

## **Customer Driven Quality Improvement of Rented Apparel Website: An Indian Perspective**

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**Abstract:** The study explores and examines the relationship amongst variables of website quality and attitude towards using rental apparel services and in turn understand its influence on behavioral intention to use in the Indian cultural context. Questionnaire survey method is used to collect data from selected respondents (N = 415) with respect to six dimensions identified after literature review. The data thus collected was analyzed using SPSS and AMOS software. Findings of the study indicate that interactive display, service and trust are the most important factors which must be paid attention to in order to improve the quality of the rented apparel website. Findings and implications of these are discussed.

**Keywords:** Fashion rental platforms; slow fashion; used apparel donation behavior; behavioral intention; website quality; collaborative consumption; interactive display; trust; service quality; product quality; attitude towards rental apparel; intention to rent.

### **Introduction**

Several disruptive business models and practices make up the modern economy which is now progressing actively towards the concept of 'sharing' via digital platforms. Be it services such as sharing a ride pioneered by Uber to Airbnb venturing into homestays for vacation rentals or increasing prominence of coworking spaces to leveraging the power of social networks for crowdfunding. The sharing economy empowers and encourages shoppers to rent, borrow, and exchange idle resources rather than buying goods thereby promoting sustainability.

Off lately interest in apparel rental platforms has intensified as there has been major shift in social acceptance of buying and renting pre-owned products. Fashion rental platforms have been advertised both by digital and print media as a pragmatic way to consume apparels as it is both pocket and environment friendly. Endorsements by some of the leading houses in media have also promoted this new way of consuming apparels.

Lately, interest in apparel rental platforms has intensified as there has been a major shift in social acceptance of buying and renting pre-owned products. Rental platforms also offer a wide range of apparel, which can be customized based on size, color, type of outfit, brand, and price. Fashion rental platforms have been advertised both by digital and print media as a pragmatic way to use apparel as it is both pocket and environment-friendly [6, 21, 22, 32, 54]. Companies such as Rent the Runway, Flyrobe, Date the ramp offer subscription-based services that allow consumers to rent apparel for a set period. This model provides convenience and flexibility, as customers can have new items delivered to their doorstep and can easily return them [33]. According to a report published by Allied Market Research [4], the online clothing rental market demand was valued at \$1.1 billion in 2022 and is estimated to reach \$2.6 billion by 2032, growing at a CAGR of 9.2% from 2023 to 2032.

Like many other digitally fuelled platforms, the website of an organization dealing in rented apparels is the gateway for increasing it's customer base and therefore focusing on the quality of the website is paramount. This paper applies the technique of Structural Equation Modelling (SEM) in order to understand and improve the website of a retailers dealing in rented apparel. The main objectives of this study are:

- To examine the relationship amongst variables of website quality and attitude towards using rental apparel services and in turn understand its influence on behavioral intention to use;
- To investigate the extent of impact of the variables of website quality on attitude towards using online clothing rental websites;

- To examine whether attitude would mediate the relationship between variables of website quality and behavioral intention to use rented apparel.

### **Literature review and Hypothesis Development**

Two theories form the foundation for this study viz. **Theory of Planned Behaviour (TPB) and Stimulus–Organism–Response (SOR) Model**. TPB proposed by Fishbein and Ajzen [18] has been extensively applied successfully in understanding a range of intentions and behavioral aspects related to sustainable fashion issues such as second-hand clothing shopping behavior [8, 36], willingness to buy eco-friendly apparel [6,8,11], slow fashion consumption [11, 18], used apparel donation behavior [21, 24], and fashion collaborative consumption [2,28]. Behavioral intention refers to the degree to which a person wants to show a specific behavior, and the intensity of behavioral intention determines the occurrence of actual behavior [17, 18]. Attitude toward behavior refers to a person's positive or negative feelings about specific behaviors. It consists of behavioral beliefs and outcome evaluation.

The SOR model is a psychological framework that helps explain human behavior and responses to stimuli [34]. It posits that external stimuli, internal factors (organism), and individual characteristics influence an individual's response [12]. The stimulus represents external physical, social, or environmental cues that influence an individual's behavior/response/reaction [7]. The organism represents the internal factors that influence the perception and interpretation of the stimulus [12].

Like TPB, SOR too, has been extensively applied in understanding customer perceptions and behavioral responses toward sustainable/general fashion such as willingness to buy slow fashion products [11], environmentally friendly apparel purchase intention [35], second-hand fashion consumption [5,36], used apparel donation behavior [24], and adoption of omnichannel fashion retailing [6]. Successful application of the TPB and SOR model in prior studies proved their versatility and applicability in the present research.

Technology can't completely replace human interaction aspects like courtesy, friendliness, helpfulness, care, commitment, flexibility, and cleanliness, and therefore, E-retailers must use web-based tools to address their absence and provide better user experience to satisfy their consumers [2, 9, 13, 47, 52]. Website quality plays a critical role in weaving and communicating a positive image of e-retailers [9, 15, 19, 37, 43]. From the customer perspective, website quality is the basis for assessing their satisfaction [17, 19, 25, 46]. Thus, website quality measures the attitude of website visitors. Like other digitally fueled platforms, the rented apparel organization's website is the gateway for increasing its customer base, and therefore focusing on the quality of the website is paramount.

Customers can help reduce the textile and apparel industry's contribution to the environmental footprint, which includes consumption of environmentally friendly apparel [32,53], used apparel donation [21,14], shopping for secondhand apparel [31], and the upcycling of apparel wastes [10, 32]. By renting clothes (instead of buying), customers can avoid contributing to the cycle of waste; can enjoy the latest fashion trends, and also experiment, without making any long-term commitment. Apparel can be rented for special occasions and returned for reuse by other customers [33]. Such choices contribute to the reduction of textile waste by extending the lifespan of garments that might otherwise end up in a landfill or incineration [29, 32].

Collaborative consumption is a newly practiced concept in the context of fashion product consumption [29, 32]. It has been described as a sustainable means of fashion products' acquisition, where fashion products that have been gently used are subjected to further use by providing access to other consumers to either use or acquire them to enable the extension of the product's lifespan [32]. Many product purchase decisions begin with a search of available websites, therefore the website must be usable and user-friendly [44]. Neilsen and Loranger [38] state that if customers face significant difficulties in using and understanding the structure of a website, they will most probably leave it; usability is not optional anymore and is a 'must have' for a website [44].

Over the years, researchers have studied different aspects of website quality and its usability. Agarwal & Venkatesh [1] emphasize that ease of use, made for medium, emotion, content, and promotion are important factors to assess the quality of a website. Nielsen [37] posit that learnability, efficiency, memorability, few errors, and user satisfaction are key points to focus on in terms of judging website quality. Pieratti [42] states that usability applies to all aspects of a product/service with which a person interacts, e.g., software, menus, icons, messages, and online help etc. Shneiderman [45] sees usability as a balancing factor—inadequate functionality makes the application useless, while complexity and clutter make an interface difficult to use. Wen et al. [49] defines usability as the measure of the quality of a user's experience in interacting with product/system – whether a website, software application, or user-operated device.

The present study views website quality as a multi-dimensional concept encompassing varied aspects based on which customers judge the B2C E-commerce website such as its presentation, navigational features, content, trust mechanisms on the website, and extra services provided by it, etc. The study is based on six constructs namely Interactive display, Trust, Service Quality, Product Quality, Attitude towards rental apparels and Intention to rent apparel. Out of these six first four are independent constructs whose impact on the dependent variable Attitude towards rental apparels is studied. Further the impact of Attitude towards rental apparels is studied on Intention to rent apparel. Subsequent paragraphs describe these independent constructs and the hypotheses thus proposed.

**Effects of Interactive Display:** Interactive display covers aspects that govern the performance of a website, for instance, ease of navigation between web pages [41, 44], 24X7 access [41], user-friendliness [30, 44], 3-D display of the apparel, consistency [17, 25], ease of search [44]. The interactivity of the fashion rental company's website has a crucial impact on attracting consumers [33, 42, 49]. Following hypothesis is thus proposed:

H1: Interactive Display of fashion rental website has a positive effect on the attitude toward rental apparels

**Effects of Trust:** E-commerce transactions often require online payments, the users must have trust in the online vendor [17, 27, 44]. For all online vendors, it is of utmost importance that the customers have full faith in the website as they tend to disclose personal information and their bank account details as well over the Internet [16, 25]. Customers may also worry about the safe delivery of the garment, ease of getting their security deposit back. Customers rely on accurate and comprehensive information and clear terms and conditions when renting fashion items. Flexibility of payment mechanisms may also positively impact the attitude of a prospective consumer [1,37,44]. Following hypothesis is thus proposed:

H2: Trust has a positive effect on the attitude toward rental apparel

**Effects of Service Quality:** Service quality plays a vital role in shaping consumers' perceptions of performance risk in fashion rental services. A high level of service quality can help alleviate concerns and build trust in the reliability and performance of the rental service [47, 51]. Consumers often worry about the timely delivery of the garment, to address this concern the rental service should have prompt customer support and fair dispute resolution. Consumers may worry about hidden fees, additional charges, or potential damage costs [2, 46], and timely redressal of these concerns is also very important. It is also paramount that consumers receive timely links for order tracking and email/SMS updates [46, 51]. Thus, the following hypothesis is proposed:

H3: Service has a positive effect on the attitude towards rental apparel

**Effects of Product Quality:** Consumers often express concerns regarding the condition, fit, and overall suitability of rented items. If a rental service consistently fails to meet customer expectations, it will discourage the consumer from renting from that platform [10, 45]. The very reason most consumers resort to rental services is to rent the latest and most trending apparel, by ensuring product variety, customized fitting availability, and trendiness of products with high product ratings, fashion rental services can positively influence the customers' attitudes [21, 46]. It can therefore be hypothesized that:

H4: Product Quality has a positive effect on the attitude toward rental apparels

The Theory of Planned Behaviour proposed by Fishbein and Ajzen [18] validates that attitude determines purchase intentions. So, we can say that if one has positive attitude towards any product or service he/she is most likely to possess the intention to purchase the same. Also as actual buying behavior is difficult to measure, purchase intentions do serve as a reasonable measure [11, 17,18, 21, 29]. It is therefore hypothesized that:

H5: Attitude towards rental apparel has a positive effect on Intention to rent apparel

The study also aims at examining whether attitude would mediate the relationship between variables of website quality and behavioral intention to use rented apparel. Thus, the following hypothesis is proposed:

H6: Attitude towards rental apparel mediates the relationship between:

- a. Interactive Display and Intention to rent apparel
- b. Trust and Intention to rent apparel
- c. Service and Intention to rent apparel
- d. Product Quality and Intention to rent apparel

The above hypotheses are summarised into a framework shown by Figure 1 which proposes to study the relationship between the above-mentioned variables and has been analysed using structural equation modelling (SEM) approach. Table 1 depicts the various items used to measure the six latent constructs.

**Figure 1:** Proposed framework of the model

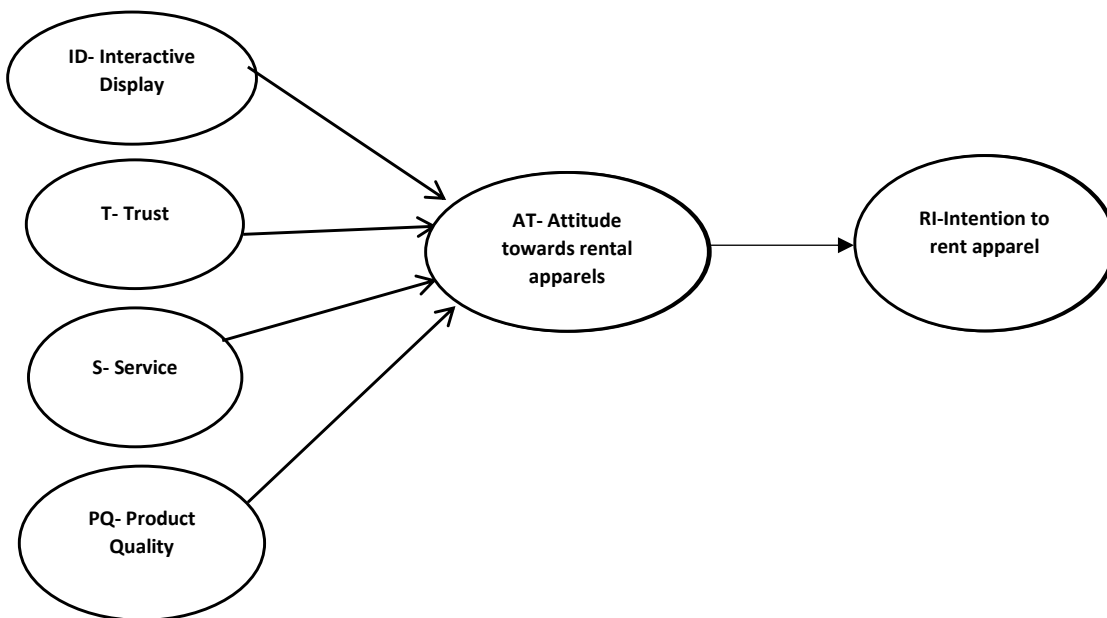


Table 1: Constructs of the study

Construct		Items
Interactive Display (ID) [6,7,21,30,42]	ID1	3D display of product
	ID2	similar look and feel of webpages
	ID3	ease & speed of navigation
	ID4	user friendly
	ID5	mobile app availability

	ID6 ID7	Keyword Search Advanced Search using multiple filters
Service Quality (S) [2,46, 47, 51]	S1 S2 S3 S4 S5	delivery time Exchange availability 24 X 7 customer support and FAQ's order tracking & email/ SMS updates combo recommendations
Product Quality (PQ) [10, 21, 45, 46]	PQ1 PQ2 PQ3 PQ4 PQ5	product variety Product/size availability customized fitting availability trendiness of product product rating and review
Trust (T) [16, 17, 25, 27, 44]	T1 T2 T3 T4 T5 T6	Payment Security Privacy Protection Delivery Security Refund availability Flexibility of payment mechanism Clear Terms & Conditions
Attitude towards renting (AT) [21, 22, 36, 48]	AT1 AT2 AT3 AT4	I like the idea of renting apparel online Online Renting of apparel is a good thought I have a favorable attitude towards online apparel rental services Apparel rental services are environment friendly and sustainable
Intention to Rent (RI) [11, 29, 31, 50]	RI1 RI2 RI3 RI4 RI5 RI6	I will try to rent apparel from this website instead of buying apparel I will make an effort to reduce apparel consumption in the future. I intend to use this website's apparel rental services Multiple payment options motivate me to rent from this website Prices are competitive and I would consider renting at this price The probability of renting from this website is high

Despite the continued boom in online shopping and thousands of users visiting clothing rental websites, the order conversion rate is very low. Possibly, this may be due to lacunae at the e-tailers' end, that dampen customer conversion rate. Therefore, it seems relevant to investigate how website quality parameters influence customers' attitudes and renting intentions.

**Research Methodology**

Data for the present study emanates from primary and secondary sources. Primary data has been collected using questionnaire survey method whereas secondary data from research papers and reports also forms an integral part of the

study. Questionnaire for the present study has been developed after reviewing similar studies and adapting them to suit present context. The survey aims at understanding attitudes and perceptions of people in India visiting rented apparel websites w.r.t factors affecting website quality and it's usability (no. of items = 33) using a five-point Likert scale where 5 indicates a response of strongly agree and 1 indicates a response of strongly disagree. A pilot survey with a sample of 50 respondents was conducted based on which, few questions were slightly modified to make them clearer. Due to the nature of the study, judgmental sampling was used. The framework has been analyzed using SPSS 29.0 and AMOS 29.0.0. Structural Equation Modelling (SEM) which is an advanced technique of hypothesis testing & Model Development has been used to test the framework.

Web link of the questionnaire was sent to 520 prospective respondents and produced 440 returned responses. Of these, 25 questionnaires have been eliminated because they either appeared unreliable or were incomplete. Finally, a total of 415 usable surveys provide the data for analysis. Since the study pertains to rental apparel, as expected the number of female respondents is higher (350) while 65 Males responded. The age distribution of the respondents is as follows: 20-30yrs->102; 30-40->263; More than 40-> 50. From occupation point of view the distribution is Student-31; Service-176; Homemakers-197; Self- Employed-11.

**Data analysis and findings**

In this section, firstly each construct is checked for reliability and validity. Thereafter hypothesis formulated in the previous section are tested and consequently final structural equation model is proposed and tested. Construct reliability and validity is measured using Cronbach's alpha, a 'high' value of alpha i.e., 0.7 or more indicates high reliability. The various constructs their mean (M), standard deviation (SD) and Cronbach alpha ( $\alpha$ ) statistics are shown in Table 2. For measuring construct reliability and validity, Fornell and Larcker [20] and Hair et al. [22] suggest that composite reliability (CR) should be more than 0.7 and average variance extracted (AVE) should be more than 0.5. As shown in Table 2, all values of CR, AVE and Cronbach alpha exceed their benchmark thereby indicating high level of reliability. Correlation statistics of all six constructs are shown in table 3.

Table 2 Construct reliability and validity statistics of variables in the study

	<b>M</b>	<b>SD</b>	<b><math>\alpha</math></b>	<b>CR</b>	<b>AVE</b>
<b>1. Interactive Display</b>	3.84	0.78	0.94	0.94	0.71
<b>2. Trust</b>	3.83	0.75	0.91	0.91	0.64
<b>3. Service</b>	4.06	0.73	0.92	0.92	0.70
<b>4. Product Quality</b>	3.83	0.75	0.91	0.90	0.66
<b>5. Attitude towards rental apparels</b>	3.84	.78	0.91	0.90	0.71
<b>6. Intention to Rent</b>	4.14	.72	0.93	0.93	0.70

Table 3: Correlation Statistics of the constructs

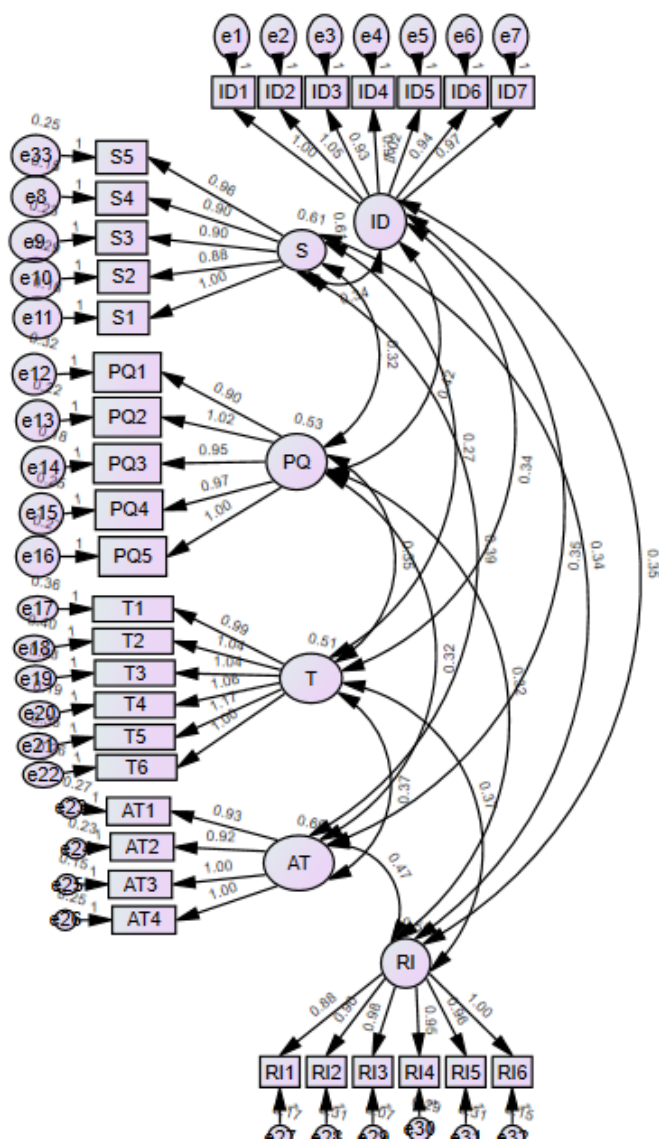
	<b>Pearson Correlation</b>					
	1	2	3	4	5	6
<b>Interactive Display (ID)</b>	( 0.84)					
<b>Trust (T)</b>	0.57**	(0.8)				
<b>Service (S)</b>	0.52**	0.45**	(0.83)			
<b>Product Quality (PQ)</b>	0.70**	0.62**	0.52**	(0.81)		

Attitude towards rental apparels (AT)	0.54**	0.61**	0.59**	0.52**	(0.84)	
Intention to Rent (RI)	0.57**	0.65**	0.55**	0.54**	0.74**	(0.83)

Notes: N = 415. Italicized figures represent square root AVE. \*\*p<0.001

Prior to testing of hypotheses, the measurement model was assessed by executing confirmatory factor analysis of measured variables by allowing all factors to inter-correlate freely as shown in figure 2. The data was also analyzed for common method bias using Harman’s single-factor test. As shown in table 4, overall fit of the hypothesized measurement model to data was seemingly satisfactory ( $\chi^2$  (N =415;  $\chi^2/df=2.92$ , TLI =.91 , GFI =.82 , CFI =.92 , RMSEA =.06. All factor loadings were greater than the threshold value of 0.60 or higher [26] and significant (p < 0.001).

Figure 2: Confirmatory factor analysis of measured variables

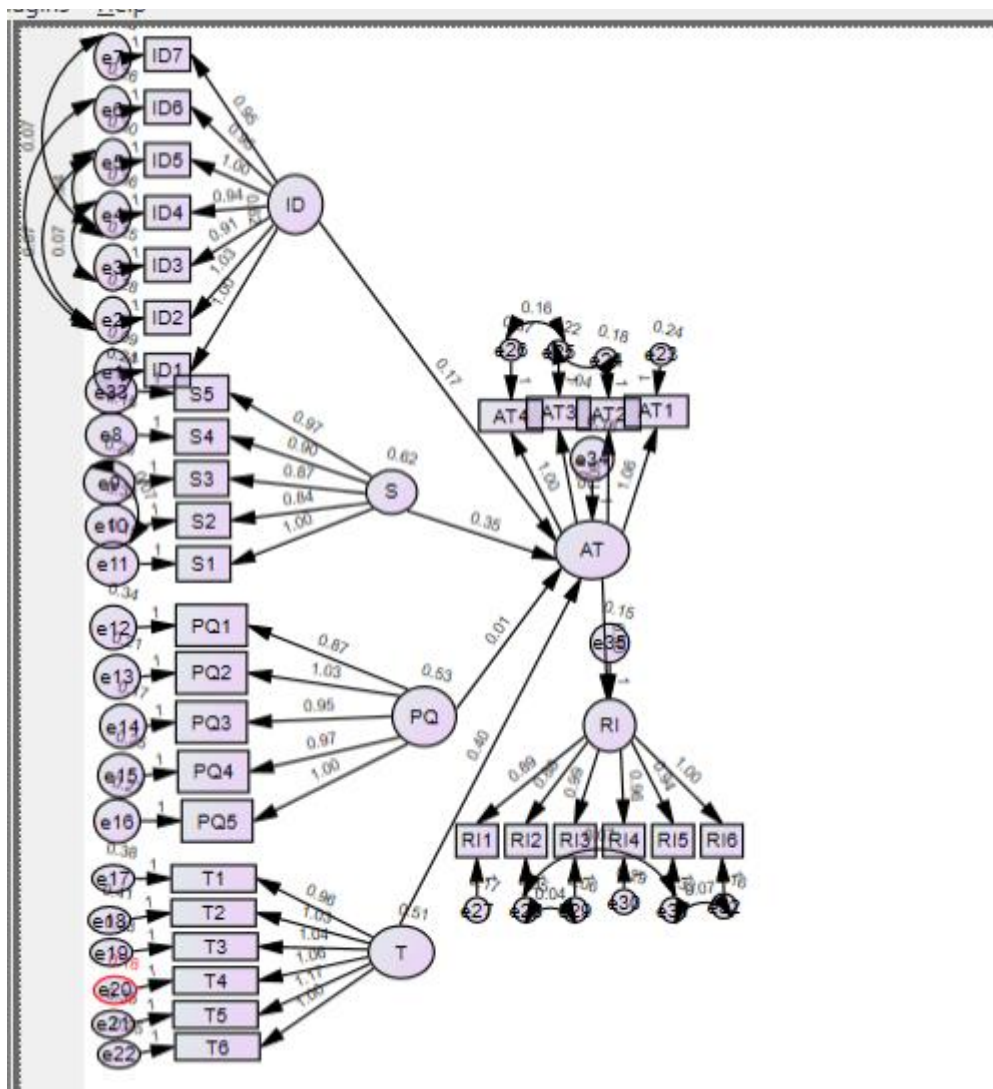


**Table 4:** Goodness of fit-statistics for Measurement Model

$\chi^2$	df	$\chi^2/df$	CFI	GFI	TLI	SRMR	RMSEA
1405.06***	480	2.92	.92	.82	.91	.33	.06

Having established a theoretically defensible measurement model, structural equation modelling (SEM) was conducted to test hypothesized relationships as depicted in figure 3. All SEM models were assessed against the generally accepted fit indices:  $\chi^2/df < 2$ , Tucker Lewis Index (TLI)  $> .90$ , Goodness-of-fit Index (GFI)  $> .80$ , Comparative Fit Index (CFI)  $> .95$ , Root-Mean-Square Error of Approximation (RMSEA)  $< 0.08$  [26] as shown by table 5.

Figure 3: Structural Equation Model



**Table 5:** Goodness of fit-statistics for Structural equation model

$\chi^2$	df	$\chi^2/df$	CFI	GFI	TLI	SRMR	RMSEA
1810.06***	479	3.7	.91	.79	.89	.25	.07

Notes: N = 415; \*\*\*  $p < 0.001$



Table 6 shows the results of Hypothesis testing between independent variable (IV) and dependent variable (DV), standardized regression estimates, standard error (SE) critical ratio (CR) and P value are shown. It is evident that all but one hypothesis (H4) were accepted. In the current study the Product quality did not directly affect the Attitude, however it is possible that it does have an impact on renting intention which has been tested using mediation. Unstandardized path coefficients indicate that Interactive display positively influences attitude ( $\beta = 0.17$ , CR = 5.4,  $p < 0.001$ ), therefore H1 is supported. Service and Trust have a positive and significant effect on attitude towards rental apparels ( $\beta = 0.35$ , CR =9.6 ,  $p < 0.001$ ) and ( $\beta =0.4$  , CR =9.5 ,  $p < 0.001$ ) providing support to H2 and H3, respectively.

Table 6: Test of Hypotheses

Sno	IV	DV	Estimate	S.E.	C.R.	P value	Supported?
H1	ID	AT	0.17	0.031	5.4	***	Yes
H2	S	AT	0.35	0.036	9.6	***	Yes
H3	PQ	AT	0.013	0.033	0.3	0.701	No
H4	T	AT	0.4	0.042	9.5	***	Yes
H5	AT	RI	0.89	0.069	12.9	***	Yes

\*\*\*  $p < 0.001$

Mediation analysis was carried out using bootstrapping approach through SPSS macro-PROCESS model 4 [23]. To assess indirect effects through attitude, bootstrapping approach was used. Mediation was tested by running four separate PROCESS Model 4 analyses. Using 5000 bootstrap samples, the indirect effects were calculated. An indirect effect (IE) is considered significant if its 95% confidence intervals (95% CI's) does not include a zero. Table 6 shows the results of mediation analysis. Indirect effect of website usability on renting intentions, IE = 0.26, (SE = 0.02) 95% CI: 0.20, 0.31 was greater than zero. On similar lines. using table 3, report results for other hypotheses b, c, and d. H 6 (a, b, c and d) was thus supported

Table 6: Mediation Analysis

	$\beta$	SE	95%CI	
			Lower Bound	Upper Bound
H6a. ID $\longrightarrow$ AT $\longrightarrow$ RI	0.26	0.02	0.20	0.31
H6b. S $\longrightarrow$ AT $\longrightarrow$ RI	0.43	0.03	0.36	0.50
H6c. PQ $\longrightarrow$ AT $\longrightarrow$ RI	0.39	0.03	0.31	0.47
H6d. T $\longrightarrow$ AT $\longrightarrow$ RI	0.31	0.03	0.25	0.37

Results of data analysis suggest that Interactive Display, Service, and Trust have a very significant positive impact on attitudes towards renting. Product quality, on the other hand, doesn't seem to influence renting attitude. Renting attitude greatly impacts the intentions to rent apparel as propagated by the Theory of planned behavior. It can be concluded that people who have positive attitudes towards websites have higher behavioral intentions to use them. Results of the mediation analysis indicate that the influence of all website quality features on renting intentions is mediated by attitude towards renting apparel. This indicates that while Product quality may not positively influence attitudes towards renting it does have a significant indirect impact on intention to rent.

### **Implications for research and practice**

#### Implications for research

This study contributes to the existing literature in four ways. First, this study proposed a research model based on the Stimulus–Organism–Response (S-O-R) model and Theory of Planned Behavior to identify Indian consumers' behavioral responses toward fashion rental websites. The proposed model shows a high explanatory power, collectively accounting for 62.1% of variance in Indian consumers' intention to use fashion rental services and 64.5 % of variance in Indian consumers' attitude towards renting apparels.

Secondly, the findings reveal that stimuli offered by fashion rental websites (interactive display, product quality, trust and service) show a significant impact on consumers' attitude towards renting apparel. Consequently, consumers' attitude plays a more influential role in forming the intention to rent apparel from a fashion rental website.

The study also validates the findings of Theory of Planned Behavior thereby adding value to existing literature Finally, the proposed research model demonstrated satisfactory psychometric properties, aligning with all established statistical criteria. This renders the model suitable for exploring a wide range of products or services across different geographical areas, guaranteeing the derivation of meaningful and relevant insights.

#### Implications for Practice

Many practical implications emerge from the study. Rented apparel websites should use web-based tools to provide a better user experience to consumers. Video presentations could be given for a few products so that customers can visualize the garment from its silhouette, fall, pattern, and design.

Making the customers aware of new offers, festival discounts, end of season discounts is a prime way of engaging the customer with the company's website, which in turn can be converted into sales. Making the website more interactive and user-friendly is bound to enhance its overall quality and usage. Adding the ability to search and sort by multiple criteria will enhance the user interface.

Mentioning returns and exchange policy from a marketing and customer perspective (rather than a legal perspective). Easy return and exchange will initiate the spark to try the service because for customers there won't be any loss in checking the merchandise.

Blogs related to the latest news, collaborative consumption ideas, living celebrity life, smart renting, and designer dresses look books written by the company may have a good impact on social media marketing by influencing the potential customers to be end users.

### **Limitations and Future Scope for Research**

Although this study provides meaningful implications for online clothing rental website, it has some limitations and thus has further research scope. As researcher-controlled sampling was employed, the study findings should be generalized with caution. Future researchers must validate the findings of the present study using a more representative probability-based sample. The geographical extent of the study was limited to Tier 1 cities which too may restrict the generalizability of the results.

The present study is based on the website quality of online rental apparel websites, future researchers may validate the findings in the context of other types of websites such as Pinterest, Instagram, and Facebook. Furthermore, researchers can extend and improve the results by including other relevant website-specific factors derived from the literature. Other

factors such as peer influence, computer experience, and innovation characteristics may also influence the attitude of the user which can also be studied.

Further, all external variables are based on the perceived quality of users, which is subjective and may be influenced by each user's characteristics such as Website skills, thought processes etc. Different results may be obtained if we measure the website quality from the independent Web survey companies.

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