

Sustainability Through Collaborative Consumption Practices

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Abstract

"Online fashion renting" is how the sharing economy concept has emerged in the fashion sector. Online fashion rentals are now acceptable and accessible thanks to the growth of collaborative consumption in the clothes sector and technological advancements, accelerating consumer demand for more reasonably priced and environmentally friendly fashion items. The current study determines how the expectancy-value plays a vital role in developing behavioral beliefs that may cause favorable attitudes and intentions toward online renting. The research applies a quantitative approach; a conceptual framework is proposed based on the theory of planned behavior and expectancy value theory. Data was gathered from 320 fashion users renting items from social media and rental outlets via survey. The results revealed that growing awareness of online fashion rental in Pakistan has not only made it convenient for the customer, but these rental services also support giving a second life to fashion items that have been disposed of after the low frequency of use due to short life cycles and frequent updates of fashion. This study provides guidelines for renters and rentals as the success of fashion renting depends on consumer awareness, and its acceptance in the Pakistani market for customer communication can play a vital role in creating trust regarding online fashion renting.

Keywords: Attitude Toward Online Fashion Renting, Expectancy Value Theory, Fashion Leadership, Subjective Norms, Intention Towards Online Fashion Renting.

Introduction

The idea of a sharing economy has emerged now in the fashion industry as "online fashion renting" (Aditi et al., 2021). The progress of collaborative consumption in the apparel industry with the advancement of technology has made online fashion renting appropriate and accessible in return for speeding up the consumer's desire for more affordable and sustainable fashion items (Lee et al., 2020). Due to COVID-19 budget limitations and restrictions, consumers were more likely to be inclined to online sharing platforms, i.e., online fashion renting (Todorovska et al., 2021). Environmental sustainability is the new approach of fashion industry retailers and industrialists (Cerullo, 2019). However, these industrialists central aspirations of a short period of fashion, the blending of new colors, and new cuts in designs are making them the 2nd largest in consuming water as well as 8 to 10 percent responsible for global emissions, making this industry accountable for the world's largest polluters (Lee et al., 2020).

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The industrialized process of finishing raw materials into consumer-finished apparel significantly impacts the environment and society (Pham et al., 2021). Using products can diminish fashion's effect on the environment and reduce waste. It is gaining more attention now because less effort has been enforced on this topic. Economical control habits motivate consumers to online fashion renting instead of purchasing again and again (Kim et al., 2021).

There is much research on online fashion renting in the western world. The awareness of sharing has obtained attention in the fashion industry. Still, this idea of online fashion renting lacks responsiveness, acceptance, popularity, and growth in Pakistan's fashion industry, especially about personality traits and consumers' intentions. The primary reason behind this study is to broaden the literature on access-based consumption by distinguishing specifically the consumers' attitudes towards online fashion renting measured by Ajzen's TPB (1991) and applied expectancy-value model, which is broadly accepted to measure the relationships between attitudes and intentions. Owing to its competency in forecasting behaviors that vary from peer to peer and its suitability in describing intentions to engage in online fashion renting (Lee et al., 2020)

Consumer attitudes toward renting online clothes will increase in the future. This research can help people who want to pursue online fashion renting as a source of income and the type of consumers interested in it. In Pakistan, there are several designers who showcase their clothes on rental fashion shows. These designers also share their masterpiece signature dresses with models and high-rated actors on social media such as Facebook, Instagram, etc., and TV shows promoting rental products or services. Moreover, need-based consumers, known as cost-conscious consumers, are also getting benefits from traditional wedding dresses, i.e., lehngas, wedding maxis for females, and formal wedding wear, i.e., Shairwanis and pant-coats for males, available on rent for their big days. These fashion renting services also include theme and dance dresses, party dresses, baby shower dresses, bridal shower dresses, and Halloween dresses for users to participate in banquets or important occasions like stage dramas, educational fashion shows, theater plays, school tables, etc. In Pakistan, the Christian community is commonly involved in fashion renting; the white wedding gowns worn for the nikah ceremony as a wedding ritual have always been rented by these rental outlets and online service providers. This study encompassed a sample of 320 users of online fashion renting. It reached its findings, which have reduced the gap in markets that provide rental services under the table, privately, as part-time businesses, or on a small scale to have a prominent place and proper platforms to showcase their services. The idea of expensive purchases will be replaced by fashion renting as the growth of such renting products and services will give a second life to many fashion items that will later contribute to the sharing economy.

Online fashion renting has stressed the reduction of wastage of material and focused on individual contentment (Pedersen & Netter, 2015). There are several studies of collaborative consumption, which the Theory of Planned Behavior supports as it explains the mental reasoning of consumers when they make decisions and intend to forecast individual behaviors and the willingness of an individual's attitude. The subjective norm is also the most potent predictor of intention. The unique characteristics of individuals are also likely to influence both attitudes and behavioral intentions (Yeo et al., 2021). Past studies have found a relationship between customers' attitudes, subjective norms, and intentions. Consumers' views toward price fairness, risk disrelish, and satisfaction with prevailing services impact their attitude towards service modernization (Lee et al., 2021).

Literature Review

Covid-19 has been the dominant natural factor worldwide since 2020. Many industries suffered from major threats to profitability, but COVID-19 increased the number of Internet-based

businesses related to online sharing platforms (Todorovska et al., 2021). Attitude towards online fashion renting is the favorable or unfavorable evaluation of the behavior towards online fashion renting. A positive attitude shows that an individual is powerfully participating in online fashion renting (Lang et al., 2020).

Renting has been amazingly growing in the fashion industry as fashion trends update frequently and new styles quickly take place. Clients with weak financial circumstances are often cost-conscious and prefer clothing rental services (Allied Market Research, 2017). Attitude is an accurate determinant of intention as it captures the motivational factors that impact the behaviors of the individual. Attitude is a sufficient predictor to analyze the importance of intention (Lombardi et al., 2020). The prior studies state that a significant relationship exists between attitude and intention to tackle through online platforms (Lang & Armstrong, 2018b). Dholakia (2001) reveals that consumers always have a positive attitude towards online fashion renting. Fashion trends change, and individuals go through financial pressures in traditional purchasing to follow them. Still, online fashion renting allows consumers to access new types of clothes without traditional purchasing (Aditi & Uma, 2021). The additional advantage of no ownership liability develops a progressive attitude toward online fashion renting (Cartner, 2017). An author from past studies has confirmed that attitude positively influences shared consumption (Gutman & Mills, 1982), the study suggesting a significant effect of approach on fashion renting in collaborative consumption. Attitudes towards collaborative consumption and sharing products multiple times for product usage have changed vastly in the last five years. E- Technology provoked opportunities for facilities for land, skills, and finances. Internet, a significant innovation, has lessened financial charges in contact with sellers and made it more accessible for users to share their resources with others through monetary and non-monetary exchanges to generate profit.

Intentions capture the primary motivations and essential factors that affect an individual's behavior. Intentions are considered the best predictors. Prior studies discuss the motivational driver to behave explicitly from a person's inner assessment of a specific manner when measuring an individual's behavior (Schaefer's, et al., 2016). Behavioral intention is the tendency of an individual to do or not do a particular action and to measure the individual willingness to perform. In a prior study, the author Ajzen clearly mentions that a person's intention is the best approach to forecast an individual behavior (Lee et al., 2020). In other words, if an individual has higher intentions toward a specific behavior, then there will be more possibilities that the particular action will be higher, too. The attitude of individuals and subjective norms significantly impact the behavioral intentions of renting. Intention towards online renting is described as how much the individual is willing and putting effort into engaging in online fashion renting. Stronger intentions will lead to performing more assertive behavior, i.e., online fashion renting. Ajzen (1991) explained the theory of reasoned action was developed based on societal consciousness to discuss the relationship between attitude and behavior. In this study, the first interpreter of intention is attitude toward online fashion renting for the practical expectation of behavioral intention or actual behavior. The phenomenon in which consumers have a satisfactory attitude toward online fashion renting and how much this favorableness is strong enough that the consumer will undoubtedly indulge in fashion renting services (Belk, 2016).

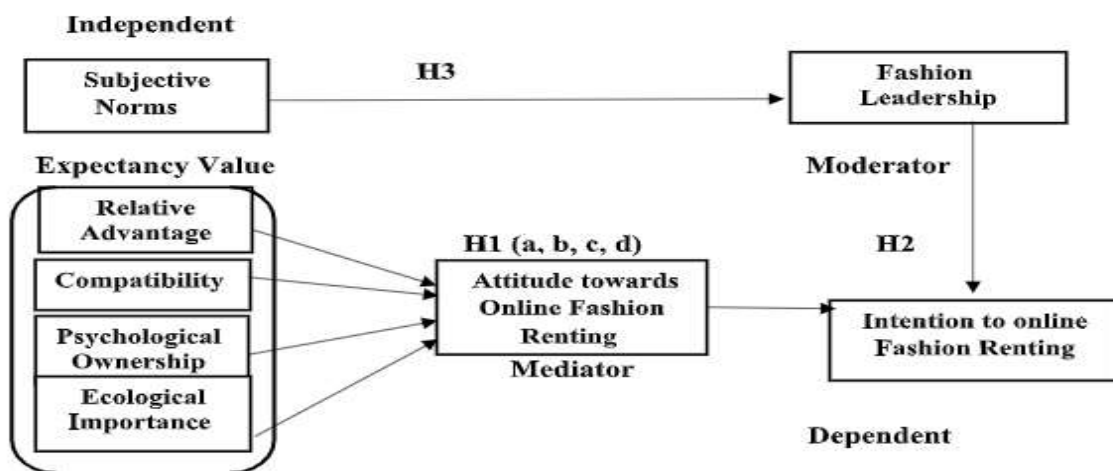
Expectancy Value Theory and Attitude Toward Online Fashion Renting

The expectancy-value perspective has always been valuable for studying the usage, adoption, and consumption of digital media and information technology (Jung et al., 2021). *Expectancy value theory* is defined as the behavior of an individual as a function of their expectancies and the value

that they want to receive from the actions that they are working for, so the behaviors are always chosen when there is a more extensive combination of expected success, rewards, and values. Consumers show highly motivational attitudes toward goals when they accept that their efforts can lead them to the desirable performance and reward of products and services. There is a positive correlation between the efforts they are putting in and their performance and the reward. Thus, the reward from a specific product and service performance will satisfy the essential needs and wants, so the resulting outcome satisfies the need well enough to make the effort worthwhile. Beliefs, associations and evaluations of the specific behaviors of customers are assumed to draw practical or ineffective attitudes about a particular behavior. In many studies, online behaviors are examined using the theoretical approach of the expectancy-value theory (Lee et al., 2020). The expectancy-value approach has been discussed in its relevance and salience features in marketing literature. Salience describes attributes available when seeing or thinking about an object that can be striking or prominent.

Contrary to this, relevance attributes reflect subjective standards and the significance of these attributes that will support in making choices and developing judgmental experiences and, importantly, testimonials. In past studies, relative advantage and compatibility have been salient factors in forecasting behaviors, such as adopting an online platform. Ecological significance and ownership are two distinctive characteristics of online fashion renting that represent relevant features. For various people, the transfer of ownership and non-ownership reveals their personal and ecological benefits, which can be odd with accessibility. Individuals would have positive attitudes toward suitability. The study examines the salience and relevance of attributes in terms of four factors: relative advantages, compatibility, ownership, and ecological importance, which impact consumers' attitudes toward online fashion renting. Based on the above discussion, it is evident that a change in the traditional and linear system of the fashion industry is necessary. Innovative ways of consumption are needed based on the market's and users' demands. However, any effort from the fashion industry will not be sufficient unless consumers change too (Lombardi et al., 2020). By the same innovative pattern, fashion companies have been empowered to re-invent their business models according to collaborative systems, which blend products and services. Therefore, this research will take a consumer perspective on collaborative consumption, as illustrated in figure 1.

Figure 1: Conceptual framework



Mediating role of attitude towards online fashion renting between relative advantage and intention

Relative advantage refers to an innovation that outperforms similar existing ideas or products. The level of acceptance of a new offering depends on its relative advantage as perceived by its potential customers, as the amount of the product's advantage and desirability to customers over related existing products. Han et al. (2010) found that typical and traditional causes, including saving money with maximized effectiveness, are key factors that motivate the individual to participate in the sharing economy. Price is the most critical motivation in purchasing decisions (Lang, 2018). Online fashion renting allows beneficial services for clients to wear desired fashion items from brands and designers at cheap rates over traditional purchasing in many ways. Taking into account fast and short fashion, online fashion renting lets consumers change apparel often at a reasonable cost in a given time. Cost consciousness and cost-saving users stress low pricing. Time is one point of discrepancy in the collaborative pattern of consumption, particularly for modes that provide only access or utility without personal ownership (Bardhi & Eckhart, 2012). Online fashion renting firms are beneficial, inexpensive, and suitable for trendy customers who wear the same clothes less frequently (Park, 2017). Noticing that nowadays, utility-based non-ownership apparel business models' key marketing point is "affordability" of inaccessible goods, e.g., "make fashion affordable to everyone" by Tradesy.com, because nowadays, price is an influential factor. Primarily, people in Pakistan are price evaluators. Need-based clothing renting businesses are going on, so these business models can work as evaluators for such cost-conscious clients. Online fashion renting will be convenient and suitable for consumers with limited financial resources, and this service price cue will have a progressive impact on the attitude that leads to online fashion renting. Hence, the study hypothesized:

H1 (a). Attitude toward online fashion renting mediates the relationship between relative advantage and intentions.

Mediating role of attitude towards online fashion renting between compatibility and intention

Compatibility is the level that explains that innovation is not superior to the present experiences, values, and needs of the consumers (Kaiser, 1998). *Compatibility* is the salience feature that reveals how improvement in apparent needs is being observed (Walker et al., 2016). If innovation is compatible with an individual's needs and wants and there is less risk, the adoption rate of online fashion renting will rise. So, this innovative business model can be transparent to the potential adopter that its name describes all features (Park, 2017). Compatibility with high-quality products drives consumers towards satisfaction in renting patterns. The core aim is to let consumers enjoy designer goods that they think are their dreams more easily. As two-way consumption, businesses are mainly determined by status-seeking, and the quality of products is slightly of little concern to the consumer compared to traditional ownership. Internet is a new attribute of innovation and a product compatible with consumers. When users develop digital marketing habits, they will indicate that the higher the compatibility, the higher the willingness to adopt digital channels (Tu & Hu, 2018). Hence, the study hypothesized:

H2 (b). Attitude toward online fashion renting mediates the relationship between compatibility and intentions.

Mediating role of attitude towards online fashion renting between psychological ownership and intention

Psychological ownership is the individual feeling of ownership for a given period (Foxal, 2001). There are three fundamental ways to psychological ownership: devoting oneself to the item, governing the item, and personal introduction to an item. Consumers with resilient psychological rights are usually responsible and liable for their belongings' protection, maintenance, and care. Product ownership shows that people have developed feelings and attachments to their possessions. Online fashion renting gave consumers the right of circumstances to attain the service of the latest fashion trends without ownership. *Ownership* is the ideal consumption associated with a person's admired status, security, intellect, and liberation (PWC, 2015). Some people think that renting behavior lowers their social self-respect and status, and it can prove to be a weak economic resource (Bardhi & Eckhardt, 2012). Many customers also believe that renting fashion items will not equalize their image but will destroy their flair, leading to a drop in self-respect. Some individuals also feel insecure about the rented product because they do not own it, so they might find the renting process risky for their status. Therefore, consumers will consider it inferior to conventional purchasing. Fashion renting allows consumers to utilize new fashion stuff without ownership, but for selected consumers, ownership is a sign of prestige. Hence, the study hypothesized that:

H3(c). Attitude toward online fashion renting mediates the relationship between Psychological ownership and intentions.

Mediating role of attitude towards online fashion renting between ecological importance and intention

Consumers' involvement benefits the environment in the sharing economy. Consumers have different mindsets about ecological importance, so the environmental features vary in different sectors. As seen by these two authors' examples, ride-sharing causes trouble in a natural and healthy environment where accommodation and apparel sharing are less important factors. However, Hamari et al (2015) revealed that environmental importance positively affects consumers' green buying behavior. Previously, researchers measured attitudes toward online fashion renting as a price premium for environmentally friendly clothing. The additional demonstration was that consumers pay more for green products and environmental-friendly activities as they consider them essential and valid. Online fashion renting now also contributes to ecological sustainability by reducing clothing waste and maximizing the utilization of fashion items. Examples include Emma Watson's worn Calvin Klein gown, prepared from elastic bottles and recycled to encourage organic and ecological sustainability. This influential actress, Emma, operated a separate Instagram account to support this ecological importance campaign by posting pictures with details and descriptions of outfits its designers wore; this campaign significantly impacted the consumers. There are various ways to stimulate fast fashion, but this research stresses the consumer's recognition and behavior intention to use online renting apparel platforms. Environmental-conscious consumers support the environmental-friendly and green buying behavior that firms the relationship between the environment and humans (Schaefer's et al., 2016). Generally, sharing revealed positive impacts towards ecological importance paralleled to legal ownership because of increased strength in the utilization phase. The smooth endorsement of an environmental worldview will serve to a great extent for environmental knowledge. Thus, it specifies the affiliation between environment-friendly behavior and environmentally responsible apparel consumption. The intention to share products is critical for theorizing ecological

consumption (Hamari et al., 2013). Under the assumption that individuals with high levels of environmental knowledge and beliefs were expected to have stronger intentions to behave organically (Lertwannawit & Mandhachitara, 2012). Furthermore, renting instead of owning the product can potentially leave even a smaller benchmark for an ecological footprint and help reduce landfill waste. As an eco-friendly consumer, it is expected to have similar perceptions of online fashion renting contributing to environmental sustainability. Hence, the study hypothesized that:

H4 (d). *Attitude toward online fashion renting mediates the relationship between Ecological importance and intentions.*

Moderating role of fashion leadership between attitude and intention towards online fashion renting

Fashion leadership is a personality trait that influences consumer attitudes, social norms, and behaviors associated with environmental and social actions. In apparel consumption, fashion leadership is essential as fashion leaders play a vital role in circulating new fashions. The industry of fashion leadership has been investigated by many fashion leaders in the current era (Dar & Tariq, 2021). This has caused a dispersion in the trend and changed customers' attitudes toward contributing to the clothing industry. Previous researchers have identified an opinion on fashion leadership, interrelated fashion-leading cultural trends, fashion-trending innovativeness, and new ideas (Yeo et al., 2017). Also, the adaptation of the new fashion-leading style is to make new consumption ways in the market besides any willingness the customer shows to vary their preferences. Moreover, the confidence and innovativeness relevancy in the fashion leadership industry is to make deliberate sense for consumers so that they are attracted to the products more often launched trendily.

In addition, fashion leadership consumers are attracted to the most newly launched fashionable items in the market (Lang & Armstrong, 2018b). For instance, renting can create new and affordable items in the garment store via innovativeness. Likewise, fashion leaders are variety-seeking individuals who want to make a sacred variety for customers in a unique mode (Cho & Workman, 2014). Further, the motivation behind any fashion alteration in the industry is to make the trend update in the entire industry rather than burdening decisions for the ownership of the updated items or customers.

Conversely, fashion leadership fulfills the wardrobe needs of consumers by constantly updating items (Lang & Armstrong, 2018a). It is not only to make fashionable items available but also to meet the specific needs with the right amount of money and sustainable production clothing, which means targeting at once (Armstrong, 2015). The research of Lang and Armstrong (2018a, 2018b) elaborates that the leading high-income fashion industry is making profitable rental clothing stores in the international market. This can be stated as when the rental service is offered to the renting fashionable items; it is limited to a short period to adopt an affirmative attitude towards sustainable goods usage (Kumar et al., 2017). So, the current fashion leadership has initiated a trend to make fashionable items available for renting and sustainable goods consumption relevant to making a comprehensive positive belief for customers in fashion renting. Online fashion renting will provide consumers access to clothing lines, which take time, money, and effort to get ready. Thus, online fashion renting is attractive to fashion leaders because of its successful access to trends. By this approach fashion, conscious consumers may form a favorable attitude toward online fashion renting that provides them with a platform to think and wear the type of thoughts so that fashion leadership will have a moderating effect on attitude and intention toward online fashion renting. Hence, the study hypothesized:

H2. Fashion leadership moderates between attitude toward online fashion renting and intentions.

Relationship between subjective norms and intentions towards online fashion renting

Subjective Norms deal with the effect of societal situations on intentions and behavior. Subjective norms also guide individuals in their consumption behavior and patterns (Ajzen & Fishbein, 1980, p. 57). Subjective norms are beliefs and references of people close to our social circle. Subjective norms enforce a certain pressure on an individual either to achieve or not to achieve specific behavior. Subjective norms are related to thoughtful prospects and social pressures. Social influence plays a vital role in designing perceptions about online fashion renting. Family opinions, friends' and colleagues' suggestions, and word of mouth deepen the intention toward online fashion renting. The research of Lombardi et al. (2020) demonstrated a conceptual framework of planned behavior concerning subjective norms for essential fashion leadership attitude and intentional elaboration. The subjective norm is to include the motivating customer gained by the referred group of individuals (Lombardi et al., 2020). Also, the consumer-characterized effect of attitude is to make the subjective norm a trait of susceptibility so that the variation in the consumption situation of current fashion trends can prevail (Walters & Parke, 1964). Also, individual attention to the subjective norm matters to alter the customer's behavior in a confident yet positive way so that the individual is influenced by the diversified or shared norm (Kumar et al., 2020). For this purpose, exchanging and sharing resources for fashion leadership has become more critical for online social media customers. On the other perceptive viewpoint, currently, the subjective norm in the leading fashion industry is to make enough resources available at the stores for which the consumers can make the items exchange, share, deliver, and take any time or from anywhere they require. The consumption-related desire in the fashion leadership norm could be an engaging and sharing trait for clientele. It is to make the best behavioral intention for the customers so that the concerned perception is deliberate on previous rental subjectivity alongside current exchanges at the stores (Johnson et al., 2016). From this, it can be comprehended that the attitude towards online fashion renting is to alter the extensive subjective norms embedded in the cultural outlook (Botsman & Rogers, 2011; Roos & Hahn, 2017). Subsequently, the presumed consumption pattern in individuals in the fashion leadership industry is to divulge the new yet adaptive social fashion renting norms to change behavior toward a more shared economy and eco-friendly fashion consumption.

The more family-oriented or peers-oriented the individual is, the more concerned they are with their closest peers' insights. If people have negative attitudes toward online fashion renting, family and friends' opinions will also change. Nowadays, with society and culture, societal norms are also evolving. The young generation is quite broad in their views, so this will be a positive point for shaping the consumer attitude towards online fashion renting to pursue these services with fewer cost expenditures. Third-party evaluation and social acceptance make a more favorable impression on intentions. So subjective norms are assumed to be positively related to online fashion renting as follows:

H3. Subjective norms have a significant impact on consumer intention towards online fashion renting.

Research Methodology

The research presented here is quantitative and descriptive because it possesses an empirical method to examine the hypothesis model. Survey questionnaires were designed on a 5-point Likert

scale to record the responses anchored at 1=strongly disagree and 5=strongly agree. Then, they were used to gather the data of variables, and a cross-sectional strategy was used. The primary goal of this study is to find out the factors that affect consumers' attitudes toward online fashion renting and positively motivate them to pursue them. Consumers who rate highly with these factors will have highly favorable attitudes and intentions toward online fashion renting. Individuals using rented fashion items were the target audience for this research. A convenience sampling technique has been used.

The data was collected through self-administered questionnaires floated on Facebook pages and groups of rental companies that included only those who were available, willing to, and interested in answering the questionnaire. The assessment procedure was started by contacting the online fashion rental Facebook pages and groups admin and rental outlet admins and asking for their approval to legalize the study and pursue their assistance support. The procedure guaranteed the privacy and secrecy of the data. Including all the ethical and legal processes that were checked is authoritative. The data was collected from a questionnaire and primary data collection means via survey from online rental Facebook pages and rental outlets, namely Rent Meet, Rent Dress, Bridal Dresses, Wed Dress on Rent, Rent a Bridal Dress, Wedding Dresses for Rent, Lehnga and Shairwani House, Dolly dresses, Girls choices, BS jewelry. The IBM SPSS statistics 21 and Amos (version 23) have been used for data analysis. Demographics analysis, descriptive analysis, correlation analysis, and Cronbach's alpha will be run on the items to test the measures' reliability. Process Hayes models 1 and 4 were used to test the hypothesis.

Measurement and Scales

Attitude toward online fashion renting is measured with a 10-item scale adopted from (Lee et al., 2020). Five items are positively phrased out of 10 items, and five are reversely coded. Sample items include: "Attitude toward online fashion renting is Beneficial A ." A 5-point Likert scale is provided for reverse coding to record the responses anchored at 1=strongly disagree and 5=strongly agree and vice versa.

Intention toward online fashion renting is measured with a 2-item scale adopted from (Lee et al., 2020). Scale items are anchored on a 5-point Likert, ranging from 1 strongly disagree to 5 representing strongly agree. Sample items include: "I intend to rent fashion items online within the next six months."

Relative advantage is measured with a 4-item scale adopted from (Lee et al., 2020). scale items are anchored on a 5-point Likert scale ranging from 1 strongly disagree to 5 strongly agree. Sample items include: "Renting fashion items online would enable me to get the apparel I want more quickly."

Compatibility is measured with a 3-item scale adopted by (Lee et al., 2020). Scale items are anchored on a 5-point Likert scale ranging from 1 strongly agree to 5 strongly agree. Sample items include: "The money paid for renting fashion items online is not worthwhile since I cannot own the items."

Psychological ownership is measured with a 3-item scale adopted by (Lee et al., 2020). scale items are anchored on a 5-point Likert scale ranging from 1 strongly disagree to 5 strongly agree. Sample items include: "Renting fashion online would enable me to get the apparel I want more quickly."

Ecological importance is measured with a 3-item scale adopted from (Lee et al., 2020). scale items are anchored on a 5-point Likert scale ranging from 1 strongly agree to 5 strongly agree. Sample items include: "Renting fashion items online will reduce pollution."

Fashion leadership is measured with a 4-item scale adopted by (Lang et al., 2018). Sample items include: "I am aware of fashion trends and want to be among the first to try them." Respondents were asked to indicate their responses on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Subjective norms are measured with a 3-item scale adopted by (Lee et al., 2018). Sample items include: "Most people who are important to me think I should rent fashion items online." Respondents indicated their responses on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Results and Analysis

We applied factor loadings, confirmatory factor analysis, composite reliability and scale validity, descriptive statistics and correlation analysis, reliability analysis, and mediation moderation analysis to find out the results of collected data for the results.

Factor Loadings

Table 1: Factor loadings

Construct	Items	Factor loadings
Relative Advantage	Rel_Adv1	0.734
	Rel_Adv2	0.789
	Rel_Adv3	0.699
	Rel_Adv4	0.813
Compatibility	Comp1	0.765
	Comp2	0.775
	Comp3	0.821
Psychological Ownership	Psy_Own1	0.815
	Psy_Own2	0.931
	Psy_Own3	0.918
Ecological Importance	Eco_imp1	0.818
	Eco_imp2	0.874
	Eco_imp3	0.916
Subjective Norm	Sub_Norm1	0.787
	Sub_Norm2	0.810
	Sub_Norm3	0.874
Fashion Leadership	Fash_Lead1	0.790
	Fash_Lead2	0.835
	Fash_Lead3	0.897
	Fash_Lead4	0.881

Attitude towards online fashion renting	Atti_online1	0.863
	Atti_online2	0.710
	Atti_online3	0.891
	Atti_online4	0.803
	Atti_online5	0.914
	Atti_online6	0.901
	Atti_online7	0.782
	Atti_online8	0.858
	Atti_online9	0.917
	Atti_online10	0.953
Intention towards online renting	Intent_online1	0.895
	Intent_online2	0.907

Factor analysis is done to verify the percentages of variance accounted for each factor corresponding variable of the study. All the factor loadings range between 0.06 to 0.09 that is above the minimum acceptable value of 0.06 compelling further analysis on the basis of sufficient factorability.

Table 2: Confirmatory factor analysis model fitness comparisons

Model	χ^2/df	TLI	CFI	RMSEA	SRMR	SRMR _w	SRMR _b	
Alternative Measurement Models	One Factor	3.213	0.790	0.812	0.379	0.079		
	Two Factor	3.190	0.715	0.890	0.321	0.088		
	Three Factor	2.154	0.638	0.876	0.309	0.090		
	Four Factor	3.313	0.812	0.837	0.286	0.094	0.078	0.198
	Five Factor	0.630	0.853	0.870	0.145	0.084	0.065	0.310
	Six Factor	1.780	0.890	0.091	0.118	0.052	0.067	0.311
	Seven Factor	0.549	0.913	0.093	0.019	0.029	0.012	0.029
Proposed Model	Eight factor	0.512	0.953	0.097	0.076	0.020	0.001	0.026

Notes: χ^2 = Chi-square; df= Degrees of Freedom; TLI= Tucker-Lewis Coefficient; CFI= Comparative Fit Index; RMSEA= Root Mean Square Error of Approximation; SRMR_w= Standardized Root Mean Square Residual Within; SRMR_b= Standardized Root Mean Square Residual Between.

Model fitness is validated using confirmatory factor analysis (CFA). To assess the comparative fitness of hypothesized model Root Mean Square Error Approximation (RMSEA) along with Comparative Fit Index (CFI) and Tucker Lewis Index (TLI) is used. The acceptable limit for these

indices is ≤ 0.08 for RMSEA and SRMR within and between > 0.90 for TLI and CF and < 2 for Chi-Square/Degrees of Freedom (Xia & Yang, 2019). Accordingly, the proposed (five factor model) exhibits superior fit indices over alternative models.

Table 3: Composite reliability & validity

	CR	AVE	MSV
Subjective Norm	0.713	0.815	0.780
Relative Advantage	0.801	0.781	0.687
Compatibility	0.698	0.932	0.821
Psychological ownership	0.817	0.890	0.762
Ecological Importance	0.760	0.754	0.679
Attitude towards online fashion Renting	0.864	0.865	0.720
Fashion Leadership	0.801	0.833	0.791
Intention	0.852	0.920	0.818

The composite reliability values (CR) of the all study variables fall above the minimum threshold value of 0.06 validating indicators from the same construct that substantiated convergent validity. Furthermore, the maximum shared variance (MSV) for all variable also fall less than average variance extracted (AVE) that validated the discriminant validity.

Descriptive statistics & correlation analysis

Table 4: Descriptive statistics & correlation analysis

Variables	Mean	SD	SN	R_AD V	COMP_OWN P	E_IMP	ATT	F_LSPINT		
Subjective norms	3.94	1.021	1							
Relative advantage	3.91	1.021	.838**	1						
Compatibility	3.90	1.026	.837**	.882**	1					
Psychological ownership	2.54	1.157	-.643**	-.703**	-.681*	1				
Ecological importance	3.91	.970	.770**	.774**	.762*	-.662**	1			
Attitude toward online fashion renting	3.45	.651	.780**	.823**	.804*	-.748**	.742**	1		
Fashion leadership	3.85	.889	.762**	.766**	.792*	-.591**	.792**	.740**	1	
Intention toward online fashion renting	3.82	1.100	.823**	.888**	.840*	-.722**	.815**	.797**	.773**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Correlation is conducted to get the primary support for the hypothesized relationships. The correlation matrix shown in table 4.4 shows that subjective norm has a positive, significant ($r=.823$, $p<0.01$) and strong relationship with intention towards online fashion renting. Relative Advantage has a positive, significant ($r=.888$, $p<0.01$) and strong relationship with intention towards online fashion renting. Compatibility has a positive, significant ($r=.840$, $p<0.01$) and strong relationship with intention towards online fashion renting. Psychological ownership has a negative, significant ($r=-.722$, $p<0.01$) and strong relationship with intention towards online fashion renting. Ecological Importance has a positive, significant ($r=.815$, $p<0.01$) and strong relationship with intention towards online fashion renting. Attitude toward online fashion renting has a positive, significant ($r=.797$, $p<0.01$) and strong relationship with intention towards online fashion renting. Fashion Leadership has a positive, significant ($r=.773$, $p<0.01$) and strong relationship with intention.

Table 5: Internally reliability scale

Variables	Items	Cronbach's Alpha
Attitude toward online fashion renting	10	.734
Intention toward online fashion renting	2	.871
Relative advantage	4	.933
Compatibility	3	.912
Psychological ownership	3	.913
Ecological importance	3	.920
Fashion leadership	4	.907
Subjective norm	3	.905
All variables	32	.933

All the variables are showing excellent reliability, attitude toward online fashion renting is showing 0.751 reliability, intention toward online fashion renting has a reliability of 0.871. Expectancy value has the reliability of 0.742 and fashion leadership has 0.905 and subjective norm has the reliability of 0.905. Overall all the items of the variable have an excellent reliability of 0.933. Hence, all the scales are internally consistent and reliable.

Mediation Moderation Analysis

For testing the hypothesis for mediation analysis (model 4 as defined in process) was performed four times. It is beneficial to perform the test as it provides the testing of the simple mediation hypothesis (Hayes, 2017). Using mediation model for hypothesis 1(a,b,c,d) includes (a) relative advantage, (b) compatibility, (c) psychological ownership, (d) ecological importance as an independent variable, intention toward online fashion renting as dependent and attitude toward online fashion renting. Whereas for testing moderation analysis (model 1 which is described in PROCESS) was performed once for hypothesis 3 and 4 includes subjective norms as an independent variable. Fashion leadership as a moderator and intention toward online fashion renting as dependent variable. The results of process macro are summarized in table 6:

Table 6: Results of PROCESS Macro

Hypothesis	Paths	coefficient	se	T	p	LLCI	ULCI
H1(a)	R_ADV→ATT→INT	.777	0.47	16.420	.000	.684	.870
H1(b)	COMP→ATT→INT	.603	.051	11.845	.000	.503	.703
H1(c)	P_OWN→ATT→INT	-.271	.046	-5.886	.000	-.362	-.181
H1(d)	E_IMP→ATT→INT	.564	.048	11.763	.000	.469	.658
H2	S_NORM→F_LSP→INT	-.037	0.33	-1.108	.269	-.102	.028
H3	S_NORM→INT	.725	.121	5.970	.000	.486	.964

Discussion

This research study seeks to broaden the literature on access-based consumption by distinguishing specifically the Consumers' attitudes towards online fashion renting that is measured by Ajzen's TPB (1991) and applied expectancy-value model, which is broadly accepted to measure the relationships between attitudes and intentions. This is due to its competency in forecasting behaviors that vary from peer to peer and its suitability in describing intentions to engage in online fashion renting (Lee et al., 2020). The study also investigates the moderating role of personality traits and how they affect consumers' intentions concerning online platforms and traditional markets. The study found that the users of online fashion renting were entirely engaged with the expectancy-value theory, particularly with relative advantage. e. Relative advantage has a more significant impact on the users of online fashion renting because when a user decides to pursue online fashion renting, it is not only the functional benefits, efficient use of money, and maximizing the productiveness of the item are also the valid concerns (Lee et al., 2020). Consumers of online fashion renting have now developed the habit of using the Internet, so traditional purchasing behavior is replaced by adopting online fashion renting. The findings highlight that in Pakistani society, Ownership is considered the ideal consumption type and is related to an individual's status and independence. According to the societal and cultural concept, many consumers think that renting cannot match their style, and prior to this, it will ruin their self-esteem. Hence, renting fashion items is unfavorable for consumers with psychologically solid ownership. Consumers are getting themselves engaged in activities that can cause less damage to the environment in which they live, which is a good sign for this consumption pattern and makes consumers aware of the pros of ecological importance in the fashion industry (Lee et al., 2020). Besides, consumers generally shape their preferences mainly based on personal ideology (Park & Armstrong, 2017). The behavioral intentions driving the consumers' psychological Ownership towards online renting are justified based upon the Theory of Reasoned Action (TRA), which is extensively used to explain consumer behaviors via attitude and subjective norms (Lee & Huang, 2020). Similarly, the positivity and pride attached to ownership of fashion products shape the attitude towards online fashion renting.

Furthermore, fashion leadership qualities lead individuals to be one of the gems, the outrageous humans with a spark in their world. Hence, fashion leadership directly influences a person's life to adopt online fashion renting, and this personality trait works as a key driver in enabling retailers

to make innovative marketing strategies, too (Lang et al., 2018). The study found that fashion leadership is not a significant cheerful moderator due to the consumers' preferences for the extrinsic clue, which is a relative advantage. This is true as Innovative Diffusion Theory (IDT) suggests that for online fashion renting attitude precisely, the relative advantage is a significant predictor. At the same time, for collaborative consumption, social responsibility and environmental considerations as intrinsic moves play a more significant role (Tu & Hu, 2018). The study findings also include that the past rental experience can be referral advertising, and positive word of mouth and testimonials can play an essential part in creating content for these online forums. The users can play an important role and be content creators (Lee et al., 2020).

Conclusion and Implications

This study provides guidelines for both renters and rentals, as the success of fashion renting depends on consumer awareness and its acceptance in the Pakistani market. Customer-focused communication can be vital in creating trust regarding online fashion renting. Furthermore, e-commerce development has accelerated this emerging model, allowing consumers to rent immediate fashion items. Therefore, rental businesses should first aim to introduce online fashion renting to the new generation as they can create positive word of mouth and are more aware of online platforms than earlier generations. The primary-stream fashion industry is characterized by short life cycles so that marketers can consider the quick changes in customers' tastes. Online rental companies can reduce this linear production, allowing consumers to increase efficiency and reduce costs by sharing resources. They must discover new ways for consumers to see the long-term benefits of online fashion renting with the short life cycle of trends. Firms can offer first-time offers, referral offers for boosting sales, promotions, and complementary coupons as promotional strategies to deepen their roots in the Pakistani market. There are various paths for future research in this study area due to its innovative business model and new emerging trends. This study includes only the quantitative elements. It is recommended that qualitative elements be included in the future for better consumer opinions and demands regarding online fashion renting. They are using random sampling instead of convenience sampling to maximize the generalizability of results. When you satisfy customers' concerns, you are one sale down in the satisfying process. The service providers should also explain how online fashion renting has reduced environmental damage and explain how the hygiene of every customer is important to them by clearly showing them promotional videos about the whole sanitizing process of clothing. These focused companies can translate into solid adoption because Pakistani markets need a push for the start and subscription of such services. Although this research provides many practical and theoretical implications that drive customers to adopt online fashion renting and accept the innovative business model, some limitations offer beneficial limitations that can be overcome in future research. First, in this study, "longitudinal" behavioral data was not used to calculate the attitude and behavioral intention of the online fashion rental consumers. Limited resources and time made this study a cross-sectional study. In this study, a limited number of samples has been used, only the users of online fashion rental, but in future studies, a broader sample can be used for further investigations. It can also target the general public by providing their opinions about online fashion rental businesses and platforms, their services, and their pros and cons.

Further investigations can be done on many other theories for the motivational dimensions of participation, barriers, and risks, specifically social exchange and signaling theories. For in-depth research on online fashion renting in Pakistan, further studies can be conducted on college students and working women who prefer to wear new clothes daily and, for occasions, prefer unique styles,

designs, and cuts to ensure the role of online fashion renting in their lives. In online fashion renting, the finding discovered that income level and age groups responded positively to these services concerning the above demographics so that further studies can proceed.

Besides, individuals' fashion specification the specific research findings aid to address the environmental challenges and resource management. There is a dire need of sustainable consumption to facilitate environmental awareness and economic growth via sharing economy mechanism of fashion renting. Future research is recommended on currently underscored linkage between collaborative consumption via renting and sustainability. Additional investigations are suggested to specify the drivers which can direct the consumers towards online fashion renting and the possible factors that inhibit individuals from participating in online fashion renting.

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