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# Unveiling the Soaring Trend of Fashion Rental Services: A U.S. Consumer Perspective

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**Abstract:** Fashion rental services have become increasingly popular due to their provision of sustainable and environmentally friendly ways of consuming fashion products. This research aimed to investigate the effects of various stimuli offered by these services, such as product variety, information quality, style conformity, and service quality, on consumer internal states (perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value) and consequently their external responses (purchase intention and word of mouth). The SOR (stimulus—organism–response) model was applied, with consumer knowledge acting as a moderating variable between the stimuli and organism constructs. To examine and analyze the proposed hypotheses, an online survey was administered, resulting in 379 eligible survey responses. The findings reveal that stimuli offered by fashion rental services (product variety, information quality, style conformity, and service quality) show more significant impact on consumer perceived utilitarian value and hedonic value than perceived performance risk, financial risk, and social risk. Consequently, consumer perceived utilitarian value and hedonic value play a more influential role than perceived risks in forming the positive behavioral responses (use intention and word of mouth). No demographic variables were found to have any significant impact on the purchase intentions or word of mouth regarding fashion rental services. The proposed model shows a high explanatory power, collectively accounting for 60.1% of variance in U.S. consumers' intention to use fashion rental services and 63.5% of variance in U.S. consumers' WOM on fashion rental services.

**Keywords:** sustainability; collaborative consumption; fashion rental; U.S. consumers; WOM

## 1. Introduction

The fashion industry is notorious for its significant ecological footprint. The production, transportation, consumption, and disposal of clothing contribute to pollution, resource depletion, and greenhouse gas emissions [1]. Fashion rental services, by encouraging the reuse and sharing of garments, contribute to a more circular economy and minimize the environmental strain associated with fast fashion [2,3].

Fashion rental services have witnessed a remarkable surge in popularity over the past decade, transforming the way people approach and consume fashion [4,5]. In 2022, the fashion rental market was valued at approximately USD 5.87 billion. Projections indicate that by 2026, it is expected to reach USD 7.45 billion, reflecting a robust average annual growth rate of 6.5% [6]. This significant growth rate far exceeds the 3% annual growth rate observed in the aggregate apparel market [2]. Some of the popular fashion rental companies include Rent the Runway, Le Tote, Armoire, and Gwynnie Bee, among others [7]. In recent years, an increasing number of major fashion retailers and brands have also entered the fashion rental business, including Nordstrom, Ralph Lauren, Levi's, Bloomingdale's, H&M, Banana Republic, etc. Fashion rental services offer a convenient and cost-effective alternative to traditional retail. Consumers appreciate the ability to access

designer garments and accessories for special occasions without committing to a long-term purchase. These services provide a novel way to stay on trend and experiment with different styles while maintaining a sustainable approach to fashion [5]. Vogue foresees that rental is rebranding fashion [3].

As consumers increasingly prioritize experiences over material possessions, fashion rental services align perfectly with their evolving mindsets [8]. Renting clothes for a special event or a weekend getaway allows consumers to enjoy the thrill of new styles without the burden of ownership or environmental guilt. Rental extends the lifecycle of garments, reducing textile waste and the environmental impact of the fashion industry. Renting clothes encourages individuals to declutter their wardrobes and focus on quality over quantity. This shift promotes mindful consumption and discourages impulsive purchases [2]. Furthermore, the appeal of a constantly refreshed wardrobe at a fraction of the cost of buying new outfits is enticing to budget-conscious fashion enthusiasts.

Although fashion rental services have gained popularity recently and demonstrated significant market potential, our understanding of the motivations driving U.S. consumers to adopt these services remains scarce [2,9]. Further systematic investigations are necessary to gain deeper insights [8,9]. As an emerging business model, fashion rental services warrant close examination to identify effective strategies for attracting consumers and ensuring that the needs of target customers are met through careful monitoring and adaptation [10]. Therefore, this study aimed to reveal how the U.S. consumers perceive fashion rental services and how their evaluations of fashion rental services affect their behavioral responses. Specifically, the objectives of this study are fourfold: (1) We analyzed the emerging fashion rental services in the context of collaborative consumption and circular fashion. (2) Building on the stimulus–organism–response (SOR) model, a research model was proposed for understanding U.S. consumers' internal evaluation of fashion rental services and their behavioral responses toward fashion rental services. The model examined how stimuli (product variety, information quality, style conformity, and service quality) affect the consumer organism (consumer perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value) which consequently influence their behavioral responses (use intention and word of mouth). How consumer knowledge moderates the relationships between the stimuli and the organism toward fashion rental services was also identified. (3) The psychometric properties of the proposed research model were examined using the primary data gathered through an online survey of U.S. consumers. And (4) the findings could help fashion rental companies to improve their services by addressing the concerns of consumers and enhancing their perceived value. The insights gained could guide policymakers and marketers to promote sustainable fashion consumption by encouraging consumers to use fashion rental services as a viable alternative to traditional retail.

The remainder of this paper is organized as follows. Section 2 discusses fashion rental services, introduces the theoretical framework for this study, and reviews the relevant literature to propose hypotheses. Section 3 describes the methodology, including the research design, sample, data collection procedures, and statistical methods. Section 4 presents the hypothesis testing results and discussions followed by the conclusions and implications in Section 5. Section 6 discusses the limitations and provides directions for future studies.

## 2. Literature Review, Theoretical Framework, and Hypotheses

### 2.1. Fashion Rental Services

Fashion rental services have become a powerful presence in the fashion industry, presenting a sustainable and inventive approach to how consumers engage with fashion. Collaborative consumption, often referred to as the sharing economy, embodies a socio-economic model that prioritizes sharing and access over ownership [11]. Fashion rental services serve as a prime example of collaborative consumption principles in action as they empower people to share and access a wide array of clothing and accessories [5]. These

services enable individuals to tap into a shared fashion collection, broadening their style choices while lessening the demand for excessive personal ownership.

The burgeoning fashion rental services are promoting sustainable consumption habits by encouraging consumers to depart from traditional fast fashion practices. Fast fashion, marked by the swift production and disposal of low-quality clothing, results in substantial waste and environmental harm [12]. In contrast, fashion rental services offer a different path, providing access to well-crafted clothing and accessories for temporary use, thereby championing a more considerate and eco-friendly approach to fashion consumption [13]. Rental services often curate their collections based on sustainability and ethical sourcing, ensuring that consumers can choose fashion options aligned with their values and support responsible brands [2,5,8].

Renting clothes encourages consumers to venture beyond their style comfort zones, fostering a sense of fashion exploration that empowers them to define and refine their individual style [2]. Fashion rental services unlock the gates to luxury and designer fashion that might have otherwise been out of reach for many individuals [3]. These services grant people the opportunity to indulge in high-end fashion without the substantial price tag associated with ownership. Through access to a diverse array of styles, trends, and sizes, rental services enrich variety and creativity in personal fashion expression, enabling consumers to experiment and showcase their distinctive style preferences [14,15]. The rise of online rental services has transformed the fashion rental landscape, greatly enhancing its accessibility and convenience for consumers. Leading companies have led the way with subscription-based services, allowing individuals to lease clothing for a set period. This pioneering model provides unparalleled convenience and flexibility as customers can relish the luxury of having fresh fashion items delivered directly to their doorsteps and easily return them when they are no longer required [2,3,8].

*2.2. Stimulus–Organism–Response (SOR) Model*

The stimulus–organism–response (SOR) model is a psychological framework that helps explain human behavior and responses to stimuli [16]. It posits that external stimuli, internal factors (organism), and individual characteristics influence an individual's response [17]. The stimulus represents external factors that influence an individual's behavior or response. These can be physical, social, or environmental cues that elicit a reaction [18]. The organism refers to internal factors within an individual that affect their perception and interpretation of the stimulus. This includes cognitive processes, emotions, personality traits, past experiences, and cultural background [19]. These internal factors shape how an individual processes and evaluates the stimulus. The response is the behavioral, cognitive, or emotional outcome resulting from the interaction between the stimulus and the organism [20]. It represents the individual's reaction or behavior in response to the stimuli presented. The SOR model emphasizes that the response is not solely determined by the stimulus but is also influenced by internal factors within the individual. It recognizes the complexity of human behavior and the importance of individual differences in shaping responses to stimuli.

The SOR model has been extensively applied and proved effective in understanding consumer perceptions and behavioral responses toward sustainable fashion or general fashion such as willingness to buy slow fashion products [12], environmentally friendly apparel purchase intention [21], second-hand fashion consumption [22,23], used apparel donation behavior [24], and adoption of omnichannel fashion retailing [19]. The successful applications of the SOR model in prior studies have proved its versatility and applicability in the present research.

*2.3. Effects of Stimuli on Consumer Internal States (Organism)*

2.3.1. Effects of Product Variety on the Organism

Fashion rental services blend elements of consumption and consumption control, offering a solution that fulfills the desire to consume while empowering individuals to

make resource-efficient choices [25]. Alanadoly and Salem [26] indicate that consumers adopt fashion rental services for both functional and hedonic reasons. Product variety is an essential factor that affects consumer perceived value and risk of fashion rental services [26]. Product variety offered by a rental service is an objective stimulus that influences consumer internal evaluation of products and services received [2]. However, a rental service's broad product selection may raise the perception of risk associated with subpar performance. Customers may be concerned that the rental service could struggle to maintain quality control of its products, given the wide range of possibilities available [27–29]. Also, a more comprehensive selection of products could make consumers feel more financially risky because they may find it challenging to choose the most cost-effective option due to the abundance of options [8]. Similarly, consumers may perceive a higher social risk when there is a wide range of products because they worry about following the latest fashions or social standards [30].

Product variety, however, can enhance consumer perceived value of fashion rental services [8,26] since consumers believe they could have a better chance to find the exact product for their particular demand if a wide range of products is offered, which provides a higher utilitarian value [31]. Moreover, a greater selection of products can boost consumers' perceptions of their hedonic value by making shopping fun and exciting [32]. Thus, the following hypotheses are proposed.

**H1.** *Product variety of fashion rental services enhances (a) consumer perceived performance risk, (b) perceived financial risk, (c) perceived social risk, (d) perceived utilitarian value, and (e) perceived hedonic value.*

### 2.3.2. Effects of Information Quality on the Organism

McCoy and Chi [5] indicated that information quality on the fashion rental company website has a crucial impact on attracting consumers and enhancing their satisfaction. The more detailed and reliable the information provided, the greater value the consumer may perceive, which reduces the consumer perceived performance, financial, and social risks of fashion rental services. Other findings also demonstrate that information quality and source trustworthiness show a considerable impact on the usefulness of the information, which in turn affects consumer adoption of fashion rental services [8,33].

As potential customers visit the website, they seek assurance that the company is reliable and professional. High-quality information, such as detailed product descriptions, accurate sizing charts, and professional product images, instills confidence in potential renters [34]. By providing transparent and reliable information, fashion rental companies can effectively build trust with their audience, reassuring them that their offerings are legitimate and of high quality [33,35]. Consumers rely on accurate and comprehensive information to make informed decisions when renting fashion items. Therefore, the following hypotheses are proposed.

**H2.** *Information quality of fashion rental services reduces (a) consumer perceived performance risk, (b) perceived financial risk, and (c) perceived social risk but enhances (d) perceived utilitarian value and (e) perceived hedonic value.*

### 2.3.3. Effects of Style Conformity on the Organism

Style conformity plays a crucial role in shaping consumer perceptions of performance risk [2]. When a fashion rental company offers items that align with a consumer's personal style, the perceived performance risk tends to decrease. This is because the consumer feels more confident that the rented item will meet their expectations, both in terms of aesthetic appeal and functionality [33,36].

Style conformity influences perceived financial risk by impacting the perceived value for money. When the rented items match the consumer's style preferences, they are more likely to perceive the rental service as providing a good return on investment [27]. This

reduces the perceived financial risk as the consumer feels their money is well spent on items that align with their personal style and can be worn with confidence [37].

Style conformity in fashion rental services can mitigate perceived social risk by offering items that align with current trends or the consumer's desired fashion image [38]. When consumers can rent fashionable items that reflect their style preferences, they feel more confident and less concerned about social disapproval or being out of sync with their peers.

When consumers have access to a wide range of items that cater to their style preferences, they perceive a higher utilitarian value as the rented items fulfill their functional requirements while allowing them to express their individuality [39]. Style conformity offered by fashion rental services influences consumer perceived hedonic value. When the rented items align with the consumer's style preferences, they experience a sense of satisfaction, self-expression, and personal enjoyment. The ability to experiment with different styles and trends enhances the hedonic value, making the rental experience more enjoyable and fulfilling for the consumer [5]. Thus, the following hypotheses are proposed.

**H3.** *Style conformity of fashion rental services reduces (a) consumer perceived performance risk, (b) perceived financial risk, and (c) perceived social risk but enhances (d) perceived utilitarian value and (e) perceived hedonic value.*

### 2.3.4. Effects of Service Quality on the Organism

Service quality plays a vital role in shaping consumers' perceptions of performance risk in fashion rental services. Consumers often express concerns regarding the condition, fit, and overall suitability of rented items. If a rental service consistently fails to meet customer expectations, it increases perceived performance risk. A high level of service quality can help alleviate concerns and build trust in the reliability and performance of the rental service [40].

Consumers may worry about hidden fees, additional charges, or potential damage costs [29]. By ensuring transparency in pricing, clearly outlining rental terms and conditions, and providing secure payment methods, fashion rental services can enhance perceived financial security [5]. The quality of service, such as prompt customer support and fair dispute resolution, also contributes to reducing financial risk [41]. When consumers perceive a low financial risk, they are more likely to engage with rental services confidently.

Consumers may be concerned about being seen in rented attire or fear being judged for not owning their clothing. Service quality can address these concerns by providing a wide selection of trendy and fashionable items, ensuring proper cleaning and maintenance of rented garments, and maintaining privacy and discretion throughout the rental process. A well-managed rental service can alleviate perceived social risk, allowing consumers to experiment with new styles without fear of social repercussions [42].

Service quality also influences consumers' perceptions of utilitarian value in fashion rental services. By offering a seamless online platform, easy browsing and selection processes, accurate and detailed product information, and reliable delivery and return options, fashion rental services can enhance perceived utilitarian value. Efficient customer service, responsive communication channels, and personalized recommendations can further improve the overall experience, ensuring that consumers feel satisfied with the functional aspects of the service [2].

Fashion is closely tied to self-expression and personal enjoyment, making perceived hedonic value an essential aspect of fashion rental services [5]. By curating a diverse collection of high-quality and fashionable items, providing a delightful unboxing experience, and offering exclusive perks or rewards, rental services can enhance perceived hedonic value [43]. Moreover, attentive customer service, personalized recommendations, and opportunities for social sharing and feedback can create a sense of enjoyment and fulfillment, leading to a positive perception of the service [44,45]. Therefore, the following hypotheses are proposed.

**H4.** *Service quality of fashion rental services reduces (a) consumer perceived performance risk, (b) perceived financial risk, and (c) perceived social risk but enhances (d) perceived utilitarian value and (e) perceived hedonic value.*

*2.4. Moderating Role of Consumer Environmental Knowledge*

Consumer environmental knowledge refers to the awareness and understanding individuals possess regarding environmental issues, sustainable practices, and the impact of their consumption patterns [46,47]. This knowledge shapes consumers' attitudes and behaviors towards sustainable alternatives like fashion rental services. Consumers who are more environmentally knowledgeable tend to value sustainable practices and are likely to seek out services that align with their values [12,31].

Stimuli in fashion rental services encompass the range and quality of available products, services, information, and style. Consumers may perceive risks related to product quality, fit, and style relevance. However, consumer environmental knowledge can act as a moderator, influencing these perceptions. A well-informed consumer with a high level of environmental knowledge may prioritize sustainability over the risk of fashion misalignment, minor quality variations, or monetary loss [2]. This moderation effect highlights that consumers who value sustainability highly are more likely to perceive the benefits of the product and service outweighing the potential risks, leading to enhanced perceived value [12,46]. Therefore, the following hypotheses are proposed.

**H5.** *Consumer environmental knowledge moderates the effects of stimuli (product variety, information quality, style conformity, and service quality) on the organism (consumer perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value).*

*2.5. Consumer Responses: WOM and Purchase Intention*

Word of mouth (WOM) is the process of sharing information and opinions by consumers that can influence the choices and decisions relating to products, brands, and services [48,49]. WOM is based on the idea that details relating to products, services, businesses, stores, and other entities can propagate from one person to another. WOM communication transfers information from one individual to another through different forms of communication [50]. Word of mouth in fashion is a powerful tool because it significantly impacts a company's success. Additionally, WOM can spread quickly and gain more loyal customers [48,51].

In contrast to the past, where consumers were limited to sharing their experiences and opinions through traditional word of mouth within their immediate circles, the advent of social media has revolutionized the way people can now disseminate their reviews and experiences to a significantly larger audience [52]. Prior research reported that WOM through online platforms could significantly influence consumers' attitudes and use intentions toward products and services [51,52]. When consumers possess a favorable perception of a brand's superiority, their inclination to purchase the brand's products or services increases [14].

Purchase intention has been studied extensively in the marketing literature as an important predictor of actual purchase behavior [53]. Purchase intention refers to an individual's willingness or likelihood to purchase a product or service [54]. Many factors have been identified as determinants of purchase intention, including perceived product quality, perceived value, perceived risk, brand image, and social influence [12,27,47,55]. In recent years, research has focused on purchase intention in the context of sustainable consumption and environmentally friendly products [40,56]. Sustainable consumption involves purchasing products and services that have less negative impact on the environment and society [7]. Prior studies have found that consumers are willing to contribute to environmental protection through responsible consumption [2,44,47].

*2.6. Effects of Consumer Internal States (Organism) on Responses*

2.6.1. Efforts of Perceived Performance Risk on Consumer Responses

Perceived performance risk refers to consumers' uncertainty regarding the performance of a product and whether it will meet the consumers' expectations [57]. Potential product performance risks may include product failure, whether the product will perform as expected when used, or whether its lifespan will meet the consumer's expectations [58]. This quality measurement can be complex for consumers to gauge without firsthand product experience [5]. Fashion rental products have their own set of potential factors that may cause concern among consumers. For example, shared products may cause concern regarding the hygiene of a product, its overall fit, and appearance [39]. As a result of these potential risks and experiences, consumers may be less willing to participate in fashion rental services and less inclined to express positive views of these services to other potential consumers. Thus, the following hypotheses are proposed.

**H6.** *Perceived performance risk negatively affects (a) consumer purchase intention and (b) word of mouth.*

2.6.2. Efforts of Perceived Financial Risk on Consumer Responses

Perceived financial risk refers to consumers' concerns about the potential monetary implications associated with using fashion rental services [12]. These risks can include hidden fees, additional charges, deposit requirements, or potential costs related to damages or loss [5]. When consumers perceive a high level of financial risk, it can create a barrier to engaging with rental services and affect their purchase intention and willingness to recommend the service to others. Lang [39] indicated that the fear of unexpected costs or feeling financially vulnerable may deter consumers from engaging with the service. Conversely, when consumers perceive a lower level of financial risk, they are more likely to develop a positive purchase intention, feeling confident in their ability to navigate the financial aspects of the rental service.

Prior studies reported that when consumers perceive a high level of financial risk, they may be hesitant to recommend the service to others due to concerns about their friends or acquaintances encountering similar financial risks [58]. Negative WOM can spread quickly, impacting the reputation and growth of rental services. On the other hand, when consumers have a positive experience with low perceived financial risk, they are more likely to share their positive experiences through word of mouth, promoting the service to their social circles and potentially attracting new customers [59]. Therefore, the following hypotheses are proposed.

**H7.** *Perceived financial risk negatively affects (a) consumer purchase intention and (b) word of mouth.*

2.6.3. Efforts of Perceived Social Risk on Consumer Responses

Perceived social risk refers to consumers' concerns about the potential negative social consequences associated with using fashion rental services [59]. These risks can include fear of being judged, experiencing stigma, or feeling self-conscious about wearing rented clothing [58]. Because social status is tied to ownership, rented fashion products can be interpreted as inauthentic or artificial reflections of social and financial status. Even though renting fashion products allows individuals to wear or use products generally outside of their financial means, ownership represents a permanent affiliation and commitment with a product and therefore is a more authentic and emotional representation of status and control [39,59,60]. As a result, consumers may be conscious of how renting fashion products may impact their image and may be opposed to participating in these rental services. When consumers perceive a high level of social risk, it can create a barrier to engaging with rental services and reduce their purchase intention and willingness to endorse the service publicly [27]. Therefore, the following hypotheses are proposed.

**H8.** *Perceived social risk negatively affects (a) consumer purchase intention and (b) word of mouth.*

### 2.6.4. Efforts of Perceived Utilitarian Value on Consumer Responses

Perceived utilitarian value refers to the practical benefits and functionality that consumers derive from using a product or service [41]. In the context of fashion rental services, utilitarian value encompasses factors such as access to a diverse range of clothing and accessories, convenience, and cost-effectiveness [5,59]. Consumers evaluate whether the service fulfills their practical needs and enhances their overall experience. When consumers perceive a high level of utilitarian value, it increases their likelihood of making a purchase [31]. The practical benefits and functionality provided by rental services contribute to a positive purchase intention. On the other hand, if consumers perceive a low utilitarian value, such as limited selection or inconvenient rental processes, it may decrease their purchase intention.

Perceived utilitarian value also influences consumer word-of-mouth recommendations regarding fashion rental services. When consumers experience a high utilitarian value, they are more likely to share their positive experiences with others. This positive word of mouth can contribute to the growth and reputation of rental services. Conversely, if consumers perceive a low utilitarian value and encounter practical challenges or inconveniences, they may be less inclined to recommend the service to others, potentially leading to negative word of mouth [10]. Therefore, the following hypotheses are proposed.

**H9.** *Perceived utilitarian value positively affects (a) consumer purchase intention and (b) word of mouth.*

### 2.6.5. Efforts of Perceived Hedonic Value on Consumer Responses

Perceived hedonic value refers to the emotional satisfaction and enjoyment that consumers derive from using a product or service [61]. Hedonic value encompasses factors such as self-expression, personal enjoyment, novelty, and experiential satisfaction. Consumers evaluate whether a fashion rental service provides them with a positive emotional experience and fulfills their desire for fashion exploration and experimentation [32]. When consumers perceive a high level of hedonic value, it increases their likelihood of making a purchase. The emotional satisfaction and enjoyment provided by rental services contribute to a positive purchase intention [2]. However, if consumers perceive a low hedonic value, such as limited fashion choices or a lack of novelty, it may decrease their purchase intention. McCoy et al. [8] found that when consumers experience a high hedonic value, characterized by positive emotions, fashion exploration, and enjoyment, they are more likely to share their positive experiences with others. This positive WOM can contribute to the growth and reputation of fashion rental services. Therefore, these following hypotheses are proposed.

**H10.** *Perceived hedonic value positively affects (a) consumer purchase intention and (b) word of mouth.*

## 3. Proposed Research Model and Developed Survey Instrument

Based on an extensive review of the literature, a research model is proposed, as shown in Figure 1. Consumers' internal states (i.e., perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value) toward fashion rental services are affected by product variety, information quality, style conformity, and service quality as stimuli, and consequently consumers' internal states affect their behavioral responses in terms of purchase intention and WOM. Consumer environmental knowledge plays a moderating role between the stimulus constructs (product variety, information quality, style conformity, and service quality) and the organism constructs (perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value). The demographic variables, including age, gender, income level, and education level, are included as control factors.
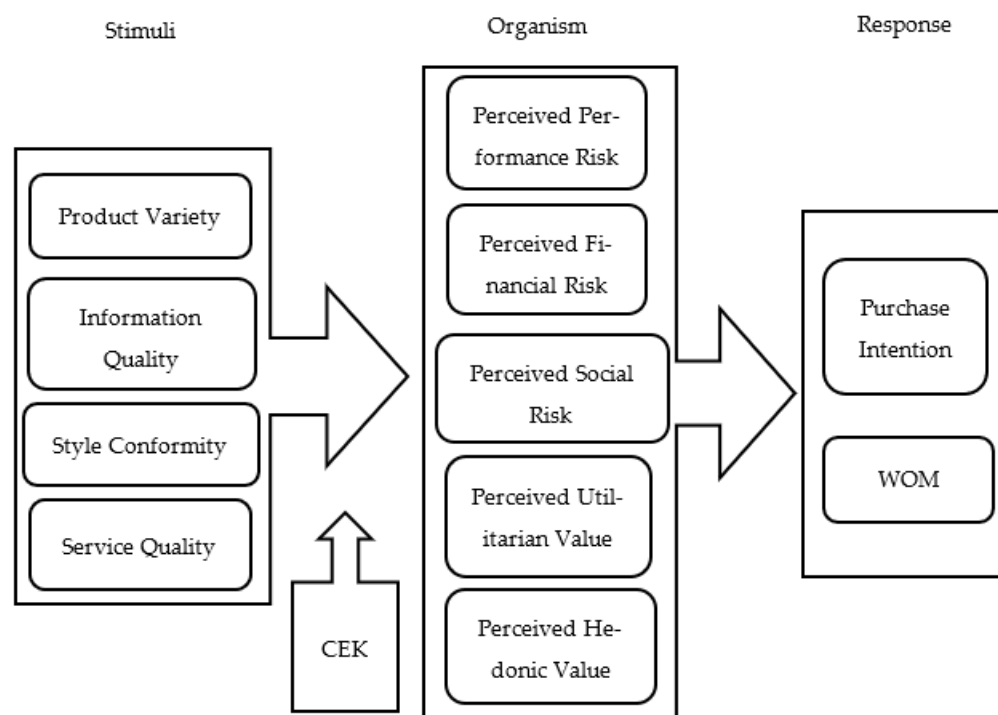
**Figure 1.** The proposed research model.

The scale for consumer environmental knowledge was adapted from [46]. The stimuli constructs include product variety, information quality, style conformity, and service quality. The scale for product variety was adapted from [27]. The scale for information quality was adapted from [34]. The scale for style conformity was adapted from [27]. The scale for service quality was adapted from [62]. The organism constructs include perceived performance risk, perceived financial risk, perceived social risk, perceived utilitarian value, and perceived hedonic value. The scales for perceived performance risk, perceived financial risk, and perceived social risk were adapted from [39]. The scale for perceived utilitarian value was adapted from [63]. The scale for perceived hedonic value was adapted from [41]. The scale for WOM was adapted from [50]. The scale for purchase intention was adapted from [47]. A five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree) was applied. Table 1 lists all the constructs and their corresponding measurement scales.

**Table 1.** Constructs and corresponding measurement items.

| Construct | Measure and Scale | Sources |
|---|---|---|
| Consumer environmental knowledge (CEK) | CEK1: I think of myself as someone who has environmental knowledge. [0.796]<br>CEK2: I know renting apparel is good for the environment. [0.649]<br>CEK3: I have taken a class or have been informed on apparel sustainability issues. [0.886] | Barbarossa and Pelsmacker [46] |
| Product variety (PV) | PV1: I expect that the fashion rental services can offer many fashion products. [0.764]<br>PV2: I expect to borrow and wear various fashion products from online fashion rental services. [0.685]<br>PV3: I expect to find new styles of product that are ahead of fashion from online fashion rental services. [0.717] | Lee et al. [27] |
| Information quality (IQ) | IQ1: I expect that the information offered by the fashion-rental platform is accurate and trustworthy. [0.798]<br>IQ2: I expect that the information offered by the fashion-rental platform is effective. (Dropped due to low factor loading.)<br>IQ3: I expect that the information offered by the fashion-rental platform is updated. [0.660]<br>IQ4: I expect that the information offered by the fashion-rental platform is simple to comprehend. [0.752] | Barkah et al. [34] |

**Table 1.** *Cont.*

| Construct | Measure and Scale | Sources |
|---|---|---|
| Style conformity (SC) | SC1: I expect to wear clothes that match fast-changing trends when using fashion rental services. [0.791]<br>SC2: If I participate in an event, I expect to wear similar styled clothes as other attendees when using fashion rental service. [0.877]<br>SC3: I expect the products from fashion rental services help meet style attire. [0.739] | Lee et al. [27] |
| Service quality (SQ) | SQ1: I believe that the overall service quality of fashion rental services is excellent. [0.712]<br>SQ2: I think the overall service I usually receive from fashion rental services is of a high quality. [0.767]<br>SQ3: The overall quality of the service of fashion rental services is generally a high standard of service. [0.679]<br>SQ4: Most of time, I consider the overall service quality at the self-checkout to be superior. [0.728] | Zheng and Chi [47] |
| Perceived performance risk (PPR) | PPR1: I worry about the cleanliness of rented products. [0.799]<br>PPR2: The quality of rented products will be poor. [0.835]<br>PPR3: I will not feel comfortable using products that have been used by others. [0.823] | Lang [39] |
| Perceived financial risk (PFR) | PFR1: I will feel that I wasted money renting products just for a shorter time. [0.833]<br>PFR2: It will cost a lot to manage and keep the rented products in good shape. [0.778]<br>PFR3: I will feel that I wasted money renting products but not owning them. [0.816] | Lang [39] |
| Perceived social risk (PSR) | PSR1: I am worried about what others will think of me when I rent fashion products. [0.867]<br>PSR2: I am worried that my friends might think I look weird or funny using the fashion products I rent. [0.821]<br>PSR3: I feel that the products I rent might not be in fashion. [0.855]<br>PSR4: I will not feel comfortable using the fashion products I rent in public. [0.830] | Lang [39] |
| Perceived utilitarian value (PUV) | PUV1: Fashion rental services tend to be a good deal. [0.729]<br>PUV2: Participating in a fashion rental service would make it easy to obtain fashion products. (Dropped due to low factor loading.)<br>PUV3: One great thing about renting fashion products is not having to store and keep these products permanently. [0.776]<br>PUV4: Renting fashion products would allow me to fight back against the greed of the fashion industry. [0.743]<br>PUV5: Fashion rental services would allow me to be part of a group of like-minded people. [0.731]<br>PUV6: My friends and family would approve of renting fashion products. (Dropped due to low factor loading.)<br>PUV7: Renting fashion products reduces our usage of natural resources. [0.755] | Lamberton and Rose [63] |
| Perceived hedonic value (PHV) | PHV1: Compared to other things I do, time spent online renting fashion products would be truly enjoyable. [0.813]<br>PHV2: I enjoy being immersed in exciting products. (Dropped due to low factor loading.)<br>PHV3: I would enjoy using fashion rental services because I enjoy the experience, not just the products I may rent. [0.752]<br>PHV4: I would rent fashion products not because I have to, but because I want to. [0.727] | Chi and Kilduff [41] |
| Word of mouth (WOM) | WOM1: I say positive things about fashion rental services to other people. [0.762]<br>WOM2: I would recommend fashion rental services to someone who seeks my advice. [0.693]<br>WOM3: I encourage friends and relatives to use fashion rental services. [0.752] | Chen et al. [50] |
| Purchase intention (PI) | PI1: I consider using fashion rental services. [0.766]<br>PI2: I intend to rent apparel from fashion rental services in the future. (Dropped due to low factor loading.)<br>PI3: I feel I will participate in fashion rental services. [0.724]<br>PI4: Fashion rental services will be my choice for finding appropriate products. [0.783] | Zheng and Chi [47] |

## 4. Methodology

### 4.1. Data Collection

The developed survey instrument was firstly reviewed by experienced faculty in the field and then pretested with graduate students. The suggestions from the faculty and participants were used to refine the instrument regarding arrangement, wording accuracy, and relevance. This process helped to make the final survey instrument more valid and clearer [64]. The main data were collected via an online Qualtrics survey of the

U.S. consumers through the Amazon MTurk platform in April 2023. An advantage of online survey methods is the ability to receive representative samples in a short response time at an efficient cost [65]. A total of 379 eligible responses were received. The profile of survey respondents is presented in Table 2.

**Table 2.** Profile the survey respondents.

| | **Percent** | | **Percent** |
|---|---|---|---|
| Gender | | Education level | |
| Female | 42% | High school diploma | 2% |
| Male | 58% | Associate degree/some college education | 1% |
| Age | | Bachelor's degree | 78% |
| (1) 18–25 | 28% | Master's degree | 17% |
| (2) 26–30 | 28% | Doctorate degree | 1% |
| (3) 31–35 | 19% | Income level | |
| (4) 36–40 | 6% | Under USD 10,000 | 6% |
| (5) 41–45 | 5% | USD 10,000 to USD 14,999 | 7% |
| (6) 46–50 | 10% | USD 15,000 to USD 24,999 | 6% |
| (7) 51–55 | 3% | USD 25,000 to USD 34,999 | 10% |
| (8) 56 and older | 1% | USD 35,000 to USD 49,999 | 17% |
| Ethnicity | | USD 50,000 to USD 74,999 | 36% |
| White/Caucasian | 90% | USD 75,000 to USD 99,999 | 15% |
| Black/African American | 2% | USD 100,000 to USD 149,999 | 3% |
| Asian American/Pacific Islander | 4% | USD 150,000 and more | 1% |
| Latino/Hispanic | 3% | Annual Apparel Purchases | |
| Others | 1% | USD 0–199 | 4% |
| Annual Apparel Rental Expenditure | | USD 200–499 | 17% |
| USD 0–199 | 8% | USD 500–999 | 21% |
| USD 200–499 | 18% | USD 1000–1499 | 22% |
| USD 500–999 | 24% | USD 1500–1999 | 17% |
| USD 1000–1499 | 28% | USD 2000–2499 | 8% |
| USD 1500–1999 | 24% | USD 2500–2999 | 5% |
| USD 2000 and more | 8% | USD 3000 and more | 5% |

Note: total 379 eligible responses.

Of the 379 respondents, 42% were female, and 58% were male. The ages of the respondents varied from 18 years old to 56 years old, mainly distributed within 18–25 years old (28%) and 26–30 years old (28%). Most of the respondents had some college education, such as a bachelor's degree (78%), followed by a master's degree (17%), and high school diploma (2%). In terms of ethnicity, most respondents were White/Caucasian at 90%, followed by Asian American/Pacific Islander at 4%, Latino/Hispanic at 3%, Black/African American at 2%, and other at 1%. The respondents' reported personal pre-tax annual income indicated 36% at USD 50,000–USD 74,999, followed by USD 35,000–USD 49,999 at 17%, USD 75,000–USD 99,999 at 15%, USD 25,000–USD 34,999 at 10%, USD 10,000–USD 14,999 at 7%, both USD 15,000–USD 24,999 and under USD 10,000 at 6%, USD 100,000–USD 149,999 at 3%, and USD 150,000 or more at 1%. Regarding annual apparel rental expenditure (12-month period prior to survey), 28% of the respondents indicated that they spent USD1000–USD 1499, followed by USD 1500–USD 1999 at 24%, USD 500–USD 999 at 24%, USD 200–USD 499 at 18%, and USD 0–USD 99 and USD 2000 or more at 8%. When asked about annual total expenditure on apparel (12-month period prior to survey), 22% of the respondents indicated that they spent between USD 1000 and USD 1499; 21% spent USD 500–USD 999, 17% spent USD 200–USD 499 and USD 1500–USD 1999, 8% spent between USD 2000 and USD 2499, 5% spent between USD 2500 and USD 2999 and USD 3000 or more, and 4% spent USD 0–USD 99 annually.

### 4.2. Statistical Analysis

To assess the presence of common method bias, Harman's one-factor test was conducted. The results indicate that the one-factor solution accounted for only 27.5% of the total variation, which falls significantly below the commonly accepted threshold of 50% [66].

The statistical assumptions, including multicollinearity, normality, and correlations, were initially examined. Normality was assessed by evaluating the skewness and kurtosis of each variable. To meet the normality assumption, the skewness and kurtosis values of a variable should fall within the range of +3.0 to −3.0 [67]. Multicollinearity among the predictor variables was tested by analyzing variance inflation factors (VIFs). VIF values below 5.0 were considered necessary to avoid multicollinearity issues [68].

Both exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were employed to assess the unidimensionality, reliability, and validity of the constructs in the proposed model. The constructs were examined with EFA using a varimax rotation and a principal axis extraction method [69]. CFA was conducted to evaluate the measurement model and validate the congeneric measurement properties of each construct [69]. Internal consistency is indicated by Cronbach's alpha ($\alpha$) and composite reliabilities of 0.7 or higher, while convergent validity is indicated by AVE values of 0.5 or higher [70]. Unidimensionality is whether the items belong to one factor and can be measured by item–total correlations. These values need to be above 0.5 to be deemed satisfactory [71]. Cronbach's alpha was examined to assess the reliability of a construct; to be considered reliable, each value should be higher than 0.7 [72]. Convergent validity of a construct is reached when all extracted variance (AVE) values are 0.5 or higher [70]. Discriminant validity is met when the square root of AVE is greater than its highest correlation with any other constructs [73].

The multiple regression technique allows for the estimation of the parameters of a hypothesized relationship between dependent and independent variables [74,75]. Therefore, multiple regression analysis using SPSS 29 was selected as an appropriate method for this study to test the hypotheses. Table 3 presents the correlations and properties of all constructs.

**Table 3.** Correlations and psychometric properties of all constructs.

| | CEK | PV | IQ | SC | SQ | PPR | PFR | PSR | PUV | PHV | WOM | PI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CEK | 1 | 0.764 ** | 0.702 ** | 0.747 ** | 0.734 ** | 0.377 ** | 0.364 ** | 0.305 ** | 0.666 ** | 0.660 ** | 0.691 ** | 0.649 ** |
| PV | *0.584* | 1 | 0.669 ** | 0.758 ** | 0.731 ** | 0.340 ** | 0.338 ** | 0.284 ** | 0.672 ** | 0.663 ** | 0.687 ** | 0.656 ** |
| IQ | *0.493* | *0.448* | 1 | 0.719 ** | 0.707 ** | 0.294 ** | 0.323 ** | 0.270 ** | 0.616 ** | 0.670 ** | 0.603 ** | 0.653 ** |
| SC | *0.558* | *0.534* | *0.517* | 1 | 0.769 ** | 0.343 ** | 0.354 ** | 0.301 ** | 0.680 ** | 0.668 ** | 0.691 ** | 0.654 ** |
| SQ | *0.539* | *0.534* | *0.500* | *0.591* | 1 | 0.381 ** | 0.393 ** | 0.307 ** | 0.641 ** | 0.670 ** | 0.671 ** | 0.650 ** |
| PPR | *0.142* | *0.116* | *0.086* | *0.125* | *0.145* | 1 | 0.785 ** | 0.817 ** | 0.405 ** | 0.324 ** | 0.344 ** | 0.338 ** |
| PFR | *0.142* | *0.114* | *0.104* | *0.125* | *0.154* | *0.616* | 1 | 0.847 ** | 0.442 ** | 0.368 ** | 0.347 ** | 0.375 ** |
| PSR | *0.218* | *0.312* | *0.006* | *0.155* | *0.419* | *0.334* | *0.397* | 1 | 0.439 ** | 0.337 ** | 0.325 ** | 0.351 ** |
| PUV | *0.444* | *0.452* | *0.379* | *0.462* | *0.411* | *0.164* | *0.195* | *0.193* | 1 | 0.757 ** | 0.762 ** | 0.726 ** |
| PHV | *0.436* | *0.440* | *0.449* | *0.446* | *0.449* | *0.105* | *0.135* | *0.114* | *0.573* | 1 | 0.713 ** | 0.725 ** |
| WOM | *0.477* | *0.472* | *0.364* | *0.477* | *0.450* | *0.118* | *0.120* | *0.106* | *0.581* | *0.508* | 1 | 0.726 ** |
| PI | *0.421* | *0.430* | *0.426* | *0.428* | *0.423* | *0.114* | *0.141* | *0.123* | *0.527* | *0.526* | *0.527* | 1 |
| Mean | 3.9 | 4.0 | 4.7 | 3.9 | 4.0 | 3.6 | 3.7 | 3.7 | 3.9 | 3.9 | 3.9 | 4.0 |
| S.D. | 0.54 | 0.55 | 0.84 | 0.57 | 0.54 | 0.82 | 0.78 | 0.84 | 0.57 | 0.59 | 0.57 | 0.58 |
| VIF | 1.223 | 2.168 | 1.987 | 2.235 | 2.554 | 2.698 | 3.442 | 1.599 | 3.057 | 2.661 | - | - |
| Cronbach's alpha | 0.712 | 0.720 | 0.781 | 0.713 | 0.745 | 0.750 | 0.752 | 0.734 | 0.836 | 0.748 | 0.737 | 0.730 |
| AVE | 0.613 | 0.622 | 0.624 | 0.647 | 0.621 | 0.671 | 0.655 | 0.711 | 0.629 | 0.572 | 0.542 | 0.575 |
| $\chi^2$ test *p* value | 0.187 | 0.169 | 0.194 | 0.133 | 0.158 | 0.172 | 0.195 | 0.227 | 0.236 | 0.942 | 0.778 | 0.651 |

Note: The italic numbers are the squared corresponding correlations. *: correlation is significant at the 0.05 level (2-tailed). **: correlation is significant at the 0.01 level (2-tailed). Consumer environmental knowledge = CEK, product variety = PV, information quality = IQ, style conformity = SC, service quality= SQ, perceived performance risk = PPR, perceived financial risk = PFR, perceived social risk = PSR, perceived utilitarian value = PUV, perceived hedonic value = PHV, word of mouth = WOM, purchase intention = PI.

All skewness and kurtosis scores are between +2.0 and −2.0, which suggests that there are no violations of the normality assumption. All VIF values are below five, suggesting that there are no multicollinearity issues among constructs and variables. After exploratory factor analysis, the measurement variables labelled as IQ2, PUV2, PUV6, PHV2, and PI2 were dropped due to low factor loading (see Table 1). All the factor loadings of the

remaining measurement items to their respective constructs are high (0.6 and higher) and statistically significant, while their loadings to other constructs are very low (0.3 and lower). This also shows unidimensionality for the constructs. In addition, the Chi-square tests of all constructs were insignificant, which demonstrates unidimensionality [71]. Cronbach's alphas of all constructs are greater than 0.70, indicating that reliability is rigorously met [76]. The AVE scores for all constructs are above the desired threshold of 0.50, suggesting convergent validity. All AVE scores are greater than the squared corresponding correlations, which demonstrate satisfactory discriminant validity [69].

### 4.3. Hypothesis Testing Results and Discussion

Once the adequacies of all constructs were demonstrated, the proposed hypotheses were assessed using multiple regression tests. Tables 4–6 present the results of hypothesis testing. The product variety of fashion rental services was found to have an insignificant impact on consumer perceived performance risk ($p = 0.141$), perceived financial risk ($p = 0.414$), and perceived social risk ($p = 0.283$), therefore not supporting H1a, H1b, and H1c. The findings suggest that the product variety of fashion rental services does not exert a significant influence on the perceived performance risk, financial risk, and social risk experienced by US consumers when utilizing these services. Perceived utilitarian value ($\beta = 0.279$, t = 4.785) and perceived hedonic value ($\beta = 0.209$, t = 3.663) were positively affected by product variety, supporting H1d and H1e. This reveals that a larger product variety available through rental services increases their value because they allow consumers access to greater choices of products and more versatile services and enable a more enjoyable shopping experience. This result is consistent with prior studies on the relationship between product selection and consumer perceived utilitarian and hedonic values [5,31]. The results reflect the general nature of consumerism, where the utilitarian and hedonic values associated with shopping experiences help reinforce the values associated with the services and products available themselves.

**Table 4.** Results of hypothesis testing (stimuli to organism).

| Hyp. | | DV | IDV | Std. Coef. ($\beta$) | t-Value | Sig. at $p < 0.05$ | Control Variable | Std. Coef. ($\beta$) | t-Value | Sig. at $p < 0.05$ | Total $R^2$ | Sig. at $p < 0.05$ |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | PPR | Constant | | 2.987 | 0.003 | | | | | | |
| H1a | N | | PV | 0.118 | 1.474 | 0.141 | Age | −0.37 | −0.763 | 0.446 | 0.167 | <0.001 |
| H2a | N | | IQ | −0.011 | −0.140 | 0.889 | Gender | −0.30 | −0.624 | 0.533 | | F = 9.09 |
| H3a | N | | SC | 0.056 | 0.617 | 0.538 | Education | 0.071 | 1.463 | 0.144 | | (8/363) |
| H4a | Y | | SQ | 0.256 | 3.033 | 0.003 | Income | −0.99 | −2.039 | 0.042 | | |
| | | PFR | Constant | | 3.985 | <0.001 | | | | | | |
| H1b | N | | PV | 0.065 | 0.817 | 0.414 | Age | −0.56 | −1.163 | 0.246 | | <0.001 |
| H2b | N | | IQ | 0.036 | 0.482 | 0.630 | Gender | −0.48 | −1.003 | 0.317 | 0.178 | F = 9.83 |
| H3b | N | | SC | 0.095 | 1.067 | 0.287 | Education | 0.053 | 1.091 | 0.276 | | (8/363) |
| H4b | Y | | SQ | 0.242 | 2.894 | 0.004 | Income | −0.99 | −2.051 | 0.041 | | |
| | | PSR | Constant | | 4.106 | <0.001 | | | | | | |
| H1c | N | | PV | 0.088 | 1.075 | 0.283 | Age | −0.68 | −1.362 | 0.174 | | <0.001 |
| H2c | N | | IQ | 0.049 | 0.644 | 0.520 | Gender | −0.16 | −0.329 | 0.742 | 0.129 | F = 6.72 |
| H3c | N | | SC | 0.078 | 0.845 | 0.399 | Education | 0.069 | 1.392 | 0.165 | | (8/363) |
| H4c | N | | SQ | 0.148 | 2.721 | 0.086 | Income | −0.127 | −2.559 | 0.011 | | |
| | | PUV | Constant | | 3.572 | <0.001 | | | | | | |
| H1d | Y | | PV | 0.279 | 4.785 | <0.001 | Age | −0.43 | −1.210 | 0.227 | | <0.001 |
| H2d | Y | | IQ | 0.159 | 2.902 | 0.004 | Gender | −0.31 | −0.872 | 0.384 | 0.554 | F= 56.64 |
| H3d | Y | | SC | 0.227 | 3.445 | <0.001 | Education | 0.031 | 0.885 | 0.377 | | (8/363) |
| H4d | Y | | SQ | 0.155 | 2.514 | 0.012 | Income | 0.006 | 0.160 | 0.873 | | |
| | | PHV | Constant | | 2.570 | 0.011 | | | | | | |
| H1e | Y | | PV | 0.209 | 3.663 | <0.001 | Age | −0.70 | −1.996 | 0.047 | | <0.001 |
| H2e | Y | | IQ | 0.266 | 4.955 | <0.001 | Gender | 0.024 | 0.699 | 0.485 | 0.574 | F = 61.13 |
| H3e | Y | | SC | 0.146 | 2.270 | 0.024 | Education | −0.09 | −0.274 | 0.785 | | (8/363) |
| H4e | Y | | SQ | 0.207 | 3.436 | <0.001 | Income | 0.084 | 2.417 | 0.016 | | |

Note: Y—hypothesis supported; N—hypothesis not supported; Std. Coef. = standardized coefficients. DV: dependent variable. IDV: independent variable. Consumer environmental knowledge = CEK, product variety = PV, information quality = IQ, style conformity = SC, service quality = SQ, perceived performance risk = PPR, perceived financial risk = PFR, perceived social risk = PSR, perceived utilitarian value = PUV, perceived hedonic value = PHV, word of mouth = WOM, purchase intention = PI.

**Table 5.** Results of hypothesis testing (moderating effects).

| Hyp. | | DV | MODERATING | Std. Coef. (*β*) | *t*-Value | Sig. at *p* < 0.05 |
|---|---|---|---|---|---|---|
| | | PPR | | | | |
| H5a-a | N | | PV*CEK | 0.054 | 0.389 | 0.698 |
| H5b-a | N | | IQ*CEK | −0.078 | −0.647 | 0.518 |
| H5c-a | N | | SC*CEK | 0.060 | 0.381 | 0.703 |
| H5d-a | Y | | SQ*CEK | 0.360 | 2.473 | 0.014 |
| | | PFR | | | | |
| H5a-b | N | | PV*CEK | −0.048 | −0.349 | 0.727 |
| H5b-b | N | | IQ*CEK | 0.013 | 0.110 | 0.913 |
| H5c-b | N | | SC*CEK | 0.070 | 0.442 | 0.659 |
| H5d-b | Y | | SQ*CEK | 0.363 | 2.493 | 0.013 |
| | | PSR | | | | |
| H5a-c | N | | PV*CEK | −0.006 | −0.041 | 0.968 |
| H5b-c | N | | IQ*CEK | 0.037 | 0.300 | 0.765 |
| H5c-c | N | | SC*CEK | 0.149 | 0.913 | 0.362 |
| H5d-c | N | | SQ*CEK | 0.151 | 1.005 | 0.315 |
| | | PUV | | | | |
| H5a-d | Y | | PV*CEK | 0.230 | 2.202 | 0.028 |
| H5b-d | N | | IQ*CEK | 0.145 | 1.601 | 0.110 |
| H5c-d | Y | | SC*CEK | 0.305 | 2.559 | 0.011 |
| H5d-d | N | | SQ*CEK | 0.064 | 0.580 | 0.562 |
| | | PHV | | | | |
| H5a-e | N | | PV*CEK | 0.137 | 1.328 | 0.185 |
| H5b-e | Y | | IQ*CEK | 0.333 | 3.718 | <0.001 |
| H5c-e | N | | SC*CEK | 0.099 | 0.844 | 0.399 |
| H5d-e | N | | SQ*CEK | 0.185 | 1.704 | 0.089 |

Note: Y—hypothesis supported; N—hypothesis not supported; Std. Coef. = standardized coefficients. DV: dependent variable. IDV: independent variable. Consumer environmental knowledge = CEK, product variety = PV, information quality = IQ, style conformity = SC, service quality = SQ, perceived performance risk = PPR, perceived financial risk = PFR, perceived social risk = PSR, perceived utilitarian value = PUV, perceived hedonic value = PHV, word of mouth = WOM, purchase intention = PI.

**Table 6.** Results of hypothesis testing (organism to responses).

| Hyp. | | DV | IDV | Std. Coef. (*β*) | *t*-Value | Sig. at *p* < 0.05 | Control Variable | Std. Coef. (*β*) | *t*-Value | Sig. at *p* < 0.05 | Total *R²* | Sig. at *p* < 0.05 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | PI | Constant | | 3.041 | 0.003 | | | | | | |
| H6a | N | | PPR | 0.020 | 0.326 | 0.745 | Age | −0.003 | −0.085 | 0.932 | 0.601 | <0.001 |
| H7a | N | | PFR | 0.041 | 0.605 | 0.546 | Gender | −0.038 | −1.116 | 0.265 | | *F* = 60.48 |
| H8a | N | | PSR | −0.015 | −0.204 | 0.838 | Education | 0.049 | 1.452 | 0.147 | | (9/362) |
| H9a | Y | | PUV | 0.391 | 7.273 | <0.001 | Income | 0.024 | 0.699 | 0.485 | | |
| H10a | Y | | PHV | 0.399 | 7.691 | <0.001 | | | | | | |
| | | WOM | Constant | | 2.644 | 0.009 | | | | | | |
| H6b | Y | | PPR | 0.123 | 2.120 | 0.035 | Age | 0.027 | 0.848 | 0.397 | 0.635 | <0.001 |
| H7b | N | | PFR | −0.029 | −0.450 | 0.653 | Gender | 0.012 | 0.382 | 0.703 | | *F* = 70.10 |
| H8b | N | | PSR | −0.071 | −1.032 | 0.303 | Education | 0.056 | 1.754 | 0.080 | | (9/362) |
| H9b | Y | | PUV | 0.498 | 9.679 | <0.001 | Income | 0.003 | 0.080 | 0.937 | | |
| H10b | Y | | PHV | 0.335 | 6.764 | <0.001 | | | | | | |

Note: Y—hypothesis supported; N—hypothesis not supported; Std. Coef. = standardized coefficients. DV: dependent variable. IDV: independent variable. Consumer environmental knowledge = CEK, product variety = PV, information quality = IQ, style conformity = SC, service quality = SQ, perceived performance risk = PPR, perceived financial risk = PFR, perceived social risk = PSR, perceived utilitarian value = PUV, perceived hedonic value = PHV, word of mouth = WOM, purchase intention = PI.

The information quality of fashion rental services was also found to not have any significant impact on perceived performance risk ($p = 0.889$), perceived financial risk ($p = 0.63$), or perceived social risk ($p = 0.644$), therefore not supporting H2a, H2b, and H2c. This indicates that the information quality of fashion rental services does not significantly alter consumer perceived performance risk, financial risk, and social risk when using these services. Perceived utilitarian value ($β = 0.159$, $t = 2.902$) and perceived hedonic value ($β = 0.266$, $t = 4.955$) were positively affected by the information quality of fashion rental services, supporting H2d and H2e. This shows that fashion rental services sharing information about their products and services enhances their value because good quality information allows consumers to make informed decisions and enjoy the shopping experience. These findings are aligned with prior studies [10,34].

Style conformity of fashion rental services shows an insignificant impact on consumer perceived performance risk ($p = 0.538$), perceived financial risk ($p = 0.287$), and perceived social risk ($p = 0.399$), therefore not supporting H3a, H3b, and H3c. The results indicate

that the potential conformity of fashion styles offered by fashion rental services is not a major concern for consumers when using fashion rental services. Perceived utilitarian value ($\beta$ = 0.227, t = 3.445) and perceived hedonic value ($\beta$ = 0.146, t = 2.27) were positively affected by style conformity, supporting H3d and H3e. Different services may offer different products and styles to better serve their specific target market, but in general, the styles available through rental services succeed in providing the desired utility and joyful user experiences, which corroborate the previous findings [5].

By comparison, the service quality of fashion rental services was found to impact several different variables associated with the organisms within the conceptual model. Service quality negatively affected perceived performance risk ($\beta$ = 0.256, t = 3.033) and perceived financial risk ($\beta$ = 0.242, t = 2.894), supporting H4a and H4b. This aligns with previous studies, which found that various dimensions of service quality, like dependability and responsiveness, can reduce the perceived risks a consumer may experience while using these services, including perceived performance and financial risks [29,77]. Perceived social risk ($p$ = 0.086) was found to have not been significantly impacted by service quality, and as a result, H4c was not supported. Social risk has wider implications regarding the public use of fashion rental services, rather than the personal consumer experience with the services themselves, which may account for this finding. Service quality was also found to positively impact perceived utilitarian value ($\beta$ = 0.155, t = 2.514) and perceived hedonic value ($\beta$ = 0.207, t = 3.436), supporting H4d and H4e. This also aligns with previous studies, which found that service quality can improve consumer convenience and accessibility with these services and their potential gratification while using rented products [41,78].

It should be noted that only a few control variables influenced the perceived performance risk, perceived financial risk, perceived social risk, and utilitarian and hedonic values associated with fashion rental products. In particular, the income levels of respondents had ramifications regarding consumer perception of these services. For example, income levels were found to have a slight negative affect on perceived performance risk ($\beta$ = −0.099, t = −2.039), implying that higher income consumers are less concerned about the performance risks associated with the rented products because of their financial means and the temporary nature of fashion rental services. Income levels were also found to have a slight negative impact on perceived financial risk ($\beta$ = −0.099, t = −2.051), implying that higher income consumers perceived lower financial risk towards fashion rental products. The income level of respondents was found to have a negative effect concerning perceived social risk ($\beta$ = −0.127, t = −2.559), meaning that consumers with higher incomes experience fewer social ramifications for utilizing rental services because these rented items are within their financial means. Finally, income levels were found to have a positive effect on perceived hedonic value experienced by respondents ($\beta$ = 0.084, t = 2.417), which may be accounted for by the lack of financial ramifications experienced by consumers with higher levels of income or the alleviation of permanence and cost that may be a deterrent for consumers of lower financial means who wish to use products provided by fashion rental services. Consumer age was also found to have a slight negative impact on perceived hedonic value ($\beta$ = −0.07, t = −1.996), which shows that younger consumers may enjoy more from fashion rental services.

The moderating effects were analyzed to identify how consumer environmental knowledge (CEK) moderates the relationships between the stimulus constructs and the organism constructs. CEK was found to positively moderate the relationship between service quality and perceived performance risk ($\beta$ = 0.36, t = 2.473) and the relationship between service quality and perceived financial risk ($\beta$ = 0.363, t = 2.493), indicating that more knowledgeable consumers tend to perceive a higher performance risk and financial risk when using fashion rental services. The results mesh with the previous findings that the more knowledgeable on environmental protection and sustainability issues consumers are, the more cautious their attitudes toward collaborative consumption are [8].

The moderating effect of CEK with product variety was found to have a significant impact on perceived utilitarian value ($\beta$ = 0.23, t = 2.202). A greater understanding of

products provided by fashion rental services by consumers with a better environmental knowledge increases their perceived utilitarian value when using fashion rental services. The interaction between style conformity and CEK was also found to be significant in moderating perceived utilitarian value ($\beta$ = 0.305, t = 2.559), meaning that consumers who are more knowledgeable about environmental issues and the various styles of products provided by fashion rental services and their conformity to personal or popular styles are more likely to perceive a greater utility of these services. Lastly, the moderating effect of CEK with information quality was found to have a significant impact on perceived hedonic value ($\beta$ = 0.333, t = 3.718), implying that consumers with a greater understanding fashion rental services and environmental issues are inclined to perceive a greater hedonic value when using fashion rental services. This result corroborates the previous finding that fashion rental companies need to provide more detailed product and service information on their websites and testify their positive impact on the environment [5].

The perceived performance risk of fashion rental services negatively affects word of mouth (WOM) ($\beta$ = 0.123, $t$ = 2.12) but shows no significant impact on consumer purchase intention ($\beta$ = 0.020, $t$ = 0.326), which supports H6b. This result indicates that product performance does not prevent consumers from using fashion rental services because of the temporary nature of the services provided, but the perceived risk negatively affects consumer's inclinations to share their use experiences.

Perceived financial risk and perceived social risk were found to have no significant impacts on consumer purchase intention or WOM, therefore not supporting H7a, H7b, H8a, or H8b. These findings may be accounted for by relevantly low financial and social risks that result from the temporary nature of the fashion rental services [8,39].

By comparison, the perceived utilitarian value of fashion rental services shows a significant impact on consumer purchase intention ($\beta$ = 0.391, $t$ = 7.273) and WOM ($\beta$ = 0.498, $t$ = 9.679), supporting H9a and H9b. These results reveal that consumers are more likely to utilize fashion rental services and share their personal experiences surrounding these services when the utility of the services and products are high. This coincides with the previous literature on the utility of fashion rental services [5,63].

The perceived hedonic value of fashion rental services also shows a significant impact on consumer purchase intention ($\beta$ = 0.399, $t$ = 7.691) and WOM ($\beta$ = 0.335, $t$ = 6.764), supporting H10a and H10b. These results indicate that consumers are more willing to use fashion rental services and disseminate their use experiences when the experience of using these services and products is enjoyable and pleasant. This aligns with the previous literature about the effects of hedonic values and consumer purchase intention and word of mouth [41,45,79,80].

No individual control variable was found to have any significant impact on the purchase intentions or WOM regarding fashion rental services.

## 5. Conclusions and Implications

Fashion rental services have emerged as a transformative trend in the fashion industry, disrupting traditional retail models and reshaping consumer behavior. These services offer a fresh and sustainable approach to fashion, allowing consumers to access a wide range of stylish clothing and accessories for a limited period. Fashion rental services offer an extensive collection of clothing and accessories, providing users with a diverse range of options for every occasion. This variety enables individuals to experiment with different styles and trends without committing to long-term ownership.

Fashion rental services promote sustainability by reducing the demand for fast fashion and discouraging excessive clothing production. Renting clothing extends the lifecycle of garments, reducing textile waste and the environmental impact of the fashion industry. Engaging in fashion rentals resonates with the principles of a minimalist lifestyle, urging people to streamline their closets and prioritize quality over quantity. This transition advocates for mindful consumption and deters hasty buying decisions.

This study contributes to the existing literature in four ways. First, this study proposed a research model based on the stimulus–organism–response (S-O-R) model to identify U.S. consumers' internal evaluation of fashion rental services and their behavioral responses toward fashion rental services. The proposed model shows a high explanatory power, collectively accounting for 60.1% of variance in U.S. consumers' intention to use fashion rental services and 63.5% of variance in U.S. consumers' WOM on fashion rental services.

Second, this study unveils how consumer environmental knowledge moderates the relationships between the stimuli and the organism toward fashion rental services. Consumers with a higher level of environmental knowledge tend to perceive a higher performance risk and financial risk when using fashion rental services. Consumers who are more knowledgeable about environmental issues and rental product conformity to personal or popular styles are more likely to perceive a greater utilitarian value of fashion rental services. Consumers with a greater understanding of fashion rental services and environmental issues are inclined to perceive a greater hedonic value when using fashion rental services.

Third, the findings reveal that stimuli offered by fashion rental services (product variety, information quality, style conformity, and service quality) show a more significant impact on consumers' perceived utilitarian value and hedonic value than perceived performance risk, financial risk, and social risk. Consequently, consumers' perceived utilitarian value and hedonic value play a more influential role than perceived risks in forming the positive behavioral responses (use intention and word of mouth). Creating the desired value is the winning strategy for any fashion rental business.

Finally, the proposed research model demonstrated satisfactory psychometric properties, aligning with all established statistical criteria. This renders the model suitable for exploring a wide range of products or services across different geographical areas, guaranteeing the derivation of meaningful and relevant insights.

This study provides some managerial implications for brands and retailers offering fashion rental services. This study reveals that several key stimuli, including product variety, information quality, style conformity, and service quality, may significantly improve the consumers' perceived value while mitigating the perceived risks. This suggests that companies should place considerable emphasis on these stimuli when providing their services and developing marketing strategies for attracting and retaining customers. Specifically, fashion rental companies should focus on offering a diverse range of stylish products that cater to the diverse preferences of consumers. Additionally, companies should prioritize providing high-quality information that clearly articulates the benefits and value of rental services, including affordability, sustainability, and convenience. To ensure that customers feel confident and comfortable using their services, rental companies should also strive to offer a high level of service quality, including efficient delivery, hassle-free returns, and exceptional customer service. By focusing on these key stimuli, fashion rental companies can enhance their understanding of the needs and expectations of consumers and develop targeted marketing strategies that resonate with their customers, thereby driving increased use intention and positive word of mouth.

This study highlights the importance of educating consumers about the benefits of fashion rental services to reduce perceived risks and enhance consumer internal evaluation. Companies need to communicate their sustainability initiatives to appeal to consumers who are environmentally conscious. U.S. consumers are increasingly environmentally conscious and seek sustainable alternatives in various aspects of their lives, including fashion. If fashion rental services can offer an avenue for consumers to indulge in fashion while staying true to their ethical values, these companies will be the market winners.

Despite their numerous advantages, fashion rental services face some challenges, such as maintaining quality control, ensuring proper garment care, and addressing hygiene concerns. However, as technology and logistics improve, these challenges are likely to be mitigated. The future of fashion rental services looks promising, with increasing collabo-

rations between rental platforms and fashion brands, as well as potential synergies with traditional retail models.

## 6. Limitations and Future Studies

Although this study has provided a significant contribution to the understanding of the motivations for U.S. consumers' intention to use fashion rental services, there are some limitations that may be addressed in future studies. First, in this study, a majority of survey participants (68%) who used fashion rental services fell into the income range of USD 35,000–USD 99,999. The findings could be more appliable to the median income consumers while the possible different internal evaluations and behaviors toward fashion rental services by lower or higher income consumers might not be well represented. In future studies, consumer segmentation could be further investigated. Second, since the sample in this study consisted of U.S. consumers with prior rental service experience, this could limit the representativeness of the sample collected. Future research could include cross-comparison analysis of consumers from different regions of the world and include participants that do not have prior fashion rental service experience. Rental services in the fashion industry are still new, and although it is likely many people do not have prior experience with this form of consumption, they can still create valuable insights regarding their internal evaluations of these services. Finally, this study used a quantitative approach to identify the determinants for U.S. consumers' international evaluations and behavioral responses toward fashion rental intentions. While the quantitative research method allows us to determine the causal relationships between the independent factors and dependent factors, it is considered a weak approach in revealing the underlying reasons for the phenomenon. Future studies could consider the use of qualitative methods to provide a more in-depth deduction in regard to the relationships identified by this study.

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