

## **Investigating Expectancy Values in Online Apparel Rental during and after the COVID-19 Pandemic: Moderating Effects of Fashion Leadership**

By: Sukung Seo, [Kittichai Watchravesringkan](#), Uma Swamy, Chunmin Lang

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**Keywords:** online apparel renting | expectancy value theory | Covid-19 pandemic | fashion leadership | moderating effect

### **Article:**

**\*\*\*Note: Full text of article below**

## Article

# Investigating Expectancy Values in Online Apparel Rental during and after the COVID-19 Pandemic: Moderating Effects of Fashion Leadership

Sukyung Seo <sup>1</sup>, Kittichai Watchravesringkan <sup>2</sup>, Uma Swamy <sup>2</sup>  and Chunmin Lang <sup>3,\*</sup> 

<sup>1</sup> Department of Human Ecology, School of Agricultural and Natural Sciences, University of Maryland Eastern Shore, Princess Anne, MD 21853, USA; sseo@umes.edu

<sup>2</sup> Department of Consumer, Apparel, and Retail Studies, Bryan School of Business and Economics, University of North Carolina at Greensboro, Greensboro, NC 27412, USA; k\_watchr@uncg.edu (K.W.); usswamy@uncg.edu (U.S.)

<sup>3</sup> Department of Textiles, Apparel Design, and Merchandising, College of Agriculture, Louisiana State University, Baton Rouge, LA 70803, USA

\* Correspondence: cmlang@lsu.edu

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## 1. Introduction

The detrimental impact of textile and apparel waste has been reported as a serious concern. About 14.3 million tons of textile waste are dumped in landfills and account for almost 5% of the landfill area [1]. The European Union recently revealed that the fashion industry results in up to 10% of the harmful environmental impacts of consumption [2]. Current consumption has been characterized by overconsumption and throwaway culture, which is greatly unsustainable [3]. Such problematic consumption has significantly resulted from the prevalence of fast fashion. Fast fashion provides consumers with up-to-date trendy apparel products and shortened product lifecycles, which, in turn, contribute to ecological concerns [4]. Current consumption patterns have been negatively impacting not only the environment but also individual psychological and social well-being. In this sense, sustainable consumption is critical as it not only reduces environmental effects but also improves the quality of life by consuming less [5]. An alternative way of consumption to overcome the current situation includes reducing the purchasing of new items and

reusing products [3], thereby decreasing waste. Fashion businesses strive to implement this sustainable business strategy that has the potential to improve efficiency and sufficiency [6].

Recently, collective consumption concepts have emerged from various studies, including the sharing economy [7], collaborative consumption [8], access-based consumption [9], and circular economy [10]. These practices have a lot in common as the primary idea behind them is to enhance “using” instead of owning, which results in freedom from ownership burden [4,11,12]. Such non-ownership consumption has become widely available by sharing or pooling the resources or products [9]. Renting has been regarded as one of the access-based consumption types and has seen a rapid increase among various products, such as automobiles, housing, bicycles, fashion, toys, and media [13]. Furthermore, renting allows consumers to not only extend existing products’ lifecycles but also generate revenues for businesses [14]. The growing online rental market is expected to reach about \$1.9 billion by the end of 2023, and 40% of it will be from North America [12]. Online apparel rental platforms provide a wide range of branded apparel on rent to consumers for a predefined period. These platforms offer a cost-effective solution for the consumer to wear new outfits on various occasions, such as parties or weddings, without possessing the items [10]. Fashion renting services on a subscription basis include the following: Albright, which provides luxury fashion products; Rent the Runway, which offers designer dresses and accessories; Gwynnie Bee, which offers apparel for plus size consumers; Bag Borrow or Steal, which provides fashion accessories [15]; Nuuly, which offers wear-everywhere dresses; and Amoire, which offers professional stylists to help to curate a custom closet for their consumers. In addition to such fashion startups, American department store Bloomingdale’s, American fashion brand Banana Republic, and Swedish brand H&M have begun offering apparel rental services, which are expected to grow at an average rate of 10% per year until 2023 [16]. Such rental services allow consumers who cannot afford to purchase brand-new goods or luxury fashion items to have access to used products in good condition [1].

The COVID-19 pandemic affected sharing economy sectors adversely [16–18]. The majority of apparel rental services target working professionals in urban areas and those who enjoy high-end luxury for various occasions. However, the demand for apparel rental was significantly reduced because consumers began to work remotely, and events (e.g., weddings, graduations, or galas) were canceled or held virtually due to lockdowns and social distance measures. This phenomenon led to more consumers choosing loungewear over luxury [17]. Since the pandemic, consumer expenditure on apparel has dropped more than 50% [17]. Fashion item rental suffered a dramatic decline because of the COVID-19 pandemic. The daily report of the Australian rental service showed that sales fell by 91% at the beginning of the pandemic. On the other hand, the pandemic favorably impacted other sharing services, particularly meal-delivery services (e.g., Uber Eats) [18]. Interestingly, a more recent study found that as the importance of sharing has been gaining increased attention due to the pandemic, American consumers’ willingness to share their possessions with others through peer-to-peer sharing economy platforms has also increased during the pandemic versus before it [18,19]. Moreover, there has been a drastic increase in online purchases during the pandemic due to reduced mobility [20]. The pandemic has had significant impacts on consumers’ lifestyle changes and perceptions of sharing economy businesses. However, studies on how the pandemic affects a consumer’s perception of online apparel rental behavior are lacking.

Past literature on online rental services has extensively explored motivations and barriers to renting in the fashion context [2,6,13,21]. The motivations include wearing trendy fashion products at an affordable price, enabling frequent access to updated fashion trends, and contributing to sustainable consumption by sharing, as opposed to owning [21–23]. Obstacles and challenges may include the perceived potential financial loss that people may favor owning a product over renting because ownership is sometimes deemed financially more beneficial than renting in the long run [13], possible damages of rented items that need to be indemnified for by consumers [2], and physical concerns, such as the cleanliness and sanitation

worries about rented products [2,6,21]. However, consumer's values and perceptions of online apparel renting have not yet been fully examined [24–26].

The expectancy values are extensively employed to predict consumer attitudes and behavior intentions [25,27–29]. The expectancy-value theory posits that “people orient themselves to the world according to their expectations (beliefs) and evaluations” [30] (p. 275). Lee and Chow [25] investigated the impact of expectancy values (e.g., relative advantages, compatibility, ownership, and ecological importance) on attitudes toward online apparel renting. In addition to expectancy values being used in Lee and Chow's [25] study, the current study includes utilitarian and hedonic values, as purchase motivation is primarily driven by utilitarian and hedonic purposes [31,32]. Furthermore, this study includes the moderating effects of fashion leadership in online apparel renting because fashion leadership is one of the critical personality traits to better understand fashion consumers, as fashion leadership plays an important role in understanding how new fashion spreads [1]. However, few studies have considered fashion leadership in the apparel renting context. Importantly, unlike Lee and Chow's [25] research, this study focuses on online apparel renting behavior during the time of a detrimental crisis, the COVID pandemic. The period of lockdown, self-isolation, and economic uncertainty due to the pandemic have changed the way consumers value and behave in the online apparel renting context. Understanding how consumer perceptions and values of online apparel renting have changed since the onset of the pandemic may provide researchers and marketers of online renting businesses with meaningful insights and potential directions to create marketing tactics and develop communication strategies. Therefore, the purpose of the study was to examine the effects of expectancy values on online apparel rental during and after the COVID-19 pandemic, considering a moderating effect of fashion leadership as a personal trait. More specifically, the objectives of the study were (1) to investigate how expectancy values are related to consumer intention toward online apparel renting during and after the pandemic and (2) to examine the moderating effect of fashion leadership on the relationship between expectancy values and purchase intention to use online apparel renting during and after the pandemic. Comparison of expectancy values during and after the pandemic will provide retailers and practitioners with managerial insights by better understanding consumers' online apparel renting behavior.

## 2. Research Model and Hypotheses

### 2.1. Online Apparel Rental

The fashion industry is characterized as a highly competitive globalized market with short life cycles, high unpredictability, and volatility of market demand. To respond to the ever-changing fashion trend, it is inevitable for retailers to frequently refresh their product lines. Online apparel rental retailers provide a variety of apparel selections that allow consumers to keep up with up-to-date fashion trends without upholding a large volume of unsold and/or returned products, which is one of the vulnerable issues in the traditional form of fashion retail [24]. Online apparel renting has become affordable and easily accessible to all consumers [25]. Online renting is considered a part of the collaborative consumption platform, which is based on renting, swapping, and trading products and services that focus on using rather than owning [1]. Fashion rental has been an entry into the luxury market, in the cases of Rent the Runway [33] and Bag Borrow Steal. In recent years, there has been an increase in collaborative consumption, and with that has come an acceptance of lack of ownership [1], and apparel rental is now more commonplace than it ever has been. Past rental literature has primarily surrounded the idea of collaborative consumption in the context of car rentals (Lyft and Uber) and space rentals (Airbnb and VRBO) [34]. Both cases have become a part of everyday life. Following these trends, apparel rental has become a need for items that are not event-specific or simply a way to access luxury. Currently, consumers are being offered more day-to-day rental options, from fast fashion mass retailers, such as Banana Republic, American Eagle, and Ann Taylor Loft, to luxury.

As expectancy-value judgments affect intentions to consumption behavior [28], it is important to understand consumers' expectations of online apparel rental. Understanding how consumers' perceptions of online apparel rental change under unexpected and/or challenging events, like the pandemic, is critical to provide insights to help online rental businesses transform their business policies and marketing and communication strategies in line with the changing landscape. This will help them retain their consumers and insulate them from economic difficulties due to future uncertain crises.

## 2.2. Expectancy Values

The expectancy-value theory is underpinned by the idea that "attitude toward a behavior is itself a function of the value one assigns to the perceived consequences of the behavior and the subjective probabilities one attaches to those consequences" [35] (p. 694). Expectancy-value theory has been used within social psychology [36] and fashion consumption, including the context of online apparel rental services [25]. Extending expectancy values that were used in Lee and Chow's [25] work (i.e., relative advantage, compatibility, and psychological ownership), this study includes utilitarian and hedonic values. Past consumer studies have focused on rational and emotional aspects of consumption, as consumer choices largely driven by utilitarian and hedonic considerations play an important role in consumption decisions [37,38]. Therefore, five expectancy values (i.e., relative advantage, compatibility, psychological ownership, utilitarian, and hedonic values) were used in this study to investigate how their impacts on consumer intention of online apparel rental changed during and after the pandemic.

### 2.2.1. Relative Advantage

Relative advantage concerns a product's or service's superiority over similar products and services [39,40] within fashion, including exclusivity as a component of superiority [41]. Future expectations play an important role in determining relative advantage, thus confirming the need for relative advantage as a dimension of expectancy value [40]. Most of the rental subscription services are exclusively online, and so it is imperative to note that Hansen [39] found that consumers who grocery shopped online found online shopping to have a greater relative advantage. Strong relative advantage also has the potential to impact a consumer's willingness to purchase the product or service [42], so it could impact attitudes toward apparel rental services. Compared with traditional rental, online apparel rental provides online users with easy accessibility and availability [25]. Online apparel renting services also allow consumers to change their daily outfits of desired brands more regularly and frequently at an affordable price in a short period of time [14]. The rental business model is also considered a sustainable alternative as it enables the extension products' lifecycle. Furthermore, apparel renting is an effective way of sharing with non-ownership and provides freedom from ownership-related responsibilities, such as cleaning, disposal, or storage [2,25]. Therefore, the relative advantage may relate to consumers' intention toward online apparel renting.

### 2.2.2. Compatibility

Compatibility is considered the degree to which a product or service aligns with previous ideas and/or self-image [41,43]. It also relates to how innovation fits well with the way individual consumers usually shop [25]. Compatibility has been found to be a component of the purchase decision-making process in multiple contexts, such as marketing messages and product attribute evaluations [44,45]. Ha and Stoel [46] found that if consumers perceive online shopping as being compatible with their lifestyles, they may use online shopping to purchase apparel products. Today's consumers tend to be more comfortable engaging in online shopping, and the COVID-19 pandemic has increased the popularity of online shopping due to lockdowns and social distancing [47]. Online apparel renting services functioned similarly to normal online shopping, except that consumers should return the rented apparel goods after the rental period. As the return process is



conveniently arranged by rental services, compatibility can be found as a considerable value in behavioral intention to use online apparel rental services [25]. In accordance with past literature confirmation of the impact of compatibility on consumer perception and behavior, compatibility is used as a dimension of expectancy-value to test its influences on intention to adopt online apparel rental.

### 2.2.3. Utilitarian Value

The shopping experience provides a combination of utilitarian and hedonic values [31]. Utilitarian value is task-oriented, cognitive in nature, instrumental, and relates to accomplishing functional and practical tasks. Therefore, from the utilitarian perspective, consumers are viewed as problem solvers and shopping is regarded as a rational process as it sees that shopping is primarily driven by a need of acquisition with the intention or desire to purchase a product efficiently [31,32,38]. As shopping focused on utilitarian value reflects work mentality, a product or service is purchased in an efficient and deliberate manner [48]. When it comes to making choices, options/products that offer higher utilitarian attributes tend to be favored as consumers look for reasons to justify their choice decision [38]. According to Irani and Hanzae [31], consumers with a high level of price sensitivity are considered logical and rational problem solvers, highlighting utilitarian shopping value. Since online renting is an effective way of adopting brand fashion and/or luxury goods at a more affordable price, utilitarian value is expected to be found in online apparel renting. That is, online apparel rental heightened utilitarian aspects of consumption [49].

### 2.2.4. Hedonic Value

While utilitarian value emphasizes the functional, practical, and useful aspects of consumption, hedonic value relates to the entertainment and emotional aspects of the shopping experience [31]. Hedonic value is personal and more subjective [48] and is associated with experiential values that are characterized by heightened involvement, fantasy fulfillment, increased arousal, sensory stimulation, enjoyment, pleasure, curiosity, and escapism [32]. Hedonist consumers tend to make more frequent purchases than those with utilitarian values [32]. Hedonic value has been associated with shopping, especially fashion choices. Pleasure and enjoyment are strong drivers of fashion shopping as clothing is used for self-expression and to express emotional states [22]. As hedonism plays a role in predicting the perception and behavior of a particular shopping experience [48], it may affect consumer intention to use online fashion rental services.

Previous literature has found that satisfactory expectancy values lead to an increase in the consumers' intention to use and consume [28]. Therefore, expectancy values might be a significant predictor of behavioral intention to engage in online apparel renting. Consequently, based on the dimensions of expectancy-value and their associations with consumer intention to use online apparel rental, we propose:

**H1.** Intention to use online apparel rental services during and after the pandemic will be positively influenced by (a) relative advantage, (b) compatibility, (c) utilitarian value, and (d) hedonic value.

### 2.2.5. Psychological Ownership

Psychological ownership is "the personal sense of possession an individual holds for a material or immaterial target" [50] (p. 121). With other possessions, such as cars [34] or music in the form of records/CDs [51], the need for ownership has become far less important than it previously was. In the case of apparel rental services, the changing nature of the industry has created an emphasis on newness [5] over ownership. In the past, individuals engaged in renting goods mainly for utilitarian purposes. However, modern consumers have become more educated, adventurous, and more traveled, and they have become more interested in seeking experiences as well (not only for utilitarian reasons) when it comes to consuming goods [26]. With day-to-day apparel items, there is often

less emotional attachment that can influence the need for psychological ownership [52]. Past studies support that consumers who put less importance on ownership are more likely to perceive sharing as favorable [2,5,53]. Since renting does not provide the option of ownership, there is expected to be a negative relationship between psychological ownership and attitudes toward apparel renting and the following hypothesis is proposed:

**H1.** Intention to use online apparel rental services during and after the pandemic will be negatively influenced by (e) psychological ownership.

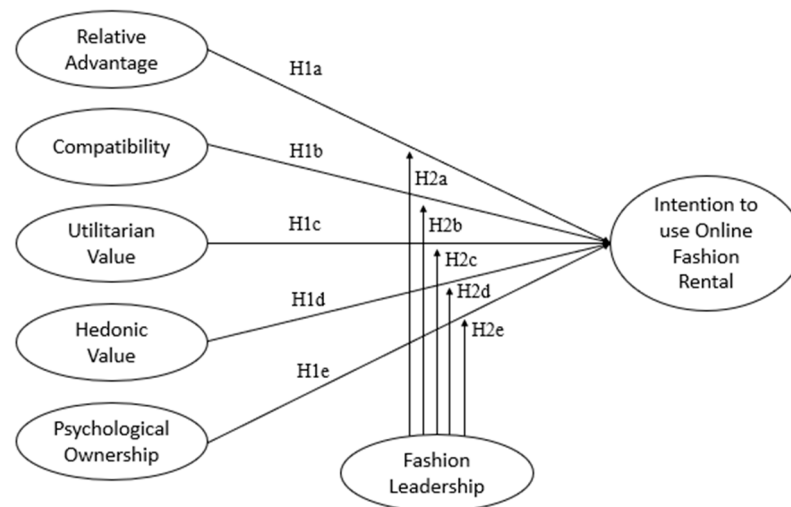
### 2.3. Moderating Effects of Fashion Leadership

Consumers can be categorized into two segments: fashion leaders and fashion followers [54,55]. Fashion leaders are those who “are more involved with fashion, usually purchase new styles first, like to take risks, and are confident in their choices” [48] (p. 294) and who value the excitement and appeal of new fashion more than average consumers [45]. The role of fashion leaders is important in the success of new fashion as the mass acceptance of the new fashion trend is primarily determined by fashion leaders because they have an impact on late buyers and, thus, significantly influence fashion diffusion [32,56]. Fashion consciousness and trend sensitivity are concepts that are close to fashion leadership, as all these concepts relate to a high level of desire to learn and adopt the latest fashion. Fashion leadership, however, focuses more on influencing others to diffuse new fashion [57].

Consumers’ intention to engage in fashion purchases has been found to be motivated by interpersonal influence, such as fashion leadership [54,58]. Indeed, recent studies have found that fashion leadership is positively associated with apparel rental adoption [1,59]. A consumer with a high sense of fashion leadership is found to value quality over quantity [50] and cares about sustainable fashion consumption (e.g., apparel renting) [1]. As fashion leadership involves newness and the latest fashion trends and online apparel rental is an emerging platform that is popular among fashion consumers for its novelty and variety in apparel choice, fashion leadership may influence intention toward renting apparel online. As the level of fashion leadership may differ among fashion consumers [55], it may affect the strength (degree) or direction (for) of the relationship between expectancy values and intention to use online apparel rental services [60]. Therefore, in addition to expectancy values (relative advantage, compatibility, psychological ownership, utilitarian, and hedonic values), a novel component of fashion leadership is included in the model as a moderating effect of the personality trait. Therefore, the following hypotheses are developed:

**H2.** Fashion leadership will moderate the relationships between intention to use online apparel rental services and (a) relative advantage, (b) compatibility, (c) utilitarian value, (d) hedonic value, and (e) psychological ownership during and after the pandemic.

The recent outbreak of the COVID-19 pandemic has changed consumer’s lifestyles, resulting in growing online and virtual activities as a new normal. Health issues and economic downturns followed by the pandemic have forced consumers to reconsider their purchase patterns and habits [61]. While there are everlasting primary values that are expected to be fulfilled through online rental regardless of the time period (even during challenging times, such as the pandemic), the significance of expectancy values on online renting intention during and after the pandemic might differ. This study is designed to examine how the influences of expectancy values on consumer intention toward online apparel renting change during and after the COVID-19 pandemic and how fashion leadership moderates the relationships between expectancy values and consumer intention to adopt online apparel renting. Accordingly, integrating expectancy-value theory, a research model was proposed, as illustrated in Figure 1.



**Figure 1.** An expectancy-value model of online apparel rental: Moderating effects of fashion leadership during and after the COVID-19 pandemic.

### 3. Research Methods

#### 3.1. Participants and Data Collection

Upon Institutional Review Board (IRB) approval from the researchers' university, two cross-sectional data collections were conducted. For the research to access consumers' perceptions and value change or difference regarding online renting at the two specific time points, during and after the pandemic, a cross-sectional approach was deemed appropriate [62]. Cross-sectional design allows comparisons between individual differences in the response at different time points [63]. The questionnaire, including demographic questions (age, gender, and ethnicity), was developed using Qualtrics software 2020 and attention check questions were included throughout the questionnaire to measure participants' engagement to ensure the quality of data. Online surveys were then conducted in two different periods: (1) Spring 2020, the period of the great surge of COVID cases, and (2) Spring 2023, the period most of the pandemic-related restrictions were lifted and people returned to normal life. Participants were recruited among college students from a large university located in the Southeastern region of the United States. The post-pandemic data (Spring 2023) were collected from another sample in the same university due to the difficulties of retaining the same participants who participated in the survey during the pandemic (Spring 2020) because of their graduations. Before taking the survey, participants were given brief information on the study and then asked to check a box indicating their informed consent. Extra credit was provided as an incentive to encourage the completion of the survey.

#### 3.2. Instrument Development

Multi-item scales adopted from previous research were utilized to measure all variables. To measure the expectancy values, including relative advantage (four items), compatibility (three items), and psychological ownership (three items), items were borrowed from the scales used by Lee and Chow [25]. Items to measure utilitarian (two items; reliability: 0.93) and hedonic values (three items) were adopted from Babin et al.'s [48]. Additionally, three items were employed by Hung et al. [64] was adopted and revised to measure consumer intention to shop for online rental services. Finally, fashion leadership was measured by six items adapted from Kang and Park-Poaps [32]. The reliability (Cronbach's alpha) of fashion leadership ranged from 0.88 (during-pandemic) to 0.90 (post-pandemic). It is generally recommended to have three or more items per construct to achieve reasonable measurement accuracy. All constructs were measured by three or more items except for one construct, utilitarian value (two items). A number of studies have confirmed that less than a three-item measure can be a concrete construct and serve as a substitute for a multi-item



scale [65,66]. All items were measured utilizing a 7-point semantic differential scale with “1 = strongly disagree” and “7 = strongly agree”.

## 4. Results

### 4.1. Sample Profile

Per cross-sectional research design, data cleaning yielded a total of 431 valid samples ( $n = 233$ : during the pandemic and  $n = 198$ : after the pandemic). In the sample collected during the pandemic, the majority of participants were females (83.69%), and 90.1 percent of participants were between 18–23 years old. Of the total 233 participants, Caucasian/White made up 32.19%, followed by African American/Black (39.48%) and Hispanic (9.87%).

The samples collected after the pandemic were composed of more females (80.30%) than males (19.70%). The majority of participants (91.41%) were between 18–23 years of age. The largest portion of respondents were Caucasian/White (36.36%), followed by African American (35.35%) and Hispanic (14.14%). The details of participants’ profiles are described in Table 1.

**Table 1.** Demographic summary of participants ( $n = 431$ ).

Consumer Profile		During Pandemic ( $n = 233$ )		Post Pandemic ( $n = 198$ )		Total ( $n = 431$ )	
		Frequency	%	Frequency	%	Frequency	%
Gender	Male	38	16.31	39	19.70	77	17.87
	Female	195	83.69	159	80.30	354	82.13
Age	18–23	210	90.13	181	91.41	391	90.72
	24–29	18	7.73	14	7.07	32	7.42
	Above 30	5	2.15	3	1.52	8	1.86
Ethnicity	White	75	32.19	72	36.36	147	34.11
	Black	92	39.48	70	35.35	162	37.59
	Hispanic	23	9.87	28	14.14	51	11.83
	Asian	13	5.58	16	8.08	29	6.73
	Other	30	12.88	12	6.06	42	9.74

### 4.2. Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was performed using Amos 22 to assess the validity and reliability of latent constructs in the conceptual model. The model fit was tested through main fit indices, including normed- $\chi^2$  ( $\chi^2/df$ ), comparative fit index (CFI), Tucker Lewis index (TLI), root mean square error of approximation (RMSEA), and standardized root mean square residual (SRMR), as recommended by Kline [67]. An examination of model fit revealed that the model had an excellent fit to both data (during-pandemic:  $\chi^2 = 429.347$ ,  $df = 231$ ,  $p < 0.001$ ,  $\chi^2/df = 1.859$ ; CFI: 0.952; TLI: 0.942; SRMR: 0.049; RMSEA: 0.061; post-pandemic:  $\chi^2 = 469.084$ ,  $df = 231$ ,  $p < 0.001$ ,  $\chi^2/df = 2.031$ ; CFI: 0.922; TLI: 0.907; SRMR: 0.076; RMSEA: 0.072) as the fit indices met all cutoff criteria (CFI and TLI  $> 0.90$ ; SRMR  $< 0.10$ ; RMSEA  $\leq 0.08$ ).

As shown in Table 2, standardized factor loadings were significant at the 0.01 alpha level, ranging from 0.50 to 0.94 from the during-pandemic sample and ranging from 0.54 to 0.93 from the post-pandemic sample. Cronbach’s alpha and composite reliability (CR) were used to test reliability. Cronbach’s alpha estimates ranged from 0.75 to 0.95 in the during-pandemic; from 0.75 to 0.92 in post-pandemic. Additionally, CR estimates ranged from 0.77 to 0.95 (during-pandemic) and from 0.78 to 0.92 (post-pandemic). These estimates exceeded the recommended cutoff of 0.70, indicating a satisfactory level of reliability [68]. All average variance extracted (AVE) estimates ranged from 0.52 to 0.87 (during-pandemic) and from

0.55 to 0.79 (post-pandemic), which are greater than the threshold of 0.50, indicating that the five-factor model was reliable.

**Table 2.** Results of Confirmatory Factor Analysis.

Items		Std Loading		
		During-	Post-	
Relative Advantage (RA)		CR	0.856	0.920
		$\alpha$	0.845	0.864
		AVE	0.606	0.741
RA1	Renting apparel items online would enable me to get the apparel I want more quickly.		0.823	0.861
RA2	Renting apparel items online would enhance my effectiveness in getting the apparel I want.		0.884	0.908
RA3	Renting apparel items online would enable me to get the apparel I want more easily.		0.848	0.864
RA4	Renting apparel items online would enable me to get the apparel I want more cheaply.		0.498	0.529
Compatibility (C)		CR	0.909	0.819
		$\alpha$	0.906	0.896
		AVE	0.771	0.602
C1	Renting apparel items online would be compatible with most aspects of how I shop for apparel.		0.790	0.776
C2	Renting apparel items online would fit my style of shopping.		0.932	0.923
C3	Renting apparel items online would fit well with the way I like to shop for apparel.		0.906	0.891
Utilitarian Value (UV)		CR	0.890	0.794
		$\alpha$	0.890	0.789
		AVE	0.801	0.658
UT1	I accomplished exactly what I wanted to during renting period.		0.909	0.858
UT2	While renting apparel items, I found just what I was looking for.		0.881	0.762
Hedonic Value (HV)		CR	0.869	0.873
		$\alpha$	0.870	0.870
		AVE	0.693	0.697
HD1	Renting apparel items truly felt like an escape.		0.681	0.750
HD2	While renting, I felt a sense of adventure.		0.851	0.879
HD3	Renting was truly a joy.		0.944	0.870
Psychological Ownership (PO)		CR	0.766	0.780
		$\alpha$	0.750	0.754
		AVE	0.522	0.548
PO1	The money paid for renting apparel items online is not worthwhile since I cannot own the items.		0.677	0.579
PO2	Not able to own the apparel items I love is annoying.		0.752	0.831
PO3	I want to own the apparel items I like and feel that they are mine.		0.736	0.786
Purchase Intention (PI)		CR	0.951	0.920
		$\alpha$	0.950	0.917
		AVE	0.867	0.794
PI1	I have strong possibility to rent apparel online.		0.930	0.838
PI2	I'm likely to rent apparel online.		0.951	0.935
PI3	I have high intention to rent apparel online.		0.912	0.897

Note. Std. loading: Standardized factor loadings.

As all CFA factor loadings in both during and after-pandemic samples were significant, and all the CR and AVE estimates from both samples exceeded the recommended criteria of 0.70 and 0.05, respectively [69], the convergent validity was confirmed that the represented indicators adequately reflect their corresponding constructs. The discriminant validity of the model was then assessed by comparing maximum shared squared variances (MSV) with the AVE estimates [70]. All AVE estimates for all constructs in both samples exceeded MSV estimates, supporting discriminant validity [68]. A matrix of AVE and MSV for discriminant validity is illustrated in Table 3.

**Table 3.** Discriminant Validity Assessment Matrix.

	RA	C	UV	HV	PO	PI
<b>During-pandemic</b>						
Relative advantage (RA)	<b>0.61</b>					
Compatibility (C)	0.50	<b>0.77</b>				
Utilitarian Value (UV)	0.28	0.30	<b>0.80</b>			
Hedonic Value (HV)	0.23	0.28	0.71	<b>0.69</b>		
Psychological Ownership (PO)	0.16	0.28	0.19	0.19	<b>0.52</b>	
Purchase Intention (PI)	0.42	0.42	0.49	0.50	0.40	<b>0.87</b>
<b>Post-pandemic</b>						
Relative Advantage (RA)	<b>0.74</b>					
Compatibility (C)	0.26	<b>0.60</b>				
Utilitarian Value (UV)	0.18	0.17	<b>0.66</b>			
Hedonic Value (HV)	0.27	0.35	0.46	<b>0.70</b>		
Psychological Ownership (PO)	0.06	0.16	0.10	0.19	<b>0.55</b>	
Purchase Intention (PI)	0.31	0.45	0.38	0.54	0.25	<b>0.79</b>

Note. Diagonal bolded numbers are the AVEs for each factor. Numbers on the off-diagonal are squared inter-construct correlations.

#### 4.3. Hypotheses Tests: Structural Equation Model (SEM)

Structural equation modeling was conducted to test the proposed model, and the results indicated a good fit (during-pandemic:  $\chi^2 = 187.175$ ,  $df = 120$ ,  $p = 0.00$ ,  $\chi^2/df = 1.560$ ; CFI: 0.979; TLI: 0.973; SRMR: 0.047; RMSEA: 0.049; post-pandemic:  $\chi^2 = 198.780$ ,  $df = 120$ ,  $p = 0.00$ ,  $\chi^2/df = 1.656$ ; CFI: 0.966; TLI: 0.957; SRMR: 0.0486; RMSEA: 0.058).

The statistical result from the sample collected during the pandemic indicated that relative advantage (H1a) and hedonic value (H1d) positively affected the intention to rent apparel online (H1a:  $\gamma = 0.268$ ;  $p < 0.001$ ; H1d:  $\gamma = 0.282$ ;  $p < 0.05$ ), whereas the effects of compatibility (H1b) and utilitarian value (H1c) were not significant (H1b:  $\gamma = 0.059$ ;  $p > 0.05$ ; H1c:  $\gamma = 0.152$ ;  $p > 0.05$ ). As hypothesized, psychological ownership had a negative impact on consumer intention to online apparel renting ( $\gamma = -0.309$ ;  $p < 0.001$ ), which supported H1e. The SEM results from the post-pandemic data showed that all expectancy values, relative advantage (H1a), compatibility (H1b), utilitarian value (H1c), and hedonic value (H1d) revealed to have positive effects on consumer intention to use online apparel rental services (H1a:  $\gamma = 0.141$ ;  $p < 0.05$ ; H1b:  $\gamma = 0.275$ ;  $p < 0.001$ ; H1c:  $\gamma = 0.184$ ;  $p < 0.05$ ; H1d:  $\gamma = 0.302$ ;  $p < 0.05$ ). The negative effects of psychological ownership on intention to use online apparel renting were statistically significant (H1e:  $\gamma = -0.165$ ;  $p < 0.05$ ), supporting H1e (see Table 4).

**Table 4.** Results of SEM analysis for Hypotheses: During and Post-pandemic.

Hypotheses	During-Pandemic		Post-Pandemic		Results
	$\gamma$	$p$	$\gamma$	$p$	
H1a RA → Intention	0.268	0.000 ***	0.141	0.030 **	Supported
H1b C → Intention	0.059	0.416	0.275	0.000 ***	Supported post-pandemic
H1c UV → Intention	0.152	0.134	0.184	0.023 **	Supported post-pandemic
H1d HV → Intention	0.282	0.004 **	0.302	0.001 **	Supported
H1e PO → Intention	−0.309	0.000 ***	−0.165	0.008 **	Supported

Note. \*\*  $p < 0.05$ ; \*\*\*  $p < 0.001$ ; RA: Relative Advantage; C: Compatibility; UV: Utilitarian Value; HV: Hedonic Value; PO: Psychological Ownership.

#### 4.4. Moderating Effects of Fashion Leadership

Moderation analysis using Amos 22 was conducted to test the moderating effects of fashion leadership on the relationship between expectancy values and intention toward online apparel renting during and after the pandemic. The moderation analysis in Amos

involves testing the path model with independent variables (i.e., five expectancy values in this study), moderator (fashion leadership), and interaction variable (product of independent variable and moderator). The results indicated that fashion leadership moderated the relationship between relative advantage (RA) and consumer intention to use online apparel rental services during the pandemic ( $t = 0.093, p < 0.05$ ), but its impacts were negligible after the pandemic ( $t = 0.083, p = 0.191$ ), and therefore, H2a was supported during the pandemic only. On the other hand, there was no significant moderating effect of fashion leadership on the relationship between compatibility and intention toward online apparel renting during the pandemic ( $t = -0.041, p = 0.383$ ); however, its effect was significant after the pandemic ( $t = 0.124, p < 0.05$ ), which supported H2b after the pandemic. The moderating effects of fashion leadership on the relationship between expectancy values of utilitarian value (UV) and hedonic value (HV) and online apparel rental intention were not statistically significant in both time periods, during the pandemic ( $t = 0.054, p = 0.226$ ;  $t = -0.003, p = 0.954$ , respectively) and after the pandemic ( $t = 0.078, p = 0.169$ ;  $t = 0.053, p = 0.270$ , respectively). Thus, H2c and H2d were not supported. Finally, the results indicated that there were no moderating effects of fashion leadership on the relationship between psychological ownership (PO) and intention to rent apparel online during the pandemic ( $t = 0.026, p = 0.609$ ), whereas its impact was significant after the pandemic ( $t = -0.119, p < 0.05$ ), and therefore, H2e was supported after the pandemic (see Table 5).

**Table 5.** Results of moderating effects of fashion leadership.

		During		Post		Result
		<i>t</i> -Value	<i>p</i>	<i>t</i> -Value	<i>p</i>	
H2a	RA × Fashion Leadership	0.093	0.035 **	0.083	0.191	Supported during pandemic
H2b	C × Fashion Leadership	−0.041	0.383	0.124	0.017 **	Supported post-pandemic
H2c	UV × Fashion Leadership	0.054	0.226	0.078	0.169	Not supported
H2d	HV × Fashion Leadership	−0.003	0.954	0.053	0.270	Not supported
H2e	PO × Fashion Leadership	0.026	0.609	−0.119	0.044 **	Supported post-pandemic

Note. \*\*  $p < 0.05$ ; RA: Relative Advantage; C: Compatibility; UV: Utilitarian Value; HV: Hedonic Value; PO: Psychological Ownership.

## 5. Discussion and Implications

The present research explores online apparel renting as an emerging trend of access-based consumption by examining the expectancy values leading to online apparel renting adoption. The results of this study indicated that while relative advantage and hedonic value positively affected the consumer intention to engage in online apparel renting both during and after the pandemic, compatibility and utilitarian value positively influenced online apparel renting only after the pandemic. This implies that consumers value the benefits that relative advantage affords them in terms of quick and easy access, affordable price-point, and effectiveness when renting apparel online, irrespective of the prevailing circumstances or situations like pandemic or not, in line with existing studies [14,41]. Consumers also value the experiential aspects of joy, fantasy, and escapism of hedonic values when using online apparel rental, irrespective of circumstances. Past studies found that pleasure and enjoyment are strong drivers of apparel consumption [22]. The results of this study showed that this is true even under the adverse circumstances like the pandemic. The insignificant relationship between compatibility and intention toward online apparel renting during the pandemic was not expected. However, it can be explained by the unusual type of consumption process. Even though online renting is similar to the online shopping format, consumers may feel that renting is not compatible with purchasing new items, especially during the heightened health-concern period, as renting involves the returning process of renting clothes. The insignificant influence of utilitarian value can be possible in the way that unique circumstances might have played a role in the decision to online apparel renting. Specifically, social distancing, work-from-home, and restrictions on gatherings during the pandemic reduced the need for fashion products [16]. Since

consumers had to stay indoors for months, they switched from professional outfits to casual/sportswear [71]. Most online rental service users are those who rent professional clothes and/or dressy outfits for special events; they may not have found what they looked for (e.g., cozy loungewear) or felt the need to rent fashion items for special occasions during the pandemic, thereby failing to meet consumers' utilitarian value. As the pandemic has been winding down and restrictions have been lifted, most forms of activity have returned to normal. Consumers returned to the rental platforms. According to Nuuly, currently, there has been a 25% increase in site traffic and rentals [72]. Consumers may again feel the need for a variety of fashion items offered by online apparel renting services. Since it was compatible with how they shopped for apparel and adhered to their utilitarian values, consumers' intention to engage in online apparel rental services increased in the post-pandemic. The results of the study provide online rental retailers and marketers with useful insights on what to carry and how to create communication tactics during challenging times. For example, online renting is compatible with online shopping; however, as it involves a returning process, consumers may feel it is a burden or hassle as they need to make a travel to drop them off at UPS to return the rented items before the rental period is up. In line with this, consumers' inertia in adopting a new type of consumption (i.e., renting) was found to be one of the barriers to apparel renting [2]. Furthermore, various offerings and services that may affect consumers' purchase decisions need to be actively implemented, such as pause subscription options, discounts, or a wide range of casual wear to adjust to the pandemic. This may help to meet consumers' sense of compatibility and utilitarian needs during the harsh period.

As expected, psychological ownership was found to negatively influence consumer intention to use online apparel rental both during and post-pandemic, and these results are consistent with past studies [12,25,73]. This indicates that consumers' strong desire for possession (i.e., psychological ownership) may impact their desire to purchase products and feel liable for their possessions rather than renting. These consumers may build product attachments through their possessions. Therefore, consumers with a high level of psychological ownership may not be interested in online apparel renting regardless of the time of health and economic crises. In order to attract consumers with a strong desire for psychological ownership, online apparel renting retailers could offer a wide selection of apparel products and a variety of exclusive brands with better prices than non-rental retailers. Unique and rare items may also appeal to these consumers. Furthermore, rental retailers can provide these consumers with the option to buy apparel items at the end of the rental period to fulfill their sense of ownership.

Fashion leadership partially played a moderating role between expectancy values and intention toward online apparel renting during and post-pandemic. The results indicated that the effects of relative advantage on intention toward online apparel renting were significantly moderated by fashion leadership during the pandemic, whereas moderating effects of fashion leadership on the relationship between these two were not identified after the pandemic. The reason can be found in the huge increase in social media usage during the pandemic and online apparel rental retailers' proper response to the corresponding trend. As most of the world was housebound during the pandemic, there was a 70% increase in social media engagement (i.e., Facebook and Instagram) compared to pre-pandemic [74] and a 40% increase in engagement on sponsored content with Instagram usage [75]. Moreover, fashion content creators (i.e., fashion leaders) focused on working from home and lounging inside outfit styling during the pandemic. In line with the lifestyle change, some of the online apparel rental services, such as Nuuly, focused on offering casual wear (represented 68% of rentals) and everyday items. The effective, easy, and affordable platform of online renting may have been considered attractive for those who like to pick up new trends, fueling a positive intention for online apparel renting to adopt. However, in the post-pandemic time, when social activity and gatherings are back to normal, fashion leadership may not play as moderator as much as it did during the pandemic. Furthermore, while fashion leadership did not moderate the relationship



between compatibility and online apparel renting intention during the pandemic, its moderating effects were significant after the pandemic. That is, fashion leadership did not influence online apparel renting for those who are not familiar with online renting, especially during the time of health crisis. Those consumers may think that online apparel rental is not compatible with shopping for new clothes due to the cleanliness of rented items. Past studies identified hygiene issues as one of the barriers to apparel rental [2,17]. However, those consumers can be encouraged by fashion leadership when the hygiene and infection concerns are reduced after the pandemic. Furthermore, fashion leadership did not moderate the relationship between utilitarian and hedonic values and intention toward online apparel renting both during and after the pandemic. The reason is mainly because the awareness of the importance of health and well-being has been heightened during and post-pandemic, paying more attention to non-fashion items, such as sanitary, food, or health products [76]. Therefore, fashion leadership may not be strong enough to play a moderating role in online apparel renting, even though utilitarian and hedonic values can be fulfilled via online renting. Consistent with the findings, a past study found contradictory relations between fashion leadership and both utilitarian and hedonic values [32]. Lastly, the association between psychological ownership and online apparel renting intention was found to be strengthened by fashion leadership only after the pandemic. As stated, there was not much fashion involvement and new trend adoption was observed during the pandemic; fashion leadership may not have strongly moderated the idea of owning apparel products and the intention to rent apparel. However, in the era of post-pandemic, the strong desire to possess physical items may discourage online apparel renting, and it may be strengthened by fashion leadership because consumers with high fashion involvement (i.e., fashion leaders) have a higher materialism in where places ownership of products at the center of their lives [1,77]. The sense of fashion involvement may be brought back to the era of post-pandemic, and it became more influential in online apparel renting.

Overall, based on the results, online apparel rental businesses should be aware of their strengths and weaknesses to be prepared for a crisis like the COVID-19 pandemic. That is, they can capitalize on their relative advantages, minimize their weaknesses and properly adjust and manage their offerings in adverse times. That is, they should focus on expectancy values, especially relative advantage and hedonic values, to promote products and devise marketing and communication strategies during difficult times. Implementing easy access to various and unique brands and providing a simple and convenient return process may help attract consumers. The physical ownership, however, may keep people from engaging in online apparel renting as they prefer owning over renting regardless of the pandemic. Therefore, carrying a wide range of selections and adding a “buying” option after the rental period is over may encourage those consumers to be more willing to rent apparel online. The result of the study also implies that fashion consumers with high fashion involvement (fashion leadership) appreciated the easy, effective, and affordable aspects of online apparel rental during the pandemic and the compatibility after the pandemic. Consumers who are interested in fashion may have a high level of psychological ownership, keeping from online apparel rental in normal times. Therefore, online rental retailers may introduce unique fashion items and also maintain inventory freshness to help those consumers engage more in online apparel rental.

## 6. Conclusions

As apparel rental services have been increasing in popularity, it is important to understand consumers who choose to rent apparel online receive the proper consumption value for their subscription [25], and some retailers will need to improve their value in order to increase their number of subscribed consumers. This study examined the expectancy values and intention toward online apparel renting and the moderating effects of personality trait fashion leadership on the relationships between these two. Significant findings added to the literature on online apparel renting specifically and collaborative fashion consumption more broadly. Expectancy-value theory has been used as a theoretical underpinning to

understand consumer intention to use online apparel rental services. The findings of this study have managerial implications for businesses that offer online apparel rental services. The recent health and economic crisis, the COVID-19 pandemic, and its aftermath had a significant impact on online apparel rental services. This study provides online apparel retailers with guidance on value factors that can be applied to their marketing plan during unexpected and harsh events like the pandemic. The result of this study also offers the moderating role of personal traits of fashion leadership that can influence their business in the disrupting business environment.

There are limitations in this study that can be used as avenues for future research. First and foremost, this study is limited by the sampling strategy, which provided a convenience sample. The majority of participants were female college students aged 18–22 years old. Future studies could consider other age groups in online apparel rental adoption. Post-college consumers between their early 30s and late 40s tend to increase their buying power and, thus, may be more open to spending money on apparel rental services. Additionally, participants would potentially show differences in attitudes based upon age, and thus, provide insight to retailers if they need to consider each age demographic differently.

Secondly, this research specifically looked at dimensions of expectancy values in the context of online apparel rental services. Future research could include other variables, such as environmental consciousness, financial risk, or the number of items allowed in the subscription, and then could investigate how these factors impact consumer satisfaction or attitude toward online apparel renting. Third, the personal characteristic of fashion leadership was used as a moderator in this study. Future research may adopt other moderators, such as the need for uniqueness. It is plausible that the need for uniqueness may strengthen apparel renting adoption, given that online apparel rental services offer unique and latest fashion items. Furthermore, the recent global pandemic has required online apparel rental services to reconsider their rental process and marketing tactics [76]. As consumers have become fearful of sharing apparel pieces and the safety of the process in the time of health crisis, this suggests a need for future research potentially including the factor of safety in the value system, which may impact consumer behavior toward online apparel rental. Within the history of apparel consumption, online apparel rental services are relatively new and will require a significant amount of future academic research.

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