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Universidade de Lisboa

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MASTER´S FINAL WORK

DISSERTATION

THE CIRCULAR ECONOMY IN FASHION: UNDERSTANDING CONSUMER INTENTIONS TO BUY SECOND-HAND APPAREL VIA C2C PLATFORMS

MARGARIDA GERVÁSIO DE ALMEIDA

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ABSTRACT

Second-hand fashion has gained popularity in recent years for its sustainable and affordable opportunity of consumption, a contradictory reality to fast fashion. Many consumers express strong motivations, but also barriers, towards this type of consumption. Hence, this study aims at understanding why consumers purchase second-hand fashion products in C2C platforms.

The methodology employed for this investigation is quantitative, utilizing a questionnaire distributed across multiple social networks, leading to a non-probabilistic convenience and snowball, and self-selection sampling. Of the 365 responses obtained, 257 were considered valid, excluding those not interested in buying second-hand fashion products.

The results from this study demonstrate that the platform characteristics that substantially influence trust in platforms, which in turn significantly influences platform loyalty, are solely trust in seller, product variety, and ease of use. Additionally, the consumer characteristics of frugality and treasure hunting are the only factors influencing attitude towards second-hand. The study also found that attitude towards second-hand is a significant predictor of intention to buy second-hand through C2C platforms, with the latter being also strongly influenced by platform loyalty.

In the academic realm, this study contributes to a better understanding of the second-hand fashion market as a sustainable consumption pattern, exploring relations that haven't been studied or analyzed together up to this moment. In the business realm, it is pertinent to the strategies of fashion brands, emphasizing the need to adapt to a more sustainable and affordable form of consumption with the constant increase of online commerce, taking into consideration the factors that motivate consumers to buy second-hand and trust the platforms.

Key words: second-hand fashion; C2C platforms; intention to buy; consumer motivations; trust in platform; platform loyalty

RESUMO

A moda em segunda mão tem ganho popularidade nos últimos anos pela sua oportunidade de consumo sustentável e acessível, uma realidade contraditória à de 'fast fashion' (moda rápida). Muitos consumidores expressam fortes motivações, mas também barreiras, para este tipo de consumo. Assim, este estudo tem como objetivo compreender por que razão os consumidores compram produtos de moda em segunda mão em plataformas C2C.

A metodologia utilizada para esta investigação é quantitativa, utilizando um questionário distribuído em múltiplas redes socias, levando a uma amostragem não probabilística por conveniência, e em bola de neve e auto-seleção. Das 365 respostas obtidas, 257 foram consideradas válidas, excluindo aqueles não interessados em comprar produtos de moda em segunda mão.

Os resultados deste estudo demonstram que as características da plataforma que influenciam substancialmente a confiança na plataforma, que por sua vez influencia significativamente a lealdade à plataforma, são apenas a confiança no vendedor, a variedade de produtos e a facilidade de utilização. Adicionalmente, as características do consumidor em termos de frugalidade e caça ao tesouro são os únicos fatores que influenciam a atitude em relação à segunda mão. O estudo concluiu também que a atitude em relação à segunda mão é um indicador significativo da intenção de compra em segunda mão através de plataformas C2C, sendo esta última também fortemente influenciada pela lealdade à plataforma.

No âmbito académico, este estudo contribui para uma melhor compreensão do mercado de moda em segunda mão como um padrão de consumo sustentável, explorando relações que não foram estudadas ou analisadas em conjunto até ao momento. No âmbito empresarial, é pertinente para as estratégias das marcas de moda, enfatizando a necessidade de se adaptarem a uma forma de consumo mais sustentável e acessível com o constante aumento do comércio online, tendo em consideração os fatores que motivam os consumidores a comprar em segunda mão e a confiar nas plataformas.

Palavras-chave: moda em segunda mão; plataformas C2C; intenção de compra; motivações do consumidor; confiança nas plataformas; lealdade às plataformas

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CHAPTER 1 - INTRODUCTION

1.1 Academic and Business Relevance

The fashion industry is one of the largest in the global economy, yet it is also one of the most polluting, with high levels of pollution, carbon emissions, and alarming levels of textile and water waste. With an international and complex supply chain, the emergent action to combat the climate crisis remains a challenge, as many consumers are less willing to pay a higher cost for sustainable and eco-friendly products compared to less sustainable offers (Fors et al., 2023). Additionally, economic uncertainty and the rising prices and cost of life, together with geopolitical uncertainty, significantly impact on the personal savings rate, which further explains the lack of willingness for that type of sustainable consumption (Balchandani et al., 2024). Nevertheless, the change to more sustainable consumption practices remains essential in order to reduce the environmental harm caused by the industry.

In this context, second-hand fashion is emerging as a viable alternative, by extending the life cycle of fashion products and reducing waste, contributing to a circular economy (Borusiak et al., 2020), since consumers are "the primary partners and suppliers" (Machado et al., 2019, p.383). D'Adamo et al. (2022) further explain that the second-hand fashion market should complement the traditional retail market, hence, purchasing second-hand fashion products may lead to a decrease in the number of purchases of new products, lowering resource use and waste disposal (Borusiak et al., 2020). Consumer-to-consumer (C2C) platforms, such as Vinted, Depop, or Wallapop, play an essential role in promoting product lifespan by repurposing and reselling previously owned products. These digital platforms facilitate social interactions, and economic transactions, and offer consumers affordable and easy access to sustainable consumption (Fors et al., 2023). Moreover, the digital and technological transformation promoted the increase of e-commerce and online shopping, making these platforms a popular alternative among consumers who seek convenience and variety. Shopping for second-hand fashion products in C2C platforms can significantly contribute to the achievement of Sustainability Development Goals (SDGs), particularly goal number 12, which aims at ensuring sustainable consumption and production patterns.

In terms of academic relevance, the studies related to second-hand have been increasing for the past few years. Because it is a relatively recent topic, motives for purchasing second-hand and C2C platforms haven't been jointly analyzed to date. The growing second-hand fashion market makes it business-relevant, emphasizing the importance of adapting to the shifting in consumer preferences.

1.2 Objectives of the Investigation

This study has as its main objective to understand the purchase intention of second-hand fashion products through C2C platforms. Therefore, the aim is to identify which factors related to attitude towards second-hand fashion products, platform trust, and platform loyalty influence purchasing intentions.

Taking into account the main objective and research problem, this study seeks to answer the following research questions:

a) Which factors influence consumer trust in C2C platforms?
b) Which factors influence consumer attitude towards second-hand fashion?
c) To what extent does platform trust and attitude towards second-hand fashion influence platform loyalty and intention to buy second-hand fashion products through C2C platforms?

1.3 Structure of the Document

This document is composed of six chapters. Chapter 1 initiates with a brief introduction to the fashion industry and the environmental crisis, followed by the rise of second-hand and C2C platforms. Chapter 2 deeply explores the Literature Review related to the study, including the characterization of both the fashion industry and the second-hand market, their financial value and environmental impact, the rise of C2C platforms, and a comprehensive analysis of the variables from the adopted models. In chapter 3, the conceptual model is introduced. Chapter 4, regarding Methodology, explains the study design adopted, the sample selection, and the data instruments and procedures. Chapter 5 dives into data analysis, presents the results from hypothesis testing and the main findings. Finally, Chapter 6 presents the conclusions and main contributions of this study, as well as describing the limitations and future research.

CHAPTER 2 – LITERATURE REVIEW

2.1 The Environmental Challenges of the Fashion Industry and the Role of Circular Economy

In 2024, the fashion industry accounted for 1.63% of the global GDP and generated trillions of dollars in annual global revenues, making it one of the most significant and largest industries in the globe (FashionUnited, n.d.; UniformMarket, 2024). The fast fashion industry refers to the low-cost seasonally clothing collections that mimic current luxury fashion trends (Joy et al., 2012), which are characterized by a high variety of trend-driven products leading to short life cycles, as products can be quickly out of fashion (Čiarnienė & Vienažindienė, 2014). The seasonality nature of the industry motivates consumers to replace the products that are no longer considered trendy and buy new clothing (Koay et al., 2022), generating an over-production and a "throwaway" culture that results in negative environmental, social, and economical consequences.

In recent years, the fashion industry has faced criticism for social and ethical concerns, environmental harm, and the waste that has been constantly increasing. With the rise of globalization, supply chains have become increasingly international, becoming a frequent practice for fast fashion brands to outsource manufacturing production units to low and middle-income countries with low labor costs. By 2018, 90% of the world's clothing was produced in communities in these countries (Bick et al., 2018), exploiting human resources with low wages and poor working conditions (Shrivastava et al., 2021).

Another equally important concern is the environmental harm and excessive waste. According to the United Nations, the fashion industry is the second most polluting of all industries, accounting for 8% of all carbon emissions and 20% of all global wastewater (BBC News, 2021). The growing population and the fast fashion phenomenon have led to a massive textile production that takes thousands of liters of fresh water to produce just a single textile product (European Parliament, 2024). Combined with a global value chain that includes various stages of production in different countries (Jacometti, 2019), this industry alone is "responsible for more carbon emissions than international flights and shipping combined" (UN News, 2019).

Additionally, clothing production has almost doubled in two decades, mainly due to the increase in the number of garments purchased each year by an average consumer,

whom may be driven by the "demand for "disposable" clothing and low prices" (Jacometti, 2019, p. 1), consequently increasing textile waste. In 2018, only 20% of discarded clothing was collected for reuse and recycling at a global level (Koszewska, 2018). Furthermore, given the current global warming and climate events, extreme weather events could risk $65 billion worth of clothing exports and eliminate nearly one million jobs in the four most central economies to the global fashion industry (Balchandani et al., 2023).

Therefore, it is of extreme importance that actions are taken to combat these impacts. Although sustainability is quite a challenge, consumption is a key focus area that can be improved. According to the United Nations, an individual's climate action consists of adjusting habits and routines by choosing less environmentally unfriendly decisions (United Nations Sustainable Development Goals, 2019). Jacometti (2019) considers that, to accomplish the Sustainable Development Goals (SDGs) and the UN 2030 Agenda for Sustainable Development, it is essential to guarantee that economic growth and development are accompanied by social justice, job protection, and the reduction of environmental impacts throughout the entire clothing value chain. This can be achieved through the efficient use of resources and the implementation of sustainable production and consumption models within a circular economy.

In the fashion industry, a circular economy is characterized by the extension of the end-of-life of textile and apparel products, their recycling and reuse in other production cycles, and the use of ecological and sustainable raw materials. This way, a circular economy in the fashion industry may minimize waste, reduce CO2 emissions, and retain materials within the production and consumption cycle as long as possible (Jacometti, 2019).

2.2 The Growth of the Second-Hand Fashion Industry

The second-hand fashion industry is a type of market that promotes a circular economy, reduces economic costs for consumers (Koay et al., 2024), and reduces environmental impacts by lowering demand for new products, extending the life cycle of products, which consequently reduces production, textile waste and pollution by companies (Koay et al., 2024; Moon et al., 2023). Therefore, it helps to improve the

sustainability of the fashion industry and contributes to the Sustainable Development Goals, particularly SDG 12 on Responsible Consumption and Production.

The second-hand market is characterized by the acquisition of products that have been previously owned or used by another person (Borusiak et al., 2020) through retail marketplaces, these being physical thrift stores or online markets. This industry has been growing rapidly for the past few years, mainly because consumers can purchase products at affordable prices, and sellers can earn profits by trading their previously owned products, increasing in both supply and demand for this type of consumption. In 2023, the global market value of second-hand and resale clothes was estimated to be worth 197 billion U.S. dollars and it is estimated to increase by 100 billion dollars by 2026 (Statista, 2024). Another report published by the Statista Research department states that, in 2020, the share of second-hand clothing in second-hand buyers' closets worldwide was around 20%, and, in 2022, 25% of items owned by this demographic were preowned, forecasting that the current trend of growth will continue (Statista, 2024a).

Additionally, consumers have started to realize the harmful implications of fast fashion and are gradually purchasing more second-hand clothing (Koay et al., 2022). Some researchers explain that people naturally switch to other types of consumption in the aftermath of crisis. The world is currently marked by various problems, including the war in Ukraine, the COVID-19 pandemic, inflation, and the critical problem of climate change (Möhlmann, 2015). The macroeconomic challenges and rising prices have pushed fashion consumers to adopt cost-conscious behaviors, after significantly being affected by a recent period of high inflation and developed an elevated price-sensitivity (Balchandani et al., 2023).

Although purchasing fashion products in second-hand markets presents some opportunities for consumers, such as product accessibility to a wide range of customers as a result of the low prices or the opportunity for a greener lifestyle with sustainable practices, it also presents some critical problems. As D'Adamo et al. (2022) identified, for some consumers there is still a perception of poor sanitation and low perceived product quality. These consumers view second-hand products as unhygienic and consider them to be of lower quality than new products, given that there is a consumption history. Additionally, the authors also identified the risk of social discrimination, as the use of

these products may be perceived by society as an indicator of low status, potentially leading to discrimination.

2.3 The Rise of E-Commerce and the Growth of Online C2c Platforms

With the advancement of technology and digital development, online shopping has increasingly become a popular, convenient, and faster way to purchase products. In 2023, internet retail sales through e-commerce markets accounted for more than 19% of total retail sales worldwide and are expected to reach 25% by 2027 (Statista, 2024b). This phenomenon of online sales will continue to grow, with a global compound annual growth rate of 9.49% between 2024 and 2029 (Statista, 2024c), indicating an increasing consumer preference for online shopping. Additionally, a report by McKinsey & Company (2021) states that e-commerce and its digital adoption climbed almost 14% after the covid 19 pandemic recessed, and it is still growing fast. They also believe that, at pre-pandemic growth rates, most industries would have needed two to three years to achieve this level.

In 2023, 67% of Portuguese respondents declared having purchased second-hand products online in the past, while 80% stated they had sold second-hand products online (Statista, 2024d). With technological advancements, specifically web technology, consumers have integrated technological applications into their lifestyles, purchasing second-hand products through consumer-to-consumer (C2C) online platforms, a business model that emerged with e-commerce technology and circular economy. Such electronic platforms enable users to sell new and used products directly to other consumers, functioning as intermediaries that combine the coordination of shipping and payment (Tarver, 2024; Ting & Ahn, 2023).

The rise of online C2C platforms was initially driven by the millions of people who spend a considerable amount of time clearing their closets and houses during the lockdowns, wanting to sell their unwanted goods online. In 2018, the total online transaction volume of second-hand fashion and family products was nearly 1 billion euros. By 2020, this value reached approximately 4 billion euros, reflecting a growth rate of 100%. Until 2025, the projected volume exceeds 18 billion euros, corresponding to an annual growth rate of 35% (McKinsey & Company, 2021).

2.3.1 Consumer-to-consumer second-hand platforms

C2C platforms can create an opportunity to buy and sell second-hand products and bring many advantages, as buyers can be more sustainable and find goods at a cheaper price, and, on the other hand, sellers can earn extra money and clear out unwanted goods. The following are some of the most prominent C2C platforms for second-hand fashion in Europe (Chan, 2024):

- Vinted: Vinted is "the largest online C2C marketplace for second-hand fashion in Europe" (Vinted, n.d.). Founded in 2008 in Lithuania, now has millions of users, and is present in more than 20 countries across Europe and North America. With the European fashion market being affected by inflation, which was highly felt in consumption, Vinted saw their sales increase by 61%, reaching 596.3 million euros, in 2023 (Vinted, 2024). In that same year, for the first year since its launch, it reached profitability with a net profit of 17.8 million euros (Vinted, 2024). Additionally, it recently raised 340 million euros in a financing round, which elevates Vinted's valuation to 5 billion euros (EU-Startups, 2024).
- OLX: OLX group is a Dutch-based online marketplace and one of the world's leading platforms. It has a wide range of second-hand products, from technology to fashion products and it is present in 45 countries worldwide. Founded in 2006, it currently accounts for almost 2 billion monthly visits (OLX PT Help Center, n.d.). In January 2021, the app reached its peak in terms of monthly downloads, with more than 2.7 million downloads. However, ever since, it has been having difficulties. In comparison to January 2024, it registered a reduction of 1 million, totaling 1.7 million downloads (Statista, 2024e)
- Wallapop: It was founded in 2013, in Barcelona, and although it is only present in 3 countries, them being Spain, Italy and, since 2022, Portugal, it has 19 million monthly active users. The year following the market expansion to Italy and Portugal, the company's revenue increased 260% (Ataíde, 2024). In Portugal, it is considered "the country's largest buying and selling app" (Wallapop, n.d.). Like OLX, this platform sells other products apart from fashion items, including technology and cars.
- Depop: Depop is an international marketplace for second-hand fashion products. Based in London, it was founded in 2011, it has approximately 35 million users in over 150 countries, and more than 34 million products available for sale. On average,

the platform has 180,000 new listings every day and until now, their users have generated 3.5 billion pounds worth in sales (Depop Newsroom., n.d.). In 2021, the company was acquired by Etsy, an American e-commerce company, for 1.6 billion dollars (Business of Apps, 2024).

- Ebay: eBay is an American e-commerce company that is present in more than 190 markets around the globe. In this platform, the 133 million active buyers worldwide can search for products they wish to buy from a wide range of individual sellers and bid on those products for individual auctions. It has approximately 2.1 billion live listings and was the second most visited online market in 2023 (Ebay Inc., n.d.; Statista, 2024f).

2.4 Characteristics of C2C Platforms

2.4.1 Seller Reputation

On a more general level, reputation is the belief that people may have about someone or something. Abbes et al. (2020) characterized reputation as a social activity that comes with prior interactions and expresses the sellers' level of honesty in transactions. Negash & Akhbar (2024) further explain that, when seller's reputation is developed with continuous services of superior quality, it is going to transmit elevated levels of reliability and trustworthiness among consumers. Their study revealed that seller reputation was the most important type of information that influenced consumer trust in second-hand fashion products, demonstrating that if consumers are well-informed about the seller, their trust in reused products will increase.

From online shopping perspective, the seller's reputation is a key factor that influences the trust in sellers. Because customers often choose sellers based on their reputation (Bar-Isaac & Tadelis, 2008), a seller with a perceived good reputation will impact the level of consumer satisfaction and trust, and influence their intention to repurchase from second-hand platforms (Abbes et al., 2020). Often, consumers believe that platforms act as a guarantee for the credibility of their sellers (Abbes et al., 2020). Hence, consumers may consider a C2C platform trustworthy given the fact that it registers sellers with positive reputations (Hallem et al., 2021). Thus, the following hypothesis is proposed:

H1: *Sellers' reputation on second-hand C2C fashion platforms will positively influence the trust in platform.*

2.4.2 Trust in Seller

Trust is defined as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer et al., 1995, p. 712). In an online context, trust is a critical aspect of any transaction (Abbes et al., 2020; Ting & Ahn, 2023). It is the consumers' subjective belief in a seller's capacity or in a transaction with a seller that will occur according to the buyers' elevated expectations (Ba & Pavlou, 2002; Hallem et al., 2021; Verhagen et al., 2006). In the second-hand fashion market, information asymmetry can influence consumer trust (Negash & Akhbar, 2024) since the sellers usually possess more information about the quality of their products than the buyer. Sellers therefore may take advantage of opportunistic behavior by misrepresenting their product's quality, leading to a decrease in trust. (Hallem et al., 2021).

These social interactions between buyer and seller affect the trustworthiness of the sellers, hence, the lower the degree of asymmetry between them, the higher the degree of trust (Negash & Akhbar, 2024). Since consumers believe that a platform will register trustworthy sellers, then the trust in sellers can be transferred to trust in the platform. Thus, the following hypothesis is proposed:

H2*: Trust in sellers on second-hand C2C fashion platforms will positively influence trust in platform.*

2.4.3 Product Variety

The wide product variety is one of the most stimulators of buying behavior for online fashion consumption. The diversity of product choices offers consumers the ability to evaluate the products available by their price, quality, or design and find the one that best suits their personal tastes. If one seller does not comply with the consumers' standards and values, the wide product selection reduces the consumer's risk-taking, since it reassures them that there are other reliable alternatives within the same platform (Alanadoly & Salem, 2021), allowing them to make a confident purchase decision. Second-hand fashion platforms are a way of gaining access to a wide product variety of

affordable goods, even letting the consumer filter products by their preferred brands or state of the product (Armstrong & Park, 2020).

By offering a variety of preferences and needs, product variety plays a crucial role in attracting and retaining consumers, enhancing consumer satisfaction and fostering trust in the platform, as consumers feel confident in consistently finding products that meet their expectations (Homyamyen et al., 2024). Thus, the following hypothesis is proposed:

H3: *Product variety on second-hand C2C fashion platforms will positively influence trust in platform*.

2.4.4 Perceived Product Quality

Perceived product quality is one of the most crucial factors affecting purchasing decisions. It is defined as the consumer's perspective of a product attribute and condition concerning the intended purpose (Suhaily & Darmoyo, 2017). Calvo-Porral et al. (2024) have shown that consumers who do not engage in second-hand products may perceive previously used products by unknown individuals to be of lower quality and with an unknown condition. The perceived inferior quality of the products available on resale platforms is a main barrier to purchasing second-hand products online, which affects trust in e-commerce. On the contrary, positive perceived product quality increases trust in the platform, since the more the consumers trust, the lower their perceived risk and the higher their trust in the platform (Religia et al., 2024; Suhaily & Darmoyo, 2017). Thus, the following hypothesis is proposed:

H4: *Perceived product quality on second-hand C2C fashion platforms will positively influence trust in platform*.

2.4.5 Perceived Usefulness

Perceived usefulness is described by the Technology Acceptance Model (TAM) as a "measure of the individual's subjective assessment of the utility offered by the new IT in a specific task-related context" (Gefen et al., 2003, p. 54). In this context, it can be said that perceived usefulness is a subjective perception of a consumer in relation to the usefulness of a second-hand fashion platform.

According to the TAM model, perceived usefulness is one of two values that determine the intention to use a new technological system. Consumers perceive online

shopping as useful since it is convenient in the sense that it saves time and costs, and allows consumers to place orders at any time during any day of the year (Padmavathy et al., 2019). Additionally, perceived usefulness has been found by several authors to be a significant predictor of consumer trust (Amin et al., 2014; Lee & Jun, 2007; Siagian et al., 2022). Consumers who consider a C2C platform to be useful are expected to have a higher level of satisfaction with their experience and are more likely to trust the platform, and consequently their intention to use it. Thus, the following hypothesis is proposed:

H5: *Perceived usefulness of second-hand C2C fashion platforms will positively influence trust in platform.*

2.4.6 Ease of Use

Ease of use is the second value that, according to the TAM model, determines the intention of the use of new technological systems. It is described as "an indicator of the cognitive effort needed to learn and to utilize the new IT" (Gefen et al., 2003, p. 54). In an online context, it is the subjective perception consumers have of the ease and effort required to understand and learn how to use a website or platform (Abbes et al., 2020). A platform can be perceived as easy to use by being usable and navigable, involving a minimum effort for the customer to learn and become skillful at using the technologies on platforms (Ramadania & Braridwan, 2019). Additionally, a platform transmits a perception that it is trying to build a relationship with its consumers, which consequently increases satisfaction and trust in the platform. Thus, the following hypothesis is proposed:

H6: *Ease of use of second-hand C2C fashion platforms will positively influence trust in the platform.*

2.4.7 Trust in Platform

As mentioned before, trust is a critical factor in an online context. Some consumers still face the challenge of not being able to see or touch a product in person, and, hence, trust has a significant impact on reducing the consumer's risk perception and insecurities (Jang & Kim, 2023). Therefore, when consumers believe a platform acts in their best interests, they may perceive it as trustworthy, increasing their loyalty. According to Ting and Ahn (2023), trust in a platform increases loyalty because the authenticity of the platform may inspire consumers to reuse it and recommend it to others.

Additionally, some authors have shown that trust is a key predictor of attitude toward online shopping since it transmits security and comfort in online transactions (Chetioui et al., 20211; Kim et al., 2021; Nada et al., 2022). Given that second-hand fashion products are often associated with an elevated level of uncertainty and perceived risk, trust in the platform, as a service provider, must be a key component associated with the attitude towards buying second-hand. Thus, the following hypotheses are proposed:

H7a: *Trust in second-hand C2C fashion platforms will positively influence platform loyalty*.

H7b: *Trust in second-hand C2C fashion platforms will positively influence attitude towards buying second-hand*.

2.4.8 Platform Loyalty

Online loyalty is defined as "a customer's favorable attitude toward the e-retailer that results in repeat buying behavior" (Srinivasan et al., 2002, p. 42). Consumers may present signs of loyalty towards a platform by allocating a significant portion of their spending budget to that platform, by sharing positive word-of-mouth with others, or by repeatedly purchasing on that platform (Ting & Ahn, 2023). Furthermore, Chen et al. (2009) define members' loyalty to a C2C platform as the consumer's intention to continue to do business on that platform and to recommend it to others. Therefore, loyal consumers of second-hand fashion platforms are more likely to repeatedly engage and buy second-hand products. Thus, the following hypothesis is proposed:

H8: *Platform loyalty will positively influence the intention to buy second-hand fashion products on C2C platforms*.

2.5 Characteristics of Consumers

2.5.1 Frugality

Frugality is defined by Lastovicka et al. (1999, p. 88) as a "lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve longer-term goals". This type of consumer usually tries to maximize their value by carefully spending their money, avoiding unnecessary purchases, or even forgoing purchases that give short-term gratification to acquire more valuable ones in the future (Cervellon et al., 2012). By purchasing second-

hand goods, frugal consumers can obtain high-quality 'new' products for a much lower price compared to an actual new product, avoid waste and maximize their income by not overspending on brand-new products, and save for future needs (Guiot & Roux, 2010; Seo & Kim, 2019; Yeap et al., 2024). Therefore, given the benefits of purchasing second-hand fashion products, the following hypothesis is proposed:

H9: *Frugality will positively influence attitude towards second-hand fashion.*

2.5.2 Treasure Hunting

As the name implies, treasure hunting is a consumer behavior that mixes nostalgic and recreational motivations, where consumers actively seek unique, rare, or valuable products (Guiot & Roux, 2010; Silva et al., 2022). It is also often associated with hedonic values, where consumers hunt for products that give them a sense of pleasure and enjoyment (Ögel, 2022; Yeap et al., 2024). Shopping for second-hand products on C2C platforms gives this type of consumers the thrill of finding surprising or unique fashion products, which could lead to personal fulfillment and excitement when browsing through these platforms. Because second-hand platforms provide a wide variety of products, consumers may feel encouraged to frequent these channels in the constant hope of finding such unique and rare products (Guiot & Roux, 2010; Yeap et al., 2024). Thus, the following hypothesis is proposed:

H10: *Treasure hunting will positively influence attitude towards second-hand fashion.*

2.5.3 Economic Motivations

Guiot & Roux (2010) define four dimensions that are indicative of economic motivations, them being the wish to pay less, search for a fair price, hunt for bargains, and the gratification role of price. Economic motivations directly impact the consumer's budget and its allocation to different expenditures, which may lead consumers to prioritize primary needs and seek price appraisals (Ferraro et al., 2016). Second-hand shopping is an opportunity for consumers to shop without depriving them of the first goods' consumption, easing the financial strain (Guiot & Roux, 2010). Access to branded products or high-quality products at a lower price (Machado et al., 2019) is perceived as a financial benefit and allows consumers to save money on clothing purchases (D'Adamo et al., 2022). Thus, the following hypothesis is proposed:

H11: *Economic motivations will positively influence attitude towards second-hand fashion.*

2.5.4 Personal Environment Responsibility

For the last few years, consumers have begun to realize the harmful effects of fast fashion and have grown concerned about the environment and sustainability (Seo & Kim, 2019). Consumers who are more environmentally conscious will take into consideration the sustainability impact of their consumption decisions (Yeap et al., 2024) and are more likely to engage in sustainable clothing consumption, like for instance, purchasing products that are made with recycled materials (Diddi et al., 2019), as they believe that their actions may help reduce waste. Buying second-hand fashion products can be perceived by such consumers as an eco-friendly alternative to fast fashion and a way of mitigating the negative environmental impacts of the fast fashion industry since it helps to reduce waste, prolong the product's lifetime and preserve natural resources (Yeap et al., 2024). Thus, the following hypothesis is proposed:

H12: *Personal environmental responsibility will positively influence attitude towards second-hand fashion.*

2.5.5 Need for Uniqueness

Consumers' need for uniqueness is defined by Tian et al. (2001, p. 55) as a "trait of pursuing differentness relative to others through the acquisition, utilization, and disposition of consumer goods for the purpose of developing and enhancing one's self-image and social image". This type of consumer creates a personal style by purchasing unique and unusual fashion products that express their individuality and distinguish themselves from others (Cervellon et al., 2012; Guiot & Roux, 2010). Additionally, consumers who strive for a unique style are more likely to distance themselves from the traditional consumption system, where there is a high volume of mass-produced products that many people will wear (D'Adamo et al., 2022) and instead choose products that are rare and scarce in quantity (Padmavathy et al., 2019). Therefore, purchasing second-hand fashion products gives consumers with a strong need for uniqueness the opportunity to find exclusive products that express their individuality. Thus, the following hypothesis is proposed:

H13: *Need for uniqueness will positively influence attitude towards second-hand fashion.*

2.5.6 Attitude towards second-hand fashion

Attitude is an "attitudinal belief that performing a behavior will lead to a particular outcome, weighted by an evaluation of the desirability of that outcome" (Taylor & Todd, 1995, p. 140), which determines the intent to carry out any behavior, and is characterized as a strong determinant of intended and actual behavior (Ramadania & Braridwan, 2019). In the second-hand fashion context, attitude can be described as the consumers' positive or negative feelings about buying second-hand (Koay et al., 2022; Padmavathy et al., 2019; Seo & Kim, 2019), while intention can be defined as the consumer's intent or expectation to buy second-hand fashion products in the future (Ramadania & Braridwan, 2019). If consumers perceive second-hand fashion products as unsanitary or of inferior quality, given the fact that those products have been previously used and, on platforms, there is no possibility of physical touch to evaluate the quality, they are more likely to not intending to purchase any second-hand fashion product on C2C platforms. On the other hand, if consumers perceive second-hand fashion products as being of good quality or eco-friendly, they are more likely to have a strong intention to purchase second-hand fashion products (Koay et al., 2022; Ramadania & Braridwan, 2019). Thus, the following hypothesis is proposed:

H14: *Attitude towards second-hand fashion will positively influence intention to buy second-hand in C2C platforms*.

CHAPTER 3 – CONCEPTUAL MODEL

The conceptual model of this study is a combination of two aspects aimed at responding to the research questions: the factors influencing platform loyalty, and the intention to buy second-hand on such platforms. Therefore, in order to answer the investigation questions, the proposed model shown below was based on several different models. The first section was constructed and founded upon the models from Negash and Akhbar (2024), Chen et al. (2009), Alanadoly and Salem (2021), and Abbes et al. (2020). The first model used to construct the presented one addresses consumer trust and engagement in second-hand fashion through the signaling theory, which helps to understand information asymmetry between two parties, where seller reputation was the most contributing signal to enhance consumer trust. Next, the model used by Chen et al. (2009) demonstrates that mutual trust among members increases their trust in the platform provider, and the latter can also be a mediator to enhance loyalty to the platform provider. The third model by Alanadoly and Salem (2021) is based on the stimulus–organism–response (S-O-R) theory, where environmental aspects are found to influence and trigger behavioral responses, in which quantity variety was found to be an objective stimulus that impacted perceived quality, which in turn influenced fashion e-commerce behavior. Lastly, the model presented by Abbes et al. (2020), adapts the Technology Acceptance Model (TAM) to understand the role of the characteristics of redistribution platforms on the intention of loyalty towards brands and platforms.

Regarding the second section, it was developed based on the models from Ögel (2022), Halicki et al. (2024), and lastly, Guiot and Roux (2010). The former uses the Theory of Planned Behavior, which argues that individuals' behavioral intentions influence their attitudes, confirmed that attitude towards second-hand clothing significantly impacts the intention to buy and, additionally, uses the Theory of Basic Values to predict intention to purchase second-hand, where the author found that frugality is the most significant driver of intention to buy. Furthermore, the model from Halicki et al. (2024) studied economic, hedonic, and ethical motivations as positive attitude drivers toward second-hand clothing. Finally, the last model uses a motivation-based approach to study second-hand shopping motivations, where it finds that the need for uniqueness is an antecedent of all second-hand shopping motivations. Annex A summarizes what has been mentioned, with the respective references of the papers from where each variable in

the presented model was retrieved. The conceptual model that follows is proposed in connection with the literature review and all that has been stated thus far (figure 1).

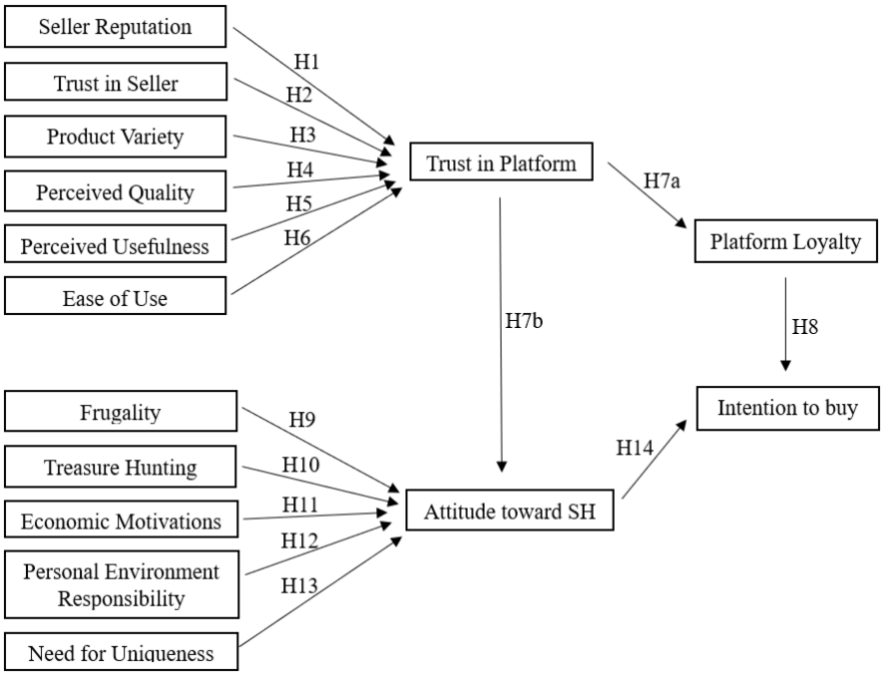

Figure 1: Conceptual Model

Source: Own elaboration based on models from Negash and Akhbar (2024), Chen et al. (2009), Alanadoly and Salem (2021), Abbes et al. (2020), Ögel (2022), Halicki et al. (2024), and lastly, and Guiot and Roux (2010)

CHAPTER 4 – METHODOLOGY

4.1 Study Design

The study design of this research was based on the "research onion" of Saunders et al. (2023), which categorizes the different segments of a study, them being the philosophy, approach to theory development, methodological choice, strategy, time horizon, and procedures and techniques. Philosophically, this research follows a positivism method, since it is based on an observable social reality, and it is intended to objectively measure consumer behavior, attitude, and intention. It follows a deductive theory approach since the research data is based on existing theories, retrieved from academic literature, which were used to develop the hypothesis (Saunders et al., 2023). Furthermore, the research is characterized as a mono-quantitative approach, as it uses a single data collection choice, which in this case was a questionnaire, meaning that the strategy applied to this research was a survey. This survey falls into the time horizon of cross-sectional data, as it records data from respondents at a single point in time and has a short period of time in which it could be answered (Saunders et al., 2019).

4.2 Sample Selection

The study focused on the population that has purchased second-hand fashion products. Given that it was impossible to reach all second-hand consumers, a sample of such consumers was utilized, and hence, the sampling technique most adequate for this research was non-probability sampling, although it is important to note that the findings cannot be generalized to the entire population. Additionally, both snowball sampling and self-selection sampling techniques, which are volunteer sampling techniques, were used to recruit respondents. We encouraged the initial participants to share the survey with others in their life circles who met the criteria for shopping second-hand fashion products, such as family, friends, or colleagues, creating a snowball effect. Later, we used self-selection by sharing the survey and advertising it through online channels and by asking individuals to take part in the study (Saunders et al., 2019).

4.3 Data Collection Instruments and Procedures

The purpose of the questionnaire is to test the hypothesis proposed and answer the research questions. It is divided into five sections, as can be seen in annex B of this study.

It is important to note that all questions were of mandatory response so that respondents couldn't move forward without answering and completing the answers.

The first segment of the survey functioned as a filter question, to determine whether the respondents had or had not purchased second-hand fashion products. The survey would proceed to the following sections when the response was affirmative or negative, but the respondents were thinking about buying. Otherwise, if the response was negative and respondents were not interested in buying second-hand, the survey would end. The second section is composed of three questions to gain a better insight into consumer preferences and familiarity with the existing second-hand platforms, and to measure how often they buy such products.

The third and fourth segments of the survey are composed of fifteen questions that measure the variables of the conceptual model that is being studied. All questions were structured using a 7-point Likert scale and all original scales were adopted from previous studies. Annex C shows the original references and scales used for each variable.

The fifth and last section of the survey refers to socio-demographic questions, involving gender, age, academic level, occupation, financial situation, and geographic residence. While age is assessed in intervals, the remaining questions are measured using categories.

The questionnaire was constructed on the platform Qualtrics, and all questions were made available in English and Portuguese so that the respondents could choose the language they felt more comfortable in understanding and answering. Prior to publishing the questionnaire, a pre-test was conducted and further tested and thoroughly examined by a group of individuals to ensure that there were no possible flaws. Following this, the survey was published on the 27th of November. It was then shared on different social media channels, including WhatsApp, Instagram, and LinkedIn. A total of 365 answers were collected, of which 257 were considered valid (only respondents who have or were thinking about purchasing second-hand fashion products). The data was then analyzed with the software SmartPLS.

CHAPTER 5- DATA ANALYSIS

5.1 Sample Characterization

The sample from this study consists of 257 individuals who have purchased or were thinking about purchasing second-hand products. Within these 257 responses, 84.8% of respondents are female, and the remaining 15.6% are male. The age group exhibited a broad distribution, notably featuring a significant response from individuals aged 18 to 24, constituting 63%, followed by the age groups of 25 to 34 (26.1%) and from 35 to 44 (5.4%). Regarding the educational level of the respondents, 54.1% have a bachelor's degree, 28.4% have a master's degree, and 14% have a high school diploma. Occupationally, there is a diverse scenery, since 42% are students, 35.4% are employees, and 16.3% are working students. Financially, 42% consider having a reasonable financial state, while 39.2% considered being comfortable, and 14.8% have difficulties. Lastly, the study was mainly focused on the Portuguese population, with 94.9% of the respondents currently residing in Portugal.

In order to obtain a more in-depth characterization of the sample, we wanted to know where respondents purchased their second-hand products, which platforms they were familiar with, and how often they would buy second-hand products. 67.3% expressed a tendency for online purchases, while 21.4% shopped both online and in physical stores, and only 11.3% shopped for second-hand products solely in physical stores. The respondents were mostly familiar with Vinted, but also OLX and eBay, followed by Wallapop. Last of all, 29.6% of respondents purchase second-hand products at least once a year, and 25.3% purchase them several times a year. In addition, 19.8% did not purchase second-hand products in the past 12 months, while 15.2% purchased them at least once a month. The detailed characterization of the sample is presented in annex D.

5.2 Measurement Model Assessment

To examine the intention to buy second-hand fashion products on C2C platforms, Partial Least Squares Structural Equation Modeling (PLS- SEM) was applied using SmartPLS 4.1.0.9 software.

The Partial Least Squares Structural Equation Modeling is a second-generation statistical modeling technique (Hair et al., 2014) that has been increasingly applied in various fields. It is considered a casual-predictive modeling approach with a focus on the

explanation of the variance of the dependent variables in a model (Hair et al., 2011), facilitating the simultaneous modeling and estimation of complex relationships among dependent and independent variables, even with small sample sizes (Sarstedt et al., 2022).

Additionally, to properly analyze and characterize the sample, the software IBM SPSS Statistics (Statistical Package for Social Science) was utilized.

5.2.1 Reliability and Validity

The first step in measuring the model assessment starts by examining how much of each indicator's variance is explained by its construct, through outer loadings. Because the indicator reliability indicates the communality of an indicator, it is recommended that indicator loadings above 0.708 be used. Since loadings are correlations, this rule of thumb implies that the construct explains more than 50% of the variance in the observed indicator, thus, providing acceptable indicator reliability (Hair et al., 2021). However, in practice, it is frequent for research to obtain weaker indicator loadings, whereby items with loadings lower than 0.5 should always be dropped (Hulland, 1999). Therefore, the indicators "EcoMotiv4", "Frug3", and "PlatLoyal2", although below 0.708 (0.692, 0.671, and 0.679, respectively), remained in the model and were not excluded from further analysis, as they are close to the cut point (0.708). Annex E presents the loadings of all items, as well as the construct reliability and validity of the variables.

The second step involves examining internal consistency reliability, it being the extent to which indicators measuring the same construct are associated with each other. Although Cronbach's alpha is a commonly used measure, it presents a major limitation, that being that it assumes that all indicator loadings are the same in the population. Composite reliability (rhoC) also assumes the same threshold (Hair et al., 2021). Dijkstra (2014) found Cronbach's alpha to be rather conservative and the composite reliability rhoC to be overly liberal, and hence, proposed the reliability coefficient rhoA. Despite this, the rule of thumb for both criteria is that they must be above 0.70 (Hair et al., 2020), indicating that the higher the values the higher the levels of reliability. As may be seen in annex E, all the values meet the criteria above.

The third step is assessing the convergent validity of each construct, which is measured by the Average Variance Extracted (AVE). It measures the average variance

shared between the construct and its individual indicator (Hair et al., 2020). The minimum acceptable AVE is 0.50. As shown in annex E, all variables have an AVE indicator higher than 0.50, indicating that each construct explains 50% or more of the indicators' variance (Hair et al., 2021).

5.2.2 Discriminant Validity

The fourth step is to assess discriminant validity, which measures the distinctiveness of a construct relative to other constructs in the structural model. There are three criteriums to evaluate discriminant validity, them being the Heterotrait-Monotrait (HTMT), Fornell-Larcker criterion, and Cross Loadings (Hair et al., 2021). The former allows to assess a construct's discriminant validity in comparison with other construct measures in the same model. Henseler et al. (2015) proposed a threshold value of 0.85 for structural models with conceptually distinct constructs. As seen in table I, there is discriminant validity according to this criterion.

Table I: Indicator Items HTMT

	Attitude	EaseUse	EcoMotiv	Frug	IntentBuy	NeedUnique	PEnvirResp	PercQual	PercUseful	PlatLoyal	ProdVar	SellerRep	TreHunt	TruPlat	TruSeller
Attitude															
EaseUse	**0.524**														
EcoMotiv	0.565	**0.370**													
Frug	0.840	0.702	**0.672**												
IntentBuy	0.427	0.321	0.575	**0.505**											
NeedUnique	0.251	0.164	0.527	0.339	**0.571**										
PEnvirResp	0.378	0.317	0.458	0.542	0.562	**0.542**									
PercQual	0.405	0.710	0.541	0.565	0.584	0.448	**0.475**								
PercUseful	0.426	0.655	0.552	0.597	0.558	0.430	0.357	**0.719**							
PlatLoyal	0.422	0.321	0.599	0.542	0.851	0.596	0.546	0.695	**0.643**						
ProdVar	0.617	0.719	0.502	0.702	0.350	0.312	0.247	0.707	0.692	**0.432**					
SellerRep	0.388	0.431	0.204	0.460	0.096	0.139	0.064	0.250	0.265	0.159	**0.532**				
TreHunt	0.650	0.401	0.589	0.664	0.458	0.492	0.454	0.428	0.449	0.445	0.519	**0.280**			
TruPlat	0.541	0.713	0.499	0.586	0.431	0.254	0.338	0.746	0.622	0.540	0.730	0.333	**0.395**		
TruSeller	0.259	0.490	0.401	0.386	0.544	0.399	0.385	0.813	0.538	0.603	0.539	0.176	0.338	**0.712**	

The Fornell-Larcker criterion assumes that a variable shares more variance with its assigned indicators than with any other variable, meaning that the AVE of each variable should be higher than the squared correlations with all other variables (Henseler et al., 2009). This criterion is also met, as illustrated in table II.

Table II: Fornell and Larcker Criterion

	Attitude	EaseUse	EcoMotiv	Frug	IntentBuy	NeedUnique	PEnvirResp	PercQual	PercUseful	PlatLoyal	ProdVar	SellerRep	TreHunt	TruPlat	TruSeller
Attitude	**0.856**														
EaseUse	0.469	**0.862**													
EcoMotiv	0.505	0.334	**0.811**												
Frug	0.707	0.597	0.559	**0.741**											
IntentBuy	0.396	0.296	0.512	0.426	**0.936**										
NeedUnique	0.248	0.160	0.478	0.276	0.540	**0.914**									
PEnvirResp	0.344	0.289	0.393	0.453	0.514	0.495	**0.822**								
PercQual	0.358	0.626	0.456	0.455	0.512	0.399	0.409	**0.791**							
PercUseful	0.383	0.594	0.492	0.507	0.514	0.406	0.320	0.627	**0.889**						
PlatLoyal	0.366	0.288	0.516	0.400	0.771	0.547	0.486	0.594	0.573	**0.858**					
ProdVar	0.497	0.592	0.414	0.543	0.294	0.266	0.201	0.570	0.571	0.344	**0.753**				
SellerRep	0.349	0.398	0.160	0.403	-0.047	-0.116	0.053	0.219	0.243	-0.066	0.440	**0.914**			
TreHunt	0.578	0.364	0.521	0.556	0.414	0.457	0.397	0.371	0.400	0.383	0.421	0.251	**0.854**		
TruPlat	0.490	0.651	0.450	0.501	0.398	0.240	0.307	0.663	0.569	0.478	0.605	0.310	0.356	**0.897**	
TruSeller	0.228	0.431	0.341	0.313	0.477	0.338	0.325	0.691	0.469	0.515	0.435	0.157	0.283	0.639	**0.870**

Lastly, the cross-loadings indicate that all indicators must have a higher correlation with their respective variables than with other constructs (Henseler et al., 2009), which can be illustrated in annex F. All methods therefore confirm discriminant validity.

5.2.3 Collinearity Statistics

Collinearity occurs when two or more indicators are highly correlated. The Variance Inflation Factor (VIF) is the standards metric for assessing indicator collinearity. The higher the VIF values, the greater the level of collinearity (Hair et al., 2021). VIF values below 3 indicate collinearity validity (Hair et al., 2020). Table III illustrates collinearity validity, as all inner VIF values are below 3. The highest outer VIF value was 2.948 ("EcoMotiv3"), showed in annex G.

Table III: Inner Model VIF

	VIF
Attitude -> IntentBuy	1.155
EaseUse -> TruPlat	2.138
EcoMotiv -> Attitude	1.872
Frug -> Attitude	2.024
NeedUnique -> Attitude	1.650
PEnvirResp -> Attitude	1.554
PercQual -> TruPlat	2.904
PercUseful -> TruPlat	1.977
PlatLoyal -> IntentBuy	1.155
ProdVar -> TruPlat	2.018
SellerRep -> TruPlat	1.317
TreHunt -> Attitude	1.751
TruPlat -> Attitude	1.422
TruPlat -> PlatLoyal	1.000
TruSeller -> TruPlat	1.929

5.3 The Structural Model

To evaluate the structural model, this next step involves examining the coefficient of determination (R^2) of the endogenous constructs and the significance of the path coefficients, which are the strength of the relationship, and will be examined in section 5.4.

The R^2 represents the variance explained in each endogenous constructs, ranging from 0 to 1, with the highest values indicating a greater explanatory power (Hair et al., 2021). Additionally, it is a function of the number of predictor constructs, meaning that the greater the number of predictor constructs (independent variables) in the structural model, the higher the coefficient of determination will be (Hair et al., 2020). Although these guidelines may differ in different research disciplines, R^2 values of 0.75, 0.50, and 0.25 can be considered substantial, moderate, and weak, respectively.

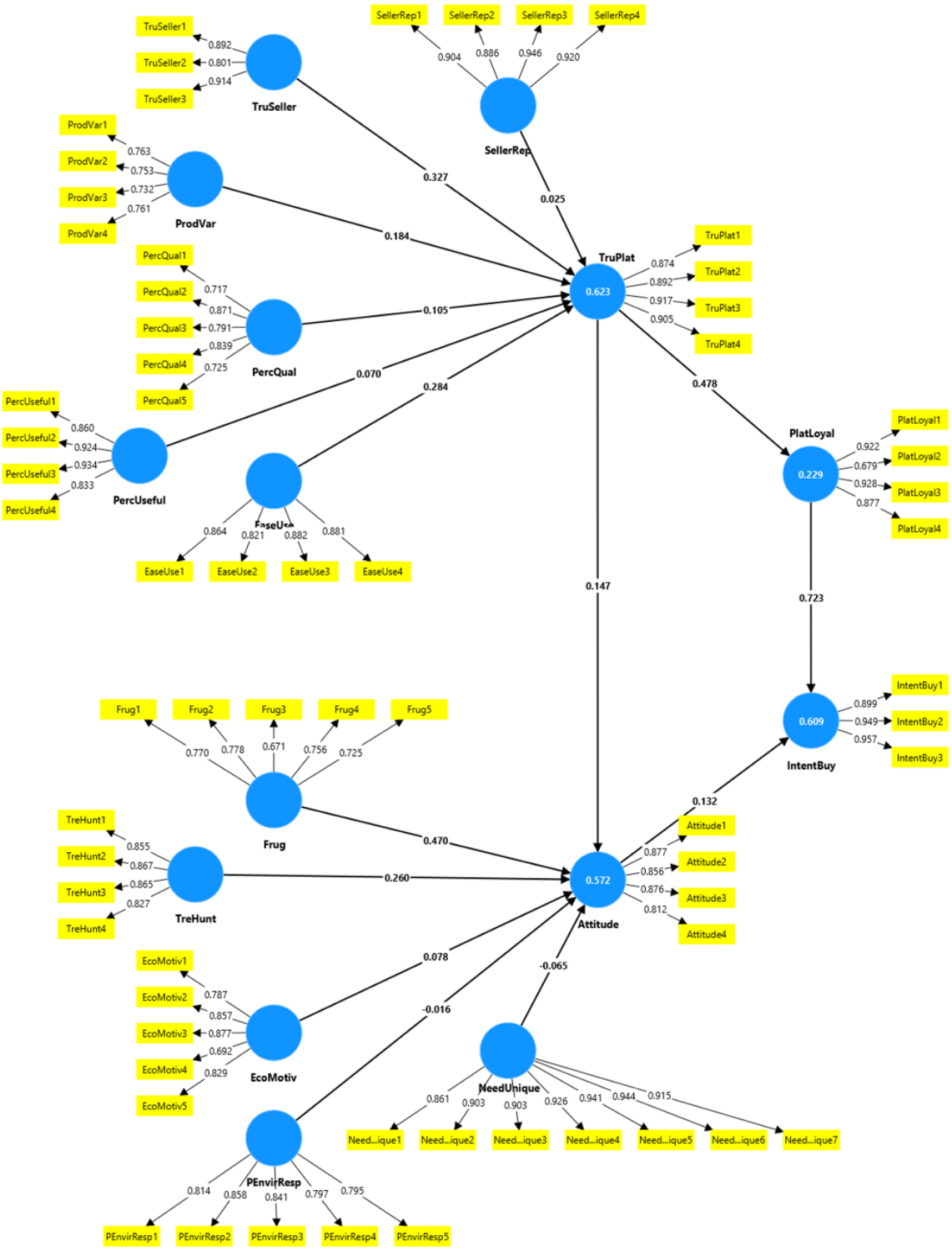

Figure 2: Structural Model

To analyze the model fit, the standardized root mean square residual (SRMR) was studied, as it the only approximate model fit criterion implemented for PLS path modeling. A perfect fit would have a value of 0 for SRMR (Henseler et al., 2016),

however, correctly specified models can yield values of 0.06 or higher for SRMR (Henseler et al., 2014). Hu & Bentler (1999) proposed a cut-off value of 0.08, which is the one considered in this study. Since the SRMR value, presented in table IV, is identical to the cut-off value, the model is considered acceptable.

Table IV: Model Fit

	R-square	**R-square adjusted**
Attitude	0.572	0.562
IntentBuy	0.609	0.606
PlatLoyal	0.229	0.226
TruPlat	0.623	0.614
	Saturated model	**Estimated model**
SRMR	0.084	0.120
d_ULS	15.165	30.695
d_G	4.097	4.340
Chi-square	5364.316	5570.042
NFI	0.689	0.677

5.4 Hypothesis Testing

PLS-SEM is a non-parametric statistical method that applies a bootstrapping procedure to determine the significance of estimated path coefficients (Hair et al., 2020). This procedure creates a prespecified number of bootstrap samples (in this case 5,000) by repeatedly drawing random samples with replacement from the original sample to create a bootstrap sample, which will derive the standards error for hypothesis testing (Henseler et al., 2016). Assuming a significance level of 5% and a confidence interval of 95%, the level of statistical significance required to accept a hypothesis is ≤0.05, leading to the acceptance of seven out of fourteen of the presented hypotheses, as indicated in table V. However, for PLS models with small sample sizes, it may be justifiable to lower the acceptance level of significance to ≤0.10 (Hair et al., 2020). Regarding path coefficients, these indicate the changes in an endogenous construct's value that are associated with standard deviation unit changes in a certain construct, holding everything else constant. The path coefficients are usually between -1 and +1, where coefficients closer to -1 imply a strong negative relationship and, on the contrary, those closer to +1 indicate a strong positive relationship (Hair et al., 2021). As showed in table V, the variables "PEnvirResp"

and "NeedUnique" have negative path coefficients, with the latter being closer to -1, indicating that when the predictor construct increases by one standard deviation unit, the endogenous construct will decrease by 0.065 standard deviation units. The last column of the following table displays the decision regarding each hypothesis, specifying whether it is "Supported" or "Not Supported" in accordance with the predetermined significance level.

Table V: Summary of Hypothesis Testing

Hypothesis	Relationship	Path coefficients	T statistics (|O/STDEV|)	P values	Decision
H1	SellerRep -> TruPlat	0.025	0.495	0.621	*Not Supported*
H2	TruSeller -> TruPlat	0.327	4.861	0.000	*Supported*
H3	ProdVar -> TruPlat	0.184	2.988	0.003	*Supported*
H4	PercQual -> TruPlat	0.105	1.501	0.133	*Not Supported*
H5	PercUseful -> TruPlat	0.070	0.920	0.358	*Not Supported*
H6	EaseUse -> TruPlat	0.284	3.739	0.000	*Supported*
H7a	TruPlat -> PlatLoyal	0.478	6.277	0.000	*Supported*
H7b	TruPlat -> Attitude	0.147	1.827	0.068	*Not Supported*
H8	PlatLoyal -> IntentBuy	0.723	18.780	0.000	*Supported*
H9	Frug -> Attitude	0.470	6.392	0.000	*Supported*
H10	TreHunt -> Attitude	0.260	3.420	0.001	*Supported*
H11	EcoMotiv -> Attitude	0.078	1.024	0.306	*Not Supported*
H12	PEnvirResp -> Attitude	-0.016	0.281	0.779	*Not Supported*
H13	NeedUnique -> Attitude	-0.065	1.166	0.244	*Not Supported*
H14	Attitude -> IntentBuy	0.132	3.280	0.001	*Supported*

5.5 Discussion of Results

The influence on the Trust in Platform was supported by "Trust in Seller" (H2), "Ease of Use" (H6), and "Product Variety" (H3). With p-values above the 5% acceptance level, Hypothesis H2 and H6 both demonstrated p-values of 0.000, while hypothesis H3 demonstrated a p-value of 0.003, along with t-values higher than 1.96. These outcomes demonstrate that trust in sellers, ease of use, and product variety in second-hand fashion platforms have a statistically significant positive impact on trust in platforms, thus aligning with findings from previous studies from Chen et al. (2009), Davis et al. (2021), and Wen et al. (2015). Furthermore, the results from this study show that "Trust in Seller" has the strongest impact on "Trust in Platform", with a t-value of 4.861, and the third highest path coefficient of 0.327. Hypothesis H1 lacked support, registering the second highest p-value of 0.621 as well as the second lowest t-value of 0.495, both outside the accepted threshold. Nevertheless, many researchers find a strong and positive relationship between seller reputation and trust (Hallem et al., 2021; Negash & Akhbar, 2024).

Likewise, some researchers found a positive relation between perceived quality and trust (Religia et al., 2024, Suhaily & Darmoyo, 2017), which was not confirmed in our study, with hypothesis H4 being rejected with a p-value of 0.133 and a t-value of 1.501, therefore showing no statistical significance at 5%, as well as 10%, since its p-value is higher than 0.10 and its t-value is lower than 1.645, which are the threshold values for a variable to be considered statistically significant at 10%. Proceeding to the final hypothesis with a relation to trust, perceived usefulness was also found to not be statistically significant at any significance level (H5), with a p-value of 0.358, contradicting the research from Koufaris and Hampton-Sosa (2004), Siagian et al. (2022), and Lee & Jun (2007). Moreover, trust in platform was found to be a strong predictor of platform loyalty (H7a), with a p-value of 0.000 and t-value well above the threshold of 1.96, aligning with the findings of Chen et al. (2009) and Ting and Ahn (2023). However, although hypothesis H7b was rejected, the relation between trust in platform and attitude towards second-hand was found statistically significant at 10%, with a p-value of 0.068 and with a t-value of 1.827, aligning with the results of the study conducted by Kim et al. (2021). Hypothesis H8 was the strongest relation, with a t-value of 18.780, therefore, concluding that platform loyalty positively, and strongly, influences intention to buy second-hand through second-hand fashion platforms, which represents a novel finding.

The influence on the Attitude towards second-hand supported exclusively by "Frugality" and "Treasure Hunting". These two hypotheses (H9 and H10) have a p-value of 0.000 and 0.001, and a t-value of 6.392 and 3.420, respectively, demonstrating that frugality is the one with the strongest positive impact on attitude towards second-hand, which is supported by the findings from Ögel (2022). The findings from Halicki et al. (2024) suggest that economic motivations and personal environmental responsibility positively influence attitude towards buying second-hand clothing. However, our study did not confirm these relationships. Hypothesis H11 presented a p-value of 0.306 and a t-value of 1.024, demonstrating that economic motivations do not significantly impact attitude towards second-hand fashion. As for hypothesis H12, besides presenting a p-value of 0.779 and a t-value of 0.281, it also showed a path coefficient of -0.016, indicating that personal environmental responsibility negatively influences attitude towards second-hand. The results from hypothesis H13 also demonstrated a negative relationship with attitude towards second-hand, with a path coefficient of -0.065 along

with a p-value of 0.244 and a t-value of 1.166, contradicting the findings from previous researchers where need for uniqueness was found to have a positive influence on attitude towards second-hand (Laitala & Klepp, 2018; Tian et al., 2001). Lastly, hypothesis H14 confirmed the relationship between attitude towards second-hand and the intention to buy second-hand fashion products through platforms. With a p-value of 0.001 and a t-value of 3.280, this result aligns with previous findings from several researchers (Agostini et al., 2021; Koay et al., 2022; Ögel, 2022; Seo & Kim, 2019;).

CHAPTER 6 – CONCLUSIONS

6. 1 Main Conclusions

The current trend of purchasing second-hand fashion products through online platforms was a foundation for the design of this investigation. The primary objective was to explore the factors influencing the intention to buy second-hand fashion products through C2C platforms. The study aimed to contribute to a deeper understanding of the changes in consumer purchasing patterns and how fashion brands can adapt and enhance their strategies to the current trend. Consequently, the primary and secondary objectives previously outlined have been successfully accomplished, enabling the conclusion on the three research questions presented in the introduction.

Answering the first question "Which factors influence consumer trust in C2C platforms", it is evident from the findings of this investigation that trust in seller, product variety, and ease of use influence trust in C2C platforms, which is essential to foster platform loyalty. When a C2C platform user experiences these factors, their trust in the platform will increase. Furthermore, trust in platform was found not to be affected by seller reputation, perceived quality, and perceived usefulness. This indicates that, while potentially significant in other contexts, in the realm of second-hand fashion platforms, these factors do not have a significant influence on trust in C2C platforms. This could be because some consumers are unsure about the quality of second-hand fashion products because platforms do not allow them to touch and physically interact with the used products they are seeking to purchase, or because they perceive second-hand products as lower quality than new products based on their consumption history and, thus, may not be a significant factor when building trust in platforms. Furthermore, in established platforms, such as Vinted, consumers may assume that most sellers will have good reputations, which may become a given factor rather than an aspect that builds additional trust.

The second question concerned the factors that influence consumer attitude towards second-hand fashion, in which it was found that frugality and treasure hunting influence attitude towards second-hand fashion products, indicating that consumers who considered purchasing second-hand fashion products as a good and wise idea are considered frugal and treasure hunters. On the other hand, this study also found that the need for uniqueness

and consumer personal environmental responsibility negatively influence attitude towards second-hand products. Since the focus of this study was primarily on Portuguese consumers, this may have influenced the outcome, as environmental responsibility and uniqueness may not be as strongly associated with second-hand shopping as they may be in other cultures. In addition, economic motivation was the only factor that did not significantly contribute to attitude towards second-hand. This may indicate that, aligning with the findings from Parguel et al. (2017), that second-hand shopping may not be driven by economic motivations, but an impulsive behavior rather than rational.

In regard to the third question, trust in platforms is a significant predictor of platform loyalty, which then reinforces the intention to buy second-hand. However, trust in platform was not found to be a significant predictor of attitude towards second-hand. Hence, trust in the platform strengthens loyalty and reduces purchase barriers, while a positive attitude towards second-hand enhances the intention of purchasing. These factors together create a positive cycle: trustworthy platforms generate loyalty, and loyal consumers who have a positive attitude regarding second-hand fashion products are more likely to buy through these platforms.

6.2 Main Contributions

The contributions of this investigation can be both academic and business related. Academically, it raises awareness of the changes in consumption patterns and sustainable consumer behavior. Additionally, it contributes to the literature on consumer behavior in an online context in a niche but growing market, by providing empirical evidence on how platform-related factors and consumer motivations interplay in shaping second-hand fashion purchase intentions.

From a management perspective, second-hand fashion platforms may be a threat to traditional e-commerce stores, given that the second-hand market includes a wide variety of fashion products at a fair and affordable price. Hence, retail and fashion managers may feel the need to explore strategies to compete with this growing market and enhance the change in consumption behavior and patterns. For instance, to compete with the high price differences for very similar products, it may be an opportunity for companies to integrate second-hand offerings within their product lines. Furthermore, platforms can optimize their features to further enhance consumer trust and loyalty, such as user-

friendly interfaces, leveraging technology, and personalization that meets the demands and desires of consumers.

6.3 Limitations and Future Research

This investigation acknowledges several limitations that should be taken into account for future research purposes. Firstly, the study was mainly focused on the Portuguese population. The small sample of respondents leads to the inability to acquire robust insights. Considering that 17% of the responses were from consumers who were not interested in consuming second-hand fashion products, a more appropriate approach could employ focus groups or interviews, where the respondents were consumers of second-hand fashion products via C2C platforms. Additionally, this investigation used a non-probabilistic sampling technique, which implies that the results may be generalized and not fully representative of the entire population. The fact that the vast majority of the sampling population is female constitutes another limitation, as it may bias the results obtained.

Furthermore, it could be interesting to shift the investigation from a consumer perspective to an industry perception, with a focus on how brands are incorporating second-hand purchases into their business as a way of embedding environmental goals with their missions and core values.

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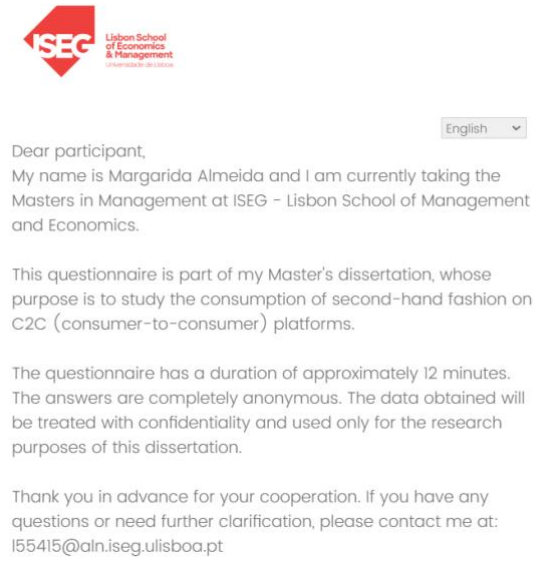
ANNEXES

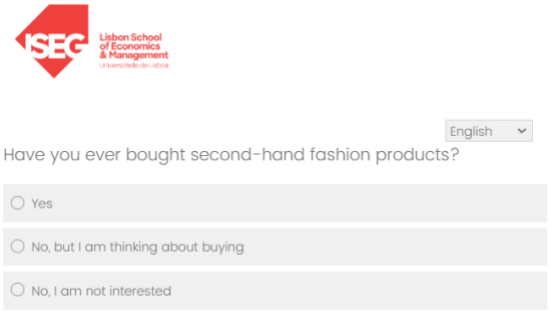
Annex A – Model Variables and References

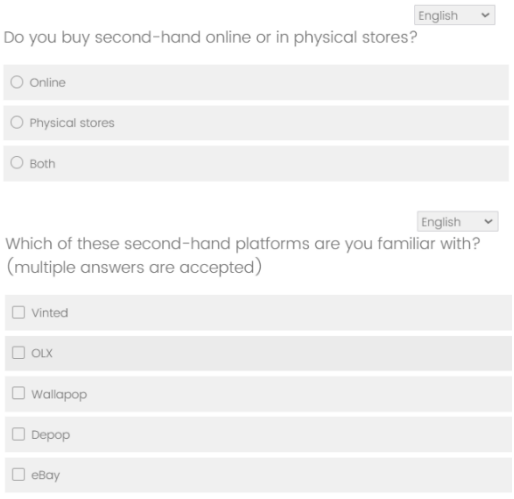
Variables presented in the model	**Reference**
Independent Variables:	
Seller Reputation	(Negash & Akhbar, 2024)
Trust in Seller	(Chen et al., 2009)
Product Variety	(Alanadoly & Salem, 2021)
Perceived Quality	(Alanadoly & Salem, 2021)
Perceived Usefulness	(Abbes et al., 2019)
Ease of Use	(Abbes et al., 2019)
Frugality	(Ögel, 2022)
Treasure Hunting	(Halicki et al., 2024)
Economic Motivations	(Halicki et al., 2024)
Personal Environment Responsibility	(Halicki et al., 2024)
Need for Uniqueness	(Guiot and Roux, 2010)
Dependent Variables:	
Trust in Platform	(Chen et al., 2009)
Platform Loyalty	(Chen et al., 2009)
Attitude towards second-hand fashion	(Ögel, 2022)
Intention to buy second-hand on C2C platforms	(Ögel, 2022)

Source: Own elaboration

Annex B – Questionnaire







The following questions 1 through 8 address the **characteristics of second-hand fashion platforms**. Every question has a scale ranging from 1 to 7, with 1 indicating strong agreement and 7 indicating strong disagreement.

1. What is your level of agreement/disagreement with the following statements related to the **reputation of sellers** in second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
It is important for me that the seller of second-hand fashion has a good reputation.	○	○	○	○	○	○	○
It is important for me that the seller of second-hand fashion has a good reputation compared to other rival ones.	○	○	○	○	○	○	○
It is important for me that the seller of second-hand fashion has a reputation for offering good services.	○	○	○	○	○	○	○
It is important for me that the seller of second-hand fashion has a reputation for being fair in its relationship with its customers.	○	○	○	○	○	○	○

2. What is your level of agreement/disagreement with the following statements related to **trust in sellers** in second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
When chatting with the sellers of second-hand fashion platforms, I feel that we are being straightforward with each other.	○	○	○	○	○	○	○
When chatting with the sellers of second-hand fashion platforms, we can share information openly.	○	○	○	○	○	○	○
When chatting with the sellers of second-hand fashion platforms, I think we tell the truth to each other.	○	○	○	○	○	○	○

3. What is your level of agreement/disagreement with the following statements related to **product variety** in second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
Second-hand fashion platforms provide a wide variety of products from everywhere.	○	○	○	○	○	○	○
I can get good product information on second-hand fashion platforms.	○	○	○	○	○	○	○
I can get a broader selection of products on second-hand fashion platforms than in traditional stores.	○	○	○	○	○	○	○
I can access many brands and retailers on second-hand fashion platforms.	○	○	○	○	○	○	○

4. What is your level of agreement/disagreement with the following statements related to **perceived quality** in second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I am able to find the desired fashion product on second-hand fashion platforms.	○	○	○	○	○	○	○
I believe I will receive the exact quality of the product that I purchased.	○	○	○	○	○	○	○
I believe the size description of the product will be accurate.	○	○	○	○	○	○	○
It is easy for me to compare the quality of fashion products during online shopping on second-hand fashion platforms.	○	○	○	○	○	○	○
I have no problem with not being able to try-on online products from second-hand fashion platforms.	○	○	○	○	○	○	○

5. What is your level of agreement/disagreement with the following statements related to the **perceived usefulness** of second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagre
Using second-hand fashion platforms can improve my shopping performance (saving shopping time/ effort or buying cost) in searching for and buying fashion products.	○	○	○	○	○	○	○
Using second-hand fashion platforms can increase my shopping productivity in searching and buying fashion products.	○	○	○	○	○	○	○
Using second-hand fashion platforms can enhance my shopping efficiency in searching and buying fashion products.	○	○	○	○	○	○	○
Using second-hand fashion platforms can enable me to more easily search and purchase fashion products compared to other websites.	○	○	○	○	○	○	○

7. What is your level of agreement/disagreement with the following statements related to **trust in platforms** of second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Stron disag
Based on my experience with second-hand fashion platforms in the past, I know they are honest.	○	○	○	○	○	○	○
Based on my experience with second-hand fashion platforms in the past, I know they care about customers.	○	○	○	○	○	○	○
Based on my experience with second-hand fashion platforms in the past, I know they provide good service.	○	○	○	○	○	○	○
Based on my experience with second-hand fashion platforms in the past, I know they are trustworthy.	○	○	○	○	○	○	○

6. What is your level of agreement/disagreement with the following statements related to **ease of use** of second-hand fashion platforms?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strong disagr
My interaction with second-hand fashion platforms is clear and understandable.	○	○	○	○	○	○	○
Interacting with second-hand fashion platforms does not require a lot of mental effort.	○	○	○	○	○	○	○
I find second-hand fashion platforms easy to use.	○	○	○	○	○	○	○
I find it easy to locate the information that I need on second-hand fashion platforms.	○	○	○	○	○	○	○

8. What is your level of agreement/disagreement with the following statements related to **loyalty to second-hand fashion platforms**?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I will do most of my future shopping with second-hand fashion platforms.	○	○	○	○	○	○	○
I will recommend second-hand fashion platforms to friends, neighbors, and relatives.	○	○	○	○	○	○	○
I will use second-hand fashion platforms the very next time I need to shop.	○	○	○	○	○	○	○
I will arrange more than 50% of my shopping with second-hand fashion platforms.	○	○	○	○	○	○	○

9. What is your level of agreement/disagreement with the following statements related to **frugality as a motivation** to buy second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
Shopping second-hand helps me save money in the long run.	○	○	○	○	○	○	○
Finding new uses for pre-owned items makes me feel fulfilled.	○	○	○	○	○	○	○
If I can buy something second-hand, I see no need to buy it new.	○	○	○	○	○	○	○
I believe in carefully considering each purchase.	○	○	○	○	○	○	○
I aim to maximize the value of each purchase.	○	○	○	○	○	○	○

10. What is your level of agreement/disagreement with the following statements related to **treasure hunting as a motivation** to buy second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I like browsing through second-hand fashion platforms because I always hope I'll come across a real find.	○	○	○	○	○	○	○
I browse in certain second-hand fashion platforms to sift through listings and see if I can find something.	○	○	○	○	○	○	○
I'm often on the look-out for a find when I am browsing certain second-hand fashion platforms.	○	○	○	○	○	○	○
When I am browsing certain second-hand fashion platforms, I feel rather like a treasure hunter.	○	○	○	○	○	○	○

11. What is your level of agreement/disagreement with the following statements related to **economic motivations** to buy second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I can afford more things because I pay less second-hand.	○	○	○	○	○	○	○
One can have more things for the same amount of money if one buys second-hand.	○	○	○	○	○	○	○
I feel that I have lots of things for not much money by buying them second-hand.	○	○	○	○	○	○	○
I don't want to pay more for a product just because it's new.	○	○	○	○	○	○	○
By buying second-hand, I feel I'm paying a fair price for things.	○	○	○	○	○	○	○

12. What is your level of agreement/disagreement with the following statements related to **personal environmental responsibility as a motivation** to buy second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
When there is a choice, I always choose the fashion product that contributes to the least amount of environmental damage.	○	○	○	○	○	○	○
I have switched to second-hand fashion products for environmental reasons.	○	○	○	○	○	○	○
If I understand the potential damage to the environment that some fashion products can cause, I do not purchase those products.	○	○	○	○	○	○	○
I do not buy fashion products from companies that I know use sweatshop labor, child labor, or other poor working conditions.	○	○	○	○	○	○	○
I have paid more for environmentally friendly fashion products when there is a cheaper alternative.	○	○	○	○	○	○	○

13. What is your level of agreement/disagreement with the following statements related to the **need for uniqueness as a motivation** to buy second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I collect unusual fashion products as a way of telling people I'm different.	○	○	○	○	○	○	○
I have sometimes purchased unusual products or brands as a way to create a more distinctive personal image.	○	○	○	○	○	○	○
I often look for one-of-a-kind products or brands to create my own unique style.	○	○	○	○	○	○	○
Often when buying second-hand, an important goal is to find something that communicates my uniqueness.	○	○	○	○	○	○	○
I actively seek to develop my personal uniqueness by buying special products or brands.	○	○	○	○	○	○	○
Having an eye for second-hand fashion products that are interesting and unusual assists me in establishing a distinctive image.	○	○	○	○	○	○	○
I'm often on the lookout for second-hand fashion products or brands that will add to my personal uniqueness.	○	○	○	○	○	○	○

14. What is your level of agreement/disagreement with the following statements related to the **attitude towards buying** second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I like the idea of buying second-hand fashion products.	○	○	○	○	○	○	○
Buying second-hand fashion products would be a wise idea.	○	○	○	○	○	○	○
I think buying second-hand fashion products is a good idea.	○	○	○	○	○	○	○
Using a second-hand platform to purchase fashion products is a good idea.	○	○	○	○	○	○	○

15. What is your level of agreement/disagreement with the following statements related to the **intention to buy** second-hand fashion?

	1 - Strongly agree	2 - Agree	3 - Somewhat agree	4 - Neither agree nor disagree	5 - Somewhat disagree	6 - Disagree	7 - Strongly disagree
I am likely to choose a second-hand fashion product or a similar second-hand option the next time I need a fashion product.	○	○	○	○	○	○	○
In the future, I would prefer a second-hand fashion product to a new fashion product.	○	○	○	○	○	○	○
In the future, I am likely to choose a second-hand fashion product instead of a new fashion product.	○	○	○	○	○	○	○

The following final questions, of sociodemographic character, are completely anonymous and it is not possible to identify the participants.

What is your gender?

- Male
- Female
- Other

What is your age?

- <18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- >65

What is your last academic level achieved?

- 9th grade
- High School
- Bachelor's degree
- Master's degree
- Post graduate
- Doctorate
- Other

What is your current occupation?

- Student
- Working student
- Employee
- Self-employed
- Unemployed
- Retired
- Other

What is your current residence?

- Portugal
- Other country in Europe
- Outside Europe
- Other

Annex C – Original Scales

Dimension	Reference	Original Scale	Adapted scale to english
Seller Reputation	(Agostini et al., 2021)	It is important for me that that the seller has a good reputation It is important for me that the seller has a good reputation compared to other rival ones It is important for me that the seller has a reputation for offering good services It is important for me that the seller has a reputation for being fair in its relationship with its customers	It is important for me that the seller of second-hand fashion has a good reputation It is important for me that the seller of second-hand fashion has a good reputation compared to other rival ones It is important for me that the seller of second-hand fashion has a reputation for offering good services It is important for me that the seller of second-hand fashion has a reputation for being fair in its relationship with its customers
Trust in Seller	(Ting & Ahn, 2023)	When chatting with other members of the community, I feel that we are being straightforward with each other When chatting with other members of the community, we can share information openly. When chatting with other members of the community, I think we tell the truth to each other.	When chatting with the sellers of second-hand fashion platforms, I feel that we are being straightforward with each other When chatting with the sellers of second-hand fashion platforms, we can share information openly. When chatting with the sellers of second-hand fashion platforms, I think we tell the truth to each other.
Product Variety	(Wani & Malik, 2013)	Items from everywhere are available I can get good product information online I can get a broader selection of products I can access many brands and retailers.	Second-hand fashion platforms provide a wide variety of products from everywhere I can get good product information on second-hand fashion platforms I can get a broader selection of products on second-hand fashion platforms than traditional stores I can access many brands and retailers on second-hand fashion platforms
Perceived Quality	(Alanadoly & Salem, 2022)	I am able to find the desired fashion product in the online shopping websites I believe I will receive the exact quality of the product that I purchased I believe the size description of the product will be accurate It is easy for me to compare the quality of a fashion products during online shopping I have no problem with not being able to try-on online product	I am able to find the desired fashion product in the second-hand fashion platforms I believe I will receive the exact quality of the product that I purchased I believe the size description of the product will be accurate It is easy for me to compare the quality of fashion products during online shopping on second-hand fashion platforms I have no problem with not being able to try-on online products from second-hand fashion platforms
Perceived Usefulness	(Abbes et al., 2020)	Using this platform can improve my shopping performance (save shopping time/ effort or buying cost) in searching and buying electronic products Using this platform can increase my shopping productivity in searching and buying electronic products Using this platform can enhance my shopping efficiency in searching and buying electronic produtics Using this platform can enable me to more easily search and purchase electronic products compared to other websites	Using second-hand fashion platforms can improve my shopping performance (save shopping time/ effort or buying cost) in searching and buying fashion products Using second-hand fashion platforms can increase my shopping productivity in searching and buying fashion products Using second-hand fashion platforms can enhance my shopping efficiency in searching and buying fashion products Using second-hand fashion platforms can enable me to more easily search and purchase fashion products compared to other websites
Ease of Use	(Pavlou, 2003)	My interaction with this retailer's Web site is clear and understandable. Interacting with this retailer's Web site does not require a lot of mental effort. I find this retailer's Web site easy to use. I find it easy to locate the information that I need in this retailer's Web site.	My interaction with second-hand fashion platforms is clear and understandable. Interacting with second-hand fashion platforms does not require a lot of mental effort. I find second-hand fashion platforms easy to use. I find it easy to locate the information that I need on second-hand fashion platforms
Trust in Platform	(Gefen et al., 2003)	Based on my experience with the online vendor in the past, I know it is honest Based on my experience with the online vendor in the past, I know it cares about customers Based on my experience with the online vendor in the past, I know it provides good service Based on my experience with the online vendor in the past, I know it is trustworthy	Based on my experience with the second-hand fashion platforms in the past, I know it is honest Based on my experience with the second-hand fashion platforms in the past, I know it cares about customers Based on my experience with the second-hand fashion platforms in the past, I know it provides good service Based on my experience with the second-hand fashion platforms in the past, I know it is trustworthy
Platform Loyalty	(Cai & Xu, 2006)	Do most of my future travel arrangement with this website Recommend this store to friends, neighbours, and relatives Use this store the very next time you need to shop Arrange more than 50% of my shopping with this web site	Do most of my future shopping with second-hand fashion platforms Recommend second-hand fashion platforms to friends, neighbours, and relatives Use second-hand fashion platforms the very next time I need to shop Arrange more than 50% of my shopping with second-hand fashion platforms

Frugality	(Ögel, 2022)	I feel I spend less by buying SHC. I buy SHC because I don't want to spend a lot of money. With SHC buying, I am happy to buy things less expensively. By using SHC, I can get something without ruining myself. I like buying SHC because I feel I'm paying less.	Shopping second-hand helps me save money in the long run There are many fashion items that are normally thrown away that are still quite useful Finding new uses for pre-owned items makes me feel fulfilled If I can buy something second-hand, I see no need to buy it new I believe in carefully considering each purchase I aim to maximize the value of each purchase.
Treasure Hunting	(Guiot & Roux, 2010)	I like wandering aorund second-hand outlets because I always hope I'll come across a real find I go to certain second-hand outlets to rummage around and try to find something I'm often on the look-out for a find when I go to certain second-hand outlets In certain second-hand outlets, I feel rather like a treasure hunter	I like browsing through second-hand platforms because I always hope I'll come across a real find I browse certain second-hand fashion platforms to sift through listings and see if I can find something I'm often on the look-out for a find when I am browsing certain second-hand fashion platforms When I am browsing certain second-hand fashion platforms, I feel rather like a treasure hunter
Economic Motivations	(Guiot & Roux, 2010)	I can afford more things because I pay less second-hand One can have more things for the same amount of money if one buys second-hand I feel that I have lots of things for not much money by buying them second-hand I don't want to pay more for a product just because it's new By buying second-hand, I fell I'm paying a fair price for things	I can afford more things because I pay less second-hand One can have more things for the same amount of money if one buys second-hand I feel that I have lots of things for not much money by buying them second-hand I don't want to pay more for a product just because it's new By buying second-hand, I feel I'm paying a fair price for things
Personal Environmental Responsibility	(Sudbury-Riley & Kohlbacher, 2015)	When there is a choice, I always choose the product that contributes to the least amount of environmental damage. I have switched products for environmental reasons. If I understand the potential damage to the environment that some products can cause, I do not purchase those products. I do not buy products from companies that I know use sweatshop labor, child labor, or other poor working conditions. I have paid more for environmentally friendly products when there is a cheaper alternative.	When there is a choice, I always choose the fashion product that contributes to the least amount of environmental damage. I have switched for second-hand products for environmental reasons. If I understand the potential damage to the environment that some fashion products can cause, I do not purchase those products. I do not buy fashion products from companies that I know use sweatshop labor, child labor, or other poor working conditions. I have paid more for environmentally friendly fashion products when there is a cheaper alternative.
Need for Uniqueness	(Tian et al., 2001)	I collect unusual products as a way of telling people I'm different I have sometimes purchased unusual products or brands as a way to create a more distinctive personal image I often look for one-of-a-kind products or brands so that I create a style that is all my own Often when buying merchandise, an important goal is to find something that communicates my uniqueness I actively seek to develop my personal uniqueness by buying special products or brands Having an eye for products that are interesting and unusual assists me in establishing a distinctive image I often think of the things I buy and do in terms of how I can use them to shape a more unusual personal image I'm often on the lookout for new products or brands that will add to my personal uniqueness	I collect unusual fashion products as a way of telling people I'm different I have sometimes purchased unusual products or brands on second-hand fashion platforms as a way to create a more distinctive personal image I often look for one-of-a-kind products or brands in second-hand fashion platforms so that I create a style that is all my own Often when buying second-hand, an important goal is to find something that communicates my uniqueness I actively seek to develop my personal uniqueness by buying special products or brands in second-hand platforms Having an eye for second-hand fashion products that are interesting and unusual assists me in establishing a distinctive image I often think of the second-hand fashion products I buy and do in terms of how I can use them to shape a more unusual personal image I'm often on the lookout for second-hand fashion products or brands that will add to my personal uniqueness
Attitude	(Taylor & Todd, 1995)	I (dislike/like) the ideia of using a VCR-Plus Buying a VCR-Plus would be a (foolish/wise) idea I think buying a VCR-Plus is a (bad/good) idea Using a VCR-Plus to tape shows is a (bad/good) idea	1. I like the ideia of buying second-hand fashion products 2. Buying second-hand fashion products would be a wise idea 3. I think buying second-hand fashion products is a good idea 4. Using a second-hand platform to purchase fashion products is a good idea
Intention to buy	(Möhlmann, 2015)	I am likely to choose [CCS] or a similar sharing option the next time I need a car/accommodation. In the future, I would prefer a sharing option like [CCS] to an own car/hotel. In the future, I am likely to choose a sharing program like[CCS] instead of an own car/hotel	I am likely to choose a second-hand fashion product through a platform the next time I need a fashion product In the future, I would prefer a second-hand fashion product through a platform to a new fashion product. In the future, I am likely to choose a second-hand fashion product through a platform instead of a new fashion product

Annex D – Sample Characterization

PurchaseSH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	221	86.0	86.0	86.0
	No, but I am thinking about it	36	14.0	14.0	100.0
	Total	257	100.0	100.0	

PlaceShop

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online	173	67.3	67.3	67.3
	Physical Stores	29	11.3	11.3	78.6
	Both	55	21.4	21.4	100.0
	Total	257	100.0	100.0	

PlatFam

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Vinted	132	51.4	51.4	51.4
	1;2	35	13.6	13.6	65.0
	1;2;3	9	3.5	3.5	68.5
	1;2;3;4;5	8	3.1	3.1	71.6
	1;2;3;5	4	1.6	1.6	73.2
	1;2;4	4	1.6	1.6	74.7
	1;2;4;5	6	2.3	2.3	77.0
	1;2;5	23	8.9	8.9	86.0
	1;3	15	5.8	5.8	91.8
	1;3;4	1	.4	.4	92.2
	1;3;5	1	.4	.4	92.6
	1;4	1	.4	.4	93.0
	1;4;5	1	.4	.4	93.4
	1;5	3	1.2	1.2	94.6
	2	8	3.1	3.1	97.7
	2;5	1	.4	.4	98.1
	3	3	1.2	1.2	99.2
	3;4	1	.4	.4	99.6
	5	1	.4	.4	100.0
	Total	257	100.0	100.0	

PurchaseFreq

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	.8	.8	.8
	2	4	1.6	1.6	2.3
	3	39	15.2	15.2	17.5
	4	20	7.8	7.8	25.3
	5	76	29.6	29.6	54.9
	6	65	25.3	25.3	80.2
	7	51	19.8	19.8	100.0
	Total	257	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	40	15.6	15.6	15.6
	2	217	84.4	84.4	100.0
	Total	257	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	.8	.8	.8
	2	162	63.0	63.0	63.8
	3	67	26.1	26.1	89.9
	5	14	5.4	5.4	95.3
	6	9	3.5	3.5	98.8
	7	2	.8	.8	99.6
	8	1	.4	.4	100.0
	Total	257	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	108	42.0	42.0	42.0
	2	42	16.3	16.3	58.4
	3	91	35.4	35.4	93.8
	4	10	3.9	3.9	97.7
	5	5	1.9	1.9	99.6
	6	1	.4	.4	100.0
	Total	257	100.0	100.0	

FinState

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	3.5	3.5	3.5
	2	102	39.7	39.7	43.2
	3	108	42.0	42.0	85.2
	4	38	14.8	14.8	100.0
	Total	257	100.0	100.0	

HighDegree

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	36	14.0	14.0	14.0
	3	139	54.1	54.1	68.1
	4	73	28.4	28.4	96.5
	5	9	3.5	3.5	100.0
	Total	257	100.0	100.0	

CountryResi

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	244	94.9	94.9	94.9
	2	8	3.1	3.1	98.1
	3	4	1.6	1.6	99.6
	4	1	.4	.4	100.0
	Total	257	100.0	100.0	

Annex E – Reliability & Validity

Variable	Item	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance
Attitude	Attitude1	0.877	0.878	0.888	0.916	0.732
	Attitude2	0.856				
	Attitude3	0.876				
	Attitude4	0.812				
Ease of Use	EaseUse1	0.864	0.886	0.895	0.921	0.744
	EaseUse2	0.821				
	EaseUse3	0.882				
	EaseUse4	0.881				
Economic Motivations	EcoMotiv1	0.787	0.868	0.882	0.905	0.658
	EcoMotiv2	0.857				
	EcoMotiv3	0.877				
	EcoMotiv4	0.692				
	EcoMotiv5	0.829				
Frugality	Frug1	0.770	0.794	0.797	0.859	0.550
	Frug2	0.778				
	Frug3	0.671				
	Frug4	0.756				
	Frug5	0.725				
Intention to buy	IntentBuy1	0.899	0.928	0.928	0.955	0.875
	IntentBuy2	0.949				
	IntentBuy3	0.957				
Need for uniqueness	NeedUnique1	0.861	0.967	0.985	0.972	0.835
	NeedUnique2	0.903				
	NeedUnique3	0.903				
	NeedUnique4	0.926				
	NeedUnique5	0.941				
	NeedUnique6	0.944				
	NeedUnique7	0.915				
Personal Environmental Responsibility	PEnvirResp1	0.814	0.880	0.890	0.912	0.675
	PEnvirResp2	0.858				
	PEnvirResp3	0.841				
	PEnvirResp4	0.797				
	PEnvirResp5	0.795				
Perceived Quality	PercQual1	0.717	0.849	0.858	0.893	0.626
	PercQual2	0.871				
	PercQual3	0.791				
	PercQual4	0.839				
	PercQual5	0.725				
Perceived Usefulness	PercUseful1	0.860	0.910	0.913	0.937	0.790
	PercUseful2	0.924				
	PercUseful3	0.934				
	PercUseful4	0.833				
Platform Loyalty	PlatLoyal1	0.922	0.875	0.892	0.916	0.736
	PlatLoyal2	0.679				
	PlatLoyal3	0.928				
	PlatLoyal4	0.877				
Product Variety	ProdVar1	0.763	0.745	0.744	0.839	0.566
	ProdVar2	0.753				
	ProdVar3	0.732				
	ProdVar4	0.761				
Seller Reputation	SellerRep1	0.904	0.935	0.938	0.953	0.836
	SellerRep2	0.886				
	SellerRep3	0.946				
	SellerRep4	0.920				
Treasure Hunting	TreHunt1	0.855	0.876	0.880	0.915	0.728
	TreHunt2	0.867				
	TreHunt3	0.865				
	TreHunt4	0.827				
Trust in platform	TruPlat1	0.874	0.919	0.920	0.943	0.805
	TruPlat2	0.892				
	TruPlat3	0.917				
	TruPlat4	0.905				
Trust in seller	TruSeller1	0.892	0.841	0.871	0.903	0.757
	TruSeller2	0.801				
	TruSeller3	0.914				

Annex F – Cross- loadings

	Attitude	EaseUse	EcoMotiv	Frug	IntentBuy	NeedUnique	PEnvirResp	PercQual	PercUseful	PlatLoyal	ProdVar	SellerRep	TreHunt	TruPlat	TruSeller
Attitude1	**0.877**	0.413	0.486	0.668	0.474	0.323	0.385	0.357	0.343	0.427	0.400	0.259	0.564	0.453	0.240
Attitude2	**0.856**	0.412	0.354	0.556	0.265	0.202	0.266	0.240	0.296	0.234	0.401	0.329	0.451	0.370	0.104
Attitude3	**0.876**	0.387	0.437	0.587	0.324	0.161	0.243	0.329	0.300	0.294	0.468	0.297	0.470	0.426	0.193
Attitude4	**0.812**	0.394	0.434	0.594	0.259	0.140	0.262	0.283	0.369	0.268	0.438	0.322	0.478	0.417	0.228
EaseUse1	0.466	**0.864**	0.353	0.574	0.284	0.160	0.260	0.595	0.559	0.314	0.618	0.398	0.371	0.615	0.400
EaseUse2	0.274	**0.821**	0.221	0.406	0.211	0.067	0.185	0.481	0.449	0.187	0.365	0.272	0.186	0.456	0.335
EaseUse3	0.458	**0.882**	0.240	0.568	0.185	0.099	0.235	0.484	0.434	0.139	0.492	0.390	0.327	0.545	0.287
EaseUse4	0.395	**0.881**	0.319	0.492	0.325	0.204	0.300	0.584	0.588	0.328	0.533	0.301	0.342	0.607	0.450
EcoMotiv1	0.322	0.219	**0.787**	0.382	0.288	0.323	0.277	0.316	0.349	0.326	0.312	0.157	0.351	0.308	0.251
EcoMotiv2	0.436	0.300	**0.857**	0.445	0.280	0.282	0.220	0.268	0.360	0.278	0.398	0.198	0.414	0.335	0.158
EcoMotiv3	0.454	0.299	**0.877**	0.500	0.392	0.411	0.304	0.360	0.407	0.379	0.360	0.183	0.493	0.349	0.215
EcoMotiv4	0.352	0.228	**0.692**	0.419	0.617	0.490	0.405	0.440	0.417	0.553	0.193	-0.034	0.356	0.316	0.343
EcoMotiv5	0.454	0.292	**0.829**	0.500	0.510	0.442	0.398	0.471	0.460	0.562	0.385	0.121	0.470	0.495	0.425
Frug1	0.554	0.566	0.503	**0.770**	0.353	0.244	0.325	0.443	0.518	0.344	0.568	0.386	0.447	0.527	0.392
Frug2	0.520	0.475	0.479	**0.778**	0.426	0.288	0.364	0.441	0.496	0.429	0.425	0.251	0.485	0.420	0.319
Frug3	0.485	0.352	0.547	**0.671**	0.553	0.404	0.470	0.439	0.426	0.554	0.345	0.080	0.390	0.390	0.289
Frug4	0.552	0.399	0.282	**0.756**	0.056	-0.005	0.260	0.142	0.170	0.020	0.350	0.447	0.388	0.257	0.021
Frug5	0.504	0.410	0.268	**0.725**	0.219	0.113	0.274	0.231	0.273	0.164	0.310	0.302	0.347	0.261	0.142
IntentBuy1	0.462	0.303	0.509	0.491	**0.899**	0.471	0.468	0.454	0.507	0.709	0.335	0.058	0.425	0.369	0.374
IntentBuy2	0.316	0.257	0.436	0.337	**0.949**	0.520	0.485	0.492	0.458	0.729	0.228	-0.097	0.337	0.370	0.479
IntentBuy3	0.332	0.269	0.491	0.366	**0.957**	0.526	0.487	0.491	0.477	0.724	0.262	-0.093	0.399	0.378	0.485
NeedUnique1	0.146	0.121	0.437	0.155	0.551	**0.861**	0.492	0.419	0.358	0.565	0.187	-0.223	0.311	0.212	0.414
NeedUnique2	0.215	0.116	0.454	0.215	0.469	**0.903**	0.412	0.370	0.375	0.475	0.240	-0.154	0.372	0.224	0.324
NeedUnique3	0.197	0.142	0.435	0.270	0.424	**0.903**	0.445	0.315	0.323	0.446	0.270	-0.072	0.467	0.223	0.279
NeedUnique4	0.274	0.152	0.396	0.301	0.529	**0.926**	0.511	0.347	0.364	0.492	0.243	-0.098	0.430	0.205	0.279
NeedUnique5	0.180	0.143	0.442	0.208	0.476	**0.941**	0.473	0.354	0.369	0.506	0.209	-0.128	0.398	0.199	0.333
NeedUnique6	0.276	0.145	0.491	0.290	0.529	**0.944**	0.421	0.390	0.393	0.545	0.257	-0.096	0.451	0.234	0.294
NeedUnique7	0.239	0.192	0.415	0.269	0.481	**0.915**	0.436	0.374	0.408	0.490	0.269	-0.024	0.456	0.237	0.292
PEnvirResp1	0.287	0.291	0.255	0.376	0.469	0.433	**0.814**	0.360	0.225	0.407	0.199	0.043	0.291	0.224	0.253
PEnvirResp2	0.313	0.327	0.373	0.448	0.514	0.431	**0.858**	0.356	0.323	0.504	0.209	0.003	0.396	0.365	0.366
PEnvirResp3	0.318	0.174	0.290	0.341	0.382	0.356	**0.841**	0.296	0.228	0.345	0.124	0.068	0.271	0.208	0.216
PEnvirResp4	0.224	0.164	0.341	0.281	0.339	0.379	**0.797**	0.364	0.222	0.355	0.134	0.053	0.299	0.230	0.257
PEnvirResp5	0.249	0.213	0.370	0.400	0.384	0.445	**0.795**	0.317	0.319	0.374	0.155	0.059	0.381	0.222	0.236
PercQual1	0.346	0.496	0.351	0.429	0.322	0.256	0.191	**0.717**	0.540	0.377	0.560	0.218	0.284	0.468	0.421
PercQual2	0.288	0.521	0.340	0.349	0.419	0.354	0.392	**0.871**	0.475	0.513	0.453	0.204	0.260	0.553	0.605
PercQual3	0.369	0.565	0.302	0.421	0.261	0.219	0.285	**0.791**	0.457	0.312	0.538	0.321	0.347	0.581	0.506
PercQual4	0.245	0.523	0.408	0.321	0.544	0.382	0.396	**0.839**	0.524	0.581	0.444	0.096	0.351	0.561	0.640
PercQual5	0.150	0.345	0.423	0.276	0.499	0.381	0.346	**0.725**	0.500	0.589	0.238	-0.007	0.209	0.441	0.552
PercUseful1	0.308	0.523	0.326	0.417	0.364	0.285	0.225	0.501	**0.860**	0.390	0.520	0.263	0.352	0.474	0.389
PercUseful2	0.370	0.538	0.447	0.496	0.484	0.386	0.298	0.572	**0.924**	0.544	0.570	0.231	0.365	0.530	0.411
PercUseful3	0.379	0.552	0.463	0.484	0.471	0.387	0.304	0.577	**0.934**	0.533	0.516	0.247	0.410	0.511	0.435
PercUseful4	0.301	0.498	0.507	0.399	0.502	0.379	0.308	0.574	**0.833**	0.562	0.422	0.124	0.292	0.505	0.431
PlatLoyal1	0.259	0.268	0.433	0.298	0.724	0.518	0.412	0.564	0.510	**0.922**	0.274	-0.115	0.306	0.414	0.518
PlatLoyal2	0.521	0.290	0.434	0.478	0.478	0.352	0.278	0.401	0.462	**0.679**	0.414	0.146	0.408	0.469	0.331
PlatLoyal3	0.321	0.274	0.471	0.360	0.747	0.502	0.520	0.569	0.540	**0.928**	0.303	-0.064	0.355	0.438	0.478
PlatLoyal4	0.190	0.158	0.435	0.261	0.665	0.488	0.432	0.483	0.450	**0.877**	0.212	-0.163	0.257	0.329	0.419
ProdVar1	0.373	0.544	0.226	0.436	0.048	0.054	0.059	0.325	0.406	0.079	**0.763**	0.417	0.277	0.430	0.226
ProdVar2	0.373	0.403	0.386	0.418	0.280	0.180	0.215	0.434	0.378	0.290	**0.753**	0.412	0.366	0.464	0.393
ProdVar3	0.353	0.384	0.420	0.414	0.417	0.382	0.227	0.550	0.543	0.508	**0.732**	0.204	0.350	0.470	0.439
ProdVar4	0.398	0.458	0.203	0.365	0.123	0.170	0.095	0.397	0.387	0.140	**0.761**	0.298	0.269	0.455	0.239
SellerRep1	0.336	0.416	0.128	0.353	-0.087	-0.121	0.064	0.205	0.238	-0.065	0.400	**0.904**	0.200	0.304	0.131
SellerRep2	0.297	0.312	0.271	0.370	0.051	0.002	0.065	0.250	0.277	0.007	0.454	**0.886**	0.338	0.260	0.165
SellerRep3	0.324	0.363	0.111	0.370	-0.084	-0.142	0.027	0.168	0.176	-0.115	0.391	**0.946**	0.227	0.288	0.121
SellerRep4	0.316	0.356	0.084	0.383	-0.039	-0.153	0.041	0.181	0.200	-0.064	0.369	**0.920**	0.164	0.279	0.159
TreHunt1	0.548	0.380	0.462	0.508	0.332	0.343	0.333	0.296	0.322	0.291	0.366	0.195	**0.855**	0.317	0.195
TreHunt2	0.451	0.328	0.369	0.477	0.289	0.351	0.328	0.308	0.345	0.280	0.354	0.228	**0.867**	0.250	0.219
TreHunt3	0.497	0.251	0.453	0.465	0.395	0.397	0.368	0.309	0.304	0.355	0.343	0.269	**0.865**	0.310	0.244
TreHunt4	0.467	0.276	0.488	0.442	0.395	0.476	0.327	0.358	0.399	0.383	0.374	0.164	**0.827**	0.334	0.314
TruPlat1	0.383	0.575	0.383	0.456	0.396	0.225	0.254	0.586	0.473	0.446	0.542	0.261	0.307	**0.874**	0.604
TruPlat2	0.424	0.564	0.405	0.430	0.341	0.207	0.306	0.565	0.512	0.423	0.510	0.272	0.331	**0.892**	0.522
TruPlat3	0.486	0.623	0.401	0.485	0.360	0.195	0.277	0.640	0.522	0.439	0.552	0.322	0.325	**0.917**	0.560
TruPlat4	0.461	0.572	0.425	0.427	0.332	0.235	0.264	0.587	0.534	0.409	0.567	0.256	0.314	**0.905**	0.607
TruSeller1	0.258	0.414	0.352	0.295	0.420	0.249	0.274	0.632	0.457	0.424	0.432	0.200	0.295	0.610	**0.892**
TruSeller2	0.183	0.326	0.266	0.268	0.424	0.390	0.331	0.534	0.400	0.465	0.321	0.111	0.279	0.420	**0.801**
TruSeller3	0.153	0.378	0.268	0.257	0.412	0.278	0.264	0.629	0.374	0.469	0.372	0.093	0.179	0.608	**0.914**

Annex G – Outer VIF

	VIF
Attitude1	2.323
Attitude2	2.340
Attitude3	2.503
Attitude4	1.874
EaseUse1	2.166
EaseUse2	2.066
EaseUse3	2.662
EaseUse4	2.491
EcoMotiv1	2.089
EcoMotiv2	3.066
EcoMotiv3	2.948
EcoMotiv4	1.656
EcoMotiv5	2.124
Frug1	1.716
Frug2	1.818
Frug3	1.399
Frug4	1.772
Frug5	1.676
IntentBuy1	2.544
IntentBuy2	6.297
IntentBuy3	6.820
NeedUnique1	4.160
NeedUnique2	5.440
NeedUnique3	4.476
NeedUnique4	4.893
NeedUnique5	7.056
NeedUnique6	6.546
NeedUnique7	5.112
PEnvirResp1	2.140
PEnvirResp2	2.470
PEnvirResp3	2.108
PEnvirResp4	2.197
PEnvirResp5	2.165
PercQual1	1.542
PercQual2	2.548
PercQual3	1.923
PercQual4	2.303
PercQual5	1.907
PercUseful1	2.604
PercUseful2	4.080
PercUseful3	4.475
PercUseful4	2.126
PlatLoyal1	3.917
PlatLoyal2	1.416
PlatLoyal3	3.827
PlatLoyal4	3.205
ProdVar1	1.619
ProdVar2	1.470
ProdVar3	1.381
ProdVar4	1.548
SellerRep1	3.121
SellerRep2	3.028
SellerRep3	5.382
SellerRep4	3.997
TreHunt1	2.091
TreHunt2	2.481
TreHunt3	2.351
TreHunt4	1.980
TruPlat1	2.528
TruPlat2	2.939
TruPlat3	3.556
TruPlat4	3.198
TruSeller1	2.129
TruSeller2	1.755
TruSeller3	2.470