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Impact of Big Five Personality Traits on Collaborative Fashion Consumption of Delhi NCR Customers – An Extension of Theory of Planned Behavior.

ABSTRACT

This study investigates the psychological and behavioral determinants of Collaborative Fashion Consumption (CFC) in India by integrating the Theory of Planned Behavior (TPB) and the Big Five Personality Model (BFM). Using structural equation modelling (SEM) with path analysis on a sample of 400 respondents, the research examines the influence of attitude (CFCA), sustainable norms (SNCFC), perceived behavioral control (PBCCFC), and personality traits—openness, conscientiousness, extraversion, agreeableness, and neuroticism—on collaborative fashion consumption intention (CFCI) and its subsequent effect on behavior (CFCB). The model demonstrated excellent fit (χ^2 = 14.485, df = 6, GFI = .993, CFI = .996, RMSEA = .060) and explained 77.3% of variance in CFCI and 77.8% in CFCB. Results revealed that attitude, openness, agreeableness, and perceived behavioral control were strong predictors of intention, while sustainable norms enhanced intention but negatively influenced behavior directly, indicating a value–action gap. Intention emerged as the strongest determinant of behavior (β = .998), confirming TPB's central premise. The findings highlight the need for attitude-focused, accessible, and personality-aligned strategies to promote collaborative consumption in the Indian fashion sector, while recommending caution against over-reliance on normative pressure that may deter actual engagement.

Key Words: Collaborative Fashion Consumption, Theory of Planned Behavior (TPB), Big Five Personality Traits, Sustainable Fashion, Consumer Behavior in India, Path Analysis (SEM)

1. Introduction

Fashion is one of the most powerful cultural and economic fields and one of themost harmful to the environment, producing up to 8 percent of carbon emissions and generating a lot of textile waste across the world (Niinimäki et al., 2020). As the fast fashion trend has spread, clothing cycles have become shorter, which has contributed to the early disposal of apparels as well as unhealthy consumption habits (Ellen Macarthur Foundation, 2017).
It is on this background that Collaborative Fashion Consumption (CFC) including rental, swapping, and second-hand use has become a potential alternative to reduce the environmental impact of fashion and satisfy consumer wants in terms of variety and self-expression (Belk, 2007; Neerattiparambil & Belli, 2020a). Digitally and in fashion rental start-ups, CFC is becoming known in India, especially in metropolitan areas like Delhi NCR (Neerattiparambil & Belli, 2020a). Nevertheless, the rates of

adoption are not homogeneous and should be investigated further concerning psychological and social antecedents of CFC intention and behavior.

The Theory of Planned Behavior (TPB) (Ajzen, 1991) offers a highly effective model of examining the pro-environmental and consumption-related behaviors, including the influence of attitudes, subjective norms, and behavioral control. A continuation of TPB has been to add on dispositional and contextual variables to strengthen predictive ability in sustainability spaces (Han et al., 2010). The Big Five Personality Traits (McCrae & John, 1992) openness, conscientiousness, extraversion, agreeableness, and neuroticism have been identified as among these, and have been found to have a large effect on psychological dimensions that affect consumer decision-making, including sustainable apparel consumption (Del Fabbro, 2021; Ganesh Babu & Gupta, 2023). Recent research proposes that personality characteristics may be used to supplement TPB constructs to justify the difference in both Collaborative Fashion Consumption Intention (CFCI) and Collaborative Fashion Consumption Behavior (CFCB) (Ganesh Babu & Gupta, 2023)
The empirical results of this study, which centre around consumers in Delhi NCR, indicate that openness, agreeableness, extraversion, and collaborative fashion attitudes have a significant predictive power on CFCI, but conscientiousness and neuroticism have minimal effect. Moreover, behavior is highly predicted by intention, which supports the main idea of TPB. Interestingly, the effect of sustainable norms is dual: although it has a positive correlation with CFCI, it has a negative direct impact on CFCB, and there is a potential mismatch between normative pressure and actual adoption. The findings indicate how significant it would be to incorporate personality frameworks in TPB-based models to address the multifaceted interaction between psychological and situational elements in the changing fashion consumption environment in India.

1.1 Research Gap

Although the idea of collaborative fashion consumption (CFC) as an alternative to fast fashion is becoming increasingly popular among researchers, the majority of the literature has focused on developed markets, and not much empirical data have been collected in developing markets like India(Belk, 2007; Niinimäki et al., 2020). The Indian context is the area where renting intentions and online collaborative platforms have been studied extensively (Neerattiparambil & Belli, 2020b; Parguel et al., n.d.), although they rarely incorporate the aspects of individual personality differences into the set of behavioral provisions. Moreover, although the Theory of Planned Behavior (TPB) has been extensively used to explain consumption behavior associated with sustainability, it is occasionally limited in explaining such behavior due to the omission of consistent dispositional variables such as personality traits (Ajzen, 1991). This is an essential omission because personality characteristics determine consumer perceptions of social norms, control perceptions, and decision-making in regard to new consumption paradigms such as fashion renting and swapping(Ganesh Babu & Gupta, 2023; Han et al., 2010)

The other gap is the intention-behavior gap that is often documented in sustainable consumption research, where consumers are reported to be having strong intentions to act pro-sustainably but they do not do so (White et al., 2019).Our initial results support this difficulty, with sustainable norms having a positive effect on intention and a negative effect on behavior suggesting that normative pressures can unintentionally slow actual adoption. To resolve the contradictions, it is necessary to augment TPB with personality variables to account more effectively the variance in behavior, especially that of urban Indian consumers in Delhi NCR, where fashion consciousness and

sustainability awareness is increasing.

1.2 The objectives of the research will be as follows:

1. To investigate the role of attitudes, social norms and perceived behavioral control on collaborative fashion consumption intention.
2. To examine how the Big Five Personality Traits (openness, conscientiousness, extraversion, agreeableness, neuroticism) may predict collaborative intention to consume fashion.
3. To examine how intention impacts on collaborative fashion consumption behavior and to examine the mediating impact of intention.
4. To deliver information on the management of the intention behavior gap in the collaborative fashion consumption among consumers in Delhi NCR.

In helping to answer such objectives, the study not only makes extensions to TPB by means of the incorporation of personality traits, but also gives context-specific support to a high-potential yet unexplored market, thus contributing positively towards the theoretical and practical insights into collaborative fashion consumption.

2 Review of Literature

2.1 Theory of Planned behavior

Ajzen (1985) developed the Theory of Planned Behavior (TPB), a psychological framework for understanding and forecasting human behavior. It adds a third element to the previously established Theory of Reasoned Action (TRA). Personal assessment of the conduct, whether favorable or unfavorable, is the definition of attitude(Iran et al., 2019). The perceived societal pressure to engage in or refrain from engaging in a behavior is known as social norms. Like self-efficacy, Perceived Behavioral Control (PBC) refers to an individual's belief about how easy or difficult it is to perform a specific behavior(Iran et al., 2019; Mustofa & Setiawan, 2022). If individuals perceive many supporting factors and few obstacles, they are more likely to find the behavior easy to perform (Mustofa & Setiawan, 2022). The best indicator of actual conduct is behavioral intention, which is influenced by these three factors(Iran et al., 2019). It has been demonstrated that TPB offers a trustworthy paradigm for empirical research on determining behavioral intention and causes of behavior. The TRA and TPB are overwhelmingly supported by empirical academic research. Researchers have been confident utilizing this model to examine consumer behavior in a variety of study contexts, including sustainability, as a number of published research reports show that altering TPB variables can alter the real behavior(McCoy et al., 2021; Mustofa & Setiawan, 2022), and hence it was decided to extend the TPB with Big Five Personality Model, the following hypothesis are proposed.

Hypothesis 1: Consumers with a more positive attitude toward collaborative fashion consumption will have a higher intention to engage in such practices.

Hypothesis 2: Stronger perceived social pressure will positively influence consumers' intention to adopt collaborative fashion consumption.

Hypothesis 3: Greater perceived control over collaborative fashion consumption will positively predict intention to engage in it.

2.2 Big Five Personality traits

According to the APA Dictionary of Psychology, a personality trait is “A relatively stable, consistent, and enduring internal characteristic that is inferred from a pattern of behaviors, attitudes, feelings, and habits in the individual.”(Robert R. & Paul T., 2008). The well-known "big five" aspects of personality—extraversion, agreeableness, conscientiousness, emotional stability/neuroticism, and culture (later used by researchers as openness)—were the product of Norman's groundbreaking research in 1963(Saran et al., 2016). Conscientiousness (goal oriented), extraversion (social interaction and emotional stability), agreeableness (compassion and caring), openness to experience (openness to new ideas and new ways of doing things), and emotional stability (coping with negative emotion) are the five categories that encompass all the traits that define human personality(Saran et al., 2016).

Research has examined the relationship between personality and consumer behavior from a variety of angles, including the decision-making process as a whole, emotional experiences, and purchase intentions. It was discovered that different personality types responded to marketing stimuli in different ways(Saran et al., 2016).

Hypothesis 4: Consumers high in openness to experience will show stronger intentions toward collaborative fashion consumption.

Hypothesis 5: Consumers high in conscientiousness will exhibit stronger collaborative fashion consumption intentions.

Hypothesis 6: Extraverted consumers will show stronger intentions to participate in collaborative fashion consumption.

Hypothesis 7: Agreeable consumers will have stronger collaborative fashion consumption intentions.

Hypothesis 8: Neuroticism will negatively predict intention to engage in collaborative fashion consumption.

2.3 Collaborative Fashion Consumption (CFC) Attitude, Intention and Behavior

CFC is defined as a consumption trend where consumers have access to pre-existing clothing instead of purchasing new items, either through sharing, lending, renting, or leasing fashion items owned by others or through alternative means of acquiring individual ownership (gifting, swapping, or secondhand)(Iran et al., 2019). Alternative business models frequently rest on the notion that materials and goods move in a circular fashion throughout both the manufacturing and consumption stages (Gullstrand Edbring et al., 2016).

Intention and attitude are shaped by personal traits like lifestyle, self-concept, and consumption habits, and Varies with Products (Gullstrand Edbring et al., 2016; Shetu et al., 2025). Younger consumers are drawn to second-hand fashion for affordability and novelty, but may not perceive it as high-quality or unique. Attitudes and intentions vary across countries and cultures. Urban consumers show more engagement due to better access to CFC infrastructure(Shetu et al., 2025). Consumers are crucial to the success of CFC business models, but their acceptance depends on familiarity, trust, and perceived value (Gullstrand Edbring et al., 2016).

Hypothesis 9: Collaborative Fashion Consumption Intention will have a positive effect on Collaborative Fashion Consumption Behaviour.

Hypothesis 10: Subjective Norms will have a direct effect on Collaborative Fashion Consumption Behaviour.

3. Methodology

3.1 Research Design

In this study, a quantitative, cross-sectional study design was employed through structural equation modelling (SEM) path analysis to assess how psychosocial and personality-based factors affected Collaborative Fashion Consumption Intention (CFCI) and its effects on Collaborative Fashion Consumption Behavior (CFCB). The integrated conceptual model has incorporated both the Theory of Planned Behavior (TPB) (Ajzen, 1991) and the Big Five Personality Model (BFM) (McCrae and John, 1992) constructs and permitted a thorough analysis of attitudinal, normative, control-related, and personality-based determinants.

3.2 Sample and Data Collection

Gen Y and Gen Z consumers residing in Delhi NCR, were chosen as the target customers. Gen Z are more fashionable than GenY (Clifton Mark, 2024b) and hence both the category was included in the Sample. The sampling strategy employed was non-probability convenience sampling using an online survey distributed via social media and personal networks. This was appropriate for reaching a demographic active in digital consumption and fast fashion. A total of 619 responses were collected, of which 400 were deemed valid and usable after screening for completeness and relevance. The sample size was found to be sufficient as per the structural equation modeling (SEM) guidelines, a sample size of 5–10 times the number of measurement items is adequate(Weston & Gore, 2006).

3.3 Measurement Instruments

The survey instrument was structured into ten sections, each designed to measure one of the study's key latent variables: Personality trait Openness (PTO), Personality trait Conscientiousness (PTC), Personality trait Extraversion (PTE), Personality trait Agreeableness (PTA), Personality trait Neuroticism (PTN), Perceived Behavioral Control Collaborative Fashion Consumption (PBCCFC), Subjective Norms Collaborative Fashion Consumption (SNCFC), Collaborative Fashion Consumption Attitude (CFCA), Collaborative Fashion Consumption Intention (CFCI), Collaborative Fashion Consumption Behavior (CFCB)

All items were measured using validated scales adapted from prior literature to ensure reliability and construct validity. Specifically, Personality trait Openness (PTO), Personality trait Conscientiousness (PTC), Personality trait Extraversion (PTE), Personality trait Agreeableness (PTA), Personality trait Neuroticism (PTN) all adopted from (Farid et al., 2018)., Perceived Behavioral Control Collaborative Fashion Consumption (PBCCFC) adopted from(Amanda & Marsasi, 2024; Mustofa & Setiawan, 2022). Subjective Norms Collaborative Fashion Consumption (SNCFC), Collaborative Fashion Consumption Attitude (CFCA) adopted from (Ayob & Mohamed Makhbul, 2020; Duong, 2022; Ganesh Babu & Gupta, 2023). Collaborative Fashion Consumption Intention (CFCI) and Collaborative Fashion Consumption Behavior (CFCB) adopted from (Iran et al., 2019)Each item was measured on a five-point Likert-type scale, designed to capture agreement, frequency, or likelihood, depending on the construct.

3.4 Data Analysis Procedure

Data were screened for missing values, outliers, and normality prior to SEM estimation using AMOS 24.0 with maximum likelihood estimation. Model fit was assessed using multiple indices: Chi-square (χ^2 = 14.485, df = 6, p = .025), Goodness-of-Fit Index (GFI = .993), Adjusted GFI (AGFI = .935), Comparative Fit Index (CFI = .996), Tucker–Lewis Index (TLI = .968), Root Mean Square Error of Approximation (RMSEA = .060). The model explained 77.3% of variance in CFCI and 77.8% in CFCB, indicating excellent explanatory power.

4. Results

4.1. Exploratory Factor Analysis

The results of the Exploratory Factor Analysis (EFA) indicate that the data were highly suitable for factor analysis, as evidenced by the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (.925), which exceeds the recommended threshold of .80, and Bartlett's Test of Sphericity (χ^2 = 14410.592, df = 2346, p < .001), which confirmed the presence of sufficient correlations among variables. Using Maximum Likelihood extraction with Promax rotation, ten factors were retained based on eigenvalues greater than 1 and theoretical interpretability, explaining 52.04% of the cumulative variance after rotation. The factor structure demonstrated strong and meaningful loadings across constructs, including Personality trait Openness (PTO), Personality trait Conscientiousness (PTC), Personality trait Extraversion (PTE), Personality trait Agreeableness (PTA), Personality trait Neuroticism (PTN), Collaborative Fashion Consumption Attitude (CFCA), Collaborative Fashion Consumption Intention (CFCI), Collaborative Fashion Consumption Behavior (CFCB), Perceived Behavioral Control for CFC (PBCCFC), and Subjective Norms towards CFC (SNCFC). Most items loaded above the acceptable threshold of 0.5, with minimal cross-loadings, supporting construct distinctiveness. The graphical representation of the proposed model is presented as Figure 1.

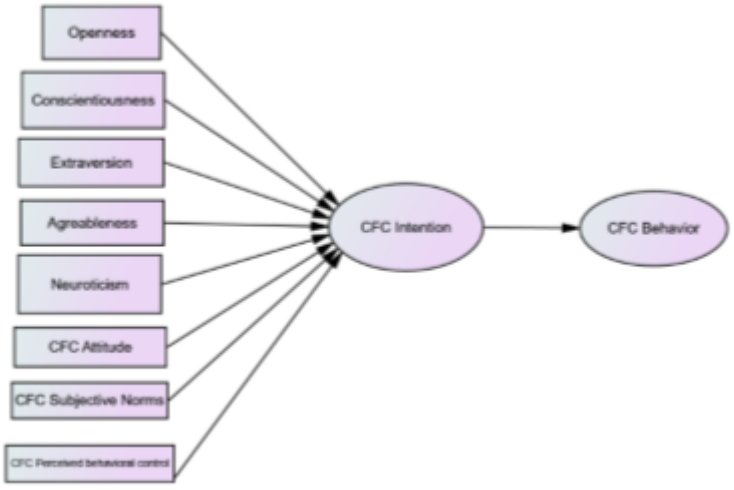

Fig 1: Theoretical Model

4.2. Reliability and Validity

Internal consistency reliability was confirmed with Cronbach's alpha values ranging from 0.703 (CFCA) to 1.172 (PTE), all exceeding the recommended threshold of 0.70 (Nunnally & Bernstein, 1994). Composite reliability (CR) values ranged between 0.76 and 1.01, indicating strong construct reliability. Average Variance Extracted (AVE) values for most constructs were above 0.50,

demonstrating adequate convergent validity, except for a few personality constructs (e.g., PTC, PTN) which exhibited marginally lower AVE values (~0.46–0.48), yet were retained given their theoretical relevance and satisfactory CR (>0.70).

4.3 Confirmatory Factor Analysis

Following EFA, Confirmatory Factor Analysis (CFA) was conducted using AMOS (v18) to validate the measurement model and assess its reliability, convergent validity, and discriminant validity. The graphical representation of CFA, the final calculated model, is shown in Figure 2.

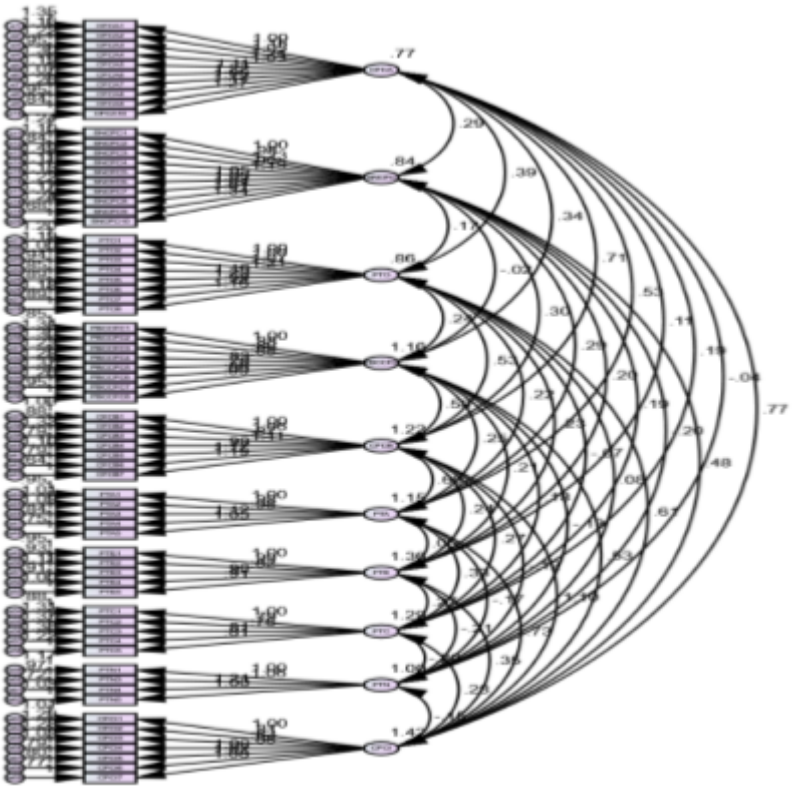

Fig 2: Confirmatory Factor Analysis

The measurement model was evaluated with the help of confirmatory factor analysis (CFA) to investigate the reliability and validity of constructs considered in the research. All items had standardized factor loadings of between 0.559 and 0.854 (Table 1), which surpasses the advised 0.50 minimum factor loadings to achieve indicator reliability (Hair, 2009). Cronbach alpha (0.783-0.908) and composite reliability (CR) (0.785-0.909) were found to be within the range of 0.70 used to determine internal consistency reliability, indicating the results were confirmable through content validity and internal consistency reliability (Fornell et al., 1981). Most of the constructs received convergent validity with averaged variance extracted (AVE) scores ranging between 0.424 and 0.591 with few exceptions (e.g., PTC, PBCCFC, SNCFC, CFCA) that were slightly lower than 0.50 but were important in the conceptual framework (Hair, 2009)). Maximum shared variance (MSV) values were between appropriate limits and this indicated that there was discriminant validity.

Table 1: Results of Measurement Model					
Variable/ Construct	**Items**	**Standardized Factor Loading**	**Cronbach's Alpha**	**CR**	**AVE**
PTO	PTO1	0.647	0.891	0.892	0.509
	PTO2	0.65			
	PTO3	0.705			
	PTO4	0.759			
	PTO5	0.76			
	PTO6	0.771			
	PTO7	0.647			
	PTO8	0.753			
PTC	PTC1	0.772	0.783	0.785	0.424
	PTC2	0.619			
	PTC3	0.592			
	PTC4	0.618			
	PTC5	0.64			
PTE	PTE1	0.768	0.854	0.855	0.541
	PTE2	0.767			
	PTE3	0.671			
	PTE4	0.741			
	PTE5	0.727			
PTA	PTA1	0.739	0.866	0.867	0.566
	PTA2	0.721			
	PTA3	0.709			
	PTA4	0.796			
	PTA5	0.793			
SNCFC	SNCFC 1	0.636	0.896	0.897	0.468
	SNCFC 2	0.649			
	SNCFC 3	0.776			
	SNCFC 4	0.559			
	SNCFC 5	0.719			
	SNCFC 6	0.67			
	SNCFC 7	0.661			
	SNCFC 8	0.661			
	SNCFC 9	0.641			
	SNCFC 10	0.83			
PTN	PTN1	0.679	0.822	0.823	0.539
	PTN3	0.733			
	PTN4	0.817			
	PTN5	0.7			
CFCA	CFCA1	0.602	0.896	0.897	0.466

	CFCA2	0.683			
	CFCA3	0.641			
	CFCA4	0.736			
	CFCA5	0.62			
	CFCA6	0.666			
	CFCA7	0.72			
	CFCA8	0.637			
	CFCA9	0.727			
	CFCA10	**0.773**			
CFC I	CFCI1	0.764	0.897	0.898	0.559
	CFCI2	0.649			
	CFCI3	0.656			
	CFCI4	0.711			
	CFCI5	0.803			
	CFCI6	0.805			
	CFCI7	0.826			
CFCB	CFCB1	0.731	0.908	0.909	0.591
	CFCB2	0.782			
	CFCB3	0.64			
	CFCB4	0.809			
	CFCB5	0.72			
	CFCB6	0.825			
	CFCB7	0.854			
PBCCFC	PBCCFC1	0.76	0.858	0.859	0.435
	PBCCFC2	0.636			
	PBCCFC3	0.632			
	PBCCFC4	0.648			
	PBCCFC5	0.619			
	PBCCFC6	0.585			
	PBCCFC7	0.638			
	PBCCFC8	0.739			
Model Fitness: X2 = 2675.977, df=2232, X2/df = 1.199, RMSEA =0.022, RMR =0.083, CFI =0.966 , GFI =0.856					

The model fitted the results very well: 2675.977/2232 = 1.199, 0.022/0.083 = RMSEA/RMR, 0.966/0.856 = CFI/GFI. These values are indicative of a good-fitting model using the conventional cut-off values(Hu & Bentler, 1999), with RMSEA of less than 0.05, and CFI of more than 0.95 indicating a good fit, and GFI, though a bit lower than 0.90, still acceptable in complex models with many observed variables. In this way, the measurement model is sufficient to reflect the underlying constructs of collaborative fashion consumption, which would justify its application in the further analysis of the structure.

4.4 Discriminant validity

The square root of the average variance extracted (AVE) of each construct (diagonal values) was used to evaluate discriminant validity in comparison with the correlations of the constructs with others (off-diagonal values). As indicated in the matrix, CFCI = 0.748, CFCB = 0.769, and CFCA = 0.683 diagonal values were always greater than their corresponding inter-construct correlations, which indicates sufficient discriminant validity between the constructs.

As an example, the square root of AVE of CFCI (0.748) was larger than the maximum correlation to CFCB (0.833) and CFCA (0.683) and lower than that of SNCFC (0.360) and PTO (0.480). Some of the correlations (e.g., CFCI-CFCB = 0.833) were also quite high, but still, they were no higher than the diagonal values, hence satisfying the discriminant validity criterion. These findings confirm that the constructs measure different aspects of collaborative fashion consumption without significant overlaps and it is reasonable to conclude that the measurement model was suitable to be used in further structural analysis and exceeded its inter-construct correlations.

4.5 Path Analysis and Hypothesis Testing

In this study, the Theory of Planned Behavior (TPB) (Ajzen, 1991) and the Big Five Personality Model (BFM) (McCrae & John, 1992) is integrated to explore the determinants of Collaborative Fashion Consumption Intention (CFCI) and its relationship with Collaborative Fashion Consumption Behavior (CFCB). The model explains 77.3% of the variance in intention and 77.8% in behavior—demonstrating the combined strength of these theoretical perspectives in explaining sustainable fashion consumption in India.

Table 2: Fornell & Larcker Criterion for discriminant validity

	PTN	CFCA	SNCFC	PTO	PBCCFC	CFCB	PTA	PTE	PTC	CFCI
PTN	**0.734**									
CFCA	-0.048	**0.683**								
SNCFC	-0.219	0.360	**0.684**							
PTO	0.090	0.480	0.201	**0.713**						
PBCCFC	-0.125	0.356	-0.016	0.241	**0.660**					
CFCB	-0.111	0.728	0.300	0.518	0.486	**0.769**				
PTA	-0.163	0.569	0.295	0.221	0.220	0.579	**0.752**			
PTE	-0.177	0.107	0.190	0.209	0.169	0.185	0.047	**0.736**		
PTC	-0.178	0.187	0.179	-0.062	0.145	0.216	0.274	0.201	**0.651**	
CFCI	-0.129	0.739	0.437	0.554	0.416	0.833	0.570	0.248	0.209	**0.748**

4.5.1 Attitudinal Drivers

CFCA (attitude) was the strongest predictor of intention(β = .518), demonstrating that positive evaluation of collaborative fashion—its cost savings, novelty, or sustainability benefits—significantly influences intention. Conforming to TPB's assertions. This aligns with prior evidence where attitude emerged as a robust predictor of sustainable fashion intentions among Gen Z (e.g., apparel rental adoption) (Becker-Leifhold, 2018; McCoy et al., 2021).
The results imply that positive sentiments on collaborative fashion consumption (CFC) among Delhi

NCR consumers can be strengthened by promoting pride, trendiness, and environmental responsibility through influencer-led initiatives, social media, and storytelling.

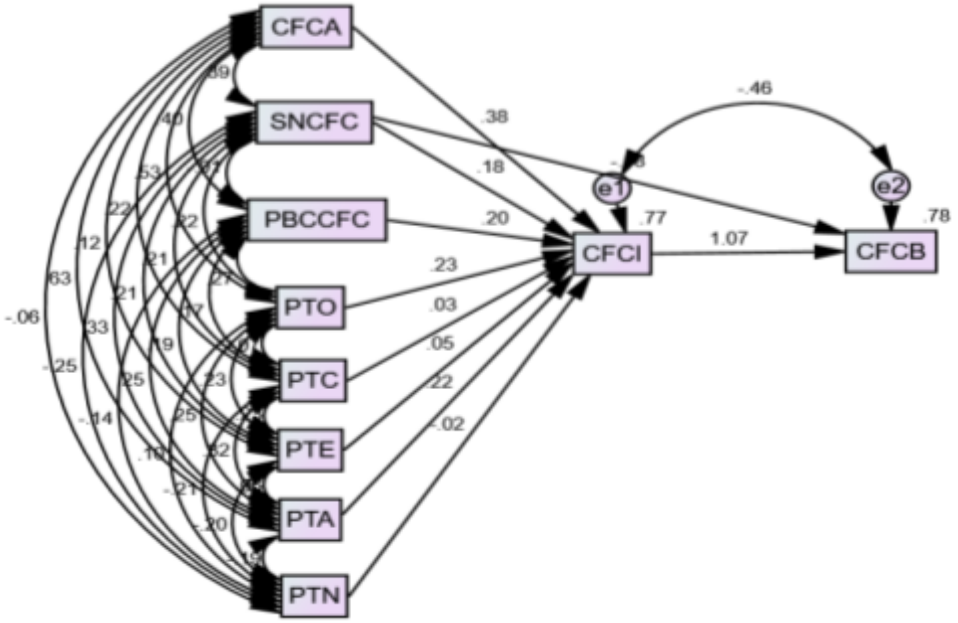

Fig 3: Path Analysis

Table 3: Hypothesis testing Results

Hypothesis	Path Estimate	Estimate (β)	Std. Estimate (β)	t-value (CR)	p-value	Decision	Relevant R^2
H1	CFCA → CFCI	0.518	0.378	11.115	*** (< 0.001)	**Accepted**	R^2 (CFCI) = 0.773
H2	SNCFC → CFCI	0.238	0.181	5.234	*** (< 0.001)	**Accepted**	R^2 (CFCI) = 0.773
H3	PBCCFC → CFCI	0.222	0.195	4.876	*** (< 0.001)	**Accepted**	R^2 (CFCI) = 0.773
H4	PTO → CFCI	0.295	0.227	6.298	*** (< 0.001)	**Accepted**	R^2 (CFCI) = 0.773
H5	PTC → CFCI	0.033	0.029	1.228	0.220	**Rejected**	R^2 (CFCI) = 0.773
H6	PTE → CFCI	0.055	0.052	2.189	0.028	**Accepted (weak)**	R^2 (CFCI) = 0.773

H7	PTA → CFCI	0.247	0.216	6.045	*** (< 0.001)	**Accepted**	R^2 (CFCI) = 0.773
H8	PTN → CFCI	–0.029	–0.023	–0.993	0.322	**Rejected**	R^2 (CFCI) = 0.773
H9	CFCI → CFCB	0.998	1.072	18.542	*** (< 0.001)	**Accepted**	R^2 (CFCB) = 0.778
H10	SNCFC → CFCB (Direct)	–0.218	–0.178	–4.356	*** (< 0.001)	**Accepted (negative)**	R^2 (CFCB) = 0.778

4.5.2 Normative Influences

Subjective norms (SNCFC), negatively impacted behavior negatively (β = -.218) but positively impacted intention (β =.238). Normative pressure can increase intention but unintentionally hamper actual uptake because of reactance or perceived moral imposition as supported by previous studies (Ajzen, 1991). Guilt-based messaging should be avoided and normative appeals, such as relatable leaders and community narratives, can help Indian consumers connect intention and conduct without creating negative reactions.

4.5.3 Perceived Behavioral Control

Intention was significantly predicted by perceived behavioral control (PBCCFC) (β =.222), supporting TPB's hypothesis that behavioral intention is influenced by perceived ease and self-efficacy (Ajzen, 1991). In order to increase perceived feasibility and uptake, Collaborative fashion platforms in India must prioritise convenience, trust-building, multilingual accessibility, and efficient logistics.

4.5.4 Personality trait

In the personality dimension, agreeableness (β =.247) and openness (β =.295) were significant predictors of intention, while extraversion (β =.055) had a minor but positive effect. These findings align with the Big Five's depiction of openness as curiosity and readiness for innovation, extraversion as social orientation, and agreeableness as empathy and teamwork(McCrae & John, 1992). However, there was no discernible difference between neuroticism and conscientiousness. Interactive, community-focused, and technologically creative marketing strategies are necessary to appeal to curious, socially concerned individuals, especially urban millennials and Gen Z.

4.5.5 Intention–Behavior Link

TPB's claim that intention is the nearest predictor of conduct, given no external barrier interference, is reinforced by the remarkably strong path from intention to behavior (β =.998) (Ajzen, 1991). As the CFC sector is in its nascent stage in India it is important to devote resources to strategies that convert intention into tangible action, such as trial initiatives, loyalty rewards, and ease-of-entry models.

Table 3 and Figure 3 indicate that the strongest positive impact on intention was by attitude toward collaborative fashion consumption (CFCA) (= 0.378, $p < .001$), as stated in TPB that positive attitudes enhance behavioral intentions. Intention was also positively affected by sustainable norms (SNCFC, 0.181, $p < 0.001$) and perceived behavioral control (PBCCFC, 0.195, $p < 0.001$) which was reflective of the fact that it was important to establish the existence of social pressure and the sense of

ease to strengthen sustainable behaviors (Ajzen, 1991). Among personality factors, the intentions were positively predicted by openness (PTO, β = 0.227, p < .001), agreeableness (PTA, 0.216, p = .001), and extraversion (PTE, 0.052, p = .028), whereas the role of conscientiousness (PTP) and neuroticism (PTN) were not significant. The intention-behavior relationship was most significant (CFCI → CFCB, 1.072, p <.001), which can be supported by the TPB assumption that intention is the closest predictor of behavior. Nevertheless, sustainable norms had a strong negative direct impact on behavior (β = -0.178, p <.001) even though they positively affected intention, which indicates a potentially competitive mediation or suppressing effect, with too high normative expectations potentially suppressing real involvement (White et al., 2019).

Among the ten hypotheses that were tested, 8 were confirmed: H1, H2, H3, H4, H6, H7, H9 and H10. Two (H5: PTC -> CFCI, H8: PTN -> CFCI) hypotheses were rejected because their paths were not significant. These results highlight the central roles of attitude, social norms, perceived control and chosen personality factors (openness, agreeableness, extraversion) in supporting collaborative consumption intentions and the insignificant role of conscientiousness and neuroticism in this behavioral context.

5. Discussion

The path analysis strongly supports the proposed model that integrates Theory of Planned Behavior (TPB) and Big Five Personality Model to explain the CFC dynamic in Delhi NCR India. The model predicted 77.3% variance in CFC intention (CFCI) and 77.8% in CFC behavior (CFCB). This surpassed the model's predictive power proposed in similar studies (McCoy et al., 202). Attitude toward collaborative fashion consumption (CFCA) is the most influential predictor of intention (β = 0.378, p < 0.001), aligning with TPB's central theme that positive evaluations lead to stronger behavioral intentions.

Sustainable norms (SNCFC) and perceived behavioral control (PBCCFC) positively affect intention (β = 0.181 and β = 0.195, respectively, p < 0.001), supporting the role of social expectations and perceived ease in shaping willingness to adopt collaborative fashion, contradicting a previous study, which found that the PBC was a non-significant influencer. Personality traits exerted varying influences: openness (β = 0.227) and agreeableness (β = 0.216) significantly and positively predicted, extraversion (β = 0.052), a meaningful yet weak prediction (p = 0.028). Conscientiousness and neuroticism did not significantly predict, stating that traits linked to rule-following or emotional instability do not meaningfully impact intention formation in this context.

These relations were also more nuanced by personality traits. There were high positive effects of openness (PTO) and agreeableness (PTA), whereas extraversion (PTE) had a smaller but statistically significant effect on intention. Such results imply that imaginative, sociable, and cooperative consumers are more inclined to collaborative fashion models, which is consistent with the earlier literature that associates the characteristics with pro-environmental behavior (Lee & Huang, 2020). On the other hand, conscientiousness (PTC) and neuroticism (PTN) did not play a significant role implying that being systematic or emotionally unstable does not always lead to collaborative consumption.

One of the most striking findings is the significant path intention-behavior (= 1.072) which is a strong indication of one of the fundamental arguments of TPB, namely, intention is the nearest predictor of actual behavior. Nonetheless, the negative impact of sustainable norms on behavior (β = -0.178) makes this relation more complex. Though norms have a positive effect on intention, their direct effect on behavior was inhibitory, which is indicative of possible intention-behavior distance due to over-normative pressure or perceived social enforcement(White et al., 2019b). This is in line with

research reporting that high normative cues can be counterproductive as they are seen as restraining and because resisting or disengaging instead of engaging voluntarily can occur.

Practically speaking, these results have serious implications on marketers and policymakers in India where collaborative fashion is gaining traction among younger age groups and particularly Gen Z that have been reported to be more fashion-conscious compared to Millennials(Clifton Mark, 2024a). Instead of guilt-inducing or prescriptive campaigns that seek to change attitudes through positive intentions, campaigns should be centered on creation of positive attitudes based on aspirational or lifestyle-driven messages. Intention may also be reinforced by the sequence of improving platform usability, accessibility, and trust mechanisms that further increase perceived behavioral control. Also, it ought to exploit the psychological orientations of the open and agreeable consumer by developing the community-based fashion sharing platform, campus activation, and influencer collaboration that attracts creativity and social bonding. Meanwhile, policymakers must not be overly guided by normative appeals since these will inadvertently impede actual engagement regardless of providing positive attitudes.

6. Conclusion, Limitations and Recommendations

The extension of TPB with Big Five Personality model (BFM) explains that Collaborative Fashion

consumption is affected by contextual and psychological elements. The results undoubtedly show that while intention is the main factor influencing actual action, attitudes, perceived behavioral control, and personality factors like agreeableness and openness are powerful factors for increasing the intention to consume collaborative fashion. Intention and sustainable norms predict intention and its impact on behavior. The structural equation model suggests that campaigns should focus on aspiration and positive storylines, establish smooth paths for participation and develop engagement models that are driven by the community. Platforms if it offers simplicity, openness and culturally appropriate experiences, would lead to greater the intention - behavior GAP among Customers in Delhi NCR.

Although this research provides important results on the factors of collaborative fashion consumption intention (CFCI) and behavior (CFCB) in the Indian context, there are several limitations that must be admitted. To begin with, there was a cross-sectional design of data collection, which limits the ability to make unquestionable causal conclusions about how the predictors (e.g., attitude, sustainable norms, perceived behavioral control, personality traits) influence the observed behaviors. Longitudinal or experimental designs would be useful in proving the causality in time and confirming the strength of these relationships with time. Second, constructs were measured relying mostly on self-reported information that can be socially desirability biased, and thus clouds judgments of perceptions (especially concerning sustainability-related studies where respondents are likely to respond with exaggerated eco-conscious intents).

Future studies should consider multi-method solutions, which combine behavioral tracking (e.g., records of rental services usage) or implicit sustainability attitude measures, to diminish self-reporting. Also, though this research explored the contribution of big five traits of personality, other pertinent psychological variables, including materialism, hedonic motivation, or environmental concern, were not incorporated, which could further specify the predictive model of collaborative fashion adoption. This study may be extended to various demographic categories and geographical settings across India to improve the generalizability of the study as collaborative fashion platforms infiltrate rural and semi-urban markets. Lastly, moderating variables like income level, digital literacy, and cultural

dimensions may be examined in future studies and may potentially affect the intensity of the intention (behavior) relationship in developing economies.

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