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Exploring Factors Influencing Collaborative Consumption and Its Well-Being Impacts: The Mediating role of Access and Transfer of Ownership

Zeeshan Ali[1], Moin Ahmad Moon[2]

[1]Air University School of Management Sciences Air University Islamabad Multan Campus
Email: zshan.ali@gmail.com
[2]Air University School of Management Sciences Air University Islamabad Multan Campus
Email: moin@aumc.edu.pk

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Corresponding Author:
Zeeshan Ali,
Air University School of Management Sciences Air University Islamabad Multan campus
Email: zshan.ali@gmail.com

ABSTRACT

Background of the study: The rise of collaborative consumption in the clothing industry and technology developments have made online fashion rentals both acceptable and accessible, increasing consumer desire for more affordable and eco-friendly fashion products. According to the current study, expectancy-value is crucial in the formation of behavioral beliefs that could lead to positive attitudes as well as intentions for collaborative fashion consumption.

Purpose of the Study: The central objective of the study is to find the mediating role of CFC between different factors and economic, social and environmental wellbeing.

Theoretical Framework & Methodology: The study uses a quantitative methodology, and a conceptual framework based on Capability approach theory. Through a survey, information was obtained as of 337 fashion consumers who rent articles from rental stores and social media. SEM is used to know the relation among the factor influencing CFC and wellbeing.

Key Findings: According to the findings, CFC mediates between face, embarrassment, pride, social rejection and economic, environmental and subjective wellbeing.

Practical Implications: Since consumer awareness is the key to success of fashion renting as well as its approval in the Pakistan's market for the customer's communication might be crucial in building confidence about online fashion leasing, this study offers recommendations for both renters and rentals.

1.0 Introduction

The consequences of collaborative fashion consumers are examined in this study. It looks at how customers view the features of both online as well as physical 2nd hand stores that either support or contradict their choice to participate in collaborative fashion consumption. An outline of the history and context of collaborative consumption is given in this chapter. There is also discussion of the study's significance and goal.

A recent study by Shetu et al. (2025) founded that social interaction enhances the perceived value associated with using collaborative platforms in direct proportion to its effect on collaborative consumption. The study demonstrated that when consumers use collaborative consumption, they feel like a member of an online community, and through their relationships with others, they can share and participate in sustainability-focused communities. Additionally, the sense of participation and sharing associated with collaborative consumption is a major motivational factor for consumers to engage in collaborative consumption (Noe & Hyun, 2024). The maturation of sharing economy the apparel industry the rise of technology enabled online fashion rental Relevant as well as accessible since the need from consumers for more reasonably priced and environmentally friendly fashion products by the sharing economy.

The collaboration of consumers has paved the way for faster demand for more affordable as well as sustainable fashion items. Collaborative consumption in clothing has developed, and technological breakthroughs have enabled online fashion rental to become relevant and accessible (Lee et al., 2021). The phenomenon was coined “collaborative consumption” (CC) to explain the social and economic movement and refers to the many aspects when people lend, barter, share, or trade their resources (i.e. time, space, goods, and skills). The sharing economy is gaining popularity, and there is a need to comprehend and create strategies to capitalize on the possible advantages of this new business model (Botsman and Rogers, 2010).

This study investigates the drivers and constraints to adopting CFC in emerging nations, with an emphasis on its potential to influence consumer behavior and create sustainable fashion ecosystems. The rapid expansion of fast fashion has exacerbated environmental degradation, overconsumption, and textile waste around the world. Despite its potential to encourage sustainable behavior,

Collaborative Fashion Consumption (CFC) which includes models such as clothing rental, exchanging, and resale has received little attention in academic study, particularly in emerging nations like Pakistan. Limited awareness of consumer attitudes, cultural norms, and systemic constraints impedes CFC adoption as a viable alternative. This study intends to critically investigate the socio-cultural, environmental, and psychological drivers and deterrents driving CFC uptake, in order to provide measures that correspond with sustainable development goals and local consumer values Despite the overwhelming social, environmental and economic advantages of collaborative fashion consumption, few research articles (approximately eight articles according to Becker-Leifhold and Iran, (2018) of relevancy which includes quantitative method are investigated. Many researchers investigated antecedents of collaborative fashion consumption but minute details regarding consequences of CFC exists. As per the observation, limited study found which explore influence of CFC on consumers’ social, environmental and economic wellbeing.

Current study also explores which or both dimensions of collaborative fashion consumption can lead to wellbeing or not. This shall guide and provide opportunity to fashion leaders, designers, policy makers, fashion product manufacturers, nonprofit organizations of Pakistan to know the consequences of each dimension towards wellbeing which is still untapped

2.0 Literature review

The growth of collaborative consumption has caused a major shift in the clothing industry in recent years (Jain et al., 2022). Due to the rapid improvement in the technological information, collaborative consumption, also referred to as the sharing economy, has grown traction across a number of industries (Belezas and Daniel, 2023). Because of its beneficial effects on all economic sectors, sharing resources and assets instead of completely owning them has become a popular business strategy (Khodayari et al., 2025). The cooperative consumption model, often identified as the collaborative consumption model (CC), is facilitated by the market for used clothing rentals and sales, enables people or organizations to generate revenue from underutilized material goods (Dreyer et al., 2017). There are several reasons why collaborative consumption in the clothing sector has increased.

First of all, the idea is in line with the growing recognition of the significance of sustainable consumer behavior. Customers are actively looking for alternate methods to lessen their environmental impact after realizing that their consumption methods are unsustainable (Henninger et al., 2021; Kautish et al., 2020). By prolonging the life of clothing articles, minimizing waste, as well as lowering the need for excessive production, collaborative consumption provides a sustainable alternative (Lang et al., 2020). Second, consumers can afford to access a variety of clothing options through collaborative consumption (Campos et al., 2023). Traditional fashion consumption frequently entails high costs, with clothing being bought and then thrown away after little use. Conversely, people can access a varied wardrobe through collaborative consumption without having to pay for ownership (Atik & Ozdamar Ertekin, 2023). Clothing libraries, rental services, and sharing platforms provide reasonably priced opportunities for customers to try on various looks and fashions, relieving the need to buy new clothes all the time (Siregar et al., 2023). Additionally, cooperative consumption in the clothing sector encourages social interaction and a feeling of community among customers (Kim and Kim, 2022). People can interact with like-minded people through sharing platforms and clothes exchanges, forming bonds based on a love of sustainable fashion and similar values. This feeling of belonging improves the overall shopping experience and fortifies the group's endeavor to promote wellbeing (Arrigo, 2021).

3.0 Methodology

A quantitative approach is appropriate for this study as it allows for the collection of standardized information from a large number of respondents, facilitating statistical analysis and generalization of findings. The primary instrument for data collection was a structured questionnaire based on existing literature in the fields of fashion, consumer behavior, and collaborative consumption.

3.1 Structural Equation Modelling (SEM)

Structural Equation Modeling (SEM) is far from a niche or obscure analytical method; it’s actually widely used across different research domains, including education. Furthermore, emphasized its relevance, particularly arguing that scientific studies, especially those in information systems, should leverage SEM to analyze behavioral intention. Essentially, SEM is an invaluable tool for researchers aiming to explore the relationships between independent and dependent variables, especially when these variables are grounded in established literature or theoretical frameworks (Gefen et al. 2011).

A total of 400 responses were received over a month data collection period, furthermore, after excluding incomplete or invalid responses, 337 completed questionnaires were taken for analysis of this research. Meanwhile the sample size was reasoned appropriate for conducting descriptive

and regression analysis. Changed opinions have been on the number of respondents, some have chosen 10 cases per predictor (1:10) (Bentler and Chou, 1987), in this study the number of cases per predictor will be seven leading to a sample size for the study.
Furthermore, data screening and preparation was done through the smart PLS was used for conducting and assessing the reliability and validity of Confirmatory factor analysis, proposed hypothesis are tested with SEM in the present study.

4.0 Findings

After gathering the data, it's entered into smart PLS for arranging and to prepare for further analysis. A series of checks are then performed to enhance both the accuracy and reliability of the study's results. In line with the recommendations by (Hair, 2010) this data screening process includes tests for missing values, assessment of normality, detection of outliers, and checks for multicollinearity. These procedures help ensure the data is in good shape before to go in-depth statistical analysis.

4.1 Reliability and Validity

Cronbach's alpha is a widely recognized statistic for assessing whether survey or test items actually work together to measure the intended construct. If the value is above 0.70—which is pretty much the standard cut-off most researchers use (see Hair et al., 2010). These results of present study provide solid evidence supporting the reliability of the measurement model.
Discriminant validity assesses whether distinct constructs truly measure different concepts. When two constructs display a high correlation, it suggests poor discriminant validity, implying they may actually reflect the same underlying factor.
Table 4.6 Discriminant validity

Constructs	CR	AVE
AO	0.869	0.654
EMB	0.893	0.698
ENV	0.877	0.668
EW	0.849	0.686
FACE	0.873	0.716
FR	0.802	0.715
PRIDE	0.908	0.639
SU	0.828	0.744
SW	0.886	0.685
TO	0.949	0.618

Note: AO= Access of ownership; EMB=Embarrassment; ENV= Environment wellbeing; EW= Economic wellbeing; Face= face; FR= Financial risk (cost); Pride=pride; SU=social utility; SW= Subjective wellbeing; TO=transfer of ownership

To evaluate this, there are a couple of established approaches. First, the Composite Reliability (CR) for each construct should exceed its Average Variance Extracted (AVE), with AVE ideally above 0.50 (CR > AVE > 0.50). In this analysis, all constructs met this criterion; each CR was greater than its corresponding AVE, which signals acceptable discriminant validity.
These findings suggest that the model exhibits a solid fit to the data, lending support to the validity of the structural relationships assessed. The low SRMR values further indicate that discrepancies between observed and model-implied correlations are minimal, reinforcing the adequacy of the model.

Table 10 SRMR = Standardized Root Mean Square Residual

Fit Index	Saturated Model	Estimated Model	Threshold	Interpretation
SRMR	0.037	0.053	< 0.08	Good fit

The Estimated Model demonstrates a satisfactory level of fit overall, though there's definitely room for improvement, particularly regarding the NFI and DULS metrics. While the Saturated Model, by its very design, achieves a perfect or near-perfect fit, the Estimated Model's performance is sufficiently robust to indicate an adequacy.

The figure essentially indicates how much variance in each endogenous construct can be attributed to its respective predictors. Based on Chin's (1998) guidelines, an R^2 of 0.67 is considered substantial, 0.33 is moderate, and 0.19 is relatively weak.

Figure 1: Measurement Model

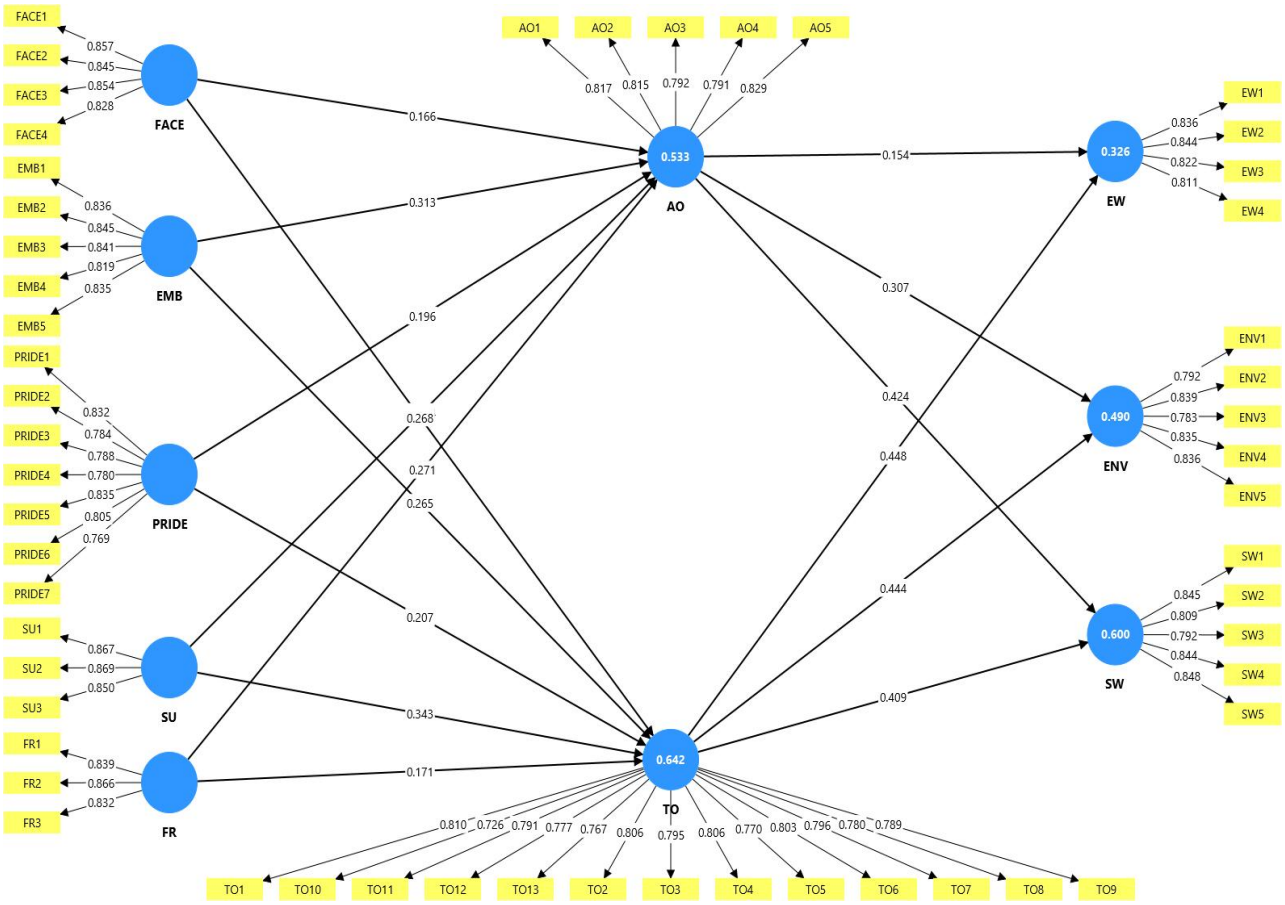

Fig 1: Note: AO= Access of ownership; EMB=Embarrassment; ENV= Environment wellbeing; EW= Economic wellbeing; Face= face; FR= Financial risk (cost); Pride=pride; SU=social utility; SW= Subjective wellbeing; TO=transfer of ownership

Furthermore, TO and SW demonstrate strong explanatory power, with R^2 values reflecting substantial influence from their predictors. AO and ENV fall within the moderate range, suggesting their predictors account for a reasonable portion of variance. As for EW, while its R^2

is also categorized as moderate, it sits at the lower end of that spectrum, indicating a comparatively weaker, though still meaningful, level of explanation.

Table 1: Path Analysis

Variables	B values	Mean	Standard deviation	T statistics	P values
SU -> TO -> EW	0.154	0.154	0.025	6.214	0.000
FACE -> TO -> SW	0.109	0.109	0.019	5.840	0.000
FR -> TO -> SW	0.070	0.070	0.017	4.053	0.000
PRIDE -> TO -> SW	0.085	0.085	0.016	5.269	0.000
SU -> TO -> SW	0.140	0.140	0.021	6.829	0.000
EMB -> AO -> ENV	0.096	0.097	0.024	3.995	0.000
EMB -> AO -> EW	0.048	0.049	0.021	2.306	0.021
FACE->AO -> ENV	0.051	0.051	0.015	3.445	0.001
FACE -> AO -> EW	0.026	0.026	0.012	2.093	0.036
FR -> AO -> ENV	0.083	0.084	0.019	4.369	0.000
FR -> AO -> EW	0.042	0.042	0.018	2.356	0.018
PRIDE->AO-> ENV	0.060	0.061	0.017	3.579	0.000
EMB -> AO -> SW	0.133	0.133	0.025	5.298	0.000
PRIDE-> AO -> EW	0.030	0.031	0.014	2.542	0.025
SU -> AO -> ENV	0.063	0.063	0.015	4.107	0.000
SU -> AO -> EW	0.031	0.031	0.013	2.442	0.015
FACE -> AO -> SW	0.070	0.070	0.018	3.969	0.000
FR -> AO -> SW	0.115	0.116	0.021	5.426	0.000
PRIDE-> AO -> SW	0.083	0.084	0.018	4.573	0.000
SU -> AO -> SW	0.086	0.086	0.018	4.670	0.000
EMB -> TO -> ENV	0.118	0.117	0.021	5.701	0.000
EMB -> TO -> EW	0.119	0.119	0.020	5.829	0.000
FACE-> TO -> ENV	0.119	0.118	0.020	5.829	0.000
FACE -> TO -> EW	0.120	0.120	0.020	5.858	0.000
FR -> TO -> ENV	0.076	0.076	0.019	4.010	0.000
FR -> TO -> EW	0.077	0.077	0.019	4.054	0.000
PRIDE->TO-> ENV	0.092	0.092	0.019	4.715	0.000
EMB -> TO -> SW	0.109	0.108	0.018	6.122	0.000
PRIDE-> TO -> EW	0.093	0.093	0.018	5.085	0.000
SU -> TO -> ENV	0.152	0.151	0.024	6.328	0.000

The structural model demonstrates a solid fit, both statistically and conceptually. AO and TO serve as crucial mediators, basically steering how factors think PRIDE, SU, and EMB impact outcome variables like ENV, SW, and EW. The results underscore the pivotal function of Access to Ownership (AO) and Transfer of Ownership (TO) as mediating variables within the multistage path model. Notably, social utility (SU) and Embarrassment (EMB) demonstrate substantial

influence both through direct pathways and via mediation on subjective wellbeing (SW) and environmental wellbeing (ENV). The path pride, AO and EW is with weak influence. The ^{2} value essentially indicates how well a model accounts for the variance in the data (Shmueli et al., 2019). It's also useful for gauging the model's in-sample predictive power (Roldán & Sánchez-Franco, 2012). When the ^{2} value creeps above 0.9, it's often a sign of overfitting, meaning the model might be too closely tailored to the specific data set (Hair et al., 2016). The specific ^{2} values for each construct are presented in table 2.

Table 2: ^{2} values of the constructs

Sr.	Constructs	R^2
1	Access to ownership	0.533
2	Transfer of ownership	0.642
3	Environment wellbeing	0.490
4	Economic wellbeing	0.326
5	Subjective wellbeing	0.600

4.2 Coefficients of Determination (R^2)

As outlined by Chin (1998), R^2 values of 0.67, 0.33, and 0.19 are regarded as substantial, moderate, and weak, respectively. In this context: TO and SW display substantial explanatory power. AO and ENV fall into the moderate explanatory power category. EW is also moderately explained, though its R^2 is comparatively lower within this group. The highest value of R^2 belongs to the transfer of ownership which is 0.642 meaning that TO has substantial explanatory power.

Figure 2: Structural Model

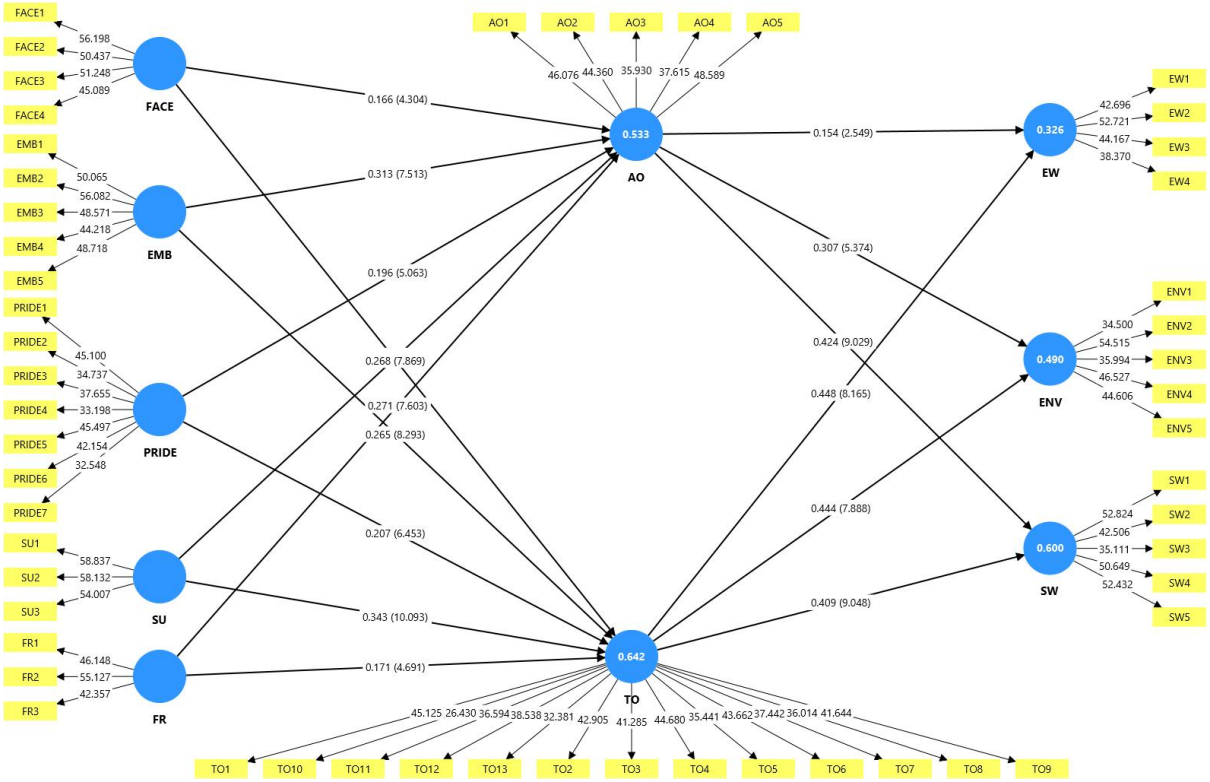

Fig 2: Note: AO= Access of ownership; EMB=Embarrassment; ENV= Environment wellbeing; EW= Economic wellbeing; Face= face; FR= Financial risk (cost); Pride=pride; SU=social utility;

SW= Subjective wellbeing; TO=transfer of ownership

4.3 Access to ownership and economic wellbeing

AO demonstrated a positive association with (H11) EW (β = 0.154, t = 2.549), and results show that there is positive and significant impact of selected factors on AO. The results confirm that mediation role of AO between factor and economic wellbeing. These results are consistent with the observations of Iran et al. (2019), who highlighted the increasing significance of CFC in easing financial pressures while still allowing individuals to access current fashion trends.

Access to Ownership (AO) serves as a vehicle through which consumer sentiments—including face concerns, embarrassment reduction, pride, social utility, and cost are converted to economic well-being. The profile of face, pride, social utility, and cost, significantly increased AO as the β-values in the model show strong effects.

AO significantly predicted economic well-being indicating consumers felt they obtained increased economic benefits when obtaining access to fashion items without true ownership. AO also partially mediates the impact of psychological and social factors on economic benefits, further validating AO as an important behaviorally indicator. The findings replicate other research findings that renting fashion items ultimately allows consumers to experience more variety without higher ownership cost; and minimizes cost to attain trendy less owned items. Access expands the capability sets of consumers, ultimately aiding their economic well-being (Sen, 1990).

4.4 Access to ownership and environmental wellbeing

AO demonstrated a positive relationship with (H12) ENV (β = 0.307, t = 5.374). The findings clearly indicate that the selected factors exert a positive and significant influence on AO. Additionally, the analysis demonstrates that AO serves as a mediator between these factors and environmental wellbeing. In essence, AO plays a pivotal connecting role, linking the impact of the factors directly to improvements in ENV.

The results are consist with other study such as an important factor pride; people who experience a sense of pride over their previous sustainable actions are more likely to keep up or even increase their pro-environmental behaviors down the line. This pattern isn't exactly shocking previous studies have reached similar conclusions (Onwezen et al., 2013); Bissing-Olson et al., 2016).

AO serves as a meaningful predictor of environmental wellbeing .This indicates that access-based consumption fosters a frame of mind when consumers feel they have contributed towards environmental sustainability. Access-based behaviour (renting/sharing) acts as an intermediary to translate underlying consumptive drivers into environmental concerns. Renting reduces new production, and pollution and waste. Consumers feel more sustainable when they do not possess unnecessary ownership. Armstrong et al. (2015) support this point by showing that fashion renting mitigates the environmental footprint.

4.5 Access to ownership and subjective wellbeing

As results show AO demonstrated a positive affiliation with (H13) SW with (β = 0.444, t = 7.888). The revised analysis suggests that the identified factors have a substantial and positive effect on AO. More importantly, AO functions as a mediator, establishing a link between these factors and subjective wellbeing. In other words, the presence of AO connects the influence of the predictors directly to improvements in subjective wellbeing, reinforcing its critical intermediary role within the model. As for as the consistency is concerned, our study consist with the study, which explores strategies to encourage the adoption of slow fashion among consumers, aiming at long-term sustainability. More specifically, we outline two potential

pathways. One pathway considers the role of consumer well-being: recent research indicates that engaging with slow fashion practices may be linked to improved individual wellness. This perspective suggests that promoting slow fashion isn't just beneficial for environmental outcomes, but could also positively impact subjective well-being (Liu et al., 2022).

AO has a significant effect on subjective well-being, indicating that using fashionable products via access enhances enjoyment, satisfaction and emotional value. Access to ownership operates as an important mediator between antecedents and subjective well-being outcomes. Access improves subjective satisfaction through the perceived novelty and variety of the products accessed. Accessing fashion enhances emotional utility. Consumers value novelty, variety, and alignment with trends. It allows individuals to socially express themselves without the costs of ownership. Van der Heijden (2004) found that enjoyment is a strong predictor of subjective well-being in digital consumption settings.

4.6 Transfer of ownership and economic wellbeing

Not to be outdone, TO show even stronger relationships with (H14) EW ($\beta = 0.499$, $t = 9.048$) as both factors and path between TO and EW are significant meaning that TO mediates the desired factors and economic wellbeing. Similarly, individuals engage in collaborative consumption for a range of reasons, including economic incentives, social factors, and a desire to minimize environmental impact. These motivations collectively influence consumer attitudes, intentions, and actual participation in such practices. Essentially, both financial considerations and broader social and ecological concerns shape how individuals perceive and engage with collaborative consumption models (Butt et al., 2022).

TO significantly predicts economic wellbeing, $\beta = 0.409$, $t = 9.048$. This indicates that swapping or reselling clothes makes consumers feel they earn money or save it. Reselling swapping generates income or savings secondhand markets reduce financial burdens. Furthermore it confirms resale and swapping enhance financial well-being. TO improve cost efficiency Consumers save money by reusing existing items, Emphasis should be placed on the key motivator of economic advantage. TO is aligned with thrift and sustainability markets demonstrating how consumers gain economic empowerment through markets for circular fashion (Belk, 2014).

4.7 Transfer of ownership and environmental wellbeing

TO presented even stronger relationships with (H15) ENV ($\beta = 0.424$, $t = 9.029$) with significant relationship with selected depicts that TO strongly mediated the selected factors and environmental wellbeing. Individuals participate in collaborative consumption for various reasons, some are driven by financial benefits, others are motivated by the appeal of community involvement, and many also express concern for environmental sustainability. These diverse motivations combine to influence how consumers think about, intend to engage in, and actually interact with collaborative consumption models. Ultimately, both economic factors and broader social or ecological considerations shape individuals' perceptions and their willingness to participate in such systems (Butt et al., 2022; Iran et al., 2017).

TO greatly affects environmental well-being, consequently, the act of buying or selling secondhand clothing raises the feeling of being part of the solution to environmental issues. Circular fashion lessens the amount of refuse. TO prolong the life of textiles, affirms that swapping decreases the waste going to landfills. TO foster ecological community found that trade in goods raises the level of ecological responsibility. Motivation by psychology leads to green consumption Pride and social utility are the factors that TO channels to the environment

for satisfaction. It also looks that pride helps in increasing the number of people participating in the sustainable collaborative systems.

4.8 Transfer of ownership and subjective wellbeing.

Lastly, TO revealed strong impact on (H16) SW ($\beta = 0.448$, $t = 8.165$), and in this mediation analysis the results are also the like previous results about ENV and EW. Both mediators clearly exerted notable effects on the outcome variables

The model demonstrates clear coherence and theoretical grounding. Notably, AO and TO emerge as pivotal mediators, effectively transmitting the influence of constructs, such as pride, social utility, and embarrassment, face and cost toward key outcomes, including environmental factors and overall wellbeing. The strength of the observed indicators and the relationships between variables highlights both the statistical rigor and conceptual significance of the model. Overall, the findings reinforce the robustness and relevance of the proposed framework.

TO strongly predicts subjective wellbeing. This suggests that trading/swapping clothes leads to feelings of pleasure and social connectedness. It also confirms enjoyment as a motive driver of secondhand participation. The highest value of beta belongs to social utility meaning that the factor has highly positive effect on both AO and TO.

The lowest value among all selected factors was ($\beta = 0.16$, $p < 0.01$) of face (social image) which means face has least capacity to influence the AO. After viewing the direct effect of selected factor the study checked indirect effect.

Mediation analysis was performed to see the mediation role of AO and TO in the relationship between selected factors and wellbeing. The findings indicate that AO and TO function as key mediators, enabling the independent variables to exert meaningful effects on the outcome constructs. Bootstrapping analyses lend further support to this, with most direct pathways from the antecedent variables to the mediators registering as statistically significant; t-values comfortably exceeded the 1.96 threshold, signifying strong predictive validity. For example, EMB demonstrated a notable positive effect ($\beta = 0.313$, $t = 7.513$), as did PRIDE ($\beta = 0.268$, $t = 7.869$) and SU ($\beta = 0.343$, $t = 10.093$) on both AO and TO. These outcomes highlight the substantial mediating roles of AO and TO within the model.

5.0 Conclusion

The present study contributes to this growing literature on collaborative consumption through its empirical evidence obtained within a Pakistani context, where fashion renting and secondhand fashion markets are still in the emergent stages. Findings illustrate that consumers' participation decisions are shaped both by social psychological influences (face, pride, embarrassment) and economic functional considerations (cost, social utility). Moreover, participation in CFC offers tangible wellbeing benefits, thus illustrating that sustainable consumption behavior is not merely ideological but have personal economic, psychological, and environmental payoffs.

In sum, the study concludes that CFC can become a strategic lever in fostering sustainable consumption, enhancing consumer wellbeing, and lowering environmental burdens provided, of course, that policymakers and industry stakeholders address the barriers that prevent the uptake, especially those caused by feelings of embarrassment and social stigma. The application of TPB and SET here demonstrates the role played by attitudes, perceived social norms, and cost benefit evaluations in consumers' participation in collaborative fashion systems.

5.1 Future Research

It also makes sense to test this model in different settings, different countries, age groups, city versus rural. People’s reasons for renting or swapping clothes don’t always line up; for instance,

collectivist cultures might have different motivations than individualist ones. Comparing across these groups sharpens our understanding and shows what really drives CFC in specific cultures.

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