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SCHOOL OF BUSINESS, ECONOMICS AND LAW

Did you just buy that? Why not rent it?

*A quantitative study about consumer
beliefs towards rental options*

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Abstract

Negative environmental impact caused by humankind imposes societal action. New market structures are seemingly necessary to achieve sustainability, though, change is often difficult to attain. The clothing industry is a significant source to environmental degradation, hence, change is desired within the industry. Based on The theory of planned behavior, this quantitative study examines consumers behavioral beliefs towards eight determinants regarding rental of everyday clothes. The purpose of this study is to examine whether behavior beliefs towards clothing rental are differentiated between segments within the three demographic categories; gender, age and level of education. Results presented a strong indication of differentiation between genders, but no clear indications of differentiation between segments by age or educational level. Though, the analysis suggests weak indications that differentiation between segments by age and educational level might exist even though it was not clearly observed. Insights gained in this study can particularly be of use for the clothing industry, as well as for other industries and for future research.

Keywords: Clothing rental, consumer behavioral beliefs, determinant, gender, age, level of education

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1. Introduction

1.1 Background

During the past centuries, material consumption has increased radically due to the population growth, an increased affluence and more intense material usage (Statistiska Centralbyrån, 2020). It has become obvious that human behavior impacts the environment negatively of such magnitude that the ability to achieve the concept of sustainable development is at stake. There is a need for change in the market, amongst producers and consumers, and changes have started to occur.

The common business models that have been used amongst companies during the past centuries are linear business models. With linear business models, value is produced upstream and consumed downstream, meaning that products and services are produced within companies and sold to customers. However, during the last decades new business models have emerged, partly as a response to sustainability issues, and a shift has started to occur amongst companies in their way of constructing business models. (Choudary, 2013)

In 2020, the European Union (EU) adopted the Circular Economy Action Plan as one of the main blocks of The European Green Deal. The aim of the plan is to “establish a strong and coherent product policy framework that will make sustainable products, services and business models the norm and transform consumption patterns so that no waste is produced in the first place” (Circular Economy Action Plan, 2020, p. 5). The goal is to scale up the circular economy from front-runners to the mainstream, and by that increase resource efficiency, decrease climate change and environmental impacts, and foster a competitive economy in the long term. One method, by which the EU wishes to achieve this, is by “incentivising product-as-a-service or other models where producers keep the ownership of the product or the responsibility for its performance throughout its lifecycle” (Circular Economy Action Plan, 2020, p. 7).

Product-as-a-service entails changes in market structures from the previous linear market structures. It implies a rather new value proposition that primarily differentiates from traditional value propositions by two features; (1) no change in ownership occurs, customers purchase product access instead of product ownership (2) products and resources are, or are perceived as, shared to a higher degree amongst consumers (Circular Economy Action Plan, 2020). Hawlitschek, Teubner and Gimpel (2018) points out that sharing resources among

consumers could have the benefits of decreasing negative environmental impacts, give products a longer lifespan and increase financial results. On the other hand, it denies consumers of ownership, increases risks and effort expectancy. These features enable further varieties in value propositions benefits and disadvantages (Hawlitschek, Teubner & Gimpel, 2018).

Product-as-a-service value propositions may be adopted by consumers whose wants, needs and requirements better correspond with the particular benefits of the product-as-a-service option. Whether companies accomplish satisfying consumer requirements and become successful businesses greatly depends on their market information and their ability to properly interpret and respond to that information with adequate actions. Customer- and consumer insight is essential for company management to make informed decisions appropriate for their purpose. (Baines & Fill, 2014, p. 77)

Consumers are and think differently from one another and there could be thousands of different factors or determinants that affect them to behave in a certain way. However, consumers can be divided into different demographic categories, such as age, gender and level of education. Within these categories, consumers can also be divided into segments. Gender-segments include males and females, age-segments include different groups of ages and educational-segments include different levels of education. Certain determinants could affect segments differently within demographic categories. In other words, even if all consumers are and think differently from one another, certain groups of consumers that share similar traits could generally have the same behavioral beliefs. Thus, an analysis could be performed to evaluate how different demographic categories (age, gender and level of education) react to certain determinants (Hawlitschek, Teubner & Gimpel, 2018). As mentioned, there could be thousands of different determinants that influence consumer behavior beliefs. Hawlitschek, Teubner and Gimpel (2018) brings to light a set of central determinants concerning sharing of resources, for instance, *financial benefits*, *variety*, *prestige through ownership*, *independence through ownership*, and *environmental impact concerns*. Based on Ajzens' (1991) Theory of planned behavior, all these determinants create an attitude, and together with *subjective norm* (the influence significant others have on a consumer) and *perceived behavioral control* (believed control a consumer has over a certain action), an intention to a certain behavior is created (Ajzen, 1991). According to van der Gest (2015), *hygiene concerns* are common amongst consumers. Being hygienic is about intimacy, convenience, social prestige, privacy and social values, in contrast, being unhygienic is connected to invaded intimacy, poverty and shame (van

der Gest, 2015). Therefore, *hygiene concerns* influence consumer behavior and is also a central determinant for this study.

Product-as-a-service is a fairly new phenomena and the research within the topic is quite insufficient. There is some academic research publicly available concerning market trends linked to consumer behavior, rental of products and sharing of resources. Though, there is still more information that needs to be gathered to make better and more solid conclusions and develop accurate knowledge. It is both in present- and future generations' interest to increase knowledge within this topic in order to achieve more circular markets, decrease environmental impacts, and foster a more sustainable development.

The focus of this study is drawn to clothes-as-a-service in Sweden. More specifically, it is drawn to rental of everyday clothes and not premium clothes or accessories. Reason being, it is not a common occurrence for consumers to rent everyday clothes. It could be argued that one of the reasons for this is due to the few rental clothing options that exist in today's market. The availability to rent premium clothes or accessories, such as tuxes, expensive suits and wedding dresses have been around for many years. However, the option to rent everyday clothes is something that only has been getting more attention for the last few years. Well-known companies, such as H&M and Gina Tricot have been experimenting and given consumers the option to rent everyday clothes. (Miljö och utveckling, 2019)

Other companies have tried to establish themselves on the market of renting everyday clothes by offering bundles of clothes that change every month for a set price. An example of such a company is Something Borrowed. They went into business 2016 but had to close shop during 2020, main reason being the covid-19 pandemic. Their customers started working from home during the pandemic and therefore felt they did not have the same need for new clothes every month. (Something Borrowed, 2020)

1.2 Problem discussion

The textile industry is a significant source of negative environmental impacts. The industry accounts for environmental impacts throughout the entire textile life cycle, from production, to consumption, to waste disposal. The industry causes greenhouse gas emissions, large amounts

of water usage in countries where water scarcity is an issue and pollution to air, ground and water because of the chemicals that are used. (Naturvårdsverket, 2021)

The production of textiles causes the most significant environmental impacts in the textile life cycle. Therefore, one could argue that one of the most efficient ways to reduce environmental impacts is through reducing the amount of textiles produced. An alternative approach to enable a decreased production of textile, is if consumers were to change their current consumption patterns (Naturvårdsverket 2021). The clothing industry constantly works to produce new clothes within short time periods. This makes the fashion industry one of the largest polluters in the world causing eight to ten percent of global greenhouse gas emissions and second largest in water waste (Shrivastava et al., 2020). Naturvårdsverket (2021) states that the average Swedish person consumes about 14 kilos of textile every year, for the most part clothes. A lot of these consumers own more clothes than they use and more than half of the clothes that are thrown away are still in good or decent condition and could have been used further (Naturvårdsverket, 2021).

Shrivastava et al. (2020) explains how circular fashion is a growing phenomenon and how the business of online renting of used clothes will emerge. A more circular fashion can be developed by sharing and re-circulating clothes and thereby using them to their maximum potential. When the clothes have been in circulation long enough and are no longer of use, it can safely be disposed of. For companies within the clothing industry, a product-as-a-service business model (as described by EU) can be implemented by renting out clothes to consumers instead of selling clothes. Thus, producers keep ownership of products, and, or, responsibility for product's performance throughout its lifecycle. Though, today, consumers mainly participate in buy, use and throwaway markets. Hypothetically, the produced volume of textile could be decreased if consumers were to participate in more sustainable rent, use and return markets. This would imply that consumers would rent their clothes instead of buying them and afterwards return them for others to rent. By doing so, a more circular economy can be achieved where consumers share resources which potentially can satisfy both profitability- and sustainability goals. (Shrivastava et al., 2020)

Tu and Hu (2018) and Shrivastava et al. (2020) only included women in their research. Hawlitschek, Teubner and Gimpel (2018) did include males into their research but did not interpret any differentiation between genders. The authors instead treated their respondents as a whole population, regardless of gender. It could be argued that choosing not to present and

analyze gender differences is a missed opportunity to further understand consumer behavior beliefs within different demographic categories. Since there is a lack of presented data on gender differences regarding rental clothing market, the presented gender differences of this study hope to be of value for whoever it may regard.

The everyday clothing rental market can potentially expand substantially and become a widespread function in societies benefiting present- and future generations. As mentioned earlier, some companies in Sweden offer rental of everyday clothes today. However, even though clothes-as-a-service can be beneficial for a diverse set of stakeholders the market is still small in the country. The underdevelopment of the clothing rental market could depend on inadequate management amongst clothing rental companies who fail to satisfy consumer wants and needs. Understanding consumers' different wants, needs and requirements is essential to manage marketing activities successfully and become established on the market.

1.3 Purpose

The purpose of this study is to contribute with a better understanding of how consumers' behavioral beliefs towards eight central determinants...

(1) financial benefits, (2) variety, (3) prestige through ownership, (4) independence through ownership, (5) hygiene concerns (6) environmental impact concerns, (7) subjective norm and (8) perceived behavioral control

...differentiates between segments within three demographic categories...

(1) gender, (2) age and (3) level of education

...regarding rental of everyday clothes.

1.4 Research question

How are consumers' behavioral beliefs towards rental of everyday clothes differentiated between segments within demographic categories?

1.5 Research Significance

The information gathered from this study could be used for marketing purposes. For instance, it could be used to develop marketing strategies for companies that wish to enter the market of clothing rentals. It could also be valuable for consumers, they could get a better understanding of how their consumption patterns impact the environment, make consumers more aware of possible options on current or future markets and what factors hold the largest value for themselves when it comes to clothing rental. Lastly, the topic of clothing rentals is fairly new and it is therefore in need of more research, this paper could be of use as a reference for future studies. The results and conclusions of the study can be applicable to the clothing industry specifically, and to other industries generally.

2. Theoretical framework

2.1 Review of literature

Earlier research - Hawlitschek, Teubner and Gimpel (2018), *Consumer motives for peer-to-peer sharing*

Sharing resources among consumers could have benefits of decreasing negative environmental impacts, give products a longer lifespan and increase financial results. On the other hand, it denies consumers of ownership, increases risks and effort expectancy. (Hawlitschek, Teubner & Gimpel, 2018)

Hawlitschek, Teubner and Gimpel (2018) have created a theoretical model to understand consumer motives and if they influence to either engage or not to engage in sharing economies. The model is based on the theoretical framework from both Frenken and Schor (2017) regarding the sharing economy and Ajzen (1991) regarding The theory of planned behavior.

Hawlitschek, Teubner and Gimpel (2018) brings to light a term called *Peer-to-peer sharing* (PPS). PPS is referred to as transactions between consumers without going through a corporation as well as that the product or service is only temporary for the buyer or the renter. However, the transactions could be on a platform created by a company or an organisation, such as Airbnb, but it still counts as a direct trade between consumers.

The motives in Hawlitschek, Teubner and Gimpel's (2018) model consists of drivers, barriers and prerequisites. Drivers are the motives that simply drive the consumers towards engaging in PPS, for example, financial benefits or ecological sustainability. A barrier is an obstacle that has a negative impact on consumers' attitude towards PPS. Risk is an example as a barrier, due to the fact that the consumer who provides a product or service is a stranger and not a legitimate corporation with certain certifications and insurances. Another barrier is the desire to own. Consumers would rather own a product instead of renting it, since owning a product provides more prestige and independence. Examples of prerequisites could be access to time, technology or money. If a consumer does not have access to these prerequisites, then the drivers or barriers do not matter since consumers will not engage in PPS either way.

Furthermore, the authors focus on PPS within special-purpose products, for example, camera equipment, boats or outdoor gear and certain services, for example, ride sharing (consumers

willing to drive together to the same destination and splitting the costs) or accommodation sharing (Airbnb). Their focus is not on ordinary commodities such as the everyday consumption of clothes. The authors survey includes 745 participants and their main findings are that modern lifestyle, financial benefits, ecological sustainability, effort expectancy and trust in other users are the most important motives for the participants. The 745 participants are divided up into different demographic categories, which are gender, age and household size, but there is no deeper analysis regarding different motives to different demographic categories. (Hawlitschek, Teubner & Gimpel, 2018)

Earlier research - Tu and Hu (2018), *A study on the factors affecting consumers' willingness to accept clothing rentals*

The average consumer buys more clothes than they rent and the fashion industry is growing with a new line of clothes every season of the year (Tu & Hu, 2018). Tu and Hu (2018) have therefore conducted a survey, based on The theory of planned behavior by Ajzen (1991), of 300 participants from Taiwan. The survey was conducted to get a better understanding of what factors determine whether a consumer is willing to rent fashionable clothes online. The authors do not discuss how different factors vary within certain demographic categories such as age or gender, instead they give a more generalized idea of the entire population's attitude. The authors develop 11 hypotheses based on previous literature and research. The hypotheses are regarding different factors and that they have a positive effect on consumer behavior. The analysis of the survey demonstrates certain important findings. For example, consumers do not believe that it will be easy to use online clothing rental options and that consumer decisions are not currently influenced by their surroundings (friends, media or celebrity endorsement) (Tu & Hu, 2018).

Earlier research - Shrivastava et al. (2020), *Sustainability through online renting clothing: Circular fashion fueled by Instagram micro-celebrities*

Shrivastava et al. (2020) explains how circular fashion is a growing phenomenon and how the business of online renting of used clothes will emerge. A more circular fashion can be obtained by sharing and re-circulating clothes, thereby using them to their maximum potential. When clothes have been in circulation long enough and no longer have a human-use, then it could safely be disposed of. Shrivastava et al. (2020) conducted a survey with 568 women from India who previously rented or have had the intention to rent second-hand clothing. The survey consisted of statements regarding either the participants attitude towards Online Second-hand

Clothing Rental Platforms (OSCRP) or regarding micro-celebrities influence to affect their behavior. The authors' findings revealed that the participants believe that circular fashion was important and the use of OSCRP was an effective way of achieving this. The participants also had a very positive attitude towards using OSCRP in the near future for sustainability reasons. Lastly, the study revealed that the expertise of Instagram micro-celebrities did not have a direct influence over the participants and their intentions to use OSCRP.

2.2 Theory

Theory of Planned Behavior

The theory of planned behavior is a commonly used theory in social psychology. The theory is believed to describe how, when, and why attitudes predict behavior and what measures are needed to understand that process. The theory of planned behavior states that behavior is determined by intentions. The intentions are determined by three components: attitude towards the behavior, subjective norm, and perceived behavior control. (Ajzen, 1991)

Attitudes towards behaviors are conceptualized as overall positive or negative evaluations of behaviors. An attitude is assumed to be a function of an individual's behavioral beliefs about the consequences of performing a behavior. If an individual believes that a behavior will have a positive outcome, then the individual will have a positive attitude to that behavior. In a similar way, if an individual believes that a behavior will have a negative outcome, then the individual will have a negative attitude to that behavior. Since behavior beliefs can be both positive and negative, attitudes are the multiplicative combination of behavioral beliefs and the evaluation of these beliefs. (Ajzen, 1991)

The subjective norm refers to an individual's perceived pressure from significant others to perform or not to perform the behavior. The subjective norm is assumed to be a function of normative beliefs (an individual's perceptions of whether significant others think that they should or should not engage in a behavior), and the motivation to comply with the expectations associated with the normative beliefs. Since the normative beliefs and the motivation to comply with them can differ, the subjective norm is the multiplicative combination of normative beliefs and the motivation to comply. (Ajzen, 1991)

The perceived behavioral control is a measure of the amount of control an individual has over a particular behavior. The perceived behavioral control can have a direct and indirect impact on individuals' intentions and behaviors. Judgements whether an individual has access to necessary resources and opportunities to perform a particular behavior (referred to as control beliefs), together with the perceived power of these judgements to perform the behavior, are assumed to determine the perceived behavioral control. In other words, with what ease do the individuals believe they are able to use a product or a service. Thus, the perceived behavioral control is determined by the multiplicative combination of control beliefs and the perceived power of the control belief. (Ajzen, 1991)

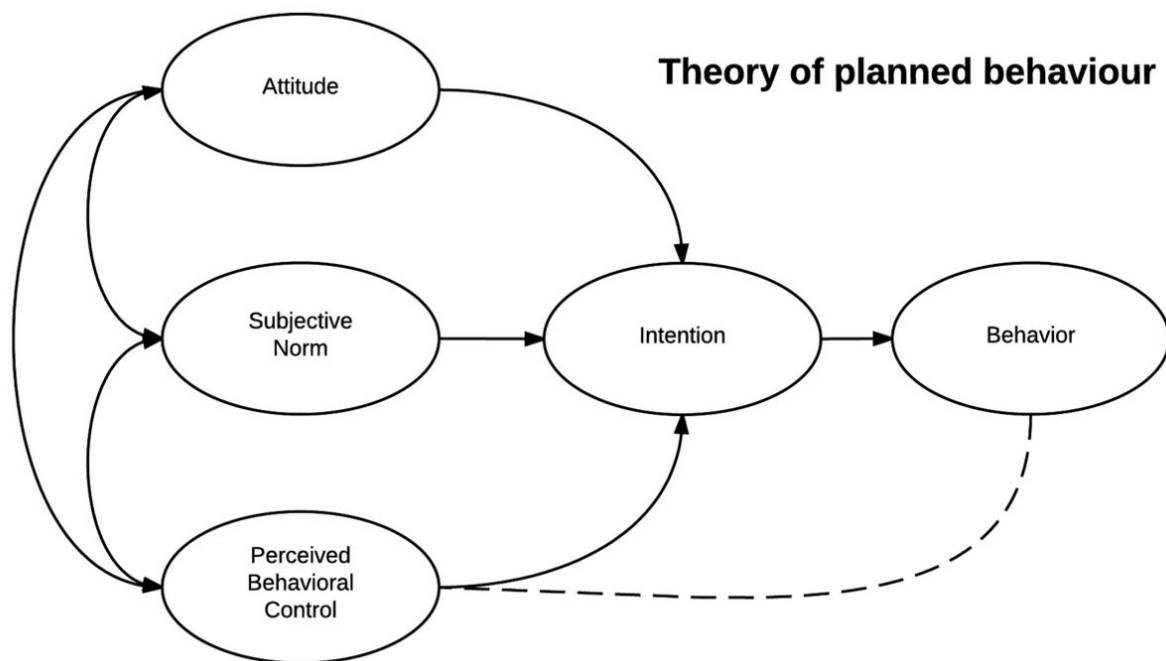


Figure 1: Theory of planned behavior (Ajzen, 1991)

2.3 Demographic categories

Social psychology - Differentiation of gender

Evolutionary psychology theory assumes that sexes have been imposed on different selection pressures, which has resulted in different psychological mechanisms evolved over evolutionary time. Contribution to groups is considered the basis for social recognition, and by that compliance with selection pressures. Thus, differences in psychological mechanisms might be

expected to evolve for granting social recognition to men and women. Further, this might lead to differences in beliefs and behavior between genders. (Buss, 1995)

It is argued that social structures cause differentiation in behavior. According to social structural theory, the social roles, norms, expectations, etc. created by society affect individuals' beliefs, intentions, and their behavior, which generates social structural tendencies. These social structural tendencies affect individuals' social experiences, which further affects beliefs. Within the framework of social structural theory, division of labor between genders is believed to be the main cause of gender differentiated behavior since a great deal of social experiences are obtained in the workplace. The division of labor between genders is primarily thought to be caused by men and women's different social roles e.g., gender roles. (Eagly & Wood, 1999)

Social psychology - Differentiation of age

Erikson (1980) developed a theory to explain and discuss the different stages that an average person goes through as an adult. There are three main stages, young adulthood, midlife and old age. There will occur challenges in each of the three stages and Erikson (1980) explains that there are different adaptive solutions depending on what stage a person is in. The adaptive solutions he refers to are intimacy/isolation, generativity/stagnation and integrity/despair. His theory was later on developed by Levinson (1996) and he claimed that a person holds different values and beliefs depending on what stage that person is in. For example, the focus and beliefs of a person in young adulthood is to succeed in his or her line or work, achieve intimate relationships and start a family. As the person grows older into the midlife-stage, then he or she instead holds more value to being able to provide for the family and to create a lasting legacy. Thus, the authors state that depending on the age of a person, they may have different beliefs and behavioral intentions (Levinson, 1996).

Sociology - Differentiation of education

The process of consumer behavior is when a consumer makes certain decisions regarding when, where, what, from whom and how to purchase both products and services. There is a difference in consumer behavior, depending on the demographic category. One of them being level of education. There is a general difference in how consumers with high school degrees and consumers with college degrees view products and services. Consumers with higher education tend to take longer and more well thought out purchase decisions. With higher education comes

more market awareness and not as much trust in the ads alone. In contrast, consumers with lower education tend to trust the ads more and do not make as well-informed purchase decisions. Reason being is self-explanatory, the more consumers climb the educational ladder, the more general knowledge they obtain. Through education, they also develop a habit of making educated decisions that are applied into their consumer behavior and purchasing decisions. (Kumar, 2014)

2.4 Determinants

(1) *Financial benefits*

The product-as-a-service business model implies a new structure on cash flows between consumers and companies compared to the traditional linear business model. Instead of a one purchase payment, the rental of clothes is paid periodically as a prenumeration which can be ended by the consumer. Thus, it is of interest to know what consumers think about this kind of cash flow structure. To examine behavioral beliefs about *financial benefits* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *Renting clothes periodically to a set price increases my will to rent clothes.* (Hawlitschek, Teubner & Gimpel, 2018)

(2) *Variety*

The primary function of clothes is to keep oneself warm and dry, though they can also be used to express one self's identity and to attempt controlling social processes. As people's personality and identity change, they might want to update their clothes such as they see fit to present themselves. Rental of clothes can increase the possibility of variety as the cost of ownership no longer exists. Thus, it is of interest to know what consumers think about the possibility of clothing variety. To examine behavioral beliefs about *variety* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *Renting clothes gives me better possibilities to variete clothes I am wearing. It increases my will to rent clothes.* (Hawlitschek, Teubner & Gimpel, 2018)

(3) *Prestige through ownership*

Material possession has been and still is a way of demonstrating success. Thus, it is of interest to know what consumers think about not having the opportunity to demonstrate success by material possession and ownership over clothes they are wearing. To examine behavioral beliefs about *prestige through ownership* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *Renting clothes would give me a lower social status compared to purchasing clothes.* (Hawlitschek, Teubner & Gimpel, 2018)

(4) *Independence through ownership*

Ownership of a product provides freedom to handle and use the products as the consumer wishes. In contrast, a rented product restricts this freedom and any damage to the product will result in economical compensation. Thus, it is of interest to know what consumers think about the importance of owning a product and the independence that comes along. To examine behavioral beliefs about *independence through ownership* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *The rented clothes have to be returned in sufficient quality to not get additional fees. It decreases my will to rent clothes.* (Hawlitschek, Teubner & Gimpel, 2018)

(5) *Hygiene concerns*

Being concerned about hygiene is common among consumers. Being hygienic is about intimacy, convenience, social prestige, privacy and social values. In contrast, being unhygienic is connected to invaded intimacy, poverty and shame. Thus, it is of interest to know what consumers think about hygiene concerns when wearing rented clothes. To examine behavioral beliefs about *hygiene concerns* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *The rented clothes are certified for being washed properly. However, I still feel worried about how clean and hygienic the clothes are.* (van der Gest, 2015)

(6) *Environmental impact concerns*

Consumers are becoming more concerned about their environmental impacts and whether their consumer behavior is sustainable. Thus, it is of interest to know what consumers think about the possibility of reducing environmental impacts through clothing rental. To examine behavioral beliefs about *environmental impact concerns* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *If clothing rental is a*

better choice for the environment, my will to rent clothes increases. (Hawlitschek, Teubner & Gimpel, 2018)

(7) *Subjective norm*

It is common knowledge that consumers' surroundings, for example family and friends, influence their decision making. The subjective norm is about how consumers think they should act according to others in their surroundings and how consumers choose to respond to that. Thus, it is of interest to know what consumers believe the subjective norm is and how much the subjective norm influences consumer behavior. To examine behavioral beliefs about the *subjective norm* towards clothing rental, the following statements were outlined for respondents to reply to in the questionnaire; 1) *I think my family and friends have a positive attitude towards clothing rental* 2) *If my family and friends have a positive attitude towards clothing rental, I will become more positive towards clothing rental.* (Ajzen, 1991)

(8) *Perceived behavioral control*

Being able to handle a product or a service with ease is often an important factor for consumers. Thus, it is of interest to know what consumers think about the availability, ease to use and amount of control the consumer thinks they have while renting clothes. To examine behavioral beliefs about the *perceived behavior control* towards clothing rental, the following statement was outlined for respondents to reply to in the questionnaire; *I think rental clothing seems difficult, time consuming and demanding.* (Ajzen, 1991)

2.5 Hypotheses

The following hypotheses are developed to help answer the study's research question and are based on the foundation of previous theories presented in section 2.2 Theory.

H₀: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally not significantly differentiated between segments by gender.

H_A: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally significantly differentiated between segments by gender.

H₀: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally not significantly differentiated between segments by age.

H_A: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally significantly differentiated between segments by age.

H₀: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally not significantly differentiated between segments by level of education.

H_A: Consumer behavioral beliefs about the determinants towards rental of everyday clothes are generally significantly differentiated between segments by level of education.

3. Methodology

3.1 Choice of method

This study is a quantitative study within the field of behavioral economics, complemented by qualitative elements. The qualitative elements included in the form of theories and earlier academic work, provides theoretical background and aims at supporting the hypotheses of the study. Further, the study follows a deductive approach (Hermerén, 1967, p. 18). The quantitative research method strives at contributing with knowledge about Swedish consumers' behavioral beliefs concerning certain determinants associated with rental of everyday clothing. The research method was chosen since the quantitative method enables estimation of population characteristics with sufficient sample sizes (Jaggia & Kelly, 2013, p. 245).

3.2 Review of previous research

The theoretical framework for this study consists of academically published research, theories and articles that were sourced from the University of Gothenburg's library search function and Google Scholar. The theory of planned behavior, in combination with earlier academic research within the field of behavioral science, provided guidance for which determinants that were of value to examine concerning consumers' behavioral beliefs towards rental of everyday clothing. In the analysis, the quantitative data presented in results are discussed in relation to the theories and earlier research brought up in the theoretical framework.

3.3 Digital questionnaire

Primary data was collected through a digital questionnaire (appendix 1) in a cloud-software program called Esmaker. The questionnaire and its content were developed specifically for this study by the authors with support from a company called Entergate, specialized in performing and distributing questionnaires (Entergate, 2021). Questionnaire respondents participated voluntarily, no economic compensation was carried out nor were respondents directly benefited in any other way by responding to the questionnaire. However, with hope to increase

participation a price at a value of 500 SEK was drawn and handed out to one randomly selected respondent.

The questionnaire consisted of questions concerning the respondents' profile, behavioral beliefs and behavioral intentions, which were structured in the given sequence. Lastly, at the end of the questionnaire an opportunity was given to respondents to leave questions and additional comments.

Questions about behavioral beliefs were based on components of The theory of planned behavior. Further, questions about behavioral beliefs were constructed according to the Likert scale, meaning that respondents were given a statement of which they could choose to agree or disagree with (Burns & Burns, 2008, p. 250). The scale had a range of 0 - 10 with 5 reply options. 0 implied a strong disagreement with the statement, 5 implied neither a disagreement or agreement with the statement, and 10 implied a strong agreement to the statement. Logically, 2.5 and 7.5 implied a weak disagreement, respectively a weak agreement. Additionally, a sixth option was available named *unsure*, in case the respondent did not understand the question. The Likert scale was chosen since it is commonly used and easily understood which makes it easy for the reader to understand and interpret.

Data of profile and behavioral beliefs were structured in segments within the demographic categories gender, age and education. Additional data on behavior history and behavioral intentions were also collected to increase and improve the material of which the analysis relied on. Thus, additional perspectives could be brought up in the analysis and results discussed on a deeper- and more nuanced level.

3.4 Selection of respondents

To reach out to all consumer segments within each demographic category, a link to the digital questionnaire was distributed through two communication channels. About 250 of the questionnaire responses were accumulated by distributing a link to the digital questionnaire through the social media platform Facebook. The questionnaire was distributed through the author's personal Facebook accounts in publicly available posts to not exclude potential respondents. It was distributed through Facebook as it was believed to generate a solid

foundation of responses with quite sufficient sample sizes and evenly distributed responses amongst segments. Once the 250 responses were accumulated through the link on Facebook it was observed that sample sizes were insufficient ($n < 30$) in several segments which implied that sample mean values could not be assumed to accurately represent the population mean values. Segments that were lacking in sample size were primarily those at higher ages and educational levels. Accordingly, a link to the digital questionnaire was sent by email to students studying at the University of Gothenburg which resulted in about 250 additional responses. These responses increased the sample sizes such as all segments seemed sufficient in sample size ($n > 30$) as normal distribution could be assumed. Thus, the questionnaire was closed for additional responses after reaching a sample size of 500. (Jaggia & Kelly, 2013, p. 245)

3.5 Statistical methodology

The mean values of the populations could not be calculated with complete accuracy since the samples did not cover the whole populations. However, by using the statistical method of creating confidence intervals, population mean values were instead estimated. The estimated confidence intervals represent the population mean value with a certain level of confidence depending on level of significance. In this study, the significance level was set to .05, meaning that estimates were drawn with 95% confidence. Thus, conclusions in this study are drawn based on a 5% margin of error. Further, variance was not assumed equal between segments. Variance could have been assumed equal, though, it was not to increase validity of the results. (Jaggia & Kelly, 2013, p. 245)

Differences between segment's general behavioral beliefs was examined by performing hypothesis tests for $\mu_1 - \mu_2$ in each determinant and in all possible combinations within each demographic category. Conclusions whether null hypotheses could be rejected was based on the summarizing results of $\mu_1 - \mu_2$ for all determinants (Jaggia & Kelly, 2013, p. 306-309). Calculations were automated with the help of Entergate (Entergate, 2021), the same company that supported the development of the digital questionnaire. Entergate presented mean values, standard deviations and confidence intervals for all segments. Since confidence intervals for each segment were presented in the software program, calculations of confidence intervals for $\mu_1 - \mu_2$ were not performed. Conclusions whether null hypotheses were allowed to be rejected were instead drawn based on the presented confidence intervals for the segments. If confidence

intervals for two samples intercross, at a given significance level, the sample mean values can be equal. It implies that the hypothesized difference of 0 ($d_0 = 0$) cannot be concluded and that the null hypothesis ($H_0: \mu_1 - \mu_2 = 0$) cannot be rejected. Though, if confidence intervals for two segments do not intercross it implies that the null hypothesis is allowed to be rejected as the hypothesized difference of 0 can be concluded (Jaggia & Kelly, 2013, p. 306-309).

- Null hypothesis

$$H_0: \mu_1 - \mu_2 = d_0$$

- Alternative hypothesis

$$H_A: \mu_1 - \mu_2 \neq d_0$$

- Hypothesized difference

$$d_0 = 0$$

- Significance level

$$\alpha = 0.05$$

- Degrees of freedom

$$df = (s_1^2 / n_1 + s_2^2 / n_2)^2 / ((s_1^2 / n_1)^2 / (n_1 - 1) + (s_2^2 / n_2)^2 / (n_2 - 1))$$

- Confidence interval for $\mu_1 - \mu_2$

$$(\bar{x}_1 - \bar{x}_2) \pm t_{\alpha/2, df} (s_1^2 / n_1 + s_2^2 / n_2)^{0.5}$$

- Decision rules

$$H_0 \text{ cannot be rejected if: } (\bar{x}_1 - \bar{x}_2) \pm t_{\alpha/2, df} (s_1^2 / n_1 + s_2^2 / n_2)^{0.5} = 0$$

$$H_0 \text{ can be rejected if: } (\bar{x}_1 - \bar{x}_2) \pm t_{\alpha/2, df} (s_1^2 / n_1 + s_2^2 / n_2)^{0.5} \neq 0$$

3.6 Validity

Several measures were taken to improve the study's validity. A low significance level of .05 was implemented in the statistical method to improve statistical validity regarding whether hypothesized conditions existed. Further, to improve statistical validity, variance of samples was not assumed to be equal even though they were allowed to be. The purpose of not assuming sample variances to be equal was to not exclude and neglect potential factors that could impact results and conclusions of the study. (Drost, 2011)

To improve context validity, a pilot study of the questionnaire was conducted before being fully distributed to respondents. Respondents were selected by the authors with the purpose of attaining replies from different demographic categories. After responding, separate interviews were conducted via online video meetings where respondents outlined their interpretation of each question and motivated their answers. This process could potentially be seen as quite sensitive as respondents were asked to expose their thoughts. Thus, friends and family members to the authors were selected as respondents to decrease the risk of attaining dishonest replies. The pilot study indicated that some questions needed further adjustments which were modified and then tested again until a subjectively pleasing interpretation by test respondents was achieved. (Drost, 2011)

Once the questionnaire was closed and data had been collected, validity was primarily considered and examined by studying respondent's comments submitted at the end of the questionnaire. By analyzing respondent's comments and comparing them with the results from data, indications of validity issues could be recognized. For example, the comments indicated that there might have been misinterpretations by respondents when answering questions concerning the determinants. The misinterpretations could be a threat to the internal validity since respondents might have responded with different meanings to the questions. Further, the comments, in combination with the statistical results such as standard deviation, were also used to examine criterion validity as issues whether the mean value was a representative indicator of reality was recognised. (Drost, 2011)

3.7 Critical audit of methodology

Quantitative research based on primary data is always a subject for biased sampling. In this study, issues concerning sample bias were recognized. Firstly, the questionnaire was distributed digitally through the author's personal Facebook accounts and emails. Potentially, it could exclude certain groups from responding such as people who do not visit Facebook or check through their email on a regular basis. The data might also be subject to nonresponse bias as the questionnaire was distributed quite narrowly as it only targeted the author's friends on Facebook (though publicly available) and students at the University of Gothenburg directly, which also might be a source of selection bias. (Jaggia & Kelly, 2013, p. 209)

Results indicated differences in males and females' general behavioral beliefs regarding the examined determinants. However, the same indications did not apply for the other two demographic categories, age and level of education. It is possible that insufficient sample sizes could have caused these results since the 500 responses were distributed by two segments within the demographic category gender, respectively four segments within age and level of education. It is possible that with increased sample sizes for all segments, additional indications of differentiation could have been observed within the demographic categories, age and level of education, as well. Further, the number of female respondents (311) in the study were more than male respondents (189), at the same time as data from responses were applied for samples in all demographic categories. Thus, the difference between male and female respondents could potentially have affected results in the other two demographic categories, age and level of education, since it was not considered and adjusted for.

In interviews with respondents during the pilot study, an observation was made that respondents replied objectively to questions regarding determinants. For example, when respondents were asked to motivate their response regarding the *subjective norm* (others influence on their behavior) the majority would reply by explaining how group influence is a known phenomenon and resultantly they would most likely be influenced by others. Though, when made aware of their objective argumentation motivating their response and reminded to respond to the question subjectively, several respondents changed their response. Responses were even changed to reflect the opposite from what they replied initially.

3.8 Delimitations

The participants of the questionnaire were limited to consumers currently living in Sweden. The questionnaire was written in Swedish to exclude respondents from other countries. To exclude Swedish respondents currently living outside of Sweden, a question regarding if they currently were living in Sweden was asked. The amount of determinants influencing consumers behavior could be limitless. However, this study was limited to examine eight determinants that were regarded as the most central based on theories and earlier research brought up in the theoretical framework.

3.9 Ethical considerations

500 respondents participated in the study by responding to the questionnaire. Participants remained anonymous throughout the entire paper. However, some of their personal information was collected such as age, gender and educational history and since the questionnaire was responded to digitally, there are certain ways to track down the answers back to the participants, even though the participants are guaranteed anonymity. Therefore, it is important to state that this study followed the Swedish research councils (2017) ethical considerations. Firstly, the consent requirement states that the participants have the right to decide for themselves if they wish to participate in the survey or not. Secondly, the information requirement states that all participants shall be informed about the survey's purpose. Lastly, the confidentiality requirement states that participants' personal information cannot be made available for the public or other unauthorized individuals or parties.

The questionnaire was conducted through Entergate (Entergate, 2021), a Swedish company in the field of digital surveys who follow the directions of GDPR (General Data Protection Regulation, 2016). This further ensured that the digital survey was conducted in a professional manner.

4. Results

The conducted digital survey ended up with 500 respondents during a period of nine days, between April 23, 2021 and May 1, 2021. The following section introduces the given results. The result of the eight determinants, (1) *financial benefits*, (2) *variety*, (3) *prestige through ownership*, (4) *independence through ownership*, (5) *hygiene concerns*, (6) *environmental impact concerns*, (7) *subjective norm* and (8) *perceived behavioral control*, are presented within three demographic categories (1) *age*, (2) *gender* and (3) *level of education*. In other words, each determinant is presented under its own subheading, including each demographic category.

Gender	Quantity	%
Male	189	37,8
Female	311	62,2
Total	500	100

Figure 2: Sample sizes, Gender

Age	Quantity	%
< 26	321	64,2
26-35	99	19,8
36-50	36	7,2
> 50	44	8,8
Total	500	100

Figure 3: Sample sizes, Age

Level of education	Quantity	%
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Completed Elementary School or High School (CEH)	127	25,4
At least 1 year completed towards a bachelor's degree (CB1)	144	28,8
Completed bachelor's degree (CB)	177	35,4
Completed master's degree (CM)	52	10,4
Total	500	100

Figure 4: Sample sizes, Level of education

Figure 2, 3 and 4 presents the distribution of respondents by gender, age and level of education. As shown in figure 2, 62.2% of the respondents were females and 37.8% of the respondents were male. The majority of the respondents were under the age of 26, more precise, 64.2%. Levels of education had a more even distribution were completed Elementary school or High school (CEH), at least 1 year completed towards a bachelor's degree (CB1) and completed bachelor's degree (CB) were all between 25%-35% of the respondents. The percentage of respondents with a completed master's degree (CM) were lower, at 10.4%.

The estimated population mean values are presented on a scale of 0-10. Where lower numbers indicate a less positive attitude towards a specific determinant regarding clothing rental. For example, if males under the subheading of financial benefits present a mean value of 1.5, this indicates that financial benefits are generally a demotivating force of renting clothes for the male population. On the contrary, high numbers indicate a more positive attitude towards a specific determinant regarding clothing rental. Males with a mean value of 8.5 under the subheading of financial benefits indicates that this determinant of renting clothes is generally a motivating force for the male population. It is important to state that this only gives an indication to a specific determinant and a high number does not mean that specific male individuals are willing to rent clothes. A mean value closer to 5.0 indicates that the population generally is neither having a less or a more positive attitude towards a determinant. Though, polarized attitudes amongst a population makes such an interpretation ill suited.

After each determinant has been introduced within each demographic category, the respondents' awareness of the clothing rental market, amount of respondents who previously

rented clothes, how many are willing to rent clothes and respondents personal comments are presented.

All the presented differences are based on this survey's sample selection. It is not an even distribution of the respondent's gender, age or level of education and the sample size does not exceed over 500. It is of importance to mention that the following results will only show indications of differences between consumer behavioral beliefs.

4.1 Summary of the determinants result

4.1.1 Gender

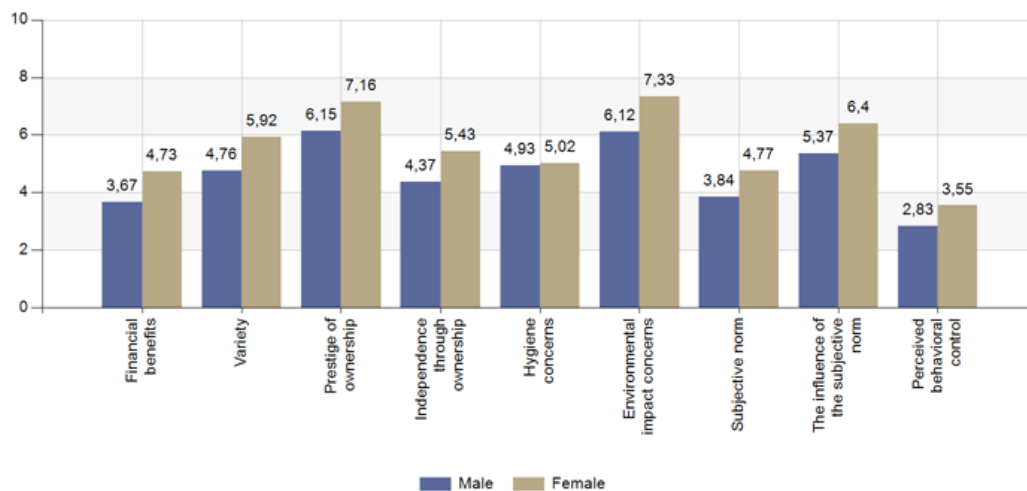


Figure 5: Summary, Gender

Figure 5 presents the estimated population mean values of gender-segments for all determinants examined in this study.

4.1.2 Age

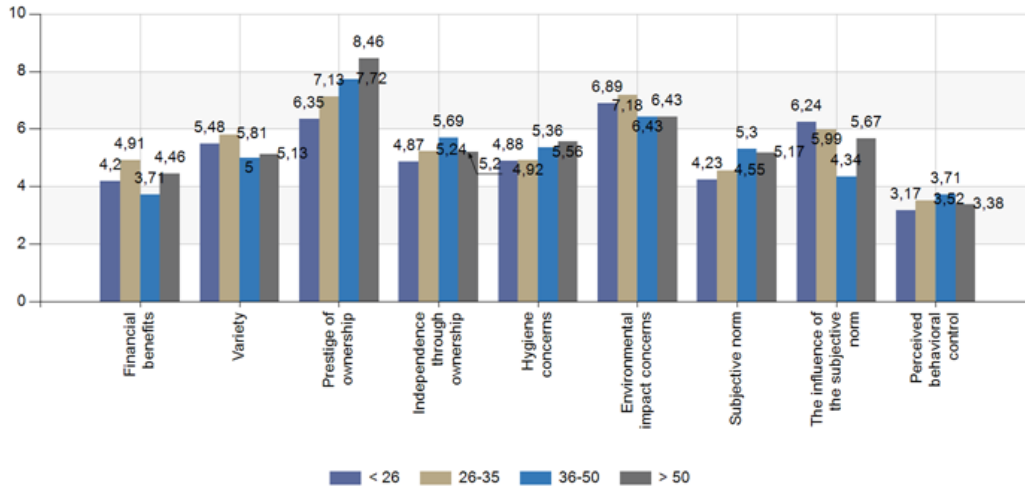


Figure 6: Summary, Age

Figure 6 presents the estimated population mean values of age-segments for all determinants examined in this study.

4.1.3 Level of education

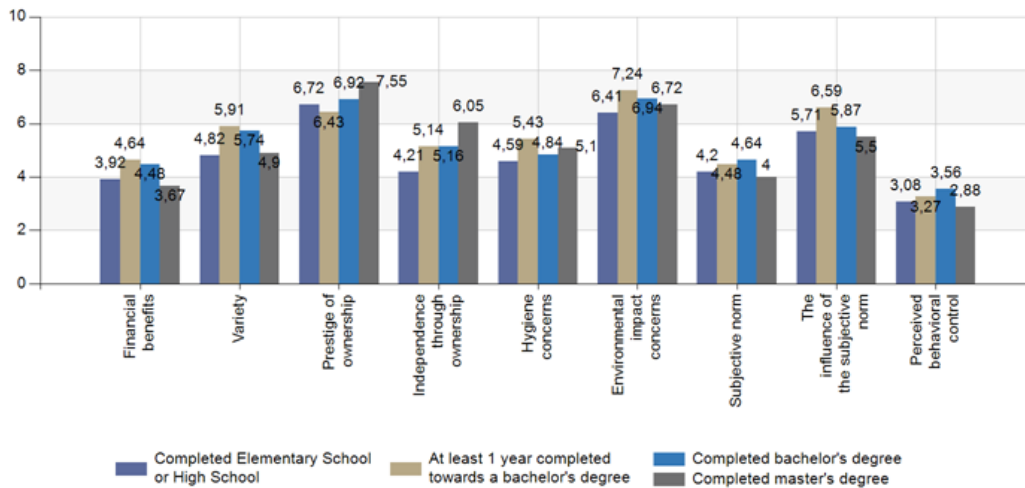


Figure 7: Summary, Level of education

Figure 7 presents the estimated population mean values of educational-segments for all determinants examined in this study.

4.2 Financial benefits

4.2.1 Gender

	Male	Female
Mean value	3,67	4,73
Median	5	5
Standard deviation	2,962	2,916
T-value	0,457	0,353
Confidence interval ($\alpha = 0.05$)	3,217 - 4,131	4,372 - 5,079

Figure 8: Table of financial benefits, Gender

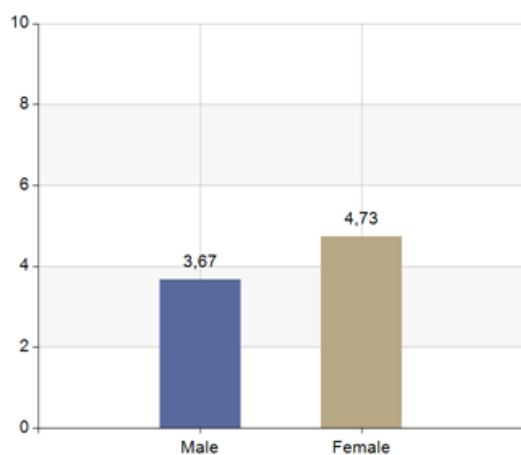


Figure 9: Diagram of financial benefits, Gender

The population mean values were estimated as follows: Males - 3.67, respectively Females - 4.73. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *financial benefits* are indicated to be significantly differentiated between segments by gender.

4.2.2 Age

	< 26	26-35	36-50	> 50
Mean value	4,2	4,91	3,71	4,46
Median	5	5	5	5
Standard deviation	3,016	2,635	3,468	2,834
T-value	0,355	0,583	1,272	0,945
Confidence interval ($\alpha = 0.05$)	3,847 - 4,558	4,325 - 5,49	2,437 - 4,982	3,514 - 5,404

Figure 10: Table of financial benefits, Age

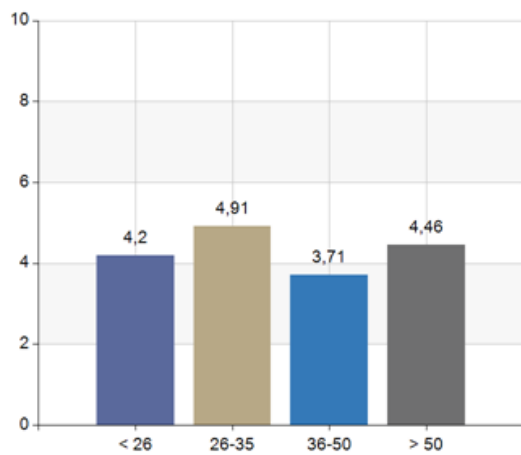


Figure 11: Diagram of financial benefits, Age

The population mean values were estimated as follows: <26 - 4.20, 26-35 - 4.91, 36-50 - 3.71, respectively >50 - 4.46. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *financial benefits* are not indicated to be significantly differentiated between segments by age.

4.2.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	3,92	4,64	4,48	3,67
Median	5	5	5	5
Standard deviation	3,136	2,933	2,836	3,135
T-value	0,646	0,505	0,446	0,942
Confidence interval ($\alpha = 0.05$)	3,279 - 4,571	4,135 - 5,145	4,032 - 4,924	2,725 - 4,609

Figure 12: Table of financial benefits, Level of education

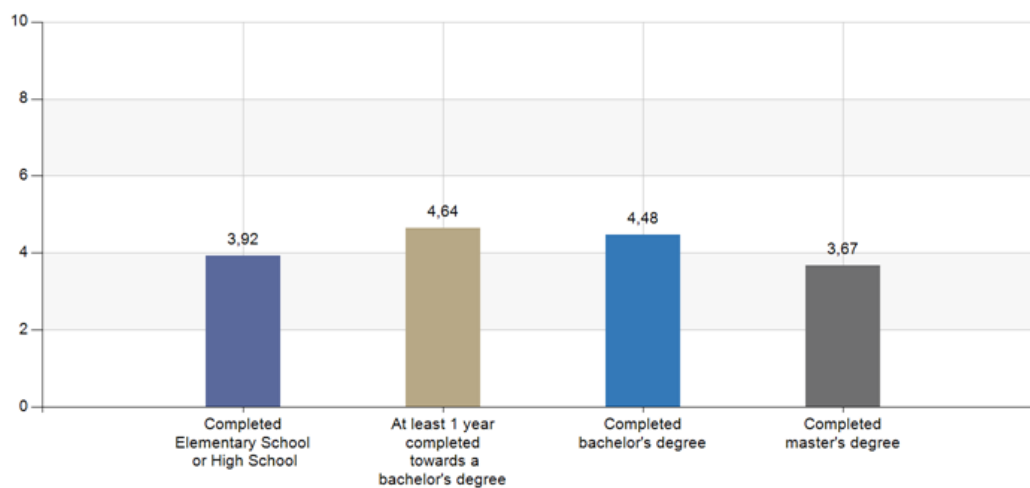


Figure 13: Diagram of financial benefits, Level of education

The population mean values were estimated as follows: CEH - 3.92, CB1 - 4.64, CB - 4.48, respectively CM - 3.67. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *financial benefits* are not indicated to be significantly differentiated between segments by level of education.

4.3 Variety

4.3.1 Gender

	Male	Female
Mean value	4,76	5,92
Median	5	7,5
Standard deviation	3,279	3,155
T-value	0,489	0,366
Confidence interval ($\alpha = 0.05$)	4,268 - 5,246	5,554 - 6,286

Figure 14: Table of variety, Gender

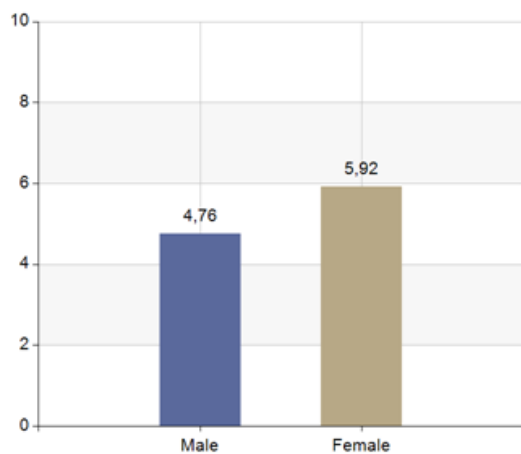


Figure 15: Diagram of variety, Gender

The population mean values were estimated as follows: Males - 4.76, respectively Females - 5.92. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *variety* are indicated to be significantly differentiated between segments by gender.

4.3.2 Age

	< 26	26-35	36-50	> 50
Mean value	5,48	5,81	5	5,13
Median	7,5	7,5	6,25	5
Standard deviation	3,276	3,132	3,478	3,139
T-value	0,371	0,656	1,254	1,017
Confidence interval ($\alpha = 0.05$)	5,109 - 5,851	5,15 - 6,461	3,746 - 6,254	4,111 - 6,146

Figure 16: Table of variety, Age

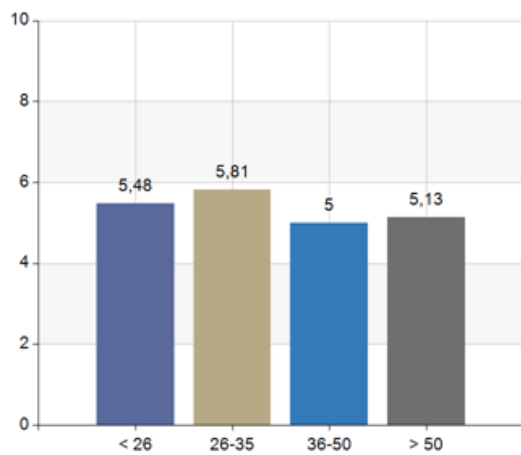


Figure 17: Diagram of variety, Age

The population mean values were estimated as follows: <26 - 5.48, 26-35 - 5.81, 36-50 - 5.00, respectively >50 - 5.13. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *variety* are not indicated to be significantly differentiated between segments by age.

4.3.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	4,82	5,91	5,74	4,9
Median	5	7,5	7,5	5
Standard deviation	3,207	3,163	3,236	3,387
T-value	0,606	0,534	0,496	0,962
Confidence interval ($\alpha = 0.05$)	4,212 - 5,424	5,378 - 6,447	5,242 - 6,234	3,938 - 5,862

Figure 18: Table of variety, Level of education

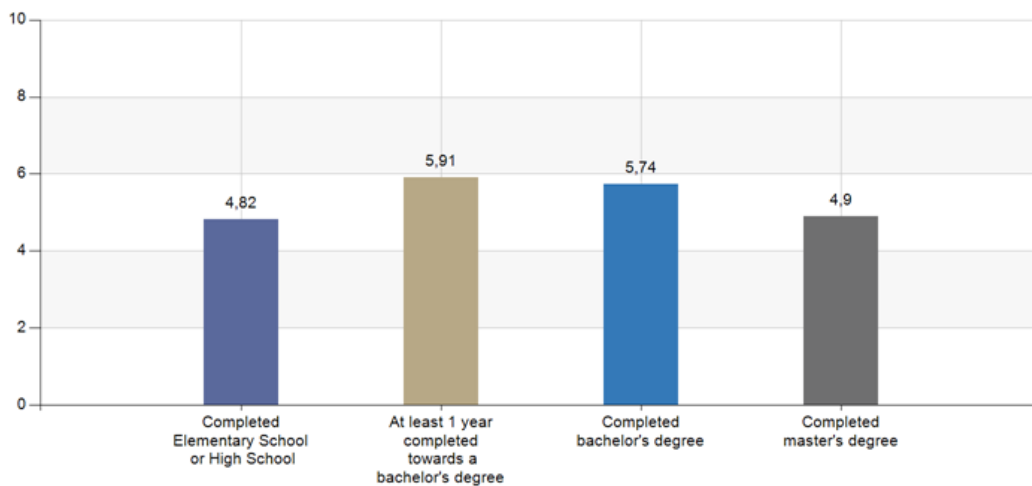


Figure 19: Diagram of variety, Level of education

The population mean values were estimated as follows: CEH - 4.82, CB1 - 5.91, CB - 5.74, respectively CM - 4.90. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *variety* are not indicated to be significantly differentiated between segments by level of education.

4.4 Prestige through ownership

4.4.1 Gender

	Male	Female
Mean value	6,15	7,16
Median	5	7,5
Standard deviation	3,056	2,971
T-value	0,47	0,348
Confidence interval ($\alpha = 0.05$)	5,682 - 6,621	6,815 - 7,511

Figure 20: Table of prestige through ownership, Gender

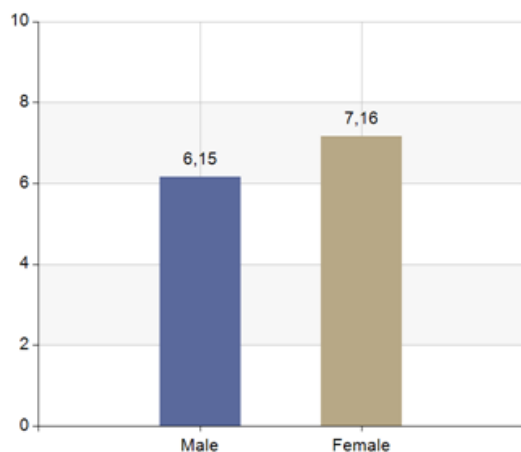


Figure 21: Diagram of prestige through ownership, Gender

The population mean values were estimated as follows: Males - 6.15, respectively Females - 7.16. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *prestige through ownership* are indicated to be significantly differentiated between segments by gender.

4.4.2 Age

	< 26	26-35	36-50	> 50
Mean value	6,35	7,13	7,72	8,46
Median	7,5	7,5	7,5	10
Standard deviation	3,147	2,917	2,638	1,778
T-value	0,366	0,622	0,92	0,577
Confidence interval ($\alpha = 0.05$)	5,985 - 6,716	6,505 - 7,748	6,8 - 8,641	7,885 - 9,038

Figure 22: Table of prestige through ownership, Age

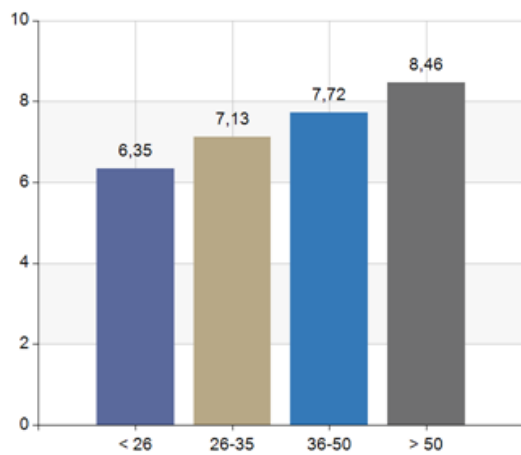


Figure 23: Diagram of prestige through ownership, Age

The population mean values were estimated as follows: <26 - 6.35, 26-35 - 7.13, 36-50 - 7.72, respectively >50 - 8.46. At a significance level of .05, the null hypothesis can be rejected concerning the difference between <26 and 36-50, as well as <26 and >50, since $\mu_{<26} - \mu_{36-50} \neq d_0$ and $\mu_{<26} - \mu_{>50} \neq d_0$. Remaining null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all other segment combinations. Thus, general behavioral beliefs of *prestige through ownership* are partially indicated to be significantly differentiated between segments by age.

4.4.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	6,72	6,43	6,92	7,55
Median	7,5	7,5	7,5	7,5
Standard deviation	3,381	3,108	2,846	2,608
T-value	0,674	0,523	0,439	0,775
Confidence interval ($\alpha = 0.05$)	6,043 - 7,392	5,908 - 6,954	6,482 - 7,36	6,78 - 8,329

Figure 24: Table of prestige through ownership, Level of education

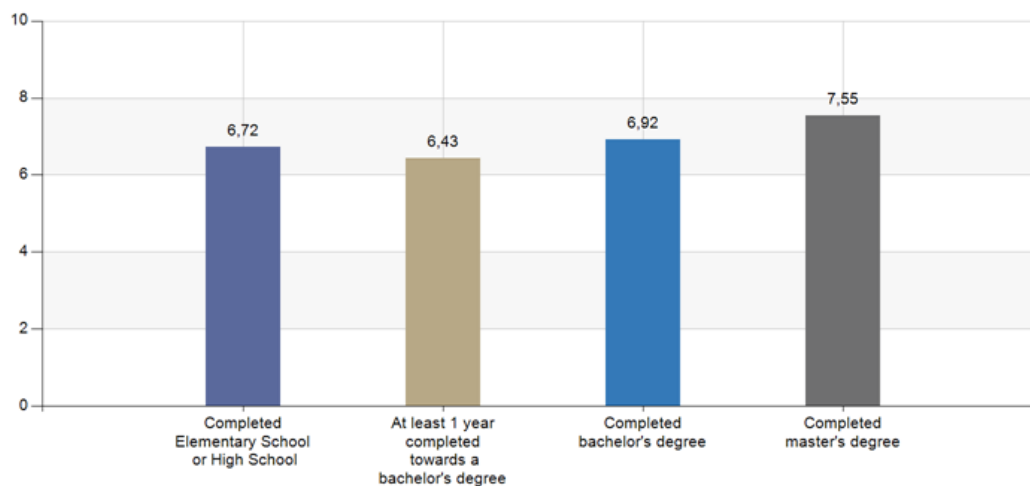


Figure 25: Diagram of prestige through ownership, Level of education

The population mean values were estimated as follows: CEH - 6.72, CB1 - 6.43, CB - 6.92, respectively CM - 7.55. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *prestige through ownership* are not indicated to be significantly differentiated between segments by level of education.

4.5 Independence through ownership

4.5.1 Gender

	Male	Female
Mean value	4,37	5,43
Median	5	5
Standard deviation	3,143	3,329
T-value	0,469	0,382
Confidence interval ($\alpha = 0.05$)	3,903 - 4,84	5,043 - 5,807

Figure 26: Table of independence through ownership, Gender

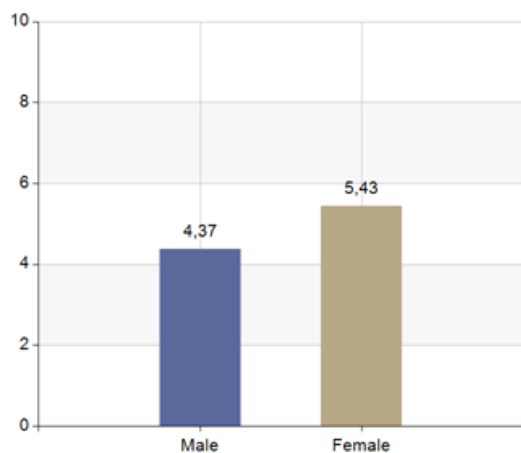


Figure 27: Diagram of independence through ownership, Gender

The population mean values were estimated as follows: Males - 4.37, respectively Females - 5.43. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *independence through ownership* are indicated to be significantly differentiated between segments by gender.

4.5.2 Age

	< 26	26-35	36-50	> 50
Mean value	4,87	5,24	5,69	5,2
Median	5	5	5	5
Standard deviation	3,232	3,537	3,306	3,204
T-value	0,366	0,728	1,119	1,053
Confidence interval ($\alpha = 0.05$)	4,502 - 5,234	4,514 - 5,97	4,576 - 6,813	4,144 - 6,25

Figure 28: Table of independence through ownership, Age

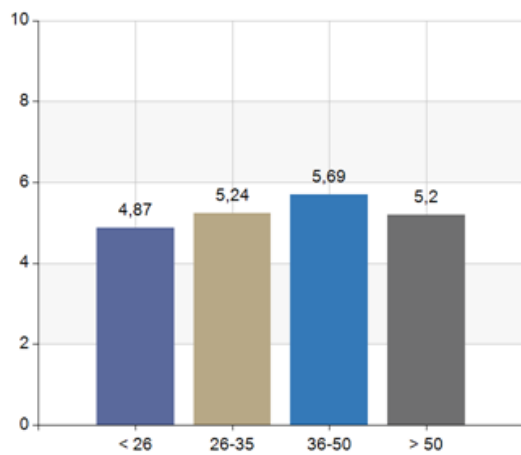


Figure 29: Diagram of independence through ownership, Age

The population mean values were estimated as follows: <26 - 4.87, 26-35 - 5.24, 36-50 - 5.69, respectively >50 - 5.20. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *independence through ownership* are not indicated to be significantly differentiated between segments by age.

4.5.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	4,21	5,14	5,16	6,05
Median	5	5	5	6,25
Standard deviation	3,254	3,352	3,206	3,238
T-value	0,621	0,556	0,487	0,92
Confidence interval ($\alpha = 0.05$)	3,592 - 4,834	4,585 - 5,697	4,676 - 5,65	5,13 - 6,97

Figure 30: Table of independence through ownership, Level of education

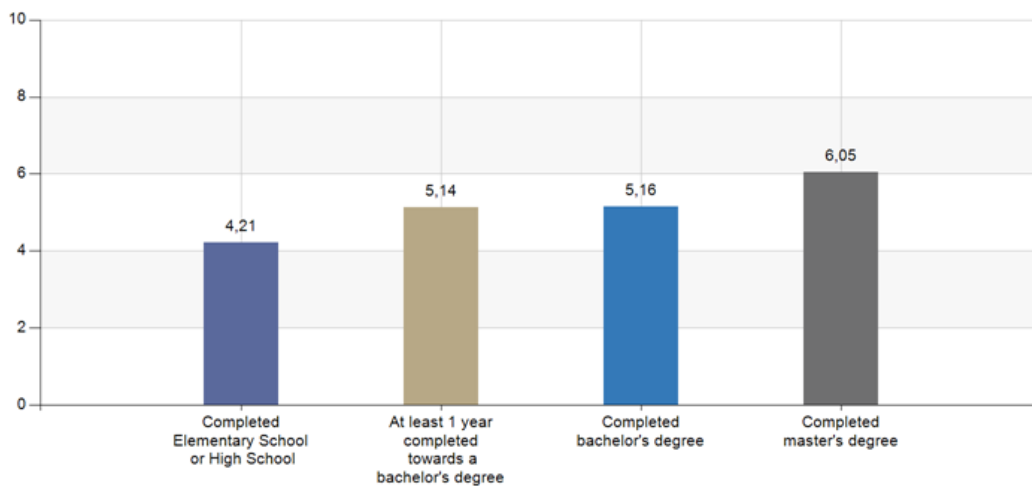


Figure 31: Diagram of independence through ownership, Level of education

The population mean values were estimated as follows: CEH - 4.21, CB1 - 5.14, CB - 5.16, respectively CM - 6.05. At a significance level of .05, the null hypothesis can be rejected concerning the difference between CEH and CM since $\mu_{CEH} - \mu_{CM} \neq d_0$. Remaining null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all other segment combinations. Thus, general

behavioral beliefs of *independence through ownership* are partially indicated to be significantly differentiated between segments by level of education.

4.6 Hygiene concerns

4.6.1 Gender

	Male	Female
Mean value	4,93	5,02
Median	5	5
Standard deviation	3,479	3,369
T-value	0,518	0,387
Confidence interval ($\alpha = 0.05$)	4,411 - 5,447	4,63 - 5,404

Figure 32: Table of hygiene concerns, Gender

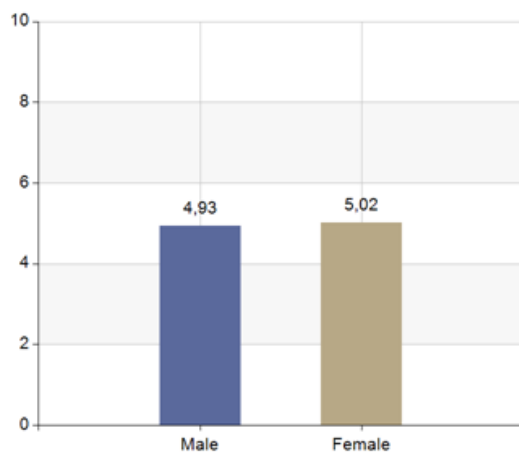


Figure 33: Diagram of hygiene concerns, Gender

The population mean values were estimated as follows: Males - 4.93, respectively Females - 5.02. At a significance level of .05, the null hypothesis cannot be rejected since $\mu_M - \mu_F = d_0$.

Thus, general behavioral beliefs of *hygiene concerns* are not indicated to be significantly differentiated between segments by gender.

4.6.2 Age

	< 26	26-35	36-50	> 50
Mean value	4,88	4,92	5,36	5,56
Median	5	5	5	5
Standard deviation	3,352	3,638	3,543	3,177
T-value	0,38	0,745	1,217	1,016
Confidence interval ($\alpha = 0.05$)	4,504 - 5,264	4,175 - 5,665	4,14 - 6,574	4,547 - 6,578

Figure 34: Table of hygiene concerns, Age

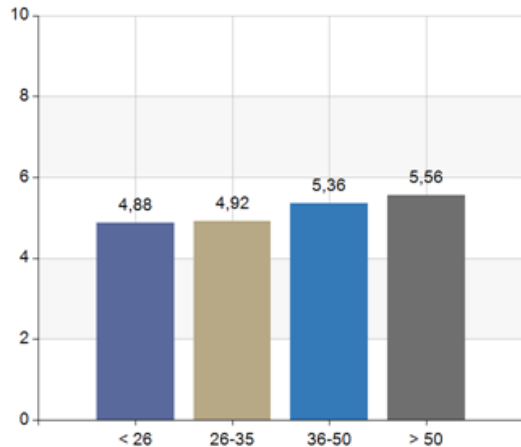


Figure 35: Diagram of hygiene concerns, Age

The population mean values were estimated as follows: <26 - 4.88, 26-35 - 4.92, 36-50 - 5.36, respectively >50 - 5.56. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *hygiene concerns* are not indicated to be significantly differentiated between segments by age.

4.6.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	4,59	5,43	4,84	5,1
Median	5	5	5	5
Standard deviation	3,461	3,364	3,378	3,463
T-value	0,657	0,564	0,51	0,974
Confidence interval ($\alpha = 0.05$)	3,93 - 5,244	4,867 - 5,996	4,329 - 5,349	4,124 - 6,072

Figure 36: Table of hygiene concerns, Level of education

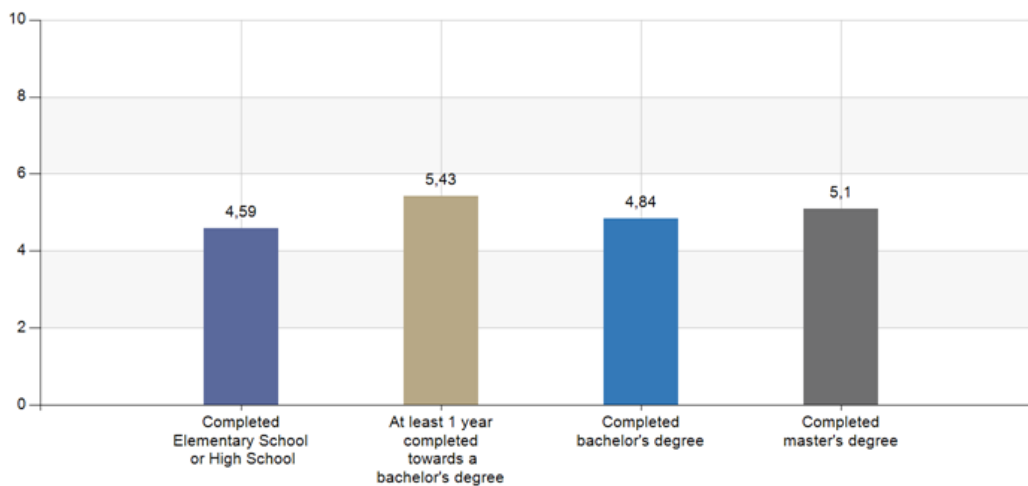


Figure 37: Diagram of hygiene concerns, Level of education

The population mean values were estimated as follows: CEH - 4.59, CB1 - 5.43, CB - 4.84, respectively CM - 5.10. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *hygiene concerns* are not indicated to be significantly differentiated between segments by level of education.

4.7 Environmental impact concerns

4.7.1 Gender

	Male	Female
Mean value	6,12	7,33
Median	7,5	7,5
Standard deviation	3,074	2,715
T-value	0,448	0,308
Confidence interval ($\alpha = 0.05$)	5,672 - 6,569	7,025 - 7,642

Figure 38: Table of environmental impact concerns, Gender

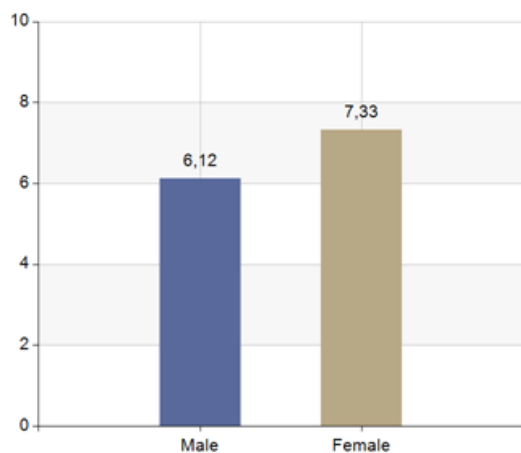


Figure 39: Diagram of environmental impact concerns, Gender

The population mean values were estimated as follows: Males - 6.12, respectively Females - 7.33. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *environmental impact concerns* are indicated to be significantly differentiated between segments by gender.

4.7.2 Age

	< 26	26-35	36-50	> 50
Mean value	6,89	7,18	6,43	6,43
Median	7,5	7,5	7,5	7,5
Standard deviation	2,997	2,71	2,926	2,713
T-value	0,334	0,552	1,005	0,845
Confidence interval ($\alpha = 0.05$)	6,555 - 7,223	6,632 - 7,736	5,423 - 7,434	5,583 - 7,274

Figure 40: Table of environmental impact concerns, Age

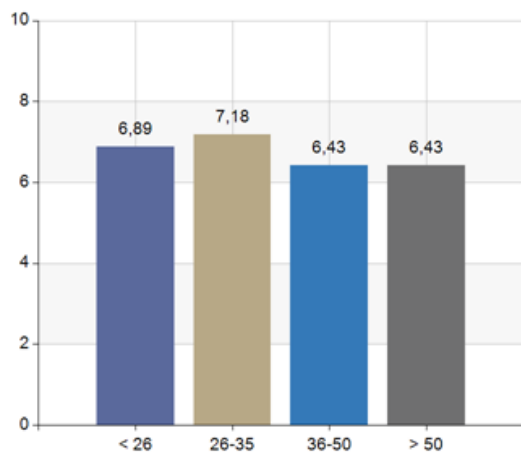


Figure 41: Diagram of environmental impact concerns, Age

The population mean values were estimated as follows: <26 - 6.89, 26-35 - 7.18, 36-50 - 6.43, respectively >50 - 6.43. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *environmental impact concerns* are not indicated to be significantly differentiated between segments by age.

4.7.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	6,41	7,24	6,94	6,72
Median	7,5	7,5	7,5	7,5
Standard deviation	3,172	2,691	2,942	2,715
T-value	0,581	0,447	0,442	0,764
Confidence interval ($\alpha = 0.05$)	5,829 - 6,991	6,789 - 7,682	6,495 - 7,378	5,952 - 7,479

Figure 42: Table of environmental impact concerns, Level of education

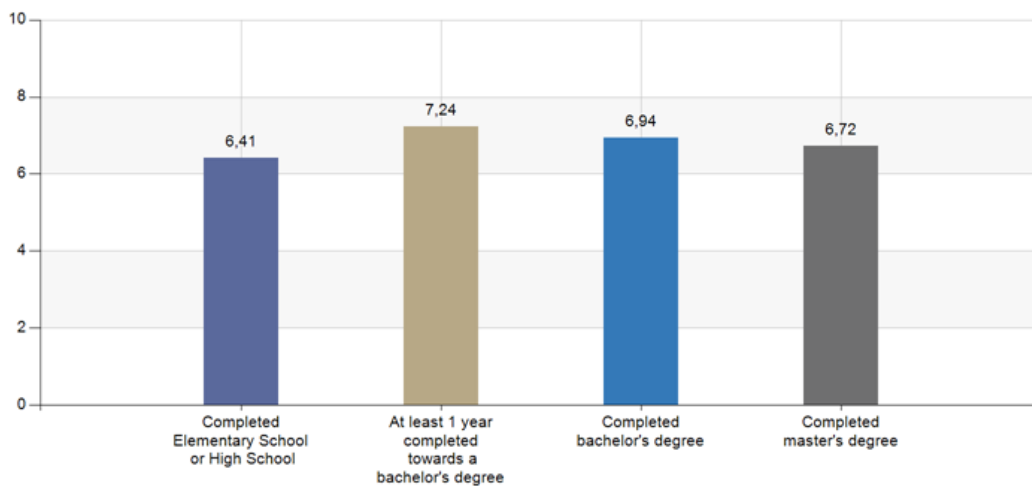


Figure 43: Diagram of environmental impact concerns, Level of education

The population mean values were estimated as follows: CEH - 6.41, CB1 - 7.24, CB - 6.94, respectively CM - 6.72. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *environmental impact concerns* are not indicated to be significantly differentiated between segments by level of education.

4.8 Subjective norm

Mean value	4.43
Median	5
Standard deviation	2.911
T-value	0,279
Confidence interval ($\alpha = 0.05$)	4,147 - 4,704

Figure 44: Table of subjective norm, Full population

The population mean value of the *subjective norm* was estimated to 4.43. Meaning consumers do not believe that others in their surroundings, for example friends, co-workers and family, have a positive attitude towards renting clothes.

4.9 The Subjective norms influence on consumer behavior

4.9.1 Gender

	Male	Female
Mean value	5,37	6,4
Median	5	7,5
Standard deviation	3,067	2,804
T-value	0,45	0,323

Confidence interval ($\alpha = 0.05$)	4,923 - 5,823	6,073 - 6,718
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Figure 45: Table of subjective norm, Gender

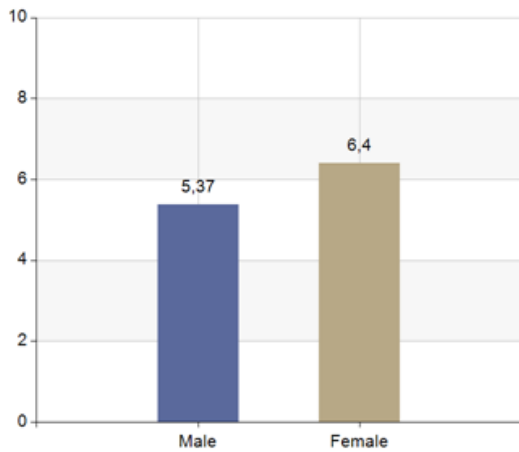


Figure 46: Diagram of subjective norm, Gender

The population mean values were estimated as follows: Males - 5.37, respectively Females - 6.40. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *the subjective norms influence on consumer behavior* are indicated to be significantly differentiated between segments by gender.

4.9.2 Age

	< 26	26-35	36-50	> 50
Mean value	6,24	5,99	4,34	5,67
Median	7,5	7,5	5	7,5
Standard deviation	2,837	2,913	3,444	3,012
T-value	0,321	0,59	1,202	0,951
Confidence interval ($\alpha = 0.05$)	5,921 - 6,563	5,399 - 6,58	3,137 - 5,54	4,72 - 6,621

Figure 47: Table of subjective norm, Age

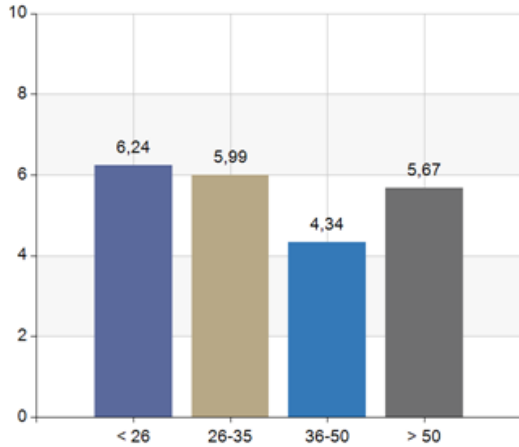


Figure 48: Diagram of subjective norm, Age

The population mean values were estimated as follows: <26 - 6.24, 26-35 - 5.99, 36-50 - 4.34, respectively >50 - 5.67. At a significance level of .05, the null hypothesis can be rejected concerning the difference between 36-50 and all other segments since $\mu_{<26} - \mu_{36-50} \neq d_0$, $\mu_{26-35} - \mu_{36-50} \neq d_0$ and $\mu_{>50} - \mu_{36-50} \neq d_0$. Remaining null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all other segment combinations. Thus, general behavioral beliefs of *the subjective norms influence on consumer behavior* are partially indicated to be significantly differentiated between segments by age.

4.9.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	5,71	6,59	5,87	5,5
Median	7,5	7,5	7,5	5
Standard deviation	3,142	2,686	2,945	3,03
T-value	0,586	0,449	0,446	0,861

Confidence interval ($\alpha = 0.05$)	5,122 - 6,294	6,14 - 7,038	5,422 - 6,314	4,639 - 6,361
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Figure 49: Table of subjective norm, Level of education

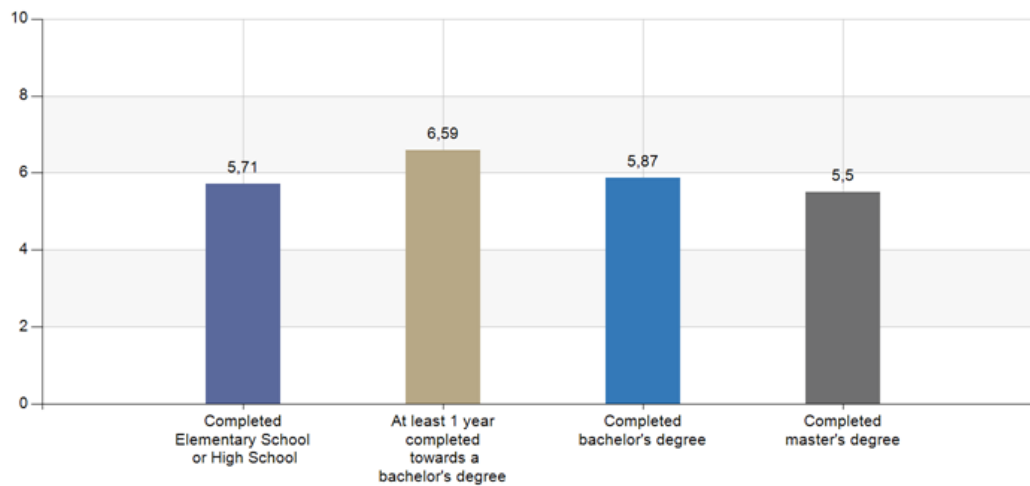


Figure 50: Diagram of subjective norm, Level of education

The population mean values were estimated as follows: CEH - 5.71, CB1 - 6.59, CB - 5.87, respectively CM - 5.50. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *the subjective norms influence on consumer behavior* are not indicated to be significantly differentiated between segments by level of education.

4.10 Perceived behavioral control

4.10.1 Gender

	Male	Female
Mean value	2,83	3,55
Median	2,5	2,5
Standard deviation	2,341	2,474

T-value		0,364	0,287
Confidence interval ($\alpha = 0.05$)		2,462 - 3,19	3,267 - 3,841

Figure 51: Table of perceived behavioral control, Gender

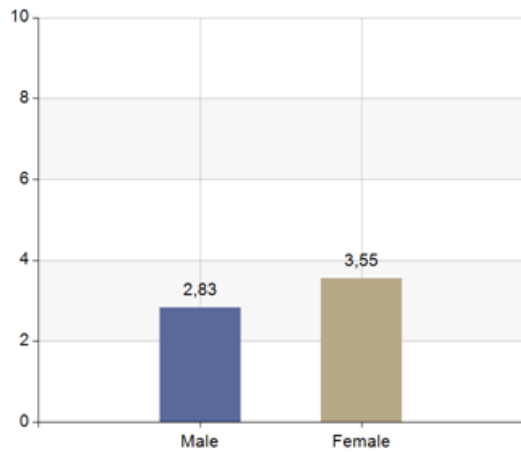


Figure 52: Diagram of perceived behavioral control, Gender

The population mean values were estimated as follows: Males - 2.83, respectively Females - 3.55. At a significance level of .05, the null hypothesis can be rejected since $\mu_M - \mu_F \neq d_0$. Thus, general behavioral beliefs of *perceived behavior control* are indicated to be significantly differentiated between segments by gender.

4.10.2 Age

	< 26	26-35	36-50	> 50
Mean value	3,17	3,52	3,71	3,38
Median	2,5	2,5	2,5	2,5
Standard deviation	2,456	2,591	2,43	2,03
T-value	0,28	0,566	0,862	0,708
Confidence interval ($\alpha = 0.05$)	2,891 - 3,451	2,958 - 4,09	2,85 - 4,574	2,674 - 4,091

Figure 53: Table of perceived behavioral control, Age

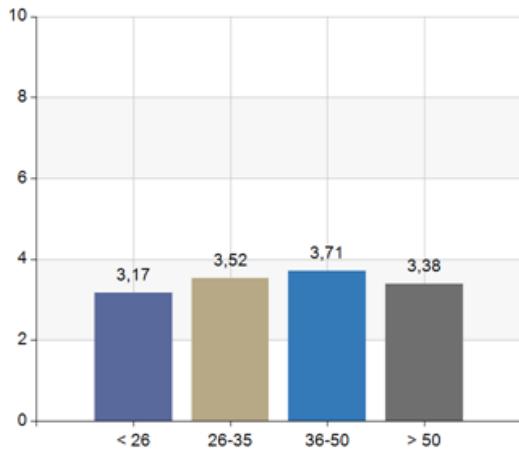


Figure 54: Diagram of perceived behavioral control, Age

The population mean values were estimated as follows: <26 - 3.17, 26-35 - 3.52, 36-50 - 3.71, respectively >50 - 3.38. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *perceived behavior control* are not indicated to be significantly differentiated between segments by age.

4.10.3 Level of education

	Completed Elementary School or High School	At least 1 year completed towards a bachelor's degree	Completed bachelor's degree	Completed master's degree
Mean value	3,08	3,27	3,56	2,88
Median	2,5	2,5	2,5	2,5
Standard deviation	2,542	2,267	2,581	2,234
T-value	0,494	0,384	0,4	0,663
Confidence interval ($\alpha = 0.05$)	2,583 - 3,571	2,888 - 3,657	3,164 - 3,965	2,217 - 3,544

Figure 55: Table of perceived behavioral control, Level of education

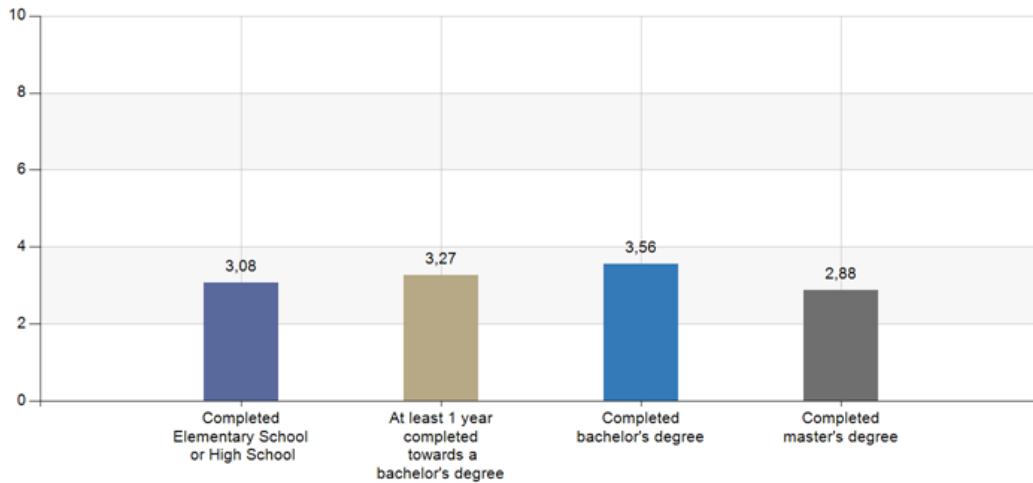


Figure 56: Diagram of perceived behavioral control, Level of education

The population mean values were estimated as follows: CEH - 3.08, CB1 - 3.27, CB - 3.56, respectively CM - 2.88. At a significance level of .05, null hypothesis cannot be rejected since $\mu_1 - \mu_2 = d_0$ in all segment combinations. Thus, general behavioral beliefs of *perceived behavior control* are not indicated to be significantly differentiated between segments by level of education.

4.11 Additional results

4.11.1 Market awareness

	Quantity	%
Yes	162	32,4
No	338	67,6
Total	500	100

Figure 57: Table of market awareness, Full population

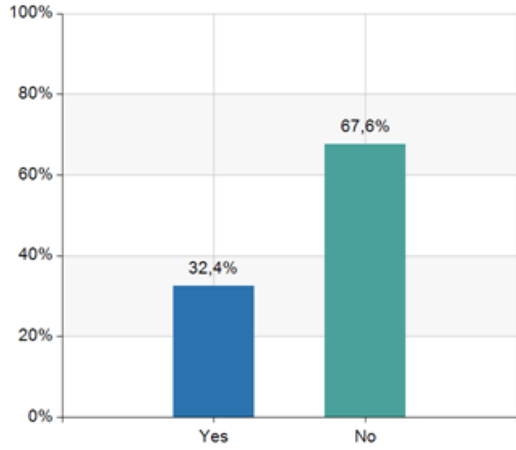


Figure 58: Diagram of market awareness, Full population

67.6% (338) of the respondents were not aware of clothing rental. 32.4% (162) of the respondents knew that renting everyday clothes was an option on today's market.

4.11.2 History of renting

	Quantity	%
Yes	5	1
No	493	98,8
Don't know	1	0,2
Total	499	100

Figure 59: Table of history of renting, Full population

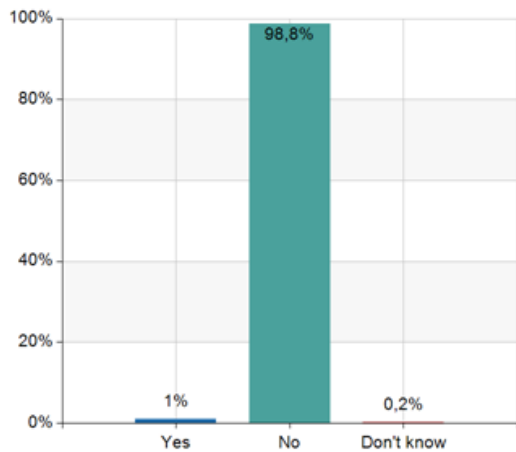


Figure 60: Diagram of history of renting, Full population

98.8% (493) of the respondents had not rented everyday clothes before. 0.2% (1) were unsure and 1% (5) had rented everyday clothes before.

4.11.3 Willingness to rent

	Quantity	%
Yes	114	22,8
No	183	36,7
Maybe	202	40,5
Total	499	100

Figure 61: Table of willingness to rent, Full population

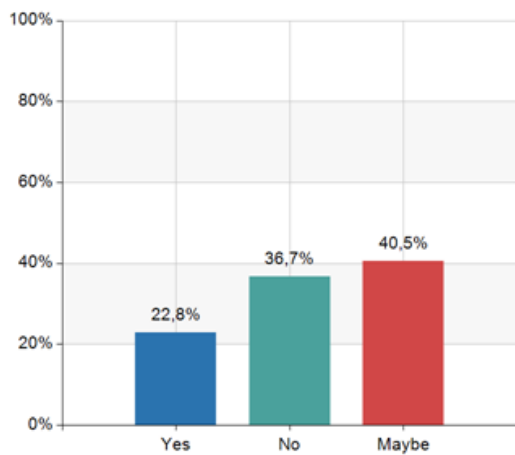


Figure 62: Diagram of willingness to rent, Full population

After the questionnaire, the respondents were asked if they are willing to rent everyday clothes in the future. 40.5% (202) were unsure but could consider it, 36.7% (183) were not willing to rent clothes and 22.8% (114) answered that they were willing to rent clothes in the future.

4.11.4 Comments

The questionnaire ended with an opportunity for respondents to leave a comment and express their thoughts concerning the topic of rental clothing. Overall, the comments primarily targeted the examined determinants regarding ownership, variation and hygiene concerns, as well as the relation to the existing second-hand market.

There were several respondents who expressed a concern about the rental clothing option due to the existing second-hand market. In many of the cases these respondents did not see a need for rental of everyday clothing as they thought that the second-hand market already fulfills the same function but even better as ownership of clothes is kept. There were also many respondents who wanted to further express their concerns about hygiene issues with the rental clothing option. Concerns about the judgement regarding returned clothes were also an issue that was frequently brought up. Many felt like there were many things that could affect the clothes' condition that it more or less seemed unlikely not to end up with a fee for not returning clothes in a sufficient condition. Lastly, one of the concerns that were brought up frequently was the issue of online ordering and getting the right size on rented clothes.

There were also many respondents who thought rental of everyday clothes seemed like an interesting and beneficial concept. Many of those who were unaware of the rental clothing option before responding to the questionnaire stated that they wanted to increase their knowledge about the market and look for more information online. However, many expressed a will to be able to purchase the clothes for a reasonable price, whilst renting, if they wanted to. Thus, they would not miss out on the opportunity to own the clothes which would increase their interest in renting. Some stated that they were interested in the concept of renting clothes but not for the purpose of creating a base wardrobe. Though, they would be interested in renting clothes for more special occasions and use the rental option as a way to complete specific outfits and follow certain fashion trends.

5. Analysis

With the support of the study's hypotheses and previous research and literature, mainly based on The theory of planned behavior (Ajzen, 1991), an analysis of each demographic category is presented. Not every determinant is analyzed, only an overall picture and the biggest differences are presented, however all data can be found in 4. Results. The respondents' awareness of the clothing rental market, amount of respondents who previously rented clothes, how many are willing to rent clothes and respondents personal comments are analyzed.

5.1 Gender

The overall result of this study indicates a significant differentiation between males and females' behavioral beliefs. Reason being the confidence interval of the sample mean values from each determinant does not overlap between both genders, with the exception of one determinant. Exception being *hygiene concerns* which Van der Gest (2015) has brought to light. Males resulted at 4.93 and females at 5.02, indicating that there is no significant differentiation between genders. Regarding the other seven determinants, females resulted in a significantly higher sample mean value than males. This indicates that females have a more positive attitude towards renting clothes, within the aspects of the study's determinants. More generally, it indicates a difference in consumer behavior beliefs between genders.

Buss (1995) presents an evolutionary psychology theory regarding a differentiation in beliefs and behavior between genders. The result of this study complies with Buss' (1995) theory. There is a clear significant difference between the genders' sample mean values throughout this study.

Males and females generally have similar behavior beliefs regarding a determinant when both present a sample mean value below, above or close to 5.0. A significant difference between genders does not necessarily mean they disagree, it could mean that one gender has a more or a less positive attitude than the other, regarding said determinant. On that note, the genders do disagree on two of the examined determinants, being *variety* and *independence through ownership*. Males resulted in sample mean values below 5.0 and females above 5.0 on both determinants. This indicates that males generally do not believe variation is a strong benefit

whilst renting clothes and that the lack of independence whilst renting clothes is too damaging and therefore lowers their willingness to rent. Since females resulted above 5.0 on both determinants, their behavior beliefs can be argued to be the opposite.

The largest difference in sample mean values between genders are found regarding the determinant of *environmental impact concerns*. Males resulted in a sample mean value of 6.12 and females resulted in a sample mean value of 7.33, being a difference of 1.21. These sample mean values indicate that both genders' willingness to rent clothes are increased if it follows with a less negative impact on the environment. It also indicates that females generally care even more about their personal environmental impacts than males do. Further, *environmental impact concerns* resulted in the highest sample mean value for females and second highest for males, indicating that environmental impact is the most important driver to create a positive attitude towards renting clothes.

The lowest presented sample mean values are regarding *perceived behavioral control*. Males resulted at 2.83, being the absolute lowest sample mean value of the study, and females at 3.55. These numbers indicate that both genders believe that renting clothes will be difficult and require a large amount of work. These are the lowest sample mean values of each gender, indicating that *perceived behavioral control* is the biggest barrier for consumers to use the service of renting clothes.

Hawlitsek, Teubner and Gimpel (2018) applies the terms drivers and barriers, meaning determinants who either attract (drive) or appeal (barriers) consumers to use a service. The authors explain that environmental impact can work as a driver and the ease to use a service can work as a barrier. This directly complies with this study's result, showing environmental impact to be the biggest driver and the fear of a service not being easy to use as the biggest barrier.

The study's null hypothesis states that there is no differentiation of behavioral beliefs towards the determinants between segments within the demographic category gender. The null hypothesis can be rejected regarding the determinants; (1) *financial benefits*, (2) *variety*, (3) *prestige through ownership*, (4) *independence through ownership*, (6) *environmental impact concerns*, (7) *subjective norm* and (8) *perceived behavioral control*. The null hypothesis cannot be rejected regarding the determinant; (5) *hygiene concerns*, since there is no significant differentiation between genders behavioral beliefs.

5.2 Age

The overall result of this study does not indicate significant differentiation between consumer age-segments behavioral beliefs. Reason being the confidence intervals of the sample mean values from each determinant overlap between different age-segments, with the exception of two determinants. The first exception is regarding *prestige through ownership*. The results, presented in figure 23, shows a significant difference between consumers under the age of 26 and consumers above the age of 36, equivalent results for consumers between the ages of 26-35 and consumers above the age of 50. There is no significant difference between the age groups adjacent to one another, for example, consumers under the age of 26 and consumers between 26-35. Further, it is important to mention that even though there are significant differences in how consumers of different ages evaluate *prestige through ownership*, all sample mean values still resulted above 6.0. These high sample mean values indicate that segments of all ages generally do not believe prestige is lost when renting clothes and thereby giving up ownership. It simply indicates that consumers of certain ages care even less about the prestige that ownership provides than consumers of other ages. Another interesting aspect when analyzing figure 23 is how the sample mean values continuously rise parallel with older age. The results indicate that the older the consumer is, the less does *prestige through ownership* influence their consumer behavior beliefs.

The second exception is regarding the *subjective norm* and the amount of influence it has on consumers. The significant difference occurs between consumers under the age of 26 and consumers between the ages of 36-50 with a sample mean value difference of 1.9. Consumers under the age of 26 resulted in a sample mean value of 6.24. This indicates that this segment of consumers is more influenced by others in their surroundings than the segment 36-50 which resulted in a sample mean value of 4.34, indicating that they are not as influenced.

Eriksons' (1980) and Levinsons' (1996) theory regarding differentiation between individuals of different ages is a possible explanation for some of this study's results. Erikson (1980) explains how an individual goes through three stages of life and thereby values and behaves differently in each stage. The theory continues to explain that when an individual grows older, he or she also changes their behavioral intentions. These theories comply with some of the results presented in this study. For example, how *prestige through ownership* becomes a less demotivating factor as consumers grow older.

Equivalent to the analyzes regarding gender, Hawlitschek, Teubner and Gimpel's (2018) drivers and barriers present the same result. Being able to reduce personal environmental impact (*environmental impact concerns*) as the biggest driver with all sample mean values above 6.0 and *perceived behavioral control* as the biggest barrier with all sample mean values below 4.0. This is an expected result, reason being, same respondents and no changed answers.

Previous research provided by Shrivastava et al. (2020) and Hawlitschek, Teubner and Gimpel (2018) both focus on consumers below the age of 30. Following consequences could be conclusions and results only indicating younger generations consumer behavior and intentions. Similarities can be found within this study. 321 of the 500 respondents, representing 64.2%, were under the age of 26. Even though the focus of this study is the differences within demographic categories, certain conclusions and indications on overall consumer behavior and intentions will mostly be represented by younger generations. However, Shrivastava et al. (2020) mentions that younger generations are more engaged in fashion than older generations. Therefore, a study with focus on younger generations could be argued to be more beneficial, in the sense that the result mainly represents the group of consumers with the largest interest in fashion.

In both cases where a significant difference between age-segments could be observed, the segment under the age of 26 was one of the objects that differentiated from other segments. It can be interpreted as a weak indication of differences in behavioral beliefs regarding rental of everyday clothes between the segment under the age of 26 and the other age-segments. Bearing in mind that the confidence interval, due to sample sizes, was shorter in range for the segment under the age of 26 than for the other age-segments, it might be possible that results would change under other research conditions. With increased and more evenly distributed sample sizes amongst all age-segments there might be additional observable indications of differentiation.

The study's null hypothesis states that there is no differentiation of behavioral beliefs about the determinants between segments within the demographic age. The null hypothesis can be rejected regarding the determinants; (3) *prestige through ownership* and (7) *subjective norm*, whilst keeping in mind that only certain segments of ages differentiate from other segments. The null hypothesis cannot be rejected regarding the determinants; (1) *financial benefits*, (2) *variety*, (4) *independence through ownership*, (5) *hygiene concerns*, (6) *environmental impact*

concerns, and (8) *perceived behavioral control*, since there is no significant differentiation of behavioral beliefs between age-segments for these determinants.

5.3 Level of education

The overall result of this study does not indicate a significant differentiation between consumer educational-segments behavioral beliefs. Reason being the confidence interval of the sample mean values from each determinant overlap between different educational-segments, with the exception of one determinant. Exception being the determinant *independence through ownership*. Firstly, the significant difference only occurs between consumers with Completed Elementary School or High School (CEH) and consumers with Completed master's degree (CM), these represent the lowest possible education and the highest possible education in this study. Secondly, consumers with the lowest education resulted at 4.21 and consumers with the highest education resulted at 6.05, a difference of 1.84. This indicates that consumers with the lowest education consider the lack of independence through ownership while renting clothes to lower their willingness to rent. On the contrary, consumers with the highest education do not consider the lack of independence as a demotivating issue. Therefore, their willingness to rent is not decreased. Lastly, consumers with education at a bachelor's degree resulted in a sample mean value of 5.14 (At least 1 year completed towards a bachelor's degree (CB1)) and 5.16 (Completed bachelor's degree (CB)). A mere difference of 0.02. Together, all sample mean values presented in figure 29 indicate that with higher education consumers tend to be less demotivated to rent clothes due to the lack of independence through ownership. In other words, consumers with the lowest education are generally more bothered by the lack of independence and consumers with the highest education are generally less bothered.

A significant difference can only be found within one determinant, therefore it could be argued that consumers' level of education barely influences consumer behavior beliefs. Whilst keeping this in mind, the result does present interesting indications. For example, regarding the determinant *variety*, consumers with CEH resulted at a sample mean value of 4.82 and CB1 resulted at a sample mean value of 5.91, a difference of 1.09. Consumers with CB1 believe that the variation benefits increase their willingness to rent clothes while consumers with CEH do not believe that variation increases their willingness to rent. There is an indication that

consumers with CEH and consumers with CBI have different behavioral beliefs regarding variation benefits.

Equivalent to the analyzes regarding gender and age, Hawlitschek, Teubner and Gimpel's (2018) drivers and barriers present the same result. Being able to reduce personal environmental impact (*environmental impact concerns*) as the biggest driver with all sample mean values above 6.0 and *perceived behavioral control* as the biggest barrier with all sample mean values below 4.0. Once again, this is an expected result because the respondents or the answers have not changed.

Kumar (2014) explains how consumers with different levels of education behave on the market. Consumers with a college degree take longer time and make more thought through decisions before making a purchase. Further, Kumar (2014) argues that high school students view products and services differently from college students. The theories that Kumar (2014) discusses cannot be mirrored with this study's result. Most of the presented results indicate that there is no significant difference in behavioral beliefs between educational-segments. It could be argued that one of the reasons why this study's result does not comply with Kumar's (2014) theory is because the renting clothing market is an unexplored market by many consumers. Accordingly, due to the complexity of the benefits and disadvantages associated with the rental option, the differences in behavioral beliefs between educational-segments might increase as awareness and knowledge about the everyday clothing rental market increases amongst the population. Further, the questionnaire did not take more than ten minutes to conduct and according to Kumar (2014), college students tend to take longer to make purchase decisions alongside reading previous research of a product or a service. Thus, if the study's respondents were to make these decisions in practice instead of in a questionnaire, the result could have proven to be different.

The study's null hypothesis states that there is no differentiation between educational-segments within the demographic level of education. The null hypothesis can be rejected regarding the determinant; (4) *independence through ownership*, whilst keeping in mind that only consumers of the lowest level of education differ from consumers with the highest level of education. The null hypothesis cannot be rejected regarding the determinants; (1) *financial benefits*, (2) *variety*, (3) *prestige through ownership*, (5) *hygiene concerns*, (6) *environmental impact concerns*, (7) *subjective norm* and (8) *perceived behavioral control*, since there is no significant difference between educational-segments and their behavioral beliefs.

5.4 Additional analysis

Of the 500 respondents, five (1%) responded that they had rented everyday clothing in the past, and 162 (34%) reported that they were aware of the rental clothing option. Accordingly, about 3% (5/162) of the respondents who were aware of the rental clothing option before responding to the questionnaire had rented everyday clothes in the past. Though, results in this study showed that roughly 23% of the respondents were willing to rent everyday clothes in the future and about 37% could consider it. Evidently, the number of respondents willing to rent everyday clothes in the future after replying to the questionnaire were much more than the number of respondents who had rented clothes before replying to the questionnaire. It gives a vague insight of lacking marketing activities amongst companies already engaged in clothing rental as well as presented opportunities for companies that wish to enter the market.

150 (30%) of the respondents left a comment to express their own opinions and thoughts on the subject of clothing rental. Several respondents left comments asking how it would work in practice and left ideas of how they personally wished this service would be conducted. Based on the number of comments and its content, an indication is shown that there is a general interest amongst consumers regarding clothing rental. Once again, this further indicates that this specific market is not yet fully established and there is plenty of room for companies to establish themselves. There are several questions for companies to answer and customer needs to satisfy.

6. Conclusion

With this quantitative study, based on The theory of planned behavior and earlier research within behavioral economics, consumer behavioral beliefs towards rental of everyday clothes has been examined. The study addresses how behavioral beliefs about eight determinants differentiate between consumer segments within demographic categories.

6.1 Gender

The result of this study shows with 95% confidence that there is differentiation between male's and female's behavioral beliefs in seven of the eight examined determinants. The exception being the *hygiene concerns* determinant where males and females sample mean values were estimated to 4.93 respectively 5.02, indicating a generally undifferentiated attitude to the issue amongst the genders. In all eight determinants, the sample mean value of females was higher than of males, indicating a generally more positive attitude amongst females.

Of the eight determinants examined, sample mean values indicated a general disagreement between gender's behavioral beliefs in two of the determinants, namely *variation* and *independence through ownership*. In both determinants, the sample mean values were estimated below 5.0 for males and above 5.0 for females. Concerning *variation*, the results indicate that males generally are not motivated to rent everyday clothes with the purpose of increasing variation whilst females generally are motivated by that reason. Concerning *independence through ownership* the results indicate that females generally are not demotivated to rent everyday clothes due to the lack of ownership whilst males generally are.

Generally, the results clearly indicate significant differentiation between male's and female's behavioral beliefs regarding rental of everyday clothes. Thus, the null hypothesis can be rejected. The results are aligned with the assumptions of evolutionary psychology theory (Buss, 1995) and social structural theory (Eagly & Wood, 1999). However, the study does not conclude that indicated differences in behavioral beliefs between the genders are caused by reasons stated in these theories as this was not examined.

6.2 Age

The result of this study shows with 95% confidence that there is differentiation between age-segment's behavioral beliefs in two of the eight examined determinants. Accordingly, there is no differentiation between age-segment's behavioral beliefs in six of the eight examined determinants. Differences were indicated in the determinants *prestige through ownership* and *subjective norm*. In both determinants, <26 was one of the segments where significant differentiation was observed.

Generally, the results do not indicate a significant differentiation between age-segment's behavioral beliefs regarding rental of everyday clothes. Thus, the null hypothesis cannot be rejected. However, weak indications that additional differentiations exist between segments were observed. With increased and more evenly distributed sample sizes amongst all age-segments there might be additional observable indications of significant differentiation between segments.

6.3 Level of education

The result of this study shows with 95% confidence that there is differentiation between age-segment's behavioral beliefs in one of the eight examined determinants. Accordingly, there is no differentiation between educational-segment's behavioral beliefs in seven of the eight examined determinants. The exception was observed in the determinant *independence through ownership* where significant differentiation was indicated between the segments CEH and CM. The sample mean values for CEH and CM were 4.21 respectively 6.05 which indicates a disagreement in general attitudes between the segments towards lack of ownership.

Generally, the results do not indicate significant differentiation between educational-segment's behavioral beliefs regarding rental of everyday clothes. Thus, the null hypothesis can not be rejected. Though, the observed linear relationship between educational level and demotivation due to additional fees, gives a weak indication that further significant differentiation potentially could be observed, at least in that particular determinant. With increased- and more evenly distributed sample sizes amongst all educational-segments there might be additional observable indications of differentiation between segments.

6.4 Additional conclusions

Hawlitsek, Teubner and Gimpel (2018) research regarding drivers and barriers amongst segments within the demographic categories gender and age presented equivalent results to this study. The result of this study shows that the determinant *environmental impact* generally is the most influential driver for rental of everyday clothing, respectively *perceived behavioral control* generally the most influential barrier.

The results of this study presented an unawareness of the clothing rental market amongst the population. The unawareness and lack of market knowledge amongst consumers makes interpretation of the results limited to those circumstances. Based on Kumars' (2014) claims that certain consumer segments make more well-informed decisions, changes in behavioral beliefs and additional indications of significant differentiation between consumer segments might be observed when awareness and knowledge about the market increases.

7. Recommendations and future research

The study shows a consistent trend of females, as compared to males, having more corresponding behavioral beliefs with the potential benefits and disadvantages of rental of everyday clothing. This could be an essential insight for present- and future companies when for instance managing marketing activities. Other findings which could be of great value for companies is that of influential drivers and barriers. The results presented the most influencing driver to be the ability to reduce personal environmental impacts, respectively the most influential barrier being perceived difficulty of renting everyday clothes.

Accordingly, for future research it would be interesting to see results from a similar study to this one (with more sufficient sample sizes) when additional market expansion has taken place and market awareness has increased. If possible, it would be an improving modification of the study to adjust for respondents' profiles. Adjustments such as only one segmentation difference within the demographic categories exist between the samples, all other alike, which would increase data reliability. Another modification of the study would be to examine the evaluation of the determinants in relation to one another by making respondents rank each determinant by subjective influence. Potentially, it could generate other findings due to a more active subjective interaction by respondents when responding to the questionnaire.

The results of this study were limited due to quite insufficient- and unevenly distributed sample sizes. Additionally, results are also bound to present time due to the unawareness and lack of knowledge about the market. Thus, usage of presented results could potentially be limited to a short period of time which should be considered when being used. Based on the theoretical framework, further changes in behavioral beliefs are to be expected when market awareness increases. Even though the null hypothesis regarding the demographic categories age and educational level generally could not be rejected we would like to emphasize that it might be possible ahead, perhaps even in the near future.

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Appendix

Appendix 1. Digital questionnaire



Hej,

Vi är 2 studenter vid Göteborgs Universitet som skriver ett examensarbete kring uthyrning av kläder. Vi hoppas att vårt arbete ska bidra till att uppnå ett mer hållbart samhälle. Enkäten består av 12 frågor och tar cirka 5 minuter att besvara. Deltagandet är frivilligt och du kan avbryta när du vill. Stort tack för ert deltagande!

Utlottning!

Delta och ta chansen att vinna **500 kr** i värde av presentkort på valfri klädbutik! För att delta behöver du svara på frågorna i enkäten och uppge din mejladress, max en gång per person. Priset kommer att lottas ut bland deltagarna, vinnaren presenteras i juni. Din mejladress kommer endast användas för utlottningen och har ingen koppling till dina angivna enkätsvar. Din mejladress kommer inte användas vid andra undersökningar.

Svara efter följande förutsättningar:

- Du kan hyra vardagskläder i alla prisklasser, storlekar och märken. T.ex. Filippa K, H&M, Gant.
- Vardagskläder inkluderar t.ex. tröjor, byxor, t-shirts, vardagsklänningar. (Ej underkläder)
- Kläderna hyrs månadsvis, du kan avbryta eller förlänga uthyrningen som du önskar.
- Kläderna hyrs online med hemleverans eller på plats i en butik.
- Kläderna är garanterat nytvättade av klädföretaget. Du får tvätta själv också.
- Nuvarande Covid pandemi är över, allt är som vanligt.

Dina svar kommer att behandlas anonymt.

Kön

- Man
- Kvinna
- Annat
- Vill ej uppge

Ålder

- Under 18 år
- 18-25 år
- 26-35 år
- 36-50 år
- 51-65 år
- Över 65 år

Vilken är din högsta utbildning?

- Avklarad grundskola (kan vara nuvarande gymnasieelever)
- Avklarad gymnasiet (inklusive komplettering via Komvux eller folkhögskola)
- Folkhögskola (eftergymnasial nivå)
- 60 högskolepoäng minst (minst 1 år avklarad högskola)
- 180 högskolepoäng minst (minst 3 år avklarad högskola)
- 300 högskolepoäng eller mer (minst 5 år avklarad högskola, avklarad master)

Är du för närvarande bosatt i Sverige?

- Ja
- Nej

1. Har du hyrt vardagskläder tidigare?

- Ja
- Nej
- Vet inte

2. Vet du om att man kan hyra vardagskläder idag?

- Ja
- Nej

3. Att hyra kläder periodvis med fast avgift ökar min vilja att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

4. Att hyra kläder ger mig bättre möjlighet att variera kläderna jag använder. Det ökar min vilja att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

5. Att hyra kläder ger mig lägre social status än om jag köper och äger kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

6. Kläderna måste lämnas tillbaka i god kvalitet för att undvika extra avgifter, det minskar min vilja att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

7. Klädesplagget jag har hyrt är certifierat för väl genomförd tvätt. Jag känner ändå oro för hur rent och hygieniskt plagget är.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

8. Om hyra kläder är bättre för miljön än att köpa kläder, då ökar min vilja till att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

9. Jag tror att familj och vänner i min omgivning har en positiv inställning till att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

10. Om min familj och mina vänner har en positiv inställning till att hyra kläder, då får även jag en mer positiv inställning till att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

11. Jag tycker att det verkar krångligt, svårt och mycket jobb med att hyra kläder.

- Stämmer mycket bra
- Stämmer ganska bra
- Stämmer varken bra eller dåligt
- Stämmer ganska dåligt
- Stämmer mycket dåligt
- Vet inte

12. Kan du tänka dig hyra vardagskläder?

- Ja
- Nej
- Kanske

Lämna gärna era övriga åsikter och tankar kring uthyrning av kläder.

Uppge din mejladress här för att delta i utlottningen:

Din mejladress behandlas separat från dina svar och används endast för utlottningen.
