

CHATVIJIT-COOK, SASIKARN, Ph.D. Investigating Antecedents and Consequences of Exploratory Consumer Behavior in the Context of Online Fashion Product Rentailers. (2017)

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Online fashion product rentailer describes a retailer that offers fashion products for rental using an Internet website as the main shopping channel. While cognitive motivations drive renting behavior towards freedom from ownership burdens, hedonic benefits also motivate consumers to rent as a means to explore high-priced or trend-based products, such as fashion clothing. Despite the emergence of apparel renting behavior and the success of such business, no published research has examined the antecedents and consequences of the online fashion product renting environment in one study. Thus, the purpose of this study was to propose and empirically investigate an integrative model of online consumer behavior in the context of online fashion product rentailers.

Specifically, the relationships that may exist among characteristics of online fashion product rentailers (i.e., perceived product uncertainty, perceived transaction uncertainty, perceived brand assortment, perceived price, eWOM) and personality traits of potential renters (i.e., optimum stimulation level (OSL), risk-taking, variety-seeking, and curiosity-motivated tendencies) in order to understand consumer behavior (i.e., exploratory consumer behavior, intent to visit and patronize online fashion product rentailers' website) associated to online fashion product renting contexts were examined.

Data were collected from the Amazon Mechanical Turk's (mturk) online panel members. The final sample consisted of 352 participants who had visited and engaged in online shopping activities (e.g., browsing, renting) at an online fashion product rentailer's

website in the past six months. Of these, approximately 72% were female and 50% of participants were aged between 18 and 29 years old. In addition, approximately 52% of the participants had rented a product from one of the online fashion product rentalers. To assess the proposed hypothesized model consisted of 66-item 12-construct, the two-step approach was performed to establish measurement and structural model via LISREL 9.2. The confirmatory factor analysis (CFA) with the maximum likelihood technique was employed. The CFA results revealed a satisfactory goodness-of-fit index. After the structural model was established, the structural equation modeling (SEM) was performed. The model fit statistics indicated $\chi^2 = 4523.176$, $df = 2,053$, $p < .001$, $\chi^2/df = 2.20$, RMSEA = 0.058, CFI = 0.94, NFI = 0.90, TLI = 0.94, and PNFI = 0.85, suggesting that the hypothesized structural relationships fit the data satisfactorily.

In terms of the relationships between the characteristics of online fashion product rentalers and OSL, SEM results revealed that perceived brand assortment, perceived price, and eWOM had a positive relationship with OSL. In addition, we found that OSL was positively related to risk-taking, variety-seeking, and curiosity-motivated tendencies. In regards to the relationship between personality traits and exploratory consumer behavior, a significant relationship between risk-taking, variety-seeking, and curiosity-motivated tendencies and exploratory acquisition of product (EAP) was found. Additionally, curiosity-motivated tendency was positively related to exploratory information seeking (EIS). Lastly, results revealed that intent to shop and patronize online fashion product rentalers' website was positively influenced by EIS and EAP. Implications are provided. Limitations and future research directions are also discussed.

INVESTIGATING ANTECEDENTS AND CONSEQUENCES OF EXPLORATORY
CONSUMER BEHAVIOR IN THE CONTEXT OF ONLINE
FASHION PRODUCT RENTAILERS

by

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DEDICATION

To

Supakit – Patcharee Chatvijit

in gratitude for their boundless love and support

Lillian Pearl Cook

for her patience and the new meaning of life she has given

APPROVAL PAGE

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CHAPTER I

INTRODUCTION

This chapter introduces the dissertation and includes the following sections: (1) Research Background, including the emergence and characteristics of online fashion product renters and the consumer traits and behaviors within online fashion product renting environments; (2) Statement of the Problem; (3) Purpose of the Study; (4) Significance of the Study; (5) Definition of Key Terms; and (6) Organization of Chapters.

Research Background

The Emergence of Online Fashion Product Renting

Renting, a form of non-ownership acquisition without transfer of ownership, involves an agreement between two parties (one party offers a product to another party) with a monetary fee for use of the product for a specific period of time (Dugree & O'Connor, 1995; Moeller & Wittkowski, 2010). Until recently, common forms of non-ownership consumption have included car, venue and equipment, and housing rentals. Driven by apparel rental service retailers (e.g., *Men's Wearhouse*), consumers have been renting formal wear and tuxedos for formal events for decades (Fallon, 2014). Recent American market research forecasted that revenues of formal wear and costume rental would reach USD 501 million in 2017 (Cohen, 2016). However, the rental business players have mainly focused on brick-and-mortar stores that consumers must physically visit in order to rent and return the item.

The public emergence of online rentals begins in 2007 when the *Bag Borrow or Steal* website became a pioneer of business-to-consumer fashion product online rental services after its debut in a Hollywood movie, *Sex and the City*, which in turn furthered investment funds from investors to USD 15 million and fostered designer handbag rental service for more than one million customers (Moeller & Wittkowski, 2010; Sherman, 2010). This business model has been followed by other high-end fashion rental services (e.g., formal neckwear, cocktail gowns) and providers of temporary fashion products (e.g., maternity wear, bridesmaid dresses). Nowadays, daily apparel products are available for rental through online platforms; these are offered by short-term rental services (e.g., *Rent the Runway*) and monthly-fee rental service providers (e.g., *Le Tote*, *Tie Society*).

In light of the current American women's apparel consumption, *Rent the Runway*, one of the leading online fashion product rental services, has offered a one-time rental fee per item or a monthly fee for three designer clothing and accessories for women to its five million members (Bertoni, 2014; Willett, 2016). According to *Rent the Runway's* internal research, American women purchase 64 pieces of clothing per year and only wear 15 percent of the clothes purchased (Bertoni, 2014; Craig, 2014). It means that younger generation of women may be wasting money on clothing purchases that they may or may not use. *Rent the Runway's* response to the consumers' quest for an affordable alternative to buying has contributed an estimate of USD 120 million in revenues in 2016 (PrivCo, 2016). Likewise, *Tie Society*, another online rental service, has fulfilled needs for men's neckwear and accessory online rentals for a monthly fee of USD

19.95 (Wilms & Leary, 2014). Such behavior of consumers and figures of revenues suggesting a shift in consumption patterns among American consumers toward online renting accounted for this dissertation's research goal to empirically examine factors that predict consumers' intent to engage with online fashion product rentals because previous research has not yet fully investigated the drivers and consequences of this online renting behavior.

The emergence of online fashion product renting not only is challenging the traditional fashion retailers to adapt, but also complicates the term "retail" as to what constitutes retailing activities. One of retailing definitions is "a set of business activities carried on to accomplishing the exchange of goods and services for purposes of personal, family, or household use, whether performed in a store or by some form of nonstore selling." (Peterson & Balasubramanian, 2002, p. 10). By this definition, online fashion product renting should be considered a form of retailing because the rental providers sell the access to fashion products to consumers within the technology and multi-channel distribution phenomena. In addition, all retailing is a service business (Winsor, Sheth, & Manolis, 2004). Thus, the online fashion product renting should be acknowledged as a retail business that facilitates the use of fashion products through online renting services.

Alternatively, combining rental and retail economies, a term *rentailing* may be used to describe the context of renting between ultimate consumers and a retailer while a term *rentailer* may be appropriate to define a company with a focus on providing consumers with the opportunity to use products via a renting service in exchange for monetary. Hence, the term *online fashion product rentailer* describes a retailer that offers

fashion products for rental using an Internet website as the main shopping channel. As a result, *online fashion product renting* is deemed as one of retail activities given the new retail landscape of the 21st century.

Berry and Maricle (1973) stated that rented goods were the consumption choices for utilitarian experience for private and business consumption since the 1970s. However, research in consumer products renting decision (excluding real estate) have not begun until the 1980s with the foci on the underlying reasons of renting behavior (Dreyfus, 1983; Durgee & O'Connor, 1995), perceived benefits of renting (Durgee, 1984; Durgee & O'Connor, 1995), and consumer personality associated to renters (Durgee, 1984; Durgee & O'Connor, 1995). Few theories that have been used to define such behavior include property right theory (Moeller & Wittkowski, 2010), and form and possession utilities (Winsor et al., 2004).

The property right theory posits that the ownership or possession of a good entitles the owner the right to use a good; the right to retain the benefits yielded from the use of the product; the right to alter the form and structure of a good; and the right to transfer one or more of these property rights to others (Moeller & Wittkowski, 2010). Based on this theory, renting consumption constitutes the temporary use and benefits from a rental product, restricted by time limit and condition imposed by the owner (Moeller & Wittkowski, 2010). The authors found that the renters choose to rent products because of limited access and the absence of ownership. Along with ownership rights, the owner is responsible for the risks and expenses associated with product obsolescence, the need for alteration and maintenance, and disposition. As such, the property right theory

has been used to justify the renting decisions for temporarily needed items among renters because of the minimum responsibility and less investment (Durgee & O'Connor, 1995; Moeller & Wittkowski, 2010; Moore & Taylor, 2009; Wingfield, 2005).

In looking through the form utility concept, form utility involves possession of and the benefits from a creation (product or service) that satisfy needs (Winsor et al., 2004). Even though services and some products are formless but their benefits can be obtained as well as ownership. In the context of online fashion product renting, however, renting does not include the transfer of ownership, but the renter can obtain benefits from the item for a period of time in exchange for a fee paid to the renter. Hence, renting has form utility without possession utility. Nevertheless, lack of possession utility has been interpreted as a utilitarian benefit (Berry & Maricle, 1973; Durgee & O'Connor, 1995; Lamberton & Rose, 2012; Moeller & Wittkowski, 2010).

Lamberton and Rose (2012) found that consumers who have participated in car rentals or car sharing tend to avoid attachment and storing. For convenience-driven consumers, freedom from ownership burdens in renting is more appealing than purchasing (Lamberton & Rose, 2012). Additionally, economical reason for temporary needs is found to motivate consumers to rent, particularly for trend oriented consumers who have the needs for up-to-date products (Durgee & O'Connor, 1995) and for business rentals (e.g., office space and furniture) (Moore & Taylor, 2009). Finally, research in renting showed that lack of ownership provides hedonic benefits such as self-exploration (Durgee & O'Connor, 1995), the experience seeking usage (Wingfield, 2005), and freedom of lifestyle and flexible identity (Bardhi & Eckhardt, 2012). For

instance, users of Zipcar (collaborative car service) believe that they have access to a variety of products suitable for different lifestyles and self-expression (Bardhi & Eckhardt, 2012; Lamberton & Rose, 2012).

Findings of previous research in renting also suggested that novelty-seeking and trend-conscious consumers tend to engage in product renting (Moore & Taylor, 2009). Additionally, consumers who value materialism prefer to rent luxury products (e.g., vacation home) (Durgee & O'Connor, 1995). Environmental and sustainability-oriented consumer trait was another hypothesized driver that motivated Korean consumers to rent wedding dresses rather than buy (Min & DeLong, 2015). Given these significant findings, however, consumer personality as an underlying propensity to rent for utilitarian and hedonic purposes may have been under-researched. Nevertheless, research in renting behavior have contributed to the foundation of this study in which intended to capture the characteristic of online fashion product rentailers and personality trait of potential renters in order to understand consumer behavior associated to online fashion product renting contexts.

The Characteristic of Online Fashion Product Rentailers

The Internet has been growing as a shopping channel for consumers ever since the modified home television via a telephone line to a real-time processing computer was discovered by a British telemarketing expert, Michael Aldrich, in 1979 (Aldrich, 2011). The supermarket chain Tesco was among the first companies that later adopted this form of teleshopping to experiment the concept of online grocery and home delivery (Aldrich, 2011). However, the original use of the real-time transaction computer was designed for

corporations. In order to save time and resources, travel agencies and vehicle dealers used this tool to locate information such as travel packages or cars of other companies in the U.K. (Aldrich, 2011). For the U.S. market, Pizza Hut employed an online ordering service for consumers in 1994, around the same time that many car companies and Amazon.com started selling books on the Internet (“The History of Online Shopping in Nutshell,” 2010). The maturity of online shopping shows via increases in sales. According to the U.S. Department of Commerce, U.S. retail e-commerce sales reached USD 394.9 billion in 2016, which accounted for 8.1 percent of total retail sales (U.S. Department of Commerce, 2017). Hence, it suffices to show the importance of the Internet as an online shopping tool for online business that focus on providing convenience and remote access of information, wide selection of products, and services to consumers.

In the context of online fashion product shopping, many factors have been found to facilitate online clothing purchases. Specifically, product and service information provided by the online retailer is important in determining the physical characteristics of experiential products such as clothing (Hahn & Kim, 2009). Given the characteristics of online shopping (e.g., virtual product display, no physical contact), scholars have investigated online retailer characteristics, including perceived uncertainty (e.g., Park & Stoel, 2002); the effect of brand name (e.g., Park & Stoel, 2005); price (e.g., Liu, Burns, & Hou, 2013); and the social influence of electronic word-of-mouth (eWOM) (e.g., Lee & Park, 2008) that may have influenced online purchases.

Among the characteristics of online retailers mentioned above, perceived risk of online shopping is a common research topic with respect to online apparel retailers (Chen & He, 2003). According to a consumer behavior research in brand relationship, risk plays a dual role (McAlexander & Schouten, 1998). An optimum level of risk can positively heighten one's interest and add to a sense of excitement, while excessive risk may be perceived as a negativity because it defers one from engaging in risky behaviors (McAlexander & Schouten, 1998). Considering the negative side of risk, consumers perceive a higher level of risk when shopping online because they cannot try on or examine the product in person compared to a brick-and-mortar platform (Tan, 1999). Thus, consumers tend to perceive some degree of product uncertainty, including product performance and quality (Yu, Lee, & Damhorst, 2012). In addition, the perceived risk of the unpredictable consequences of online shopping negatively impacts consumer shopping behavior in general (Forsythe, Liu, Shannon, & Gardner, 2006).

However, it is important to note that the impact of this inherent nature of online shopping may vary by online shopping contexts and groups of consumer. For example, specific consumer characteristics may be drawn to an innovative online shopping context such as online retailers. Thus, innovative consumers may perceive lower risk of online shopping compared to other consumers. Kim and Lennon (2012) stated that Internet users with a high degree of online shopping involvement have been found to perceive less uncertainty in online retailers' transaction. Therefore, perceived risk of online products and transactions may differ among shoppers with different characteristics. For example, Lee and Huddleston (2006) found that consumer innovativeness negatively influenced

perceived risk of online apparel retailers. In other words, the higher degree of consumer innovativeness, the lower the consumer's perceived risk of online apparel retailers. To this end, optimal level of risk, keeping it from becoming too predictable or unpredictable, is necessary to stimulate consumer interest and participation (McAlexander & Schouten, 1998). In these examples, risk may be more manageable and perceived as positive with the role of online shoppers' personality traits.

The relationship between online shoppers' personality traits and online apparel shopping behavior is a critical factor for the determination of marketing strategies that promote the benefits of online shopping environments that appeal to specific online shoppers. Particularly, Forsythe and Shi (2003) confirmed that Internet users are educated and aware of the benefits of online shopping. In comparison to in-store shoppers, online shoppers are more price conscious but less averse to the risks associated with online shopping, such as online transactions (Liu et al., 2013). However, when compared to single-channel online apparel retailers (e.g., products only available on websites), consumers perceive lower levels of uncertainty when shopping at multi-channel online apparel retailers' websites (e.g., products available in-store and on a website). This may be because consumers rely on the online retailers' brand image or other cues presented in other channels (Lee & Huddleston, 2006). Likewise, presence of brands can help consumers manage their perception of risk (McAlexander & Schouten, 1998). Thus, it is crucial to learn about how brands and other characteristics of online apparel retailers may decrease perceived risk and maximize the online shopping experience.

Forsythe et al. (2006) suggested that consumers' perceived risk may be outweighed by perceptions of convenience, greater merchandise selection, and lower price of online retailers. Based on previous studies in online shopping, brand assortment, lower price, and eWOM communicated through social media network and online review forums have also been found as online retailers' characteristics that attract online shoppers to visit and shop at online fashion product retailers (Aghekyan-Simonian, Forsythe, Kwon, & Chattaraman, 2012; Kang, Johnson, & Wu, 2014; Lee & Park, 2008; Park & Lennon, 2009; Park & Stoel, 2005; Stevens, 2016). Specifically, when sensory or experiential product information (e.g., tactile elements) is not easily conveyed through pictures (e.g., fit), consumers may have to rely on additional cues such as brand names, prices, or online reviews to make a decision when shopping for apparel products online (Park & Lennon, 2009). Yet, the recent United Parcel Service Inc.'s survey shows that among 5,000 shoppers bought more of their purchases online, increased from 47% in 2014 to 51% in 2016 of their total purchases (Stevens, 2016). Thus, several factors deemed as the benefits of online shopping that in-store shopping cannot compete with may account for the online shoppers' decision: the ability to compare prices between websites, to read online reviews, and to shop a variety of brand and product assortment without leaving the premise (Braff, 2014).

Although most online apparel retailers lacked of sensory or experiential product (e.g., color, fabric, fashionability) compared to in-store shopping (Park & Stoel, 2002), online shoppers often use knowledge and familiarity about brands to aid in their purchase decisions (Braff, 2014). In light of the fact that online shoppers utilized brand consistency

when shopping online, previous studies have claimed that brand names can also yield other positive shopping behaviors among online shoppers (Aghekyan-Simonian et al., 2012; Forsythe et al., 2006; Park & Lennon, 2009). Specifically, the image of the brand influences consumers' online purchase intentions directly and indirectly through risk perception (Aghekyan-Simonian et al., 2012). In the same vein, consumers with a higher degree of familiarity with the brand names are likely to perceive lower risk when shopping for apparel online as compared to those with lower degree of familiarity (Park & Stoel, 2005). In other words, consumers generally rely on brand names as a heuristic cue associated with the quality of the retailer and the merchandises it carries (Grewel, Krishnan, Baker, & Borin, 1998). Therefore, a variety of brand assortment perceived by the consumers may be a retailer's characteristic indicating how appealing the retailer is to the consumers.

With assistance of perceived price, a brand's quality perception among online shoppers exerts influences on perceived value in the online shopping context (Park & Lennon, 2009). Therefore, price discount and promotion are additional cues that consumers use to determine the value of online products which, in turn, leads to purchase intention (Grewel et al., 1998; Park & Lennon, 2009). The previous statement is also consistent with Forsythe et al. (2006) who recommended that offering a lower price is an effective merchandising strategy that appeals to several online shoppers. In the context of online fashion product renting, where consumers only pay a small rental fee relative to the product retail price for well-known designer brands (Bertoni, 2014), the consumers may perceive a higher value based on brand quality and the affordable price of online

fashion product retailers. Thus, perceived brand assortment and perceived price are unique characteristics of online retailers and retailers that require examination in this study.

Similar to the impact of brand and price on consumers' perception and evaluation of apparel online retailers, online shoppers utilize electronic word-of-mouth (eWOM) communicated through social networking sites or online communities as a source of opinion seeking (Kang et al., 2014). Research has extended the value of word-of-mouth, the act of exchanging marketing information among consumers occurred offline (Chu & Kim, 2011), to study such activities and influence of eWOM within social networking sites (e.g., Cook & Hodges, 2015; Kimmel & Kitchen, 2014), online brand communities (e.g., Algesheimer, Dholakia, & Herrmann, 2005), and online consumer reviews spaces (e.g., Zhu & Zhang, 2012). Empirical findings confirm that consumers have been using these online platforms to spread and seek interpersonal messages and reviews about product or service experiences. Prior to a product or service purchase, consumers often use eWOM to assist their decision-making process due to its informative facts and social influence (Lee & Park, 2008). The significance of eWOM not only has drawn attentions from companies to actively engage in social media communications and have some influences over eWOM, but academic scholars also have attempted to uncover evidence to suggest a phenomenon of eWOM in creating social ties among consumers linked by common interest or need (Kimmel & Kitchen, 2014).

Built upon the social linkage and influence of eWOM, research have focused on the relationship between the eWOM qualities and types of consumers (Chen, Teng, Yu,

& Yu, 2016; Chu & Kim, 2011; Park, Wang, Yao, & Kang, 2011). Research findings suggested a relationship between eWOM's credibility and experienced consumers, as well as a relationship between social tie within the eWOM environment and receptive consumers (Chen et al., 2016; Chu & Kim, 2011; Park et al., 2011). Thus, it is not surprising that online shoppers with tendency to try different brands or products may be more susceptible to eWOM compared to non-online shoppers (Liu et al., 2013).

While a majority of WOM occurs offline (face-to-face) among friends and family members, prior research evidently suggested that eWOM activities occur in online platforms (Brown, Broderick, & Lee, 2007; Kimmel & Kitchen, 2014). Moreover, online shoppers may be more likely to rely on eWOM communications partially due to its specialization associated to topics and contributors in the specific environment where they are created (Kimmel & Kitchen, 2014). Therefore, it can be articulated that eWOM is a characteristic of online shopping and online renting environments in which consumers can utilize eWOM and its cues relative to informative facts and social implications to minimize perceived risks and maximize their shopping experience. Additionally, it is crucial to investigate the relationship between eWOM and consumer personality traits in order to gain more understanding of how specific consumers are more likely to use eWOM in the context of this study. Doing so may contribute to an understanding of how consumers rely on this information in making the decision to rent fashion products online due to the newness of online fashion product renters.

Personality Trait and Consumer Behavior in Online Fashion Product Rentailing

The Role of Personality Traits

After the first home shopping application was discovered in 1979, Jane Snowball, at the age of 72, was named the first online shopper when she ordered groceries from the supermarket chain Tesco through her home TV and remote control in 1984 (Aldrich, 2011). This form of online shopping was initially proven to effectively serve elderly consumers who were unable to commute to grocery stores. As numbers of online shoppers and online sales accelerated, researchers were interested in the profile of the online shoppers. In an early study of online shopping behavior, Donthu and Garcia (1999) reported that online shoppers tend to have distinctive personality traits as compared to non-online shoppers. Findings further suggested that online shoppers are innovative variety seekers; they are less risk averse and more receptive of advertising or marketing information than non-online shoppers (Donthu & Garcia, 1999). However, it was not clear what factor motivates online shoppers to seek risks, variety, and online information from this online platform.

The main theme of research in the relationship between online shopping characteristics and factors associated to consumer differences have focused on consumers' cognition (e.g., trust, perception, and attitude toward online retailers) and personalities that evolved from the benefits of online shopping (Eastman, Iyer, & Randall, 2009; Kim, Fiore, & Lee, 2007; Kim & Jones, 2009; Kim & Lennon, 2012; Kim & Park, 2005). For example, price sensitivity and comparison shop were used to distinguish online and mall shoppers from those mall shoppers who do not shop online

because online shopping provides quick access to price and merchandise information for comparison (Eastman et al., 2009). Another theme of research relied on consumer emotion (e.g., pleasure, arousal) and shopping orientation (e.g., shopping involvement, fashion consciousness) to measure consumer response to online shopping characteristics (Eastman et al., 2009; Kim et al., 2007; Kim & Lennon, 2012; Won Jeong, Fiore, Niehm, & Lorenz, 2009). Nonetheless, besides motivations based on responses to cognitive problem-solving, a stream of research in exploratory consumer behavior captures consumer responses involving a desire for exploration and motivated by optimum stimulation level (OSL) have been developed to explain responses that are not align with general expectations (Baumgartner & Steenkamp, 1996, Raju, 1980).

OSL is the inherent construct of individuals' personality traits that accounts for the individuals' response to environmental stimulation (Raju, 1980). Specifically, individuals' responses to engage with environmental stimulation are sometimes caused by this OSL in order to attain a satisfactory level of stimulation (Steenkamp & Burgess, 2002). Within the context of online shopping, an OSL operationalizes through one's desire to change, obtain variation, or engage in specific stimulations. Because everyone has a preferred amount of stimulation (Steenkamp & Baumgartner, 1992), Fiore, Jin, & Kim (2005) found that high degree of OSL individuals are more prone to interact with apparel websites' image interactivity features (i.e., enlargement of product views), compared to individuals with low degree of OSL. Previous research in other contexts also has supported that the greater magnitude of OSL the individual possesses, the higher the chances that the individual is more likely to seek novelty and respond better to unfamiliar

or complex stimuli (Raju, 1980; Steenkamp & Baumgartner, 1992; Wahlers & Etzel, 1985). As such, OSL may account for online shoppers' tendency to shop online.

Higher degree of OSL individuals are identified by their high scores on the Change Seeker Index (CSI) scale refined by Steenkamp and Baumgartner (1995). High degree of OSL individuals typically agree with statements such as, "I prefer doing something new or different than always doing the same things," "In everyday life, I like having change and making novel experiences," "When things get boring, I try to create new experiences," and "I prefer to lead a life that facilitates change, variety, and travel even if this means to be exposed to certain risk." Low degree of OSL individuals tend to agree with statements such as, "I prefer a steady way of life compared to an unpredictable way of life with lots of change," and "I rather wait until others have tried new things before I am trying myself." To connect the OSL concept with exploratory consumer behavior theory, Raju (1980) specifically linked three consumer differences, risk-taking, variety-seeking, and curiosity-motivated tendencies, to characterize a high level of OSL consumers.

Following Raju's (1980) conceptualizing OSL and consumer personalities, a considerable number of studies showed that a consumer's tendency to adopt or switch to new products and/or services is influenced by his or her level of OSL (e.g., Raju, 1984; Steenkamp & Burgess, 2002; Van Steenburg & Spears, 2011). More recent studies also showed that innovative consumers are more likely to take risks arising from an innovation adoption (Lee & Huddleston, 2006), and have a higher level of trust toward eWOM (Liu et al., 2013). Based on these findings, risk-taking, variety-seeking, and

curiosity-motivated tendencies as consumer personality traits may represent consumer characteristics of online shoppers who are likely to shop at online apparel product retailers and rentailers. As such, it is important to consider the role of OSL and the three personality traits (risk-taking, variety-seeking, and curiosity-motivated tendencies) as explanatory variables within the context of online fashion product renting because these variables are antecedents of tendencies to engage in new shopping outlet and apparel websites based on previous research (e.g., Lee, 1991; Mittelstaedt, Grossbart, Curtis, & Devere, 1976, Steenkamp & Burgess, 2002; Van Steenburg & Spears, 2011).

Consumer Online Shopping Behavior

Given the Internet as a relatively new venue of shopping, the development of consumer research in the online shopping environment has yet clearly captured the online shopping behaviors. However, a concept called exploratory behavior has been used to explain consumer responses to new products and marketplaces that lead to purchases (Chowdhury, Ratneshwar, Desai, 2009; Raju, 1984; Raju & Venkatesan, 1980; Van Steenburg & Spears, 2011). The exploratory behavior concept has emerged in consumer research as a variable that accounts for consumer behavior that is not motivated by basic drives or decision-making theories (Raju, 1980). Some examples of exploratory consumer behavior include seeking information out of curiosity or switching brands due to variety-seeking tendencies rather than a problem with the current brand (Raju, 1984). To operate the exploratory consumer behavior concept, the two-factor conceptualization developed by Baumgartner and Steenkamp (1996) was the focus of this study. The authors suggested that consumers' response to new products or shopping environments is

consisted of two methods: exploratory information seeking (EIS) and exploratory acquisition of products (EAP). Both methods are a means to explore cognitive and sensory stimulations through seeking information and acquiring products for pleasure or general knowledge (Baumgartner & Steenkamp, 1996).

In the context of retail shopping, the evidence from previous studies points out that consumers exhibit exploratory behaviors if they have predispositions of risk-taking, variety-seeking, and curiosity-motivated tendencies toward new products and services (Lee, 1991; Hoyer & Ridgway, 1984; Steenkamp & Burgess, 2002). This notion of relationship between consumer personality traits and exploratory consumer behavior suggests that such important variables account for tendency to adopt new products or services in addition to traditional concepts such as the five-step decision making process, information search and behavioral intention (Hahn & Kim, 2009), and browsing and approach behaviors (Ha & Lennon, 2010). In addition, the concepts of information search intention, browsing, and approaching behavior are closely related to the concept of exploratory information seeking (EIS) (Baumgartner & Steenkamp, 1996). Activities including browsing, window shopping, and searching for information online have been found to satisfy one's desire for knowledge and the urge of curiosity (Baumgartner & Steenkamp, 1996; Bloch & Richins, 1983). Moreover, such behaviors may lead consumers to have a higher chance to encounter marketing communications (e.g., sale promotions) that lead them to engage in online shopping (Ha & Lennon, 2010; Hahn & Kim, 2009). Thus, there are strong evidence connecting consumer differences with the EIS dimension in retail environments.

In contrast, previous research has established the linkage between consumer differences (e.g., variety-seeking, innovative-oriented consumers) and exploratory acquisition of product (EAP) in other contexts such as brand switching (Hoyer & Ridgway, 1984), gift-giving (Chowghury et al., 2009), and new product launch (Michaut, 2009). According to their findings, EAP may be used to gain direct experience with a product through acquisition, which is perceived to be rewarding due to risk, variation, and change in consumption (Baumgartner & Steenkamp, 1996). This EAP dimension of exploratory consumer behavior is similar to the trial stage, part of the adoption process (Mittelstaedt, Grossbart, Curtis, & Devere, 1976), because both EAP and trial behaviors can be used to provide informational input for final evaluation. Based on the adoption process, individuals that symbolically accept the idea of a new product may be willing to try and temporary use the product before deciding to permanently patronize and adopt the product (Mittelstaedt et al., 1976). Key factors that increase a likelihood of symbolic adoption and trial are personality traits (Mittelstaedt et al., 1976). Similar to later studies (e.g., Chowghury et al., 2009; Hoyer & Ridgway, 1984; Michaut, 2009), tendencies to engage in innovation, variety, and information search are motivations and manifestations of EIS and EAP behaviors. By carrying out the concept of exploratory consumer behavior in this study, the need for research on the relationship between consumer personality traits and consumer behavior in the contexts of online shopping and, specifically, online fashion product renting is addressed.

Statement of the Problem

Numerous studies have attempted to investigate characteristics of online apparel retailers that induce consumers to shop online such as perceived uncertainty (e.g., Park & Stoel, 2002), brand names (Hahn & Kim, 2009; Park & Stoel, 2005), price (e.g., Liu et al., 2013), entertainment experience (Fiore et al., 2005; Kim, Kim, & Kandampully, 2009), and the influence of eWOM. However, no extant research has focused on online fashion product retailers in relation to these characteristics. Despite the popularity and revenues of online product rental sites, factors that influence consumers to rent fashion products online have yet to be fully examined.

Similarly, a few studies (Fiore et al., 2005; Lee & Huddleston, 2006; Liu et al., 2013) have examined consumer personality traits of online shoppers in the context of apparel products. Although the importance of consumer personality as a driver of consumer desire and response to online shopping has been addressed (Fiore et al., 2005), only a small number of consumer personality traits (i.e., novelty/fashion, brand consciousness, price consciousness) have been examined in online apparel product shopping research (Kang et al., 2014). In addition, there is still a lack of research that proposes that the integrative conceptual framework of online shopping behavior be applied to other online retailing contexts. Rather than investigating either online retailer or consumer characteristics separately, this paper proposes a conceptual framework that accounts for both aspects of seller and buyer characteristics. Given that each retail setting offers products and services to attract prospective consumers with specific characteristics

and needs, it is crucial for consumer research to focus on characteristics of both parties simultaneously.

The existing research pertaining to OSL and exploratory consumer behavior exhibits evidence to support that novelty and risk can strongly attract consumer attention (Baumgartner & Steenkamp, 1996; Raju, 1980, 1984; Steenkamp & Baumgartner, 1992). Nonetheless, relationships between online shopping characteristics and online consumer's characteristics as the propensity to engage in online shopping are not well established in the literature. Such relationships will advance our knowledge in consumer behavior regarding the links between specific consumer characteristics and product and/or service attributes. Moreover, there is a need to understand the role of consumer traits and behavioral tendencies in online decision making because a number of researchers have reported that consumers with high degrees of OSL and exploratory consumer behaviors tend to exhibit strong tendencies to patronize novel products and services (Steenkamp & Burgess, 2002) and partake in risky choices (Van Steenburg & Spears, 2011).

In addition, with respect to the online retailer characteristics, most research on perceived risk has only addressed its negative influence on consumer decisions. Evidence suggests that high level of OSL individuals are characterized as having a higher degree of trying or selecting products or services that involve risk (Raju, 1980). As such, the OSL concept may help to further explain the positive association between perceived risk and consumer traits in the context of online apparel retailers.

While consumer research focusing on online shopping behavior proliferates, little is known regarding the consequences of online decision making besides online purchase intentions. As exploratory consumer behavior consists of information seeking and accessing direct experience from a product or service of interest, such behaviors provide further knowledge and understanding of the consumer decision making process prior to the actual purchase. By examining exploratory consumer behavior as part of online rental behavior, this dissertation addresses and extends consumer behavior knowledge in the contexts of online fashion product renters.

Purpose of the Study

In United States, consumers' favorable attitudes and behaviors toward renting, rather than buying everyday fashion items, provides an opportunity for businesses to take advantage of these new consumption patterns. At the same time, the significant growth of the leading online fashion product renters calls for attention to consumer behaviors within this context. However, consumers' online behaviors toward renting are not well understood. Most studies relating to online apparel product shopping focus on the perceived risk of an apparel website's characteristics (e.g., experiential product information) that minimizes the potentials of consumers to purchase products online. Nevertheless, little research has examined the relationships of online renters' characteristics, with consumer personality traits, and behavior in the context of apparel product renting.

The purpose of this dissertation, therefore, is to propose and empirically examine an integrative model of online consumer behavior in the context of online fashion product renters. Specifically, the research objectives guiding the study are to:

1. Examine the effects of online fashion product renters' characteristics (i.e., perceived product performance and transaction uncertainty, perceived brand assortment, perceived price, and eWOM of online fashion product renters) on online shoppers' optimum stimulation level (OSL);
2. Investigate the relationship between online shoppers' OSL and their characteristics related to risk-taking, variety-seeking, and curiosity-motivated tendencies within the online fashion product renting environment; and
3. Examine the influence of risk-taking, variety-seeking, and curiosity-motivated tendencies on exploratory information seeking (EIS), exploratory acquisition of product (EAP), and intention to visit websites of and rent products from online renters.

Significance of the Study

Today, the retail sector is characterized by an increasing number of traditional and non-traditional renters competing intensely for consumers' patronage. Changes in the retail landscape have been accompanied by significant changes in consumers' online behaviors. The emergence of retail innovations including online product rental renters (e.g., *Rent the Runway*) have offered consumers alternatives for fashion products. Given the rapid growth in sales generated by the apparel rental business and its significant impact on consumer behavior toward renting, it is crucial for academic researchers and

online retailers to better understand how consumers have engaged in online fashion product renting.

The findings of this dissertation offer both theoretical and practical implications. With respect to theoretical implications, the current study contributes to the online consumer behavior literature by addressing the gaps in knowledge that exist in three ways. First, the online fashion product retailers' characteristics that induce consumers to engage in online renting have yet to be investigated. By applying the characteristics (i.e., perceived product performance and transaction uncertainty, perceived brand assortment, perceived price, and eWOM) of apparel product online retailers from the existing literature to understand consumer behavior toward online retailers, this study contributes to the body of literature in the online shopping renting context. Second, the concept of perceived risk and uncertainty regarding products and services provided by online retailers may have helped explain the positive relationships between the two variables in the context of online behavior toward renting given certain characteristics of consumers who rent fashion products online. The extant research findings show that risk-taking and innovative characteristics are personality traits of many online shoppers (e.g., Donthu & Garcia, 1999; Kang et al., 2014; Lee & Huddleston, 2006). Yet, there is no known study that examines whether risk-taking consumers are deterred from renting apparel online due to perceived product performance and/or transaction uncertainty. The current study addresses this gap by focusing on the relationship between perceived risk (i.e., transaction and product uncertainty) and consumer traits that are susceptible to risk (i.e., OSL, risk-taking tendency).

Finally, there is a general lack of an integrative model in research on, and therefore understanding of, online retailers' characteristics and consumer traits that may also drive consumers to engage in behavior with respect to online renting. Thus, this dissertation investigates the relationship among online retailers' characteristics, consumer traits, and online behaviors toward apparel renting. Future research in online shopping and online renting can also integrate this dissertation's findings with respect to the relationship of online retailers' characteristics, consumer traits, and online behavior to further knowledge in the literature.

Owing to practical implications, the findings of the current study will suggest the characteristics of online retailers that are crucial for attracting shoppers to the site and convincing them to become new or remain loyal customers. Moreover, consumer personality is another important factor to determine the success of online retailers. Early research noted that Internet shoppers are innovative, less risk averse, and variety seekers (Donthu & Garcia, 1999). Compared to non-online shoppers, consumers with these personality traits tend to shop apparel products online. Thus, online apparel retailers can employ the findings of this study to define their market segmentation and to design marketing efforts that effectively communicate to the target consumers based on their psychographics. Specifically for online fashion product retailers, the findings of this study will be uniquely applicable to this growing business sector. Understanding the relationship of online retailers' characteristics, consumer traits, and their online behaviors will create a competitive advantage for the online retailers with respect to

decisions related to the product and transaction performance, brand assortment and price, and communication strategies in this environment.

Definition of Key Terms

The following table provides definitions for key terms that are applied throughout this dissertation.

Table 1. Definition of Key Terms

Key Term	Definition
Renting	A form of product acquisition without transfer of ownership, and involves an agreement between two parties (one party offers a product to another party) with a monetary fee for use of the product for a specific period of time (Dugree & O'Connor, 1995).
Rentailing	The context of renting between end consumers and a retailer.
Rentailer	A company with a focus on providing consumers with the opportunity to use products via a renting service in exchange for monetary.
Online fashion product rentailer	A retailer that offers fashion products for rental using an Internet website as the main shopping channel.
Perceived product performance uncertainty	The perceived risk and loss potentially incurred when a product does not perform as expected is largely due to inability to accurately evaluate the quality of the product online (Forsythe et al., 2006).
Perceived transaction uncertainty	Perceived difficulty to ascertain performance and information about products and services due to unfamiliarity with the brand, business, and policy of the online retailer (Teo & Yu, 2005).

Table 1. (Continue)

Key Term	Definition
Perceived brand assortment	A variety of brand choices that represent the identity (name, sign, symbol, design) of a product carried by a seller (Kahn & Wansink, 2004).
Perceived price	A signal of economic gains or financial saving from attaining the product or service in exchange for money (Mathwick et al., 2001).
Optimum stimulation level (OSL)	A property that characterizes an individual in terms of his/her general response to environmental stimuli (Raju, 1980).
Risk-taking tendency	A preference for taking risks or being adventurous (Raju, 1980).
Variety-seeking tendency	A preference for dissimilarity of attributes between the brand currently purchased and the brand previously chosen (Steenkamp & Baumgartner, 1992).
Curiosity-motivated tendency	Interest in knowing about various products and brands mainly out of curiosity (Raju, 1980).
Exploratory consumer behavior	People respond to curiosity when they are motivated to seek knowledge and information. Specifically, arousal is most effective when experienced at a moderate level and influenced by the complexity, surprise, incongruity, and novelty of the arousing object (Berlyne, 1960).
Exploratory information seeking (EIS)	A tendency to obtain cognitive stimulation through the acquisition of consumption-relevant knowledge out of curiosity (Baumgartner & Steenkamp, 1996).
Exploratory acquisition of product (EAP)	A tendency to seek sensory stimulation in product purchase through risky and innovative product choices and varied and changing purchase and consumption experiences (Baumgartner & Steenkamp, 1996).

Organization of the Study

Chapter I provides a general introduction to the overall dissertation, including the background of relevant research topics, statement of problem, the purpose of the study, the significance of the study, and definitions of key terms.

Chapter II provides a review of the literature pertinent to the current field of inquiry. Literature was synthesized from the areas of the definition and development of online fashion product retailers, online shopping attributes, and consumer traits and behaviors in the online shopping environment. Chapter II also offers the conceptual framework and a set of testable hypotheses.

In addition, Chapter III outlines the methodology utilized in the study, including instrument development, sample selection, data collection procedures, and expected statistical analysis that will be used to test each of the hypothesized relationships.

Furthermore, Chapter IV presents statistical procedures and tests that were employed in the data analysis process. The results of hypothesis testing based on the structural equation modeling analysis were also presented.

Finally, Chapter V includes discussion and conclusions of the study. Findings are discussed corresponding to each objectives. Theoretical and managerial implications are also offered. Limitations and future research directions are provided.

CHAPTER II

LITERATURE REVIEW

This chapter provides relevant literature related to online retailing research. The main areas discussed include four major sections: (1) Theoretical Foundation; (2) Conceptual Framework; (3) Hypotheses Development; and (4) Chapter Summary. The purpose of this chapter is to explore and discuss how online apparel retailers' characteristics (e.g., perceived uncertainty, brand assortment) relate to online shoppers' personality traits (e.g., OSL) and consumer shopping behaviors in the online environment. Specifically, the primary goal is to explain the relationships between these variables in the context of the online fashion product retailing environment. The proposed conceptual framework is presented and followed by a set of testable hypotheses and summary.

Theoretical Foundation

The theoretical foundation section introduces the literature employed in this dissertation, including (a) online apparel retailers' characteristics, (b) shoppers' personality traits, and (c) consumer shopping behavior in the online environment.

Online Apparel Retailers' Characteristics

In the online shopping environment, consumers can find information about apparel products, prices, online retailers, and other customers' shopping experience

through the Internet. A considerable number of studies have concluded that product and service information, whether in the forms of graphics (e.g., verbal and picture information) or heuristic cues (e.g., brand name, store image, price) has a direct or indirect influence on consumers' online shopping intention (Aghekyan-Simonian et al., 2012; Fiore et al., 2005; Ha & Lennon, 2010; Park & Lennon, 2009). Due to consumers' inability to examine apparel products when shopping online (Yu et al., 2012), various characteristics of online retailers have been used to evaluate and simplify their purchase decisions. Among the most frequent research topics in online apparel shopping, previous research showed that online shoppers often use perceived uncertainty related to product performance and transactions (Lee & Huddleston, 2006; Park & Stoel, 2005), brand names (Aghekyan-Simonian et al., 2012; Park & Lennon, 2009), price (Kim & Krishnan, 2015; Liu et al., 2013), and online consumer reviews or eWOM (Lee & Park, 2008; Liu et al., 2013) as surrogates for the online retailer's characteristics. For the purpose of this study, perceived product performance and transaction uncertainty, perceived brand assortment, price perceptions, and eWOM are the literature of interest in this study.

Perceived Product Performance and Transaction Uncertainty

Ever since shopping has become the fastest-growing use of the Internet (Forsythe & Shi, 2003), significant research topics on consumer behavior as a result of the shift from in-store retailers to online retailers have been widely discussed. As online shopping involves virtual product displays and no physical contact with online retailers, perceived risk associated with product performance and transaction has been examined in the online apparel shopping context (Kim & Krishnan, 2015; Park & Stoel, 2005; Yu et al., 2012).

To date, the body of literature in online apparel shopping behavior suggested that online shoppers gain information about products, customer service, and website quality through internal and external information searches which, in turn, reduces perceived uncertainty of the product performance and transaction outcomes (Aghekyan-Simonian et al., 2012; Forsythe et al., 2006; Forsythe & Shi, 2003; Kim & Lennon, 2012; Park & Stoel, 2002). In other words, to deal with the uncertainty of online apparel shopping, consumers may utilize the amount of information and the experience of purchasing products via online retailers in the process of external (i.e., store visit, eWOM) and internal searching (i.e., stored memory), respectively (Park & Stoel, 2005).

According to Raymond Bauer's seminal work published in 1960, perceived risk was conceptualized as the undesirable consequences of uncertainty in the purchase decision process (Yu et al., 2012). Additionally, Cox (1967) further clarified that perceived risk has two factors; uncertainty and consequence that may have enhanced the degree of perceived risk when shopping. Perceived uncertainty is the consumer's subjective perception of the certainty that the consequence will be unfavorable (Cox, 1967). For example, one may perceive that the product or brand offering does not match his or her buying goals (Park & Stoel, 2002). Thus, unfavorable consequence is the loss from the mismatch between the offering and the buying goals. To avoid an unfavorable outcome, consumers tend to seek more information relevant to their concern in order to minimize their degree of uncertainty (Cox, 1967). For instance, if a customer's goal is to purchase a pair of jeans from an online retailer and wear it for the upcoming weekend, the customer may find out about the retailer's shipping, handling and delivery

information to ensure that the product will arrive on time. Alternatively, the customer can rely on his or her previous experience, if any, with this online retailer concerning its delivery performance.

The literature in online buying behavior pertaining to perceived risk revealed that perceived risk is a multi-dimensional construct (Forsythe et al., 2006; Forsythe & Shi, 2003) that involves a combination of risk associated with a specific product category (e.g., apparel) and risk caused by a particular seller in a buying situation (e.g., an online retailer) (Lee & Huddleston, 2006). Previous scholars originally identified six dimensions of perceived risk: financial, product performance, social, physical, psychological, and time/convenience loss (Forsythe & Shi, 2003). Nevertheless, only product performance and financial risks are predominant problems in online shopping (Forsythe et al., 2006; Lee & Huddleston, 2006). Product performance risk refers to the loss incurred when a product or brand does not perform as expected due to the inability to accurately evaluate the quality of the product online (Forsythe & Shi, 2003). Financial risk refers to potential loss of money and a sense of insecurity regarding online credit card misuse (Forsythe et al., 2006).

Among consumers who have purchased products on the Internet, Forsythe and Shi (2003) found that product performance was the most significant risk for online shoppers although it did not deter their patronage behavior. Specifically, researchers reported that online shoppers with purchase experiences tend to perceive greater benefits (e.g., convenience, product selection) and less risk than general online visitors (Forsythe et al., 2006). However, financial risk is the only significant factor that deters online shoppers

from making a purchase and makes them become more selective of the online retailers they would patronize (Forsythe & Shi, 2003). In addition, online shoppers are hesitant to purchase online if delays in receiving products are likely to occur although time/convenience loss is not a significant factor to deter online patronage behavior (Forsythe & Shi, 2003). As a result, product performance risk is more manageable among experienced online shoppers, whereas transaction delay and poor service performance are not acceptable for online visitors and shoppers (Forsythe et al., 2006).

In an examination of online apparel shopping studies published between 1999 and 2015, the literature suggested along the same line as the aforementioned findings that experience (e.g., brand familiarity), information provided by online retailers (e.g., time-related or visual information), and personality traits of online shoppers (e.g., innovativeness) influences consumers' perceived product performance and transaction uncertainty (Aghekyan-Simonian et al., 2012; Kim & Lennon, 2012; Lee & Huddleston, 2006; Park & Kim, 2007; Yu et al., 2012) (see Table 2).

Table 2. Perceived Risks as Characteristics Identified in the Apparel Shopping Literature

Authors	Variables	Conceptual Foundation	Major Findings
Park and Stoel (2002)	Product and customer service information; Sensory product information	Perceived risk theory	Content analysis results suggested that US online apparel retailers lacked sensory or experiential product information to help consumers manage physical and socio-psychological risks. Results showed sufficient amount of product and customer service information provided to reduce risks.

Table 2. (continue)

Authors	Variables	Conceptual Foundation	Major Findings
Park and Stoel (2005)	Brand familiarity; Information availability	Internal and external search; Perceived risk theory	Perceived risk was significantly lower among consumers with higher brand familiarity (internal search) compared to information availability (external search).
Lee and Huddleston (2006)	E-tailer type (multi vs. single channel); Innovativeness; Consumer perceived risk; Risk-reduction strategy; Convenience	Perceived risk theory and risk-handling concept	Consumers' perceived risk was significantly lower among frequent shoppers, innovators, and when consumers purchased a product from a multi-channel e-tailer than from a single-channel e-tailer. Risk-reduction strategy (e.g., brand image, retailer reputation) and convenience reduce risk.
Park and Kim (2007)	Stock availability; Shipping/handling cycle; Perceived time risk	Theory of planned behavior	Time-related information (stock availability) was a significant factor in reducing perceived time risk.
Aghekyan-Simonian, Forsythe, Kwon, and Chattaraman (2012)	Product brand image; Online store image; Perceived risk	N/A	Product brand image influenced consumers' online purchase intentions both directly and indirectly through perceived product risk. Online store image affected online apparel shopping indirectly through perceived product and finance/time risk.
Kim and Lennon (2012)	Information availability, Online store atmosphere; Perceived risk	S-O-R Model	A high amount of information negatively affected perceived risk. Perceived risk had a negative effect on attitude toward the website.

Table 2. (continue)

Authors	Variables	Conceptual Foundation	Major Findings
Yu, Lee, and Damhorst (2012)	Product performance risk	Perceived risk theory	Visual, tactile, and trial risks of product performance negatively influenced attitudes toward products and purchase intention in online apparel shopping.
Kim and Krishnan (2015)	Product quality uncertainty; Product price	Perceived uncertainty	Online consumers tend to buy greater numbers of cheaper products online using their online shopping experience. Regardless of their online shopping experience, they are unlikely to buy expensive products online because of a high degree of product uncertainty.

Similar to other online retailers, shopping at online apparel product retailers is perceived as a combination of risk associated with the inability to evaluate apparel products and risk caused by uncertainty of the retailers' service performance (Lee & Huddleston, 2006). Park and Stoel (2002) suggested that sensory or experiential product information (e.g., three-dimensional pictures of products) may help consumers to evaluate the reality of the apparel products. Information related to visual (i.e., color), tactile (i.e., texture, weight), and trial aspects (i.e., fit, comfort) of the apparel products may provide consumers with greater accuracy to aesthetically and physically examine apparel products (Yu et al., 2012). In addition to the perceived uncertainty of performance of apparel products, apparel online shopping also involves the perceived risk of the sellers' commitment to their contract or service performance (Teo & Yu, 2005).

Specifically, it was also reported that shipping and handling information has a significant impact on perceived consumption delay (Park & Kim, 2007). Thus, the failure to deliver products and services represents a transactional uncertainty for online retailers.

Consequently, perceived transaction uncertainty may increase perceived financial risk and time loss if the online apparel product retailers do not provide sufficient information about their services.

According to Teo and Yu (2005), perceived transaction uncertainty is the result of consumers' inability or perceived difficulty to ascertain performance and information about products and services due to unfamiliarity with the brand, business, and policies of the online retailer. Customer service information, delivery and return policies, and security of payment and personal information are important factors for consumers who make online transactions (Park & Stoel, 2002). Online shoppers may be at risk if they purchase products from unreliable retailers or do not provide enough information about their operation. For instance, Kim and Krishnan (2015) found that online shoppers were unlikely to buy expensive products from unreliable online retailers, regardless of the shoppers' online shopping experience. Therefore, financial concerns (e.g., wrong charges), time/convenience (e.g., shipping delays), and psychological risks (e.g., disappointment) may occur because of perceived transaction uncertainty (Forsythe & Shi, 2003). Although perceived transaction uncertainty has not been considered as a dimension of perceived risk in any aforementioned studies on the online apparel shopping environment, transaction uncertainty should represent the compound risks associated to

financial, time/convenience, and psychological risks in addition to perceived product performance risk (henceforth referred to as perceived product uncertainty).

In addition to the need for sufficient amount of product and service information on online apparel product retailers' website, the literature on online apparel product shopping also suggested that online shoppers need other product- and retailer-related information (e.g., brand names) to reduce the perceived product and transaction uncertainty. In a study by Aghekyan-Simonian et al. (2012), results showed that product brand image influenced consumers' online purchase intention both directly and indirectly through perceived product uncertainty. To put it simply, prior experience such as exposure to the product brand through its communication or exposure to the product brand in a store or usage will increase brand familiarity (Park & Stoel, 2005). In turn, perceived uncertainty of product performance decreases as the brand familiarity increases.

Likewise, Park and Stoel (2005) found that, although product and service information was provided, perceived risk of online apparel product shopping was significantly lower among online shoppers with high degree of familiarity toward the retailer's website as compared to those with low degree of familiarity. The result confirms that when a consumer encounters a familiar online retailer, he or she may perceive lower risk associated with the reliability of information about products and services provided (Teo & Yu, 2005). Likewise, positive online store image affected online apparel shopping indirectly through perceived lower product, financial, and time risks (Aghekyan-Simonian et al., 2012). Consequently, favorable and familiar online

stores increased consumers' willingness to buy without the need to try the merchandise (Teo & Yu, 2005). Taken together, online apparel retailers with perceived uncertainty associated with product and transaction may use well-known brands to increase consumers' willingness to patronize. In the next section, it is necessary to discuss the following online apparel retailers' characteristics: perceived brand assortment, price perceptions, and eWOM.

Perceived Brand Assortment

Variety of product or brand choice has been indicated as a benefit of online shopping in previous research (Aghekyan-Simonian et al., 2012; Forsythe et al., 2006; Park & Lennon, 2009). In a study of online shopping characteristics, Lim and Dubinsky (2004) identified the differences between product and brand assortment. The importance of product assortment, defined as variety of size, style, and color, has been recognized as an important attribute to increase store traffic (Lim & Dubinsky, 2004). Brand assortment, however, is more likely to affect consumers' buying decisions as it is a significant predictor of online shopping intention (Lim & Dubinsky, 2004). Findings in online apparel shopping research also showed the importance of perceived brand assortment regarding its influence on a retailer's brand image (Aghekyan-Simonian et al., 2012; Park & Lennon, 2009), retailer brand trust (Hahn & Kim, 2009; Kim & Jones, 2009), and retailer brand familiarity (Park & Stoel, 2005).

Kotler (1991) defined a brand as "a name, term, sign, symbol, or design, or combination of them which is intended to identify the goods and services of one seller or group of sellers and to differentiate them from those competitors." These components

reflect brand identities that can be found in product, package, and logo designs (Chen & He, 2003). However, research on online retailers has employed the term “brand” to describe the totality of an online retailer as the way in which consumers perceive the meaning of the service and develop associations with the store as a brand (Chen & He, 2003). To put it simply, brand in this sense describes the seller. For instance, Park and Lennon (2009) proposed that retailer brands (e.g., Gap store) can be used by consumers to evaluate the value of a product, judge store image, and make purchase decisions.

While this argument is reasonable for online retailers that carry products under the same brand as the brick-and-mortar retailers, a retailer brand is more complex than the definition of brand mentioned above. Compared to product brands, retailer brands are the perception or experience of a consumer with the retailers’ product performance and assortment, pricing, services, and store environment (Kim & Jones, 2009). As product brand and retailer brand are different, this current study focuses on product brand for two reasons: the gap of research on the importance of product brands in online apparel shopping and the context of online fashion product retailers consisting of online retailers which carry different product brands (i.e., *Rent the Runway* carries *Vera Wang*, *Zac Posen*, etc.).

The research gap found in online apparel shopping research pertains to the lack of an emphasis on product brand and its importance in the context of single-channel online retailers. Most research in online apparel shopping (e.g., Hahn & Kim, 2009; Park & Stoel, 2005) has employed retailer brands, instead of product brand, as a determinant of consumer trust in an online retailer and intentions to shop at the retailer website when

consumers recognize the retailer through its offline or brick-and-mortar format. Another study used retailer brand trust built upon confidence and previous experience with the multi-channel retailers to predict perceived risk of online retail format as compared to the single-channel retailers' online format (Lee & Huddleston, 2006). In comparison to an unfamiliar retailer brand, store image enhanced by a well-known retailer brand was positively related to consumers' perceived value and purchase intentions (Park & Lennon, 2009). As a result, findings from the studies (e.g., Lee & Huddleston, 2006) illustrated the focus on retailer brands, which is appropriate in the context of established or well-known multi-channel retailers. However, this dissertation is dealing with online fashion product retailers as they are single-channel retailers.

In the literature of online shopping, however, the importance of product brands to retailers and consumers is more developed. Previous studies have suggested that product brands can be used to increase perceived certainty when store image/retailer brands are less established or unfamiliar to consumers (Aghekyan-Simonian et al., 2012; Grewel et al., 1998) and to attract specific consumers (Park & Lennon, 2009). The role of product brands in enhancing retailer brand image and reducing risk is identified through merchandise selection and quality of products (Grewel et al., 1998) and consumer confidence about the brand (Park & Stoel, 2005). Because brand name is a crucial cue for consumer perception of product quality via direct (e.g., usage) or indirect exposure (e.g., advertising) (Grewel et al., 1998; Park & Stoel, 2005), it results in brand knowledge and favorability of product brand image (Aghekyan-Simonian et al., 2012; Chen & He, 2003). In addition, well-known brands are better recognized and lead to positive evaluation of

what the brands associate with (e.g., store image, product image) (Park & Stoel, 2005). Consequently, previous studies concur the significant effect of brand familiarity on perceived risk and purchase intention (Park & Stoel, 2005). The results from Aghekyan-Simonian et al. (2012) also indicated that positive or favorable product brand image positively influence online purchase intentions for apparel products because it minimizes perceived product uncertainty. Therefore, when consumers have encountered unfamiliar websites of single-channel retailers, they tend to rely on brand names of the products carried by the online retailers (Lim & Dubinsky, 2004).

Another the role of product brands in attracting specific groups of consumers has also been established. The literature in online shopping suggested that brand assortment is appealing to novelty and variety seekers (Donthu & Garcia, 1999; Kang et al., 2014), as well as online browsers who tend to be pleased by hedonic and cognitive values of brand variety (Ha & Lennon, 2010; Park, Kim, Funches, & Foxx, 2012). Perceived brand assortment serves as a cue for the number of options that influence consumption utility and quantity (Kahn & Wansink, 2004). In other words, increasing the variety of an assortment enhances the chance that a consumer may choose at least one choice. This is because variety is considered pleasant, which results in a more favorable consumption set for making a decision (Kahn & Wansink, 2004). As Internet shopping is known as a source of information that provides many alternatives for product or service searching, online shoppers tend to rely on online shopping for the availability of product and brand assortment (Donthu & Garcia, 1999; Liu et al., 2013). For example, luxury products consumers purchase from online channels because of the higher product variety and

availability compared to the in-store assortment (Liu et al., 2013). As physical stores can only maintain a certain inventory, there is a higher chance that consumers will find a greater variety of brands in online stores.

An early study of online shoppers using a telephone survey confirmed that consumers who engage in online shopping are variety seekers because they tend to seek out options and are actively involved in information seeking (Donthu & Garcia, 1999). Park et al. (2012) suggested that online stores offering a wide merchandise selection are attractive to variety seekers when browsing for products. Similarly, the variety of brands provided by online stores is appealing to exploratory online searchers (Park et al., 2012). Therefore, the variety of product brands seems to be one of the unique characteristics of online shopping that specific groups of consumers seek (e.g., variety-seeking consumers).

Perceived Price

Special pricing (e.g., promotion, low price) has been used to generate retail store traffic and attract consumers to buy (Grewel et al., 1998). Park et al. (2012) stated that price information offered by online apparel retailers has an effect on consumer decisions because the apparel may not become available for examination before purchasing. However, price has value to customers above and beyond just the cost a customer pays to obtain the product. According to Mathwick, Malholtra, and Rigdon (2001), price is a source of experiential value. Experiential values are derived from consumption experience, resulting in extrinsic benefits (cognitive behavior and financial investment) and intrinsic benefits (aesthetic and playfulness) (Mathwick et al., 2001). Regarding extrinsic value, consumers invest their money to obtain a return in the form of utility and

affordable quality perception (Mathwick et al., 2001). Drawing from this concept, the perception of affordable price may provide consumers a sense of economic values of a product or service. In turn, perceived price serves as a cue that the consumers have received substantial economic gains or financial savings from attaining the product or service (Byun & Sternquist, 2011). In support of this statement, Byun and Sternquist (2008) found in-store hoarding behavior among consumers who encountered low-priced fashion products. In other words, consumers feel the need to take possession of low-priced items and keep them while shopping before deciding whether to buy or not.

In the online shopping literature, two studies concur in their findings that promotion and price discount had a positive effect on consumer perceived value (Grewel et al., 1998; Park & Lennon, 2009). Moreover, the results from both studies confirmed that perceived value positively influence purchase intention. The explanation of the relationship between perceived price and value is based on the concept of reference price. According to Grewel et al. (1998), each consumer has an internal reference price based on prior experience, which will shift depending on the perceived quality of the product brand or product class. For instance, an individual perceives luxury brands of clothing as high priced because of the perception of high quality associated with luxury. In turn, the individual's reference price of the luxury brands is high. If the price offered for the luxury item is less than the reference price, it enhances his or her economical value perception (Grewel et al., 1998). Based on this relationship, prices of apparel products that are lower than online shoppers' reference price may become attractive as perceived economical value of the products increases. Specifically, online shoppers tend to believe

that online product prices are often cheaper than those in the store (Grewel et al., 1998; Park & Lennon, 2009). Therefore, perceived values such as experiential and economical values derived from consumption of affordable apparel products may be an appealing characteristic of online shopping to consumers.

eWOM

Social media communications and online product reviews are important parts of the consumer's online shopping experience and considered as forms of eWOM (Kimmel & Kitchen, 2014). Consumers have been using social media to spread interpersonal messages about product or service experiences because of its ability to reach people in connected networks (Kimmel & Kitchen, 2014). At the same time, online product reviews are used by consumers as a source of information about products and services (Zhu & Zhang, 2010). Considering the importance of eWOM utilization by online consumers, the influence of eWOM communication on consumer choice has been investigated and established in the academic research.

Chu and Kim (2011) identified eWOM as subjective product- or service-related statements made available online by individuals who are seeking, providing, and passing opinions regarding their experiences. The role of eWOM in persuading others has been found in research on product and/or service evaluation (e.g., Chen et al., 2016; Zhu & Zhang, 2012), online brand community (e.g., Algesheimer et al., 2005; Lee & Park, 2008), and online shopping behavior (e.g., Lee & Park, 2008; Park et al., 2011). Among the influential spectrum of eWOM, previous research show that eWOM influences are ranged from simply guiding online shoppers to the right products or services to building

trust and bonds with the sellers (Chen et al., 2016; Kang et al., 2014; Park et al., 2011). For example, findings from an online consumer reviews of video game research indicated that online reviews are more influential for less popular and introductory products because of perceived uncertainty and scarcity of alternative information (Zhu & Zhang, 2012). In this case, eWOM is useful for consumers who are searching for information pertaining to new products or services. As such, eWOM in the form of online consumer reviews can persuade online shoppers to follow others' evaluations and suggestions (Zhu & Zhang, 2012). This conformity to online opinions is a result of social interaction. In general, once a consumer discusses his or her purchase intention with family members, relatives, or friends the consumer is most likely influenced in his or her decision-making because of the communication with others (Park et al., 2011). In this instance, eWOM is a source of informational influence, product- or service-related information shared or exchanged between consumers who have knowledge and experience about the product or service in question, that impacts online shoppers' decision-making process (Chen et al., 2016).

In another end of spectrum, eWOM has a social influence (Lee & Park, 2008). While individuals with a common interest in a product or service interact for information or participate in creating eWOM, they become affiliated and form social ties with others that have similarities (e.g., interest, experience) (Brown et al., 2007). In turn, empirical research suggests that online interactions among consumers engaged in eWOM sources can develop connections and sense of belonging which influence the consumers to behave similarly. For example, in the context of online evaluation services (e.g.,

RateMyProfessors.com), students adopted their peer's opinions and conform to their expectations because they share identity and experience as a student (Steffes & Burgee, 2009). In another study, results showed that online members of social networking sites consider the eWOM availability on their online communities as highly credible because of the degree to which the online members regard each other as close and similar (Brown et al., 2007). As a result, eWOM exerts strong influence on decision making and impact on attitude formation toward products and services due to its source credibility, expertise, similarity, and absence of commercial motives (Brown et al., 2007; Chen et al., 2016; Kimmel & Kitchen, 2014).

In the context of online shopping, research also confirms that consumer trust and loyalty to online retailers is built upon the online reviews and ratings from other consumers regarding the products and services (Liu et al., 2013). To this extent, Lee and Park (2008) believed that online shoppers utilize eWOM as a source of informative and social influence. That is, online shoppers may be motivated to conform to other online members' beliefs and expectations about products or services they use embedded in eWOM. Lee and Park (2008) further identified that the motivation of conformity to eWOM is two folds: informational conformity and normative conformity. Informational conformity is the influence to adopt information from others to indicate facts, whereas normative conformity is the influence to conform to the expectations of others (Lee & Park, 2008). Therefore, both influences of eWOM may have a considerable impact on online shoppers when shopping at online fashion product retailers because online shoppers can utilize eWOM in the forms of online reviews and consumer interactions

available on the fashion product renters' website (McKinney & Shin, 2014) and on social networking sites hosted by the fashion product renters (Cook & Hodges, 2015).

Two recent studies of online shoppers' communications and reviews through 19 social networking sites hosted by online fashion product renters (Cook & Hodges, 2015) and a fashion product renters' website, Rent the Runway (McKinney & Shin, 2014) confirm the use of eWOM among consumers when shopping at online fashion product renters. Not only will online shoppers rely on eWOM in evaluating the products and services of online fashion product renters, but they are also influenced by social norms implicated in the communications between consumers and the renter, as well as among consumers themselves (Cook & Hodges, 2015). Hence, the evidence from previous research clearly indicates the ground to which eWOM characterizes the online fashion product renting environment and the need to investigate its influence on online shoppers.

To operationalize the eWOM characteristic of the online fashion product renting environment, the degree to which the influence of eWOM in the form of communications on social media sites hosted by online fashion product renters has on online shoppers was examined. The underlying reason to focus on the communications on social media sites between the online fashion product renters and consumers is that these channels provide two-way communications and a centralized venue for consumers to interact with each other (Cook & Hodges, 2015). Although online reviews found on online fashion product renters' website are useful to understand the evaluative criteria that current customers used concerning products and rental process, only informational

influence can be conveyed through eWOM because two-way responses to those online reviews are not permitted. Thus, social influence resulting in informational conformity and normative conformity cannot be examined. Therefore, the eWOM communications on social media sites provide a better understanding of how this characteristic has an influence on online shoppers in terms on informational and normative conformity in the context of this study.

Shoppers' Personality Traits

Research about online shopping acceptance has employed personality traits (e.g., innovativeness, self-efficacy) in attempts to learn about the role of consumer differences in the technology acceptance model (TAM) (e.g., Dabholkar & Bagozzi, 2002; Ha & Stoel, 2009; Keisidou, Sarigiannidis, & Maditinos, 2011). From the perspective of online shopping motivation research, previous studies have focused on personality constructs (i.e., the big five personality traits) that precede hedonic and utilitarian motivation (e.g., Bosnjak, Galesic, & Tuten, 2007; Tsao & Chang, 2010). However, the results from previous studies seemed inconclusive and dispersed with respect to the specific personality traits possessed by online shoppers that distinguish them from those who are less likely to shop online. Within a wide range of underlying influence of personality on retail shopping, one study on online apparel shopping reveals that the influence of the person's optimum stimulation level (henceforward referred to as OSL) was found as a driver of online shoppers to engage in online retailers' website (Fiore et al., 2005). Consistent with research in personality of online shoppers, much empirical research in this area suggests that online shoppers tend to be risk takers, variety seekers, and

browsers (Donthu & Garcia, 1999; Ha & Lennon, 2010; Kang et al., 2014; Park et al., 2012), representing individuals with higher OSL (Steenkamp & Baumgartner, 1992). Applying OSL research to this context, it is likely that online shoppers may be characterized by personality traits including high OSL, risk-taking, variety-seeking, and curiosity-motivated behavior tendencies.

Optimum Stimulation Level (OSL)

Raju (1980) is one of the first scholars who employed the concept of OSL in consumer research to study exploratory behavior. An OSL characterizes an individual's response to general stimuli. That is, the greater the magnitude of an individual's OSL, the higher the chances the individual is less rigid and is more likely to seek novelty and respond better to unfamiliar or complex stimuli (Raju, 1980). In other words, OSL is an inherent construct of individuals' personality traits in dealing with problem solving and environmental stimulation. This preferred stimulation level is enduring and relatively constant over time (Helm & Landschulze, 2009). In an examination of the relationship between OSL and personality traits among two samples (students and housewives), Raju (1980) found that the respondents who exhibited low OSL were intolerant of ambiguity, rigidity, and dogmatism. In contrast, those respondents with high OSL manifested the opposite and revealed risk-taking, variety-seeking, innovative-seeking and curiosity traits (Raju, 1980). Moreover, a high level of OSL driven individuals tended to absorb more or intense environmental stimuli better than those with a low level of OSL (Helm & Landschulze, 2009).

Steenkamp and Baumgartner (1992) defined the nature of OSL as (i) the intermediate amount of stimulation, (ii) individuals may perceive the ideal level of environmental stimulation differently, (iii) individuals may reduce or increase the stimulation level to meet their expectations, and (iv) the higher a person's characteristic need for stimulation, the greater the extent to which he or she will engage in exploratory behavior. Based on the nature of OSL, online shopping environments are composed of amount of stimulations that may be perceived by online shoppers who are induced by image interactivity of products and brands (Fiore et al., 2005), visual merchandising cues (Ha & Lennon, 2010), and variety of merchandise selections (Goldsmith & Flynn, 2005).

Previous studies comparing different shopping modes (i.e., mall, catalog, online) show differences between mall and online shopping environments (Eastman et al., 2009), and between catalog and online shopping environments (Goldsmith & Flynn, 2005; Vijayasathy & Jones, 2000). Results showed that consumers perceived online shopping as higher risk than catalog (Vijayasathy & Jones, 2000). Yet, Goldsmith and Flynn (2005) concluded that catalog retailers are more likely to lose sales to the online retailers due to their competing hedonic (i.e., brand or product selections) and utilitarian attributes (i.e., convenience) both modes of shopping have. Another reason for the advantage of online shopping over catalogs would be for online retailers that provide image interactivity and tactile attributes to stimulate virtual product experience. As Yu et al. (2012) found, visual image and tactile functions of products could reduce perceived risk of online apparel shopping. These functions and other merchandising cues could also induce pleasure and arousal, which led to consumer satisfaction, purchase intention, and

approach behavior (Ha & Lennon, 2010). As a result, online shopping may be capable of providing higher level of stimulation at the product and environmental levels when compared to other modes of shopping from the consumer perspective.

With respect to the differences in consumer behavior within different shopping channels, Goldsmith and Flynn (2005) found that heavy shoppers of clothing who are fashion conscious and favor of online shopping tend to shop within all channels. Nevertheless, it is more challenging for malls or brick-and-mortar retailers to provide environmental stimulations as compared to online shopping. At the product level, online shopping offers a greater assortment of brands and products that meets the expectations of consumers with needs for stimulation of variety (Eastman et al., 2009). At the retail environment level, consumers can browse different websites to compare products and prices and read product reviews. In order to achieve both levels of stimulation, malls are required to increase tenant and product line variety, and change atmospherics of retail stores in order to heighten levels of excitement and desire to shop at the malls (Eastman et al., 2009). For these reasons, Eastman et al. (2009) identified online apparel shoppers as fashion conscious; they exhibit more variety-seeking behaviors than non-online shoppers. These findings can imply that online shoppers seek stimulation and respond to online retailers' shopping environments compared to consumers who only shop at other channels of retailers. Thus, it is possible that online shoppers with higher levels of OSL will more likely to interact with online apparel product shopping compared to non-online shoppers.

To operate and measure OSL of individuals, a seminal work of Steenkamp and Baumgartner (1992) illustrates five measurement scales (i.e., Arousal Seeking Tendency I, Arousal Seeking II, Sensation Seeking Scale, Novelty Experiencing Scale, And Change Seeker Index) of OSL used by previous research and concludes that the Change Seeker Index scale yielded the most consistent results across experimental tasks and provided the most convincing evidence with respect to factorial structure. However, the original Change Seeker Index scale is consisted of 95 items, which may produce difficulty in the use for future research (Steenkamp & Baumgartner, 1992, 1995). Thus, Steenkamp and Baumgartner (1995) developed a shortened (7-item) version of the Change Seeker Index (CSI) and tested the scale in three countries (USA, Belgium, and the Netherlands). As a result, the short form of CSI exhibits better validity than the 95-item scale and was later adopted by other studies (e.g., Van Steenburg & Spears, 2011).

Risk-Taking Tendency

The literature in online apparel product shopping showed a recurring theme of perceived risk as a characteristic of online shopping (Aghekyan-Simonian et al., 2012; Kim & Lennon, 2012; Lee & Huddleston, 2006; Park & Kim, 2007; Yu et al., 2012). At the same time, risk-taking is a personality characteristic of online shoppers found in many studies (e.g., Donthu & Garcia, 1999; Kang et al., 2014; Lee & Huddleston, 2006; Liu et al., 2013). In Fiore et al.'s (2005) study, it is reported that individuals with high levels of OSL were induced by environmental stimuli of online apparel products and tended to be online shoppers of apparel retailers. As suggested by prior studies that the individuals who exhibit high degree of OSL are driven by risk-taking personality (e.g., Raju, 1980;

Steenkamp & Baumgartner, 1992), it is possible that risk takers may be prone to shop apparel products despite the risk of online retailers.

A considerable number of studies showed that consumers' tendency to adopt new products and services is influenced by their risk-taking tendency (Van Steenburg & Spears, 2011; Steenkamp & Burgess, 2002; Raju, 1984). According to Raju (1980), there are differences between individuals with high OSL and low OSL with respect to risk-taking and innovativeness. Following this study, Steenkamp and Baumgartner (1992) further examined risk-taking tendency and innovativeness. Because risk takers tend to have greater OSL, OSL is positively related to risk-taking tendency (Raju, 1980). In addition, innovativeness has been used to describe consumers who adopt an innovation earlier than others (Steenkamp & Baumgartner, 1992). This behavior results in taking risks associated with innovations and should be positively related to OSL. Thus, gambling and trying out unfamiliar brands were used in experimental studies as examples of risk-taking tendency and innovativeness, respectively. Results show that individuals with higher degrees of OSL had a stronger tendency to gamble or make decisions under risk when compared to the individuals with lower OSL. However, trying unfamiliar brands was not significantly different between the higher and lower OSL individuals. It is inconclusive that innovativeness is a distinctive personality of individuals with high degree of OSL. According to the results, newness and risks associated with online products and services may be appealing to individuals with a high degree of OSL as they tend to have risk-taking tendencies.

Variety-Seeking Tendency

According to Raju (1980), variety-seeking tendency is a manifestation of consumers' desire for exploration. Steenkamp and Baumgartner (1992) focused on the dissimilarity of attributes between a new brand and a brand previously chosen in the same category as the central element of variety-seeking tendency. In other words, variety-seeking consumers may choose a familiar brand that has different attributes from the previous brand. Results confirmed that individuals with higher OSLs exhibit more variety-seeking tendencies than those with lower OSLs (Steenkamp & Baumgartner, 1992). Because a variety of brand assortments is offered by online retailers (Liu et al., 2013), it is expected that consumers with variety-seeking tendencies will be satisfied by this characteristic of online shopping.

Consistent with previous research regarding the profile of online shoppers, many studies found that online shoppers possess a variety-seeker personality trait as they exhibit more interest in brand and product assortment than non-online shoppers do (Donthu & Garcia, 1999; Eastman et al., 2009; Liu et al., 2013). Likewise, research showed that online stores with a wide merchandise selection were attractive to variety seekers when browsing for products (Park et al., 2012). Therefore, online shoppers seem to possess a variety-seeking personality.

Curiosity-Motivated Tendency

Similar to risk-taking and variety-seeking tendency, curiosity-motivated tendency was found among individuals with higher OSLs than lower OSLs. Raju (1980) suggested that OSL is positively related to curiosity-motivated tendency due to an attempt to afford

access to informational resources. The underlying reason for this tendency is that high-OSL individuals exhibit a greater awareness of and a greater tendency to seek out information out of curiosity or as a reaction to a state of boredom (Raju, 1980; Steenkamp & Baumgartner, 1992). The desire for information and knowledge is portrayed through questioning and inquiry, talking to others about purchasing experience, or viewing advertised information or catalogs (Steenkamp & Baumgartner, 1992). Therefore, curiosity is defined as the desire for knowledge as an end in itself rather than to use it for solving a problem (Steenkamp & Baumgartner, 1992).

With respect to online shopping, online shoppers are often receptive of advertising or marketing information (Donthu & Garcia, 1999; Liu et al., 2013). Donthu and Garcia (1999) found that online shoppers have a positive attitude toward advertising and direct marketing information. Moreover, online shoppers are susceptible to different sources of information. Goldsmith and Flynn (2005) have uncovered that online shoppers also seek information about products and services from brick-and-mortar retailers and catalogs. Also, online shoppers have a higher level of trust toward eWOM and rely on online product reviews as a source of information about products and services (Liu et al., 2013; Zhu & Zhang, 2010).

As knowledge and stimulation can be derived from the Internet, it is not surprising that online shoppers will use social media and online retailers' websites as a means for exploration. Regardless of seeking information out of curiosity or for entertainment purposes, the online retailing environment is easy to access for online shoppers. With this benefit in mind, online shoppers are likely to manifest curiosity-

motivated tendencies by learning about products, brands, price, and service from the online environment.

Consumer Behaviors in the Online Shopping Environment

Exploratory Consumer Behavior

The exploratory behavior literature in psychology emerged in 1947 when Daniel Berlyne, a psychologist and philosopher, focused his research on the effects of and reactions to curiosity and arousal (Berlyne, 1960). Berlyne's (1960) concepts of conflict, curiosity, and arousal are a foundation of the early developments in the study of exploratory behavior. Berlyne's theory of human curiosity and exploratory behavior have been used as theoretical approaches to explain consumer behavior in marketplaces by marketing and consumer research scholars (Raju, 1977). Exploratory behavior is defined as responses caused by extrinsic and intrinsic motivations that provide access to stimulation that was not previously available (Berlyne, 1960). According to Berlyne (1960), exploratory behavior posits that humans respond to their curiosities when they are aroused by seeking knowledge and information. Specifically, arousal is best and most effective when influenced by the complexity, surprise, incongruity, and novelty of the arousing object at a moderate level (Berlyne, 1960). Table 1 illustrates three types of exploratory behavior proposed by Berlyne (1960).

Table 3. Types of Exploratory Behavior

Types of exploratory behavior	Type of motivation	Antecedence	Description of Behavior	Example of Exploratory Activities
Specific exploration	Extrinsic (problem-solving)	The need to simplify the arousal with the help of information from the stimulus properties (e.g., novelty, conflict, uncertainty, complexity)	Engaging with a particular stimulus that competes for attention, in order to seek for information about the stimulus	- Brand switching; - Repeating exposure to ads
	Intrinsic (end in itself)	Perpetual curiosity	Obtaining the object or product	- Novelty seeking; - Variety seeking
Diversive exploration	Intrinsic	OR Boredom (when external stimuli are excessively scarce or monotonous)	Frequent purchases, routine and repetitive decision making Seeking any suitable stimulus to increase stimulation (amusement, diversion, aesthetic experience) in order to reduce the tension associated with being bored or monotonous.	- Browsing; - Window shopping; - Risk-taking; - Novelty seeking; - Variety seeking
Epistemic behavior	Intrinsic	General curiosity, taking place at the same time as specific or diversive explorations	Directing attention toward the acquisition of general knowledge	- Reading a label or package

Exploratory behavior motivated by extrinsic motives, such as complex purchase decisions, is the response to problem-solving decisions or conflicts (Raju, 1977). In order to reduce conflict in the decision-making process, the individual simplifies the decision-

making process with the help of information by engaging in specific exploration with the relevant stimulus (Raju, 1977). As a result, the individual receives information from the source (e.g., browsing online websites) and/or through a use of the product (e.g., switching to a new brand), which in turn resolves the problem. Alternatively, the individual may withdraw from exploratory behaviors (e.g., quit looking at the ad) because of the stimulus's complexity or incompleteness (Goodwin, 1980). However, Baumgartner and Steenkamp (1996) suggested that some people may prefer to engage in novelty and risk to solve a problem because they are risk takers.

Another assumption of exploratory behavior rooted in the nature of personality, Raju (1977) suggested that specific exploratory behavior may be the result of a characteristic of consumers who, for instance, purchase a product because its package is different and interesting. In other words, some individuals are prone to engage with new or unfamiliar stimuli that are available. Venkatraman and MacInnis (1985) found that innovators purchase a variety of new products (e.g., technological products) to gain experiences because merely searching for information is not sufficient to gain the stimulation they need. This form of motivation is intrinsic because specific exploration serves as a way to introduce interesting and entertaining stimuli. This is the first type of intrinsic exploration called "perpetual curiosity" and is caused by curiosity arousal of new objects and relieved by engaging with the new objects (Berlyne, 1960). Thus, specific exploration can be driven by intrinsic motives as an end in itself. For example, novelty-seeking consumers have tendencies to explore new products because the limited information due to newness stimulates the consumer's curiosity (Venkatesan, 1973). For

a different purpose than driven by extrinsic motives, it has been hypothesized that consumers who manifest this type of exploration have risk taking, variety-seeking, and curiosity-motivated tendencies (Baumgartner & Steenkamp, 1996).

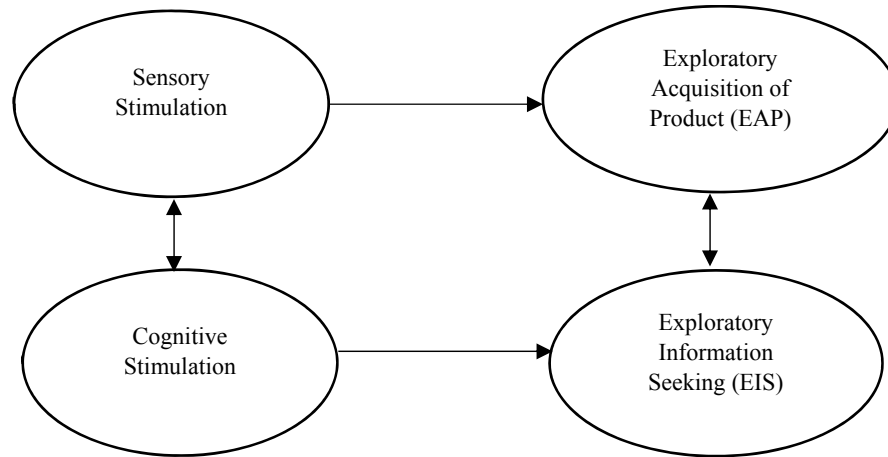
The second type of intrinsic exploratory behavior is diversive exploration. According to Berlyne's theory, diversive exploration is the form of response when consumers engage in general activities to explore the environment that may provide different or intense stimulation (Berlyne, 1960). Entertaining, novel, and complex experience may be sought after from any of a wide range of resources by the consumers to relieve them from repetitive or routine experience (Raju, 1977). Berlyne (1960) also viewed exploratory behavior as the response to the state of boredom driven by familiar stimuli or the need to seek an unfamiliar experience. Based on this perspective, Raju (1977) implied that diversive exploration can be expected when the environmental stimulation is below the optimum level that one feels comfortable with. After diversive exploration takes place, it provides the setting for specific exploration (Raju, 1977). For example, a consumer may engage in window shopping in a mall when the customer is interested in a particular store's displayed merchandises. Baumgartner and Steenkamp (1996) have exemplified diversive exploration through tendencies to seek variety and information out of curiosity.

The third type of exploratory behavior, epistemic behavior, describes exploratory activities that are directed toward the acquisition of general knowledge for the purpose of learning as an end in itself (Raju, 1977). In the case of an emergence of a new brand or product, this stimulus may motivate a consumer to acquire information about the product

for a future decision-making process (Venkatesan, 1973). The acquisition of knowledge is the response to epistemic curiosity (Berlyne, 1960). When a consumer is distracted by product packaging, he or she examines the product by reading its label and learning about the product out of curiosity. This behavior is hypothesized to be driven by curiosity-motivated tendency because a specific stimulus is examined out of curiosity (Berlyne, 1960).

Baumgartner and Steenkamp (1996) proposed a two-factor conceptualization of exploratory consumer buying behavior, consisting of exploratory information seeking (EIS) and exploratory acquisition of product (EAP), in attempt to develop a measurement based on existing scales and empirical data. Figure 1 illustrates the relationship between exploratory behavior's two dimensions. EIS entails consumers' cognitive stimulation needs through the acquisition of consumption-relevant knowledge out of curiosity (Baumgartner & Steenkamp, 1996). Proceeding from epistemic and perpetual curiosity (see Table 3), EIS behavior may be influenced by cognitive stimulation seeking due to intrinsic curiosity (Baumgartner & Steenkamp, 1996). On the other hand, sensory stimulation seeking in product acquisition based on risk, innovativeness, variety, and change influences EAP (Baumgartner & Steenkamp, 1996). These propositions may imply that consumers tend to acquire or purchase products when the search for information about the products is insufficient. This type of product acquisition may be described as experience consumption.

Figure 1. Relationship between EAP and EIS



Source: (Baumgartner & Steenkamp, 1996)

It has been argued that factors underlying exploratory behavior are personality traits and motivations (Baumgartner & Steenkamp, 1996; Berlyne, 1960; Raju, 1977, 1980, Raju & Venkatesan, 1980). Personality traits such as variety seekers tend to engage in exploratory behavior for a different reason than those who seek alternatives due to dissatisfaction with existing stimulus (Steenkamp & Baumgartner, 1992). Baumgartner and Steenkamp (1996) found that variety seekers only exhibit high tendency of EAP behavior. Thus, it can be concluded that this personality trait is associated with the need for sensory stimulation. It can be assumed to be the opposite for a situation where a consumer has been using a brand repeatedly, which in turn decreases its utility and causes satiation (Hoyer & Ridgway, 1984). In this situation, the consumer may seek a different brand due to the need for cognitive stimulation. Based on seminal works (e.g., Raju, 1980) that focus on the concept of exploratory consumer behavior, it is implied that some

consumer behaviors are influenced by personality traits including risk-taking, variety-seeking, and curiosity-motivated tendencies (see Table 4).

Table 4. Seminal Research Addressing the Concept of Exploratory Behavior

Author(s)	Theoretical Approach	Findings
Raju (1977)	Berlyne's Theory of Variation Seeking Approach (Fiske & Maddi, 1961); Arousal Seeking (Mehrabian & Russell, 1974)	Arousal-seeking homemakers and students could tolerate more ambiguity or uncertainty, and manifested the willingness to try other existing brands and new brands with low risk. Brand familiarity and perceived risk have interacting effects on exploratory behavior, such as brand switching.
Raju (1980)	Optimum Stimulation Level (OSL)	Consumers with intolerance of ambiguity, rigidity, and dogmatism exhibited low OSL, which in turn, manifested low exploratory tendencies. Consumers with high OSL also manifested risk-taking, variety-seeking, innovative-seeking and curiosity traits.
Goodwin (1980)	Berlyne's Complexity Theory	The looking-time data was not the best way to assess the interactions between the three collative variables (incompleteness, blurredness, and complexity).
Joachimsthaler and Lastovicka (1984)	Optimum Stimulation Level (OSL) and Raju's (1977) framework	SEM results show that OSL does not act as a mediating variable, but OSL and the personality traits directly affect exploratory behavior.

Table 4. (continue)

Author(s)	Theoretical Approach	Findings
Venkatraman and MacInnis (1985)	Cognitive and Hedonic Orientations	Experience seekers (who have both cognitive and hedonic orientations) exhibited greater exploratory tendencies than cognitive and hedonic oriented consumers. They relied on both epistemic (factual) and sensory search, where cognitive consumers relied on epistemic search more than hedonic consumers. These two groups may seek for variety from the same product for different reasons.
Steenkamp and Baumgartner (1992)	Optimum Stimulation Level (OSL)	Results show that OSL is related to curiosity-motivated behavior (i.e., cognitive response to ads), variety-seeking, and risk-taking (i.e., gambling), but not related to innovative behavior toward a specific product.
Baumgartner and Steenkamp (1996)	Optimum Stimulation Level (OSL), Intrinsic Motivation, and Raju's (1980) three-factor structure	OSL was significantly related to Exploratory Acquisition of Product (EAP) and Exploratory Information Seeking (EIS). In turn, variety seekers only possess high EAP whereas information seekers only possess high EIS. Curious-motivated consumers only significantly possess EIS behavior.

Intention to Visit and Patronize

Most online shopping studies tend to investigate the predictors of online purchase intentions (Aghekyan-Simonian et al., 2012; Ha & Stoel, 2012; Hahn & Kim, 2009).

Attitude towards online purchasing is widely used by research in online shopping context

as the predisposition of online purchase intention (e.g., Heijden, Verhagen, & Creemers, 2003; Kim & Park, 2005; Kim & Lennon, 2012). However, Shim, Eastlick, Lotz, and Warrington (2001) argued that intent to search the Internet for product information was the strongest predictor, among other predictors (e.g., attitude toward online shopping, perceived behavioral control, and online purchase experience), of online purchase intention based on the results. Thus, it seems highly suggestive that intention to seek information from the online retailers' websites will lead to online rental intention.

If a consumer plans to visit an online website, there is a likelihood that the consumer will patronize the online retailer. Applying the concept of exploratory information seeking (EIS), consumers who enjoy browsing and searching for information online may have a higher chance to encounter marketing communication (e.g., sale promotion) that leads them to engage in online shopping. In the same vein, browsing and visiting online fashion product rental websites as a means to obtain knowledge and information may increase the consumers' intention to patronize online fashion product retailers. Likewise, consumers who seek direct experience with products and services may choose to engage in exploratory acquisition of product (EAP) with a strong intention to patronize the online fashion product retailers. For these reasons, EIS and EAP may be the predispositions of intention to visit and patronize online fashion product retailers in this current study.

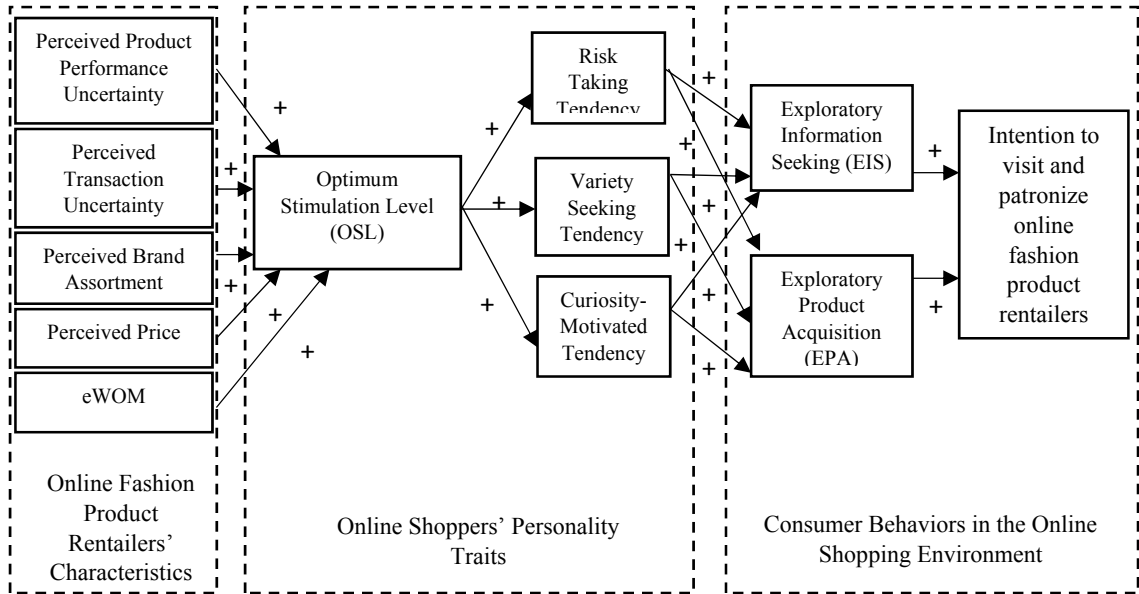
The Conceptual Framework

The proposed conceptual framework for this dissertation is derived from two research streams: optimum stimulation level (OSL) (Raju, 1980; Steenkamp &

Baumgartner, 1992) and exploratory consumer behavior (Baumgartner & Steenkamp, 1996; Raju, 1977). The literature pertaining to OSL emphasizes that OSL is a key determinant of personality traits and the degree of exploratory tendencies of an individual across many situations (Baumgartner & Steenkamp, 1996; Raju, 1980). Meanwhile, exploratory consumer behavior is characterized by consumers' desire for exploration through exploratory activities including information search and product purchasing (Baumgartner & Steenkamp, 1996).

Thus, combining these research streams, this dissertation's adapted model (see Figure 2) suggests that various characteristics of online fashion product rentailers (e.g., product performance and transaction uncertainty, perceived brand assortment) are expected to exert positive relationships with the online shoppers' OSL. The online shoppers' degree of OSL is expected to positively associate with consumer personality traits, including risk-taking, variety-seeking, and curiosity-motivated tendencies. In turn, these online shoppers' personality traits are assumed to positively relate to their exploratory consumer behavior (EIS and EPA). Consequently, the online shoppers' exploratory behaviors are expected to influence intention to visit and rent fashion products from online rentailers' websites.

Figure 2. Proposed Conceptual Framework



Hypotheses Development

According to the literature, the conceptual model suggests relationships of online fashion product retailers' characteristics with OSL, personality traits, exploratory consumer behavior, and intention to visit and rent from online fashion product retailers' websites. Due to the lack of formal research on the online fashion product retailing environment, the literature pertaining to online shopping and recent studies that describe online apparel product shopping behavior are used to compose the hypotheses of this study. To assess the model, eleven hypotheses are proposed and described in the following section.

Hypothesis 1: The Relationship between Perceived Product Performance

Uncertainty of Online Fashion Product Rentailers and OSL

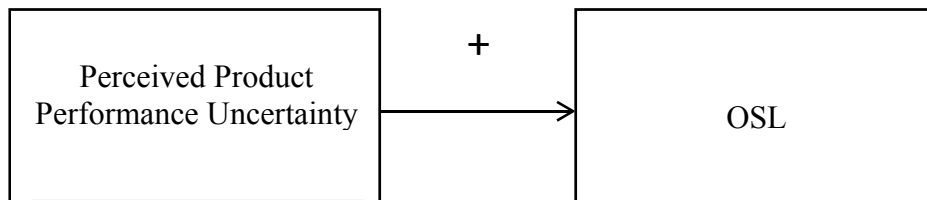
The relationship between product uncertainty and OSL is implicitly shown in a previous study on online apparel shopping that online shoppers characterized by the high level of OSL were pleased by and motivated to shop at apparel shopping websites, despite the risk associated with the inability to aesthetically and physically examine apparel products (Fiore et al., 2005). This relationship exists because previous findings showed that consumers who exhibited high OSL were tolerant of ambiguity, risk-taking, and were receptive to new products (Raju, 1980). In other words, when consumers with high OSL encounter a new product, they are less reluctant to explore the product compared to individuals with low OSL.

Although there is no extant empirical study that has examined the construct of OSL among online shoppers, a considerable number of studies confirm that online shoppers possess personality traits, including innovation, risk-taking, and receptivity to new information (Eastman et al., 2009; Donthu & Garcia, 1999; Goldsmith & Flynn, 2005; Lee & Huddleston, 2006; Liu et al., 2013). Previous research noted that the greater magnitude of OSL an individual possesses, the more he or she is less likely to be risk averse (Raju, 1980; Steenkamp & Baumgartner, 1992; Wahlers & Etzel, 1985). As such, it is possible that online shoppers tend to possess higher OSL. Moreover, Steenkamp and Baumgartner (1992) found that the level of OSL was stronger among consumers with gambling behavior. It is implied that high-OSL individuals are risk takers. In addition, according to the risk-handling concept (Cox, 1967), consumers who perceive a degree of

uncertainty tend to seek more information from experience or from external sources (Raju, 1980; Steenkamp & Baumgartner, 1992; Wahlers & Etzel, 1985). Therefore, online shoppers with a high degree of OSL may be more likely to shop at online fashion product retailers due to perceived product performance uncertainty associated with online fashion product retailers. Hence, it is hypothesized that (see Figure 3):

H1: Perceived product performance uncertainty of online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.

Figure 3. The Hypothesized Relationship between Perceived Product Performance Uncertainty and OSL



Hypothesis 2: The Relationship between Perceived Transaction Uncertainty of Online Fashion Product Retailers and OSL

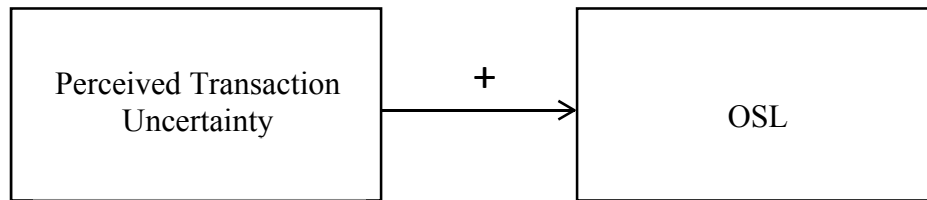
As mentioned in the development of the first hypothesis, online shoppers are more likely to possess risk-taking tendencies, which manifests among individuals with a high degree of OSL (Steenkamp & Baumgartner, 1992). Although transaction uncertainty (i.e., financial risk) was found to be a deterrent for online purchases (Forsythe & Shi, 2003), the tolerance of risk and confidence in customer service information provided by online retailers may lead online shoppers with a greater degree of OSL to manage their

perceived uncertainty regarding transactions. In online fashion product retailers, where rental contract policy differs from other online retailers, this perception of transaction uncertainty may be higher. However, online shoppers who are more innovative or less risk averse than non-online shoppers tend to be more adventurous and confident in their shopping behavior (Donthu & Garcia, 1999).

Many studies in product adoption reveal that consumers' tendency to adopt new products and services exhibits a relationship with their level of OSL (Raju, 1984; Van Steenburg & Spears, 2011; Steenkamp & Burgess, 2002). Due to the high level of OSL, online shoppers may be more willing to take risks and shop within a relatively new channel. When an environment exerts uncertainty, such as those in online fashion product retailers, it is possible that online shoppers who possess a high level of OSL may be more likely to shop at online fashion product retailers due to the degree of perceived transaction uncertainty. Accordingly, we propose the following hypothesis suggesting that (see Figure 4):

H2: Perceived transaction uncertainty of online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.

Figure 4. The Hypothesized Relationship between Perceived Transaction Uncertainty and OSL



Hypothesis 3: The Relationship between Perceived Brand Assortment within Online Fashion Product Retailers and OSL

The literature on online shopping suggested the positive impact of brand assortment on perceived favorable store image (Aghekyan-Simonian et al., 2012; Park & Lennon, 2009). Likewise, brand assortment was found to reduce perceived risk when shopping at single-channel online retailers (e.g., online websites with no physical store) (Lee & Huddleston, 2006; Lim & Dubinsky, 2004). In addition, perceived product uncertainty could be minimized if consumers have favorable product image toward the products when making an online purchase (Aghekyan-Simonian et al., 2012). Therefore, favorable brand assortment may enhance both perceptions of store and product image despite perceived risks associated with unfamiliar online retailers and products.

In addition to the positive impact of favorable brand assortment, Park and Stoel (2005) demonstrated the significant effect of brand familiarity on perceived risk and purchase intention. The result showed that perceived risk of online apparel product shopping was significantly lower among online shoppers with higher familiarity with the retailer's website compared to those with low familiarity (Park & Stoel, 2005). Thus,

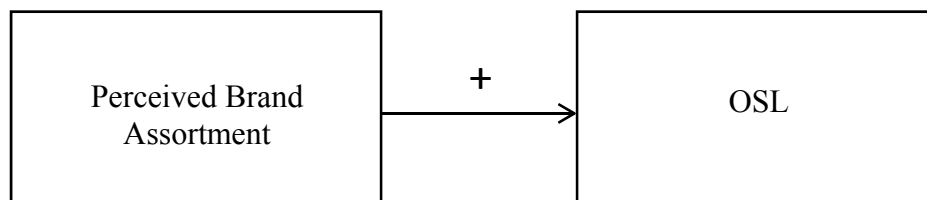
consumer attention and behavior may be captured by brand assortment if the brands carried by the retailer are popular, favorable, and well-known to consumers.

Among the majority of online apparel retailer, which carry products under their own brand, online fashion product retailers provide various well-known designer and luxury brands (Bertoni, 2014; Craig, 2014). Brand familiarity and assortment offered by online fashion product retailers may become appealing to consumers in general.

Particularly for online shoppers who exhibit a high degree of OSL, previous research suggested that seeking for product or brand variety in a shopping environment could achieve the preferred levels of stimulation (Steenkamp & Baumgartner, 1992; Wahlers & Chapman, 2014). Therefore, consumers with high level of OSL will be more likely to shop fashion retailers with perceived brand assortment. Thus, it is anticipated that (see Figure 5):

H3: Perceived brand assortment offered by online fashion product retailers will exhibit a positive relationship with online shoppers with high levels of OSL.

Figure 5. The Hypothesized Relationship between Perceived Brand Assortment and OSL

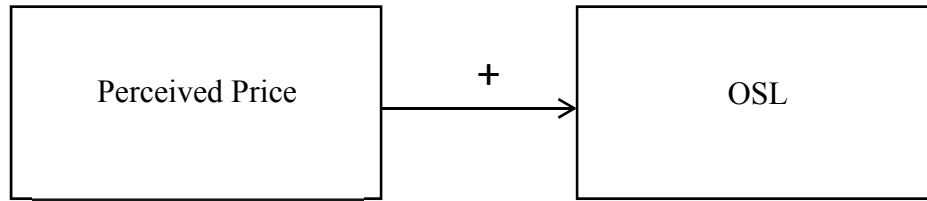


Hypothesis 4: The Relationship between Perceived Price of Online Fashion Product Rentailers and OSL

It is reasonable to assume that each online consumer may be drawn to different characteristic of online shopping. Many believe that online product prices are often cheaper than in-store products (Grewel et al., 1998; Park & Lennon, 2009). As a result, low prices activate consumers' sense of urgency or excitement to attain the products as documented in previous research regarding in-store hoarding, stockpiling, and impulsive buying behaviors (Byun & Sternquist, 2008; Park et al., 2011). For those who are shopping at online retailers to find affordably priced products or to gain economical value, they may become stimulated or excited to see affordable pricing offered by online fashion product rentailers. If a person is sensitive to the price factor in the online shopping environment, he or she may be sensitive to affordable pricing of online fashion product rental, particularly when the need for stimulation is high. Specifically, when consumers only pay a small rental fee relative to the product retail price for well-known designer brands (Bertoni, 2014), the consumers may perceive higher value of the rental product based on the price offered by the online fashion product rentailers. Hence, it is possible to assume that individuals with a high degree of OSL are more likely to shop at online fashion product rentailers due to perceived price. Thus, the following hypothesis was written as follows (see Figure 6):

H4: Perceived price of online fashion product rentailers will exhibit a positive relationship with online shoppers with a high level of OSL.

Figure 6. The Hypothesized Relationship between Perceived Price and OSL



Hypothesis 5: The Relationship between eWOM within Online Fashion Product Rentailers and OSL

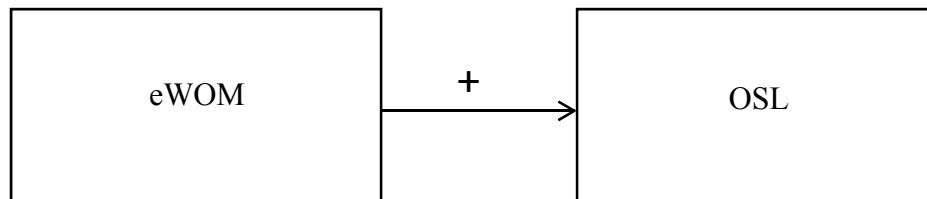
Many studies showed that online shoppers are susceptible to online product review or eWOM provided by other consumers in social media (Lee & Park, 2008; Liu et al., 2013). Consumers' online social groups (i.e., reference group) can influence consumer purchase decisions through the needs to conform to others' opinions (Lee & Park, 2008). Although one aspect of the online shopper's profile is confidence in their shopping behavior (Donthu & Garcia, 1999), Liu et al. (2013) found that online shoppers tend to trust online reviews. In short, they may be inclined to rely on eWOM regarding new products or services as a source of information. Due to the newness of online rental services, online shoppers may need to derive information from online reviews and eWOM from social media to assist in their decision-making process. As a result, online shoppers who are more receptive to new information and eWOM regarding online fashion product rental services may respond to this stimulus by conforming to others' opinion.

With respect to the nature of OSL, the higher a person's characteristic need for stimulation, the greater extent to which he or she will engage in new information (i.e.,

read advertised information or packaging) (Raju, 1980). Particularly, Steenkamp and Baumgartner (1992) found that individuals with higher OSL exhibit more curiosity-motivated tendencies, which represents a tendency to seek information from a variety of sources. Proceeding from this literature, it is likely that online shoppers with high levels of OSL will more likely to shop at online fashion product retailers due to eWOM. Based on this reasoning, it is expected that (see Figure 7):

H5: eWOM within online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.

Figure 7. The Hypothesized Relationship between eWOM and OSL



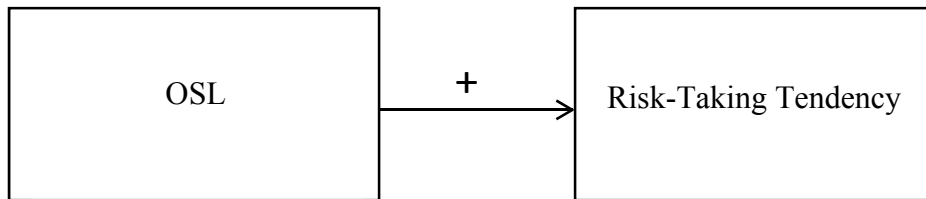
Hypothesis 6: The Relationships between OSL and Online Shoppers' Personality Traits

The relationship between OSL or enduring need for stimulation and specific consumer personality traits has been well established in the literature (Joachimsthaler & Lastovicka, 1984; Steenkamp & Baumgartner, 1992). Evidence suggests that high-OSL individuals are characterized as having a higher degree of trying or selecting products or services that involve risk (Raju, 1980), seeking variety in products or brands (Venkatraman & MacInnis, 1985) and responding to new information (i.e., advertising) (Steenkamp & Baumgartner, 1992). Corresponding to these studies, results from research

on online shopping also indicate that the profile of online shoppers includes being less risk averse to online retailers, seeking variety, and being susceptible to new information (i.e., advertising, packaging, personal communication (Donthu & Garcia, 1999; Eastman et al., 2009; Kang et al., 2014; Lee & Huddleston, 2006; Liu et al., 2013; Park et al., 2012). In the context of online fashion product retailers, it is likely that online shoppers with risk-taking, variety-seeking, and curiosity-motivated tendencies may be motivated by their degree of OSL. Therefore, we proposed (see Figure 8 - 10):

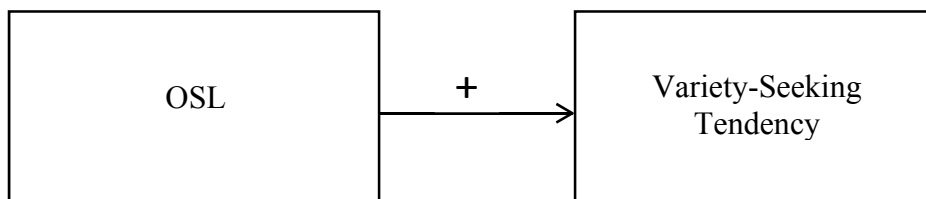
H6a: There is a positive relationship between OSL and risk-taking tendency among online shoppers within the online fashion product retailing context.

Figure 8. The Hypothesized Relationship between OSL and Risk-Taking Tendency



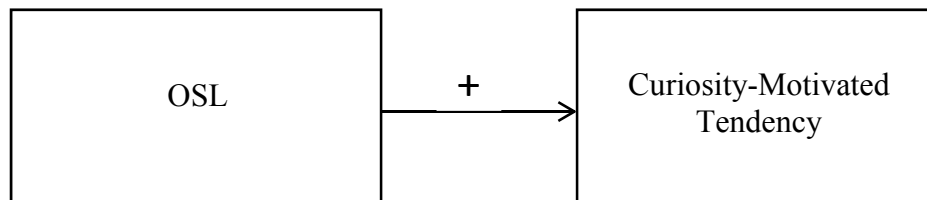
H6b: There is a positive relationship between OSL and variety-seeking tendency among online shoppers within the online fashion product retailing context.

Figure 9. The Hypothesized Relationship between OSL and Variety-Seeking Tendency



H6c: There is a positive relationship between OSL and curiosity-motivated tendency among online shoppers within the online fashion product renting context.

Figure 10. The Hypothesized Relationship between OSL and Curiosity-Motivated Tendency



Hypothesis 7: The Relationships between Risk-Taking Tendency and Exploratory Consumer Behavior

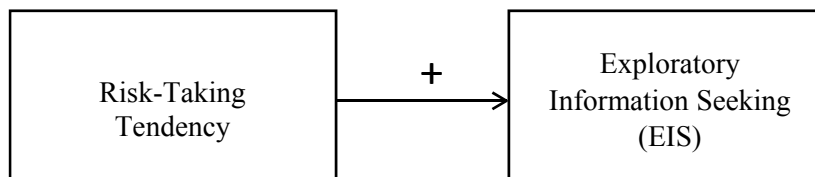
The notion of exploratory consumer behavior has been hypothesized to include risk taking in making product choices and innovativeness in the adoption of new products and retail stores (Baumgartner & Steenkamp, 1996). Most research scholars whose research focus is exploratory consumer behavior indicated that risk taking is one of the determinants of exploratory consumer behavior (Baumgartner & Steenkamp, 1996; Raju & Venkatesan, 1980). Some individuals are prone to engage in searching for new products, services, or environment because they would like to gain new experience, knowledge, and entertainment (Berlyne, 1960). This behavior somewhat entails risk because relatively unfamiliar information may require adaptation or changes in daily lives of individuals. Through information seeking, exploration through browsing, and interpersonal communication, the individuals may have to change their routine, go to

different stores, or encounter new people. Thus, in the context of online fashion product renting, online shoppers with risk-taking personality traits may be more likely to engage in exploratory information seeking (EIS) to learn more about this rental service than non-risk takers. Because EIS behavior may be driven by curiosity (Baumgartner & Steenkamp, 1996), online shoppers who are willing to take risks may be inclined to browse the renters' website or read online reviews about the renters to fulfill their curiosity.

By the same token, EIS behavior can be driven by extrinsic motives in an attempt to solve a problem or to reduce the risk in the decision-making process (Raju, 1977). With perceived risk associated with new rental services of online fashion product renters, the individual may need to simplify the decision process with the help of information by engaging in specific exploration such as browsing the website or reading online reviews. Therefore, it is expected that (see Figure 11):

H7a: Online shoppers' risk-taking tendency will have a positive relationship with EIS behavior within online fashion product renters

Figure 11. The Hypothesized Relationship between Risk-Taking Tendency and EIS

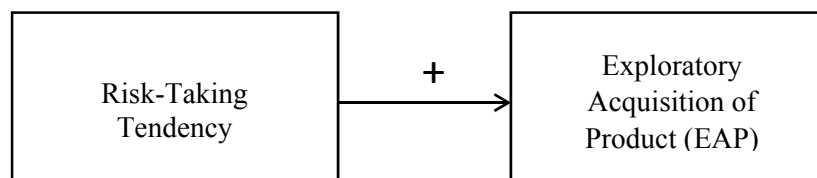


With respect to exploratory product acquisition (EPA), consumers may need to take a higher level of risk to attain the knowledge and experience needed to fulfill their

preference. Risk-taking personality involves a tendency to seek sensory stimulation in obtaining new and unfamiliar product choices or experiences (Baumgartner & Steenkamp, 1996). Risk-taking individuals are likely to purchase new products because searching for information is not sufficient to gain such stimulation they need (Venkatesan, 1973). Based on this relationship, it is possible to assume that risk-taking online shoppers will be willing to obtain products from online fashion product retailers in order to gain new experience rather than merely browsing or reading about it. The limited information due to newness of online fashion product retailers may stimulate online shoppers' curiosity to take risk and engage in the online retailing environment. Therefore, it is anticipated that (see Figure 12):

H7b: Online shoppers' risk-taking tendency will have a positive relationship with EPA behavior within online fashion product retailers.

Figure 12. The Hypothesized Relationship between Risk-Taking Tendency and EAP



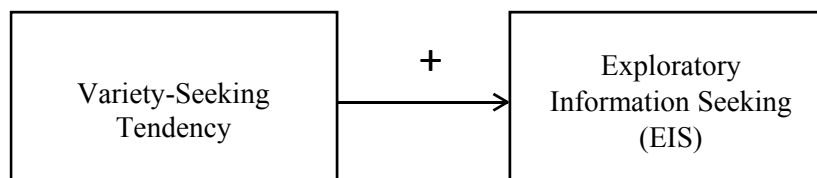
Hypothesis 8: The Relationship between Variety-Seeking Tendency and Exploratory Consumer Behavior

Berlyne (1960) suggested that exploratory behavior can serve as a means to relieve the state of boredom through brand switching or trying a new brand in a well-known product class. Consumers who value variety in making product choices or

shopping experiences are characterized as variety seekers (Baumgartner & Steenkamp, 1996), which can be found among online shoppers (Eastman et al., 2009). Based on this relationship, online shoppers who possess variety-seeking tendency may be more likely to exhibit EIS behavior. For example, a consumer may engage in browsing online retailers' brand assortment or exploring marketing information to gain a sense of varied experience in online shopping environment. Applying this relationship to the online fashion product renting context, browsing online retailers' website for a change of pace or experience may be sought after by the variety-seeking online shoppers to relieve them from repetitive or routine experience. As a result, the following hypothesis is proposed as follows (see Figure 13):

H8a: Online shoppers' variety-seeking tendency will have a positive relationship with EIS within online fashion product retailers.

Figure 13. The Hypothesized Relationship between Variety-Seeking Tendency and EIS

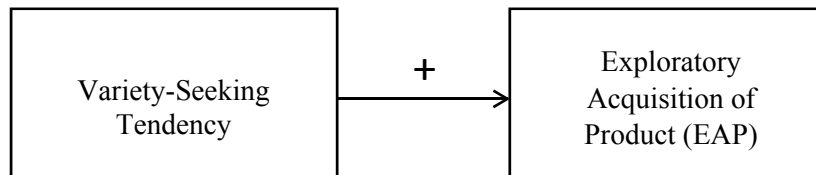


In addition to the EIS behavior, consumers can obtain stimulation in an effort to fulfill the desire for variation and change through purchasing new brands within the familiar product class or by switching to a different store that they have prior experience with (Baumgartner & Steenkamp, 1996). In doing so, consumers engage in EAP behavior as a means to access direct experience with products or services (Baumgartner &

Steenkamp, 1996). Moreover, EAP behavior can serve variety-seeking consumers with stimulating consumption experience of variety brands or changes in their purchase experience. As online shoppers tend to manifest variety-seeking tendency (Eastman et al., 2009), it is reasonable to anticipate that they will exhibit EAP behavior when encountering online fashion product retailers for the purpose of attaining a variety of brand and experiences from a different mode of shopping. For these reasons, the following hypothesis is developed as follows (see Figure 14):

H8b: Online shoppers' variety-seeking tendency will have a positive relationship with EPA behavior within online fashion product retailers.

Figure 14. The Hypothesized Relationship between Variety-Seeking Tendency and EAP



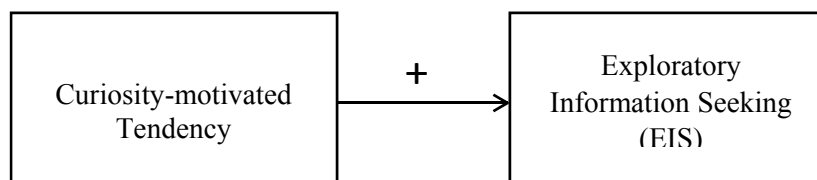
Hypothesis 9: The Relationship between Curiosity-Motivated Tendency and Exploratory Consumer Behavior within Online Fashion Product Retailers

Berlyne (1960) linked curiosity-motivated tendencies to exploratory consumer behavior in two approaches (i.e., specific and diversive explorations). Specific exploration occurs as an individual engages in a single source of information because it stimulates his or her sense of curiosity. For example, a consumer reads a product label and learns about the product out of curiosity when the product packaging has caught his or her attention. In contrast, diversive exploration refers to a tendency to seek stimulation

from a variety of sources (Steenkamp & Baumgartner, 1992). For instance, browsing different online retailers' websites to gain values (i.e., knowledge, entertaining values) can relieve them from a state of boredom or routine. In applying these approaches to the context of online fashion product retailers, it is possible that the emergence of this rental service will activate online shoppers' sense of curiosity. In turn, online shoppers may engage in information searching or EIS behaviors to reduce the state of curiosity. Alternatively, online shoppers who are looking for a change of pace and relief from boredom due to a lack of stimulation in their current shopping environments may engage in EIS behavior by seeking information about online fashion product retailers. Similar to the rationale above, online shoppers who exhibit curiosity-motivated tendencies may proceed to take further actions to gain direct experiences from online fashion product retailers through EAP behaviors. Proceeding from the EAP concept, these behaviors may include renting from the online fashion product retailers in order to reduce the states of curiosity and boredom. Based on this assumption, it is expected that (see Figure 15 - 16):

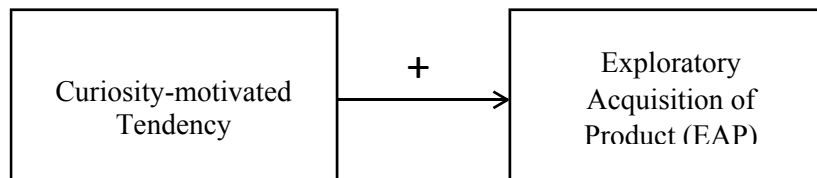
H9a: Online shoppers' curiosity-motivated tendency will have a positive relationship with EIS behavior within online fashion product retailers.

Figure 15. The Hypothesized Relationship between Curiosity-Motivated Tendency and EIS



H9b: Online shoppers' curiosity-motivated will have a positive relationship with EAP behavior within online fashion product retailers.

Figure 16. The Hypothesized Relationship between Curiosity-Motivated Tendency and EAP

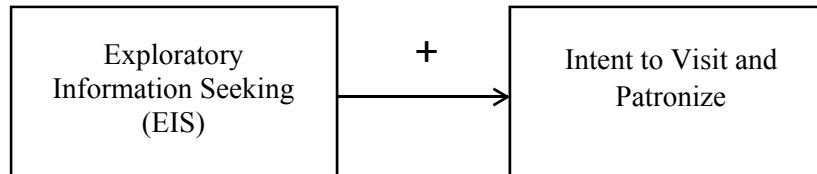


Hypothesis 10: The Relationship between Exploratory Information Seeking (EIS) and Intent to Visit and Patronize Online Fashion Product Retailers

Exploratory consumer behavior is a well-developed construct, representing predisposition of buying behavior, that has been used to reflect consumer behavior in in-store retail shopping (Lee, 1991), product and service consumption in emerging markets (Steenkamp & Burgess, 2002), gift-giving (Chowdhury et al., 2009), and economic environment (Van Steenburg & Spears, 2011). Yet no study has employed exploratory consumer behavior in the context of online apparel shopping. However, many studies on online apparel shopping have employed similar concepts, namely search intention (Hahn & Kim, 2009) and browsing and approach behavior (Ha & Lennon, 2010), to predict the intention to shop at online apparel retailers. Drawing from the results of previous research, consumers who are willing to engage in new products and services through different modes of information searching (e.g., browsing, reading eWOM such as product review on social media) may be inclined to patronize the online fashion product retailing environment. Thus, it is proposed that (see Figure 17):

H10: Consumers' EIS behavior will have a positive influence on intent to visit and patronize online fashion product retailers.

Figure 17. The Hypothesized Relationship between EIS and Intent to Visit and Patronize

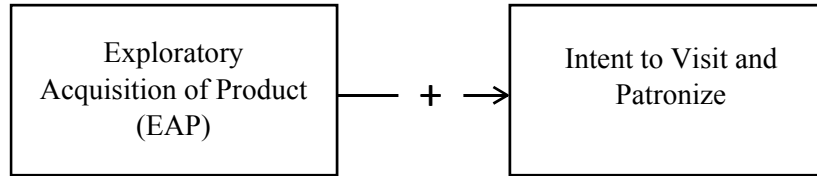


Hypothesis 11: The Relationship between Exploratory Product Acquisition (EAP) and Intent to Visit and Patronize Online Fashion Product Retailers

As mentioned, research on exploratory consumer behavior in the context of online shopping is lacking. However, many studies suggested that one dimension of exploratory behavior involves an acquisition of products or services as a means to regulate exposure to sensory stimulations (Baumgartner & Steenkamp, 1996; Raju, 1980; Steenkamp & Baumgartner, 1992). Similar to some exploratory activities that require direct experience in order to gain actual stimulation needed, the online fashion product retailing environment may be deemed as necessary for online shoppers to visit and patronize the online rental services. Based on this reasoning, it is expected that (see Figure 18):

H11: Consumers' EAP behavior will have a positive influence on intent to visit and patronize online fashion product retailers.

Figure 18. The Hypothesized Relationship between EAP and Intent to Visit and Patronize



Chapter Summary

Throughout this chapter, relevant information about the major constructs in the present study was presented. Past research was used to develop a conceptual model and testable hypotheses. The next chapter will offer readers an overview of the methodology and details about the procedure used to collect data to test the hypotheses.

CHAPTER III

RESEARCH METHODOLOGY

This chapter presents the research design that was employed to examine the hypothesized relationships proposed in the current study. Specifically, this chapter includes four major sections: (1) Instrument Development; (2) Sample and Data Collection Procedures; (3) Potential Statistical Analysis; and (4) Summary.

Research Purpose and Objectives

As discussed in Chapter I, the purpose of this study was to propose and empirically examine an integrative model of online consumer behavior in the context of online fashion product rentailers. Specifically, the research objectives guiding the study were:

1. To examine the effects of online fashion product rentailers' characteristics, including perceived product performance and transaction uncertainty, perceived brand assortment, perceived price, and eWOM of online fashion product rentailers, on optimum stimulation level (OSL);
2. To investigate the relationship between online shoppers' OSL on their personalities related to risk-taking, variety-seeking, and curiosity-motivated tendencies within the online fashion product retailing environment; and
3. To examine the influence of risk-taking, variety-seeking, and curiosity-motivated tendencies on exploratory information seeking (EIS), exploratory acquisition of

product (EAP), and intention to visit and rent from online fashion product rentailers.

Details are provided below about the research methodology employed to accomplish these objectives.

Instrument Development

A questionnaire was developed based on a review of the extant literature. Relevant measurement items were compiled into a prototype questionnaire. Therefore, a structured written questionnaire was developed which consisted of four major sections. In the first section, the participants were provided with a brief description of online fashion product rentailers and the names and logos of some popular online fashion product rentailers. URLs of popular online fashion product rentailers' Internet websites were provided for participants to visit before answering the series of questions. Next, participants were asked to indicate whether they have ever visited any online fashion product rentailers' website in the past six months. If participants have not visited online fashion product rentailers' websites, they were directed not to respond to the remaining items of the questionnaire and exit the questionnaire. However, participants who had visited online fashion product rentailers' websites would respond to general questions related to their experience with online fashion product rentailers in the past six months.

In the third section, the participants evaluated multiple items related to extrinsic and intrinsic drivers within the online fashion product renting environment, including (1) perceived product performance uncertainty; (2) perceived transaction uncertainty; (3) perceived brand assortment; (4) perceived price; (5) eWOM; (6) OSL as measured by

change seeker index; (7) risk-taking tendency; (8) variety-seeking tendency; and (9) curiosity-motivated personality traits. Specifically, in this section, participants evaluated their online behavior including (10) exploratory information seeking (EIS); (11) exploratory acquisition of product (EAP); and (12) intention to visit or rent from online fashion product retailers. The final section included items to assess demographic characteristics of the participants (see Appendix C).

Measures

Table 5 summarizes the constructs and variables that were employed in the survey. Scales were selected from a review of literature and were found to have satisfactory levels of reliability (Cronbach’s α ranging from 0.70, to 0.93). All constructs were measured using a five-point Likert-type scale indicating a level of agreement with each statement ranging from “strongly disagree” (1) to “strongly agree” (5). In addition, demographic variables (age, gender, education, income) and general questions related to participants’ experience with online fashion retailers were measured using categorical scales.

Table 5. Measures and Sources

Variable	# of Items	Item Examples	Source
Perceived product performance uncertainty	4	<ul style="list-style-type: none"> • I do not like to rent fashion products online because I cannot examine the actual product. • I do not like to rent fashion products online because I can’t try on clothing online. 	Forsythe, Liu, Shannon, & Gardner (2006)

Table 5. (Continue)

Variable	# of Items	Item Examples	Source
Perceived transaction uncertainty	6	<ul style="list-style-type: none"> Based on the fashion product rental provider's website, it is difficult to determine whether the rental provider provides sufficient information about service available. Based on the fashion product rental provider's website, it is difficult to determine whether the rental provider is easy to contact. 	Teo & Yu (2005)
Perceived brand assortment	6	<ul style="list-style-type: none"> The assortment of brands available at online fashion product rental providers gives me a lot of variety. I believe that online fashion product rental providers offer access to many brands. 	Kahn & Wansink (2004) (3 items); Eastlick & Feinberg (1999) (3 items)
Perceived price	7	<ul style="list-style-type: none"> Products offered by online fashion product rental providers are a good economic value. When I found a product of interest at online fashion product rental providers, I thought that the rental price is lower than regular retail price. 	Mathwick, Malhotra & Rigdon (2001) (3 items); Byun & Sternquist (2011) (4 items)
eWOM	12	<ul style="list-style-type: none"> I often consult others in social media sites to help choose the best alternative availability. I frequently gather information from social media sites about a product/service before I choose. 	Lee & Park (2008)
OSL	7	<ul style="list-style-type: none"> I like to doing something new or different rather than always doing the same things. I like having change and making novel experience. 	Steenkamp & Baumgartner (1995)

Table 5. (Continue)

Variable	# of Items	Item Examples	Source
Risk-taking tendency	9	<ul style="list-style-type: none"> • I am among the first to try out new product or brands. • I never buy anything that I do not feel sufficiently informed about. (Reversed item) 	Raju (1980); Helm & Landschulze (2009)
Variety-seeking tendency	10	<ul style="list-style-type: none"> • I think it is boring to always buy the same brands even if they are all right. • In order to have some change, I consciously choose among the brands I know. 	Helm & Landschulze (2009)
Curiosity-motivated tendency	10	<ul style="list-style-type: none"> • It is interesting to inform oneself about many brands of a product category even if one is not planning to buy anything. • A new store or restaurant is not among the things I am keen on finding more about. (reversed item) 	Helm & Landschulze (2009)
Exploratory acquisition of product	10	<ul style="list-style-type: none"> • When I see a new brand on the shelf, I am not afraid of giving it a try. • I enjoy taking chances in choosing unfamiliar brands just to get some variety in shopping. 	Baumgartner & Steenkamp (1996)
Exploratory information seeking	10	<ul style="list-style-type: none"> • I like to go window shopping and find out about the latest styles. • I generally read even junk mail just to know what it is about. 	Baumgartner & Steenkamp (1996)
Intention to visit and patronize	7	<ul style="list-style-type: none"> • How likely is it that you would return to the online fashion product rental websites? • How likely is it that you would consider renting from online fashion product rental providers in the near future? 	Heijden, Verhagen, & Creemers (2003) (4 items); Byun & Sternquist (2011) (3 items)

Perceived Product Performance and Transaction Uncertainty

Based on previous literature, consumers associate transaction uncertainty in online environments with risk. Due to unfamiliarity with products, brands, and policies in online renting environments, consumers may perceive risk associated with online renting because of perceived difficulty to obtain sufficient information about the quality of products, the rentailers' adherence to contractual agreements, and their service performance (Teo & Yu, 2005). Thus, the operationalization of product performance and transaction uncertainty included product risk and service performance risk. This construct was measured using ten items (four items captured product risk and six item captured service performance risk) adapted from previous literature (Forsythe et al., 2006; Teo & Yu, 2005). Participants rated all ten items measuring overall transaction uncertainty on a five-point Likert-type scale where 1 = "strongly disagree" and 5 = "strongly agree."

For the perceived product performance uncertainty scale, four items were employed to capture this construct and were adopted from Forsythe et al. (2006). Forsythe et al. (2006) measured product risk of online shopping based on the shoppers' inability to accurately evaluate the quality of products online. The use of this measure deemed appropriate because consumers who shop at online product rentailers may perceive loss when the rental product does not perform as expected. Forsythe et al. (2006) reported acceptable reliability of this 4-item scale of product risk ($\alpha = 0.84$). Some examples of items from the scale included, "I do not like to rent product online because I cannot examine the actual product," and "The inability to touch and feel the items I want to rent is a risk."

For the perceived transaction uncertainty scale, six items were adopted from previous studies (Teo & Yu, 2005). Teo and Yu (2005) articulated that perceived uncertainty in online shopping arises from the difficulty in predicting the performance of the online retailer in the transaction. When compared to online stores that carry national brands that consumers are familiar with, consumers may be more certain and rely on the online retailers' promise to perform the transaction (e.g., fulfill the order, provide enough information about its service). The use of this measure was appropriate given consumers' unfamiliarity with online rental policy and brands. In Teo and Yu's (2005) study, the six-item scale assessing service performance risk showed acceptable reliability of 0.86. Some examples of items from the scale included, "Based on the fashion product rental provider's website, it is difficult to determine whether online store offers adequate information about choice available," and "Based on the fashion product rental provider's website, it is difficult to determine whether the rental provider offers effective order fulfillment and delivery."

Perceived Brand Assortment

Brand assortment were measured using six items (e.g., "The assortment of brands available at online fashion product rental providers gives me a lot of variety," and "I believe that online fashion product rental providers offer access to many brands") adapted from Kahn and Wansink (2004) and Eastlick and Feinberg (1999). The three items assessed merchandise assortment in Eastlick and Feinberg's (1999) study reported acceptable reliability of 0.70. The other three items assessing perceived variety in Kahn and Wansink's (2004) study reported acceptable reliability of 0.81 as well. Participants

rated all six items measuring brand assortment on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Perceived Price

Perceived price was measured using seven items (e.g., “Products offered by online fashion product rental providers are a good economic value,” and “When I found a product of interest at online fashion product rental providers, I thought that the rental price is lower than regular retail price”) adapted from Mathwick et al. (2001) and Byun and Sternquist (2011). The three items assessed economic value in Mathwick et al.’s (2001) study and reported acceptable reliability of 0.78. The other four items assessed perceived low price in Byun and Sternquist’s (2011) study and reported high reliability of 0.91. Participants rated all seven items measuring attractive pricing on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

eWOM

To measure eWOM, twelve items were adopted from Lee and Park (2008). Lee and Park (2008) assessed online consumer conformity (eWOM) in terms of informative and normative conformity. The use of this scale was appropriate for the current study because consumers who are unfamiliar with online fashion product rentalers may be inclined to use information in the form of eWOM from others who have already experienced the rental service. Moreover, the online shoppers’ use of social media may influence them to observe others’ opinions and shopping behaviors in order to determine whether their own purchase is acceptable (Lee & Park, 2008). As a result, consumers may seek information about online fashion product renting from social media and

conform to its eWOM. The twelve items assessing online consumer conformity revealed an acceptable reliability ($\alpha = 0.90$) in Lee and Park's (2008) study. Some examples of items from the scale include, "I often consult others in social media sites to help choose the best alternative availability," and "I frequently gather information from social media sites about a product/service before I choose." Participants rated all twelve items measuring eWOM on a five-point Likert-type scale where 1 = "strongly disagree" and 5 = "strongly agree."

Optimum Stimulation Level (OSL)

Optimum stimulation level (OSL) plays an important role in a variety of exploratory behaviors as a means for consumers to reward themselves by attaining a satisfactory level of stimulation (Steenkamp & Baumgartner, 1992; 1995). Due to its significance on exploratory consumer behavior, previous researchers have developed various scales to measure the OSL of individual consumers (e.g., arousal seeking tendency, sensation seeking scale). Of these, Steenkamp and Baumgartner (1992) were among the first researchers who proposed and examined an OSL scale. As a result, their study revealed evidence that the 95-item change seeker index (CSI) was a better operationalization of OSL than arousal-seeking tendencies and sensation-seeking scales. Following their study, Steenkamp and Baumgartner (1995) later shortened the original 95-item CSI scale to a seven-item OSL scale that has been revealed to have a similar level of psychometric properties as the original one.

In the current study, OSL was measured using 7-item CSI scale (e.g., "I like doing something new or different rather than always doing the same things," and "In everyday

life, I like having change”) adapted from Steenkamp and Baumgartner (1995). The seven items used to assess OSL revealed acceptable reliability ranged from 0.82 to 0.92 in four samples as examined in Steenkamp and Baumgartner’s (1995) study. Participants rated seven items measuring brand assortment on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Risk-taking Tendency

Risk-taking tendency was measured using nine items (e.g., “I am among the first to try out new product or brands,” and “I never buy anything that I do not feel sufficiently informed about”) adapted from Raju (1980) and Helm and Landschulze (2009). The nine items used to assess risk taking demonstrated acceptable reliability of 0.83 and 0.81, respectively, in previous studies (e.g., Helm & Landschulze, 2009; Raju, 1980). Participants rated all nine items measuring risk-taking tendency on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Variety-seeking Tendency

Variety-taking tendency was measured using ten items (e.g., “I think it is boring to always buy the same brands even if they are all right,” and “In order to have some change, I consciously choose among the brands I know”) adapted from Helm and Landschulze (2009). The ten items assessed variety seeking reported acceptable reliability of 0.74 in Helm and Landschulze’s (2009) study. Participants rated all ten items measuring variety-seeking tendency on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Curiosity-motivated Tendency

Curiosity-motivated behavior was measured using ten items (e.g., “It is interesting to inform oneself about many brands of a product category even if one is not planning to buy anything,” and “A new store or restaurant is not among the things I am keen on finding more about”) adapted from Helm and Landschulze (2009). The ten items used to assess curiosity-motivated behavior showed acceptable reliability of 0.73 in Helm and Landschulze’s (2009) study. Participants rated all ten items measuring curiosity-motivated behavior on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Exploratory Consumer Behavior

Due to the lack of successful instrument development and knowledge about exploratory consumer behavior, Baumgartner and Steenkamp (1996) proposed a two-factor model of exploratory consumer buying behavior and developed a measurement based on existing literature, previous scales, and an empirical data. The authors employed eighty-nine items from three different research streams as a basis in developing the exploratory buying behavior tendency (EBBT). After scale refinement and purification procedure, the final twenty items measuring the two-factor model of EBBT, consisting of exploratory acquisition of product and exploratory information seeking, has been developed. This scale was deemed appropriate to measure the exploratory consumer behavior construct in this study because this behavior may occur in the online retailing environment given its novel and exploratory stimulated nature.

Exploratory acquisition of product. Ten items assessing the exploratory acquisition of product were adapted from Baumgartner and Steenkamp (1996). The ten items used to assess exploratory acquisition of product revealed an acceptable reliability of 0.84 (Baumgartner & Steenkamp, 1996). Some examples of items from the scale included, “When I see a new brand on the shelf, I am not afraid of giving it a try,” and “I enjoy taking chances in choosing unfamiliar brands just to get some variety in shopping.” Participants rated all ten items for exploratory acquisition of product on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Exploratory information seeking. In assessing exploratory information seeking, we borrowed ten items from Baumgartner and Steenkamp (1996). The ten items used to assess exploratory information seeking demonstrated an acceptable reliability of 0.84 (Baumgartner & Steenkamp, 1996). Some examples of items from the scale included, “I like to go window shopping and find out about the latest styles,” and “I generally read even junk mail just to know what it is about.” Participants rated all ten items measuring exploratory information seeking on a five-point Likert-type scale where 1 = “strongly disagree” and 5 = “strongly agree.”

Intention to Visit and Patronize

For intention to visit or patronize online retailers, seven items previously used by Heijden et al. (2003) and Byun and Sternquist (2011) were adopted. While Heijden et al. (2003) assessed online purchase intention as an outcome of technology and consumer trust on online websites, Byun and Sternquist (2011) measured re-patronage intention of consumers after they have visited the stores. The use of these scales was appropriate

because consumers' intentions to revisit the online fashion product renters' website and rent their products are the questions of interest in this study. The four items used to assess online purchase intention in Heijden et al. (2003) exhibited an acceptable reliability of 0.92. In addition, the three items used to assess repatronage intention in Byun and Sternquist (2011) showed an acceptable reliability of 0.93 as well. Some examples of items from the scale included, "How likely is it that you would return to the online fashion product rental websites?" and "How likely is it that you would consider renting from online fashion product rental providers in the near future?" Participants rated all seven items measuring intention to visit and patronize on a five-point Likert-type scale where 1 = "very unlikely" and 5 = "very likely."

Demographic Information and General Questions

Demographic information was captured in the qualifying survey including (1) age, (2) gender, (3) education level, (4) marital status, (5) personal monthly income, and (6) ethnicity and were assessed through categorical scales. General questions related to frequency of online renting, occasion of renting, and actual product rentals were assessed using categorical scales.

Sample and Data Collection Procedures

Pretest

To assess face validity, content, and discriminant validity, a draft structured survey was assessed by a panel of experts, including college professors, doctoral students, and online shoppers who have rented apparel before (at least two people from each category: professors, doctoral students, and online shoppers). The researcher made

any changes based on their recommendation. Next, the survey was pretested as recommended when an instrument included measures from various sources (Hair, Black, Babin, & Anderson, 2011). A pre-test of the survey was distributed to approximately 50 online participants in order to ensure relevancy, clarity, and meanings of terms and contents. In addition, participants in the pre-test were individuals who identify themselves as online shoppers and who have visited at least one online fashion product rental website or made an online rental. These individuals were recruited from online panel members of Amazon Mechanical Turk (mturk). The selection of the sample and the recruitment procedure for the pre-test is consistent with the main study (see below).

Sample

The population of interest was consumers aged between 18 - 50 years old. Furthermore, we employed two questions to screen out the participants, including their knowledge about online fashion product rental providers and whether they have visited at least one website and engaged in some activities with the website in the past six months. In recruiting participants in the study, an online panel called Amazon Mechanical Turk (mturk), which consists of panel members who agree to complete human intelligence tasks (HIT) that are requested by researchers, was employed. Additionally, the instructions to complete the task and a financial reward for completing the task to the satisfaction of the researcher were given to the panel members for each HIT (Buhrmester, Kwang, & Gosling, 2011). The sample was appropriate for this study because the panel members are motivated research participants who engage in the compensation system and a streamlined process of participant recruitment and data collection online (Buhrmester et

al., 2011). It is evident that these participants are slightly more demographically diverse than standard Internet samples and are significantly more diverse than typical American college samples (Buhrmester et al., 2011). As a result, these participants are more voluntary, representing the population, and tend to be familiar with engaging in online activities, such as online fashion product renting.

Academic researchers have widely used mturk because the ease of access to participants, the cost effectiveness, and the ease of use (Buhrmester et al., 2011). Moreover, the data collection process could be accomplished by using online survey software (e.g., Qualtrics) in order to maintain privacy and confidentiality with regard to participants' anonymity of the mturk's panel members. Therefore, the IRB application process using mturk's panel members as the sample is similar to other forms of research (Peer, Paolacci, Chandler, & Mueller, 2012).

Data Collection Procedures

The structured survey was administered and available through Qualtrics, an online survey development service that collects responses data in an organized manner that is compatible with Statistical Package for the Social Sciences (SPSS). The use of Qualtrics was appropriate for this study because the survey was directed to participants who had online shopping experience with existing technological knowledge (Peer et al., 2012). Additionally, utilizing Qualtrics reduces or even eliminates data entry errors (Kline, 2010). Previous studies of the online shopping channel utilized email or online questionnaires because the respondents were existing web users with a knowledge of the technology (Peer et al., 2012). Therefore, by using an online survey instrument,

respondents who were not familiar with the technology would not be included in the sample.

The online survey questions were made available on mturk for participants to complete with a target of 500 sample size. A qualifying survey of three to five questions regarding age of participants and their online shopping experience were used as the filtering questions. The participants that met the criteria (i.e., age between 18-50 years old, had visited an online fashion product rental website, had engaged in an online rental website in the past six month) were provided with access to complete the remaining survey. A minimum of 300 usable responses was the desirable number of responses. The use of online survey development in Qualtrics resulted in data recorded in the SPSS format.

Statistical Analysis

The results of the pretest were analyzed to determine if the factors were loading on the desired constructs. The researcher evaluated the factors according to the pre-test results before the main survey was distributed. The data was recorded in Qualtrics in the SPSS format. The researcher evaluated its consistency and ensure that survey completion was warranted. For the negatively worded questions, the researcher manually recoded them. Descriptive analysis (e.g., frequency, means, and modes) was operated on final data set using SPSS Statistics 24. Exploratory factor analysis (EFA) with varimax rotation was performed to analyze the underlying factors of the measures indicated in the study. Two criteria were followed to validate each factor. Firstly, a minimum eigenvalue of 1.0 per factor was the threshold for extracting factors (Kline, 2010). Secondly, items

with a factor loading of at least .40 on a single factor were retained whereas items that significantly cross-loaded on other factors were eliminated (Kline, 2010). Factors that met the above criteria were retained for the final data analysis. Acceptable reliability of each construct was assessed through Cronbach's alpha, using a value of greater than 0.7 as the cut-off point (Hair et al., 2011; Kline, 2010). For the final analysis, the two-step approach was performed to establish measurement and structural model via LISREL 9.2 (Kline, 2010).

To establish the measurement model, confirmatory factor analysis (CFA) was completed via LISREL 9.3 using maximum likelihood estimation in the analysis and the sample covariance matrix as input prior to incorporating the structural restrictions (Kline, 2010). The results of CFA were used to determine how well the measured variables represent the construct by using minimum factor loading of 0.5 as a cut-off point (Kline, 2010). Furthermore, CFA was performed to define the individual constructs in order to confirm unidimensionality and develop the measurement (Kline, 2010). The results of CFA were used to evaluate the psychometric properties of the measures (i.e., validity and reliability). Two types of validity that were assessed in the study: convergent and discriminant validity.

Convergent validity is referred to the scale that correlates positively with other scales of the same construct and shares a high proportion of variance in common (Hair et al., 2011; Kline, 2010). The strength of the factor loadings (i.e., *t*-value) of each observed variable on its respective latent construct was determine convergent validity. Moreover, factor loadings of the observed variables for the underlying latent constructs should be

high and statistically significant (Hair et al., 2011). Factor loadings should be higher than 0.7 (Kline, 2010). Concerning discriminant validity, it is defined as a scale that does not correlate with other constructs that measure different variables (Hair et al., 2011; Kline, 2010). The variance extracted test was employed to examine discriminant validity among constructs (Hair et al., 2011). The variance extracted test requires that the squared correlation between two constructs be smaller than the average variance extracted (AVE) for each construct. In addition to validity assessment, composite reliability, defined as the total amount of true score variance in relation to the total score variance, was evaluated (Kline, 2010). Fornell and Larcker (1981) also stated that composite reliability represents shared variance among a set of observed variables measuring an underlying construct. The CFA results were also used to assess composite reliability. Nunnally and Bernstein (1994) recommended a composite reliability threshold of 0.7 or greater. However, Malhotra (2010) stated that composite reliability estimates between 0.6 and 0.7 may be acceptable if the estimates of the model validity are good. The CFA results were also performed to examine the goodness-of-fit of the measurement model.

After confirming the measurement model, structural equation modeling (SEM) was performed to examine the structure of the relationships between variables including multiple relationships and latent variables (Kline, 2010). The SEM technique allowed for an examination of the hypothesized relationships among constructs simultaneously (Bearden, Sharma, & Teel, 1982). Thus, SEM identified the causal relationships between dimensions of perceived product and transaction uncertainty, perceived brand assortments, perceived price, eWOM, optimum stimulation level (OSL), risk-taking

tendency, variety-seeking tendency, curiosity-motivated behavior, exploratory information seeking (EIS), exploratory acquisition of product (EAP), and intention to visit or patronize online fashion product rentailers.

To assess whether the hypothesized relationships fit with the data, three types of overall fit measures were used: (1) *absolute fit* including chi-square (χ^2), Normed chi-square (χ^2/df), and Root mean square error approximation (RMSEA); (2) *incremental fit* including Normed Fit Index (NFI), Comparative Fit Index (CFI), and Tucker-Lewis Index (TLI); and *parsimonious fit* including Parsimonious Normed Fit Index (PNFI) (Hair et al., 2010).

The chi-square (χ^2) test suggested differences between the observed and estimated covariance matrices, with the higher value indicating the worse fit of the model in corresponding to the data (Kline, 2010). However, the chi-square tends to be greatly impacted by sample size and the model complexity (Hair et al., 2010). Thus, Normed chi-square (χ^2/df) is recommended to assess the model fit to overcome the concerns over the chi-square statistics (Hair et al., 2010; Hu & Bentler, 1998). A Norm chi-square (χ^2/df) of less than 3.0 indicates a good model fit (Hu & Bentler, 1998; Kline, 2010). Root mean square error approximation (RMSEA) is the difference between actual and predicted covariance (Hair et al., 2010). The RMSEA estimate was compared to the recommended RMSEA value of 0.08 (Kline, 2010). The RMSEA value for the proposed model should not exceed the value 0.08, suggesting reasonable error of approximation, while RMSEA value greater than 0.10 indicates poor fit (Browne & Cudeck, 1992). Unlike the chi-

square statistics, RMSEA is adjusted for the degrees of freedom and sample size (Browne & Cudeck, 1992; Hair et al., 2010).

Comparative fit index (CFI) is a fit index that is negatively impacted by sample size (McDonald & Ho, 2002). CFI measures the relative improvement in the fit of the model over a baseline model (Kline, 2010). The suggested value of 0.90 or greater is considered a good fit (Kline, 2010). Normed-fit index (NFI) is a ratio of the difference in the chi-square value and the null model and values range between 0 and 1 with a value of 0.90 or higher indicating a good fit (Bentler & Bonett, 1980). The Tucker-Lewis Index (TLI) is also known as Non-Normed Fit Index or NNFI (Hair et al., 2010; Hu & Bentler, 1998). Values of 0.90 or greater suggest a reasonably good fit (Hair et al., 2010; Hu & Bentler, 1998; Kline, 2010). For the parsimonious fit, Parsimonious Normed Fit Index (PNFI) was employed. The cutoff value recommended for PNFI is a value greater than 0.05 (Hu & Bentler, 1998; 1999).

Chapter Summary

This chapter provided the research methodology that was employed in this dissertation. The methods that were used to achieve the objectives of the study and to test the hypotheses were described. Instrument development, sample and data collection procedures, and statistical analysis were discussed.

CHAPTER IV

RESULTS

This chapter presents the results of statistical analyses that were used to test all hypothesized relationships addressed in Chapter II. This chapter includes the following sections: (1) Data Collection Procedure; (2) Participants' Characteristics; (3) Measurement Model; (4) Structural Model and Hypotheses Testing; and (5) Chapter Summary.

Data Collection Procedure

Pretesting the Instrument

Following the recommendation to pretest an instrument consisting of measures from various sources (Hair et al., 2011), the proposed measurement model of a 98-item 12-construct was tested prior to the final data collection with a sample from an online panel called Amazon Mechanical Turk (Mturk), as proposed in the previous chapter. Once the online questionnaire was created in Qualtrics, the researcher posted the link to the questionnaire on Mturk's academic data collection service called turkprime.com during April 2016. A fee of USD 0.10 per qualified participant was allocated as a payment to use this Mturk service. Two criteria were used to select the qualified participants: (1) the participant must have visited at least one online fashion product rental website in past six months (e.g., *Gwynnie Bee*, *Rent the Runway*); and (2) the

participant must have engaged in at least one activity (e.g., browsing, reading product reviews, and renting) on online fashion product renters' websites in the past six months. However, this pretest sample was not included in the final data collection responses. After eliminating some unusable responses (e.g., quickly completed survey, incomplete survey, insistent responses to the reversed items), a total of 53 usable responses (of 169 responses) were analyzed through Exploratory Factor Analysis (EFA) using the principal components factor method with Varimax rotation in SPSS Statistics 24. Due to the complexity of the model, the sample size of 53 responses was rather small for using the structural equation modeling procedure as it is recommended that researchers use sample sizes of at least 5 or 10 cases per parameter (Kline, 2011, p. 11-12). Thus, EFA is deemed appropriate as a preliminary technique to examine the unidimensionality of the constructs (Gerbing & Anderson, 1988).

After cleaning the data (i.e., reworded item coding), the proposed measurement model of a 98-item 12-construct was analyzed relative to the online fashion product renters' characteristics (i.e., perceived product performance uncertainty, perceived transaction uncertainty, perceived brand assortment, price perceptions, eWOM), the online shoppers' characteristics (i.e., optimum stimulation level (OSL), risk-taking tendency, variety-seeking tendency, curiosity-motivated tendency), and online behaviors (i.e., exploratory information seeking (EIS), exploratory acquisition of product (EAP), and intent to visit and patronize). For each construct analysis, Eigenvalues greater than 1.0 helped determine the number of factors for each scale (Chen & Wang, 2009). Following Kim and Chen-Yu's (2005) suggestion, items with factor loadings of at least

0.50 on one factor and less than 0.30 on other factors were retained. Cronbach's α values for all constructs were also obtained.

The EFA results revealed that all four items in the perceived product performance uncertainty scale were retained in one factor (Eigenvalue = 2.43; 60.69% of the variance explained). Cronbach's α value for the construct was 0.78. For the perceived transaction uncertainty construct, five out of six items were retained after removing one cross-loading item (i.e., "I don't like to rent fashion products online because I can't examine the actual product") (Eigenvalue = 3.29; 65.83% of the variance explained). Cronbach's α value for the construct was 0.87. The original six items used to assess perceived brand assortment construct formed one factor (Eigenvalue = 3.66; 61.05% of the variance explained). Cronbach's α value for the construct was 0.87. For the price perceptions construct, after removing one low factor-loading item (i.e., "the prices of the product I am interested to rent from online fashion product rental providers are too expensive, given the quality of the product"), six items were retained (Eigenvalue = 3.96; 66.02% of the variance explained). Cronbach's α value for the construct was 0.90. The factor analysis for the 12 items assessing eWOM scale resulted in one factor (Eigenvalue = 7.69; 64.08% of the variance explained). Cronbach's α value for the construct was 0.95.

In addition, EFA results revealed that six of seven items assessing OSL were retained after removing one cross-loading item (i.e., "I prefer a steady way of life compared to an unpredictable way of life with lots of change") (Eigenvalue = 3.33; 55.51% of the variance explained). Cronbach's α value for the construct was 0.83. Seven of the nine items assessing risk-taking tendency were retained after removing two cross-

loading items (i.e., “I rarely stick to one product/brand because I like trying out something else,” and “I may choose new things although I do not feel sufficiently informed about them”) (Eigenvalue = 3.51; 50.23% of the variance explained). Cronbach’s α value for the construct was 0.83. Five of the ten items assessing variety-seeking tendency were retained, after removing five cross-loading items (i.e., “I think it is boring to always choose the same brands even if they are alright,” “Before choosing an unknown brand I prefer to try to find a familiar brand,” “To not always choose the same brands, I shop among a few different brands that I am already familiar with,” “Very often I feel urged to choose something that is very different from the brands I usually get,” and “Although I am satisfied with a brand, I sometimes change to another brand just to try out something different”) (Eigenvalue = 3.54; 59.03% of the variance explained). Cronbach’s α value for the construct was 0.86. For curiosity-motivated tendency, after removing five cross-loading items (i.e., “It is interesting to inform oneself about many brands of a product category even if one is not planning to choose anything,” “Sometimes I amble through a store with curiosity without planning to shop for anything,” “I like window-shopping,” “I like exploring different alternatives or brands when shopping,” and “I often look through mail order catalogs even if I am not planning to order anything”), five items were retained in one factor (Eigenvalue = 3.67; 52.43% of the variance explained). Cronbach’s α value for the construct was 0.84.

Furthermore, seven of the ten items assessing EIS were retained after removing three cross-loading items (i.e., “Reading email advertising to find out what’s new is NOT a waste of time,” “I generally read even my junk mail just to know what it is about,” and

“I often read advertisements just out of curiosity”) (Eigenvalue = 3.21; 64.21% of the variance explained). Cronbach’s α value for the construct was 0.86. For the EAP construct, eight items were retained after removing two cross-loading items (“I tend to choose different colors when certain fashion products are available in a number of colors” and “I rarely stick with a brand I usually get if there is something I have never tried before”) (Eigenvalue = 3.49; 43.57% of the variance explained). Cronbach’s α value for the construct was 0.79. Finally, all seven items in the intent for visit and patronize online fashion product retailers construct were retained in one factor (Eigenvalue = 4.40; 62.89% of the variance explained). Cronbach’s α value for the construct was 0.90.

In addition to the EFA procedure, an item-total correlation procedure was employed in order to refine the scales and reduce participant fatigue when completing a long questionnaire. Participant fatigue is a problem because it results in the participant losing interest and providing the researcher with false responses in order to complete the task quicker, which leads to unreliable results (Rathod & La Bruna, 2005). As a result, except for the eWOM construct, the correlation coefficient matrix of measurement items in each of the 11 constructs did not exceed 0.70, suggesting satisfactory correlations (Hair et al., 2010). The correlation coefficient results revealed that some items that captured the eWOM construct were highly correlated, with values exceeding 0.70 (Hair et al., 2010). The EFA results suggested that five items of eWOM were highly correlated (i.e., “If I want to like someone on social media sites, I often try to use the same brands that they use,” “It is important that others on social media sites like the products and brands I use,” “When using products/services, I generally choose those brands that I think

others on the social media sites would approve of,” “I like to know that brands and products make good impressions on the social media sites,” and “I achieve a sense of belonging by choosing the same products and brands that others on the social media sites choose”), which then were eliminated. Table 6 shows a total of six pairs (e.g., $corr(CC2,CC12) = 0.75$) of highly correlated items, ranging from 0.70 – 0.82, within the eWOM construct. After five items were dropped, the correlation coefficient results were satisfactory ($r < 0.70$) (Hair et al., 2010). This analysis resulted in the retained 7-item eWOM construct with an Eigenvalue of 3.71 and explained 74.29% of the variance. This refinement showed an improved variance, increased from 64.08% to 74.29%, with fewer items retained. Cronbach’s α value for the 7-item construct was 0.91.

As a result, a total of 25 items were removed due to factor cross-loadings (cross-loaded on one or more factor), low factor loading less than 0.40, and high correlation coefficients based on the EFA procedure on the pretest sample. Therefore, a measurement model of a 73-item 12-construct was used in the final data collection. Table 7 shows the measurement model of a 98-item 12-construct (thereafter referred to as the pretest model) versus the measurement model of a 73-item 12-construct (thereafter referred to as the initial model).

Table 6. Means, Standard Deviations, and Correlation Matrix of Items in the eWOM (CC) Construct

Variables	Mean	SD	Correlations													
			CC1 ^a	CC2 ^b	CC3 ^b	CC4	CC5	CC6	CC7	CC8 ^b	CC9 ^b	CC10 ^a	CC11 ^b	CC12 ^a		
CC1	3.19	1.18	1.000													
CC2 ^b	2.89	1.25	.589**	1.000												
CC3 ^b	2.68	1.33	.606**	.604**	1.000											
CC4	3.17	1.24	.519**	.610**	.503**	1.000										
CC5	2.58	1.17	.590**	.679**	.632**	.543**	1.000									
CC6	2.79	1.25	.551**	.639**	.750**	.648**	.508**	1.000								
CC7	3.23	1.35	.479**	.356**	.459**	.632**	.547**	.564**	1.000							
CC8 ^b	2.60	1.35	.447**	.611**	.712**	.548**	.626**	.648**	.440**	1.000						
CC9 ^b	3.06	1.22	.718**	.637**	.632**	.672**	.613**	.643**	.612**	.553**	1.000					
CC10	3.32	1.12	.637**	.574**	.677**	.570**	.514**	.612**	.647**	.555**	.818**	1.000				
CC11 ^b	2.74	1.30	.522**	.701**	.784**	.566**	.698**	.653**	.427**	.738**	.605**	.545**	1.000			
CC12 ^a	2.85	1.35	.587**	.753**	.692**	.534**	.594**	.690**	.503**	.684**	.638**	.629**	.731**	1.000		

Note: ** $p < .01$

Note: ^a = highly correlated item, ^b = highly correlated item that was later eliminated

Table 7. Measurement Items Included in the Pretest and Initial Models

Variable Constructs/Indicators	
Pretest Model	Initial Model
Characteristics of Online Fashion Product Rentailers	
<i>Perceived Product Performance Uncertainty (PP) (ζ_1)</i>	
PP1 I don't like to rent fashion products online because I can't examine the actual product.	PP1
PP2 I don't like to rent fashion products online because size may be a problem.	PP2
PP3 I don't like to rent fashion products online because I can't try on clothing online.	PP3
PP4 I don't like to rent fashion products online because of the inability to touch and feel the items I want to rent.	PP4
Total Items Retained	4
<i>Perceived Transaction Uncertainty (PT) (ζ_2)</i>	
PT1 Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider provides sufficient information about service available.	PT1
PT2 Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider is easy to contact.	PT2
PT3 Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider is reliable.	PT3
PT4 Based on the online fashion product rental provider's website, it is difficult to determine whether the transaction is safe.	PT4
PT5 Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider offers effective order fulfillment and delivery.	PT5
PT6 Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider offers adequate information about products available.	Deleted
Total Items Retained	5
<i>Perceived Brand Assortment (BA) (ζ_3)</i>	
BA1 The assortment of brands available at online fashion product rental providers offers me a lot of variety for me to enjoy.	BA1
BA2 This assortment of brands available at online fashion product rental	BA2

	providers gives me at least one style I like.	
BA3	This assortment of brands available at online fashion product rental providers offers more options to choose from.	BA3
BA4	I believe that I can rent the latest styles from online fashion product rental providers.	BA4
BA5	I believe that online fashion product rental providers offer access to many brands.	BA5
BA6	I believe online fashion product rental providers offer access to wide selections.	BA6
	Total Items Retained	6
<hr/>		
<i>Perceived Price (PR) (ξ4)</i>		
PR1	Products offered by online fashion product rental providers are a good economic value.	PR1
PR2	Overall, I am happy with rental prices offered by online fashion product rental providers.	PR2
PR3	When I found a product of interest at online fashion product rental providers, I thought that it was reasonably priced.	PR3
PR4	When I found a product of interest at online fashion product rental providers, I thought that it was affordable.	PR4
PR5	When I found a product of interest at online fashion product rental providers, I thought that it met my budget for shopping.	PR5
PR6	When I found a product of interest at online fashion product rental providers, I thought that the rental price was lower than regular retail price.	PR6
PR7	The prices of the product I am interested to rent from online fashion product rental providers are too expensive, given the quality of the product.	Deleted
	Total Items Retained	6
<hr/>		
<i>eWOM (CC) (ξ5)</i>		
CC1	I often consult others on social media sites to help choose the best alternative availability.	CC1
CC2	If I want to like someone on social media sites, I often try to use the same brands that they use.	Deleted
CC3	It is important that others on social media sites like the products and brands I use.	Deleted
CC4	To make sure I get the right product or brand, I often observe what others on social media sites are using.	CC2

CC5 I rarely get the latest fashion styles until I am sure that others on social media sites approve of them.	CC3
CC6 I often identify with others on social media sites by having the same brands they have.	CC4
CC7 If I have little experience with a product/service, I often consult social media sites about it.	CC5
CC8 When using products/services, I generally choose those brands that I think others on the social media sites would approve of.	Deleted
CC9 I like to know what brands and products make good impressions on the social media sites.	Deleted
CC10 I frequently gather information from the social media sites about a product/service before I choose.	Deleted
CC11 If other people can see me using a product/service, I often use the brands others on the social media sites expect me to use.	CC6
CC12 I achieve a sense of belonging by choosing the same products and brands that others on the social media sites choose.	CC7
Total Items Retained	7
Online Shoppers' Characteristics	
<i>Optimum Stimulation Level (OSL) (η_1)</i>	
OSL1 I prefer doing something new or different than always doing the same things.	OSL1
OSL2 In everyday life, I like having change and making novel experiences.	OSL2
OSL3 I prefer to lead a life that facilitates change, variety, and travel even if this means to be exposed to certain risk.	OSL3
OSL4 I am always seeking new ideas and experiences.	OSL4
OSL5 It is appealing to always do something different.	OSL5
OSL6 When things get boring, I try to create new experiences.	OSL6
OSL7 I prefer a steady way of life compared to an unpredictable way of life with lots of change	Deleted
Total Items Retained	6
<i>Risk-taking Tendency (RT) (η_2)</i>	
RT1 I do not like to wait until others have tried new things before I try myself.	RT1
RT2 I am among the first to try out new products or brands	RT2
RT3 I like trying out usual things even if I am not certain that it is worth giving it a try.	RT3
RT4 I rarely stick to one product/brand because I like trying out something	Deleted

else.	
RT5 I may choose new things although I do not feel sufficiently informed about them.	Deleted
RT6 When choosing expensive equipment I also consider new brands.	RT4
RT7 I often choose products/services which I am not familiar with.	RT5
RT8 I am very confident when trying out unknown products/services.	RT6
RT9 I think it is too safe to choose products/services that I am already Familiar with.	RT7
Total Items Retained	7
<hr/>	
<i>Variety-seeking Tendency (VS) (η_3)</i>	
VS1 I think it is boring to always choose the same brands even if they are alright.	Deleted
VS2 In order to have some change, I consciously choose among the brands that I already know.	VS1
VS3 To have a little variety, I occasionally like to change between brands I know.	VS2
VS4 There are many products in which I permanently switch between brands when shopping.	VS3
VS5 There are many products, where I always switch among a few other brands.	VS4
VS6 If I choose another brand than the one I usually get, I would only consider one I am already familiar with.	VS5
VS7 Before choosing an unknown brand I prefer to try to find a familiar brand.	Deleted
VS8 To not always choose the same brands, I shop among a few different brands that I am already familiar with.	Deleted
VS9 Very often I feel urged to choose something that is very different from the brands I usually get.	Deleted
VS10 Although I am satisfied with a brand, I sometimes change to another brand just to try out something different.	Deleted
Total Items Retained	5
<hr/>	
<i>Curiosity-motivated Tendency (CM) (η_4)</i>	
CM1 It is interesting to inform oneself about many brands of a product category even if one is not planning to choose anything.	Deleted
CM2 A new store or restaurant is among the things I am keen on finding out more about.	CM1
CM3 It is not necessary to always shop for something just to have variety.	CM2

Sometimes, it is already stimulating just to glance around while shopping.	
CM4 For new impressions regarding things I routinely choose, I prefer to read advertisements or I have a look at store display rather than trying out another brand.	CM3
CM5 Sometimes I amble through a store with curiosity without planning to shop for anything.	Deleted
CM6 I like testing free product samples of different brands because it enables me to compare.	CM4
CM7 If I see a new brand that seems to be somewhat different to the one I usually choose, I am keen on finding more about it.	CM5
CM8 I like window-shopping.	Deleted
CM9 I like exploring different alternatives or brands when shopping.	Deleted
CM10I often look through mail order catalogs even if I am not planning to order anything.	Deleted
Total Items Retained	5
Online Behaviors	
<i>Exploratory Information Seeking (EIS) (η_5)</i>	
EIS1 Reading email advertising to find out what's new is NOT a waste of time.	Deleted
EIS2 I like to go window shopping and find out about the latest styles.	EIS1
EIS3 I am interested in listening to others about their purchases.	EIS2
EIS4 I generally read even my junk mail just to know what it is about.	Deleted
EIS5 I like to shop around just out of curiosity.	EIS3
EIS6 I like to browse through mail order catalogs even when I don't plan to buy anything.	EIS4
EIS7 I don't usually throw away mail advertisements without reading them.	Deleted
EIS8 I like to shop around and look at displays.	EIS5
EIS9 I like to talk to my friend about my purchases.	EIS6
EIS10 I often read advertisements just out of curiosity.	EIS7
Total Items Retained	7
<i>Exploratory Acquisition of Product (EAP) (η_6)</i>	
EAP1 I tend to choose different colors when certain fashion products are available in a number of colors.	Deleted
EAP2 I rarely stick with a brand I usually get if there is something I have never tried before.	Deleted
EAP3 I don't think of myself as a brand-loyal customer.	EAP1

EAP4	When I see a new brand on the shelf, I am not afraid of giving it a try.	EAP2
EAP5	When I go to a restaurant, I rarely order dishes I am familiar with.	EAP3
EAP6	If I like a brand, I sometimes switch from it just to try something different.	EAP4
EAP7	I am very eager to try new or different products.	EAP5
EAP8	I enjoy taking chances in choosing unfamiliar brands just to get some variety in shopping.	EAP6
EAP9	I sometimes choose brands when I am uncertain of how they will perform.	EAP7
EAP10I	don't like to eat the same kind of foods on a regular basis.	EAP8
Total Items Retained		8
<hr/>		
<i>Intent to Visit and Patronize (IN) (η7)</i>		
IN1	How likely is it that you would return to an online fashion product rental website?	IN1
IN2	How likely is it that you would consider renting from an online fashion product rental service in the near future?	IN2
IN3	How likely is it that you would consider renting from an online fashion product rental service in the long term?	IN3
IN4	For an upcoming event, how likely is it that you would rent from an online fashion product rental service very soon?	IN4
IN5	In the future, online fashion product rental services are one of the first places I will look when I need to find certain kinds of merchandise.	IN5
IN6	I will recommend online fashion product rental services to other people.	IN6
IN7	I will continue to patronize online fashion product rental services in the future.	IN7
Total Items Retained		7
Total Items for Final Data Collection		73

Final Data Collection Procedure

Following the same data collection procedure as the pre-test, the final questionnaire consisted of a measurement model of a 73-item 12-construct was created in Qualtrics and distributed in Mturk on www.turkprime.com. For this final data collection,

the online questionnaire was available during August 2016 for 15 days. The target sample size was 700 responses due to possible incomplete and invalid responses. A fee of USD 0.25 per qualified participant was allocated as a payment to use this Mturk service. The same criteria were used to select the qualified participants: (1) the participant must have visited at least one online fashion product rental website in past six months (e.g., *Gwynnie Bee*, *Rent the Runway*); and (2) the participant must have engaged in at least one activity (e.g., browsing, reading product reviews, and renting) on online fashion product renters' websites in the past six months.

At the end of data collection, there were a total of 745 Mturk participants who responded to the survey. Of these, 423 responses (56.8%) met the criteria (i.e., had visited any online fashion product rental websites in the past six months and had engaged in at least one activity on online fashion product renters' websites in the last six months). These participants were then asked to answer the remaining survey questions. After removing incomplete and invalid surveys, the final sample consisted of 352 useable responses (47.2%) to be used for further analyses.

Participants' Characteristics

Participants' Demographic Information

The demographic characteristics of the sample are summarized in Table 8. Among the participants in the final sample ($n = 352$), 76% were female ($n = 267$) and 23% were male ($n = 82$). In terms of age, results revealed that the majority of the participants (50%, $n = 175$) were aged between 18 and 29 years and 44% ($n = 153$) of

participants were aged between 30 and 49 years. The participants were predominately Caucasians (67%, n = 237), followed by African American (11%, n = 39), Hispanic or Latino (8.5%, n = 30), Asians (7%, n = 23), Asian American (3%, n = 11), and others (3%, n = 9). In addition, approximately 60% (n = 211) of the participants were employed full-time, 19% (n = 67) were employed part-time, and 11.4% (n = 40) were self-employed. In terms of personal annual income, results also indicated that 43% (n = 150) of participants earned between USD 20,000 and USD 50,000, followed by approximately 32% (n = 112) of participants earning over USD 50,001, and 25% (n = 87) of the participants earning less than USD 20,000.

Furthermore, results suggested that the majority of the participants (40%, n = 140) reported their educational level to be a bachelor's degree. Approximately 19% (n = 68) of the participants earned an associate's degree and 19% (n = 67) earned a high school degree. In addition, 17% of the participants reported an earned graduate degree. In terms of occupation, most indicated their employment as Executive, Professional, Semi-professional (29%, n = 101), or Manager, Owner, Office administration (24%, n = 86), or Product, Sales, Trade, Service, Labor (22%, n = 78), while the remaining participants reported their occupation as student (9%, n = 33), homemaker (6%, n = 21), and unemployed or retired (5%, n = 19) (see Table 8).

Table 8. Participants' Demographic Characteristics (N = 352)

		Frequency	Percentage
Gender	Female	267	75.9
	Male	82	23.3

	Missing	3	0.8
	Total	352	100
Age group	18-29	175	49.7
	30-49	153	43.5
	50-65	19	5.4
	66 & older	1	0.3
	Missing	3	0.9
	Total	352	100
Ethnicity	Caucasian/White	237	67.3
	African American	39	11.1
	Hispanic/Latino	30	8.5
	Asian	23	6.5
	Asian American	11	3.1
	Other	9	2.6
	Missing	3	0.9
	Total	352	100
Employment status	Full-time	211	59.9
	Part-time	67	19
	Unemployed	40	11.4
	Self-employed	31	8.8
	Missing	3	0.9
	Total	352	100
Personal annual income	Less than \$20,000	87	24.7
	\$20,000 - \$35,000	76	21.6
	\$35,001 - \$50,000	74	21
	\$50,001 - \$65,000	48	13.6
	\$65,001 - \$80,000	29	8.2
	\$80,001 - \$95,000	13	3.7
	Over \$95,000	22	6.3
	Missing	3	0.9
	Total	352	100

Educational level	High school	67	19
	Associate degree	68	19.3
	Bachelor degree	140	39.8
	Graduate degree	60	17
	Other	13	3.7
	Missing	4	1.2
	Total	352	100
Occupation	Executive, Professional, Semi-professional	101	28.7
	Manager, Owner, Office administration	86	24.4
	Product, Sales, Trade, Service, Labor	78	22.2
	Student	33	9.4
	Homemaker	21	6
	Unemployed with or without income/Retired	19	5.4
	Missing	14	3.9
	Total	352	100

Participants' Online Rental Behaviors

Table 9 shows that all participants who had engaged with at least one of the online fashion product rentailers in some ways (e.g., browsing, reading product reviews, and renting) within the past six months indicated that the major purpose of their website visit was to browse the merchandises for rental (88.6%, n = 312 of 352). However, 52% (n = 183 of 352) of the participants reported that they had rented a product from one of the online fashion product rentailers (e.g., *Rent the Runway*, *Menguin Online Tuxedo Rental*). Among those who had rented from online rental websites (n = 183), most indicated that they had rented once a year or less (39%, n = 72), followed by those who had rented several times a year (36%, n = 65), while the remaining participants (25.1%, n

= 46) indicated that they had rented as often as 2-3 times a week to once a month. Furthermore, Table 9 illustrates that most participants (41.2%, n = 145) reported that they had visited the *Rent the Runway* website in the past. The majority (32.4%, n = 114) reported that they had rented or would be likely to rent dresses in the near future. The occasion that most participants (76.4%, n = 269) would be likely to rent or had rented for was a wedding. In short, more than half of the participants had online rental experience, although they were not heavy rental customers based on their rental frequency.

Table 9. Participants' Online Rental Behavior

		Frequency	Percentage
Rental experience (n = 352)	Have rented	183	52
	Have never rented	169	48
	Total	352	100
Rental frequency (n = 183)	Once a year or less	72	39.3
	Several times a year	65	35.5
	Once a month	21	11.5
	2-3 times a month	17	9.3
	Once a week	6	3.3
	2-3 times a week	2	1.1
	Total	183	100
Activity with rental website(s)* (participants checked all that apply)	Browsing	312	88.6
	Reading product reviews	199	56.5
	Comparing price	175	49.7
	Creating an account	114	32.4
	Logging in to the account to checkout	87	24.7
	Other (e.g., pinning)	3	0.9

Rental website(s) visited* (participants checked all that apply)	Rent the Runway	145	41.2
	Bag, Borrow, or Steal	97	27.6
	Gwynnie Bee	97	27.6
	Le Tote	63	17.9
	Little Borrowed Dress	56	15.9
	The Black Tux	46	13.1
	Rocksbox	43	12.2
	Mr. Collection	41	11.6
	Ms. Collection	37	10.5
	Tie Society	32	9.1
	Other (e.g., Menguin Online Tuxedo Rental)	4	1.1
Rental product category* (participants checked all that apply)	Dresses	114	32.4
	Handbags/Wallets	61	17.3
	Accessories	56	15.9
	Shirts/Tops	53	15.1
	Suites/Tuxedos	51	14.5
	Jackets	41	11.6
	Skirts	40	11.4
	Pants/Shorts	39	11.1
	Jumpers/Rompers	10	2.8
Other	1	0.3	
Rental occasion* (participants checked all that apply)	Wedding	269	76.4
	Party	159	45.2
	Work	132	37.5
	Graduation	100	28.4
	Prom/Sorority	100	28.4
	Anniversary/Birthday	82	23.3
	Vacation	44	12.5
	Other (e.g., funeral)	7	2
Everyday use	3	0.9	

*Note: The total frequency and percentages exceeded 100% due to multiple choices were selected for a question

Measurement Model

The two-step approach suggested by Anderson and Gerbing (1988) was employed to establish measurement of the initial model. Confirmatory factor analysis (CFA) via LISREL 9.2 was conducted to estimate a measurement model using maximum likelihood estimation in the analysis and the sample covariance matrix as input prior to incorporating the structural restrictions as suggested by Jöreskog and Sörbom (1996).

In order to validate the measurement model of the 73-item 12-construct, confirmatory factor analysis (CFA) via LISREL 9.2 using maximum likelihood estimation method was performed to validate the constructs in the initial model in the current study. The CFA results were employed to define the individual constructs, confirm unidimensionality, and assess the psychometric properties of the measures (i.e., validity and reliability). Table 10 shows descriptive statistics for the measurement model of the 73-item 12-construct assessing characteristics of online fashion product retailers perceived by consumers, online shoppers' characteristics, and their online behaviors. The initial CFA results revealed that each factor loading of the indicators of each construct were statistically significant at 0.001 (see Table 10). Standardized factor loadings that ranged from 0.37 (EAP1) to 0.86 (CC3) were all significant (see Table 10).

As proposed, five constructs were used to measure the characteristics of online fashion product retailers perceived by consumers, including four items measuring perceived product performance (factor loadings ranged from 0.67 to 0.84), five items assessing perceived transaction uncertainty (factor loadings ranged from 0.68 to 0.81), six

items measuring perceived brand assortment (factor loadings ranged from 0.69 to 0.78), six items assessing price perceptions (factor loadings ranged from 0.47 to 0.81), and seven items measuring eWOM (factor loadings ranged from 0.56 to 0.86). In terms of the measurement for the online shoppers' characteristics, four constructs were employed, including six items measuring OSL (factor loadings ranged from 0.67 to 0.80), seven items assessing risk-taking (factor loadings ranged from 0.54 to 0.72), five items measuring variety-seeking (factor loadings ranged from 0.46 to 0.64), and five items assessing curiosity-motivated tendencies (factor loadings ranged from 0.50 to 0.69). As for online behaviors, three constructs were used, including seven items measuring EIS (factor loadings ranged from 0.56 to 0.79), eight items assessing EAP (factor loadings ranged from 0.37 to 0.75), and seven items assessing intention to visit and patronize the rental website (factor loadings ranged from 0.66 to 0.82).

Furthermore, the chi-square statistic resulting from the model of predicting intent to visit and patronize online fashion product rentalers was 5,125.175 with 2,489 degrees of freedom at $p < .001$. However, the chi-square statistic is sensitive to sample size and complexity of the model and therefore may reject a model that should not be rejected when the sample size is large (Hu & Bentler, 1999; Fornell & Larcker, 1981; Kline, 2010; Steiger, 1990). Thus, an additional six indices were employed to assess the model fit.

The normed fit chi-square (χ^2/df) was 2.059, the root mean square of error approximation (RMSEA) was 0.054, the comparative fit index (CFI) was 0.941, the

normed fit index (NFI) was 0.892, the Tucker-Lewis fit index (TLI) was 0.938, and the parsimony normed fit index (PNFI) was 0.845. The values of CFI, NFI, and TLI were close to or over 0.90, suggesting a satisfactory fit (Bollen & Long, 1993; Hair et al., 1998; Hu & Bentler, 1998; Marcoulides & Hershberger, 1997; Steiger, 1990; Schumacker & Lomax, 2010). In addition, the RMSEA estimate of 0.055 was below 0.08, suggesting a satisfactory fit (Chen, Curran, Bollen, Kirby, & Paxton, 2008). Finally, the results indicated a PNFI of 0.845, which is greater than the cutoff point of 0.50 (Hu & Bentler, 1998). In general, these fit indices indicated a reasonable fit of the 73-item 12-construct measurement model (see Table 11).

Scale Purification

As recommended by Hair et al. (2010) and Kline (2010), items with factor loadings less than 0.5 and items that cross-loaded on one or more factor were removed. As a result, seven items (1 item from price perception (PR6), 1 item from risk-taking tendency (RT7), 2 items from variety-seeking tendency (VS1, VS3), and 3 items from exploratory acquisition of product (EAP1, EAP3, EAP8) were removed due to low factor loading (< 0.5). The standardized factor loadings revealed that each indicator loads on a single factor and all standardized loadings were significant at $p < .001$ and equaled or exceeded 0.50. Thus, a total of 66 items (hereafter referred to as the revised model) were again subjected to further analysis.

The CFA results revealed that the revised model of predicting intent to visit and patronize online fashion product retailers showed an improved fit over the initial CFA

model ($\chi^2 = 4,073.519$, $df = 2013$, $p < .001$, $\chi^2/df = 2.023$, $RMSEA = 0.054$, $CFI = 0.947$, $NFI = 0.901$, $TLI = 0.943$, and $PNFI = 0.845$). Table 11 demonstrates the revised model's Goodness of Fit index summary. In general, these fit indices indicated a satisfactory fit of the revised model.

Table 10. A Summary of Descriptive Statistics and CFA Results: Initial Model versus Revised Model (N = 352)

Construct		Initial Model		Revised Model
		Mean (SD)	Factor Loading (<i>t</i> -value)	Factor Loading (<i>t</i> -value)
Characteristics of Online Fashion Product Rentailers				
<i>Perceived Product Performance (PP)</i> 3 (4 items) (ζ_1)	PP1	2.91 (1.13)	0.74	0.74
	PP2	3.41 (1.14)	0.74*** (12.94)	0.74*** (12.94)
	PP3	3.37 (1.17)	0.84*** (14.10)	0.84*** (14.10)
	PP4	2.89 (1.12)	0.67*** (11.61)	0.67*** (11.61)
	Composite Reliability		0.84	0.84
	Average Variance Extracted		0.57	0.57
<i>Perceived Transaction Uncertainty (PT)</i> (5 items) (ζ_2)	PT1	2.74 (1.04)	0.68	0.68
	PT2	2.59 (1.05)	0.76*** (12.50)	0.76*** (12.50)
	PT3	2.88 (1.10)	0.79*** (12.66)	0.79*** (12.66)
	PT4	2.71 (1.15)	0.71*** (11.76)	0.71*** (11.76)
	PT5	2.83 (1.06)	0.81*** (13.15)	0.81*** (13.15)
	Composite Reliability		0.87	0.87
Average Variance Extracted		0.57	0.57	
<i>Brand Assortment (BA)</i> (6 items) (ζ_3)	BA1	3.89 (0.91)	0.76	0.76
	BA2	4.03 (0.81)	0.72*** (13.50)	0.72*** (13.50)
	BA3	3.89 (0.83)	0.76*** (14.33)	0.76*** (14.33)
	BA4	3.89 (0.90)	0.69*** (12.91)	0.69*** (12.91)
	BA5	0.89 (0.91)	0.74*** (13.91)	0.74*** (13.91)
	BA6	3.94 (0.87)	0.78*** (14.66)	0.78*** (14.66)
Composite Reliability		0.88	0.88	
Average Variance Extracted		0.55	0.55	
<i>Price Perceptions (PR)</i> (6 items) (ζ_4)	PR1	3.48 (0.95)	0.65	0.62
	PR2	3.47 (0.96)	0.72*** (11.60)	0.72*** (11.54)
	PR3	3.4 (0.94)	0.79*** (12.49)	0.79*** (12.43)
	PR4	3.36 (0.98)	0.81*** (12.77)	0.82*** (12.74)

	PR5	3.29 (0.99)	0.81*** (12.71)	0.80*** (12.50)
	PR6	3.53 (1.06)	0.47*** (8.00)	Deleted
	Composite Reliability		0.89	0.87
	Average Variance Extracted		0.58	0.57
<hr/>				
<i>eWOM (CC) (7 items) (ξ_5)</i>	CC1	2.74 (1.27)	0.81	0.81
	CC2	2.86 (1.25)	0.84*** (18.28)	0.84*** (18.28)
	CC3	2.55 (1.25)	0.86*** (18.92)	0.86*** (18.92)
	CC4	2.81 (1.28)	0.78*** (16.63)	0.78*** (16.63)
	CC5	3.25 (1.26)	0.56*** (11.04)	0.56*** (11.04)
	CC6	2.59 (1.20)	0.84*** (18.32)	0.84*** (18.32)
	CC7	2.67 (1.25)	0.83*** (18.02)	0.83*** (18.02)
	Composite Reliability		0.92	0.92
	Average Variance Extracted		0.63	0.63
<hr/>				
Online Shoppers' Characteristics				
<i>Optimum Stimulation Level (OSL) (6 items) (η_1)</i>	OSL1	3.75 (0.97)	0.73	0.73
	OSL2	3.64 (0.99)	0.75*** (13.62)	0.75*** (13.62)
	OSL3	3.53 (1.03)	0.67*** (12.21)	0.67*** (12.21)
	OSL4	3.86 (0.92)	0.79*** (14.36)	0.79*** (14.36)
	OSL5	3.7 (1.01)	0.80*** (14.53)	0.80*** (14.53)
	OSL6	3.93 (0.89)	0.75*** (13.62)	0.75*** (13.62)
	Composite Reliability		0.89	0.89
	Average Variance Extracted		0.56	0.56
<hr/>				
<i>Risk-Taking Tendency (RT) (7 items) (η_2)</i>	RT1	3.22 (1.08)	0.61	0.61
	RT2	3.1 (1.07)	0.72*** (10.40)	0.74*** (10.48)
	RT3	3.3 (1.04)	0.58*** (8.86)	0.58*** (8.82)
	RT4	3.53 (1.06)	0.54*** (8.40)	0.54*** (8.38)
	RT5	2.95 (1.06)	0.62*** (9.33)	0.62*** (9.03)
	RT6	3.02 (1.03)	0.68*** (9.95)	0.68*** (9.74)
	RT7	2.82 (1.11)	0.44*** (7.13)	Deleted
	Composite Reliability		0.80	0.80
	Average Variance Extracted		0.37	0.40

<i>Variety-Seeking Tendency (VS) (5 items) (η_3)</i>	VS1	3.67 (0.87)	0.46	Deleted
	VS2	3.41 (0.99)	0.54*** (6.53)	0.54
	VS3	3.41 (0.92)	0.49*** (6.21)	Deleted
	VS4	3.14 (1.06)	0.64*** (7.07)	0.68*** (6.71)
	VS5	3.58 (0.95)	0.60*** (6.84)	0.65*** (6.61)
	Composite Reliability		0.68	0.66
	Average Variance Extracted		0.30	0.39
<i>Curiosity-Motivated Tendency (CM) (5 items) (η_4)</i>	CM1	3.83 (1.02)	0.61	0.61
	CM2	3.99 (0.92)	0.50*** (7.80)	0.50*** (7.80)
	CM3	3.75 (0.86)	0.58*** (8.89)	0.58*** (8.89)
	CM4	3.84 (0.91)	0.69*** (10.05)	0.69*** (10.05)
	CM5	3.81 (1.15)	0.55*** (8.48)	0.55*** (8.48)
	Composite Reliability		0.73	0.73
	Average Variance Extracted		0.35	0.35
Online Behaviors				
<i>Exploratory Behavior: Exploratory Information Seeking (EIS) (7 items) (η_6)</i>	EIS1	3.75 (1.19)	0.73	0.73
	EIS2	3.68 (1.05)	0.71*** (12.83)	0.71*** (12.83)
	EIS3	3.9 (0.97)	0.79*** (14.27)	0.79*** (14.27)
	EIS4	3.76 (1.18)	0.61*** (10.93)	0.61*** (10.93)
	EIS5	3.85 (1.00)	0.79*** (14.24)	0.79*** (14.24)
	EIS6	3.07 (1.01)	0.67*** (11.99)	0.67*** (11.99)
	EIS7	3.77 (1.00)	0.56*** (10.02)	0.56*** (10.02)
	Composite Reliability		0.87	0.87
Average Variance Extracted		0.49	0.49	
<i>Exploratory Behavior: Exploratory Acquisition of Product (EAP) (8 items) (η_5)</i>	EAP1	3.02 (1.13)	0.37	Deleted
	EAP2	3.56 (0.95)	0.57*** (6.11)	0.57***
	EAP3	2.73 (1.14)	0.48*** (5.69)	Deleted
	EAP4	3.34 (0.98)	0.65*** (6.40)	0.65*** (9.21)
	EAP5	3.54 (0.93)	0.63*** (6.32)	0.64*** (9.17)
	EAP6	3.29 (0.93)	0.75*** (6.65)	0.76*** (10.13)
	EAP7	3.17 (1.04)	0.63*** (6.31)	0.62*** (8.94)

	EAP8	3.26 (1.10)	0.49*** (5.73)	Deleted
	Composite Reliability		0.80	0.79
	Average Variance Extracted		0.34	0.42
<hr/>				
<i>Intention to Visit and Patronize (IN) (7 items) (η_7)</i>	IN1	3.58 (1.02)	0.72	0.72
	IN2	3.48 (1.06)	0.82*** (14.62)	0.82*** (14.62)
	IN3	3.43 (1.01)	0.74*** (13.13)	0.74*** (13.13)
	IN4	3.39 (1.03)	0.77*** (13.74)	0.77*** (13.74)
	IN5	3.22 (1.08)	0.66*** (11.85)	0.66*** (11.85)
	IN6	3.52 (0.95)	0.73*** (13.10)	0.73*** (13.10)
	IN7	3.49 (0.99)	0.76*** (13.54)	0.76*** (13.54)
	Composite Reliability		0.90	0.90
	Average Variance Extracted		0.55	0.55

Note: First λ path was set to 1, therefore, no t -values are given.

* $p < .05$; ** $p < .01$; *** $p < .001$

Table 11. Structural Equation Modeling Goodness of Fit Summary of Initial Model versus Revised Model (N = 352)

Construct	Fit Measure	Fit Guideline Criteria	Measurement Model		Structural Model (SEM)	Accepted
			Initial Model	Revised Model		
Absolute Fit	Chi-square (χ^2)	$p > .05$	5125.175 ($df = 2489$) $p < .001$	4073.519 ($df = 2013$) $p < .001$	4523.176 ($df = 2053$) $p < .001$	X
	Normed chi-square (χ^2 / df)	< 3.0	2.059	2.023	2.203	√
	Root Mean Square Error of Approximation (RMSEA)	$< .08$	.055	.054	.058	√
Incremental Fit	Normed Fit Index (NFI)	$> .90$	.892	.901	.901	√
	Comparative Fit Index (CFI)	$> .90$	.941	.947	.938	√
	Tucker-Lewis Fit Index (TLI)	$> .90$	.938	.943	.935	√
Parsimonious Fit	Parsimony Normed Fit Index (PNFI)	$> .05$	.845	.845	.853	√

Source: Hu, L., & Bentler, P.M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*, 6, 1-55. doi: 10.1080/10705519909540118

Note: Final Data Collection Model of 12 latent constructs relative to 73-item, Revised Model of 12 latent constructs relative to 66-item.

Assessment of Validity and Reliability

Results of measurement model were employed to assess the psychometric properties of the measures (i.e., validity and reliability). For measuring reliability, composite reliability (CR) was used to assess the reliability of the scale. Fornell and Larcker (1981) stated that composite reliability represents shared variance among a set of observed variables measuring an underlying construct. A composite reliability threshold of 0.7 or higher is recommended (Nunnally & Bernstein, 1994). Nevertheless, composition reliability estimates that the minimum of 0.60 may be considered acceptable if the estimates of the model validity are satisfactory (Malhotra, 2010). The CFA results in Table 10 showed that composite reliability was greater than 0.70 for all constructs, except the variety-seeking tendency construct (0.68), indicating reliable scales employed in the study.

In terms of convergent validity, average variance extracted (AVE) was employed to assess convergent validity using CFA results. According to Fornell and Larcker (1981), an average variance extracted (AVE) value of constructs exceeding 0.5 indicates a high level of variance. As shown in Table 10, AVE values of the constructs in the revised model were close to or greater than 0.50, except risk-taking tendency (0.40), variety-seeking tendency (0.39), curiosity-motivated tendency (0.35), EIS (0.49), and EAP (0.42). However, the factor loadings of the indicators for the underlying constructs of the revised model were all significant at $p < .001$ and completely standardized factor loadings were higher than 0.50, suggesting that the convergent validity of the revised model was established (Bagozzi, Yi, & Phillips, 1991).

Moreover, convergent and discriminant validity were examined to assess construct validity. Convergent validity indicates that measures capture the intended concept and the measures are assessing what they were intended to measure (Fornell & Larcker, 1981). Thus, the average variance extracted (AVE) can be used to assess convergent validity. Also, convergent validity refers to the degree in which two measures of the similar concepts are correlated (Hair et al., 2010). When different measures are highly correlated, convergent validity is demonstrated (Hair et al., 2010).

To examine discriminant validity, we employed the confidence interval test (Anderson & Gerbing, 1988). The confidence interval test requires that the correlation between the two latent constructs, plus or minus two times the standard errors, does not include the value of 1.0. The highest correlation coefficient was between curiosity-motivated tendency construct and exploratory information seeking (EIS) construct which established discriminant validity ($0.722 \pm 2(0.037) = -0.648$ to 0.796). The next highest correlation coefficient was between risk-taking tendency and exploratory information seeking (EIS) construct (see Table 12), establishing discriminant validity ($0.707 \pm 2(0.038) = -0.631$ to 0.745). Results indicated that these conditions were met. Therefore, the constructs investigated in this study were distinct from each other, confirming discriminant validity.

Table 13 provides the Cronbach's alpha for each latent construct providing a reliability estimate for each construct ranging from 0.66 (Variety-Seeking Tendency) to 0.92 (eWOM). Cronbach's alpha was used to assess the reliability related to internal consistency between constructs. According to Malhotra (2007), the acceptable level of

the Cronbach's alpha is equal or greater than 0.70. However, Hair et al. (2010) asserted that Cronbach's alpha values greater than 0.6 indicate acceptable reliability. As shown in Table 13, results revealed that all constructs had high internal consistency and were reliable.

Table 12. Correlation Matrix for All Latent Constructs

Variables	Mean	SD	Correlations													
			PP	PT	BA	PR	CC	OSL	RT	VS	CM	EIS	EAP	IN		
PP	3.15	0.93	.75													
PT	2.75	0.87	.419**	.75												
BA	3.92	0.69	.000	-.214**	.74											
PR	3.42	0.75	-.137*	-.137*	.387**	.75										
CC	2.78	1.03	-.041	-.041	-.006	.227**	.79									
OSL	3.74	0.78	.053	-.010	.266**	.290**	.200**	.75								
RT	3.19	0.74	-.123*	.093	.166**	.284**	.305**	.513**	.63							
VS	3.38	0.73	-.053	.092	.173**	.241**	.328**	.501**	.629**	.62						
CM	3.84	0.66	.033	-.066	.411**	.235**	.203**	.399**	.427**	.426**	.59					
EIS	3.77	0.76	-.047	-.135*	.379**	.280**	.314**	.298**	.282**	.353**	.722**	.65				
EAP	3.38	0.74	-.070	.090	.212**	.240**	.278**	.487**	.707**	.693**	.474**	.371**	.70			
IN	3.44	0.80	-.311**	-.172**	.294**	.451**	.316**	.277**	.379**	.274**	.313**	.372**	.370**	.74		

Note: * $p < .05$; ** $p < .01$

The bold diagonal values are the square root of the average variance extracted for each construct.

PP = Perceived Product Performance Uncertainty; PT = Perceived Transaction Uncertainty; BA = Perceived Brand Assortment;

PR = Price Perceptions; CC = eWOM; OSL = Optimum Stimulation Level; RT = Risk-taking Tendency; VS = Variety-Seeking

Tendency; CM = Curiosity-Motivated Tendency; EIS = Exploratory Information Seeking; EAP = Exploratory Acquisition of Product;

IN = Intent to Visit and Patronize Online Fashion Product Rentailers

Table 13. Summary of Latent Constructs with Cronbach Alpha Estimates

Construct	Items Retained	No. Items	Alpha
Characteristics of Online Fashion Product Rentailers			
<i>Perceived Product Performance (PP)</i>			
PP	PP1, PP2, PP3, PP4	4	0.83
<i>Perceived Transaction Uncertainty (PT)</i>			
PT	PT1, PT2, PT3, PT4, PT5	5	0.87
Brand Assortment (BA)			
BA	BA1, BA2, BA3, BA4, BA5, BA6	6	0.88
<i>Perceived Price (PR)</i>			
PR	PR1, PR2, PR3, PR4, PR5	5	0.87
Consumer Conformity to eWOM			
CC	CC1, CC2, CC3, CC4, CC5, CC6, CC7	7	0.92
Online Shoppers' Characteristics			
<i>Optimum Stimulation Level (OSL)</i>			
OSL	OSL1, OSL2, OSL3, OSL4, OSL5, OSL6	6	0.89
<i>Risk-Taking Tendency (RT)</i>			
RT	RT1, RT2, RT3, RT4, RT5, RT6	6	0.79
<i>Variety-Seeking Tendency (VS)</i>			
VS	VS3, VS5, VS6	3	0.66
<i>Curiosity-Motivated Tendency (CM)</i>			
CM	CM1, CM2, CM3, CM4, CM5	5	0.71
Online Behaviors			
<i>Exploratory Information Seeking (EIS)</i>			
EIS	EIS1, EIS2, EIS3, EIS4, EIS5, EIS6, EIS7	7	0.86
<i>Exploratory Product Acquisition (EAP)</i>			
EAP	EAP4, EAP6, EAP7, EAP8, EAP9	5	0.80
<i>Intention to Visit or Patronize from Online Fashion Product Rentailers (IN)</i>			
IN	IN1, IN2, IN3, IN4, IN5, IN6, IN7	7	0.90

Structural Model and Hypotheses Testing

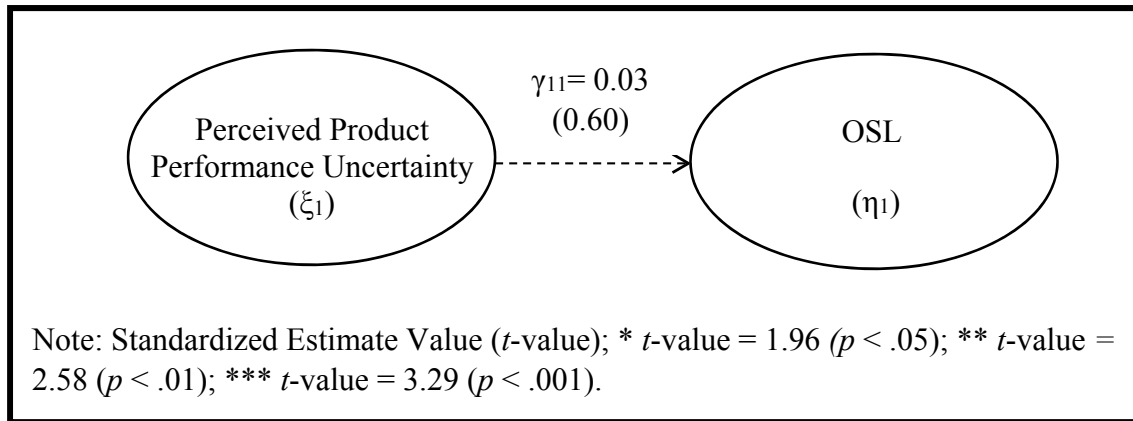
After the measurement model was confirmed, structural equation modeling was performed to test all hypothesized relationships. The model fit statistics indicated $\chi^2=4,523.176$, $df=2,053$, $p < .001$, $\chi^2/df=2.20$, $RMSEA=0.058$, $CFI=0.94$, $NFI=0.90$, $TLI=0.94$, and $PNFI=0.85$, suggesting that the hypothesized structural relationships fit the data satisfactorily.

Test of Hypotheses

Hypothesis 1: The Relationship between Perceived Product Performance Uncertainty of Online Fashion Product Rentailers and OSL

H1 proposed that perceived product performance uncertainty of online fashion product rentailers would exhibit a positive relationship with online shoppers who possess a high level of OSL. Results showed that perceived product performance uncertainty of online fashion product rentailers did not significantly exhibit a positive relationship with a high level of OSL (see Figure 19). That is, perceived product performance was not associated with a high level of OSL ($\gamma_{11}=0.03$, $t\text{-value}=0.60$, $p > .05$). Thus, H1 was not supported.

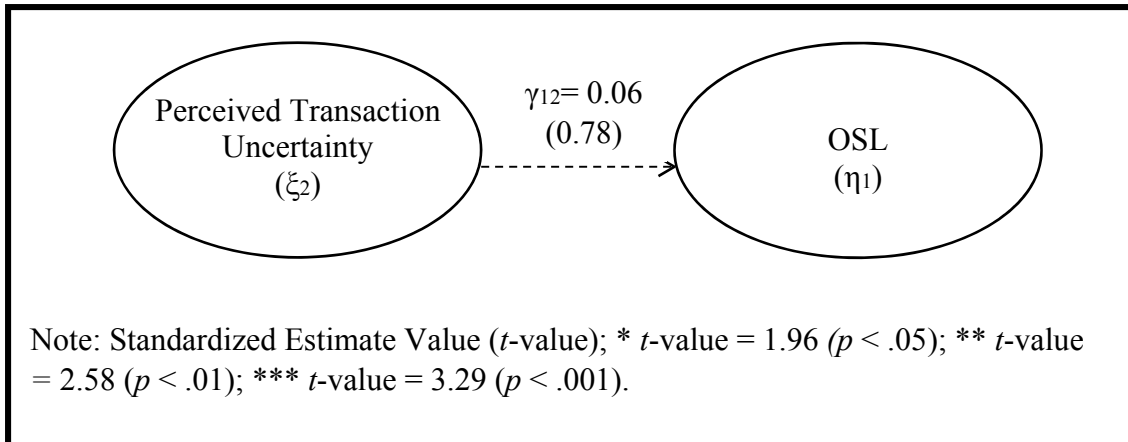
Figure 19. The Relationship between Perceived Product Performance of Online Fashion Product Retailers and OSL



Hypothesis 2: The Relationship between Perceived Transaction Uncertainty of Online Fashion Product Retailers and OSL

H2 proposed that perceived transaction uncertainty of online fashion product retailers would exhibit a positive relationship with online shoppers who possess a high level of OSL. Results showed that perceived transaction uncertainty of online fashion product retailers did not significantly exhibit a positive relationship with a high level of OSL (see Figure 20). That is, perceived transaction uncertainty was not associated with a high level of OSL ($\gamma_{12} = 0.06$, $t\text{-value} = 0.78$, $p > .05$). Thus, H2 was also not supported.

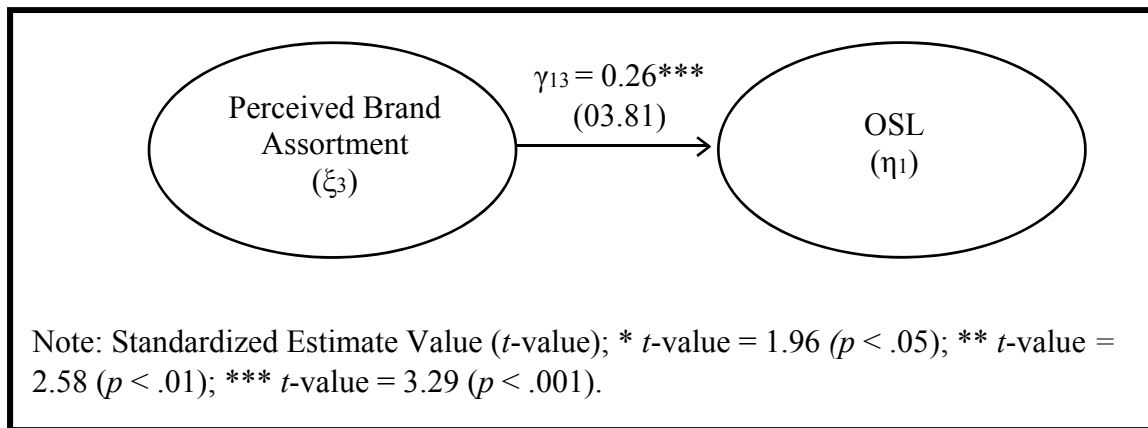
Figure 20. The Relationship between Perceived Transaction Uncertainty of Online Fashion Product Rentailers and OSL



Hypothesis 3: The Relationship between Perceived Brand Assortment of Online Fashion Product Rentailers and OSL

H3 proposed that brand assortment offered by online fashion product rentailers would exhibit a positive relationship with online shoppers who possess a high level of OSL. Result showed that brand assortment significantly had a positive relationship with OSL (see Figure 21). Thus, perceived brand assortment of online fashion product rentailers was positively associated with OSL ($\gamma_{13} = 0.26$, $t\text{-value} = 3.81$, $p < .001$). Thus, H3 was supported.

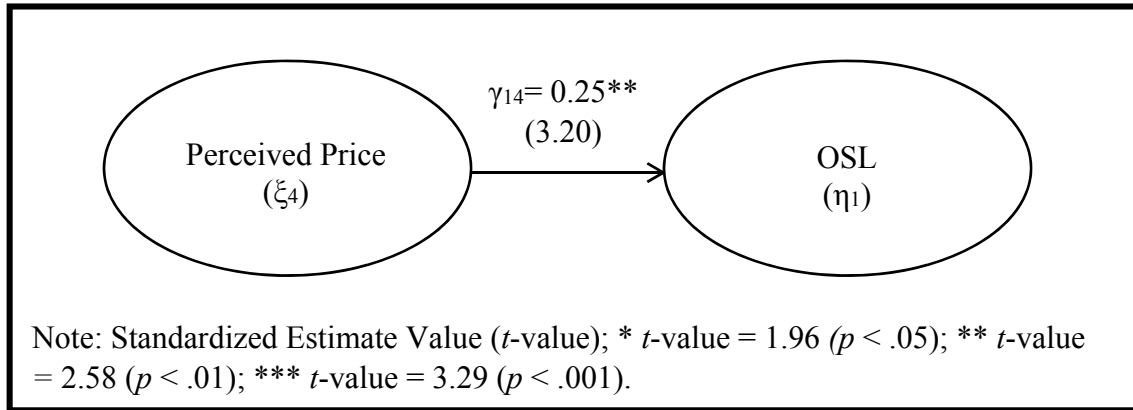
Figure 21. The Hypothesized Relationship between Perceived Brand Assortment of Online Fashion Product Rentailers and OSL



Hypothesis 4: The Relationship between Perceived Price of Online Fashion Product Rentailers and OSL

H4 proposed that perceived price of online fashion product rentailers would exhibit a positive relationship with online shoppers who possess a high level of OSL. Result showed that perceived price significantly had a positive relationship with OSL (see Figure 22). Thus, perceived price of online fashion product rentailers was positively associated with OSL ($\gamma_{14} = 0.25$, t -value = 3.20, $p < .01$). Thus, H4 was also supported.

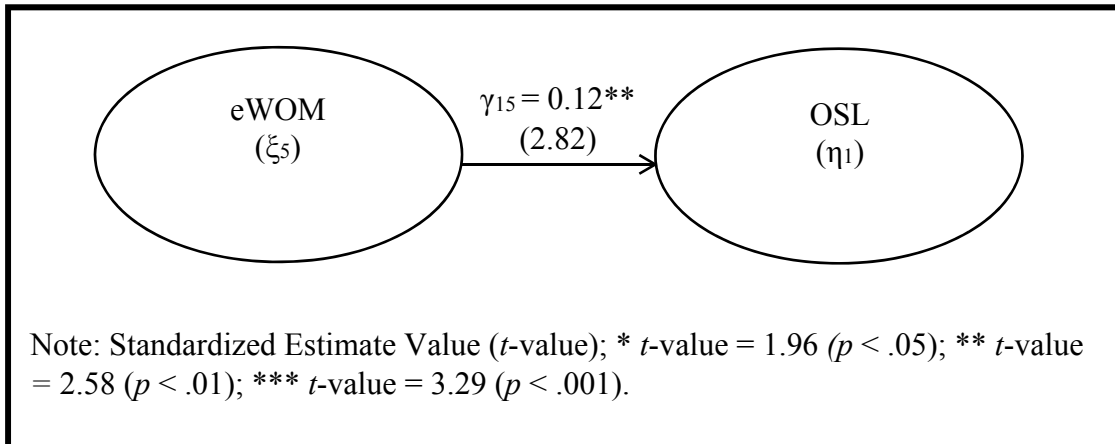
Figure 22. The Hypothesized Relationship between Perceived Price of Online Fashion Product Rentailers and OSL



Hypothesis 5: The Relationship between eWOM about Online Fashion Product Rentailers and OSL

H5 proposed that eWOM about online fashion product rentailers would exhibit a positive relationship with online shoppers who possess a high level of OSL. Result showed that eWOM significantly had a positive relationship with OSL (see Figure 23). Thus, consumer conformity to eWOM about online fashion product rentailers was positively associated with OSL ($\gamma_{15} = 0.12$, t -value = 2.82, $p < .01$). Thus, H5 was also supported.

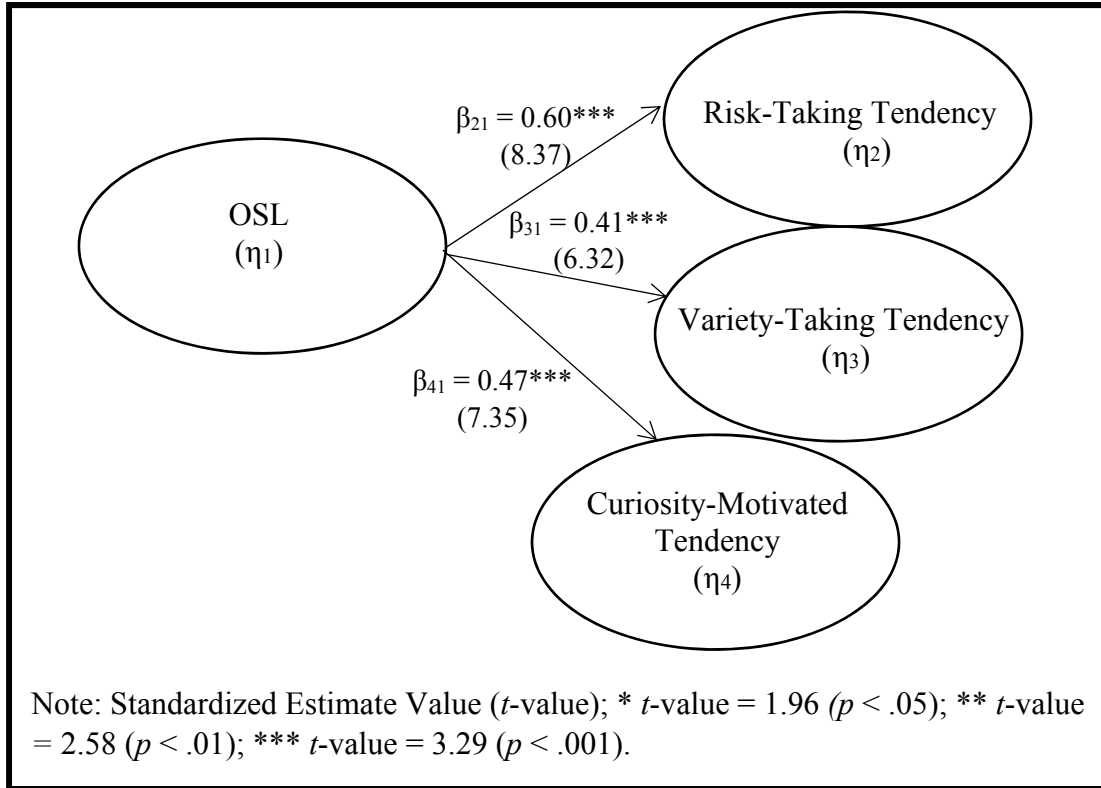
Figure 23. The Hypothesized Relationship between eWOM about Online Fashion Product Rentailers and OSL



Hypothesis 6: The Relationships between Online Shoppers' OSL and Personality Traits

H6a-H6c proposed that online shoppers who possess a high level of OSL would exhibit high degree of risk-taking, variety-seeking, and curiosity-motivated tendencies within the online fashion product renting context. Results showed that OSL significantly had a positive relationship with risk-taking tendency ($\beta_{21} = 0.60$, t -value = 8.37, $p < .001$), variety-seeking tendency ($\beta_{31} = 0.41$, t -value = 6.32, $p < .001$), and curiosity-motivated tendency ($\beta_{41} = 0.47$, t -value = 7.35, $p < .001$) (see Figure 24). Thus, H6 was supported.

Figure 24. The Hypothesized Relationship between OSL and Personality Traits

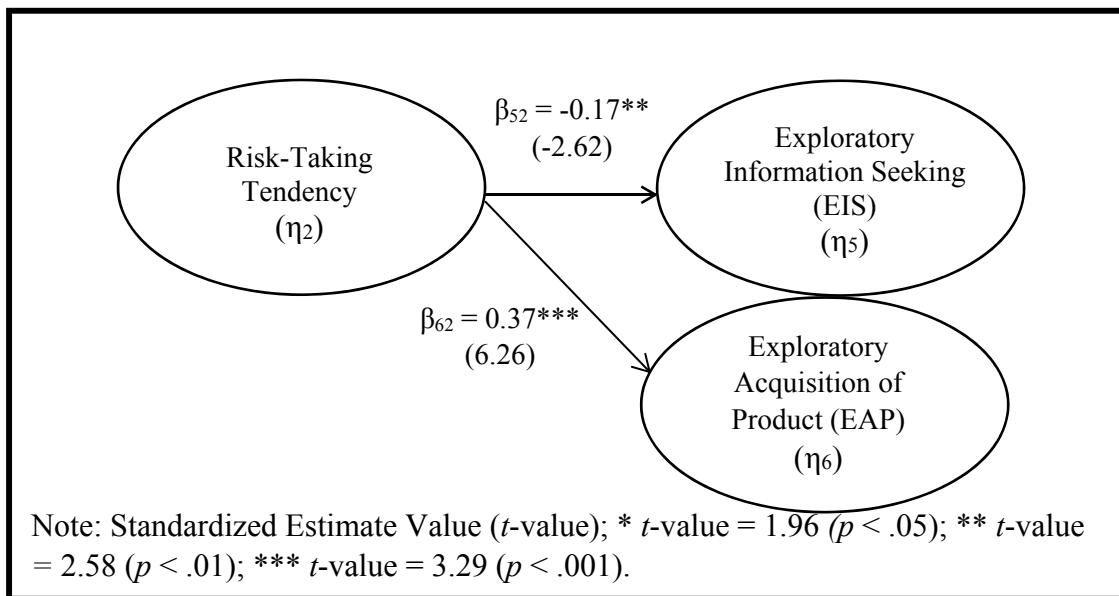


Hypothesis 7: The Relationships between Risk-Taking Tendency and Exploratory Consumer Behavior

H7a and H7b proposed that online shoppers' risk-taking tendency would have a positive relationship with EIS and EAP behaviors within online fashion product retailers. Results showed that while risk-taking tendency significantly had a positive relationship with EAP ($\beta_{62} = 0.37$, t -value = 6.26, $p < .001$), risk-taking tendency significantly had a negative relationship with EIS ($\beta_{52} = -0.17$, t -value = -2.62, $p < .01$) (see Figure 25). That is, risk-taking tendency affected online shoppers to engage in EAP through renting from online fashion product

rentailers. However, risk-taking tendency negatively affected online shoppers to engage in EIS or seeking information in the context of online fashion product renting. Thus, H7 was partially supported.

Figure 25. The Hypothesized Relationships between Risk-Taking Tendency and Exploratory Consumer Behavior

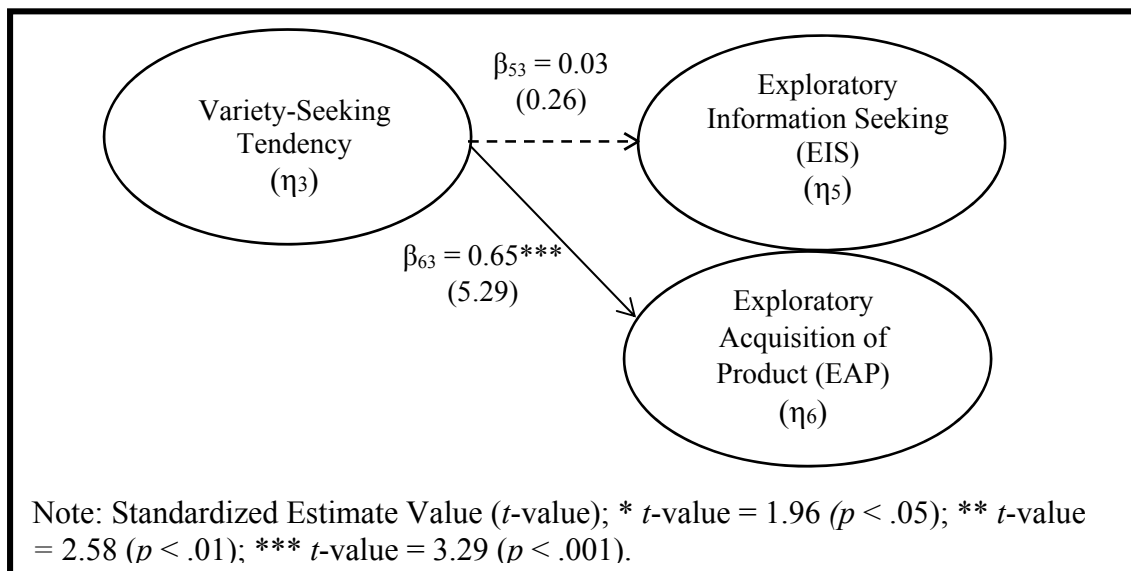


Hypothesis 8: The Relationships between Variety-Seeking Tendency and Exploratory Consumer Behavior

H8a and H8b proposed that online shoppers' variety-seeking tendency would have a positive relationship with EIS and EAP behaviors within online fashion product rentailers. Results showed that variety-seeking tendency significantly had a positive relationship with EAP (β₆₃ = 0.65, t-value = 5.29, p < .001) (see Figure 26). That is, variety-seeking tendency affected online shoppers to engage in EAP through renting from online fashion product rentailers.

However, results showed that variety-seeking tendency did not positively affect online shoppers to engage in EIS or seeking information in the context of online fashion product renting ($\beta_{53} = 0.03$, t -value = 0.26, $p > .05$). Thus, H8 was partially supported.

Figure 26. The Hypothesized Relationships between Variety-Seeking Tendency and Exploratory Consumer Behavior

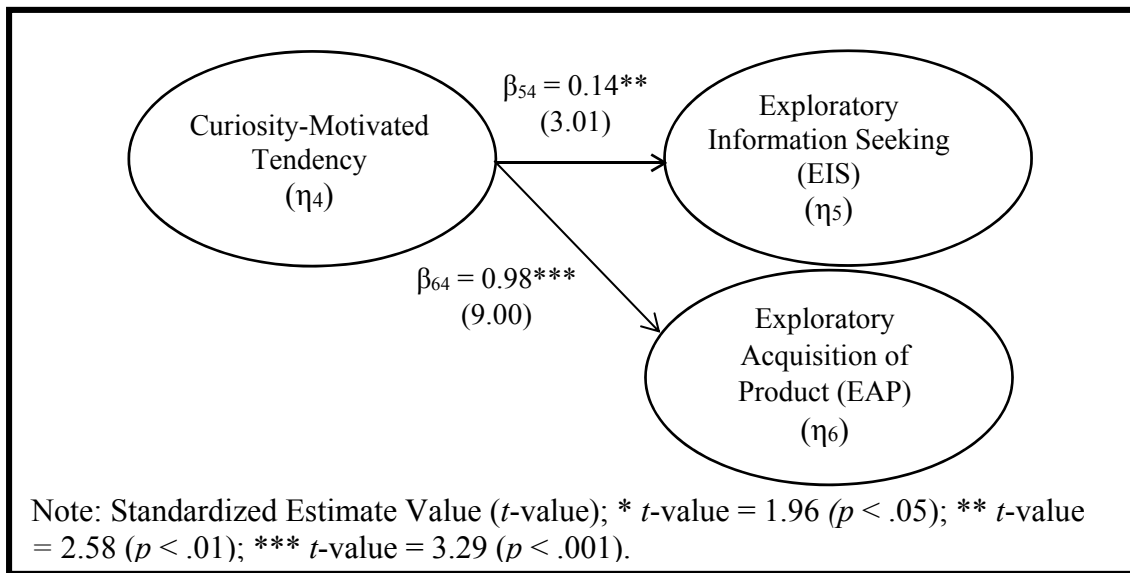


Hypothesis 9: The Relationship between Curiosity-Motivated Tendency and Exploratory Consumer Behavior within Online Fashion Product Rentailers

H9a and H9b proposed that online shoppers' curiosity-motivated tendency would have a positive relationship with EIS and EAP behavior within online fashion product rentailers. Results showed that curiosity-motivated tendency significantly had a positive relationship with EIS ($\beta_{54} = 0.14$, t -value = 3.01, $p < .01$) and EAP ($\beta_{64} = 0.98$, t -value = 9.00, $p < .001$), respectively. That is, curiosity-motivated tendency affected online

shoppers to engage in both EIS and EAP behaviors with online fashion product retailers (see Figure 27). Thus, H9 was supported.

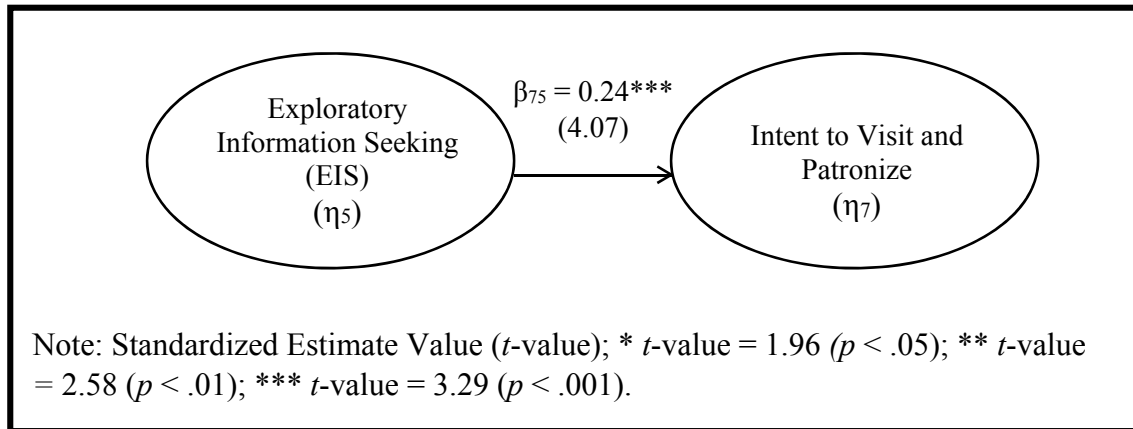
Figure 27. The Hypothesized Relationships between Curiosity-Motivated Tendency and Exploratory Consumer Behavior



Hypothesis 10: The Relationship between Exploratory Information Seeking (EIS) and Intent to Visit and Patronize Online Fashion Product Retailers

H10 proposed that consumers' EIS behavior would have a positive influence on intent to visit and patronize online fashion product retailers. Results showed that EIS had a positive relationship with intent to visit and patronize online fashion product retailers ($\beta_{75} = 0.25$, t -value = 4.07, $p < .001$). That is online shoppers' EIS significantly affected intention to visit and rent from online fashion product retailers (see Figure 28).

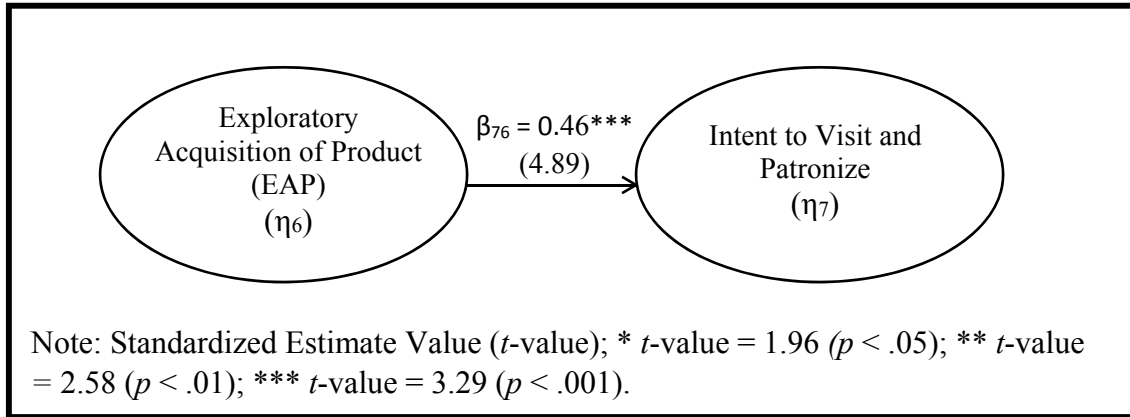
Figure 28. The Hypothesized Relationship between EIS and Intent to Visit and Patronize Online Fashion Product Rentailers



Hypothesis 11: The Relationship between Exploratory Product Acquisition (EAP) and Intent to Visit and Patronize Online Fashion Product Rentailers

H11 proposed that consumers' EAP behavior would have a positive influence on intent to visit and patronize online fashion product rentailers. Results showed that EAP had a positive relationship with intent to visit and patronize online fashion product rentailers ($\beta_{76} = 0.46$, t -value = 4.89, $p < .001$). That is online shoppers' EAP behavior significantly affected intention to visit and rent from online fashion product rentailers (see Figure 29).

Figure 29. The Hypothesized Relationship between EAP and Intent to Visit and Patronize Online Fashion Product Retailers



In summary, while H1 and H2 were not supported, H3, H4, H5, H6, H9, H10, and H11 were fully supported. Also, H7 and H8 were partially supported (see Table 14).

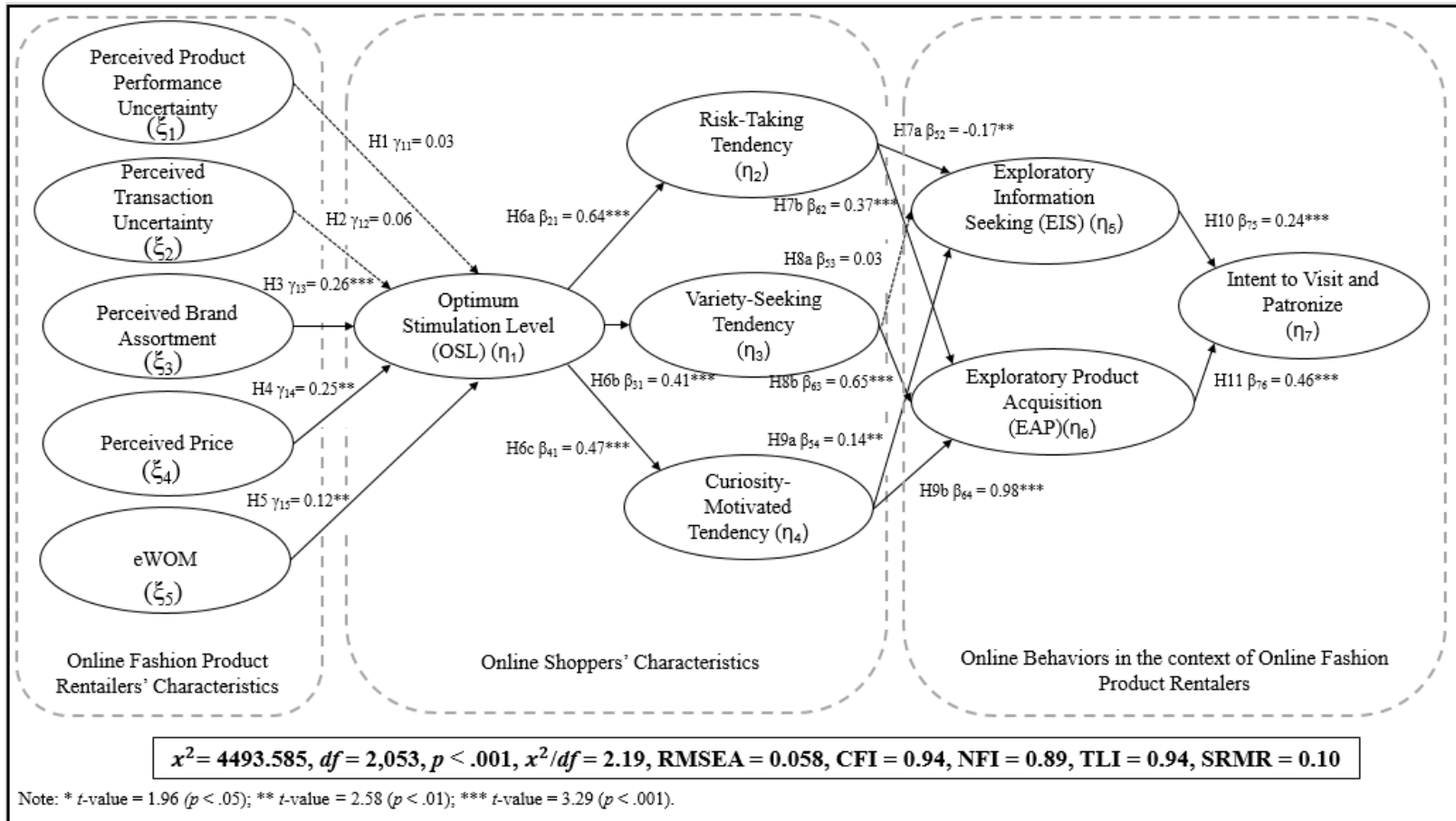
Table 14. A Summary of Hypothesis Testing Results

Hypothesis	Supported?
H1 Perceived product performance of online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.	No
H2 Perceived transaction uncertainty of online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.	No
H3 Brand assortment offered by online fashion product retailers will exhibit a positive relationship with online shoppers with high levels of OSL.	Yes
H4 Perceived price of online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.	Yes
H5 eWOM within online fashion product retailers will exhibit a positive relationship with online shoppers with a high level of OSL.	Yes

H6a	There is a positive relationship between OSL and risk-taking tendency among online shoppers within the online fashion product renting context.	Yes
H6b	There is a positive relationship between OSL and variety-seeking tendency among online shoppers within the online fashion product renting context.	Yes
H6c	There is a positive relationship between OSL and curiosity-motivated tendency among online shoppers within the online fashion product renting context.	Yes
H7a	Online shoppers' risk-taking tendency will have a positive relationship with EIS behavior within online fashion product renters.	No
H7b	Online shoppers' risk-taking tendency will have a positive relationship with EPA behavior within online fashion product renters.	Yes
H8a	Online shoppers' variety-seeking tendency will have a positive relationship with EIS within online fashion product renters.	No
H8b	Online shoppers' variety-seeking tendency will have a positive relationship with EPA behavior within online fashion product renters.	Yes
H9a	Online shoppers' curiosity-motivated tendency will have a positive relationship with EIS behavior within online fashion product renters.	Yes
H9b	Online shoppers' curiosity-motivated will have a positive relationship with EAP behavior within online fashion product renters.	Yes
H10	Consumers' EIS behavior will have a positive influence on intent to visit and patronize online fashion product renters.	Yes
H11	Consumers' EAP behavior will have a positive influence on intent to visit and patronize online fashion product renters.	Yes

Figure 30. Structure Equation Model Predicting Intent to Visit and Patronize Online Fashion Product Rentailers

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Chapter Summary

This chapter presents analysis (i.e., descriptive statistics, confirmatory factor analysis, and structural equation modeling) and findings related to hypotheses proposed in Chapter II. In the following chapter, a discussion and conclusion pertaining to findings are addressed. Theoretical and managerial implications are also provided. We also conclude in the next chapter with limitations and future research directions.

CHAPTER V

DISCUSSION AND CONCLUSIONS

This chapter summarizes key findings and links them to the research objectives and literature discussed in Chapter II. This chapter consists of four major sections: (1) Discussion; (2) Conclusions; (3) Implications and Recommendations; and (4) Limitations and Suggestions for Further Research.

Discussion

The overall purpose of this study was to propose and empirically examine an integrative model of predicting intent to visit and patronize online fashion product retailers. Specifically, this study aimed to investigate the relationships between various characteristics of retailer and online shoppers and their influence on shoppers' intent to visit and patronize the retailers. Three primary objectives guided the study: (1) to examine the effects of online fashion product retailers' characteristics (i.e., perceived product performance uncertainty, perceived transaction uncertainty, perceived brand assortment, perceived price, and eWOM) on online shoppers' optimum stimulation level (OSL); (2) to investigate the impact of online shoppers' OSL on their characteristics related to risk-taking, variety-seeking, and curiosity-motivated behaviors within the online fashion product retailing environment; and (3) to examine the influence of risk-taking, variety-seeking, and curiosity-motivated tendencies on exploratory information

seeking (EIS), exploratory acquisition of product (EAP), and intention to visit and patronize online fashion product retailers' websites. Findings are discussed in relation to the three objectives below.

Objective 1: Examining the Effects of Online Fashion Product Retailers'

Characteristics on Online Shoppers' Optimum Stimulation Level (OSL)

Hypothesis 1: The relationship between perceived product performance uncertainty of online fashion product retailers and OSL

H1 predicted a positive relationship between perceived product performance of online fashion product retailers and a high level of OSL among online shoppers. However, a positive relationship between perceived product performance of online fashion product retailers and a high level of OSL was not supported ($\gamma_{11} = 0.03$, t -value = 0.60, $p > .05$). This finding indicates that perceived product performance of online fashion product retailers was not found to increase the level of OSL, suggesting that perceived product performance uncertainty of online fashion product retailers was not considered a factor that influences the level of OSL among online shoppers. Based on the result of H1, these online shoppers were not stimulated by the product uncertainty associated with online fashion product retailers. This result was not consistent with previous studies (Raju, 1980; Steenkamp & Baumgartner, 1992; Wahlers & Etzel, 1985) who reported that that individuals who exhibit a high degree of OSL are likely to be influenced by unfamiliarity and willing to manage perceived risk.

An explanation to this finding is that only 52% ($n = 183$) of our participants have direct experience renting from one of the online fashion product retailers. Thus, half of

our participants may have limited experience and information to assist them in managing risk associated with perceived product performance uncertainty. In comparison to online shopping environment where online shoppers often utilize both information and direct experience purchasing products via a physical store visit to deal with the uncertainty of online shopping (Aghekyan-Simonian et al., 2012; Forsythe et al., 2006; Forsythe & Shi, 2003; Kim & Lennon, 2012; Park & Stoel, 2002), our participants without rental experience will have a limited amount of information to deal with product performance uncertainty of online fashion product rentalers. Additionally, as a single-channel retailer, those online shoppers who lack rental experience will have a limited resource to obtain product information (e.g., fit and size, quality) besides the online fashion product rentalers' websites. Therefore, the limited experience of some participants may have contributed to the insignificance of the finding.

Another underlying reason of this finding is that perceived product performance uncertainty of online fashion product rentalers may not be considered as a positive stimulation for online shoppers. This finding could be explained in part by results of Forsythe and Shi's (2003) study, indicating that perceived product performance uncertainty was the most significant risk for online shoppers. Despite the attempt to provide information for product performance evaluation, such as three-dimensional pictures of products (Park & Stoel, 2002), simply using sensory or experiential product information may not accurately evaluate the reality of apparel products. Thus, perceived product performance uncertainty is less likely to influence the online shoppers' OSL, although the risk of apparel product renting should be more manageable than buying.

Hypothesis 2: The relationship between perceived transaction uncertainty of online fashion product retailers and OSL

H2 proposed a positive relationship between perceived transaction uncertainty of online fashion product retailers and a high level of OSL among online shoppers. However, the finding did not support the hypothesized relationship ($\gamma_{12} = 0.06$, t -value = 0.78, $p > .05$). The finding suggests that, in the online fashion product retailing environment, the influence of perceived transaction uncertainty was not found to increase a level of OSL among online shoppers. Our results are inconsistent with previous studies in new product and service adoption research (Donthu & Garcia, 1999; Lee & Huddleston, 2006; Steenkamp & Baumgartner, 1992) in that online shoppers are more likely to be risk averse due to their high degree of OSL. Thus, perceived transaction uncertainty was not considered as a factor to influence online shoppers with a high level of OSL to shop at online fashion product retailers.

One possible explanation of this finding can be borrowed from Teo and Yu (2005), who suggested that consumers' inability or perceived difficulty to ascertain performance and information about services due to unfamiliarity with the brand, business, and policies of the online retailer can result in perceived transaction uncertainty. In comparison to the online retailing environment, online fashion product retailers have different policies and operations under the rent-and-return basis. Unlike the merchandising cues that are useful for online shoppers (Fiore et al., 2005; Yu et al., 2012), service information of online fashion product retailers may not provide sufficient cues and stimulations to assist online shoppers. Therefore, having direct experience with

online fashion product retailers can be an example of a way to gain information about transaction performance (e.g., delivery service, rental-and-return policy) in order to enable online shoppers to evaluate the transaction performance within this environment. Thus, online shoppers who have not yet become familiar with rental policies and services of online fashion product retailers are less likely to ascertain transaction information of online fashion product retailers. Specifically, when consider the limited rental experience of our participants (only 52%, n = 183, have rented), it might result in the insignificance of the finding.

In addition, another explanation of this finding is that perceived transaction uncertainty of online fashion product retailers was not considered as a positive stimulation for online shoppers. This finding can be explained by the results from Park and Kim's (2007) study, indicating that shipping and delivering procedures of online retailers had a significant impact on perceived risk of online purchases. Consequently, perceived transaction uncertainty may increase perceived financial risk and time loss if the online apparel product retailers do not provide sufficient information about their services (Forsythe & Shi, 2003). When compare to the buying process, online fashion product retailers' information pertaining to how to receive and return products on time may be crucial and required to mitigate perceived transaction uncertainty, rather than to influence online shoppers' level of optimum stimulation level.

Alternatively, it is possible that some online shoppers may decide not to proceed with the renting acquisition due to its newness and differences from a typical online shopping environment where buying is the main acquisition method. Goodwin (1980)

suggested that individual may withdraw from engaging with a new environment because of complexity or incompleteness. For example, a lack of sufficient information regarding how to reserve a rental product to guarantee the receipt of the rental product on time may result in discontinued interest in online fashion product renting. Therefore, transaction policies and service information of online fashion product renting may be perceived as unfamiliar for online shoppers, which in turn results in perceived transaction uncertainty that causes online shoppers to terminate their rental activities.

Hypothesis 3: The relationship between perceived brand assortment of online fashion product retailers and OSL

H3 proposed a relationship between perceived brand assortment offered by online fashion product retailers and a high level of OSL among online shoppers. The finding supports the hypothesized relationship ($\gamma_{13} = 0.26$, $t\text{-value} = 3.81$, $p < .001$). The finding suggests that brand assortment influenced the level of OSL among online shoppers when shopping at online fashion product retailers. This is consistent with previous studies such as Lee and Huddleston (2006) and Lim and Dubinsky (2004), whose findings suggested that online shoppers driven by high levels of OSL are likely to consider perceived brand assortment as a favorable characteristic when shopping at online fashion product retailers because brand assortment was found to reduce perceived risk when shopping at single-channel online retailers (e.g., online websites with no physical store). The role of product brand in reducing the risk of online shopping is twofold. First, product brands can be used to increase perceived certainty when store image/retailer brands are less established or unfamiliar to consumers (Aghekyan-Simonian et al., 2012;

Grewel et al., 1998). Because most online fashion product retailers have no physical store, the product brands that consumers are familiar with or in which they are confident in the quality may increase the certainty and approval of the retailers (Park & Stoel, 2005). Second, online retailers that provide a large assortment of products and brands are perceived as having lower costs associated with time and effort involved in the shopping task (Pan & Zinkhan, 2006), and thereby provide increased perceived certainty that online shoppers will achieve their goal in online shopping.

This finding is also consistent with other studies (e.g., Steenkamp & Baumgartner, 1992; Wahlers & Chapman, 2014), indicating that brand assortment or variety of brands in online fashion product retailing environments can enable online shoppers to achieve the preferred levels of optimum stimulation level. This finding can also be linked to Eastman et al. (2009) and Lee and Huddleston (2006) in that online shoppers exhibit more variety-seeking tendencies than non-online shoppers within the online fashion product retailing environment. Therefore, it was not surprising that perceived brand assortment can attract online shoppers who possess a high degree of optimum stimulation level in the online fashion product retailing environment.

Hypothesis 4: The relationship between perceived price of online fashion product retailers and OSL

H4 suggested a positive relationship between perceived price of online fashion product retailers and a level of optimum stimulation level among online shoppers. Our finding supports the relationship proposed in H4 ($\gamma_{14} = 0.25$, $t\text{-value} = 3.20$, $p < .01$). This finding indicates that online shoppers driven by a high level of optimum stimulation

levels are likely to consider perceived price as a favorable characteristic when shopping at online fashion product rentailers. Specifically, online shoppers are interested in perceived price associated with value and low price of the product, the two dimensions of price perception constructs proven to play an important role in purchase intention (Lichtenstein, Ridgway, & Netemeyer, 1993). While perception of the price cue for value concerns the ratio of product quality in relation to price paid, perception of low price exclusively captures how the low price is to consumers (Lichtenstein et al., 1993). Our results are consistent with the above perceptions of price because online product prices are known to be cheaper than those in the store (Grewel et al., 1998; Park & Lennon, 2009). In addition, online fashion product renting involves only a rental fee paid by consumers in exchange for the use of high-end brands and fashionable designer products. Consequently, the perceived low price in renting expensive and quality fashion brands results in perceived value based on the concept of reference price (Grewel et al., 1998). Therefore, the perceived price of online fashion product rentailers as compared to offline channels and the retail price is likely to influence online shoppers who possess a high level of optimum stimulation level to shop at these rentailers.

Furthermore, in line with previous research regarding perceived low price in apparel shopping (Byun & Sternquist, 2008; Park et al., 2012), our finding agrees that perceived price of products offered by online fashion product rentailers has an effect on consumer decisions such as a sense of urgency or excitement to attain the affordably priced products. Similarly, previous studies posited that price discount has a positive effect on consumers' perceived value and increases desirability of products (Grewel et al.

1998; Park & Lennon, 2009). Thus, this finding can also be linked to the previous studies in that perceived price of products in online fashion product retailing environments can instigate online shoppers' excitement, which in turn positively influences the levels of optimum stimulation level.

Hypothesis 5: The relationship between eWOM about online fashion product retailers and OSL

H5 predicted a positive relationship between eWOM about online fashion product retailers and a high level of optimum stimulation level among online shoppers. The finding supports the relationship proposed by H5 ($\gamma_{15} = 0.12$, t -value = 2.82, $p < .01$). This finding indicates that online shoppers with a high level of optimum stimulation level are more likely to engage with online fashion product retailers when eWOM is prevalent within the online fashion product retailing environment. This finding lends support to previous studies (e.g., Lee & Park, 2008; Zhu & Zhang, 2010), indicating that online shoppers with a high level of optimum stimulation level consider eWOMs as an important source of information about products and services and social influence when shopping at online fashion product retailers. Also, in line with previous research such as Raju (1980) and Steenkamp and Baumgartner (1992), considerations of eWOM as a source of marketing information regarding the product or service are important among online shoppers who are driven by a high level of optimum stimulation level.

An explanation for this finding is the basic notion of OSL, indicating the relationship between stimulations in the environment and a person's ideal level of stimulation (Berlyne, 1960). If his or ideal level of stimulation is high but the

environmental stimulation is low, or vice versa, the person will need to react to the environmental stimulation to achieve a satisfying level of stimulation (Steenkamp & Baumgartner, 1992). In the case of the online fashion product renting environment, reading or responding to eWOM regarding such environment can help online shoppers whose ideal level of stimulation is high to achieve their satisfactory level of stimulation partly because of the lack of information about online fashion product renters. As this environment is unfamiliar to most online shoppers, individuals with a high level of optimum stimulation level exhibit a tendency to seek information from a variety of sources (e.g., online reviews, social media, advertising) in various forms of eWOM in order to gain stimulation and pleasure (Raju, 1980) as well as achieve their desire for knowledge (Steenkamp & Baumgartner, 1992). Therefore, when eWOM about online fashion product renters is available, online shoppers are likely to utilize this source of information to answer their questions or to entertain themselves.

Objective 2: Investigating the Impact of OSL on Risk-Taking, Variety-Seeking, and Curiosity-Motivated Personality Traits within the Online Fashion Product Renting Environment

Hypothesis 6: The relationships between online shoppers' OSL and personality traits

H6 predicted a positive relationship between online shoppers' high level of OSL and personality traits relative to risk-taking (H6a), variety-seeking (H6b), and curiosity-motivated tendencies (H6c) within the online fashion product renting context. Findings demonstrated the relationship between OSL and risk-taking tendency (H6a) ($\beta_{21} = 0.60$, t -value = 8.37, $p < .001$), variety-seeking tendency (H6b) ($\beta_{31} = 0.41$, t -value = 6.32, $p <$

.001), and curiosity-motivated tendency (H6c) ($\beta_{41} = 0.47$, t -value = 7.35, $p < .001$). These findings indicate that online shoppers driven by a high level of OSL have strong personalities associated with risk-taking, variety-seeking, and curiosity-motivated traits. These findings are in line with previous studies (e.g., Donthu & Garcia, 1999; Ha & Lennon, 2010; Kang et al., 2014; Park et al., 2012), indicating that online shoppers possess tendencies to be a risk taker, variety seeker, and browser out of curiosity. Based on the literature in online shopping, risk-taking is considered a personality characteristic of online shoppers as they are likely to tolerate the level of risks (e.g., financial and product performance risks) involved in online shopping (Park & Kim, 2007; Park & Stoel, 2002). Likewise, previous research showed that online shoppers possess a variety-seeking personality trait as they exhibit more interest in brands and product assortments than non-online shoppers do (Donthu & Garcia, 1999; Eastman et al., 2009; Liu et al., 2013). With respect to their tendency to seek information out of curiosity, online shoppers demonstrate their propensity to be susceptible to different sources of information (Goldsmith & Flynn, 2005) and to engage in online product reviews to satisfy their hedonic and cognitive needs for knowledge (Liu et al., 2013; Zhu & Zhang, 2010).

Furthermore, our findings suggesting that the positive relationship between OSL and risk-taking, variety-seeking, and curiosity-motivated tendencies confirm the conclusions of previous research that individuals driven by a high level of optimum stimulation level are characterized as having a higher degree of trying or selecting products or services that involve risk, seeking variety in products or brands, and

searching or browsing for information about things they are curious about (Raju, 1980; Steenkamp & Baumgartner, 1992; Venkatraman & MacInnis, 1985). These relationships exist in the context of online fashion product retailers because consumers perceive online shopping as a higher-risk activity than shopping in other channels (Eastman et al., 2009; Vijayasathy & Jones, 2000). Similarly, online fashion product retailers offer a variety of brand assortments and online venues for information about their products and services (e.g., online reviews, social media sites). Therefore, the relationships between a high degree of optimum stimulation level and the three personality traits were found among online shoppers who shop at online fashion product retailers.

Objective 3: Examine the Influence of Risk-Taking, Variety-Seeking, and Curiosity-Motivated Personality Traits on Exploratory Information Seeking, Exploratory Product Acquisition, and Intention to Visit and Rent Fashion Product from Online Retailers

Hypothesis 7: The relationships between risk-taking tendency and exploratory consumer behavior

H7 predicted positive relationships between online shoppers' risk-taking tendencies and exploratory consumer behavior as measured in terms of EIS (H7a) and EAP (H7b). Our findings offer support for the relationship between risk-taking tendencies and EAP (H7b) ($\beta_{62} = 0.37$, t -value = 6.26, $p < 0.001$). This finding indicates that online shoppers with a high degree of risk-taking tendencies were more likely to engage in exploratory acquisition of product through renting from online fashion product retailers. Although the relationship between risk-taking tendencies and EIS

(H7a) was significant ($\beta_{52} = -0.17$, t -value = -2.62, $p > 0.05$), the direction of such relationship is opposite as proposed. That is, online shoppers with a high degree of risk-taking tendencies were more likely to engage in exploratory information seeking in the context of online fashion product renting. Thus, while some of the results are in line with other studies (e.g., Raju, 1984; Steenkamp & Burgess, 2002; Van Steenburg & Spears, 2011), our results are inconsistent with these studies (Baumgartner & Steenkamp, 1996; Berlyne, 1960) in that online shoppers who possess risk-taking tendencies are less likely to engage in information seeking, exploration through browsing, and interpersonal communication regarding the renting environment.

The diffusion of innovation theory may lend an explanation for the significantly negative relationship between risk-taking tendency and EIS (H7a). Rogers (2010) described diffusion of innovation as involving innovation, communication, time, and the members of a social system. The members who choose to adopt an innovative product or service before others may be among the first people who engage in new activities, people, and environments. These behaviors somewhat entail risk because relatively unfamiliar products or services may require adaptation or changes in the daily lives of individuals (Berlyne, 1960). Based on the diffusion of innovation theory, these early adopters are considered innovative and risk takers (Rogers, 2010). As a risk taker, seeking information about an innovation may not be necessary prior to adopting the innovation especially for those who have been up-to-date with new trends. For example, online shoppers who are trend setters in fashion may attempt to be among the first

people who engage in online fashion product renting without much information searching needed.

Alternatively, trying out the new innovation to access direct experience may be another means to obtain knowledge and information about an innovation, such as the experience of renting fashion products online. Not only can taking risk in adopting new products or services through exploratory acquisition of product via renting provide a risk taker or innovator status for those who possess a high degree of optimum stimulation level, but also afford them the environmental stimuli to achieve the satisfying level of stimulation (Baumgartner & Steenkamp, 1996; Steenkamp & Baumgartner, 1992). Therefore, the result relative to H7b is in line with the previous studies (Raju, 1980; Steenkamp & Baumgartner, 1992; Van Steenburg & Spears, 2011) and confirms that risk-taking online shoppers are more likely to engage in renting as a means to exploratory acquisition of product in the context of online fashion product retailers.

Hypothesis 8: The relationships between variety-seeking tendency and exploratory consumer behavior

H8 postulated positive relationships between online shoppers' variety-seeking tendencies and exploratory consumer behavior as measured in terms of EIS (H8a) and EAP (H8b) within online fashion product retailers. Findings from the sample indicate that variety-seeking tendency had a positive relationship with EAP (H8b) ($\beta_{63} = 0.65$, t -value = 5.29, $p < 0.001$), whereas the relationship between variety-seeking tendency and EIS (H8a) was not ($\beta_{53} = 0.03$, t -value = 0.26, $p > 0.05$). These findings indicate that variety-seeking tendency was more likely to motivate online shoppers to engage in

exploratory acquisition of product through renting rather than seeking information from online fashion product rentailers. As such, while some of the results are in line with other studies (e.g., Baumgartner & Steenkamp, 1996; Venkatraman & MacInnis, 1985), our results are inconsistent with previous studies (e.g., Berlyne, 1960; Liu et al., 2013; Park et al., 2012) in that browsing or exploring marketing information about brand assortment to gain a sense of varied experience can serve as a means to relieve the state of satiation from the same brand previously used.

An explanation to the insignificant relationship between a variety-seeking tendency and EIS (H8a) is that a variety-seeking driven person will be satisfied by the extent of the change he or she experiences from differences in attributes among brands chosen (Steenkamp & Baumgartner, 1992). The need for experience from different brands or environments can be fulfilled by direct experience, rather than from the number of different brands chosen. That is, online shoppers who possess variety-seeking tendencies may be pleased by the experience from renting different fashion brand assortment at online fashion product rentailers. By the same token, our findings confirm that a direct use of different brand attributes can achieve a preferred level of variety rather than searching for information about the different brand attributes in the online fashion product retailing environment.

Hypothesis 9: The relationships between curiosity-motivated tendency and exploratory consumer behavior within online fashion product rentailers

H9 proposed relationships between online shoppers' curiosity-motivated tendencies and exploratory consumer behavior as measured in terms of EIS (H9a) and

EAP (H9b) within online fashion product rentailers. The finding showed that the relationship between curiosity-motivated tendency and EIS (H9a) ($\beta_{54} = 0.14$, t -value = 3.01, $p < .01$) and the relationship between curiosity-motivated tendency and EAP (H9b) ($\beta_{64} = 0.98$, t -value = 9.00, $p < .001$) were supported. These findings indicate that curiosity-motivated tendency was a factor that motivated online shoppers to engage in EIS and EAP behaviors when shopping at online fashion product rentailers. As such, these findings are in line with previous studies that proposed a positive relationship between a desire for information and knowledge and behaviors such as questioning and inquiry, talking to others about purchasing experiences, or purchasing products when the search for information about the products is insufficient (Baumgartner & Steenkamp, 1996; Raju, 1980; Steenkamp & Baumgartner, 1992). These findings from H9 are also consistent with Berlyne's (1960) theory associated with the intrinsic motivator of exploratory behavior called perpetual curiosity, suggesting that acquisitions of knowledge through the use of a product and a search for information are exploratory behaviors in response to perpetual curiosity or a personality trait driven by curiosity.

However, it is important to note that the influence of curiosity-motivated tendencies on EAP behavior (H9b) was stronger ($\beta_{64} = 0.98$, t -value = 9.00, $p < .001$) as compared to the influence of curiosity-motivated tendency on EIS behavior (H9a) ($\beta_{54} = 0.14$, t -value = 3.01, $p < .01$). Such findings may imply that a curiosity-motivated personality has a stronger desire to engage in EAP behavior (e.g., renting) rather than the tendency to explore new products and services of online fashion product rentailers through EIS behavior (e.g., reading a review). This discussion could be explained in part

by Baumgartner and Steenkamp (1996), who suggested that EAP behavior may provide the curiosity-motivated consumers with sensory experience and knowledge of online fashion product retailers that are more satisfying than engaging in cognitive stimulation provided by EIS behavior such as reading a review or browsing the websites.

Hypothesis 10: The relationship between exploratory information seeking (EIS) and intent to patronize online fashion product retailers

H10 predicted a positive relationship between EIS and intent to visit and patronize online fashion product retailers. The finding showed a positive relationship between EIS and intent to visit and patronize online fashion product retailers ($\beta_{75} = 0.25$, t -value = 4.07, $p < .001$). That is, exploratory information seeking (e.g., reading a review, talking to others, searching for information) among online shoppers was a factor that influenced their intent to visit and patronize online fashion product retailers. The finding is consistent with previous studies (Baumgartner & Steenkamp, 1996; Raju, 1977), indicating that consumers often engage in exploratory information-seeking in attempt to learn about stimulations in the environment and to satisfy their cognitive needs for knowledge out of curiosity. As a result, this behavior may provide opportunities for consumers to gain enough confidence about the new environment to visit and patronize.

This finding could be explained in part by a study of Venkatraman and MacInnis (1985), who stated there are three categories of consumers: cognitive-oriented, hedonic-oriented, and experience seekers (who have both cognitive and hedonic orientations). While hedonic-oriented consumers seek sensory information (e.g., visual and

entertaining stimuli), cognitive-oriented consumers rely on factual information before engaging in a purchase (Venkatraman & MacInnis, 1985). By focusing on factual and information search to learn new knowledge as an end in itself (Raju, 1977), consumers may fulfill their curiosity (Berlyne, 1960), as well as increase intention to acquire new experience from the product or service directly.

In addition, this finding is in line with Shim et al. (2001) in that intent to search the Internet for product information was the strongest predictor, among other predictors (e.g., attitude toward online shopping, perceived behavioral control, and online purchase experience) of online purchase intentions. Thus, it is possible that online shoppers who have engaged in exploratory information seeking behaviors at the online fashion product retailers' websites are more likely to have increased online rental intention because they have stored factual information about online fashion product retailers. Based on this discussion, the finding supports that online shoppers with exploratory information seeking behavior are more likely to visit online fashion product retailers' websites to obtain shopping information (e.g., product and brand assortment, rental policy, price), which in turn makes them more likely to patronize online fashion product retailers.

Hypothesis 11: The relationship between exploratory product acquisition (EAP) and intent to patronize online fashion product retailers

H11 proposed a positive relationship between consumers' exploratory acquisition of product and intent to visit and patronize online fashion product retailers. Our finding revealed a positive relationship between EAP and intent to visit and patronize online fashion product retailers ($\beta_{76} = 0.46$, t -value = 4.89, $p < .001$). That is,

exploratory acquisition of product behavior is likely to influence online shoppers' intent to visit and patronize online fashion product retailers. This finding supports previous studies (e.g., Chowdhury et al., 2009; Lee, 1991; Steenkamp & Burgess, 2002; Steenburg & Spears, 2011), suggesting that exploratory acquisition of product behavior is a predisposition of purchases in novel environments and emerging markets because exploration can increase confidence in consumers' future purchases.

Our finding can be explained in part by previous research on exploratory buying behavior that consumers are likely to acquire products or services as a means to regulate exposure to sensory stimulations (Baumgartner & Steenkamp, 1996; Raju, 1980; Steenkamp & Baumgartner, 1992). Similarly, Venkatraman and MacInnis (1985) suggested that hedonic-orientation consumers and experience seekers are likely to engage in exploratory acquisition of product prior to their purchases because they are driven by the need to gain knowledge and direct experience. Therefore, exploratory acquisition of product behavior among online shoppers may increase their intent to visit and patronize online fashion product retailer because these are a means to achieve their desire for cognitive and sensory experiences.

Conclusions

This dissertation was designed to propose and empirically examine an integrative model to predict intent to visit and patronize online fashion product retailers. Specifically, this dissertation has identified the factors, including the characteristics of online retailing environments and online shoppers, as well as online shopping behaviors

that play important roles in consumers' intent to visit and patronize online fashion product retailers.

Based on the findings relative to the characteristics of online fashion product retailers associated with perceived price, perceived brand assortment, and eWOM, these three are the important characteristics of online fashion product retailers that draw attention from online shoppers as these characteristics can provide cognitive and sensory stimulations when shopping at online retailers. These findings support previous studies regarding the positive relationship between brand assortment, perceived low price, eWOM, and online shoppers' personality traits. Particularly, the findings are linked to the results of Lee and Huddleston (2006) and Lim and Dubinsky (2004) that illustrate that brand assortment is a favorable characteristic of single-channel online retailers because the variety of brands can provide a cue regarding product quality and enhance the retailers' image in absence of knowledge and shopping experience at the online retailers among online shoppers. Likewise, the finding associated with perceived price can also be linked to previous studies which suggested that the perception of low price or special pricing is a favorable characteristic of apparel shopping for consumers (Byun & Sternquist, 2008; Grewel et al., 1998; Park & Lennon, 2009; Park et al., 2012). In addition, their results indicated that perceived price has an influence on consumer perception of product value resulting in increased product desirability. Along the same line, eWOM is a strong motivation that drives online shoppers to engage in online retailers because online shoppers tend to place importance on informative and social influences regarding opinions on products and services imposed by other online

consumers (Lee & Park, 2008; Liu et al., 2013; Zhu & Zhang, 2010). Thus, in this online fashion product renting environment, perceived brand assortment, perceived price, and eWOM piqued the online shoppers' interest because these factors generated cognitive and hedonic stimulations that enable them to achieve optimum stimulation level (OSL).

On the other hand, findings relative the characteristics of online fashion product renters indicate that perceived product performance uncertainty and perceived transaction uncertainty are not considered important factors to motivate the online shoppers because they do not exert a positive influence on their interest in online fashion product renters. Thus, as this study found, perceived risk associated with product performance and transaction about shopping at online fashion product renters are not desirable characteristics to online shoppers, in conjunction with previous studies about perceived risk of online shopping (Aghekyan-Simonian et al., 2012; Eastman et al., 2009; Kim & Lennon, 2012; Lee & Huddleston, 2006; Park & Kim, 2007; Yu et al., 2012), catalog shopping (Goldsmith & Flynn, 2005; Vijayasathy & Jones, 2000), online apparel shopping (Kim & Krishnan, 2015; Park & Stoel, 2005; Yu et al., 2012), and innovation adoption (Steenburg & Spears, 2011; Steenkamp & Burgess, 2002; Raju, 1984; Rogers, 2010).

Findings of the dissertation further suggest that a high level of OSL is an important indicator of personality traits of online shoppers who are likely to shop at online fashion product renters. Specifically, these findings indicate that a high level of OSL enabled the likelihood of risk-taking, variety-seeking, and curiosity-motivated tendencies among online shoppers within the online fashion product renting

environment. These findings are linked to that of Fiore et al. (2005), proposing that the online shoppers driven by a high level of optimum stimulation level tend to seek cognitive and sensory information and experiences at online apparel websites due to the environmental stimuli (e.g., visual and tactile functions) of apparel products.

Furthermore, these findings lend support to previous studies which characterized the high level of optimum stimulation level individuals as having a higher degree of trying or selecting products or services that involve risk (Raju, 1980), seeking variety in products or brands (Venkatraman & MacInnis, 1985), and responding to new information (i.e., advertising) (Steenkamp & Baumgartner, 1992). Therefore, it can be expected that online shoppers of online fashion product retailers with a high level of optimum stimulation level are likely to be risk-takers, variety-seekers, and to possess a high degree of curiosity-motivated tendencies.

Regarding the influence of online shoppers' personality traits on the two-dimension exploratory consumer behavior (e.g., EIS and EAP), the findings suggest that only online shoppers driven by curiosity-motivated tendency have the likelihood to express both exploratory information seeking and exploratory acquisition of product behaviors. These findings are similar to that of Berlyne (1960), who suggested that consumers with the need for cognitive stimulation due to their perpetual curiosity tend to engage in such exploratory activities to acquire knowledge through the use of product and a search for information. In addition, these findings are in line with Baumgartner and Steenkamp (1996) that curiosity-motivated shoppers tend to seek sensory experiences from engaging in exploratory acquisition of product behavior and obtaining cognitive

stimulation through exploratory information seeking behaviors such as reading a review or browsing the websites.

Furthermore, the findings reveal that engaging in exploratory acquisition of product behavior (e.g., purchasing products when the search for information about the products is insufficient) was able to fulfill the online shoppers' need for risk-taking and variety-seeking tendencies, whereas exploratory information seeking behavior was not the solution for risk-taking and variety-seeking consumers when they are interested in online fashion product retailers. These findings can be linked to previous studies that proposed a positive relationship between risk-taking and variety-seeking driven consumers and their preference to adopt innovation and a variety of products and services (Raju, 1984; Steenburg & Spears, 2011; Steenkamp & Burgess, 2002). These findings were also consistent with that of Venkatraman and MacInnis (1985), who suggested that exploratory consumer behaviors tend to be exhibited by consumers with needs for cognitive and sensory stimuli or experience seekers (e.g., variety seekers, risk takers) although the two groups may seek the experience from the same product for different purposes.

This dissertation also examined the relationship between exploratory information seeking behavior and intent to visit and patronize online fashion product retailers and the relationship between exploratory acquisition of product behavior and intent to visit and patronize online fashion product retailers. According to the findings, the needs for cognitive and sensory stimulations through exploratory consumer behavior (EIS and EAP) within online fashion product retailing environment are likely to increase the

online shoppers' intent to visit and patronize online fashion product retailers. These findings can be linked to previous research of Venkatraman and MacInnis (1985) in that cognitive-oriented consumers who tend to rely on factual information searches, as well as hedonic-oriented consumers who rely on sensory experiences, or experience seekers (who have both cognitive and hedonic orientations) have a strong propensity to gain direct experience because they have gained confidence from cognitive and sensory stimuli.

Implications and Recommendations

Theoretical Implications

In this dissertation, the relationships among online fashion product retailers-related characteristics (perceived product performance and transaction uncertainty, brand assortment, perceived price, and consumer conformity to eWOM), online shoppers-related characteristics (OSL, risk-taking, variety-seeking, and curiosity-motivated tendencies), and exploratory consumer behavior (EIS and EAP behaviors) in predicting an intent to visit and patronize online fashion product retailers were investigated. As the goal of this study, a model that predicts the intent to visit and patronize online fashion product retailers was examined and proposed. Based on this model, four aspects of theoretical relevance emerged from this study: (1) the importance of brand assortment, perceived price, and consumer conformity to eWOM in generating attention and stimulating the senses of online shoppers with a high level of optimum stimulation level; (2) the significance of optimum stimulation level as a strong indicator of personality traits of online shoppers (risk-taking, variety-seeking, and curiosity-motivated tendencies) in

the context of online fashion product retailers; (3) the confirmation of existing relationships between the proposed personality traits of online shoppers and exploratory consumer behavior; and (4) the additional evidence in support of the relationship between exploratory consumer behavior and the intent to visit and patronize online retailers. The implications are discussed below.

First of all, we investigated the extent to which online fashion product retailers-related characteristics (i.e., brand assortment, perceived price, eWOM) influence the high level of optimum stimulation level among online shoppers. The findings contribute to the body of literature in online apparel shopping because this dissertation was the first study that examined the relationship between perceived brand assortment and OSL constructs, the relationship between perceived price and OSL constructs, and the relationship between eWOM and OSL constructs within the context of online fashion product retailers. These findings broaden the literature regarding the prerequisite of OSL, such as image interactivity of products and brands yielded by the online shopping mode (Fiore et al., 2005).

Respectively, this dissertation was the first to study the positive relationships of brand assortment and perceived price with OSL. Specifically, the finding extended the literature regards to positive stimulating effect of brand assortment and perceived price on OSL besides their positive effects on consumer attitude toward product values (Byun & Sternquist, 2011; Grewel et al., 1998; Mathwick et al., 2001; Park & Lennon, 2009), store traffic (Lim & Dubinsky, 2004), store image (Aghekyan-Simonian et al., 2012; Park & Lennon, 2009), and retailer brand trust (Hahn & Kim, 2009; Kim & Jones, 2009). In

applying this finding to the existing literature, the high level of optimum stimulation level that is stimulated by brand assortment or perceived price may be an underlying reason, for example, why consumers feel the urge to visit the retail stores or purchase products. Moreover, the focus of the study on product brand (e.g., Calvin Klein) contributes to the gaps in research on the importance of product brands in online apparel shopping and in the context of online fashion product retailers.

Along the same line, this study extended the literature regarding the influence of eWOM (Kang et al., 2014; Lee & Park, 2008) on optimum stimulation level. Particularly, online shoppers may become motivated to follow online opinions about new products and services imposed by others because they find such information useful or inspiring, which in turn increases the level of optimum stimulation level. Thus, the finding may contribute to the research gap by suggesting a possible factor, OSL, that increases propensity to read online reviews and communications in the context of online fashion product retailers among online shoppers.

It is important to note that, despite the insignificant relationship between perceived transaction uncertainty and OSL, perceived transaction uncertainty should represent the compound risks associated with financial, time/convenience, and psychological risks as they deterred online shoppers who possess a high degree of optimum stimulation level to shop at the environment with such risk.

Secondly, we examined the relationship between OSL and personality traits of online shoppers. The theoretical contribution of the findings is twofold. That is, the findings successfully bridged the literature in OSL and specific personality traits (e.g.,

Raju, 1980; Steenkamp & Baumgartner, 1992; Venkatraman & MacInnis, 1985) with the later research about online shoppers' personality profiles (e.g., Donthu & Garcia, 1999) and this dissertation may be among the first to investigate both OSL and personality constructs in the context of online fashion product retailers. The findings indicate that a high level of optimum stimulation level is associated with risk-taking, variety-seeking, and curiosity-motivated personalities of online shoppers in the context of online fashion product retailers.

Next, we investigated the relationship between personality traits of online shoppers and exploratory consumer behavior. The findings provide clear implications for the importance of online shoppers' personality traits (i.e., risk-taking, variety-seeking, and curiosity-motivated tendencies) in influencing them to engage in exploratory behavior (i.e., EIS, EAP) in the online fashion product retailing context. As proposed by Baumgartner and Steenkamp (1996), cognitive and sensory stimulation seeking can be achieved through exploratory information-seeking and exploratory acquisition of product behaviors, respectively. However, this study contributes to the literature by identifying specific relationships between online shoppers' personality traits associated with risk-taking, variety-seeking, and curiosity-motivated tendencies and their exploratory behavior through exploratory information seeking (e.g., reading online reviews) and exploratory acquisition of product (e.g., acquiring new products) activities. As a result, the findings of this study confirm the proposed underlying motivators of exploratory consumer behavior (Baumgartner & Steenkamp, 1996; Berlyne, 1960; Raju, 1977, 1980, Raju & Venkatesan, 1980; Venkatraman & MacInnis, 1985).

Finally, this study's findings provide important theoretical implications by addressing some of the gaps in online apparel shopping that lacks research in online behaviors to predict intention to visit or shop, specifically at online fashion product renters. This dissertation was among early research that revealed that exploratory consumer behavior is a strong predictor of intent to visit or patronize online fashion product renters. Further implications of these findings may be applied to the context of online apparel shopping as the findings provide additional evidence in support of the relationship between exploratory consumer behavior and the patronizing intention.

Managerial Implications

In addition to the theoretical implications, the findings also offer managerial implications, including the desirable characteristics of online fashion product renters, the development of online shoppers' psychological profiles, and the potential online behaviors that marketers of online fashion product renters should pay attention to.

First, marketers should focus on highlighting the brand assortment of online fashion products available for rent in order to induce consumers' excitement and attention. For example, in order to emphasize the various well-known designer and luxury brands of online fashion product renters (Bertoni, 2014; Craig, 2014), a variety of brands displayed on the online fashion product renters' websites should be rotated weekly; as well as, a feature to sort or search products by brand should be enabled. Furthermore, perceived brand assortment may be used as a strategy to motivate online shoppers who are accustomed to store brands to consider renting multiple luxury brands from online fashion product renters. By promoting new rental experience of using

well-known designers and luxury brands for every occasion when compared to repeated uses of store brand clothing, for instance, the opportunity to use different brands may strongly attract online shoppers, especially those with variety-seeking tendency.

Likewise, the marketers should make the perceived price of small rental fees compared to the full retail price - a focal benefit of shopping at online fashion product rentailers because it is an advantage of this business over other online apparel retailers. An effort to illustrate the difference between the retail and rental prices in a form of percentage or cumulative discounts, for example, when renting compared to buying may enhance the sense of economic gains per the concept of reference price (Grewel et al., 1998). As discussed, perceived price can stimulate the sense of urgency to acquire a product (Byun & Sternquist, 2008). Thus, the marketers should create different promotional price packages that encourage consumers to pay attention and, consequently, patronize online fashion product rentailers via renting. Alternatively, the marketers may strategically use a monthly rental fee for renting multiple brands as an integrative marketing tool to attract both variety-seeking shoppers and price-sensitive consumers to engage in online fashion product renting.

At the same time, the marketers should make it a priority to integrate their marketing efforts in eWOM because online shoppers utilize social networking sites and online reviews as a source of opinion seeking (Kang et al., 2014), and product and service evaluation (Lee & Park, 2008). As discussed, eWOM, whether in the forms of online product reviews or personal opinions (e.g., feedback, complaints, approvals) about the product and service, can draw attention from online shoppers. Therefore, online

information from customers about each product should appear next to the product and can be easily shared among other consumers on social media sites, for example, to maximize the availability of eWOM.

Second, in order to create a competitive advantage for the online fashion product retailers, the marketers need to understand the online shoppers' characteristics. For instance, the marketers should define their market segmentation according to the profile of online shoppers as demonstrated in this study. As discussed, online shoppers tend to be risk takers, variety seekers, and curious. Thus, the marketers should create other cognitive and sensory stimulations that accommodate the target shoppers' personalities. For instance, wedding dress or other new product categories that are appropriate candidates for renting may be offered to online shoppers who can manage risk associated with apparel products and online transactions. At the same time, the findings of this study suggest that online shoppers may gain sensory stimulations from the presentation of rental products. Therefore, an advance technology for online product presentations, including the ability to view apparel product on different body shapes or on the virtual body of a customer, should be adopted to enhance the likelihood of exploratory consumer behavior through EIS and EAP.

Additionally, curiosity-motivated shoppers tend to seek sensory experience from engaging in exploratory acquisition of product behavior and obtain cognitive stimulation through exploratory information-seeking behaviors such as reading a review or browsing websites (Baumgartner & Steenkamp, 1996), whereas risk-taking and variety-seeking consumers tend to engage in exploratory acquisition of product activities only based on

the findings. Therefore, the marketers should provide specific activities designed for certain personality trait driven consumers, such as to create competition for the risk-taking online shoppers. In short, the marketers should utilize the online shoppers' personality profile and online behaviors to design marketing efforts that effectively communicate to the target consumers based on their psychographics. For consumers that have rental experience, a partnership with other rental providers, such as Zipcar, may help the marketers to obtain potential customers for their online fashion product rental business. On the other hand, the marketers may need to further develop consumer segments in conjunction with our findings in order to expand a possibility to gain non-rental consumers to consider renting. For instance, the marketers may consider targeting sustainable or environmental friendly oriented consumers with the benefits of rent-and-return fashion products online, while demonstrate the cleaning and care of garment process to ensure that the worn rentals are safe to use. The results of reducing waste by renting may help those consumers to overcome their hesitation to use already-worn clothing.

Lastly, based on the findings, exploratory behavior (i.e., EIS, EAP) is an online behavior that leads to intent to visit and patronize online fashion product rentailers. As discussed, intent to search the Internet for product information was the strongest predictor of online purchase intention based on the results of Shim et al. (2001). Therefore, the marketers should strongly emphasize online searching and renting activities among consumers in order to encourage them to visit the websites and rent from online fashion product rentailers. For example, the marketers may utilize famous or new bloggers or

vloggers to enroll in a challenge to find the best outfit for Valentine's Day by comparing two modes of acquisition, buying and renting. This way, online shoppers are exposed to the message on social media channels and are encouraged to visit the online fashion product retailers' websites in order to search or browse for information. Alternatively, the marketers may develop promotions that encourage online shoppers to solve their problems by renting.

Limitations and Suggestions for Further Research

This dissertation has a number of limitations that may provide opportunities for further research. First, this study relied on the responses of online participants who have visited at least one online fashion product retailer's website in order to obtain insights on characteristics of online fashion product retailers. However, the limited experience of some online participants (e.g., have only visited one website and never rented) may have confined the research's model significance and findings. Thus, future research may need to focus on current customers who have rented from an online fashion product retailer to gain a better understanding of this group in terms of their perceptions of online fashion product retailers' characteristics. Furthermore, future research may consider a multi-group or cluster analysis of current customers of retailers in order to gain an understanding of their profile relative to their age, generation cohort, and cultural background. These demographics may be important in determining the consumer propensity to engage in online fashion product retailers.

Second, although this study's findings generally support the conceptual model, the findings should be generalized with caution because they are specific to the context of

online fashion product renters. Therefore, future research is needed to explore how the underlying factors of the conceptual model are applicable to other online shopping environments, particularly those emerging in the U.S, such as product subscription services. Likewise, this study was conducted with participants in the United States. A cross-cultural study may be required to examine the proposed conceptual model in different cultural contexts.

Last of all, the lengthy questionnaire in assessing the 12-factor and 73-item conceptual model might have caused fatigue among the online participants completing the questionnaire, partly contributing to some of the insignificant relationships found in this study. Future research may adopt valid but shorter scales for testing or include fewer factors in a questionnaire in order to encourage high-quality responses from online participants.

In conclusion, this dissertation proposed a conceptual framework that empirically examined relationships between online fashion product renters' characteristics, online shoppers' characteristics, and online behaviors that predicted the intent to visit or shop at online fashion product renters. This dissertation contributes to the existing literature in several areas in consumer research and online apparel shopping. Findings also offer managerial implications for practitioners of online fashion product renters. As such, these findings can be employed by practitioners to develop marketing strategies and competitive advantages for online fashion product renters that may fit their customers' expectations. Researchers can also employ this study's findings to gain a better understanding of online shoppers' psychographics and behaviors in relation to

characteristics of a new online shopping environment, such as online fashion product
rentailing.

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APPENDIX A
PERMISSION TO COLLECT DATA FROM IRB



THE UNIVERSITY of NORTH CAROLINA
GREENSBORO

OFFICE OF RESEARCH INTEGRITY
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Greensboro, NC 27402-6170
336.256.0253
Web site: www.uncg.edu/orc
Federalwide Assurance (FWA) #216

To: Sasikarn Cook
Cons, Apparel, and Ret Stds

From: UNCG IRB

Date: 6/02/2016

RE: Notice of IRB Exemption
Exemption Category: 2. Survey, interview, public observation
Study #: 15-0262

Study Title: Investigating Exploratory Consumer Behavior in the Context of Online Fashion Product Rentailers

This submission has been reviewed by the IRB and was determined to be exempt from further review according to the regulatory category cited above under 45 CFR 46.101(b).

Study Description:

In this study, we seek to understand the various determinants of consumer behavior in online fashion product rental retailers (henceforth referred to as "rentailers"). Rent the Runway, one of the leading online fashion product rentailers, has doubled its revenues in 2014. The increase in sales suggests a shift in product acquisition and consumption patterns among consumers in the United States toward renting, rather than buying. Based on the evidence of business growth and sales generated by online fashion product rental business, the question remains as to why individual consumers partake in different and novel retail environment. We will assess the influences of the rentailers' attributes (i.e., pricing, brand assortment) on volunteered participants' attentions and responses. Additionally, we will inquire the volunteered participants to answer questions about their personalities (i.e., risk-taking, variety-seeking). Finally, we will examine whether the responses among the participants vary by their demographics and/or social-economic status.

Regulatory and other findings:

- This research meets criteria for waiver of a signed consent form according to 45 CFR 46.117(c)(2).
- The IRB requirement that all consent documents used in the enrollment process display the IRB approval stamp is waived for this study.

Modification Information:

The following changes are required for the study:

- The subject of this study is online rental provider users, who have not enrolled in the same

- study previously conducted with the UNCG students.
- Subjects are non-UNCG students or staff.
 - A different method of subject recruitment and enrollment will be used. Amazon Mechanical Turk, an online panel which consists of members who agree to complete human intelligence tasks (HIT) that are requested by researchers will be used.

Investigator's Responsibilities

Please be aware that any changes to your protocol must be reviewed by the IRB prior to being implemented. Please utilize the most recent and approved version of your consent form/information sheet when enrolling participants. The IRB will maintain records for this study for three years from the date of the original determination of exempt status.

Signed letters, along with stamped copies of consent forms and other recruitment materials will be scanned to you in a separate email. **Stamped consent forms must be used unless the IRB has given you approval to waive this requirement.** Please notify the ORI office immediately if you have an issue with the stamped consents forms.

Please be aware that valid human subjects training and signed statements of confidentiality for all members of research team need to be kept on file with the lead investigator. Please note that you will also need to remain in compliance with the university "Access To and Retention of Research Data" Policy which can be found at http://policy.uncc.edu/university-policies/research_data/.

CC:
Kittichai Watchravesringkan, Cons, Apparel, and Ret Stds

APPENDIX B
CONSENT FORM



Dear Participant:

You are invited to voluntarily participate in this study. I am doctoral students majoring in Consumer, Apparel, and Retail Studies at the University of North Carolina at Greensboro. I am conducting an academic survey about online consumer perception of online fashion product rental shopping (example: RenttheRunway.com). We need to understand your opinion about online fashion product rental shopping and the rental websites.

Please read the Consent Form below for your understanding of your rights. By clicking the NEXT button to continue, you agree that you have read and fully understand the contents appear in the Consent Form attached below. By clicking the NEXT button to continue, you agree that you are 18 years or older and are agreeing to participate in this study.

Please take about 15 to 20 minutes to complete this survey. There are no right or wrong answers to the questions. Your answers will be kept confidential and anonymous. There is no risk and no benefit to you by participating in this study. Select the link below to complete the survey. At the end of the survey, you will receive a code to paste into the box below to receive credit for taking our survey. Make sure to leave this window open as you complete the survey. When you are finished, you will return to this page to paste the code into the box.

Confidentiality will be maintained at all times. All information obtained in this study is strictly confidential unless disclosure is required by law. Absolute confidentiality of data provided through the Internet cannot be guaranteed due to the limited protections of Internet access. Please be sure to close your browser when finished so no one will be able to see what you have been doing.

Thank you in advance for your participation. If you have any questions, please feel free to ask the researcher. I would be glad to assist you. In addition, if you have any questions concerning your rights as a research subject, you may contact The University of North Carolina at Greensboro Institutional Review Board at (336) 256-1482.

Sincerely,

Sasikarn Cook
Doctoral Candidate
Dept. Consumer, Apparel, & Retail
University of North Carolina, Greensboro
Tel: (336) 554-2044
Email: s_chatvi@uncg.edu

Approved IRB
6/1/16

APPENDIX C
QUESTIONNAIRE



Section I



Dear Participant:

You are invited to voluntarily participate in this study: I am a doctoral student majoring in Consumer, Apparel, and Retail Studies at the University of North Carolina at Greensboro. I am conducting an academic survey about online consumer perception of online fashion product rental shopping (example: RenttheRunway.com). We need to understand your opinion about online fashion product rental shopping and the rental websites.

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*Sincerely,
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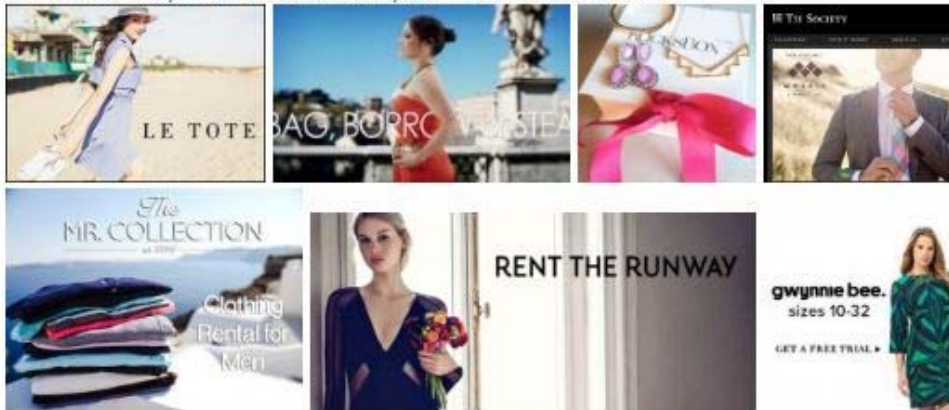
Screening Question 1 - Definition

What is Online Fashion Product Rental Services?

Please read the description of online fashion product renting below:

Online fashion product rental service offers a temporary use of brand names and designer fashion products (e.g., apparel, handbags) for a specific period of time (e.g., 4 days, a week) in exchange for a monetary fee under a rent-and-return agreement. Customers only pay for a one-time rental fee or a monthly rental fee depending on the rental providers.

Examples of these types of rental websites are Bag, Borrow, or Steal, Gwynnie Bee, Le Tote, Little Borrowed Dress (the former Union Station), Rent the Runway, Rocksbox, Tie Society, The Black Tux, The Mr. Collection, and The Ms. Collection.



Now, which online fashion product rental website(s) have you visited in the past 6 months? (Check all that apply)

- Bag Borrow or Steal
- Gwynnie Bee
- Le Tote
- Little Borrowed Dress
- Rent the Runway
- Rocksbox
- Tie Society
- The Black Tux
- The Ms. Collection
- The Mr. Collection
- Other, please indicate:
- I have never visited any online fashion product rental websites.

Screening Question 2 - rental experience

Have you ever rented anything from any online fashion product rental websites?

Yes

No

If yes, how often do you usually rent products from online fashion product rental services?

- Never
- Once a Year or Less
- Several Times a Year
- Once a Month
- 2-3 Times a Month
- Once a Week
- 2-3 Times a Week
- Daily

If yes, what type(s) of product(s) have you rented from the online fashion product rental services (Check all that apply)?

- Shirts/Tops
- Pants/Shorts
- Skirts
- Jackets
- Suits/Tuxedo
- Accessories (e.g., jewelry, scarf)
- Handbags/Wallets
- Dresses
- Jumpsuits/Rompers
- other, please describe

Section II : product & transaction uncertainty, product assortment, low price

Your Perception of Online Fashion Product Rental Services' Product Performance and Transaction

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I don't like to rent fashion products online because I can't examine the actual product.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I don't like to rent fashion products online because size may be a problem.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I don't like to rent fashion products online because I can't try on clothing online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I don't like to rent fashion products online because of the inability to touch and feel the items I want to rent.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider provides sufficient information about service available.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider is easy to contact.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider is reliable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Based on the online fashion product rental provider's website, it is difficult to determine whether the transaction is safe.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Based on the online fashion product rental provider's website, it is difficult to determine whether the rental provider offers effective order fulfillment and delivery.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your Perceptions of Online Fashion Product Rental Services' Products and Prices

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. The assortment of brands available at online fashion product rental providers offers me a lot of variety for me to enjoy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. This assortment of brands available at online fashion product rental providers gives me at least one style I like.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. This assortment of brands available at online fashion product rental providers offers more options to choose from.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I believe that I can rent the latest styles from online fashion product rental providers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I believe that online fashion product rental providers offer access to many brands.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I believe online fashion product rental providers offer access to wide selections.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Products offered by online fashion product rental providers are a good economic value.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Overall, I am happy with rental prices offered by online fashion product rental providers.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. When I found a product of interest at online fashion product rental providers, I thought that it was reasonably priced.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. When I found a product of interest at online fashion product rental providers, I thought that it was affordable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. When I found a product of interest at online fashion product rental providers, I thought that it met my budget for shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. When I found a product of interest at online fashion product rental providers, I thought that the rental price was lower than regular retail price.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section III

Your Opinions about Online Product Review on Your Perception of Online Fashion Product Rental Services

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. It is important that others on social media sites like the products and brands I use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I often identify with others on social media sites by having the same brands they have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. When using products/services, I generally choose those brands that I think others on the social media sites would approve of.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I like to know what brands and products make good impressions on the social media sites.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I frequently gather information from the social media sites about a product/service before I choose.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. If other people can see me using a product/service, I often use the brands others on the social media sites expect me to use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I achieve a sense of belonging by choosing the same products and brands that others on the social media sites choose.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section IV : Change seeker scale

Your Lifestyle

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I prefer doing something new or different than always doing the same things.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. In everyday life, I like having change and making novel experiences.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I prefer to lead a life that facilitates change, variety, and travel even if this means to be exposed to certain risk.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I am always seeking new ideas and experiences.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. It is appealing to always do something different.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. When things get boring, I try to create new experiences.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section IV Risk Taking and Variety Seeking Scales

Your Shopping Preference

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I do not like to wait until others have tried new things before I try myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I am among the first to try out new products or brands.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I like trying out usual things even if I am not certain that it is worth giving it a try.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. When choosing expensive equipment I also consider new brands.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I often choose products/services which I am not familiar with.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I am very confident when trying out unknown products/services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I think it is too safe to choose products/services that I am already familiar with.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. In order to have some change, I consciously choose among the brands that I already know.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. To have a little variety, I occasionally like to change between brands I know.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. There are many products in which I permanently switch between brands when shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. There are many products, where I always switch among a few other brands.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Very often I feel urged to choose something that is very different from the brands I usually get.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Although I am satisfied with a brand, I sometimes change to another brand just to try out something different.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section IV: Curiosity-motivated behavior

Your Preference on Information Gathering

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. It is not necessary to always shop for something just to have variety. Sometimes, it is already stimulating just to glance around while shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Sometimes I amble through a store with curiosity without planning to shop for anything.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I like testing free product samples of different brands because it enables me to compare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. If I see a new brand that seems to be somewhat different to the one I usually choose, I am keen on finding more about it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I like window-shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I like exploring different alternatives or brands when shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I often look through mail order catalogs even if I am not planning to order anything.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section V: EAP, EIS, and Intention

Your Online Shopping Preference and Behavior

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I tend to choose different colors when certain fashion products are available in a number of colors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I rarely stick with a brand I usually get if there is something I have never tried before.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I don't think of myself as a brand-loyal customer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. When I see a new brand on the shelf, I am not afraid of giving it a try.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. When I go to a restaurant, I rarely order dishes I am familiar with.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. If I like a brand, I sometimes switch from it just to try something different.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I am very eager to try new or different products.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I enjoy taking chances in choosing unfamiliar brands just to get some variety in shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I sometimes choose brands when I am uncertain of how they will perform.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. I don't like to eat the same kind of foods on a regular basis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your Product Information Gathering Behavior

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. I like to go window shopping and find out about the latest styles.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I am interested in listening to others about their purchases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I like to shop around just out of curiosity.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I like to browse through mail order catalogs even when I don't plan to buy anything.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I like to shop around and look at displays.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I like to talk to my friend about my purchases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I often read advertisements just out of curiosity.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your Behavior in Online Fashion Product Rental Services

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Very Unlikely	Unlikely	Undecided	Likely	Very Likely
1. How likely is it that you would return to an online fashion product rental website?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. How likely is it that you would consider renting from an online fashion product rental service in the near future?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. How likely is it that you would consider renting from an online fashion product rental service in the long term?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. For an upcoming event, how likely is it that you would rent from an online fashion product rental service very soon?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Read through the following items. Select ONE circle next to each statement that accurately corresponds with how strongly you believe each statement describes yourself.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1. In the future, online fashion product rental services are one of the first places I will look when I need to find certain kinds of merchandise.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I will recommend online fashion product rental services to other people.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I will continue to patronize online fashion product rental services in the future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section VI: Demographics

Demographics

1. Gender

- Male
- Female

2. Age

3. Your ethnicity

- Caucasian
- African-American
- Hispanic/Latino
- Asian
- Asian-American
- Other, please describe

4. Employment status

- Full-time (40 + hours/week)
- Part-time (less than 40 hours/week)
- I do not work
- Self-employed

5. Your personal annual income:

- Less than \$20,000
- \$20,001 - \$35,000
- \$35,001- \$50,000
- \$50,001 - \$65,000
- \$65,001 - \$80,000
- \$80,001 - \$95,000
- Over \$95,000

6. What category below best describes the field you are working in?

- Executive, Professional, Semi-professional
- Manager, Owner, Office administration
- Product, Sales, Trade, Service, Labor
- Teacher
- Diplomat, Government official
- Retired
- Student
- Homemakers
- Unemployed with income
- Unemployed without income
- Other, please describe:

7. Your highest level of education completed:

- High School
- Associate degree
- Bachelor degree
- Graduate degree
- Other, please describe: