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Circular Fashion and Online Thrifting: How Trust Transforms Purchasing Behaviour

Moda Circular y Compra de Segunda Mano en Línea: Cuando la Confianza Transforma el Comportamiento de Compra

I. INTRODUCTION

The fashion industry, recognised as one of the world's most polluting sectors (Koay et al., 2023), has experienced a 400% increase in the consumption of new clothing over recent decades (Chen et al., 2021). This growth is primarily driven by the rise of fast fashion, a business model characterised by rapid, large-scale, low-cost production that makes fleeting trends easily accessible to the general public. International retailers such as Shein, Mango, Zara, and H&M epitomise this model by frequently introducing new collections at highly accessible prices (Stringer et al., 2020). This accessibility and diversity of offerings encourage consumers to refresh their wardrobes regularly, contributing to intensive and often impulsive consumption (Lu and Mullen., 2024). However, this rapid growth, while economically advantageous, generates considerable environmental impacts, notably through the overexploitation of natural resources, increased greenhouse gas emissions, and the massive accumulation of textile waste (Ezvan., 2020).

In response to these environmental challenges, online thrifting emerges as a sustainable and responsible alternative, supported by the increasing digitalisation of platforms and growing awareness of ecological issues (Bezançon et al., 2019). These practices align with the principles of the circular economy, which aims to extend product lifecycles to reduce waste generation and limit the consumption of natural resources in a sector known as one of the most polluting



EXECUTIVE SUMMARY

This study examines the impact of perceived risks on consumer intention to purchase thrifting clothing and accessories via online platforms in Tunisia. A quantitative study of 166 individuals reveals that security, functional, health, and social risks exert a negative influence on purchase intention. However, trust in the platform mitigates the negative effect of security, functional, and social risks, demonstrating its key role in overcoming these perceived barriers. Nevertheless, health risk persists despite this trust, necessitating targeted strategies for its management. Mitigating this specific risk is paramount for fostering the adoption of collaborative consumption practices and strengthening consumer engagement with the circular economy. This approach contributes to the promotion of more sustainable consumption patterns, aligned with contemporary environmental and societal challenges.

RESUMEN DEL ARTÍCULO

El presente estudio tiene como objetivo analizar el impacto de los riesgos percibidos sobre la intención de compra de ropa y accesorios de segunda mano a través de plataformas en línea en Túnez. Los resultados de un estudio cuantitativo realizado con una muestra de 166 participantes revelan que los riesgos percibidos de seguridad, funcionales, sanitarios y sociales influyen negativamente en la intención de compra. No obstante, la confianza en la plataforma modera y atenúa el efecto adverso de los riesgos de seguridad, funcionales y sociales, poniendo de manifiesto su papel fundamental en la reducción de estas percepciones de riesgo. Sin embargo, el riesgo sanitario continúa afectando negativamente a la intención de compra, incluso en presencia de elevados niveles de confianza, lo que pone de relieve la necesidad de desarrollar estrategias específicas orientadas a su gestión. La mitigación de este tipo de riesgo resulta esencial para fomentar la adopción de prácticas de consumo colaborativo y fortalecer el compromiso de los consumidores con la economía circular. En este sentido, dichos esfuerzos contribuyen a promover patrones de consumo más sostenibles y responsables, en consonancia con los desafíos medioambientales y sociales contemporáneos.

globally. They promote a logic of reuse, repair, and revalorisation of goods, contrasting with the traditional linear model based on the produce-consume-dispose triad (Aggeri., 2024). Online platforms play a central role in structuring new consumption patterns by making thrifting goods more accessible and socially acceptable. They support the ecological transition of the sector and contribute to the emergence of new forms of value creation, encompassing economic, social, and environmental dimensions.

Despite its growing popularity, however, thrifting remains hindered by several barriers. Consumers perceive various risks (financial, security, functional, health, and social) that can undermine their trust

and reduce their purchase intention. These concerns relate to product quality, uncertainties surrounding transaction processes, and the social stigma sometimes associated with purchasing used goods. Although numerous studies have highlighted the impact of these risks on consumer behaviour in the thrifting sector (Kim et al., 2019), few have proposed concrete strategies to mitigate them and encourage the sustainable adoption of this practice.

This study is situated in the Tunisian context, where the online thrifting market remains emergent. Unlike European and North American markets, which have developed over more than a decade through specialised platforms such as eBay, Vinted, and Vestiaire Collective offering secure transaction mechanisms and well-established responsible consumption policies, the Tunisian market is still in its infancy, characterised by organisational and regulatory frameworks that are still evolving.

The objective of this research is to examine the effect of perceived risks on the intention to purchase thrifting clothing and accessories online. Particular attention is given to the role of trust in digital platforms, considered a key lever to mitigate risks and enhance the security, reliability, and transparency of transactions. The study also aims to encourage more responsible consumption practices and contribute to the transition towards a circular and sustainable economy.

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2. CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESES. LITERATURE REVIEW

2.1. Online Purchase Intention

Online purchase intention, defined as a consumer's willingness to complete a transaction through a digital platform, represents a major predictor of future behaviour. In the context of thrifting clothing and accessories, this intention stems from a balance between ethical, economic, and environmental motivations, and barriers related to perceived risks (Koay., 2024). The Theory of Reasoned Action and the Theory of Planned Behaviour posit that the purchase decision is not limited to mere personal preference but depends on how the consumer evaluates available information and perceives the conditions of the purchase. Although thrifting aligns with a logic of sustainability and the promotion of the circular economy, purchase intention often remains fragile and sensitive (Sang and al., 2025). It depends on multiple factors, among which risk perception holds a central role, influencing both the decision-making process and how the consumer integrates information and experiences to guide their behaviour.

KEYWORDS

Perceived Risks; Thrifting; Trust; Online Platforms; Purchase Intention.

PALABRAS CLAVE

Riesgos percibidos; moda de segunda mano; confianza en la plataforma; plataformas en línea; intención de compra.

2.2. Perceived Risks in the Purchase of Thrifting Clothing and Accessories on Online Platforms

The concept of perceived risk has garnered interest from numerous marketing researchers since the 1960s. It is founded on the idea that, prior to making a purchase decision, consumers evaluate products or services based on anticipated risks. According to Pichon (2006), many researchers agree in considering perceived risk as a central psychological variable in explaining the purchase decision-making process (Dowling & Staelin., 1994).

Volle (1995, p.3) defines perceived risk as “the perception of an uncertainty related to the negative consequences potentially associated with a choice option.” Researchers have developed different approaches to analyse and measure perceived risk. Some consider it a general assessment of the risk associated with a product or purchase decision, while others adopt a multidimensional approach, positing that consumers evaluate risk across several distinct dimensions (Volle., 1995).

This research is grounded in perceived risk theory and relies on five dimensions within the context of purchasing thrifting clothing on online platforms: financial risk, security risk, functional risk, health risk, and social risk. These dimensions, recognised as fundamental components of perceived risk in the literature (Volle., 1995; Mukherjee et al., 2020; Kim et al., 2021; Koay et al., 2024), were confirmed by a preliminary qualitative study conducted with Tunisian consumers, which helped to identify the most relevant risks within the local context.

2.2.1. Financial Risk

Financial risk refers to consumer concerns about the possibility of suffering a monetary loss from a purchase (Kang & Kim, 2013). In the specific context of online thrift purchases, this risk is particularly pronounced. It can stem from several factors, including the fear of paying a high price for a product that does not meet expectations, receiving a defective or misrepresented item, or uncertainty regarding the product's true quality. Furthermore, elements such as prolonged delivery times or unexpected costs related to returns, repairs, or refund claims can exacerbate this negative perception of financial risk (Jacoby & Kaplan., 1974). This perception of financial risk can diminish consumer trust in online platforms and inhibit their purchase intention, particularly for thrift items, which are often perceived as less reliable (Koay, 2024; Kim et al., 2021). Hence the hypothesis:

***H1.1:** Financial risk has a negative impact on the intention to purchase thrifting clothing and accessories on online platforms.*

2.2.2. Security Risk

Security risk refers to the feeling of insecurity experienced by consumers regarding the protection of their personal data and the security of transactions on online platforms. According to Forsythe and Shi (2003), this type of risk, associated with transactional risk in the virtual context, encompasses concerns related to the protection of personal data, payment security, the prevention of fraud and identity theft, and the reliability of transactions on digital platforms. Threats such as identity theft, online fraud, and cyberattacks can have serious consequences for individuals' privacy and financial

security (Rafii and Azouaoui., 2023). This feeling of insecurity reinforces consumer distrust towards online sales platforms and discourages them from making purchases due to the fear of fraudulent use of their personal and banking information (Koay., 2025; Kim and al., 2021).

Hence the hypothesis:

H1.2: *Security risk has a negative impact on the intention to purchase thrifting clothing and accessories on online platforms.*

2.2.3. Functional Risk

According to Kim et al. (2021), functional risk associated with the purchase of thrifting goods reflects consumer concerns regarding the performance, quality, and reliability of the acquired items. These concerns pertain specifically to the conformity of products to their description, their durability, their proper functioning, and the potential for undisclosed defects. Consumers particularly fear receiving damaged, worn, or counterfeit items—a risk that is even more pronounced for branded clothing and accessories (Luo and Park., 2024). This uncertainty is compounded by the inability to physically verify or try products before purchase, which limits the accurate assessment of their condition and heightens distrust in their performance (Böcker., 2020). Consequently, a high level of perceived functional risk can inhibit purchase intention, particularly on thrifting platforms where trust plays a central role in the consumer's decision (Koay, 2024; Kim et al., 2021).

H1.3: *Functional risk has a negative impact on the intention to purchase thrifting clothing and accessories on online platforms.*

2.2.4. Health Risk

Despite the economic and ecological advantages of purchasing thrifted clothing, concerns regarding health risk remain a major obstacle for many consumers. They fear that these garments may be contaminated or potentially carry diseases (Hiller Connell., 2009). Consumers frequently express concerns regarding the hygiene and disinfection of thrifted clothing prior to its sale, raising questions about potential risks to their health.

The fear of developing allergic reactions or skin infections from wearing clothing previously owned by others constitutes a significant

barrier to the online purchase of thrifted goods (Koay, 2024; Kim et al., 2021). Health risk not only influences the purchase decision but also affects the overall perception of the quality, safety, and reliability of these items (Calvo and al., 2024; Koay and al., 2025). This perception is further reinforced by the absence of information about previous owners, as well as a lack of transparency from platforms regarding the cleaning protocols applied. In the absence of clear hygiene guarantees, buyer uncertainty intensifies, further limiting their purchase intention.

***H1.4:** Health risk has a negative impact on the intention to purchase thrifting clothing and accessories on online platforms.*

2.2.5. Social Risk

Some consumers forgo purchasing thrifted goods due to concerns related to their social image (Lang., 2018). Social risk in the context of online thrifting refers to the judgments of others, dominant social norms, and interpersonal relationships that can influence this decision. The fear of being perceived negatively is a significant barrier, as thrifting is sometimes associated with a lower economic status or a departure from traditional consumption standards (Rafii, 2023; Lee et al., 2021). In some cultures, purchasing new products is valued as a symbol of success, social status, and integration, whereas thrifted goods may be perceived as demeaning or stigmatising (Mukherjee et al., 2020). This social pressure leads many individuals to prioritise new goods, even at the expense of their environmental convictions or budget. According to Nawaat (2022), an independent Tunisian media platform, this social dynamic is also present in Tunisia. While new or branded clothing is perceived as a sign of high social status, thrifted items are often associated with economic constraints. The rise of online platforms specialising in thrifted clothing, such as Dabchy.com or Thrift99, is transforming these perceptions by making thrifting more visible, convenient, and secure, while also valorising responsible and sustainable choices. Thus, social risk, although persistent in certain segments, tends to diminish due to the growing acceptance of online thrifting and trust in the platforms. Despite the economic and environmental benefits of thrifting, the fear of social judgement remains a major obstacle to its adoption.

H1.5: Social risk has a negative impact on the intention to purchase thrifting clothing and accessories on online platforms.

2.3. The Role of Trust in Online Transactions

Trust constitutes a fundamental element of electronic commerce, indispensable for establishing lasting relationships between consumers and platforms (Chouk and Perrin., 2003). It is defined as “the consumer’s expectation that the online merchant will not exploit their vulnerability and will honour the commitments promised on the website” (Chouk and Perrin., 2003). The concept of trust has been subject to various interpretations in the literature: some researchers consider it a one-dimensional concept, while others favour more complex, bi-dimensional or tri-dimensional approaches. In the context of online thrift purchases, trust is particularly important, being described as the “true currency” in collaborative exchange models (Botsman and Rogers., 2010). It is a key element for facilitating transactions and strengthening consumer loyalty in online commerce (Chouk and Perrin., 2003).

In this study, trust is approached as a moderating variable, serving to mitigate the negative impact of perceived risks and to reinforce consumers’ sense of security and purchase intention (Gammoudi and Benrached., 2025). It is conceptualised from a one-dimensional perspective, focusing on its global perception within the context of purchasing thrifted clothing on digital platforms. The widespread adoption of the Internet has profoundly redefined commercial dynamics, transaction modes, and forms of communication, conferring new significance to the concept of trust in the digital environment (Mukherjee and Nath., 2003). It is now recognised as a major strategic lever, determining not only the success of online platforms but also the long-term loyalty of users (Isaac and Volle., 2008).

2.4. Trust and Perceived Risks

The absence of direct contact in online purchases, where products are perceived as virtual and intangible, complicates the building and maintenance of trust. Consumers rely primarily on information and images available on platforms to evaluate products. To reduce uncertainty and mitigate perceived risks, online platforms

must imperatively establish and preserve user trust, a necessary condition for successful transactions and commercial relationships (Chouk., 2005). Within the specific context of online thrift purchases, risk perception and trust constitute key factors in the consumer decision-making process (Pichon., 2006). Doubts regarding product quality, payment security, or product conformity represent significant barriers to purchase.

In the context of thrift purchasing, social risk, manifested as the fear of being judged for one's consumption choices, is attenuated by trust in the platform. This trust is fostered by the anonymity the platform provides and by its valorisation of responsible and sustainable practices, highlighting buyer commitment to environmental protection and the promotion of ethical behaviour. Trust helps to reduce consumer distrust by ensuring a secure environment for transactions and acts as an essential regulatory mechanism in an exchange context marked by high uncertainty. Consequently, the sustainable development of this market depends on the ability of its actors to establish a climate of trust that meets the expectations of an increasingly demanding digital consumer.

***H2:** Trust diminishes the negative effect of perceived risks on the intention to purchase thrifting clothing and accessories on online platforms.*

***H2.1:** Trust diminishes the negative effect of financial risk on the intention to purchase thrifting clothing and accessories on online platforms.*

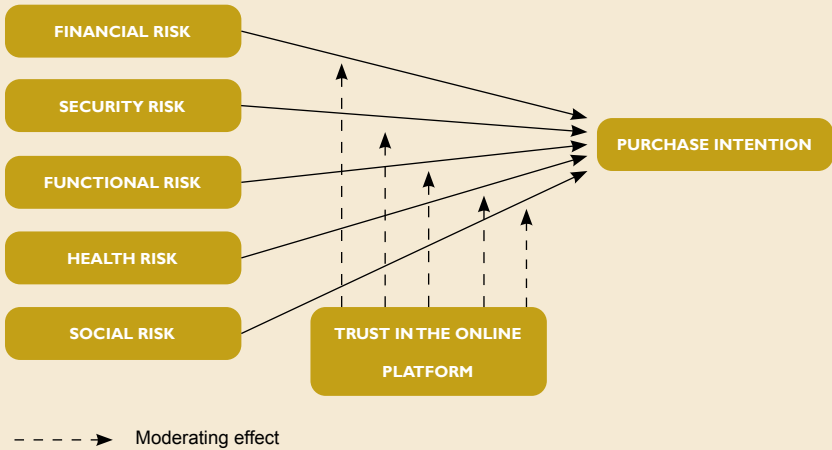
***H2.2:** Trust diminishes the negative effect of security risk on the intention to purchase thrifting clothing and accessories on online platforms.*

***H2.3:** Trust diminishes the negative effect of functional risk on the intention to purchase thrifting clothing and accessories on online platforms.*

***H2.4:** Trust diminishes the negative effect of health risk on the intention to purchase thrifting clothing and accessories on online platforms.*

***H2.5:** Trust diminishes the negative effect of social risk on the intention to purchase thrifting clothing and accessories on online platforms.*

Figure 1. **Conceptual Research Model: Impact of Perceived Risks on Purchase Intention for Thrifting Clothing and Accessories on Online Platforms**



3. RESEARCH METHODOLOGY AND DATA ANALYSIS

The adopted methodology is situated within an adapted positivist epistemological framework, relying on a hypothetico-deductive reasoning and a quantitative empirical approach.

To measure the study's variables, measurement scales from prior research were used (**Annex 4**): those from Kim et al. (2021) for measuring financial risk; Forsythe et al. (2006), Moshref Javadi et al. (2012), Almousa (2011), and Rafii et Azouaoui (2023) for security risk; Rafii (2023) for functional risk; Bezançon et al. (2019) for health risk; and Zhang et al. (2013) and Almousa (2011) for social risk. For the measurement of trust, scales developed by Munoz-Leiva et al. (2017), Van Slyke et al. (2004), and Moore and Benbasat (1991) were adapted.

Data, collected via an online questionnaire, were analysed using SPSS 29 and Smart PLS 4 software, employing the structural equation modelling method.

4. RESULTS

4.1. Results of the Exploratory Factor Analysis

The study sample comprises 166 respondents (119 women and 47 men) from various socio-professional categories: liberal professionals, managers, employees, students, retirees, and unemployed individuals. This diversity provides a representative view of the behaviours and perceptions within the studied population. The results (see **Annex 1**) confirm the reliability of the scales used in this study. Each measured dimension, whether the five types of perceived risks, trust, or purchase intention, displays satisfactory statistical indicators. The KMO indices, all above 0.67, demonstrate an acceptable to excellent suitability of the data for factor analysis. Furthermore, Bartlett's tests, which were significant ($p < 0.001$), confirm the relevance of the correlations between items. In addition, Cronbach's alpha coefficients exceed the threshold of 0.7 for all scales, indicating remarkable internal consistency. These results empirically validate the quality of the measurement instruments adopted and reinforce the credibility of the analyses conducted.

4.2. Results of the Measurement Tool's Reliability

The results obtained through the PLS-SEM (Partial Least Squares Structural Equation Modelling) method validate the quality of the measurement instruments used in this research (See **Annex 2**). Cronbach's alpha coefficients exceeding 0.7 confirm the internal reliability of the scales, while AVE (Average Variance Extracted) values surpassing the 0.5 threshold demonstrate good convergent validity. Furthermore, HTMT (Heterotrait-Monotrait) ratios below 0.8 attest to satisfactory discriminant validity between the constructs. These results, obtained via the partial least squares method, guarantee the reliability and validity of the measurements and provide a solid foundation for the structural analyses conducted within this research.

4.3. Hypothesis Testing

The results (see **Annex 3**) indicate that security, functional, health, and social risks exert a significant negative effect on the intention to purchase thrifting clothing and accessories via online platforms ($p < 0.05$; $t > 1.96$). In contrast, the hypothesis that financial risk

would negatively influence this intention was rejected, with a $p\text{-value} = 0.217 (> 0.05)$.

The results also reveal a significant moderating effect of trust, which attenuates the negative impact of security, functional, and social risks on purchase intention. These findings underscore the importance of strengthening consumer trust in digital platforms to diminish the perception of risks and encourage responsible, sustainable purchasing behaviour in the digital environment.

5. INTERPRETATION OF RESULTS

The results of this study confirm that the intention to purchase thrifting clothing and accessories is influenced by perceived risks and moderated by trust. Conversely, financial risk does not exert a negative effect on the intention to purchase thrifting clothing and accessories online; this finding aligns with the work of Kim et al. (2021). Although financial risk is an important factor in purchase decisions, consumers appear to relativise this risk in the context of thrifting due to the significantly lower prices compared to new items. They perceive this risk as less constraining given the perceived value of the purchase and the possibility of finding unique pieces at attractive prices.

In contrast, security risk exerts a negative influence on purchase intention due to consumer fears regarding online fraud and the protection of their personal data. Distrust is fuelled by risks associated with dishonest sellers, the potential for financial loss, as well as past negative experiences and media coverage of cyberattacks. Faced with these concerns, buyers favour platforms offering strong guarantees, such as secure payment systems, authenticated user reviews, and transparent return policies. Thus, the perception of digital security risk constitutes a major barrier to the adoption of online thrifting.

Contrary to the conclusions of Kim et al. (2021) and Koay et al. (2024), this study underscores the importance of functional risk in decisions to purchase thrifted clothing online. Consumers are particularly cautious due to the inability to try items before purchase, uncertainties regarding size, quality, or product condition, and sometimes imprecise or misleading descriptions.

Health risk exerts a negative effect on the intention to purchase thrifted clothing online. These results are consistent with recent studies by Calvo et al. (2024) and Koay et al. (2025), reflecting

the importance of consumer concerns related to the hygiene and health safety of thrifted items. They oppose the findings of Kim et al. (2021), who did not identify health risk as a determining factor in the purchase decision process.

In agreement with research by Rafii and Azouaoui (2023) and Koay et al. (2025), social risk has a negative effect on purchase intention. Indeed, the fear of social judgement incites individuals to avoid purchasing thrifted clothing, out of a concern to preserve their image and escape any negative connotation associated with this type of consumption.

Trust diminishes the negative impact of security, functional, and social risks on purchase intention. Conversely, it does not diminish the influence of health risk, which remains a major concern for consumers. The fear of contaminated, poorly maintained, or non-hygienic products represents a threat to physical wellbeing and cannot be offset by trust in the platform. Unlike functional or social risks, which depend partly on the perceived reliability of the platform, health risk depends more on the actual state of the product. This specificity explains why, even with a high level of trust, consumers remain vigilant and adopt a cautious attitude towards the online purchase of thrifted items.

6. MANAGERIAL IMPLICATIONS

The findings of this research offer several strategic action points for managers of online thrifting platforms. To mitigate risk perception and encourage the adoption of collaborative consumption practices, it is essential to adopt an approach combining transparency, technological innovation, and a focus on user expectations.

First, transparency can be reinforced through implementing reliable rating systems, rigorous verification of seller profiles, and clear policies regarding returns, refunds, and quality controls. These measures are crucial for enhancing seller credibility and reducing buyer uncertainties. Furthermore, personalising the shopping experience through analysing consumer preferences and recommending suitable products not only fosters greater customer satisfaction but also establishes a climate of lasting trust.

The integration of emerging technologies also represents a major lever. Artificial intelligence can facilitate the detection of counterfeits or defects, while augmented reality offers consumers a more immersive and interactive visualisation of items, thereby compensating for the inability to try products physically.

Transparent and proactive communication regarding transaction security and personal data protection, combined with user and seller awareness and training initiatives, helps to strengthen trust in the digital environment and promote responsible, sustainable, and ethical consumption.

The study highlights the moderating role of trust, which attenuates the negative impact of perceived risks on purchase intention. Although conducted in the Tunisian context, this dynamic aligns with trends in developed markets where environmental value is significant and responsible consumption practices are already established. For emerging countries, to guarantee the relevance and real impact of implemented measures, platforms must ensure transparency and credibility to strengthen user trust in thrified products. Such an approach reduces initial distrust, reinforces platform legitimacy, and fosters the sustainable adoption of thrifting practices, while contributing to a transition towards a circular, responsible, and ethical consumption model.

7. CONCLUSION

This study illuminates the risks perceived by consumers regarding the online purchase of thrifting clothing and accessories, as well as the fundamental role of trust in mitigating these risks. The results indicate that security, functional, health, and social risks negatively influence purchase intention. They further show that financial risk does not have a significant influence on thrifting purchases. Trust plays a significant moderating role; it diminishes the impact of security, functional, and social risks but remains less effective against health risk, which persists as a barrier to thrifting. These findings underscore the necessity for platforms to enhance security measures, ensure the transparency and quality of products offered, and improve communication regarding the hygiene protocols applied. By adopting a proactive strategy centred on responsibility, sustainability, and transparency, these platforms can not only increase purchase intention but also durably transform the perception of thrified goods sold online.

This study has certain limitations related to the sample size and the non-inclusion of sociodemographic variables which could influence the perception of risks and trust towards online platforms. Incorporating these variables could deepen the analysis of consumer behaviour. The integration of emerging technologies, such as Artificial Intelligence (AI) and Augmented Reality (AR), represents an

important lever for enhancing the user experience and online trust. These tools can help create a climate of trust through innovative features such as personalised recommendations, automated product verification, and virtual try-ons. Their integration into thrifting platforms could profoundly transform the user experience and promote a wider adoption of these sustainable practices.

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APPENDIX

ANNEX 1:

Table 1. Results of the exploratory analysis

SCALES	NUMBER OF ITEMS	VALIDITY ANALYSIS		RELIABILITY ESTIMATION
		KMO index	Bartlett's test	Cronbach's alpha
Financial risk	4	0.734	0.000	0.809
Security risk	3	0.736	0.000	0.902
Functional risk	3	0.715	0.000	0.861
Health risk	3	0.721	0.000	0.824
Social risk	3	0.696	0.000	0.786
Trust	3	0.677	0.000	0.860
Purchase intention	4	0.807	0.000	0.893

ANNEX 2:

Table 2. Reliability and Convergent Validity Indices

	CRONBACH'S ALPHA	COMPOSITE RELIABILITY (RHO_A)	COMPOSITE RELIABILITY (RHO_C)	AVERAGE VARIANCE EXTRACTED (AVE)
Trust	0.889	0.996	0.927	0.811
Purchase Intention	0.927	0.930	0.948	0.821
Financial Risk	0.832	0.991	0.876	0.641
Security Risk	0.894	0.920	0.934	0.825
Functional Risk	0.908	0.910	0.942	0.845
Health Risk	0.911	0.933	0.944	0.848
Social Risk	0.817	0.860	0.886	0.723

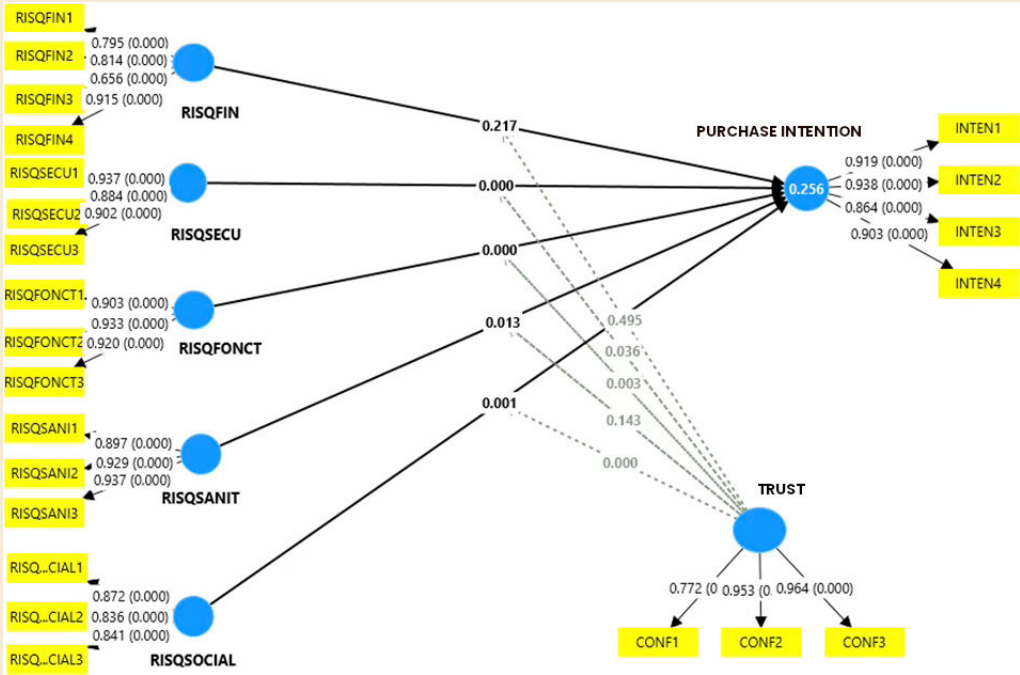
ANNEX 3:

Table 3. Results of hypothesis testing

HYPOTHESES	T STATISTICS (O/STDEV)	PVALUES
Financial risk → purchase intention	1.236	0.217
Security risk → purchase intention	3.860	0.000
Functional risk → purchase intention	5.059	0.000
Health risk → purchase intention	2.484	0.013
Social risk → purchase intention	3.269	0.001
Trust x Security risk → purchase intention	2.103	0.036
Trust x Functional risk → purchase intention	2.928	0.003
Trust x Health risk → purchase intention	1.466	0.143
Trust x Social risk → purchase intention	3.521	0.000

ANNEX 4:

Figure 2. Structural model of the research



ANNEX 5:

Table 4. Measurement scales

VARIABLES	ITEMS	AUTHORS
Financial risk (4 items)	Thrifting clothing: * May be relatively expensive given their condition. * Can be costly because they are no longer mass-produced. * Are sometimes more expensive than new items. * Are experiencing a significant price increase.	Kim et al (2021)
Security risk (3 items)	If I make thrifting purchases via online platforms, I risk: * The security of my credit card * Being overcharged * Losing money	Forsythe et al (2006);Almoussa (2011) Moshref Javadi et al (2012) Rafii (2023)
Functional risk (3 items)	When purchasing thrifted clothing via online platforms: * I cannot touch and examine the actual product sold on an online platform. * I may have a problem with the size if it is a piece of clothing. * I cannot judge the quality of the item.	Xu et al (2004) et Forsythe et al (2006);Alkailani et Kumar (2016); Rafii (2023)
Health risk (3 items)	One of my concerns about purchasing thrifted clothing online is: * Hygiene. * Harmful physical effects such as the transmission of microbes or diseases. * Bodily dangers associated with using these products.	Stone et Gronhaug (1993); Bezançon et al (2018)
Social risk (3 items)	Thrifting purchases may: * Be disapproved of by members of my family. * Influence how I am perceived by my social circle. * Lead others to diminish my social standing.	Xu et al., (2004); Almoussa, (2011); Zhang et al., (2019)
Trust (3 items)	Thrifting clothing platforms: * Fulfil their commitments to customers. * Are reliable. * I trust these platforms for purchasing thrifted clothing.	Munoz-Leiva et al. (2017);Van Slyke et al. (2004); et Moore et Benbasat (1991).
Purchase intention (4 items)	In the future: * I will frequently make thrifting purchases via online platforms. * I will regularly use online platforms to purchase thrifted clothing. * I will strongly recommend purchasing thrifted clothing through online platforms. * I intend to use online platforms for thrifting purchases at least once.	Moon et Kim (2001) Zaoui et al, (2008); Hamari et al (2016)