

Risks associated by consumers with clothing rental: barriers to being adopted

Consumers' risks for clothing rental

Ana Julia Grilló-Méndez^{ID}, Mercedes Marzo-Navarro^{ID} and Marta Pedraja-Iglesias^{ID}

Faculty of Economics and Business, University of Zaragoza, Zaragoza, Spain

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Abstract

Purpose – To identify the risks associated by consumers with renting clothes.

Design/methodology/approach – A descriptive research with a quantitative approach was carried out. First, the measurement models of the variables involved in the proposed model were validated. After verifying the existence of the variables, the resulting model was finally estimated through structural equation modelling.

Findings – The results obtained establish the six dimensions that make up the problems associated by consumers with the clothing rental business model. These problems encompass various types of risks: financial, physical, performance, psychosocial, inconsistency with values and lifestyle, as well as lack of trust in the service provider. The results obtained show that only inconsistency, financial risk and physical risk have a significant effect on attitude. These performance risks, together with the consumer's attitude towards renting, have a negative effect on the intention to rent.

Originality/value – Factors that have a negative effect on attitude have been studied less than the facilitators of attitude. This is the first study in Spain.

Practical implications – The results will help managers to understand the adoption behaviours of these models.

Social implications – This study helps understand the social innovation needed to change consumers' relationship to clothing.

Keywords Circular economy, Clothing rental, Risks, Attitude, Intention

Paper type Research paper

1. Introduction

The textile industry is currently one of the most polluting industries in the world (Sajn, 2019). For years, this industry has been immersed in a linear economy model oriented at the single use of goods and at making inexpensive and low-quality clothing available to consumers (Bocken and Short, 2021). This “fast fashion” model was quickly adopted by consumers, who modified their “traditional” behaviour up to then. Fast fashion allowed consumers to access fashionable clothing at an affordable price, thereby fostering hyper-consumption and decreasing the useful life of clothes (Blazquez *et al.*, 2020). These changes have caused considerable negative effects: social, economic and environmental. Such effects are essentially due to rapid changes in trends, to mass production on a global scale, to the expansion of production into developing countries, to the intensive use of resources and to the huge growth in the dumping or incineration of waste (Claxton and Kent, 2020).

In order to achieve sustainable development, economic growth must dissociate itself from the intensive use of resources (Jaeger-Erben *et al.*, 2021). Therefore, given the growing problem of the current linear model, it is being challenged by the circular economy (CE).



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This challenge has already been taken up by the UN (2015) through the Sustainable Development Goals (SDGs). Specifically, SDG 12 advocates the transformation of unsustainable patterns of both production and consumption. A new circular model of production and consumption must be promoted, in which the value of products, materials and resources is kept in the economy for as long as possible by minimizing the generation of waste and making maximum use of the waste whose generation could not be avoided (Henninger *et al.*, 2021). In the textile industry, we must go beyond mere selective waste collection and recycling. There must be not only technological innovation (Claxton and Kent, 2020) but also social innovation, which relates to the way in which consumers must interact with and use clothes (Watson *et al.*, 2018).

Most of the research on the CE has focused on technical advances (<https://hbr.org/2021/06/the-limits-of-the-sustainable-economy>) because consumers are considered to be passive players with scarce influence in business processes (Urbinati *et al.*, 2017). Yet social innovation is key to being able to implement circular business models (CBM) that allow sustainable consumption. These models require the active participation of customers so that they consume better (Ameida and Cardoso, 2022). Examples of such new behaviours should include rental, shared use, exchanges or other services (Elf *et al.*, 2022). As Bocken and Ritala (2021) point out, greater interaction with customers is the key to advancing in the CE because it makes it more viable by encouraging customers to consume fewer new articles, thereby slowing down the resource loops (Lüdeke-Freund *et al.*, 2019).

Among the external barriers that exist to implementing CBM, those related to the consumer are notable (Hina *et al.*, 2022). Yet despite the importance of such barriers, they have scarcely been studied (D'Agostin *et al.*, 2020; Ta *et al.*, 2022). Therefore, given the need to modify the behaviours of individuals so that they get involved in the CE, this work seeks to gain a more in-depth understanding of those barriers.

With respect to clothes, it has been shown that reuse is more desirable than recycling (Park and Chertow, 2014). Clothing rental is one of the CBM among those based on reuse. This model involves a major change in consumer behaviour, given that consumers must give up ownership and acquire only the use of a product (Durgee and O'Connor, 1995). Academia has established that consumer behaviour can be explained to a great extent by a consumer's attitude (Ajzen, 1985, 1991). Attitude has been used in the majority of studies on participation by individuals in CBM (Arrigo, 2021; Camacho-Otero *et al.*, 2018). Therefore, this research seeks to delve into understanding the consumer's attitude towards this CBM by analysing the role played by factors that could have a negative effect on that attitude, as well as the subsequent impact by attitude on the intention to develop the associated behaviour. Knowledge of these factors will make it possible to determine the barriers that must be eliminated so that this CBM is accepted by consumers, consequently achieving a more sustainable model of consumption.

The remainder of this paper is organized as follows: Section 2 provides an overview of the related literature and a brief explanation of the selected variables. Section 3 presents the data that are used and the methodology that is applied. The results are shown and discussed in Section 4, and the main conclusions are presented in Section 5.

2. Literature review

The adoption of CBM requires the application of a systemic approach that is centred on society, which involves all stakeholders (Jaeger-Erben *et al.*, 2021). Therefore, studying the factors that can contribute to modifying consumer behaviour constitutes a key area of research for the advancement of the CE (McCarthy *et al.*, 2018). Given the major change in consumer behaviour that is required to make use of the clothing rental business model, this model is analysed in the following subsection.

2.1 Rental business model

Academic literature on the CE that considers the consumer's role focuses on the required participation of consumers to extend the useful life products and close the loops (Camacho-Otero *et al.*, 2018). In the case of clothing, increasing the useful life can be achieved through reuse, given that

... consumers, instead of buying new fashion products, have access to already existing garments either through alternative opportunities to acquire individual ownership (gifting, swapping or second hand) or through usage options for fashion products owned by others (sharing, lending, renting or leasing). (Iran and Schrader, 2017: p. 472)

Reuse allows two or more people to use the same product in a different period of time, regardless of whether or not ownership is transferred or if a monetary payment has been made.

Within this economy based on reusing and sharing products, Product-Service Systems (PSSs) can be found (Botsman and Rogers, 2011), which can be defined as scenarios for more sustainable production and consumption (Santoso and Erdaka, 2015). Considering that PSSs are oriented towards the product, towards use and towards results (Catulli *et al.*, 2017; Gaiardelli *et al.*, 2014), clothing rental constitutes a form of access-based consumption (Moeller and Wittkowski, 2010), in which transactions do not involve a transfer of ownership (Bardhi and Eckhardt, 2012). It takes place when "one party offers an item to another party for a fixed period of time in exchange for a fixed amount of money and in which there is no change of ownership" (Durgee and O'Connor, 1995, p. 90). It allows consumers to access the use of a product for a certain period of time through the payment of a fee, even though legal ownership continues to belong to the provider (Schaefers *et al.*, 2016). Clothing can be used by several consumers increasing the clothing's frequency of use and useful life. This behaviour should reduce the total number of garments that a consumer would need and consequently decrease the materials and energy required to produce those garments, thereby leading to environmental benefits (Armstrong *et al.*, 2015; Botsman and Rogers, 2011; Moeller and Wittkowski, 2010; Park and Armstrong, 2017). Moreover, the payment system under which customers only pay per unit of service used represents additional economic incentive for producers to decrease the quantity of processed resources (Zwan and Bhamra, 2003).

Despite the benefits that this CBM could provide, it is still scarcely developed in the fashion industry (Piscicelli *et al.*, 2015). One of the main reasons is the scant enthusiasm shown by consumers, among other things because the products are reused and because of the absence of ownership (Bocken *et al.*, 2014), as well as the specific traits of each consumer (D'Agostin *et al.*, 2020). The elements that constitute an obstacle to adoption by consumers have to be addressed, given that it is not easy for consumers to change their habits and behaviours (Lewandowski, 2016).

2.2 Main inhibitors to the adoption of clothing rental by consumers

The theoretical framework most often used to explain the participation of individuals in CBM is the Theory of Planned Behaviour (Ajzen, 1985, 1991). It establishes that the immediate determinant of real behaviour is intention, which refers to "people's expectancies about their own behavior in a given setting" (Fishbein and Ajzen, 1977, p. 288). This intention is determined by different factors, which notably include attitude, meaning "the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question" (Ajzen, 1991, p. 188). A positive attitude towards fashion rental would indicate that a consumer perceives that using the service is beneficial and pleasant (Paul *et al.*, 2016; Tu and Hu, 2018), and they would therefore show a greater intention to participate in this CBM.

Empirical research that seeks to identify the main obstacles and motivations of consumer participation in the clothing rental model is scarce and has only recently appeared (Jain

et al., 2022). That research corroborates the role of attitude as the main determinant of a consumer's intention to participate in the clothing rental model (Baek and Oh, 2021; Becker-Leifhold, 2018; Lang, 2018; Lang *et al.*, 2019; Lee and Chow, 2020; Lee and Huang, 2020; Tu and Hu, 2018). Moreover, the factors that have a negative effect on attitude have been studied less than the facilitators of attitude (Jain *et al.*, 2022), consequently increasing the value of this research.

The analysed inhibitors are associated with the perceived risks, which represent the uncertainty that consumers have before purchasing any good or service (Kang and Kim, 2013). Perceived risks cause negative feelings, such as anxiety, unease and uncertainty (Yüksel and Yüksel, 2007), which affect the attitude towards a product or business model. Regarding CBM of clothing consumption, the identified perceived risks are financial, performance, psychological and social (Kang and Kim, 2013; Lang, 2018; Lang *et al.*, 2019; Lee and Chow, 2020). The proposed research hypotheses are explained and set forth as follows.

Financial risk refers to the concern about the possible monetary losses that could be derived from the purchase of a product (Lee and Moon, 2015). It is associated with questions related to price, cost of delivery and/or cost of return (Kang and Kim, 2013). In the case of clothing rental, consumers could be concerned about the financial loss that they would incur if they pay the provider for the rental of current fashion articles but do not get what they expect (Armstrong *et al.*, 2015). This means that the rental process is perceived of as an unpleasant experience. Moreover, the absence of ownership could make consumers think that they are squandering or losing money if they rent clothes instead of buying them (Bardhi and Eckhardt, 2012). Therefore, consumers could consider rental to be an excessive expense, given the scarce use that they make of products that they subsequently have to return to the owner (Lawson *et al.*, 2016).

H1. Perceived financial risk has a negative influence on attitude towards clothing rental

Performance risk is associated with a consumer's concern about whether or not a rented product will or will not meet their functional expectations (Schaefers *et al.*, 2016) and quality expectations (Lee and Moon, 2015). Within the fashion context, the functional aspects that consumers consider refer to how clothes will fit, the ease of care and the durability of garments. Concerns related to clothing quality constitute one of the main barriers to clothing rental (Armstrong *et al.*, 2015). Furthermore, rented clothing is used by several users, which could give rise to problems related to the hygiene and condition of rented articles (Armstrong *et al.*, 2015; Gao, 2017). The negative effects of hygiene when a consumer is aware that an object has been physically touched by an unknown person have already been verified (Argo *et al.*, 2006).

H2. Perceived performance risk has a negative influence on attitude towards clothing rental

Psychological risk refers to the possible negative influence that a certain behaviour could have on self-image (Kang and Kim, 2013). It means that individuals could think that they will possibly lose self-esteem or lose their sense of "self" as a result of carrying out a certain behaviour. Some consumers could therefore feel that renting clothes does not match their personal image, consequently ruining their personal style and making them lose self-esteem. While it is true that rental allows them to enjoy the use of garments without the burden of ownership, ownership can be a symbol of status and prestige, which gives them a sense of security and independence (Gao, 2017). Renting can be seen as behaviour that is related to a low social status and low financial power (Bardhi and Eckhardt, 2012). Consequently, the greater the importance given to ownership by an individual, the worse

their attitude towards clothing rental will be (Lee and Chow, 2020). The lack of security due to not owning a product also turns the rental process into something unpleasant. The result is that psychological risk usually has a negative influence on the sense of happiness and fun that an individual feels when behaving a certain way (Yüksel and Yüksel, 2007).

H3. Perceived psychological risk has a negative influence on attitude towards clothing rental

Social risk refers to the negative consequences that a purchase decision could have on one's own social position and to the disapproval of relatives or friends (Kang and Kim, 2013; Schaefer *et al.*, 2016). Social risk takes into account how society has an influence on a consumer's decisions (DelVecchio and Smith, 2005), which can harm or reduce the image of a consumer in the eyes of others (Kang and Kim, 2013). It must be kept in mind that the consumption of clothing satisfies a basic need but also provides a sense of belonging and reflects the social status of a consumer. By renting it is difficult to identify the social group to which a consumer belongs, or identify their associated social status (Gao, 2017). Renting allows consumers to wear fashion items that in reality they could not afford to buy. There is a social stigma related to renting, which is considered only for those who are less fortunate (Catulli, 2012).

H4. Perceived social risk has a negative influence on attitude towards clothing rental

A new type of risk could be added to the preceding risks: the risk associated with physical risks derived from contamination problems related to clothes. This type of risk is derived from the shared use of clothing, and it was already present as a performance risk analysed by Lang (2018). The appearance of COVID-19 seems to have given this problem a life of its own. The pandemic increased the concern about hygiene due to the threat of contact with the virus (Brydges *et al.*, 2020; Kirk and Rifkin, 2020). In the case of clothing, the concern about contamination is greater than in other product categories, given that clothes involve direct contact with the skin (Armstrong *et al.*, 2015). The lack of familiarity with other users and the uncertainty about the hygiene standards of service providers are factors that increase a consumer's concern about contamination (Haz'ee *et al.*, 2019). Thus, the effects of contamination perceived by a consumer can lead a consumer to forget about the idea of clothing rental (Clube and Tennant, 2020).

H5. Perceived physical risk has a negative influence on attitude towards clothing rental

It has been observed that distrust of the provider is an element that gives rise to greater or less perception of the aforementioned risks. In fact, distrust has been identified as a barrier to fashion rental (Armstrong *et al.*, 2015; Lang *et al.*, 2020) because it encompasses several risks perceived by consumers. Given the low rate of adoption of this CBM, the uncertainty about both the transaction process and the phase after payment will give rise to a greater perception of risk by a consumer (Lang *et al.*, 2020). Consumers who rent for the first time are also usually very concerned about the lack of information about not only the product but also the company (Han and Chung, 2014).

H6. Distrust of the provider has a negative influence on attitude towards clothing rental

The model that is posed is shown in Figure 1. It includes the positive effect of an individual's attitude towards clothing rental on their intention to participate in this CBM (H7).

3. Methodology

To reach the objectives of the study, descriptive research with a quantitative approach was conducted. We selected the subjects through a non-probabilistic sampling. This type of sampling can be used when constraints related to time, financial, material and human

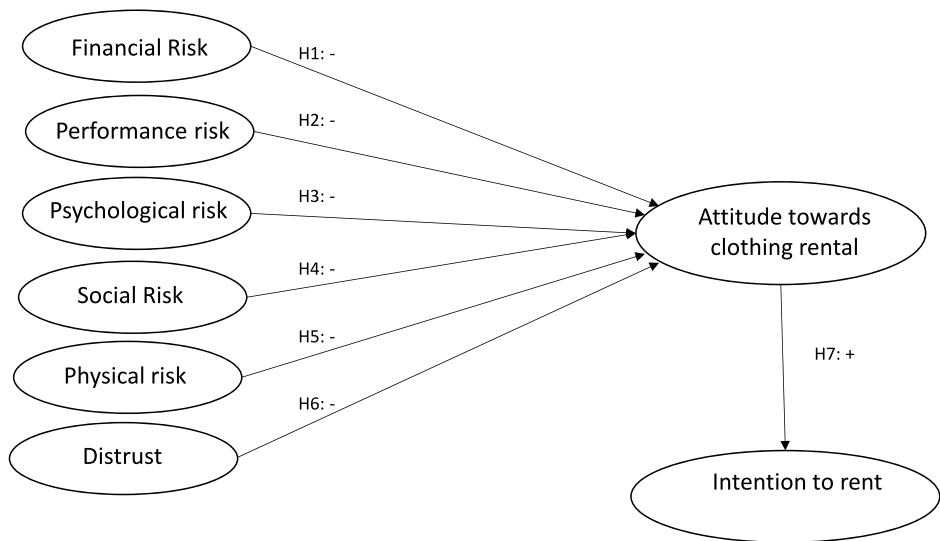


Figure 1. Main inhibitors of attitude. Effect on the intention to rent clothes

Source: Figure created by authors

resources make probabilistic sampling unfeasible (D’Agostin *et al.*, 2020). Table I shows the demographic characteristics of the sample.

To check the hypotheses, first the measurement models of the variables involved in Figure 1 were validated. Therefore, the corresponding exploratory factor analyses were performed using the programme IBM SPSS Statistics 26. The model that finally results was estimated through structural equation models using the EQS 6.1.

The analysed information was collected through an online survey conducted through the platform Qualtrics. The field work was carried out in May 2022, when 353 surveys were taken, of which 77.34 per cent ($N = 273$) were valid for the study.

The items used in the questionnaire were obtained from the specialized literature (Chart 1). The questionnaire was composed of three blocks: (a) barriers, (b) attitudes and (c) intention. Given the low rate of use of fashion rental in Spain, before giving the questionnaire a brief

Sex		Level of studies	
Male	23.5%	Basic	1.9%
Female	76.5%	Secondary school	29.3%
Net monthly income of the family unit (€)		University graduate	68.8%
<1,500	19.9%	Employment situation	
1,500–3,000	46.2%	Employee	62.0%
>3,000	33.8%	Self-employed	8.6%
Age (years)		Unemployed	4.9
18–35	32.33%	Student	15.0%
36–50	32.71%	Retired/Pensioner/Disabled	6.4%
Over 50	34.96%	Domestic work	3.0%
Prior rental experience		Prior online rental experience	2.2%
	8.1%		

Table I. Sample characteristics

Source: Table created by authors

Consumers' risks for clothing rental

Construct	Item	Authors
Attitude towards rental	Renting clothes is... ... an intelligent decision (AR1) ... a good idea (AR2) ... satisfying (AR3) ... pleasant (AR4) ... desirable (AR5)	Baek and Oh (2021), Fishbein and Ajzen (1977), Tu and Hu (2018), Lang (2018)
Intention to rent	I will probably use the clothing rental service soon (IR1) I would be willing to recommend the clothing rental service to my friends (IR2) I'm willing to use the clothing rental service in the upcoming year (IR3) ... rent everyday clothes over the next 12 months (IR4) ... rent clothes for an event in the upcoming year (IR5) ... rent luxury clothing in the upcoming year (IR6) I will try to replace the purchase of clothing with the rental of clothing (IR7) In the future, I will rent clothing instead of buying it (IR8)	Baek and Oh (2021), Fishbein and Ajzen (1977), Lang <i>et al.</i> (2019), Park and Armstrong (2019), Tu and Hu (2018)
Financial risk	Renting clothes for a short period of time represents a loss of money (FR1) I feel that I'm squandering money if I rent clothing instead of buying it (FR2) I believe that renting clothes is expensive (FR3) In general, clothing is so cheap that renting it is not worthwhile (FR4)	Kang and Kim (2013), Lang (2018)
Performance risk	I'm concerned about the quality of rented clothes (PR1) ... that rented clothes might be damaged (PR2) ... that rented clothes might look bad on me (PR4) ... that rented clothes might look used (PR5) ... that the size table is not very clear and that I might make a mistake (PR6) I would feel uncomfortable using the clothes that other people have worn (PR3)	Kang and Kim (2013), Lang (2018), Lang <i>et al.</i> , (2020)
Psychological risk	Renting clothes hurts my self-esteem (PsR1) ... hurts my personal image (PsR2) ... is not consistent with my values (PsR3) ... is not consistent with my lifestyle (PsR4) ... is a sign of low social status (PsR7) ... is a sign of low purchasing power (PsR6) Not owning clothes gives me a feeling of insecurity (PsR5)	Fishbein and Ajzen (1977), Lang (2018), Tu and Hu (2018)
Social risk	I'm concerned about what others will think of me if they know that I rent clothes (SR1) I will feel uncomfortable wearing rented clothes in public (SR2) If I rent clothes, others will think that I'm not able to buy them (SR3)	Lang (2018)
Physical risk	I'm concerned that rented clothes might be dirty (PhR1) ... have been previously used by many people (PhR2) Using rented clothes is not very healthy (PhR3) I could become infected with diseases by using rented clothes (PhR4) ... COVID-19 by using rented clothes (PhR5)	Baek and Oh (2021), White <i>et al.</i> (2016)
Distrust	I'm concerned about the customer service that the clothing rental company might provide (D1) ... that there might be a delay in returning the clothes I rent (D2) ... about the money return process in the event of problems (D3) ... about the clothing return process if the clothes are not my size (D4) I trust/would trust the company that provides the rental service (D5)	Lang <i>et al.</i> , (2020)

Source: Table created by authors

Chart I.
Variables under study

summary was provided on how the analysed service works [1]. All items were measured on a seven-point Likert scale (from 1 = Strongly disagree to 7 = Strongly agree). The socio-demographic were measured using categorical scales. Prior to that, the questionnaire was pre-tested on 20 experts, and the feedback was positive.

4. Results

The existence of the proposed inhibitors variables was verified. A principal component analysis with Varimax rotation was followed to determine the underlying structure of the items proposed as the main inhibitors of attitude.

The results initially obtained led to the elimination of six items (PR5, PR6, D5, PR4, PsR5, PhR2), also improving the reliability analyses. The new principal component analysis with varimax rotation was performed. The structure finally detected shows the existence of six components:

- *Psycho-social risk* (20.192 per cent factor variance [FV]): It is identified with the psychological and social risks recorded in [Chart 1](#). This risk includes aspects related to the negative influence that renting clothes could have on the respondent's self-image, on their social position and on the consequent disapproval of their relatives and/or friends.
- *Trust in the supplier* (13.372 per cent FV): It groups together the elements related to adequate functioning of the business model.
- *Performance risk* (12.028 per cent FV): It groups together elements related to the adequate performance of a rented garment, which includes cleaning. Even though cleaning had been proposed within the physical risks due to COVID-19, it is combined with the perception that rented clothing is of low quality and with the possibility that it could be damaged or that it looks used.
- *Financial risk* (11.071 per cent FV): It includes the risks associated with the financial loss that is perceived to be associated with renting clothes.
- *Physical risk* (9.209 per cent FV): It represents the perception that clothing rental is not very healthy and that it has the potential to transmit diseases, including COVID-19.
- *Inconsistency* (7.235 per cent FV): It is integrated by two items that specialized literature has included under Psychological risk ([Chart 1](#)). However, these items take on their own identity, reflecting the lack of consistency between clothing rental and the lifestyle and values of an individual.

To judge the suitability of the identified structure, the corresponding confirmatory factor analysis model was estimated. The initial results led to having to reject the proposed model. The reliability of the observed variables was adequate, except for FR4, which was therefore eliminated. The new first-order confirmatory factor model was estimated with six dimensions. Considering the values shown in [Table II](#), the model should be rejected due to the values of the p -value statistic. However, the values of the R-RMSEA statistic and the goodness-of-fit indexes can be considered adequate. The reliability of the majority of the observed items is also adequate, given that their R^2 values are higher than 0.5. In conjunction with this, the reliability coefficients of the dimension, specifically the Fornell and Larcker AVE coefficient (CF1) and the Omega coefficient (CF2), show adequate values, higher than the minimum values of 0.50 and 0.70, respectively ([Fornell and Larcker, 1981](#)), thereby offering evidence of the reliability and convergent validity of the analysed latent variable.

								Consumers' risks for clothing rental
	Psycho-social	Trust	Performance	Financial	Physical	Inconsistency	R ²	
PsR1	0.741						0.548	
PsR2	0.738						0.545	
PsR6	0.846						0.716	
PsR7	0.866						0.750	
SR1	0.742						0.551	
SR2	0.773						0.598	
SR3	0.758						0.575	
D1		0.621					0.385	
D2		0.801					0.642	
D3		0.938					0.881	
D4		0.916					0.839	
PR1			0.690				0.476	
PR2			0.915				0.838	
PR3			0.866				0.750	
PhR1			0.752				0.565	
FR1				0.778			0.605	
FR2				0.915			0.836	
FR3				0.637			0.405	
PhR3					0.768		0.589	
PhR4					0.878		0.771	
PhR5					0.764		0.583	
PsR3						0.989	0.978	
PsR4						0.692	0.480	
CF1	0.612	0.687	0.657	0.616	0.648	0.728		Table II. Measurement model of inhibitors
CF2	0.917	0.895	0.883	0.825	0.846	0.839		
DF	χ^2 S-B	<i>p</i>	R-RMSEA	SRMR	GFI	R-BBN	R-CFI	
215	656.0016	0.0000	0.087	0.064	0.801	0.812	0.864	

Source: Table created by authors

The results obtained show reasonably acceptable values (Table II). However, the review of the model's modification indexes suggests the introduction of a new relationship between the dimensions, "Performance Risk" and "Intention to Rent". This relationship is therefore included (H8), and the new model is estimated.

The estimation of the new model shows the values reflected in Table III and in Figure 2. The fit measurements of the model show reasonably adequate values for all the analysed indexes. These results, together with the revision of the modification indexes of the model and of the residuals matrix, allow us to not reject the model. Moreover, as it can be observed in Figure 2, the majority of the factor loadings reach values that exceed 0.7, wherefore their reliability coefficients are acceptable. The CF1 and CF2 coefficients offer evidence of the internal validity of the latent variables under analysis. All of this shows that the model is reasonably robust.

DF	χ^2 S-B	<i>p</i> -value	R-RMSEA		SRMR	GFI	R-BBN	R-CFI	Table III. Goodness-of-fit statistics and indexes of the model
571	1449.1741	0.0000	0.075		0.064	0.718	0.796	0.864	
			CF1	CF2			CF1	CF2	
F1: Attitude			0.758	0.940	F5: Performance		0.657	0.883	
F2: Intention			0.673	0.940	F6: Financial		0.616	0.825	
F3: Psycho-social			0.612	0.917	F7: Physical		0.647	0.846	
F4: Trust in the supplier			0.687	0.896	F8: Inconsistency		0.689	0.816	

Source: Table created by authors

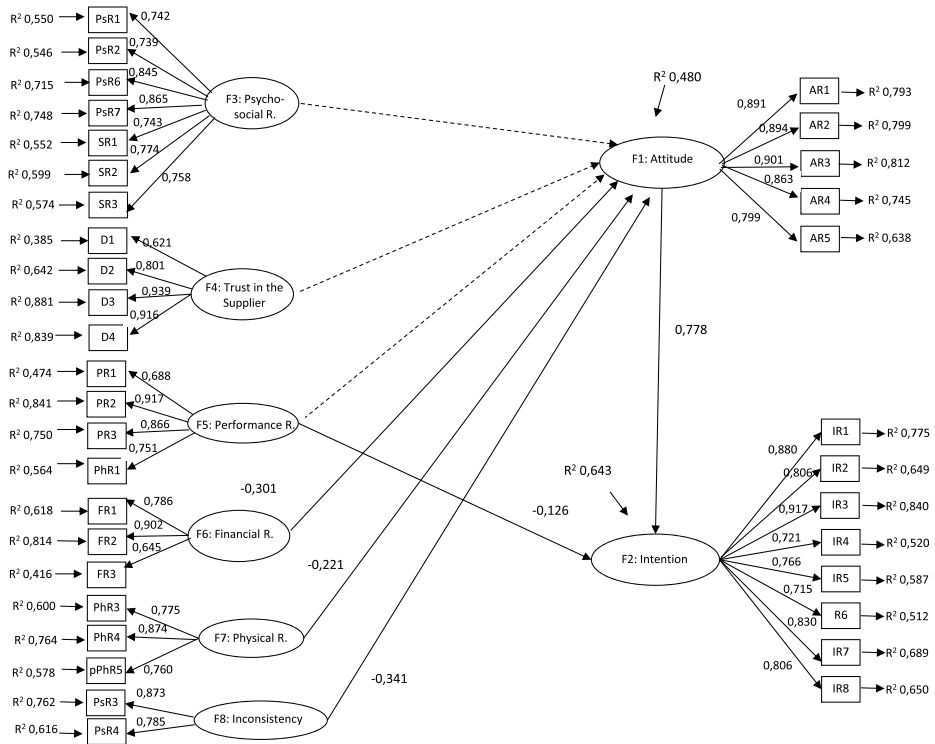


Figure 2.
Final model

Source: Figure created by authors

5. Discussion and conclusions

Consumer behaviour must be changed in order for them to adopt the CBM. In the case of clothing rental, one of the main reasons for the low adoption of this model is due to the radical change that consumers must make with respect to their clothes. Successive re-use by several unknown individuals and the absence of ownership create a series of negative perceptions towards this CBM.

Several achievements have been made in this study. On the one hand, it establishes the six dimensions that configure the problems associated by consumers with the clothing rental CBM. In accordance with specialized literature, these problems encompass various kinds of risks: financial, physical, performance, psycho-social and inconsistency with values and lifestyle, as well as a lack of trust in the service provider. Among these inhibitors, psycho-social risks have the greatest explanatory capacity. While specialized literature (Cordell *et al.*, 1996) establishes that these risks exist independently, in our case they lack their own identity. Both psychological and social risks are combined in the consumer's mind, thereby showing the negative effects on a consumer's self-image and their perceived social position associated with clothing rental. A lack of trust in the service provider arises as the second-most important element in the configuration of problems associated with rental. Such lack of trust could be explained by unawareness about this CBM, given that very few people state having prior experience with the service. Together with the verified existence of financial and performance risks, it is important to highlight that consumers perceive that the physical risks associated with clothing rental have their

own specific identity. As such, risks of contamination associated with illnesses appear, especially illnesses associated with COVID-19. In addition to this, albeit with low explanatory capacity, consumers perceive an inconsistency between their current values and lifestyle, on the one hand, and renting clothes, on the other.

After verifying the underlying structure of the perceived risks, the effects thereof on a consumer's attitude towards clothing rental were analysed. The results obtained show that even though only three (inconsistency, financial risk and physical risk) of the six inhibitors have a significant effect, they are capable of explaining nearly 50 per cent of a consumer's attitude towards the rental of clothing.

The values and lifestyles of the analysed individuals do not seem to be in line with the objectives sought by clothing rental. It was previously noted how consumers actively participate in fast fashion, consequently acquiring a large quantity of products that they use very few times and giving importance to being up-to-date in the latest trends. These dominant lifestyles in our society make it difficult for consumers to consider a change of behaviour. Furthermore, the negative and significant effect of financial risk corroborates the results of previous studies (Lang, 2018; Lee *et al.*, 2021). It has been observed that consumers perceive of giving up their ownership of clothes as losing or even squandering money. Renting represents an excessive expense, considering the short period of time that consumers will enjoy their clothes, which then have to be returned to their owner (Lawson *et al.*, 2016). This financial risk is in line with the inconsistency perceived by consumers, given that ownership is an inherent value in our consumer societies (Catulli, 2012; Edbring *et al.*, 2016). Finally, even though performance risk does not emerge as a significant factor, therefore not corroborating previous results (Lang, 2018; Lang *et al.*, 2019; Lee *et al.*, 2021), the role played by physical risks must be taken into account. These risks emerge as having their own identity in this study, which was conducted after COVID-19 appeared, thereby clearly showing the importance that is given to the possible contamination of clothes. While the companies engaged in clothing rental guarantee that their products are handled carefully through services such as professional cleaning (Park and Armstrong, 2019), consumers still seem to associate rental with negative contamination, which is one of the main barriers to adopting collaborative consumption (Becker-Leifhold and Irán, 2018; Gullstrand *et al.*, 2016), especially fashion consumption (Armstrong *et al.*, 2015; Lang *et al.*, 2019; Xu *et al.*, 2014). As a result, the greater the concern shown by a consumer about possible clothing contamination, the worse their attitude towards clothing rental (Baek and Oh, 2021).

Psycho-social risks have not shown a significant effect on attitude towards rental. Therefore, even though these social concerns have been pointed out as one of the main concerns of fashion rental (Armstrong *et al.*, 2015), the studies conducted about the effects thereof on attitude towards clothing rental are not conclusive (Kang and Kim, 2013; Lang, 2018; Lang *et al.*, 2019). It seems clear that the cultural environment emerges as an important aspect when assessing the effects of psycho-social risk (Lang, 2018). In the case of Spain, it could therefore be that the importance given by respondents to the negative opinion of those closest to them about the clothing rental model (associated with low status and low financial power), as well as the possible negative effects on an individual's self-image, are still not important.

The new relationship established between performance risks and the intention to rent clothes should be highlighted as an important result. This relationship is negative and significant. Thus, even though these risks, which are associated with the quality of clothes and their possible damaged or used appearance, do not affect the configuration of attitude, they do directly affect the intention to rent. Therefore, they act as an inhibitor of the possible intention-to-rent behaviour.

These performance risks, together with a consumer's attitude towards rental, have a negative effect on the intention to rent. The important effect that attitude has on the

future behaviours of individuals is therefore once again verified. It should be noted that the measurement of intention to rent includes items that indicate an individual's willingness to replace the purchase of new clothing with the rental of clothing. This fact is highly relevant because it records what we could call the exchange rate of one behaviour for another. Without this exchange, individuals could perceive of clothing rental as a new and quicker way to access a greater quantity of clothes, which would not have any effect on changing the current consumption model. To the contrary, the linear model would be even further promoted. This gives rise to an important line of future research.

The important results of this study can help managers of these business models to develop adequate strategies for reducing inhibitors. To do so, companies and public authorities must collaborate on informative campaigns to increase consumer knowledge about the benefits derived from using this CBM. The greater the awareness about environmental sustainability, the greater the probability that individuals will try to adopt more sustainable consumption alternatives (Elf *et al.*, 2022; Kirchherr *et al.*, 2018). At the same time, this allows modifying consumer perception about the loss of money represented by giving up the ownership of clothes, while emphasizing the benefits of reuse. Companies must assure consumers that the clothes available for rent have undergone a cleaning process and a repair process, such that their look and quality are very similar to those of new clothes. Inaccurate consumer perceptions can thereby be modified, and the intention to participate in rental models can be increased. Thus, "increasing consumers' awareness of the clothing lifecycle and its impacts has been described as the best hope for sustainability in the fashion industry" (Claudio, 2007, p. A454).

There must be more in-depth research on other elements that affect the attitude and intention to participate in rental models. Variables such Social Norms and Perceived Control (Ajzen, 1991) as well as others related to the adoption of new business models. This will allow delving deeper into the required understanding of the factors that can favour or hinder participation by consumers in access-based consumption models (Lang *et al.*, 2020).

A few things should be considered to fully understand the results of this study. The sample is a non-probability sample, which means that not everyone in the population had the same chance to participate in the study. However, when looking at the demographics of the respondents, the spread of the distribution is good, over both age and gender, as well as occupation, thereby corresponding well with the population of study. Moreover, no specific type of clothing rental model has been analysed. And given the scant development of clothing rental models within the analysed context, the objective was to learn about the general inhibitors, without focusing on the use of online, offline or mixed platforms in this type of business model.

ORCID iDs

Ana Julia Grilló-Méndez  <https://orcid.org/0000-0002-6272-5811>

Mercedes Marzo-Navarro  <https://orcid.org/0000-0002-9628-5738>

Marta Pedraja-Iglesias  <https://orcid.org/0000-0002-2551-5364>

Note

[1] This is how it has also been done in previous research, as shown in Jain *et al.* (2022).

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Corresponding author

Mercedes Marzo-Navarro can be contacted at: mmarzo@unizar.es