2P clothing rental, an interview guide was developed. Following this semi-structured approach, some degree of standardization across all conducted interviews could be ensured.

3.3.2.1 Interview guide

In order to ensure a certain degree of structure in the primary data collection, an interview guide was developed on the basis of the revised TPB model (see *Appendix 1*). Various questions were defined, addressing each component of the model, namely attitude, subjective norms, PBC as well as self-identity. Furthermore, to get a holistic understanding of the informant's perceptions, other relevant themes that were identified in the literature review were included. The themes were sequenced to have a coherent interview flow starting with rather broad, general questions and following up with more specific ones. This enhanced the informants to talk freely and come up with specific themes that needed to be covered by themselves.

The first theme was fashion consumption, starting with very general questions on the informants' current consumption habits. The questions were designed to get an understanding of how the individuals consume fashion today (e.g. where and how often they buy clothes), what (or who) influences that consumption, how they perceive their style and what meaning fashion has for them.

The rather broad theme of fashion consumption was followed by exploring the informants' knowledge about, experiences with and evaluation of CFC. As this term is not commonly used, the informants needed to be familiarized with the concept and its main types. Hence, for reasons of comparability, standardized information was shared with all informants.

The third theme was the concept of clothing rental. Again, to ensure comparability of the results, all informants received standardized information about the concept. The exploration of this topic was designed based on the different components of the revised TPB model. To uncover attitudes, different questions regarding the informants' thoughts on the concept of clothing rental and feelings in regard to engaging in this type of consumption alternative were developed. Additionally, questions about the importance of ownership and the meaning transfer through access-based consumption were designed, further tapping into the concept of self-identity. Subjective norms were identified by asking questions about the influence of their important others, as well as the perception of their evaluation of the concept and the degree of their influence. To identify perceived control factors, questions addressing the ease or difficulty to change their current fashion consumption behavior as well as the perceived ease or difficulty of renting clothes

were designed. Furthermore, the informants were asked about what they would need in order to engage in the behavior in questions (e.g. regarding time, knowledge, technology and information). Lastly, the informants were asked about their intentions to engage in the service when imagining that a P2P clothing rental company was launching in Copenhagen.

The fourth and last theme was sustainability, consisting of questions regarding the informants' understanding of and knowledge about sustainability, as well as their perceptions of sustainable fashion consumption. Furthermore, questions were developed to understand whether the informants' mindsets regarding sustainability differ between fashion and other consumption practices.

All questions were carefully formulated and evaluated based on different criteria. Most of the questions in the interview guide were designed to be very open, encouraging the informants to provide extensive, developmental answers. This is specifically important to reveal consumers' attitudes towards an object or behavior (Saunders, Lewis & Thornhill, 2012). It was ensured that the questions were clear, simple and, hence, easily understandable. This enforced all informants to have a similar understanding, facilitating the comparison and analysis of the results. Furthermore, all questions were evaluated with respect to their thematic and dynamic dimension, i.e. its contribution to the thematic knowledge production as well as its contribution to the interpersonal interaction in the interviews (Kvale, 1994).

Each of the main interview themes was opened up by an introducing question, aiming to yield spontaneous responses about the informants' thoughts and experiences. To get a better understanding of the dimensions touched upon by the informants as well as to explore other dimensions that needed to be covered, follow-up and probing questions were asked. While most of the questions were designed as direct questions, the exploration of some themes was deemed to require a more projective approach (Kvale, 1994).

3.3.2.2 Pilot interview

Before conducting the interviews, the quality of the interview guide was tested by conducting a pilot interview. The pilot interview was held with an individual who fitted into the selection criteria and lasted for 45 minutes. This initial interview served to identify potential weaknesses, for example questions that were difficult

to understand, made the informant uncomfortable or were confusing in their position in the sequence and therefore needed to be moved in order to ensure a coherent interview flow (Bryman & Bell, 2015). While the pilot interview did not result in any radical changes, it indicated that some questions needed refinement.

3.3.2.3 Selection of informants

The selection of informants was based on demographic and behavioral criteria. The decision of exploring Danish millennial females' evaluations in regard to the research topic has been taken based on several facts. The Danish market is relevant because its consumers demonstrate a high consciousness of climate change and sustainable consumption (Ravnbøl & Neergaard, 2019) simultaneously as Denmark's consumption levels of fashion are greater than the global average (Netter, 2013). Various characteristics designate millennials as the generation most willing to participate in clothing rental, making them an interesting target for the researchers to investigate. Firstly, this generation grew up during an era of environmental consciousness and is argued by existing research to be highly motivated to engage in sustainable consumerism (Muposhi, Dhurup & Surujlal, 2015). Secondly, millennials are well-educated and receptive towards innovations, such as novel consumption habits via experiential and innovative services (Armstrong et al., 2015; Viswanathan & Jain, 2013). Finally, individuals within this generation have been shown to value access more than ownership, compared to older generations; a trend that is growing year after year (Morgan, 2019).

The focus of the research has been set on female consumers as they show higher engagement and interest in both fashion consumption in general and CFC in particular. In 2019, women's apparel accounted for 53% of the revenue within the fashion industry ("Apparel - Denmark", n.d.) and 59% of the user base of one of Denmark's leading online second-hand platforms are female (Den Blå Avis, 2019). Additionally, various researchers have found females to be significantly more influenced by sustainable consumption patterns than males (e.g. Cho, Gupta & Kim, 2015; Khan & Trivedi, 2015).

The selection of informants was further based on the user status in regard to CFC. Although existing research argues that users of other forms of CFC are more inclined to rent clothes (e.g. Lang & Joyner Armstrong, 2018), it simultaneously entails an opportunity to constantly update one's wardrobe with high-quality items for low prices (Becker-Leifhold & Iran, 2018; Armstrong et al., 2015), which can be

assumed to be an attractive option for non-users of CFC too. In order to draw conclusions from comparisons between users and non-users, 50% of the informants regularly and actively engaged in any form of CFC, while the remaining 50% mainly consumed fashion first-hand from retailers.

In order to recruit a sufficient number of participants, a combined approach of judgmental and snowball sampling was followed. The first informants were selected based on the judgement of the researchers. After the interview, each informant was asked to identify other potential participants that fitted the selection criteria (Bryman & Bell, 2015). This way of recruitment ensured the researchers to get well-suited informants without revealing the purpose of the study and, hence, eliminating the risk of priming. Nevertheless, the snowballing approach comes with a risk of compromised sample diversity as new sample members are mainly generated through existing informants (Ritchie et al., 2013). Hence, it is very unlikely for the sample to be representative of the population (Bryman & Bell, 2015). Considering the research aim and research design, however, external validity and the ability to generalize was not the primary aim. Consequently, the benefits of this sampling approach ought to outweigh its drawbacks.

3.3.2.4 Interview conduction

A total of twelve semi-structured interviews were conducted, each of which lasted between 55 and 70 minutes. The first four interviews were performed face-to-face, enabling the researchers to observe potential signs of puzzlement or unease, and respond by rephrasing or clarifying questions (Bryman & Bell, 2015). However, due to an unforeseeable global pandemic outbreak, the original study design required an adaption and the last eight interviews had to be conducted over the phone. While some researchers and practitioners argue that in-depth interviews are extremely difficult to conduct over the phone (e.g. Ritchie et al., 2013) and that informants' responses differ between phone and face-to-face interviews (e.g. Aquilino & Sciuto, 1990), in other contexts no such differences have been found (e.g. Sturges & Hanrahan, 2004; Vogl, 2013). In this research, the comparison of transcripts of both face-to-face and phone interviews revealed no differences sufficiently great to be worthy of attention. It was, therefore, decided for the findings of both interview settings to be jointly analyzed.

In order for the researchers to fully focus on listening to the informants in-depth, all interviews were audio-recorded with the consent of the informants. These audio-recordings provide a more accurate reflection of the interview than written notes as they also capture the informants' tones as well as potential hesitations (Ritchie et al., 2013). Furthermore, the informants were guaranteed anonymity, meaning that no one except the research team will know about their identities. Hence, to ensure this anonymity, the different informants were labeled and numbered based on their relationship to CFC (i.e. User 1-6 and Non-User 1-6). To ensure a good recording quality, the face-to-face interviews were conducted in quiet settings with as little background noise as possible. Nevertheless, for the comfort of the informants, the choice of location and time of the interview was left to them. Similarly, for the phone interviews both the researcher as well as the informants were in quiet surroundings. This facilitated both parties to fully focus on the interview as well as ensured a good enough audio recording quality, even over distance.

Each of the interviews involved various stages, starting at a social level, reaching a deeper level of exploration as well as returning back to the social level. As it is crucial for a successful in-depth interview to have a well-established interviewerinformant-relationship (Ritchie et al., 2013), the first minutes were used to make social conversation to relieve potential anxiety and make the informants feel comfortable. Once that state was reached, the researchers introduced the general topic under investigation and provided necessary information, such as the anonymity of the interview as well as asked for permission to record the interview. After that, the actual interview began, starting with informal questions about the informants' personal details, such as age and profession, and the way they consume fashion. This informal start aimed to help the informants to open up by talking about something familiar to them. The informants were thereafter guided through the different themes at a deeper level, exploring each of them in-depth through follow-up and probing questions. In order to make sure for the researchers to interpret responses as they were meant by the informants, interpreting questions were asked by necessity (Kvale, 1994). Before exploring the last theme of the interview, the researchers signaled the approach of the end. Once all themes were covered, it was clarified that there were no unexpressed feelings or issues of the informant. The researchers then guided the conversation to go back to a more social level, warmly thanking the informants for their contribution (Ritchie et al., 2013). At the end, as part of the sampling strategy, the informants were asked to identify potential participants that fit the selection criteria.

3.3.3 Data analysis

Data analysis is described as "the process of bringing order, structure and meaning to the mass of collected data" (Marshall & Rossman, 1999, p. 150). This research paper utilized thematic analysis, which is a widely-used tool for analyzing qualitative data. Although there exist several approaches to conducting thematic analysis, this research paper followed six steps: familiarizing with the data, generating codes, constructing themes, reviewing potential themes, defining and naming themes and producing the report (Terry, Hayfield, Clarke & Braun, 2017).

In order to get familiar with and prepare the data for the analysis process, all audio recordings were transcribed verbatim, meaning that each word of the conversation was transcribed the way it has been spoken. The transcription process started directly after the conduction of each interview, preventing any memory deficiencies. During the process the researchers took initial notes on emerging patterns, aiming to aid in the analytical stage of the research. To mitigate misinterpretations, each interview was summarized in order for the informants to confirm the accuracy of the researchers' interpretation and corresponding changes were made by necessity (Bryman & Bell, 2015).

The second step was to generate codes, which ensure an accurate and comprehensive foundation for the analysis. Instead of taking casual observational notes, the researchers systematically and thoroughly identified phrases and sentences that were relevant to the research questions and assigned codes to capture their meanings. To obtain an overview of the main points and common meanings, the researchers collated the dataset into segments based on the codes, which subsequently supported the process of reducing and organizing the data (Terry et al., 2017). From this phase and onwards, the software program NVivo was utilized to classify, sort and arrange the data.

The third step was to develop themes, which allow for pattern formation and identification across the dataset. Theme development usually involves combining similar codes or clustering different codes into single themes that capture the bigger picture. This process emphasizes a central organising concept, which represents a "clear core idea or concept that underpins a theme" (Terry et al., 2017,

p. 17), because it assists researchers to determine the scope and focus of each theme, and which codes fit within it. Considering that the interview guide was designed based on pre-existing theories and concepts, a number of predefined themes were existent. However, additional themes were identified as the abductive approach allowed for the discovery of new insights.

The researchers treated the process of codification and theme development as iterative and dynamic but were simultaneously humble to the fact that the first attempts of theme development generally result in 'candidate' rather than finalized themes. For that reason, to review and define the themes once more are two essential parts of the thematic analysis process. The reviewing phase was perceived as a 'quality control exercise', in which the researchers further shaped, clarified and rejected the 'candidate' themes with the purpose of ensuring accurate representations to the coded data segments, entire dataset and research questions. The defining phase involved writing a detailed analysis of the final themes, in other words communicating the patterning and diversity of meaning that the presented data extracts, along with changing the 'working titles' into succinct and readily understandable names that capture the themes (Terry et al., 2017).

The final step of the thematic analysis process involved finalizing the thesis, and thereby weaving together the analytic narrative, data and existing literature into a singular output with the purpose of answering the research questions (Terry et al., 2017).

3.4 Quality of the research

Quality research denotes the scientific process and is a precursor to quality evidence, which relies on the overall study design. A quantitative study would evaluate the quality of research by the accuracy of a measure (validity) and the consistency of a measure (reliability), which are two concepts rooted in the positivist paradigm (Collis & Hussey, 2014). However, in accordance with the interpretive paradigm with qualitative data, the quality of this research paper is assessed by the two primary criteria trustworthiness and authenticity (Guba & Lincoln, 1994).

As an initial step to improve the quality of this research paper, both researchers participated and challenged each others' thoughts and opinions throughout the

entire research process. During the process of coding, analysing and linking the empirical data to the theoretical framework, the researchers worked independently while continuously reflecting, comparing and discussing their findings and interpretation with each other.

3.4.1 Trustworthiness

Trustworthiness has been explained as "one way researchers can persuade themselves and readers that their research findings are worthy of attention" (Nowell, Norris, White & Moules, 2017, p. 3). Qualitative studies are generally concerned with whether the findings are credible, transferable, dependable and confirmable (Guba & Lincoln, 1994). The following sections will define these four assessment criteria, and discuss how the researchers attempted to conduct a trustworthy research study.

3.4.1.1 Credibility

Credibility is concerned with whether the findings of the conducted research are correctly identified and described, in other words if the truth is represented. It is therefore comparable with internal validity in quantitative research (Collis & Hussey, 2014). One technique that helped establish credibility was respondent validation. The researchers contacted the informants and asked them to review a summary of the empirical data from their interviews and the researchers' interpretations of that data. This provided the informants with the opportunity to verify their statements and fill in potential gaps, simultaneously as it allowed the researchers to get confirmation of whether the informants' social contexts and realities were correctly understood (Bryman & Bell, 2015).

3.4.1.2 Transferability

Transferability refers to what quantitative research denotes as external validity, meaning whether the findings are applicable to other contexts (Collis & Hussey, 2014). Considering that qualitative research is concerned with the social context and contextual uniqueness of the phenomenon that is being studied, generalizing the findings outside the context of the scientific study in question becomes an empirical issue. For that reason, transferability merely concerns case-to-case transfers (Nowell et al., 2017).

As this research paper adheres to the philosophical assumptions of interpretivism, the objective was not to draw broad conclusions from particular observations

based on a single external reality. The findings are therefore expected to be transferable to similar contexts and possess low transferability to other industries or countries (Collis & Hussey, 2014). However, it is noteworthy that P2P clothing rental is a relatively new and unexplored phenomenon, and consumers' perceptions and intentions are expected to change over time. This suggests an additional challenge of applying the findings in a similar context at a different time. In order to ensure that readers who strive to transfer the findings can evaluate the transferability, the researchers provided thick descriptions of the collected data and the setting it was collected in. This included the selection criteria of the informants, their responses in the semi-structured interviews and the researchers' interpretations of these (Bryman & Bell, 2015).

3.4.1.3 Dependability

Dependability addresses the issue of reliability, meaning whether the research process is systematic, traceable and well-documented (Collis & Hussey, 2014). One technique to establish dependability is adopting an auditing approach, in which the researchers ensure easy access to complete records of all phases throughout the research process. Although no peers or external researchers acted as auditors due to the magnitude of a qualitative study and its datasets, the researchers outlined and justified the decision-making process in regard to collecting, analysing and making predictions of the data. Subsequently, this would allow an external party to repeat the research and therewith increase the chances of generating similar findings and conclusions (Bryman & Bell, 2015).

3.4.1.4 Confirmability

Confirmability is concerned with the degree of objectivity, and the researchers' capability to analyze findings and draw conclusions based solely on the experiences and ideas of the informants, and not potential biases, personal motivations or preferences of the researchers (Shenton, 2004). In other words, the risk that researcher bias skews the interpretation of the informants' responses to fit a particular narrative needs to be reduced. To demonstrate how conclusions and interpretations have been achieved, the researchers kept a record of the raw data from the audio files and transcribed interviews, the original notes as well as the data reduction and analysis, including methodological notes about the development of codes and themes. This assists in establishing reasons for theoretical, methodological and analytical choices, and that the findings and interpretations accurately portray the data (Nowell et al., 2017).

3.4.2 Authenticity

Authenticity addresses to what degree researchers present a variety of social realities. In addition to the informants' lived experiences, this criterion is concerned with the wider political and social implications of the research (James, 2008). To clarify, it considers the impact on members within the culture or community that is being studied, for example if the research helps members to gain a better understanding of their social setting or to appreciate the perspective of other members (Bryman & Bell, 2015).

There exist five criteria for reinforcing claims for authenticity. One of them, fairness, is concerned with whether the research represents diverse viewpoints of members within the social setting in a fair and faithful way. With that said, one potential drawback of this research paper is the similarities between the informants, since this indicates that a variety of social realities is not fairly represented. The remaining four criteria, ontological, educative, catalytic and tactical authenticity, will not be considered in greater detail as they have been assessed as controversial and non-influential by existing research (Bryman & Bell, 2015).

3.5 Chapter summary

This chapter presented the applied methodological approach. Following an interpretivist research philosophy and a qualitative research design, twelve semi-structured in-depth interviews were conducted, exploring the perceptions of Danish female millennials. An abductive approach has been applied when analyzing the collected empirical data. The interviews have been transcribed, and codes were generated to identify patterns and develop themes. Finally, the chapter reflected on the quality of the study discussing the parameters of trustworthiness and authenticity.

4. Findings and analysis

The following chapter will present the empirical findings from the conducted interviews, together with interpretations and analysis from the researchers. The structure is similar to the interviews and begins with the general themes of fashion consumption before continuing with clothing rental, which will present the frequently mentioned topics in relation to the TPB and the additional construct of self-identity.

4.1 Fashion consumption

4.1.1 Fashion and self-identity

Apart from their functional value, fashion items seem to have much more meaning to people. Many of the informants mentioned the importance of clothes in their self-expression. For instance, Non-User 6 stated that her style and the way she dresses is representative of the kind of person she is. In line with that, User I argued:

"You express yourself a lot through clothes you wear and what kind of style you have. And I think if you can have a look at the person's wardrobe, you are able to maybe have a picture of the person in your head." - User 1 (line 6498)

On the contrary, other informants did not necessarily see fashion items as reflecting their personality or defining who they are for different reasons. User 2 claimed that she likes to exist in terms of her personality rather than how she looks. Considering that she is fairly creative and "loud", she further argued that it would not be appropriate in some settings for her to express that personality through fashion. Hence, she prefers to fit in and sees clothing items to balance out her personality, rather than expressing it. Similarly, User 5 did not see her playful personality reflected in her current neutral style, however, she aims to dress more self-expressively in the future. This wish was also expressed by Non-User 2:

"I am way more creative than I ... express through my clothes. So I would like to get some of that creativity and also some of the like confidence especially at work, because ... I am really good at what I do. So I would also like my clothes to like, express that confidence of like, I am here, I know what I am doing and I am also super kind and super creative."

- Non-User 2 (line 1076)

However, the degree to which people express their personalities through fashion seems to be affected by the confidence they have, as well as the time and effort they put into it. User 2, for instance, argued that she would need to put a lot of time into researching style and aesthetics for being able to express herself through clothing. Similarly, Non-User 2 stated that she does not know enough about fashion to be able to express her identity. She also emphasized that a lack of courage stops her from wearing certain items when stating that:

"A lot of times I will try some things where I feel like 'Oh, this really expresses who I am'. But then like, maybe I do not always have the courage to kind of like dress very differently than I normally do."

- Non-User 2 (line 1019)

Rather than having one universal style, people tend to have different styles depending on emotions or settings. Hence, fashion can also be seen as a tool to express feelings and mood, not just personality as such. Some of the informants touched upon how their style differs depending on how they are feeling. User 4 described it in the words of:

"It is a way to express my mood. I am a really moody dresser. So, one day I will, I do not know, I have one style and another day I can have a completely other style." - User 4 (line 9125)

She stated that whenever she feels grumpy, she does not put a lot of effort in her outfits, whereas when she is in a really good mood, she puts together outfits that are more thoughtful and colorful. However, Non-User 3 argued that for her, basing her style on her moods happens on an unconscious level, rather than consciously.

While those informants talked about the influence of their moods on their style, others brought up the inverse influence of the way they dress on how they are feeling. User 3 described fashion as a tool to trick one's mind into a specific feeling. When feeling sad, for example, colorful clothes might be able to make one feel better in a 'look good, feel good' manner. In line with this, User 1 viewed fashion as a tool for empowerment:

"When I want to feel very powerful then I just go for maybe a blazer or something very chic and maybe put on some lipstick or something I just feel very good in, a nice fabric. And something that flatters my figure."
- User 1 (line 6077)

Furthermore, many informants argued for their style to differ depending on the social setting they are in. Non-User 1, for example, stated that she has a different style at work than she has on a day-off. Even though there is no formal dress code, she argued that she wants to express integrity as people tend to wear neutral colors. Non-User 4 expressed a similar thought:

"At work, I will tone it down because I guess that's what you do. That's not a really good reason to do it, actually. But I still do it."

- Non-User 4 (line 3269)

The perception of having to 'tone it down' at work is very prominent for all informants. However, while some of them saw it as different forms of their styles, User 2 referred to it as a "costume for that world", stressing that she would never wear it on her days off.

4.1.2 Conscious vs. impulsive buying

While the process of getting new clothing items was very conscious and thought-through for some informants, others tend to shop more impulsively. For a lot of the individuals, it appeared as very important to only buy what is needed. Non-User 5, for instance, argued that she does not shop that much as she is very considerate and does not buy just for the feeling of having a new item. Similarly, User 2 stated that she does not "buy anything that exceeds what is needed" and that she "would never just want to add to [her wardrobe] without any conscious decision-making". On the contrary, other informants did not always engage in a conscious decision-making process. Non-User 3 described that she impulsively buys clothes mainly in physical stores:

"When I am like, in a physical store or ... when I see something like, through the window, I am just like ... 'Oh, I am just going to try it' and then it looks great and then I am just going to buy it."

- Non-User 3 (line 2129)

Non-User 1 supported this view by describing herself as someone who does not plan her purchases:

"I am not like a person that kind of seeks for a long time a specific piece of clothing, it is more like okay now I feel for buying a jacket or something that I found in the store and then I do it. So I do not ... plan my purchases." - Non-User 1 (line 23)

In line with that, Non-User 6 mentioned that she goes to physical stores, without needing anything in particular, to just browse and impulsively buy some items. Furthermore, when talking about impulsive buying, Non-User 3 saw a connection to her ending up not wearing the items she bought.

4.1.3 Enjoyment and social aspect

The aspect of enjoyment was brought up during the interviews, especially by those who rarely buy new fashion items in a conscious manner. Fashion and shopping as such were seen as a hobby, as it is the case for User 4:

"Shopping is a hobby of mine, and I like spending time on it."

- User 4 (line 9205)

Others, however, did not see shopping as a pleasant experience. Non-User 5 described shopping as a stressful and frustrating experience, with stores being too crowded and clothes not fitting. Furthermore, User 2 described her relationship to shopping as a task:

"I do not enjoy shopping because it is more like a task." - User 2 (line 7134)

Just as the perceived enjoyment of shopping differed from person to person, the preference on whether to shop independently or socially varied across individuals. Some informants enjoyed the social aspect of shopping with others, that is, spending time with friends or family. Others preferred shopping alone because it lets them focus better and go at their own pace. User 3 preferred shopping alone and further argued:

"I think it is because I like to take my time. And I kinda get bored with waiting for others to finish whatever they're doing. I'd rather just do that. So it is just easier to do it alone than having someone with you."

- User 3 (line 8014)

4.1.4 Online vs. Offline

When it comes to where to buy new clothing items, the preferences and perceptions among the informants varied strongly. While some mainly shopped online, others solely went to physical stores or shopped both online and offline.

One of the major concerns that was raised in regard to online shopping is the disability to try on clothes, as well as feeling the materials. For instance, User 4 stressed the importance of seeing and trying on the item before buying it, in order to make sure it fits well and is made from nice fabrics. User 5 supported the importance of the whole offline shopping experience:

"Whenever I go to stores, I like to just get inspiration as well. I think the whole experience for me walking into a store is actually important. Like touching the fabrics, trying everything on." - User 5 (line 9817)

Others, however, preferred trying on clothes at home, rather than in in-store fitting rooms. Non-User 5 explained that for her, it is more pleasant to try on clothes in her own apartment in natural lightning. She furthermore argued that buying clothes online and trying them at home enables her to combine new items with what she already has in her closet.

Another concern that was brought up by some informants was the safety of shopping online. User 6, for example, raised concerns about identity theft and fraudulent transactions, and argued that it feels safer to buy from physical stores. Other informants did not show concerns of that extent. Turning to reviewing platforms such as Trustpilot seem to help overcome that barrier, as stated by Non-User 3:

"If it is a website [that] I do not really know that much about I would definitely just like run a quick Trustpilot search before ordering anything." - Non-User 3 (line 2059)

Nevertheless, informants often brought up the convenience aspect of shopping online. User 5 expressed that she likes the ease of shopping online whenever she wants to and getting it delivered to her doorstep. Non-User 3 argued that it is easier to navigate and find items when shopping online. She furthermore appreciated the possibility to compare prices and get recommendations. Non-User 6 supported that by stating:

"I definitely prefer online ... because when I shop I usually know what I want like if I see it on Instagram and then I know ... reference numbers and I can just find them online and then just exactly the item I want. And I feel like in real stores, I can not always find the exact item or the exact size I want ... it is just like a waste of time going there and like trying to find where it is located in, like asking for help and everything."

- Non-User 6 (line 4947)

4.1.5 Trends and fashion influence

When addressing the importance of following trends, the informants raised different perspectives and opinions. Overall, the informants seemed to be more influenced than they first expected. Even if they did not actively follow trends, they stated that they are greatly influenced by friends or people they see in the streets or on social media. Non-User 6 illustrated how exposure of trends influences her perception:

"I think it is just a mental thing because when we see everyone wearing [a trendy item] you kind of start to think that it is beautiful. When you see it everywhere, it is like your brain registers it as beautiful ... so then you also want it." - Non-User 6 (line 4889)

Furthermore, User 1 argued that the pieces displayed in regular retail stores are, at that point in time, always trendy. Hence, if you buy those items, you automatically follow trends. However, it was important for her to have a unique style, which is why she actively tries not to get influenced by trends and buys second-hand.

Different groups that influence the informants' fashion consumption were brought up. Many of the informants mentioned that they get inspired and influenced by people they follow on social media. Some of the informants even followed specific accounts only because they like the account holder's style. However, this influence does not always happen on a conscious level, as reflected by User 4:

"I think that influencers on Instagram influence my shopping habits ... more than I know of." - User 4 (line 9030)

Other informants get their inspiration offline. This happens either through friends and family or for example unknown people they pass by on the street. User 2, for instance, mentioned that she takes mental notes when she sees someone on the street wearing a cool item or outfit. Similarly, Non-User 1 emphasized the inspiration she gets from people around her:

"I like to see clothes in real life. I get more inspired to see things in real life rather than from a picture." - Non-User 1 (line 150)

Nevertheless, the informants get influenced and inspired not just from different groups of people, but also in different ways. While some seek for inspiration in regard to how others put their outfits together, others get influenced on what stores or brands to buy from. For User 6, the inspiration comes in the form of how others combine different fashion items. Non-User 2 supported this by describing that she mainly gets inspired to reuse her existing wardrobe and mix-and-match in different ways.

4.1.6 Price and quality

Two product characteristics seemed to be of utmost importance in regard to fashion consumption, namely the price and quality of an item. As most of the informants were studying and therefore not earning a full-time salary, a restricted budget was often brought up as the determining factor for where to buy clothes and to limit their ability to express their ideal style. User 5, for example, mentioned how she does not dress the way she would want to because of the budget available to her. Similarly, Non-User 6 expressed how her income determines which stores she goes to, and that she will consume different brands once she receives a higher salary. Other informants, such as Non-User 5, argued that price will always be a determining factor for her, regardless of potential budget restrictions:

"I think it will always be a factor. Because I have always been really considerate with my money." - Non-User 5 (line 4062)

The findings show that price and perceived quality seem to go hand in hand, as many of the informants expressed their perceptions of how more expensive items last longer and have a better fit. For instance, Non-User 6 argued for her preference for mid-range stores because she feels like she can wear those items longer as they are of better quality. When discussing quality, aspects such as fabrics, processing and fit were frequently touched upon. User 2 explained that it is possible to determine an item's quality based on how it has been sown and tailored. Furthermore, Non-User 6 linked the quality and longevity of an item with the fabrics it is made of. The aspect of quality and longevity also seemed to be connected to sustainability. Some informants viewed the investment in quality items as an aspect of sustainable clothing consumption, as illustrated by User 4:

"Sustainable clothing consumption ... means investing in more quality items that we will wear for longer." - User 4 (line 9713)

In regard to sustainable clothing, many informants expressed the willingness to pay a price premium when buying sustainable, high-quality items. Non-User 4 stated that she chooses sustainable alternatives despite having to pay a price markup. In line with that, User 6 expressed her intention to buy from a sustainable clothing brand, regardless of the price being three times as high as alternative products:

"So my sister and I are looking at [these sustainable gym clothes] and we want to buy an outfit each, [even] though they are tripled the price of the outfits we looked at [on] another homepage." - User 6 (line 10937)

4.1.7 Sustainable fashion consumption

Sustainability was often expressed to play an important role in regard to the informants' fashion consumption. However, they had different views on what sustainable fashion consumption means. One topic that was frequently brought up was fast fashion, with H&M often given as an example. The informants raised concerns about the working conditions in such productions, for example that companies exploit their employees by not paying fair salaries or employing underage workers. Moreover, the environmental impact of these companies was mentioned as they, for example, use an extensive amount of water in their production and burn unsold items. In this regard, Non-User 4 summarized that

"fast fashion is just not the best solution for saving the planet". Furthermore, Non-User 2 explained her reasons for boycotting fast fashion brands as the following:

"I do not want to support like the fast fashion industry ... [for] environmental reasons. I feel like there is enough clothes in the world right now. And I do not want to support them burning all the leftovers or the amount of water or child labor and all that. I feel like it is an easy way to do your part for the environment." - Non-User 2 (line 1220)

Another topic that was brought up related to fast fashion brands was greenwashing. Many informants raised their concerns about fast fashion companies introducing sustainable lines only for corporate social responsibility (CSR) and image reasons. User 2 summed this up and expressed the lack of action within fast fashion companies:

"This corporate social responsibility that most firms, they kind of say that they have. I think that we all know that that is mostly still greenwashing and even though it is very nice that it is being upfront and being talked about, there's just still not enough action behind it."

- User 2 (line 7600)

Hence, buying from local brands and stores or supporting sustainable fashion brands were seen as more sustainable alternatives. Nevertheless, some consumers still expressed concerns in regard to these alternatives. For example that local brands are producing in third-world countries under poor working conditions, or that sustainable brands are located and produced outside of Europe and have to be shipped, which is not viewed as sustainable either. Furthermore, some informants mentioned the lack of variety and options when it comes to fair fashion brands, as illustrated by User 2:

"So I still hope for better like high-end, high-quality sustainable brands that also has some kind of like good designers, I kind of miss that." - User 2 (line 7612)

Another aspect that was brought up in connection to sustainability was overconsumption. As aforementioned, many of the informants were already very conscious about what to buy and whether they really need it. For them, not

consuming more than what is needed was one aspect of consuming sustainably. Others, however, liked the feeling of having something new or felt pressured by society to not wear the same items or outfits multiple times, especially in regard to special events. Non-User 6 expressed that, for her, "not buying as much because we all know that we do not need it" means consuming sustainably. Nevertheless, she stated that "we live in this society where we have to wear something new every time we have a party".

The alternative to collaboratively consume fashion was brought up by many informants as a sustainable option. It has to be noted, however, that the topic of sustainable clothing consumption was discussed after deep diving into the concept of clothing rental. Hence, the results might be biased. Nevertheless, instead of buying new items, informants mentioned the possibility to go through their own closet, borrow something from friends or consider second-hand or rental options.

Overall, a desire to act more sustainable was identified. Even though some informants were already taking actions to consume fashion sustainably, they still saw room for improvement. Especially when reflecting on their general sustainability efforts, the informants were aware that they act more sustainable when it comes to, for example, food compared to fashion. Non-User 2, for example, viewed herself as more sustainable compared to her friends as she, amongst others, avoids plastic and buys second assortment vegetables. Nevertheless, she stated that fashion is the one aspect of life where she has not "cracked the code yet". Others, however, did not have a desire to act more sustainable in their fashion consumption, even though they were aware of the industry's environmental impact. Non-User 6 argued that fashion is too fun to restrict:

"I feel like fashion is too fun to sort of put restrictions on it. So at the moment, I just kind of want to have fun with it and try different things and not think about, like, you know, how bad it is for the environment. So it is just easier not thinking about it." - Non-User 6 (line 5857)

Nevertheless, she emphasized sustainable actions in other consumption areas, such as food, cosmetics and recycling, which for her compensate for her fashion consumption.

4.1.8 Second-hand

The concept of second-hand clothing was frequently discussed in the interviews. As aforementioned, while half of the informants regularly and actively engage in this consumption alternative, the remaining half mainly buys fashion items first-hand from physical or online retail stores. Hence, the group of non-users predominantly brought up what is hindering them from engaging in this type of consumption, whereas the group of users mainly reflected on their motivations for buying second-hand.

As aforementioned, one of the motivating factors for second-hand users was the perceived sustainability of reusing clothes rather than supporting the overproduction through, for example, fast fashion chains. User I expressed that she did not want or need to support fast fashion brands such as H&M and Zara as "there are so many other alternatives". Another aspect that was brought up was the uniqueness of second-hand items. Especially among the users of CFC, the feeling of being unique was mentioned as a driving factor of their second-hand consumption. User 4 mentioned that when she first started visiting second-hand stores and platforms, she "figured out that you could get things that are not in the stores right now. So it is more unique, less people that have the same". Similarly, User 6 explained her preference for second-hand as the following:

"I love buying second-hand so that's the best feeling because you know that you would not meet anyone else with the same piece of clothes on ... So I like to be different, not necessarily follow the fashion trends."

- User 6 (line 10909)

On the contrary, other informants did like to follow fashion trends and saw second-hand as an opportunity to get trendy items for a cheaper price. Non-User 6, who mainly shops first-hand, mentioned that she used to consult second-hand platforms when she "wanted to have the same items that everyone else had" and looked for a bargain there. Similarly, informants within both groups brought up the price aspect as a motivating factor to consider second-hand options. For User 4, the cheap prices of second-hand stores make her hobby – shopping – more affordable:

"First, I figured out that second-hand was cheaper. So you could get nicer items for less ... also, since like shopping is a hobby of mine and I like spending time on it, I think that, for example, in second-hand shops ... you could go and spend more time on shopping and then not necessarily do the same damage in terms of how much money you spend because it is more of a search. So you could use ... more time and less money." - User 4 (line 9202)

Non-User 3 demonstrated that she sometimes buys "stuff that's usually pretty expensive if you want something good quality" in second-hand stores as "you can get really good deals". However, the cheap price was not only mentioned as an advantage of buying second-hand. User 2, for example, explained that she has often bought second-hand items just because they were cheap and compromised on other factors, such as the fit or style:

"Especially with second-hand clothing, some of it is so cheap that you compromise on the style and the quality ... and oftentimes you'd be like, 'okay, that was maybe a little bit of a, a quick buy because it was 10 kroner'. So I have bought stupid things when it has been like flea markets ... that I barely use." - User 2 (line 7196)

Furthermore, like some other informants, she mentioned the lack of variety, especially in physical stores. Non-User 1 stated that the second-hand stores in Copenhagen only sell high-end pieces that still are fairly expensive or "very cheap" clothes. Hence, she missed stores "in-between". When it comes to physical stores, another barrier was the lack of organization. Especially informants that were not regularly engaging in second-hand described physical second-hand stores as highly unstructured. Non-User 2 stated that she feels anxious about going into second-hand stores:

"I have not found a place where I can buy it yet where it kind of fits my personal needs because I find [that] a lot of second-hand stores are super messy. And then I go in there and then I get overwhelmed in like two seconds and I leave again because I feel like it is dirty and messy."

- Non-User 2 (line 990)

Similarly, Non-User 5 explained her negative attitude towards physical secondhand stores by the fact that she does not know where to start when looking for something, due to the stores not being well-organized. However, the lack of structure was also mentioned in regard to online platforms such as Trendsales. User 2, for instance, emphasized the need for a "middle man" to set up the items on the platform, and to ensure that all items are categorized and labeled correctly in terms of size, materials or condition. For her, not having all necessary information in place resulted in a bad user experience and a lot of unnecessary time spent browsing or corresponding with sellers. Similarly, without actively using any, Non-User 1 perceived online platforms as being inconvenient and time-consuming.

The last topic that was brought up in regard to second-hand was the aspect of hygiene. For some informants, the thought of someone else having worn an item before seemed to be a major barrier, as illustrated by Non-User 2:

"I have, like, a kind of a fear sometimes of using second-hand stuff because then I start thinking like, oh, who wore it before and are they like, clean?" - Non-User 2 (line 1172)

Other consumers, on the other hand, did not share those concerns. Non-User 5, for example, mentioned that "if it is washed, it doesn't matter where it came from". Nevertheless, the informants appeared more willing to collaboratively consume clothing items without direct skin contact, such as jackets, blazers or bags. Most of the informants, furthermore, expressed a willingness to buy second-hand jeans. Non-User 1 explained this by the fact that jeans are far away from "the upper part" of her body. Hence, she would not be concerned about "smelling that someone else has worn it" before her. In general, the informants who regularly engage in second-hand showed no hygiene concerns, except for very intimate products such as swim- or underwear.

4.2 Clothing rental

4.2.1 Perceived Behavioral Control

Several themes during the interviews referred to the construct of PBC, most of them evolving around the lack of knowledge and the need for information respectively. Due to the novelty of P2P clothing rental, the informants were unfamiliar with the concept and practicalities around it. The informants, hence, expressed the need for specific information about the process and practicalities such as delivery, insurance and return. User I argued that it is "very important in the first place to just have a look at how much it is for renting the piece and the

shipping costs and everything like that. And what happens if something goes wrong". In line with this, Non-User 4 argued that:

"I would need to know how it works because I do not know how it works." - Non-User 4 (line 3802)

Nevertheless, when evaluating the concept without having the exact knowledge about how the process works, the perceptions among the informants were split. Most of the informants expressed that they perceive the process to be quite easy. Non-User 5, for example, compared the time and effort that is needed for renting clothes from a peer over an online platform with the time and effort she spends on shopping online. User 3 supported this when stating that:

"I mean, it seems pretty easy. You're just like on a website and just ordering. It is just like shopping online, basically." - User 3 (line 8731)

When comparing it to shopping in a physical store, Non-User 2 even evaluated it as being easier, due to the convenience of browsing through the items from anywhere at any time. Others, however, mentioned that renting clothes through an online platform seemed to be very time consuming, especially in the beginning when they were unfamiliar with it. Non-User 3 reflected on the process as the following:

"I think in the beginning it would be a little ... time consuming because you have to find the garment, ... it has to be the the right size and the right color and it ... also has to be the right price and how long can I rent it and the whole thing, the whole practical aspect of renting it and then you have to return it and how to do that ... when I say it out loud, it seems very easy but in my head ... it is too much work." - Non-User 3 (line 2844)

Another aspect that made her perceive clothing renting as "kind of difficult" is the matter of routines, as she is used to doing things in a similar way; going to the same stores, using the same websites and so forth. Similarly, almost all other informants discussed the aspect of habits and routines. Non-User 3 argued:

"It is a matter of like, routines and the things that you usually do, ... you just kind of are like, you know, like going with the flow and just like, do the things that you're used to do." - Non-User 3 (line 2828)

The concept of clothing rental stands in conflict with the informants' current fashion consumption habits. Changing such behavior was perceived to be difficult and to take a lot of time. Non-User 6 expressed that she perceives changing her consumption behavior to be difficult because she is "very used to the ways [she is] shopping and consuming now". In line with that, Non-User 2 discussed the difficulty of changing deeply-rooted routines:

"I think it would take a while to be honest. Like even if I had the website ... I think I would still have to like constantly remind myself to use it rather than going to the store." - Non-User 2 (line 1724)

4.2.2 Subjective norms

4.2.2.1 Influence of friends

There was consensus among almost everyone that friends would influence their intention to participate in P2P clothing rental. Non-User 5 and User 1 acknowledged that their friends' experiences could change their entire evaluation of clothing rental. In line with this, Non-User 4 emphasized that bad reviews from friends would affect her negatively while good ones would affect her positively. Non-User 1 mentioned that she would be more reluctant towards the rental concept if her friends showed negative attitudes. However, User 6 stated that she would not be influenced because she is a humanist in a friend group full of business-minds, so she was positive that she possessed the ability to change their minds:

"Yes [trying it regardless of her friends speaking badly about it]. And I will change their minds." - User 6 (line 11328)

The assumption of whether or not their friends would evaluate clothing rental positively differed between the informants. On the one hand, some informants believed that many of their friends would be interested, for different reasons. Since the majority of Non-User 2's close friends are frequent shoppers of second-hand stores and are reluctant towards supporting big corporations, she believed that

they would do it. User 4 assumed that clothing rental would be most appreciated among her friends with less interest in shopping, as it would simplify the process of acquiring new clothes, especially in regard to occasion wear. Non-User 6 acknowledged that her stylish friends, who care a lot about brands and labels, would be positive towards renting high-end items. However, that someone with a boring style started to rent clothes would have a stronger influence on her, because it would inspire her to go outside her own comfort zone:

"I think if a boring-style person will try it, it would make me even more excited and like even more wanting to try this service. Like if that person can, you know, go out of their comfort zone of wearing black jeans and try something cool and playful, then I feel like well then I can put the same effort in it and you know do it as well." - Non-User 6 (line 5669)

On the other hand, User 5 acknowledged that the friends she frequently swaps with "could not care less" but her housemate, who is very fashion conscious, could potentially be interested. However, like herself, she believed that the shift to access from ownership could be a deal breaker for her. User 3 believed that none of her friends would rent anything because half of them do not care about clothes, and the other half would prefer to continue purchasing items. In line with this, User 2 argued that for some of her friends, including her sister, conscious fashion consumption is not "their course in life". To share their closets with strangers, as an alternative to buying, would therefore not be of interest for them:

"My sister would not [rent clothes], that's for sure. They [her sister and some friends] are not conscious buyers ... they choose not to get into it [conscious consumerism], which is fair. Everyone has their courses in life. This is not theirs. They like to buy things, they buy a lot".

- User 2 (line 7706)

Only two informants were aware of friends that had tried clothing rental before. A friend of User 6 intended to rent a dress from Ganni Repeat in Copenhagen, but the expensive price demotivated her, and another friend rented a costume for a theme party. A cousin of User 5, who resides in Australia, frequently rents expensive items such as bags and occasion wear from a Facebook group and a multi-brand online platform.

4.2.2.2 Wanting others to try first

One aspect that was particularly emphasized when discussing the informants' intention to participate in P2P clothing rental was the experiences and reviews of others. A majority appeared to see themselves as late adopters rather than first-movers. However, who qualified as 'others' differed for the informants.

Some informants would mainly be influenced by their friends. Non-User 5 explained that she is not a first-mover, and that she would prefer that her friends tried the service first. Although Non-User 4 argued that the sustainability aspect alone would motivate her to look into the concept, she also acknowledges that a push from her peers would be beneficial, especially if that push included information about rental prices and how easy the rental process is. In line with this, Non-User 3 stated that her curiosity would increase if clothing rental was popular within her friend group and if a friend would introduce the renting process to her:

"If it [renting clothes] was more popular in my like, kind of friend group.. if it was like a thing they are going to do or started to do, I would be more curious about it ... I would not be a first mover in that area, so maybe more like asking my friends." - Non-User 3 (line 2580)

For some, 'others' included both friends and social media influencers. Non-User 2 expressed that it would help if influencers that she follows would do it, as they share the same values, she relates to their thoughts and most importantly; they are likely to provide a how-to guide. User 4 further argued that she would be more tempted to try clothing rental if influencers communicated that she could rent their clothes and how to do it, compared to if she found it by herself. Non-User 6 also mentioned that having people in her social circle, both friends and influencers, that could answer potential questions and review the service would influence her own intentions positively:

"I think seeing someone else doing it first makes it look easier ... they probably had the same questions you had ... as long as someone in my social circles is trying it and doing it then I think it is going to be easier for all of us." - Non-User 6 (line 5650)

User 5 stated that she would continue her life and not look into participating until she had heard from enough satisfied people, whether that would be friends, family,

influencers or strangers. In line with this, Non-User 1 argued that when everyone is doing it, she would too. Apart from her perception that a platform's usability generally increases in parallel with the number of users, she acknowledged that she needs to become more familiar with the concept of sharing clothes with strangers:

"The thought of having access to other people's wardrobe is just a little bit too unfamiliar for me ... whenever everyone is doing it, I would definitely also do it." - Non-User 1 (line 477)

There appears to be a consensus among many informants that it is more about hearing others' reviews and experiences from using the service, not so much whether the behavior per se is perceived as favorable or not among one's social circle. This finding is summarized by User 4 when stating that "I think if people try it, and then speak about their experience and recommend it, then it would change my opinion. But I do not think about if it is seen as a good thing or not, you know, among my friends, I do not care about that. So it is more if they have some experience to share."

4.2.2.3 Typical user

Two personas were recurrently mentioned by the informants as the 'typical users' of P2P clothing rental. Firstly, a young 'fashionista', either a student or a professional, who is explorative, style adventurous and loves wearing new clothes. User 3 pictured someone that really cares about her image and wants to have "the newest of the new". User 4 explained this persona as a "fashion pioneer" who enjoys trying new trends and spicing up her everyday wardrobe for formal occasions or special events, and Non-User 3 added that she is likely to possess a desire to constantly update her closet:

"Maybe someone who is very like, into trying out new stuff and having that kind of like, flow in her closet." - Non-User 3 (line 2780)

In addition to having a significant interest in purchasing new clothes, User 2 further imagined her as being style adventurous and possessing an imaginative and explorative fashion sense. She simultaneously clarified that she does not identify herself with this persona, due to her low interest in shopping and lack of style adventure. In line with this, Non-User 2 admitted that the feeling of initiatives like

Trendsales, and potentially clothing rental platforms, being exclusively designed for fashionistas could influence her intention negatively. Because a platform branded towards people who want to be recognized by the labels they wear, would result in a feeling of exclusion:

"It has [Trendsales] gotten this kind of vibe that it is only for people who are super into fashion. So it kind of seems exclusive in that way, rather than inclusive ... I think it kind of depends on how it is set up [clothing rental platforms]. Is it set up because you want to be recognized by the labels you wear, or because like, 'this jacket is super cool and I want to wear it'?" - Non-User 2 (line 1968)

Two informants pictured someone working in fashion, as their profession is based on being fashionable. Non-User I described a well-known or up-and-coming social media influencer because she is dependent on wearing the "right" clothes, showing a large variety of outfits to uphold her image and appreciates having access to new clothes on a rolling basis. Non-User 6 mentioned a freelance stylist or similar professions in the fashion industry:

"Definitely a fashionista, maybe working as a stylist in her free time or maybe even someone who works in fashion ... I think someone who works in fashion for sure." - Non-User 6 (line 5585)

Secondly, a conscious consumer who highly values the reusing aspect of P2P clothing rental was mentioned by some informants. User 2 argued that, based on her experience, people who opt into collaboratively consuming fashion are generally people who already are sustainably-minded. In line with this, User 6 assumed that this person generally consumes sustainably, not only in regard to fashion:

"... and people who try to eat more vegetables and meat and do volunteering, and use other natural products and try to buy local, sustainable, ecological." - User 6 (line 11346)

However, the informants described a conscious consumer as someone interested in *both* fashion and sustainability, not solely sustainability. Non-User 5 pictured the typical user as a frequent buyer of second-hand clothes through Trendsales, which

results in an open-minded attitude towards renting clothing items that have already been used.

4.2.2.4 Renting social status

Clothing rental often entails access to high-end items, and whether it is possible to 'rent' social status was discussed by some informants. Non-User 6 acknowledged that having access to expensive items could temporarily change how one's financial status is perceived from the outside:

"Everyone could kind of be rich for a minute in a way".

- Non-User 6 (line 5474)

Non-User 2 added that it opens up and levels out the playing field because clothing rental provides consumers, who feel satisfied when wearing designer labels, with the social status they desire without spending "millions of kroner". However, User 5 believed that consumers would feel extremely insecure if their only opportunity to wear high-end brands is by renting them from other individuals, because they would be "faking" who they are:

"I think people would feel super insecure because they could not buy it themselves. Social status is an insecurity. So if you cannot actually own that item of that brand, it is like you're faking it, it is not who you are."

- User 5 (line 10336)

In line with User 5's standpoint, Non-User 6 admitted that to pull off more expensive styles and brands, one needs to have the "entire look", otherwise it would not match the person and the social status would therefore vanish. User 3 shared that when she was younger, seeing someone rent an expensive bag would have been something she and her friends talked about - in a negative way.

4.2.3 Attitude

4.2.3.1 Type of items

Numerous items were brought up when asked about what items the informants would prefer to rent. However, almost everyone agreed that they would not rent basic items, such as jeans or white T-shirts, and only wanted to rent 'special items'. User I demonstrated it clearly when stating that:

"I would rent special pieces, not just basic everyday pieces."

- User 1 (line 6434)

However, the informants interpreted 'special items' in different ways. The majority of them acknowledged the opportunity of renting fancy items for special occasions, such as weddings, galas or birthday parties, at which dresses were overrepresented. The underlying motive appeared to be the massive underutilization of fancy dresses, which was supported by Non-User 4 when stating that "it is stupid to go and buy something just to wear it once or twice". User 4 said that she could primarily see herself renting a dress for a special occasion, not items she would use numerous times:

"I could see myself renting for a really, really, really special thing that I was going to. For example, a gala. Where I needed a very special dress that you know, you are not going to use again. But as long as it is something I see myself wearing several times, I would rather invest in an item and then sell it afterwards." - User 4 (line 9226)

For some informants, fancy items automatically translated into expensive and exclusive brands. User 3 explained how she would love to rent a Oscar de la Renta gown if she attended a big event, and Non-User 3 perceived clothing rental to open doors to expensive brands she currently could not afford:

"I would definitely like trying to see if renting is something that would work for me, like if they are offering specific brands that I really like. But it is probably going to be in relation to a specific event, where I really want to have this dress on, but I cannot afford it. And then I will go and search for my options. And renting could definitely be one of them."

- Non-User 3 (line 2882)

Other informants were not motivated by the potential access to designer brands. Non-User 5 referred back to her lack of interest in brands and said that she "does not really own any fancy brands and does not really care about it either". Non-User 6 pointed out that as a student, she does not have a lot of special events to go to or people to impress yet and could see access to designer wear as a motivating factor in the future. Instead, she acknowledged renting items on a short-term basis for vacations as a motivating factor. The reason being that she wants a different

wardrobe for her vacation compared to what she wears in Copenhagen, because she cares more about looking stylish and wants to adapt to the prevailing climate:

"I feel like you have a different wardrobe for your vacation ... if I want to look cool and stylish, take pictures and like if it is another climate zone, then I would not want to buy an item that I can only wear for this one week in the summer. Then I would like to rent it." - Non-User 6 (line 5314)

Although the majority of the informants emphasized that they would only rent occasion wear, some appeared positive towards renting clothes for everyday wear in an attempt to complement or expand their base wardrobe. Non-User 2 described it as "changing it up more often than I normally would". Non-User 4 and User 5 talked about items they believed they would get tired of quickly if used repeatedly, including trendy items such as bold prints, colors or structures, respective cool coats and knee-high boots. In addition to this, User 2 expressed that she was positive towards the idea of renting fun, colorful items to spice up her business attire, which she currently perceived as extremely boring:

"I think that could be fun because business attire is the most boring thing ever. But it is very easy to make it fun if you can add a beautiful shirt or accent colors and stuff like that to a base." - User 2 (line 7437)

She further argued that renting clothes could enable her to experiment with items she currently does not wear because she is uncertain whether they fit her or not. She described herself as someone who "wears the shit" out of items she likes, so she would probably rent with the purpose of temporarily trying items before making the purchase, as an additional step in her conscious decision-making process. Clothing rental could, in other words, be compared to test driving a car:

"When I would rent, it would probably be with a purpose of trying out to see if it kind of fits in and if it does not then nice and I can get rid of it again easily and someone else can benefit from it ... so you do not buy things that you will never use, and you also have the opportunity to kind of close that option off if it was not your thing." - User 2 (line 7693)

In regard to renting clothes for everyday wear, and to which extent it would satisfy everyday clothing needs, long-term rental was repeatedly emphasized over short-term rental. User 4 highlighted that she would only consider renting everyday wear if she had access to it for two to three months compared to a special occasion

where "you would get the wear out of it just that one time, and you will be satisfied with that". In line with this, Non-User 2 stated that she would only rent office wear sporadically for a period of one to two months, so she could spread out the use of the item, whereas she would rent occasion wear for a week for "pretty much every event that I go to":

"For like the daily wear or office wear I would want a longer rental time ... because you do not want to wear the same thing two times in a row ... whereas for events, I would ideally need it for a week to be able to try it on and rent something else if it does not fit." - Non-User 2 (line 1466)

When asked whether their reasons and motivators differed depending on if they visited a regular or second-hand store, a recurring theme was identified among the users of CFC. That is, some of them visited regular shops when looking for a specific item, and second-hand stores to see if there is something they like, in other words without a goal involved. However, no clear theme was identified when bringing clothing rental into the equation. On the one hand, some of the informants argued that they would use it solely to find a specific item. User 5 stated that she would not use a clothing rental platform without knowing beforehand what she was looking for:

"I would want something. Like I want this pair of boots that I found on Ganni's website, I am going to go see if someone is renting them out. And then I would go in and check specifically for those."

- User 5 (line 10612)

On the other hand, some of the other informants would browse for inspiration. For example, Non-User 2 mentioned that she would repeatedly look for different items that could inspire her but did not exclude the possibility of searching for specific items such as a colorful blazer.

4.2.3.2 Time, convenience and effort

Several informants, of which the majority were not current users of CFC, highlighted that the practical aspect of renting clothes seemed more time-consuming, inconvenient and required more effort compared to purchasing clothes.

When introduced to the concept of P2P clothing rental, Non-User 1, who described herself as a "physical shop kinda girl" that prefers buying whenever she feels like it,

immediately mentioned that she would be worried about spending too much time on it. To her, the "whole package" of setting up an account, scrolling to find an item to rent, getting it delivered and having to return it early if the item did not fit seemed time-consuming. Non-User 4, who also preferred shopping in physical stores but rarely shops spontaneously, shared this view and argued that renting would add "actual work" for her. Compared to going to the store, where all she needs is herself and her credit card, she would suddenly be dependent on the lender to approve her access to the item she desires:

"You are dependent on someone else but yourself. Someone else has to deliver it to you. You have to like, make some kind of agreement. When I go to buy clothes in the store all I have to agree with is myself and my credit card." - Non-User 4 (line 3734)

Whereas Non-User 1 compared the rental process with Trendsales and expressed that it seemed like a waste of time to potentially have to meet someone at the opposite side of the city to receive a T-shirt, Non-User 2 perceived renting as more convenient than second-hand. She argued that it would allow her to return items that do not fit or look different from their pictures, instead of becoming the owner of an unwanted item. Non-User 6 made a distinction between purchasing and renting second-hand items. She stated that purchasing is a one-time interaction whereas renting is a multiple-time interaction, regardless if she would have to physically meet the lender or get the item delivered by post:

"It would just be easier to buy from another person, it is a one-time interaction. But renting like then you have to keep in touch and return it and you have to meet in real life or send it twice." - Non-User 6 (line 5753)

When comparing it to online shopping, Non-User 5 perceived clothing rental as equally time-consuming or that it could potentially save her time. Compared to some other informants, she thinks twice or even three times before purchasing anything, and therefore perceived the renting process as similar to her online purchasing process; she would spend a long time searching for the right item and considering whether or not to rent it.

4.2.3.3 Saving vs. wasting money

The rental price was mentioned by almost everyone as a factor that would affect their intention to participate in clothing rental as a new consumption alternative. However, they were uncertain about what a reasonable rental price would be. For example, User 1 stated that "it is difficult to realize how much you pay to rent something". Nevertheless, the informants had contrasting opinions about whether clothing rental would make them save or waste money.

Some informants perceived clothing rental as a financial opportunity. This was especially true for expensive garments for special occasions, such as attending weddings, as the cost-per-wear is usually high. User 3 felt that she would gain money, since she would not have to purchase garments that she would use for solely one purpose. In line with this, Non-User 2 argued that having the opportunity to rent two dresses, for the sole purpose of attending two different weddings, would have been an ideal solution last summer instead of purchasing a brand-new dress for 1,000 DKK that she only wore twice:

"I bought one dress that I wore to both weddings because going out and buying two different dresses that I was only going to wear once or twice felt like a waste of money. But ideally, I would have liked to wear two different dresses. So if I could have rented a dress for a wedding instead of spending 1,000 DKK on a new dress, I would 100% have done that."

- Non-User 2 (line 1447)

Other informants, however, perceived clothing rental to entail financial risks. The informants that viewed renting clothes as wasting money appeared to make tradeoffs between the rental price and the rental period. Non-User 5 stated that if she paid 500 DKK for a garment and only got to keep it for a couple of weeks, she would feel that she wasted money. Non-User 3 highlighted the tradeoff between rental price and rental period when stating that:

"It [feeling of saving money] depends on the price, how much it is going to cost, but also the renting period, like do I have it for a weekend or like a whole week?" - Non-User 3 (line 2467)

The rental period seemed to be a crucial factor because it indicates the number of times that the informants could wear the rented item. Non-User 4 argued that she

would feel like she wasted money if she only wore something, which was expensive to rent, once. She added that she would only rent something if she had plans on using it more than once. In line with this, User 5 highlighted that if she would have access to an expensive item that she liked, she would want to wear it multiple times over a longer period of time:

"If it is an item that you like, that is good quality, that is expensive, you would want to wear it more than once or twice over the course of a longer period, right?" - User 5 (line 10456)

However, Non-User 6 stated that despite being presented with the opportunity to wear the rented item multiple times over a longer period of time, it would still feel like a financial loss. She assumed that the cost-per-wear would be higher in the long-run when renting an item compared to purchasing and owning the item, which would allow her to wear it more often:

"Financially it is better if I buy it and then just wear it more often, in the end it is going to be cheaper to wear it per time ... if the rental price is 10% [of the retail price] and you rent it and wear it 10 times, then you can just buy it." - Non-User 6 (line 5267)

An additional factor that could, potentially, entail a financial risk was the return policy. Whereas User 3 assumed that the platform offered free returns, Non-User 2 shared her concern of renting a dress that did not fit her properly, and being forced to pay the full price despite not wearing the item:

"For example, if I am renting a dress, it does not fit and I send it back straight away, would I still have to pay the full price?" - Non-User 2 (line 1895)

It becomes clear that there exists an overall uncertainty around whether renting clothes from a P2P clothing rental platform is perceived as expensive or cheap among many of the informants, which directly affect their perception of whether they would save or waste money. The rental price is found to have a significant impact on the informants' intention to rent clothes and to be directly related to the rental period and the purpose of the rental, in other words the amount of times that the informants planned to wear the item.

4.2.3.4 Health and hygiene

Not being the first one to wear something was a recurring concern, especially among the non-users of CFC. Non-User 3 argued that she would pay extra attention to the smell. She added that wearing a rented item that smelled different compared to what she was used to would make her uncomfortable, as it would be a constant reminder that someone else had worn it before. This concern was shared with Non-User 1. However, she made a distinction between her willingness to rent jeans instead of dresses, because jeans are "far away from my head". She referred back to a previous experience, namely when she bought a second-hand item during summer time that came into direct contact with her skin and she noted the scents from the previous owner, which she was not fond of:

"I bought some kind of vintage item that was directly on my body and when it was like during the summer and when you start you know to feel warm.. you become aware of the scents in the clothes, that it comes from someone else and that I am not very into." - Non-User 1 (line 367)

The risk of renting an item from a stranger who smokes, thus resulting in wearing clothes that smell like cigarette smoke, was mentioned by Non-User 5. Apart from that, she would not be concerned about health and hygiene, which she assumed resulted from the fact that she frequently shares towels and toothbrushes with friends and family. Neither would Non-User 4, who believed that Denmark has a higher hygiene standard compared to for example India:

"I also live in Denmark, hygiene standards are pretty high. I mean, if I was renting clothes from someone in India maybe I would think about it." - Non-User 4 (line 3496)

The smell was mentioned by a few users of CFC as well, but they demonstrated a rather relaxed attitude towards it. For example, User 1 stated that "if it smells, I can just wash it and then wear it" and User 6, who inherited clothes up until 8th grade, argued that "I am really not afraid of stuff like that". Both User 3 and User 4 expected a fully cleaned item upon delivery, thus not much weight was put into the cleaning aspect. However, only Non-User 6 expressed concerns about whether she or the lender would be responsible for cleaning the item when the rental period was over:

"I would not be sure if I have to clean the item or like what kind of cleaning does the person expect? Is it dry cleaning? Can I just wash it?" - Non-User 6 (line 5417)

In regard to the cleaning aspect and the current pandemic, only Non-User 6 raised a concern about the potential risk of being infected with the coronavirus, or other diseases, when renting and wearing the clothes of strangers.

4.2.3.5 Practicalities

There existed an overall confusion and uncertainty around practicalities, mainly in regard to insurance and delivery options. Almost everyone expressed a fear of destroying or losing a rented item, and the potential consequences of it. User 3 stated that the fear of having to pay the full price, in addition to the rental price, for an item she destroyed would become a significant barrier. This fear was shared by Non-User 3 when arguing that the need to be extra careful could potentially ruin some of the experience of wearing it. User 1 summarized everyone's uncertainty around the situation when stating that:

"What if you destroyed the piece or if there are holes in it, what happens then? Do you have to pay the whole price?" - User 1 (line 6324)

Both User 6 and Non-User 3 mentioned that renting items from strangers, compared to borrowing from friends, added a whole new level of concern regarding the consequences of destroying them. For that reason, the need for an insurance policy was strongly emphasized by most of the informants. Non-User 5 further argued that the insurance's price and what it covered would be a deal breaker for her:

"It depends on what the price would be for the insurance and what could happen. But it would definitely help to know exactly what would happen if I broke it. And then I could consider like, is it worth it."

- Non-User 5 (line 4592)

Another practicality that raised concerns was the delivery, more specifically when the clothes would be delivered and how. The delivery time was mentioned by several informants, and the risk of not receiving items on time were particularly

concerning for the informants that were most positive towards short-term rental of occasion wear, as stated by Non-User 2:

"The main concern would be if people do not send it on time. Like if I need it this weekend, and then people only send it at the end of the week." - Non-User 2 (line 1809)

The preferences for meeting the lender physically or getting the items delivered by post differed between the informants. Meeting up with the lenders entailed an opportunity to create a relationship between both parties, which would make the experience more personal, as stated by User 3. However, instead of spending time on deciding on different meeting places with different lenders, the idea of a common meeting place was presented. Non-User 1, who generally perceived meeting up as time-consuming, talked about a physical store as a medium where lenders and renters could deliver and receive the different packages. Non-User 4 would prefer a predetermined meeting spot, such as the public place Rådhuspladsen:

"Like every time you have to hand something over, it is at Rådhuspladsen. Everyone met at the same place, you would not have to agree to a meeting place with each individual person. That would make it easier." - Non-User 4 (line 3748)

Getting it sent was perceived as easier by Non-User 2. For many of the informants, the distance between themselves and the lender would be a deciding factor for which approach they would prefer. For example, it would be unnecessary to ship something 10 minutes away, but driving for 1 hour was ruled out by User 1.

4.2.3.6 Sustainability of clothing rental

Almost everyone shared the view that clothing rental is a sustainable option. It reduces the number of underutilized clothing items floating around in the ecosystem, meaning that existing resources are deployed to a greater extent, as stated by Non-User 1. Non-User 3 was highly positive towards the circulation of clothes among a community of users:

"The clothes are going to be recycled over and over again. I really like that idea." - Non-User 3 (line 2456)

By reducing one's fashion consumption and being more environmentally conscious, the concept is perceived as a tool for slowing down the consumerist side of things, as stated by User 5. To participate in clothing rental would therefore elicit feelings of "being a good person or doing the morally right thing", according to User 2. Non-User 2 further argued that renting special items would free up money, which subsequently would allow her to spend more on locally manufactured brands:

"It [renting] would be a great way to limit my own clothes consumption, like the items that I do not wear every single day ... it would also make it easier to buy something locally manufactured, because I would not be spending as much money on the other items." - Non-User 2 (line 1338)

The sustainability aspect would, inevitably, be a motivating factor for many. User 6, who was particularly fond of the idea of getting access to completely new styles and brands, said her motivation would be split 50/50. For some of the informants, the sustainability aspect would even weigh heavier than potential barriers. For example, Non-User 4 would disregard the "actual work" clothing rental entails, compared to purchasing clothes from regular stores:

"I think it is a barrier [communication with the lender as well as receiving, cleaning and sending the item back] but for me the sustainability aspect weighs up way more." - Non-User 4 (line 3666)

However, some informants would not automatically perceive clothing rental as sustainable. For example, Non-User 4 would include the shipping distance in her evaluation and if the item was sent back and forth, long distance, she would not perceive it as 100% sustainable.

4.2.3.7 Importance of trust

Trust was a frequently mentioned aspect in regard to P2P clothing rental. The informants mentioned trust in regard to (1) the platform that facilitates the interaction between the lender and the renter, and (2) the person they are renting from. User 6 argued that she trusts local Nordic platforms more than, for example Chinese or American:

"If it is a platform that is made in the North, it makes ... it more trustworthy, I think, than if it was a homepage from China or something like that. Or America. Then I trust it way less. The more European, the more North, the closer it gets to Denmark and Sweden and Norway, the more trusted." - User 6 (line 11192)

Furthermore, some concerns were raised in regard to renting from a stranger. For example, User 3 brought up the insecurity of "getting a fake item", especially when it comes to high-end clothing. However, she argued that she would not have these concerns if the platform "has some sort of security to make sure that that does not happen".

Some informants mentioned that they would feel more comfortable when knowing who they are renting from. Seeing reviews from other users, who have rented from a lender before, was argued to strengthen the trust when renting from a complete stranger, as stated by both User 4 and User 1. Furthermore, Non-User 2 argued that it would comfort her to "chat with [the lender] before renting". She emphasized that by doing so, she could get a sense of the lender's personality, which also "says something about how you treat your clothes".

4.2.4 Self-Identity

When talking about their relationship to fashion, the informants frequently brought up the aspect of self-expression. Hence, when discussing the concept of clothing rental, self-identity and self-expression were again touched upon. While some informants expressed that renting instead of owning an item would affect the aspect of self-expression, others perceived this differently. Non-User 2 explained this by the following:

"Because it is not like there would be a big tag on it saying, 'I have rented this outfit'. So you could do the exact same thing of like showing who you are" - Non-User 2 (line 1389)

Nevertheless, overall, possessions and ownership appear to be of high importance to the informants, and hence, also played a crucial role in the evaluation of clothing rental. Some of the informants expressed that prefer owning their garments without necessarily being able to think of any reason for it. For example, User 4 stated that "I prefer owning something. And I do not really know why". This might

be deeply rooted in them, as they do not have any experience with any other forms of fashion consumption that is centered around access over ownership, except borrowing clothes from family or friends, as illustrated by User 2. While some informants showed a positive attitude towards borrowing clothes from friends, others did not like the idea of wearing something that they do not own. Non-User 6 expressed her concerns of borrowing from others as the following:

"I do not like borrowing items from others because I would just be scared that I would, you know, mess them up or something would happen." - Non-User 6 (line 5234)

She further argued that when owning an item, she does not need to worry if something happens to it, since she can easily fix it in whatever way works best for her. Similarly, Non-User 3 expressed that she would be more careful when wearing clothes that do not belong to her, which might ruin the experience of wearing those items. Hence, owning something gives them a feeling of safety. This close connection between ownership and the feeling of safety was also brought up by User 2, who described it on a deeper psychological level and connected it to one's personality:

"That is also a personality trait. So I think that there are definitely like identificators for people in feeling they own things. ... I am just thinking of like hoarders programs where they feel like very safe around like a lot of random shit. But I feel like a lot of people have that in like a minor degree. Like they look in the big closet and are like, I feel safe because I feel comforted by all of these clothes and the identity around this. Something defines me." - User 2 (line 7622)

In line with that, Non-User 4 explained her preference for owning something by subconscious rationales and emotions. She illustrated this by the example of her having several pairs of high heels without wearing them just because she likes "owning stuff".

A major aspect that came along with owning an item was having control over it and being able to access it at any point of time. Non-User 3 described this as having an item in her closet, knowing where it is and being able to use it whenever she wants. Similarly, User 3 explained that she likes to know that she always has the

opportunity to wear an item. She furthermore argued that "it mostly comes back to control over what I have and what I own". In this regard, however, Non-User 5 expressed that the ability to wear a clothing item at any point of time is even more important than actually owning the item:

"To me, it does not matter whether I own it [a clothing item] or not, to me matters if I can wear it when I want to. Because maybe ... I do not want to wear it for three months and then I really want to wear it again."

- Non-User 5 (line 4400)

Another aspect that was frequently brought up was the emotional attachment to certain items. Some informants expressed that they generally have a hard time giving items away because they connect memories with those items and get emotionally attached. This fact seems to be hindering their willingness to engage in renting clothes. When reflecting on the renting concept, User 1 expressed that she would feel like she would be 'losing' something when having to return an item. Especially when really liking a rented item and feeling confident in it, the informants stressed that it would be hard for them to give those items back. User 5 illustrated this by stating "if I like something, I would want to keep it and wear it". Consequently, some of the informants mentioned that they would only be willing to rent special items for certain occasions, as they know they would only wear it once or twice. Nevertheless, as expressed by User 3, for very personal events that are emotionally charged, the fact that it might be worn only once gets outweighed. Hence, in this case it was again important for the informants to own the item.

Lastly, the aspect of being or not being a first-mover was touched upon by several informants. Some described themselves as very open to new concepts, especially when it comes to sustainable practices. Non-User 2, for instance, demonstrated this by the example of her being one of the first customers of GRIM, a service selling second assortment vegetables. She further explained that being a first-mover gives her "a bit of a kick" and the feeling of being aware of "how trends are moving". User 2, on the other hand, demonstrated her first-mover-personality on the usage of menstrual cups:

"I was one of the first ones of my friends, like way before it became a thing, to use the menstrual cup ... I do not mind doing unpopular or weird things if I find it like a smarter solution ... if I find things a good solution, I am not hesitant to make a buying decision, but I have to be certain that it is a good buying decision. I feel like it was like that with the menstrual cup, it had so many perks." - User 2 (line 7840)

On the contrary, other informants did not identify themselves as first-movers in any aspect of life. They prefer others to try out new services first, and adopt at a later stage when the services have higher user rates and more popularity. Many informants expressed that they would be more inclined to try a new service when someone they trust reviewed the service first. In this regard, informants mentioned for example influencers or friends. Non-User 5 stated that she would have her friends "check it out first to see if it is cool". Non-User 3 also supported this need of verification through friends:

"I would not be a first mover on that area ... maybe more like asking my friends and they can say 'oh, you need to try this website. It is really good.' And then I would be like 'okay, I am going to try it'." - Non-User 3 (line 2867)

4.2.5 Behavioral intention

When the informants were asked to imagine that a P2P clothing rental company was launching in Copenhagen in the next month and about their intentions to engage in the service, only Non-User 2 stated that she would sign up without hesitation:

"Um, I would do it straight away." - Non-User 2 (line 1887)

Compared to Non-User 2, three informants appeared particularly reluctant. User 3 referred to that she currently does not need a clothing rental service in her life:

"I do not think that I would, no. Because I do not think that I need it in my life at the moment." - Non-User 2 (line 8820)

Non-User 5 would want her friends to try it and approve it first. Non-User 1's intention would also be low if she was the first one among her friends to try it, and if there was a lack of user ratings and popularity:

"If all of my friends are doing it also ... if I can see that the user rate is high and there is a popularity ... if I feel that, okay, nobody is using it, I would be the first to try it out, then my intention would be low."

- Non-User 1 (line 822)

Two of the informants acknowledged that their main motivation would be the novelty of the concept. User 2 emphasized that she would be more willing to sign up for a beta, compared to the actual launch, and referred to her past experiences with working with entrepreneurs and being "keen to see what would happen". User 1 would try the service for the sake of trying:

"I think it would be nice to just try it out ... just trying because of the sake of trying. Because it is a new thing." - User 1 (line 6867)

There was consensus among the majority of the informants that their participation was dependent on if they had an upcoming occasion. As stated by User 4, she would "not necessarily go there and try it right away just to try it". For example, User 6 would be interested in renting an outfit for an upcoming confirmation and Non-User 6 for a fun event or holiday. The intention of Non-User 4 would "100% depend on the piece of clothing". For example, her readiness would increase significantly if someone on the platform lent out a yellow suit and if the timing in relation to opportunities to wear the suit was right. User 5 stated that she would be curious:

"Um, I do not know that I would. I would be curious ... But I do not think I would be inspired to rent anything, like anytime soon after [it] being released. I would have to have a reason [a specific event] to rent something." - User 5 (line 10658)

Thus, the informants' intentions to participate in P2P clothing rental was mainly centered around the timing of upcoming occasions and appeared not to fulfill the purpose of everyday wear.

4.2.6 P2P vs. B2C

The informants' opinions were split in regard to which model was preferred; renting from a well-established company (B2C) or a private person through an online platform (P2P).

The ones that preferred B2C emphasized the infrastructure, resources and know-how of companies such as Ganni, because it provided a feeling of safety and trust. To engage with a company that "already has systems set up" would make practicalities such as delivery time and returning faulty items (e.g. damaged or not matching the seller's description) more reliable, as stated by Non-User 2 and Non-User 6. Compared to a private person, who is taking the role as a lender for the first time, User 3 emphasized the companies' experience:

"They [big companies] would have more experience in renting and they should have all of these measures in place, compared to someone who is a private renter and who might rent out for the first time."

- User 3 (line 8768)

A number of informants mentioned that companies have more to lose than individuals, which increases the feeling of safety. Non-User 1 argued that companies would damage their reputation long-term if their renting services failed to satisfy their customers' needs, compared to a random individual one would never interact with again. In line with this, the risk of fraud and receiving fake designer items increases with P2P, as stated by User 3 who prefers B2C for the security aspect:

"It is just so easy for a private person to send a fake item ... for example, a Chanel bag or some really expensive shoes, if I rent privately, there is a bigger chance of it not being like a real item." - User 3 (line 8479)

Not everyone that preferred B2C based it on safety or trust. User 2's main argument was that, compared to P2P, renting directly from a company allowed her to purchase the item she rented:

"It would be more like research, testing out, experimenting with that one piece of clothes that I had in mind." - User 2 (line 7563)

The informality of renting P2P was perceived positively by several informants. One reason appeared as rather political, namely that "all those stores [already] earn enough [money]" and that money often makes people evil, as stated by User 6 who "trust[s] individual people more than businesses". Her statement is somewhat supported by Non-User 4 when stating that although she is not anti-corporates,

she still believes that companies already generate huge profits. Instead, she perceived P2P as cheaper and an opportunity to get access to items she never could otherwise:

"I am not anti big corporations at all, but they are already making a lot of money ... I think it is [P2P] cheaper. And also, I was never going to actually buy someone else's clothes. So that way, renting will be the only way to get it." - Non-User 4 (line 3512)

The human connection was another contributing factor to why some informants preferred P2P. According to Non-User 2, sharing her closets with others creates a sense of community, which she currently cannot find in any other fashion consumption alternative. User 5 argued that it is less intimidating to rent from a private person compared to a big company, and emphasized that people undervalue human connection:

"There are people that underestimate that connection with the actual human and it seems more intimidating if a multimillion dollar company is in control of the clothes." - User 5 (line 10627)

She further argues that if she accidentally damaged a rented item, it would impose bigger problems for a private person compared to a big company that "surely has another one". To clarify, the human connection resulted in a higher perceived responsibility towards an actual person's item for some informants, compared to a company's, as the former gets sad if items are damaged. This is demonstrated by Non-User 5 when stating that:

"I would feel more responsible for clothes from the platform, from like an actual person. Because it is their personal item." - Non-User 5 (line 4506)

The personal and casual setting of P2P clothing rental, and that the entire rental process is not professionally controlled, is not appreciated by everyone. Instead, to participate in B2C clothing rental entails the opportunity to make complaints and is more similar to a "formal kind of purchasing", as stated by Non-User 3. However, one does not always exclude the other. Non-User 1 and Non-User 3 mentioned that they could see themselves starting with B2C and gradually transition to P2P. Non-User 3 stated that she would start with familiar brands, such as Ganni, and then

potentially become motivated by cheaper prices and more options from the P2P market.

4.3 Chapter summary

This chapter presented the empirical findings from the conducted interviews, as well as the researchers' analysis and interpretation of those. Numerous factors were identified to influence consumers' intention to engage in P2P clothing rental. In terms of PBC, current consumption habits and routines as well as lack of experience and knowledge were found to impede the intention. The influence of subjective norms on forming behavioral intention was dependent upon concept evaluations from close friends and fashion influencers, and the 'typical users' were identified as fashionistas and environmentally-conscious consumers. Additionally, social status could both be gained and lost from rented items. The attitude towards renting clothes from peers depended on several factors. The concept was perceived as a sustainable alternative that enables the experimentation with different trends and styles. Furthermore, consumers emphasized the community aspect of sharing clothes with others as a motivating factor. Renting clothes was identified to entail both a financial opportunity and a financial risk, depending on whether it was an item for a special occasion or everyday wear as well as on the rental period. However, due to its multi-interactional nature and the lack of knowledge and experience, the concept was perceived as time-consuming and inconvenient. Some consumers further expressed concerns in regard to the hygiene and trust of collaboratively consumed items and the fear of destroying or losing rented items. With regard to self-identity, emotional attachment to garments was identified as a hindering factor and consumers were afraid of building up a connection with temporary accessed items. The lack of ownership further imposed a barrier as consumers emphasized the control and convenience aspect of owning items and being able to access them at any point of time. Finally, consumers' innovativeness in regard to sustainable practices were found to positively influence the intention to rent clothes from peers.

5. Discussion

The following chapter will answer the two research questions by providing a discussion about the main findings and addressing how these relate to the existing body of knowledge as outlined in the theoretical framework. As clothing rental has received only limited scholarly attention, the discussion firstly provides insights about the informants' fashion consumption, which is found to form their perceptions about P2P clothing rental. In order to offer a more comprehensive picture, the discussion also briefly outlines and compares the informants' attitudes toward B2C clothing rental in relation to P2P clothing rental. The main findings and their interconnection, which lay the foundation for this chapter, are summarized in Figure 4.

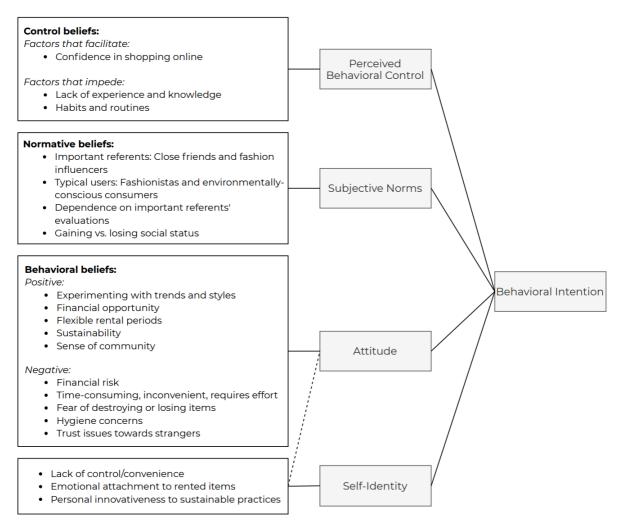


Figure 4. Summary of main findings

5.1 Fashion Consumption

Various factors were found to influence the informants' fashion consumption. In line with numerous scholars (e.g. Crane, 2000; Elliott, 1994; Hebdige, 1981), it was found that fashion has symbolic meaning beyond its functional value, but to different degrees. The informants demonstrated this by stating that they perceive fashion as a tool for expressing their personalities, moods, feelings and emotions, as well as to 'fit in' in social settings. The latter was found to be of particular importance in work settings. Regardless of formal dress codes, the affiliation with social groups and the transfer of certain values led the informants to dress 'accordingly' and 'tone down' their style. This supports Hebdige's (1981) argument that fashion is a social marker to symbolize affiliation with in-groups, in this case work colleagues, not a practical necessity. However, this style and their 'work identity' did not match the style and identity they have in other social settings, such as meeting with friends. This can somewhat be explained by the construct of multiple identities (Jun, 2018), as it demonstrates that consumers construct multiple identities that together form one's full identity in order to navigate through insecurities, that is, how one 'should' be perceived in different social settings.

How the informants shop differed. Whereas some undergo a conscious decision-making process and only purchase what is needed, the behavior of others confirms Bhardwaj and Fairhurst's (2010) argument that consumers still shop impulsively and perceive it as an enjoyable hobby, driven by the hunger for newness. In line with Jensen and Jørgensen (2013), the need to follow trends, in other words following the socially accepted ways of dressing, was influenced by friends, fashion influencers and stylish people passing them on the streets. However, some informants highlighted that this influence occurred unconsciously, meaning that although they do not actively try to follow trends, they are influenced by what important others perceive as 'trendy'. In accordance with Hebdige (1981) and Halvorsen et al. (2013), it can therefore be argued that fashion and staying up-to-date on new trends is used to demonstrate their membership to in-groups, that is, the 'important others'.

Price, quality and sustainability were identified to be of great importance when consuming fashion. Although fast fashion and cheap prices were appreciated by those not earning a full-time salary, many informants still valued sustainability and high-quality higher than price. This contradicts Joergens' (2006) finding that consumers are generally unwilling to pay a premium price for sustainable fashion,

and one reason appears to be the general awareness of the environmental and societal impact of the fashion industry. Because unlike the findings of Birtwistle and Moore (2007), who report a lack of knowledge and information about the fashion industry's negative impact, the informants criticized fast fashion corporations for poor working conditions, extensive water usage, environmentally unfriendly disposal practices and overproduction. In line with Fisher et al. (2008), the informants also questioned and distrusted the fast fashion companies' sustainability efforts, especially their sustainable clothing lines, for having the ultimate goal of improving their images and generating profit. However, despite possessing knowledge and information, some informants still perceived themselves as more sustainable in other consumption practices. In line with Gwozdz (2013), this suggests that sustainable fashion consumption is not automatically a result of a society where environmentally-conscious consumption is gradually embedded.

Finally, CFC and its most prominent form second-hand were used because it allowed users to act sustainably by reusing already existing garments, as argued by Becker-Leifhold and Iran (2018). The low prices also make trendy and unique items more accessible and enable them to boycott fast fashion chains such as H&M and Zara. However, although existing literature highlights CFC as a means for reducing overconsumption (Hamari et al., 2016; Leismann et al., 2013; Roos & Hahn, 2017), the low prices were simultaneously identified to fuel some informants' impulsive buying behaviors. The non-users of CFC were skeptical towards purchasing second-hand clothes because both physical and online second-hand stores were perceived as inconvenient. Furthermore, second-hand was perceived as time-consuming and, in line with Armstrong et al. (2015), unhygienic due to wearing someone's old clothes.

5.2 Clothing rental

5.2.1 Perceived behavioral control

The construct of PBC refers to how easy or difficult the performance of a behavior is perceived (Ajzen, 1991), and an individual's perceived ability to perform a specific behavior can be influenced by several control beliefs. In this research, the informants predominantly brought up and reflected on (1) the novelty of the concept and the resulting lack of experience and knowledge as well as (2) habits

and routines when it comes to fashion consumption. The findings show that both aspects have negatively affected the informants' perceived control over renting clothes from peers through an online platform.

Due to the novelty of and unfamiliarity with the concept of P2P clothing rental, engaging in this consumption alternative was often perceived as difficult. The researchers only shared limited information about the concept, i.e. that an online platform facilitates the interaction between two parties and enables them to rent clothes from other individuals. However, as the practicalities differ between the existing P2P clothing rental startups, the different policies on, for example, the cleaning and delivery were presented to give the informants a basic idea of how it could work. Due to the unfamiliarity, many informants expressed a need for further information and knowledge in order to feel confident in renting clothes through online platforms. This is in line with Becker-Leifhold and Iran (2018), who identified the lack of information as a barrier for consumers to engage in clothing rental services, and supports Armstrong et al. (2015) finding that the lack of well-established businesses leave consumers' concerns regarding, for example, which liability renters hold unanswered.

However, the findings suggest that consumers who frequently engage in online shopping, either from retailers or second-hand platforms, feel more confident in their ability to engage with P2P clothing rental platforms. This further supports the impact of knowledge and experience, as argued by Becker-Leifhold and Iran (2018), even when it has been gained in other, comparable settings. Furthermore, it emphasizes the importance of past experiences and habits when explaining and predicting human behavior. In agreement with Armstrong et al. (2015), the majority of the informants addressed their habitual ways of consuming fashion and the perceived difficulty of leaving the comfort zone of repeating past behavior. While Conner and Armitage (1998) suggest extending the TPB with an additional construct reflecting the past behavior and habits, the presented findings indicate past behavior to indirectly affect the intention formation through the construct of PBC, rather than directly as an individual contributor.

5.2.2. Subjective norms

Subjective norms refer to the perceived social pressure of performing or not performing the given behavior by important referents and is determined by injunctive and descriptive normative beliefs, as argued by Fishbein and Ajzen (2010).

There exists a general opinion that almost all informants want close friends and/or fashion influencers to try, review and approve the novel concept of renting clothes from strangers before engaging in it themselves. These are also the important referents they turn to for staying up-to-date on new trends. However, in contrast with Fishbein and Ajzen (2010), it is particularly interesting that the reason was not argued to be social approval, meaning that the informants wanted to observe and evaluate whether others approve or disapprove the behavior of renting clothes per se. Instead, it appears to be based on practical reasons, namely to understand potential risks, such as whether the rental process is easy or difficult. Nevertheless, waiting to see if members of a social group that the informants psychologically identify as being a member of, so-called in-groups (Dittmar, 2008), will approve or disapprove the given behavior, still suggest that the informants' intention to rent clothes is influenced by social expectations and pressure, not solely the reviews concerning practicalities. It can therefore be argued that the informants' belief about the extent to which important referents, that is, close friends and/or fashion influencers, think they should or should not rent clothes and a motivation to comply with these exists, meaning that injunctive norms are, in fact, found to affect the informants' intention to rent clothes (Fishbein & Ajzen, 2010).

The dependence on others' experiences can somewhat be explained by Beck's (1998) theory of risk society and Bauman's (2000) theory of liquid modernity. P2P clothing rental expects consumers to fundamentally change how they consume fashion. As change generally indicates risks, the informants assess the risks and attempt to escape the uncertainty of when and where the risks will negatively affect them by turning to experts. However, 'experts' in this matter are not scientists that base their recommendations and risk assessments on objective facts, but in-groups such as groups of girlfriends or fashion influencers' communities that base their recommendations on subjective experiences. In addition to this, the fact that only few of the informants identify themselves as first-movers, some particularly mentioned it in relation to their group of girlfriends, could provide an explanation to this dependence on others. In line with Dittmar

(2008), who argue that one's social identity is based on the perception of oneself through membership in social groups and the perceived role individuals hold in each group, it appears natural that these informants take the role as late adopters.

In terms of the descriptive norms, the stereotype for the 'typical user' is identified to be rather homogeneous: a fashionista and an environmentally-conscious consumer. This finding is supported by numerous scholars (e.g. Becker-Leifhold & Iran, 2018; Armstrong et al., 2015; Pedersen & Netter, 2015) who argue that motivating factors are experimenting with fashion styles and different brands as well as preventing excessive consumption and is therefore hardly surprising. However, some informants emphasized that fashionistas', with fun styles and taste for expensive labels, participation in clothing rental would have no, or even negative, influence on their intention. Firstly, the findings suggest that nonfashionistas with boring styles actually have a strong influence, which is not addressed in existing research. The reason being that renting playful and colorful items that differ greatly from non-fashionistas' existing wardrobes requires bravery and compared to fashionistas it therefore feels more approachable and inspirational for others to go outside their own comfort zone. Secondly, clothing rental platforms that position themselves as being especially designed for fashionistas and that encourage lenders to mainly list expensive labels are found to negatively influence some informants that do not identify themselves with or as fashionistas, or do not possess a desire to be recognized by the labels they wear. As argued by Fishbein and Ajzen (2010), this finding proposes that the influence that normative referents have is dependent on how much the consumer in question identifies with, in this case, the fashionistas. In other words, the influence on these informants' behavioral intentions is expected to be greater if they hold the belief that non-fashionistas, which they identify with, are likely to rent clothes. In line with the aforementioned scholars, descriptive norms are therefore found to affect the informants' intention to rent clothes.

This can also be explained by Beck's (1998) theory of risk society and Tajfel's (1972) finding that consumers use stereotyping to reduce the risk of choosing the 'wrong' social context and to protect their identity. Because to associate the 'typical user' with fashionistas and over-generalize this category of people as being extremely fashion-conscious and wanting to be recognized by expensive labels, clearly discourages those informants that do not believe that these characteristics correspond with their identity. As argued by Banister and Hogg (2007), this finding

supports that what consumers choose *not* to consume is equally important for their identity construction.

To democratize expensive items, in other words gaining access to mid-range to high-end brands and the social status they entail, is identified to create ambiguity in relation to subjective norms. On the one hand, clothing rental is perceived to level out the playing field and temporarily increase how one's financial status is perceived by others, which supports numerous scholars (Lang, 2018; Becker-Leifhold, 2018; Armstrong et al., 2016). As emphasized by one informant, the social status is not lost due to others being unaware that the item in question is rented. This contradicts Tukker (2004), who argues that a renting business model forces consumer to make intangible sacrifices such as not gaining social status from product ownership. On the other hand, there is evidence to suggest that the social status of designer brands actually disappears when the basic characteristics of exclusive items are undermined through renting, that is, the expensive price and the inaccessibility to the general public. To rent exclusive items can therefore be argued to also represent low economic power, because one is unable to afford the actual purchase and ownership. Subsequently, this could lead to feelings of 'faking it' and not being judged as an 'original' designer bearer by the social groups one wishes to belong to, if being recognized for wearing expensive labels is a desired outcome. In contradiction to Becker-Leifhold (2018), this finding suggests that clothing rental does not solely offer the opportunity to demonstrate a certain social status to others; it simultaneously entails the risk of distancing oneself from ingroups one aspires to become part of through renting.

5.2.3 Attitude toward the behavior

A favorable attitude was identified for P2P clothing rental as an innovative business model in general, however, numerous factors influenced the degree to which the informants had a favorable or unfavorable evaluation of actually renting clothes from a peer for themselves. This finding is not unexpected, considering that Fishbein and Ajzen (1980) argue that the evaluation of a target object does not necessarily lead to the same positive or negative evaluation of a behavior in relation to the targeted object.

Several informants held the behavioral belief that clothing rental would enable them to complement or expand their everyday wardrobe, in other words gaining temporary access to fun and colorful items that allow them to experiment with trends and items they currently do not wear. This is in line with Lewandowski (2016), who argues that clothing rental is gradually evolving from an event-based model to an everyday option, as well as Armstrong et al. (2015), who argue that clothing rental allows consumers to experiment with their style and satisfy their desire for change. Renting clothes enables consumers to test different styles and items before committing to buying them, as it was illustrated in the example of test-driving a car. The experimentation aspect is also in agreement with Belk (2007), who emphasizes that temporary access is associated with reduced pressure, as consumers are less concerned with making the wrong choice.

Similar to the point made by Armstrong et al. (2016), the majority of the informants evaluated clothing rental as a suitable alternative for special occasions, but not for everyday wear. The main reason was the high cost-per-wear of occasion wear, such as high-end dresses for attending weddings, which are generally expensive and worn only once or twice. This finding is supported by numerous scholars (e.g. Becker-Leifhold & Iran, 2018; Becker-Leifhold, 2018; Lang, 2018; Armstrong et al., 2016) who observed that the access to expensive items from high-end brands, which would normally be outside consumers' price range, positively influences their attitude towards renting clothes. To clarify, this finding suggests that consumers that perceive clothing rental as a suitable alternative for renting expensive items for special occasions hold the behavioral belief that clothing rental entails a financial opportunity, which subsequently have a positive influence on their attitudes.

In agreement with Lang (2018) and Moeller and Wittkowksi (2010), some informants, however, asserted the opposite; that renting clothes entails a financial risk. A surprising finding is that this was particularly true for everyday wear and was identified to be heavily dependent on the rental price and rental period. Price was identified to be of utmost importance in regard to the informants' fashion consumption, and an uncertainty around how cheap or expensive each rental would be was identified. It is therefore hardly surprising that the rental price had a strong influence on individuals' attitudes. Having said that, the significant impact that rental periods have on consumers' attitudes is not addressed by existing research. Long-term rental was repeatedly preferred over short-term rental when evaluating the rental of everyday wear. The reason being that, compared to occasion wear, informants expected to wear everyday items multiple times over a longer period of time. Consequently, if the rental price is perceived as expensive

simultaneously as the rental period is shorter than one to two months, they can neither spread out the use nor wear it as often as they desire. This means that the cost-per-wear is perceived as too high for *short* renting periods, resulting in the feeling of financial loss. In line with Moeller and Wittkowksi (2010), who emphasize that consumers evaluate renting as an expensive alternative to purchasing in the long-run, as the sum of all rental fees could substantially exceed the retail price, only one informant highlighted that the cost-per-wear would be higher for her in the long-run compared to purchasing and owning the item. In addition to the cost-per-wear, the need to spread out the use demonstrates that Danish young females are concerned with being caught wearing the same outfits and clothing items multiple times, as suggested by Jensen and Jørgensen (2013).

In addition to saving money, Lang (2018) argues that clothing rental allows consumers to save time compared to traditional purchasing and ownership. Our findings contradict this standpoint, as almost everyone held the behavioral belief that renting clothes from peers is more time-consuming, inconvenient and requires more effort compared to purchasing in regular or second-hand stores. The main reason was the multiple interactions that it requires; from scrolling to find desirable items, picking up and returning them, and that the accessibility is dependent on the lenders. In line with Catulli (2012) and Tukker and Tischner (2006), the fact that fashion items are not easily accessible imposes feelings of sacrifice. Because unlike Durgee and O'Connor (1995), this suggests that access over ownership does not automatically result in feelings of freedom. Instead, it requires a higher level of commitment and imposes limitations, which could negatively influence attitudes. In line with this, P2P clothing rental was found to impose higher levels of responsibility and commitment compared to B2C clothing rental, which is unaddressed in existing literature. The reason being that these items are personal and the experience of wearing them could be ruined by the fear of destroying or losing them, which is why insurance policies that cover potential misfortunes and additional charges were identified to be deal breakers.

Hygiene concerns were found to create negative attitudes for some informants. Rexfelt and Hiort af Ornäs's (2009) argumentation that consumers have trust issues when it comes to hygiene were partly confirmed by the present findings. While some informants showed a strong concern for the overall cleanliness and potential odor, others showed no such concerns. Considering the hygiene standards in Denmark, these informants unconsciously trusted lenders to deliver a fully cleaned

and fresh item. However, in line with the findings of Armstrong et al. (2015), hygiene concerns for some items, such as dresses, were more pronounced than for others and the strength of the concern appears to be dependent on how close an item is to one's skin. Nevertheless, despite the COVID-19 pandemic, potential health consequences of wearing strangers' items were only mentioned by one informant. This strongly contradicts Armstrong et al.'s (2015) argumentation that health concerns and uncertainties regarding sanitation are a prominent barrier.

The behavioral belief that renting clothes is a tool for reducing one's fashion consumption and environmental impact was found to have a positive impact on attitude, and therefore supports the findings of several scholars (e.g. Armstrong et al., 2016; Pedersen & Netter, 2015). Unlike Becker-Leifhold (2018), who argues that biospheric motives are one of the least motivating factors, it was found that the sustainability aspect actually weighted heavier than the extra time and effort some informants believed renting clothes would require. As argued by Armstrong et al. (2016), taking a proactive role in reducing wasteful disposal by circulating clothes relieves consumers from the feelings of guilt caused by overconsumption. In line with this, some informants' attitudes towards P2P clothing rental were more positive compared to B2C clothing rental because they believed that retailers already generate huge profits and do enough societal and environmental harm. This finding suggests that P2P clothing rental could be used as a tool for taking a political standpoint against big corporations, by sharing closets and supporting other individuals instead, similar to what some users of CFC already do with second-hand. However, in line with Rexfelt and Hiort af Ornäs (2009), one informant was skeptical towards how sustainable CFC service providers actually are, and emphasis was placed on the shipping distances. Beck's (1998) theory of risk society can somewhat assist in explaining this. The concept's novelty and the limited knowledge about its environmental consequences might impose a challenge for individuals to calculate risks, in other words how sustainable it is, which in turn provokes skepticism.

The lack of trust towards service providers is discussed by Becker-Leifhold and Iran (2018) and Rexfelt and Hiort af Ornäs (2009) to negatively affect consumers' attitudes. As they mainly refer to B2C service providers, it can be assumed that renting clothes from strangers would result in an unprecedented rise in trust issues. This was found to be only somewhat true. Several informants held the belief that B2C service providers possess the resources, knowledge and infrastructure to deliver better service, which provide stronger feelings of safety and trust.

Simultaneously, the fear of strangers renting out fake designer items negatively affected some informants' attitudes. However, renting from strangers possesses a secret weapon: the power of human connection. Unlike any other fashion consumption alternatives, some informants felt that P2P clothing rental provides a unique opportunity for community-building and feelings of togetherness, which was identified to positively affect their attitudes. For example, although the distrust towards renting from strangers was fueled by the uncertainty of being unaware of who the lender is, the findings simultaneously suggest that chatting and building relationships with lenders can help some informants to overcome this trust issue.

5.2.4 Self-identity

While the original TPB predicts an individual's intention through three components (PBC, subjective norms and attitude), this research paper furthermore included the construct of self-identity, assuming it to individually contribute to the intention formation of engaging in P2P clothing rental. In line with numerous scholars, the findings indicate fashion to be an important tool for an individual's identity-creation and self-expression (e.g. Elliott, 1994; Hebdige, 1981). However, previous research highlights uncertainties in regard to self-expression through rented items (e.g. Park & Joyner Armstrong, 2019; Reynold & Herman-Kinney, 2003). In this research, the fact that an item was only accessed rather than owned, did not negatively affect most of the informants' perceived ability to express their identity or emotions. This suggests that rented items can still carry symbolic value, as it is the case for owned clothing items. In contrast with several scholars (e.g. Durgee & O'Connor, 1995; Reynold & Herman-Kinney, 2003) who argue that renting items make individuals feel disconnected from, and unable to fully reflect their identities, it can be argued that symbolic meaning and self-expression are independent from material possessions.

Still, the lack of ownership negatively affected the attitude towards renting instead of buying clothes, even without the informants having a clear explanation in mind. This does not necessarily come as a surprise, as Bauman (2000) and Belk (1988) argue that ownership-based consumption is deeply rooted in the postmodern consumerist culture and current consumption habits. Hence, previous research has already presented the lack of ownership as a major barrier for developing a positive attitude towards clothing rental (Becker-Leifhold & Iran, 2018). Researchers stress materialism to cause this negative evaluation, and consumers are argued to regard their possessions as extensions of themselves, indicating success and

achievement (Belk, 1988; Firat et al., 2013). This, however, cannot be fully supported by the present findings. The majority of the informants did not necessarily view possessions as an indicator of success and achievement. Rather, the preference for owning a clothing item was explained by the accompanying aspect of control and convenience, as also discussed by Mont (2004). Being able to access clothing items at any given point of time, hence, was identified as the most important aspect of ownership. Furthermore, supporting Park and Joyner Armstrong (2019), the aspect of ownership was found especially important for clothing items with a strong sentimental value to the informant. While in general the informants held positive attitudes towards renting occasion wear, clothing items for very personal events, such as their own wedding or their child's christening, were preferred to be owned rather than only accessed for a limited time. To clarify, in line with Becker-Leifhold and Iran (2018), it was found that the lack of ownership imposes a major barrier for clothing rental. However, the underlying reasons were not identified to be the lost opportunity of showcasing their success and achievements through materialistic possessions, but rather because ownership is embedded in their culture and it entails benefits associated with control and convenience, as well as for emotional reasons.

Park and Joyner Armstrong (2017) found a low emotional attachment to rented items, however the aspect of emotional attachment becomes highly interesting in relation to attitudes and that long-term rental was repeatedly emphasized for renting everyday wear. Because if the rental periods are one to two months, individuals have more time and opportunities to wear the rented items *and* to create emotional attachments to them, compared to only renting something over a weekend. For instance if they rent a colorful suit and wear it when negotiating a higher salary and attending a successful date, the suit will likely have sentimental value and therefore become more difficult to return. Although this was not explicitly mentioned by the informants, the findings suggest that a long-term, successful renting experience actually can become a barrier for renting again.

Similar to Lang and Joyner Armstrong (2018), who found fashion leadership to have a positive influence on the intention to participate in clothing rental, also the presented findings suggest a positive impact of identifying as a first-mover. Nevertheless, Lang and Joyner Armstrong's research views first-movers as leaders on new *fashion* trends. The findings of this research, on the contrary, are concerned with the personal innovativeness in regard to *sustainable* practices. Informants

who demonstrated their innovativeness in regard to other sustainable practices, such as using a menstrual cup instead of single-use tampons or buying second assortment vegetables, showed a higher intention to engage in P2P clothing rental, despite the same level of uncertainty and unfamiliarity with the novel concept. Innovative individuals, hence, seem to be able to cope with higher levels of uncertainty and are more willing to take risks. In other words, these informants appeared to perceive P2P clothing rental as an innovative and sustainable practice, which corresponded with their identities and therefore influenced their intention positively. This finding is of particular interest, as it remains unaddressed in existing literature on CFC.

The findings support Conner and Armitage (1998), who argue that the addition of self-identity as an individual construct of the TPB adds predictive value. Especially the level of personal innovativeness was found to directly influence an individual's intention to engage with P2P clothing rental. Nevertheless, self-identity was not only found to have a direct impact on the intention formation, but also affected an individual's attitude towards renting clothes from peers.

5.2.5 Differences between users and non-users

Although no major differences between users and non-users of CFC were identified in terms of their intentions to engage in P2P clothing rental, two aspects were prominent. Firstly, in contrast to consumers who were not experienced with second-hand consumption, existing users of CFC did not show any concerns in regard to the hygiene of collaboratively consumed clothing items, except for very intimate items such as swim- and underwear. This finding indicates a difference in the attitude towards participating in P2P clothing rental, and consequently would suggest that users of CFC have stronger intentions to engage with this new consumption alternative, as suggested by Lang and Joyner Armstrong (2018). Secondly, non-users were more likely to perceive P2P clothing rental as inconvenient. Because compared to purchasing from regular retail stores, renting clothes from an online platform is perceived as requiring *multiple* interactions with lenders and being dependent on someone else.

These two aspects were also identified as the non-users' main barriers for purchasing second-hand items, and thus seem to be automatically transferred onto clothing rental. However, the concept of P2P clothing rental is characterized by a combination of different consumption alternatives; fashion is consumed

collaboratively with other peers, over an online platform and for temporary use without transfer of ownership. While the users of CFC had a more favorable evaluation of sharing clothes with strangers, as the hygiene of doing so was not perceived as a barrier, the barrier of not being able to touch and try on the item remained for the majority, who held somewhat negative attitudes towards online shopping for those reasons. This contradicts Johnson et al.'s (2016) findings, suggesting that the experience with offline forms of CFC positively influences the attitudes towards and intention to engage in online forms of CFC. Furthermore, the opportunity to gain access to others' clothing items without a transfer of ownership constitutes a major difference to other forms of clothing consumption, including second-hand. Consequently, the lack of ownership remained a barrier for experienced users of CFC as it does for consumers who are currently not consuming clothes collaboratively.

Hence, the present findings indicate past experience with CFC to have a slight impact on the evaluation of P2P clothing rental in the sense that they have already overcome the hygiene concerns in regard to wearing someone else's clothes and the inconvenience of being dependent on someone else when shopping. Nevertheless, in contrast to Lang and Joyner Armstrong's findings (2018), the group of informants who frequently bought second-hand items did not clearly show a stronger intention to rent clothes from peers.

5.3 Chapter summary

This chapter presented the main findings of the research and compared those to existing literature within the theoretical framework of this research. An overview of the main findings was provided in *Figure 4*. The identified factors that influence Danish consumers' willingness to participate in P2P clothing rental were discussed, demonstrating similarities and differences as well as new nuances to previous findings.

6. Conclusion

The last chapter will conclude the main findings, discuss the theoretical and practical implications, acknowledge the limitations to provide an accurate picture as well as give recommendations for future research.

6.1 Research Aim

The aim of this research was to explore users and non-users of CFC's perceptions of P2P clothing rental as a new collaborative consumption alternative, as well as to understand what factors drive their intention to engage in such a model. The concept's novelty is reflected in a very limited number of existing platforms and the phenomenon of renting clothes from peers, rather than companies, is a widely unexplored field. In order to gain an understanding of how Danish female millennials perceive this model, and to identify potential motivational factors and barriers that influence their intentions, twelve in-depth semi-structured interviews were conducted. The qualitative approach enabled the researchers to gather indepth insights on the perception of this novel consumption alternative.

The findings suggest a variety of factors that positively and negatively influence consumers' intentions to engage in P2P clothing rental (see Figure 2). Environmentally-conscious consumers and fashionistas were identified as the 'typical users'. The concept was perceived as a sustainable consumption alternative, utilizing the clothes that already exist in the society. The ability to experiment with different trends and styles was identified as a driving factor for consumers to engage in clothing rental from both companies and peers. Especially in regard to special occasions, renting instead of buying outfits that were only worn once or twice was perceived as a financial opportunity. Furthermore, the possibility to flexibly choose the rental period was identified to impact consumers' perceptions. While for event-wear short term rental was preferred, for everydaypieces the findings suggest the preference of longer rental periods. Sharing clothes with others and the connected sense of community was found to have a positive influence on consumers' intentions to engage in such a model. Moreover, the personal innovativeness in regard to sustainable practices was found to positively impact the intention to rent clothes from peers through an online platform. Considering the interactions and transactions to occur online, consumers' experience and confidence with online shopping was identified to facilitate the engagement with a P2P clothing rental platform. Finally, it was found that clothing rental entailed both an opportunity to gain social status through rented items, as these are generally mid-range to high-end brands, but also a risk to lose social status because of not being able to purchase and own these expensive items.

However, the access-based nature of clothing rental contradicts the current consumption habits, which generally include a transfer of ownership. The routines and habits when consuming clothes as well as the lack of ownership were therefore identified to negatively influence the intention to engage in P2P clothing rental. In contrast to previous research on clothing rental, however, this barrier of not owning the fashion items was not mainly identified due to identity reasons, but rather for the convenience of owning clothes and being able to access them at any point of time. Furthermore, the lack of experience and knowledge was found to negatively influence consumers' intentions to engage in P2P clothing rental. Connected to this unfamiliarity, the concept was perceived as time-consuming and inconvenient, requiring a lot of effort. Besides, the findings suggest a prevailing dependence on the evaluations of important others, mainly close friends and fashion influencers, before being willing to engage in the concept. The willingness to rent clothes from strangers, further, was influenced by trust issues towards the lender, hygiene concerns and the fear of destroying or losing a rented item. Moreover, the emotional attachment to clothing items was found to be a barrier when it comes to renting clothes and returning an item would result in a feeling of loss. Finally, while in some regards renting was found to be perceived as a financial opportunity, in others it was perceived as a financial risk with a higher cost-perwear.

This research also explored the differences in the influence factors and the intention to engage in P2P clothing rental between users and non-users of CFC. Compared to non-users, consumers who frequently engaged in CFC (i.e. second-hand) were found to show only little to no hygiene concerns when it comes to renting clothes from strangers. Furthermore, due to its multi-interactional nature, non-users of CFC were more likely to perceive P2P clothing rental as inconvenient. However, no further significant differences were identified and the intention to engage in P2P clothing rental was not clearly stronger for users than non-users of CFC.

To conclude, the findings answer the research questions by identifying various factors that influence consumers' intention to participate in the novel concept of

P2P clothing rental. While some motivating factors were identified, the amount of hindering factors that need to be overcome for consumers to show an intention to engage in P2P clothing rental prevailed. Besides hygiene-related and convenience-related concerns, the findings do not indicate significant differences between the perceptions of existing users and non-users of other CFC practices.

6.2 Implications

Besides the theoretical contribution of the present research, the findings also result in practical implications and recommendations for implementation for various actors in the fashion sector. First and foremost, it holds valuable consumer insights regarding the business model and service design of P2P clothing rental platforms and practices to gain and obtain consumer acceptance. Furthermore, the findings provide suggestions for the management of fashion brands on incorporating sustainable consumption practices.

Considering the high uncertainty and unfamiliarity with the concept of P2P clothing rental and access-based fashion consumption in general, it is crucial for startups that recently launched or are in the process of launching to identify the key users of the concept. These are assumed to be highly innovative and first-movers in regard to sustainable practices, as well as have a prominent interest in fashion. Furthermore, they should provide referential value, sharing their experiences and knowledge with less innovative consumers, who are less likely to cope with high levels of uncertainty and instead are dependent on the concept evaluation of others. To set up a referral system is therefore believed to enhance the sharing of experiences and the spread of word-of-mouth. In addition to this, introductory offers, such as getting the first rented item for free or at a discount, could help overcome the uncertainty as it would allow consumers to try the service without or with only limited perceived risk.

The findings further identified the sense of community as a driving factor to participate in P2P clothing rental services. Startups should therefore focus on building strong communities, transforming clothing rental from a solely utilitarian to a social activity and hence differentiating themselves from B2C alternatives. In order to overcome trust concerns, platform operators are advised to implement a simple two-sided rating system, which is commonly applied in other P2P platforms such as Airbnb. This enables consumers to rate their experiences with lenders and renters respectively. Engaging in P2P clothing rental was frequently perceived as

difficult, partly because of its contradiction to current consumption habits, but also due to the multi-interactional nature. Therefore, it is crucial to design a hassle-free process and an extraordinary user experience. This includes on the one hand a simple and powerful user interface, and on the other hand clear guidelines and policies in regard to practicalities such as insurance, delivery and return. For example, the risk connected to not being able to try on an item before renting it could be eliminated through the possibility of returning an item free-of-charge in case it does not fit or does not match the consumer's expectations. Similarly, the fear of damaging a rented item could be overcome by a clearly communicated insurance policy, covering unintentional damages. This could for example take the form of a mandatory fixed fee or a voluntary add-on for renters, where the latter fee is a percentage of an item's rental price.

The findings suggest that renters want short-term rentals for special occasions, and that renting everyday wear is heavily dependent on longer rental periods. It is therefore advised that if service providers are to give lenders sole responsibility for the type of clothing items, rental periods and rental prices, the renters' preferences for these matters should be clearly communicated to lenders and recommended to be followed. A different strategy is to, from the start, build one's platform for a small but highly specialized customer base by positioning oneself as either a marketplace for special occasions *or* everyday wear.

Besides its implications for startups operating or planning to operate P2P clothing rental platforms, which was the focus of this research paper, the findings also hold valuable implications for established fashion brands. As discussed before, the general concept of access-based fashion consumption was perceived as a sustainable alternative to the current consumption habits evolving around ownership. The implementation of clothing rental could hence be a measure for fashion companies to enhance the sustainable consumption of their clothes, while simultaneously generating a new revenue stream. Offering the possibility to buyout rented items could enable consumers to wear an outfit before evaluating whether it is something they really want or need, meaning that clothing rental acts as a precursor and trial run for purchases. This also eliminates the perceived fear of losing an item they really liked and built up an emotional connection to.

6.3 Limitations

Even though the researchers have done their utmost to yield trustworthy findings by conducting high-quality research, the present research has certain limitations. First of all, some restrictions are related to the qualitative approach and the research strategy to gather empirical data. First and foremost, it cannot be guaranteed that the findings are unaffected by the adaption of the research technique that was necessary because of the COVID-19 pandemic, which restricted all physical social interactions, and hence prevented the researchers from continuing the conduction of face-to-face in-depth interviews. Even though the initial comparison of transcripts of both face-to-face and phone interviews did not indicate differences in the response quality, resulting variance cannot be ruled out.

Another limitation of the research design is its sampling approach. Despite the sought advantages of recruiting unprimed informants, snowball sampling comes with a risk of compromised sample diversity. Furthermore, the sample size was determined by the researchers' judgement of response saturation. Hence, the risk of overlooking valuable insights cannot be excluded.

Finally, due to the novelty of the phenomenon of access-based consumption and specifically P2P clothing rental, it can be assumed that the concept continuously evolves. Consequently, consumers' perceptions and attitudes most likely will change accordingly to this evolution. This is why the collected data is assumed to be of highest relevance around the period of the present research.

6.4 Future research

First and foremost, future research should address the limitations of the present study by validating the findings through a quantitative approach on a representative sample. By including other demographic groups such as different ages, genders and geographical location, future research could investigate potential cross-generational, cross-gender or cross-cultural differences. This would widen the understanding of consumers' perceptions of access-based fashion consumption in general and in the context of renting from peers in particular.

Given the novelty of the concept, the present study indicates several interesting topics for future research. For instance, the scope was limited to the motivating and hindering factors of only one side of the two-sided model, namely the renters. In order to fully understand the phenomenon of P2P clothing rental, future

research should address the lender-side and investigate individuals' motivators and barriers for renting out the clothing items they own to strangers. Moreover, the study indicated that past experiences and habits concerning online shopping as well as personal innovativeness in regard to sustainable practices have a great influence on the informants' intention as an indirect contributor. However, as the study extended the TBP with self-identity, questions regarding the construct of past behaviors and habits as an individual contributor still remain unanswered and should be studied further. Lastly, a comparison between B2C and P2P clothing rental was briefly conducted to gain a deeper understanding of the latter. Due to the study's scope, these differences were not explored further, yet would be interesting for future research to investigate.

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Appendix

Appendix 1: Interview Guide

Introduction

- Who we are, that we want to investigate fashion consumption and some different forms among millennials consumers in Denmark
- Interview format: more of a conversation where we talk freely and there's no right/wrong answers
 - o Inform that it's anonymous but will record it name will be changed
- Ask about basics (age, profession etc.)

Fashion consumption

- Where do you normally buy your clothes? Why?
 - o Favorite shops, brands etc.? Why?
 - o Do you prefer shopping clothes online or go to physical stores? Why?
- Who are the people that influence your fashion consumption? Why and how?
- Compared to your friends, do you feel like you buy more or less?
 - o How does this make you feel?
 - o Does this influence your shopping habits? Why, why not?
 - o How often do you buy new clothes?
- What is important to you when buying clothes? Why?
 - Price? Follow trends? Other social factors? Environmental concerns?Brands?
- It often happens that people buy items they never wear. Does that happen to you as well?
- Some people have loads of clothes at home that they used to wear, but don't wear **anymore**. Is that also the case for you?
 - o Keep or sell?
- How would you describe your style?
- Can you explain what fashion and/or clothing mean to you?
 - Do you see fashion as a way for you to express yourself? How, why?
 - o Do you think your clothes say a lot about who you are? How, why?
 - Actual VS Ideal self?

Collaborative fashion consumption

- Have you ever heard of the term collaborative fashion consumption? Shortly explain the concept and the different types (e.g. second- hand, swapping, rental).
- Have you ever engaged in any kind of CFC? Which types? Why those? (If they have mentioned e.g. second- hand link it to that, "I'd like to know a little more of that")
 - o If yes; why, and what made you start doing it? (motivators)
 - o If no; why not? (barriers)

Clothing rental - B2C & P2P

Explain the concept and the two different types (i.e. B2C and P2P) → what's in common: often mid-range and high-end designer pieces, not H&M, Zara etc.

Attitude

- What are your thoughts on renting as a new consumption alternative?
 - o Is that true for both P2P and B2C, or does it differ?
- What do you feel about renting clothes for yourself?
 - o Have you tried it?
 - o Are there any garments you are more likely to rent than others?
 - o Is that true for both P2P and B2C, or does it differ?
- Would you want to use it? Why/why not?
 - Get access to designer items you normally wouldn't buy (at least not regularly)?
 - o Hygiene/health concern?
 - o Lack of trust and information?
 - o Risk? E.g. financial, performance, psychological, social etc.
 - o Hedonic motives (e.g. fun, satisfaction and hunting for bargains)?
 - Utilitarian motives (e.g. prices, frugality and smarter purchasing)?
 - Biospheric motives (e.g. caring about the environment, ecosystem and biological life)?
- Do you think that renting clothes would satisfy your clothing consumption needs? Why, why not?
- Do you consider clothing rental as sustainable?
- Is there a difference between renting from a company (e.g. H&M), or another individual through a platform? Why, why not?
 - Which one do you feel most positive towards? Why?

- Would you feel different if the renting occurred offline rather than online?
- What do you feel about renting clothes from someone you potentially don't know, in other words a stranger?
 - o Would it matter to you who you rent from?
 - o Meeting the person you rent from?

Self-identity/Ownership

- Do possessions tell us something about who we are when it comes to fashion?
 - E.g. fake copies
- Do possessions tell us something about how well we're doing in life?
 - o For you?
 - o Access VS ownership when it comes to brand?
- Is it important for you to own your clothes? Why, why not?
- What do you feel about *not* owning the garment, in other words only having access to them for a short period of time?
 - Would sharing clothes with others have any effect on your selfexpression?
 - o Waste money for not owning it?

Subjective norms

- Do you know anyone who has participated in renting clothes? B2C or P2P?
 - o Does it make you more or less inclined to participate?
- What do you think your friends and family would think about clothing rental? B2C or P2P?
- Is their opinion important to you? Why/why not?
- First-mover or follower?
- Who is the "typical" person that would be interested in P2P clothing rental?
 - Do you identify with this type of person? Why, why not?
 - Actual VS Ideal self?
- Do you think that the same person would be interested in B2C clothing rental?

Perceived behavioral control:

• If you wanted to change your fashion consumption behavior, do you think that it would be easy or difficult? How, why?

- If you think about renting clothes P2P, does it seem easy or difficult? E.g. in terms of availability
 - o Compared to shopping online from Ganni, H&M etc.?
 - o what makes it easy or hard?
 - Does it differ if it's B2C?
 - o E.g. knowledge-wise, easy, safe, time-consuming
- What would you need to be able to rent clothes? E.g. information (Instructions, logistics etc.?)
 - o Does it differ if it's B2C or P2P?

Behavioral intention

• Imagine that a P2P clothing rental company was launching in Copenhagen one month from now, I want you to tell me about your intentions to try the service

Sustainability

- What is sustainability for you?
 - o Knowledge about sustainability/environmental issues?
- Compared to others, how into sustainability are you in general?
 - o Is this reflected in the way you consume (level of sustainability)?
- What is sustainable clothing consumption for you?
- Does your mindset/thinking differ when you buy clothes compared to when you shop other products e.g. food, travel? Why, why not?
 - Are you aware of the impact of clothing consumption? Do you know more/less about this compared to e.g. food or traveling?

Closing

Is there anything else you would like to add?