

## Online Clothing Rental Website Quality: Mediating Effect of Attitude on Behavioural Intention

**M. Krishnakumar,**

Professor,

Department of Fashion Management Studies,  
National Institute of Fashion Technology,  
Kannur.

Email: [mkrishna.kumar@nift.ac.in](mailto:mkrishna.kumar@nift.ac.in)

**Akanksha Dayma,**

Assistant Professor,

Department of Fashion Management Studies,  
National Institute of Fashion Technology,  
Kangra.

Email: [akanksha.dayma1@nift.ac.in](mailto:akanksha.dayma1@nift.ac.in)

**Shivkumar M. Belli,**

Associate Professor,

Department of Fashion Management Studies,  
National Institute of Fashion Technology,  
Hyderabad.

Email: [shivkumar.belli@nift.ac.in](mailto:shivkumar.belli@nift.ac.in)

### Abstract

**Background:** Advancing Internet technology has brought significant transformations to how organizations and businesses are delivering products or services and building customer relationships. Online clothing rental companies felt that though thousands of users visit their online clothing rental website, the order conversion rate is very low. So finding what the website quality parameters are which are lacking from the side of company in converting the users to the customers is important for the improvement of the conversion rate.

**Objectives:** The main objectives of this study are: to examine relationships among variables of website quality with perceived ease of use and perceived usefulness, and in turn, their influence on attitude and behavioural intention to use; to investigate which determinant of website quality has more impact on behavioural intention to use online clothing rental websites; and to examine whether perceived usefulness and attitude would mediate the relationships between perceived ease of use and behavioural intention to use.

**Methods:** The method used for investigating website quality was the standard Technology Acceptance Model (TAM). A total of 271 responses of online clothing rental customers were analyzed to identify the relation between website quality and behavioural intention to use website. The primary data collection instrument used was structured on TAM based questionnaire.

**Results:** The outcome of the study shows that the quality of service is a more influential factor than the quality of the system and information in the context of online shopping through online clothing rental Website, implying that providing excellent quality of service is more important than emphasizing information and system quality.

**Conclusion:** The contributions of this study are that we were able to see and suggest the “broader picture” in terms of the website quality measures by including system, information and service quality, and how the customers regard the quality measures of online clothing rental website. It empirically demonstrated that the website features have a significant impact on the user acceptance of online clothing rental website.

**Keywords:** Website Quality, System Quality, Information Quality, Service Quality, Perceived Ease of Use, Perceived Usefulness

## 1. Introduction

Advancing Internet technology has brought significant transformations to how organizations and businesses are delivering products or services and building customer relationships. India has seen tremendous growth in online trade among emerging economies and second largest online market with over 460 million internet users, ranked just behind China. By 2021, India will have approximately 635.8 million internet users. Indians often turn to mobile internet because mobile internet users were the vast majority of the digital population in India in 2016. In 2016, about 323 million people in India accessed the internet through their mobile phones, which is roughly 24.3 percent of the country's population. Both figures are projected to rise in the coming years, with projections at 524.5 million in 2021 and around 37.4 percent in 2021. Mobile Internet use in India varies depending on the living spaces of people. India had an estimated 262 million mobile internet users living in urban communities as of 2016 and 109 million living in rural areas (Statista, 2013).

The Internet empowers consumers through the virtual space to search and actually buy products and services. The phenomenal growth of netizens and their tendency to purchase through the virtual world route tends to make retailers realize that e-commerce platforms can help better serve consumers with their unique enabling environment (Longstreet, 2010). Internet development requires a new business approach, especially as companies have started to apply an e-commerce model and the online market. Chen and Chang (2012) refer to the term "click - and - mortar," namely: "a business model where companies add an online channel to their physical outlets".

Technology can never replace certain human interaction aspects like courtesy, friendliness, helpfulness, care, commitment, flexibility, and cleanliness. E-retailers should therefore use web-based tools to address their absence and provide better user experience to satisfy their consumers (Zeithaml, 2002 ; Van Iwaarden *et al.*, 2004 ; Cyr, *et al.*, 2010 ; Cebi, 2013; Ahmad, *et al.*, 2016). E-retailers are becoming increasingly aware that something needs to be done about the quality of their websites. In the context of cultural differences, website quality plays an important role in weaving and communicating the right image of e-retailers (Robbins and Stylianou, 2003; Flavián, *et al.*, 2006; Nantel and Glaser, 2008 ; Deng and Poole, 2012 ; Cebi, 2013). Based on the consumer perspective, web quality is the basis for assessing their satisfaction (Wu, *et al.*, 2012). Thus, website quality basically measures the quality of a web based on user or website visitor perception.

### 1.1 Objectives

Online clothing rental companies felt that though thousands of users visit their online clothing rental website, the order conversion rate is very low. So finding what the website quality parameters are which are lacking from the side of company in converting the users to the customers is important for the improvement of the conversion rate. The main objectives of this study are: to examine relationships among variables of website quality with perceived ease of use and perceived usefulness, and in turn, their influence on attitude and behavioural intention to use; to investigate which determinant of website quality has more impact on behavioural intention to use online clothing rental websites; and to examine whether perceived usefulness and attitude would mediate the relationships between perceived ease of use and behavioural intention to use.

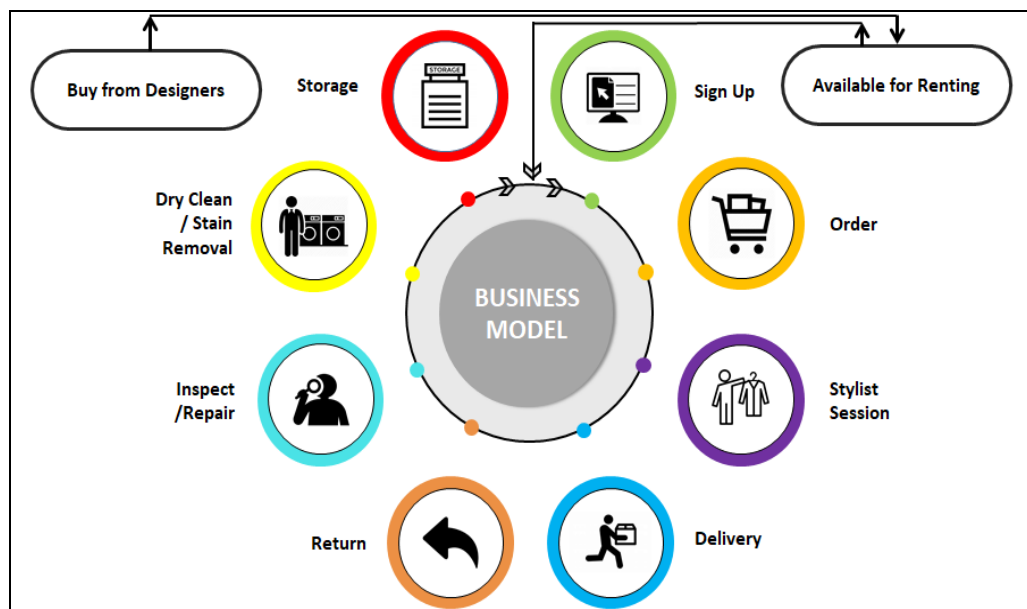
## 2. Literature review

### 2.1 Online clothing rental business model

The general business model of online clothing rental involves renting the designer and luxury clothing to the prospective customers. The online clothing rental business process is as follows: After buying clothes from authentic and well known designers the same is available for renting. Images and brief description about the garment is mentioned on the website through which customer get attracted. First step is to do sign up to the website so that company will receive the email id and phone number of the customer to take order from them. After the order is placed, a stylist will give a call to ask the preference and size of customer so that she can suggest more proper attire to her. The order has to be placed before three days so that the back end team can ensure the product availability and its hygiene. Delivery date should be taken during the order placement and delivery will be done by a delivery person. Both delivery and pick up is the responsibility of the company and they take care of it by providing ease to customer (Jyotsna Singh 2018).

The duration of the clothing rental is for three days to the customer. The hired cloth will be delivered the day before of the intended date of use, second the day customer wear the clothing for the function and third day delivery partner will take it back. So return is for third day. After the clothes arrived, the back end operation team will inspect and repair the cloth if necessary. After that it is sent for dry cleaning and stain removal which are outsourced. When the clothes come back from the dry cleaning, it is stored either in the Experience Center or in Storage.

**Figure 1** Online clothing rental business model



Source: [www.apparelresources.com](http://www.apparelresources.com)

The functions and features provided by the websites of companies can be classified into several marketing phases in the context of electronic commerce (EC): pre-sales, online-sales, and after sales. The pre - sales phase includes the efforts of a company to attract customers through advertising, public relations, and updates of new products or services. Electronic buying practices of customers take place in online sales where orders and charges are placed electronically via web facilities. Customer service, delivery and problem solving are included in the after sales phase. This

phase should generate or achieve customer satisfaction by fulfilling different customer expectations (Jyotsna Singh, 2018).

## **2.2 Website quality**

Website quality is a vital concept in e-commerce as website quality perceptions of customers directly drive their buying intentions (Bai *et al.*, 2008). Aladwani and Palvia (2002) defined the perception of website quality by the customer as “users' evaluations of the features of a website that satisfy the needs of users and reflect the overall website excellence”. Thus, when evaluating the website offerings of a company, it has become a priority for companies to use a successful e-strategy to understand which aspects the website user considers most important.

Today's business is witnessing a widespread use of IT (information technology) and extensive use of retail and Internet services, i.e. the web environment. The Internet, for example, provides websites with the opportunity to offer customers and visitors unique and satisfying shopping experiences (Levy & Weitz, 2001; Kuan, *et al.*, 2003). However, a website's bad design reflects poorly on the business and weakens the intention of the customer to make a purchase or return to that website (Nielsen, 2000). Therefore, greater attention should be paid to enhancing the quality of websites (e.g. by designers and practitioners) in order to effectively handle the requirements of users.

Quality is generally a term associated with a product or service characteristic to reflect how well it meets the needs of the customer (Negash, *et al.*, 2003). Contrary to the quality of the goods (which can be measured objectively), it is considered an elusive and complex task to evaluate the quality of the service. Notwithstanding the existence of numerous customer satisfaction research studies and their impact on their intention to revisit or buy online, there is no consensus on website quality factors (Loiacono, *et al.*, 2007). A lot of research has been carried out into the notion of website quality in order to identify the attributes that have a significant impact on the success of websites, particularly in the e-commerce domain (Kuan, *et al.*, 2008).

## **2.3 Technology Acceptance Model (TAM)**

The website for a specific e-commerce is the main method of interfacing service providers and customers through the purchasing process. Comprehending user expectations and how they feel about the websites they use is a very serious concern. The higher the intention he / she has to revisit a website, the more one has a positive attitude. The TAM has emerged as a powerful model among models investigating the acceptance and use of IT, including the theory of innovation diffusion and reasoned action theory. TAM postulates that perceptions or beliefs about innovation are instrumental in developing attitudes that ultimately lead to behaviour in the use of the system. It argues that the actual use of the system is determined by the behavioural intention of each user to use, which in turn is influenced by the attitudes towards use of each user. Lastly, the attitude is directly affected by the system's ease of use and utility. Studies after Davis suggest that TAM yields highly consistent results on users' acceptance behaviour towards new office environment systems. Moreover, several recent studies have successfully adopted TAM to study Internet-related technology acceptance.

The Technology Acceptance Model (TAM) (Davis *et al.*, 1989) was considered to be the most useful to predict consumer acceptance of IT. TAM's theoretical constructs consist of two fundamental determinants of attitudes to use a particular system: perceived usefulness and perceived ease of use.

## 2.4 *Dimensions of website quality*

Numerous prior researchers have presented outstanding methods for measuring website quality by hypothesizing about their own dimensions of website quality. For example, Chang and Chen (2008) used the four dimensions (technical adequacy, content quality, specific content, and appearance) of website quality developed by Aladwani and Palvia (2002) to recreate those aspects of a website.

In addition, Ahn *et al.*, (2007) indicated that the quality of the website is a multi-dimensional structure that includes information quality, quality of the system and quality of service. This three-dimensional website quality could be the primary factors for evaluating website users' expectations and perceptions of website quality (DeLone and McLean, 2003).

The review of website quality related literature from 1992 to 2007 shows that the quality of the information, system and service provided by the company through its website are important factors in the design of commercial websites. According to Lin (2007, pp. 366–368), the quality of information is a measure of the value perceived by a customer of the output generated by a website. System quality means the overall performance of a website system and can be measured by degrees of user friendliness perceived by the customer in shopping at an online retailer. Service quality means overall customer assessments and online service delivery quality judgments. DeLone and McLean (2003) suggested that these three - dimensional quality factors play a key role in online customer satisfaction, thereby helping to improve their buying intention (Bai *et al.*, 2008). In summary, the quality of the website (including information, system, and quality of service) is used as the stimuli in this study.

### 2.4.1 *System quality*

System quality is the quality of the processing of the information system itself (Chen, 2010). The quality of the website can be measured using website design and interactivity, according to Lin (2007). Website design is the degree to which users perceive the friendliness of the website. This includes usability of the website, reliability, convenience of access, and ease of use. Interactivity is the extent to which a user participates in a multimedia - based interactive environment.

### 2.4.2 *Information quality*

The quality of information shows how the user perceives the value of a website's output. Informativeness and security can be used to measure the quality of information. A website's informativeness is its ability to inform users about alternative products or services. Security illustrates to what extent a user believes in online financial transaction security (Lin, 2007).

### 2.4.3 *Service quality*

Service quality is the extent to which a website can efficiently and effectively facilitate customer purchase and product delivery. Service quality is increasingly recognized as a significant factor influencing online customers' purchasing intentions. The quality of service is measured by responsiveness, confidence and empathy. Responsiveness exemplifies how helpful and responsive it is for users to perceive the service provided on a website. Trust reflects how users perceive a website's level of trust mechanisms. Empathy is the care and individualized attention given to users on a website (e.g. targeted e - mail delivery) (Lin, 2007).

## 2.5 *Perceived ease of use*

In the MIS field, Davis (1985) originally proposed perceived ease - of - use as a construct in TAM. It is defined as the extent to which a person believes effort - free use of a technology (Davis, 1985).

Business sectors began to use more complex information and communication technologies, including information technology based on the Internet, not until the 21st century. The concept of

perceived ease of use was therefore used in the late 20th century to measure whether information displays were easy to read and understand (Loiacono, 2000). The website's emergence brought up the traditional idea of perceived ease of use, as researchers began to focus more on website navigation tools that enable customers to easily locate products and related information (e.g., Aladwani & Palvia, 2002; Baloglu & Pekcan, 2006; Casaló, *et al.*, 2008; Ranganathan & Ganapathy, 2002). Wolfinbarger and Gilly (2003) noted that some dimensions of website quality were expressed using various terms denoting the same construct. Previous studies, for example, used 'navigability' (Baloglu & Pekcan, 2006; Palmer, 2002), 'site organization' (Chen & Wells, 1999; Venkatesh, *et al.*, 2003), and 'usability' (Casaló *et al.*, 2008) to reflect ease of use. In the retail business context, it was revealed that the ease-of-use website predicted satisfaction of customers with the purchase experience and purchase intention (Belanche, *et al.*, 2012).

## **2.6 Perceived usefulness**

Davis (1989) defined perceived usefulness as "the degree to which a person believes his or her job performance would be improved by using a particular system." The scholar also stated that perceived usefulness affects behavioural intention positively. Numerous recent studies support this relationship (Bhatiasevi and Yoopetch, 2015). In the context of online apparel shopping, perceived usefulness refers to Internet users feeling it is useful to make online purchases or payments using online shopping. To what extent users feel they would retrieve information using a specific technology (Gefen & Straub, 2000). The provision of accurate, relevant and complete information made a website useful, according to Loiacono (2000). As such, the quality of information was proposed as an appropriate dimension to the usefulness of information gathering. The next step after gathering information is to carry out transactions on a website. The perceived risk of a customer was the main barrier preventing customers from buying online (Kim, *et al.*, 2008).

## **2.7 Attitude and behavioural intention to use**

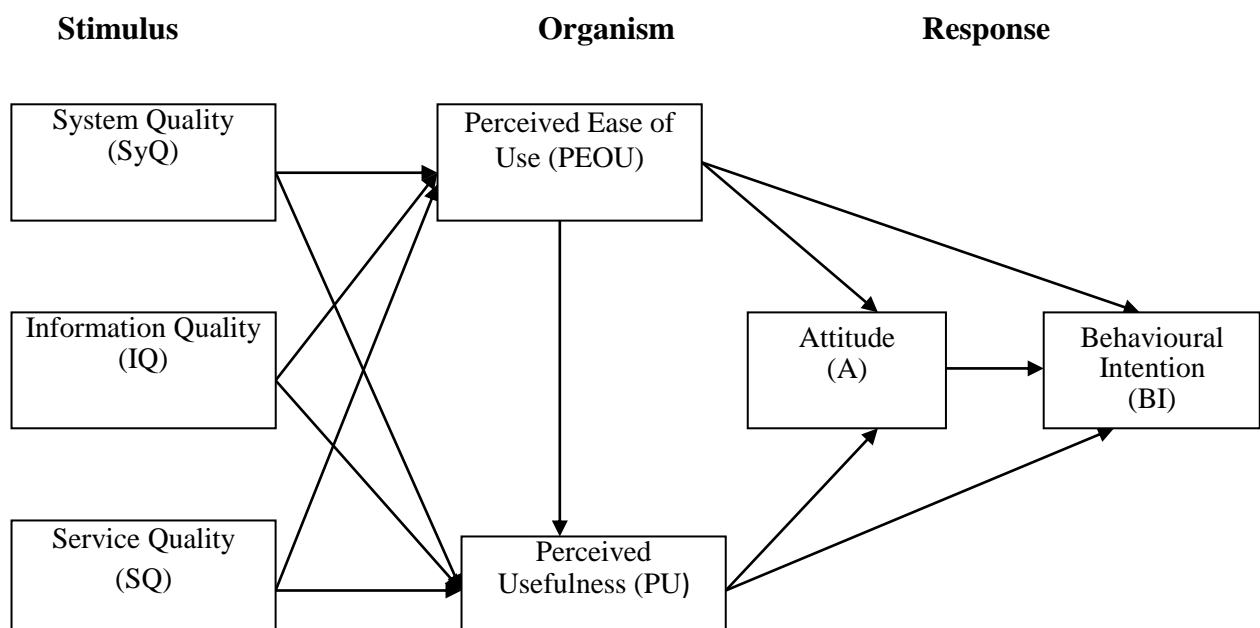
Some studies have pointed out that many consumers are finishing buying on-site goods, but Internet trading platforms are not completing the payment transaction so customers feel disappointed. This cannot produce a satisfactory consumer experience and can even lead consumers to believe that businesses are ignoring the needs of customers (Nielsen, 2000; Rosen & Purinton, 2004). Many types of research have focused on the human-machine interface; research has measured the quality of website operating conditions through experience and ease of use (Preece *et al.*, 1994). This study focuses on factors that affect online transactions directly. Hausman and Siekpe (2009) critically examined web design elements of both machine and human, first categorizing design elements, and then linking these elements to managerial results. They developed a comprehensive model that included elements from several areas such as Technology Acceptance Model (TAM), Extrinsic Motivation Theory, Use and Gratification Theory (U&G), and the Flow and Attitude concept to explain customer trade intentions and revisit intentions. They also included the perceived irritation construct, which is scarcely investigated in their comprehensive model (Hasan, 2016) in the study of the effects of website design factors in online shopping contexts. Therefore, based on the model of Hausman and Siekpe (2009), this study aimed to verify whether the model can be applied in e-service markets to predict how website design factors (computer factors and human factors) influence the positive and negative perceptions and attitudes of shoppers and, in turn, to predict and explain their behavioural intentions (commercial intentions and revisit intentions). TAM posits that perceived user-friendliness and perceived usefulness affect the attitudes of individuals towards the use of information technology, which in turn influences the use of technology. In their study on "Enticing online consumers — an extended TAM," Chen, *et al.*, (2002) showed that perceived usefulness positively influences the attitude towards the site. Several studies have tested the effects of entertainment, informativeness, and organization on the attitude towards the site, where organization is operationalised by four adjectives: not messy, not cumbersome, not confusing, and

not irritating. Hausman and Siekpe (2009) combined perceived usefulness, entertainment, informativity, and irritation (organization) into a comprehensive model and tested its effects on site attitude. The results show that perceived usefulness, entertainment, and informativity has a positive effect on the site's attitude; perceived irritation has a negative effect on the site's attitude. Thus, attitude has an influence on intention to inform and intention to purchase.

### 3. Research model and hypothesis

A research framework developed on the basis of the paradigm of stimulus - organism - response (S - O - R) is shown in Fig.2 (Eroglu *et al.*, 2001; 2003). Stimulus is characterized in the S - O - R framework as an impact that affects the individual's internal, organismic states. Processes that mediate the relationships between the stimulus and the responses of the individual represent the organism. The response means the final effect such as customer satisfaction or behaviour of approach / avoidance. Barnes and Vidgen (2002) claimed the quality of the website could only be measured from the point of view of the consumer. Therefore, this study indicates that the quality of a website can be addressed from the perspective of the consumer in terms of such three fundamental factors. The stimulus in the online apparel shopping context is the quality of the website as it affects the customer's internal state. Researchers indicated that the quality of the website includes all the indications used to design the website, such as information, system and service quality (Ahn *et al.*, 2007; Delone and McLean, 2003;).

**Figure 2** Research model



#### 3.1 Hypotheses

Based on the above research model, the following hypotheses are derived:

H1: System Quality (SyQ) has a positive effect on Perceived Ease of Use (PEOU) of online clothing rental website

H2: Information Quality (IQ) has a positive effect on Perceived Ease of Use (PEOU) of online clothing rental website

H3: Service Quality (SQ) has a positive effect on Perceived Ease of Use (PEOU) of online clothing rental website

H4: System Quality (SyQ) has a positive effect on Perceived Usefulness (PU) of online clothing rental website.

H5: Information Quality (IQ) has a positive effect on Perceived Usefulness (PU) of online clothing rental website.

H6: Service Quality (SQ) has a positive effect on Perceived Usefulness (PU) of online clothing rental website.

H7: Perceived Ease of Use (PEOU) has a positive effect on Perceived Usefulness (PU) of online clothing rental website.

H8: Perceived Ease of Use (PEOU) has a positive effect on Attitude (A).

H9: Perceived Usefulness (PU) has a positive effect on Attitude (A).

H10: Perceived Ease of Use (PEOU) has a positive effect on Behavioural Intention (BI).

H11: Perceived Usefulness (PU) has a positive effect on Behavioural Intention (BI).

H12: Attitude (A) has a positive effect on Behavioural Intention (BI).

H13: Perceived Usefulness (PU) has mediating effect between Dependent variable Attitude (A) and independent variable Perceived Ease of Use (PEOU).

H14: Attitude (A) has mediating effect between Dependent variable Behavioural Intention (BI) and independent variable Perceived Ease of Use (PEOU) and Perceived Usefulness (PU).

#### **4. Methods**

Convenience sampling was used to study the sample included respondents who were customers of online clothing rental. A survey tool structured questionnaire was designed to ask respondents whether and how their intention to use online clothing rental website could be indirectly affected by the quality of online clothing rental website and directly affected by their perception of usefulness and ease of use and experiential attitude with online clothing rental websites. Data were collected by conducting a web-based survey to maintain anonymity of respondents and to overcome time and place constraints, thereby helping the study to contact respondents more easily than other survey methods such as personal and telephone interviews and other self-administered survey techniques. Subsequently, the message was also posted repeatedly on various online boards of discussions to encourage more responses. The respondents were volunteers also interested in the topic of research. A total of 280 replies have been received. A total of 271 usable responses were included in the sample for analysis after eliminating the responses that didn't visit the website but shopped from store directly. To provide the respondents' profile, descriptive statistics were applied. Data has been analyzed in SPSS 16.0 & SmartPLS.

##### **4.1 Measurement development**

The quality of the website was measured by three buildings: quality of the system, quality of information and quality of service. Four and five items, adapted from Nelson *et al.*, (2005), were used to measure information quality and system quality. Five items adapted from Jayawardhena (2004) were used to measure service quality. The quality of the system was measured by six items, with design, navigation, response time, system security, system availability and multimedia. The second information quality construct was also measured by six items which are content variety, complete information, timely information, comparison shopping, better purchase choice and reliability. Finally, the quality of service was measured using five items, with responsiveness, reliability, empathy, assurance and follow ups. The measurement of website quality was adapted



from Lin (2007) using a five-point Likert scale (ranging from 1 = strongly disagreement to 5 = disagreement).

## 5. Data analysis

To evaluate the demographic profile of the sample and the internal consistency of the constructs, this study used statistical software to process the descriptive statistics and data reliability analysis.

### 5.1 Descriptive Statistics

The demographics descriptive analysis shows that out of 271 responses, majority 45% of the respondents were in the 20-29 age group (126 numbers), majority 52.9% of the respondents having educational background of UG degree (148 numbers), majority 52.1% of the respondents having annual family income of above 9 lakhs rupees (146 numbers), and majority 57.5% of the respondents were married (161 numbers), most 57.9% respondents have profession of employee (162 numbers).

### 5.2 Reliability statistics

The study uses the Cronbach's  $\alpha$  to measure the internal reliability of the questionnaire. From the Table 1 it is inferred that the Cronbach's  $\alpha$  for all the factors were greater than 0.7. When Cronbach's  $\alpha$  is greater than 0.7, it shows that the questionnaire has a relative high internal reliability. It indicates that the reliability of the questionnaire is acceptable. Cronbach's alpha is greater than 0.7, composite reliability is greater than 0.7 and the AVE values are within 0.621 and 0.708, so this shows that the data is reliable and valid.

**Table 1** Reliability statistics

Variables	No. of items	Cronbach's Alpha	Composite Reliability	AVE
System Quality	6	0.848	0.891	0.621
Information Quality	6	0.826	0.884	0.657
Service Quality	5	0.897	0.924	0.708
Perceived Ease of Use	4	0.839	0.893	0.676
Perceived Usefulness	4	0.850	0.899	0.689
Attitude	4	0.839	0.892	0.675
Behavioural Intention to Use	2	0.704	0.868	0.767

### 5.3 Confirmatory factor analysis

Confirmatory factor analysis was conducted using smartPLS software to assess the validity of the measures. If sample size is 200 the factor loading has to be .40 for identifying significance; however, if the sample size is larger than 350, factor loading over .30 is significant. Samples size in this study was 270, which means the factor loading over .40 identifies significance on a .05 alpha level with a power level of 80 percent.

The results of confirmatory factor analysis for all the items under all the factors have item loadings over 0.4. For System Quality (SQ), the item loadings are ranging from 0.652 to 0.851; for Information Quality (IQ) the item loadings are ranging from 0.722 to 0.834; for Service Quality (SQ), the item loadings are ranging from 0.748 to 0.850; for Perceived Use of Ease (PEOU), the

item loadings are ranging from 0.718 to 0.786; for Perceived Usefulness (PU), the item loadings are ranging from 0.716 to 0.802; for Attitude (A), the item loadings are ranging from 0.714 to 0.817; and for Behavioural Intention (BI), the item loadings are ranging from 0.705 to 0.706. This shows that all the items under all the factors were confirmed.

#### 5.4 Simple regression analysis

**Table 2** Simple regression analysis

Independent Variables	Dependent Variables											
	PEOU			PU			Attitude			BI		
	Beta $\beta$	t	Sig	Beta $\beta$	t	Sig	Beta $\beta$	t	Sig	Beta $\beta$	t	Sig
System Quality	0.596	12.165	0.000	0.541	10.544	0.000	-	-	-	-	-	-
Information Quality	0.471	8.758	0.000	0.447	8.186	0.000	-	-	-	-	-	-
Service Quality	0.714	16.709	0.000	0.720	17.007	0.000	-	-	-	-	-	-
PEOU	-	-	-	0.713	16.658	0.000	0.667	14.665	0.000	0.621	13.000	0.000
PU	-	-	-	-	-	-	0.777	20.272	0.000	0.795	21.510	0.000
Attitude	-	-	-	-	-	-	-	-	-	0.718	16.901	0.000

From the table 2, it is observed that for

Perceived Ease of Use (PEOU) as dependent variable, the independent variables System Quality ( $\beta = 0.569$ ,  $t = 12.165$  and  $p < .05$ ), Information Quality ( $\beta = 0.471$ ,  $t = 8.758$  and  $p < .05$ ), and Service Quality ( $\beta = 0.714$ ,  $t = 16.709$  and  $p < .05$ ) have significant positive effect on the Perceived Ease of Use (PEOU). This supports the Hypotheses H1, H2, and H3.

Perceived Usefulness (PU) as dependent variable, the independent variables System Quality ( $\beta = 0.541$ ,  $t = 10.544$  and  $p < .05$ ), Information Quality ( $\beta = 0.447$ ,  $t = 8.186$  and  $p < .05$ ), Service Quality ( $\beta = 0.72$ ,  $t = 17.007$  and  $p < .05$ ) and Perceived Ease of Use ( $\beta = 0.713$ ,  $t = 16.658$  and  $p < .05$ ) have significant positive impact on the Perceived Usefulness (PU). This supports the Hypotheses H4, H5, H6 and H7.

Attitude (A) as dependent variable, the variables Perceived Ease of Use ( $\beta = 0.667$ ,  $t = 14.665$  and  $p < .05$ ) and Perceived Usefulness ( $\beta = 0.777$ ,  $t = 20.272$  and  $p < .05$ ) have significant positive impact on Attitude (A). This supports the Hypotheses H8 and H9.

Behavioural Intention (BI) as dependent variable, the variables Perceived Ease of Use ( $\beta = 0.621$ ,  $t = 13.000$  and  $p < .05$ ), Perceived Usefulness ( $\beta = 0.795$ ,  $t = 21.510$  and  $p < .05$ ) and Attitude ( $\beta =$

0.718,  $t = 16.91$  and  $p < .05$ ) have significant positive impact on Behavioural Intention (BI). This supports the Hypotheses H10, H11 and H12.

### 5.5 Mediation regression

Mediation Regression Analysis was done for Hypothesis 13 and 14. A three-step regression procedure for mediation was used to examine hypotheses. The procedure involves estimating three separate regression equations. First, the independent variables should be significantly related to the mediating variables; second, the independent variables should be significantly related to the dependent variable; and third, the mediating variables should be related to the dependent variable, with the independent variables, included in the equation. If the first three conditions hold, at least partial mediation is present. If the independent variables have insignificant beta weights in the third step, then complete mediation is present.

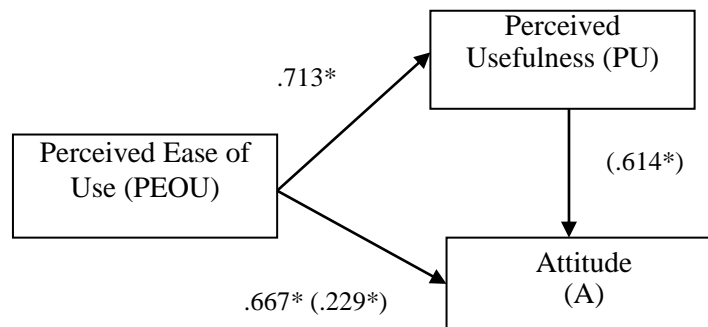
#### 5.5.1 Mediating effect of Perceived Usefulness on Attitude

**Table 3** Mediating effect of Perceived Usefulness between Perceived Ease of Use and Attitude

Equation	Variables		df	F	Adjusted	$\beta$
	Dependent	Independent				
1	PU		270	277.486	.507	
		PEOU				.713*
2	Attitude		270	215.049	.442	
		PEOU				.667*
3	Attitude		270	228.291	.627	
		PEOU				.229*
		PU				.614*

The results are shown in Table 3. In the first equation, the mediator Perceived Usefulness (PU) was regressed, on the variable, Perceived Ease of Use (PEOU). Significant results were found for independent variables Perceived Ease of Use ( $\beta = .713$ ,  $p < .05$ ). Next, the dependent variable, Attitude (A), was regressed on the variable Perceived Ease of Use (PEOU). Significant results were found for variables Perceived Ease of Use ( $\beta = .667$ ,  $p < .05$ ). To test the third step of mediation, in equation three we regressed the dependent variable Attitude (A) on the mediating variable (Perceived Usefulness) with the variables Perceived Ease of Use (PEOU). Significant results were found for Perceived Ease of Use ( $\beta = .229$ ,  $p < .05$ ). and Perceived Usefulness ( $\beta = .614$ ,  $p < .05$ ).

In all three equations, the Perceived Ease of Use was significant. Moreover, the beta weights for Perceived Ease of Use (PEOU) were dropped in the third equation when compared to first two equations. Therefore, the partial mediation of Perceived Usefulness is present. This partially supports the H13, that Perceived Usefulness (PU) has mediating effect between Dependent variable Attitude (A) and independent variable Perceived Ease of Use (PEOU).

**Figure 3.** Mediating Effect of perceived Usefulness on Attitude

\*  $p < .05$

Note: values of equation 3 are given in parenthesis;

### 5.5.2 Mediating effect of Attitude on Behavioural Intention

**Table 4** Mediating effect of Attitude on Behavioural Intention

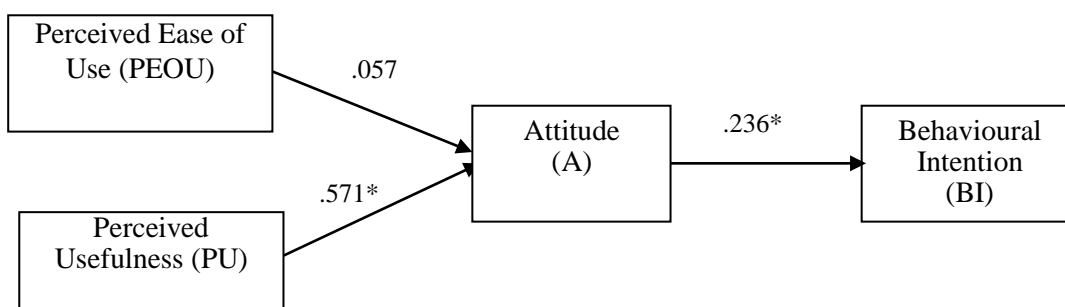
Equation	Variables		df	F	Adjusted	$\beta$
	Dependent	Independent				
1	Attitude		270	228.291	.627	
		PEOU				.229*
		PU				.614*
2	Behavioural Intention		270	236.607	.636	
		PEOU				.111*
		PU				.716*
3	Behavioural Intention		270	175.917	.655	
		PEOU				.057
		PU				.571*
		A				.236*

The results are shown in Table 4. In the first equation, the mediator Attitude (A) was regressed, on the variables, which are Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). Significant results were found for independent variables Perceived Ease of Use ( $\beta = .229$ ,  $p < .05$ ), and Perceived Usefulness ( $\beta = .614$ ,  $p < .05$ ). Next, the dependent variable, Behavioural Intention, was regressed on the variables, which are Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). Significant results were found for variables Perceived Ease of Use ( $\beta = .111$ ,  $p < .05$ ), and Perceived Usefulness ( $\beta = .716$ ,  $p < .05$ ). To test the third step of mediation, in equation three we regressed the dependent variable (Behavioural Intention) on the mediating variable (attitude) with the variables Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). Significant results

were found for Perceived Usefulness ( $\beta = .571, p < .05$ ), and attitude ( $\beta = .236, p < .05$ ), but not for Perceived Ease of Use ( $\beta = .057, p > .05$ ).

In all three equations, the Perceived Usefulness was significant and Perceived Ease of Use was significant in the first two equations and not significant in the third equation. Moreover, the beta weights for Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) were dropped in the third equation when compared to first two equations. Therefore, the partial mediation of attitude is present. This partially supports the H14, that Attitude (A) has mediating effect between Dependent variable Behavioural Intention (BI) and independent variable Perceived Ease of Use (PEOU) and Perceived Usefulness (PU).

**Figure 4.** Mediating Effect of Attitude on Behavioural Intention



**Effect of Mediating:** Individual intention to use a particular technology will not act until effort free work of website has influenced the individual, but it is not the ease of use that causes the person to use the website again and again, it is the positive attitude that results from effort less work. To test this, we check how tightly correlated the perceived ease of use is to the behavioural intention to use online clothing rental website. Compared to the relationship between the attitude of consumer and the behaviour intention to use, we can see that it is actually the attitude (the mediator) that is causing the intention to use, not just the action of perceived ease of use (the independent variable). Comparing the strength of these effects gives the insight into what is really carrying the effect on intention to use (the dependent variable).

## 6. Findings and recommendations

The purpose of this study was to examine the factors of website quality, which will influence the perceived ease of use, perceived usefulness, attitude and behavioural intention to use the online clothing rental websites. After reviewing various articles and paper, the dimensions of website quality identified are System quality, Information quality and Service quality. Then, the effects of the identified influencing factors of website quality on the perceived ease of use, perceived usefulness and behavioural intention to use are analysed.

The simple regression analysis shows that the variables System quality, Information quality and Service quality have significant positive effect on perceived ease of use and perceived usefulness. Then, perceived ease of use and perceived usefulness have significant positive effect on attitude and behavioural intention to use the online clothing rental website. The mediation regression analysis results shows that the perceived usefulness has partial mediating effect on the relationship between perceived ease of use and attitude. Also, attitude has partial mediating effect on the relationship between perceived usefulness and behavioural intention to use.

Website quality all together has the positive effect on perceived ease of use which depicts that higher the quality of website is user friendly higher the consumer find it easy to use. It can be concluded that people who have good attitude towards website has higher behavioural intention to use. So, all the above factors have to be considered while developing online clothing rental website strategies.

When we see the regression equation for behavioural intention as dependent variable, all the independent variables have significant effect on for behavioural intention, in which the perceived usefulness has the highest significant effect. This shows that the perceived usefulness plays the important role in behavioural intention. The behavioural intention can be improved through perceived usefulness of the online clothing rental websites. The attitude and intention of the consumer can be influenced by relevant strategies, which would change the consumers' attitude more favourable towards online clothing rental.

Marketers active in the digital world must be aware of the factors that influence consumers' dispositions toward e-shopping. They must strategize on satisfying online consumers by identifying and prioritizing their interests and concerns. Marketers also must work on improving the interactivity and fun elements of the medium. In this context, a significant contribution of the present study is that it presents a refined, validated, reliable, and shorter scale to measure website quality of online shopping websites. This study also adds to better understanding of Technology Acceptance Model from the point of view of its applicability in Indian settings. In order to gain competitive advantage, online players must focus on three factors: System Quality, Information Quality and Service Quality. Furthermore, this study found that the quality of service is a more influential factor than the quality of the system and information in the context of online shopping, implying that providing excellent quality of service is more important than emphasizing information and system quality in the context of online shopping. The results of the present study are also expected to provide valuable insights to the academicians from the point of view of better conceptualization of the refined scale.

The following recommendations are suggested for the online clothing rental companies:

- Technology can never replace certain human interaction aspects like courtesy, friendliness, helpfulness, care, commitment, flexibility, and cleanliness. Online clothing rental websites should therefore use web - based tools to address their absence and provide better user experience to satisfy their consumers. So by enabling the chat now icon as a popup it assumes and responds quickly to user request. Assistance and follow up will definitely work here for providing the human touch while placing the order through the website.
- Video presentation as a part of system quality should be given for few products which need more visualization. So that customer can visualize the garment from its silhouette, fall, pattern and design.
- Aware the customers with new offers and discount are a prime way of engaging the customer with company's promotional activity. Offers going during festivals and end of season should be promoted on website which will help more actions and page view on the website which in turn can be converted into sales.
- The system quality of the website measured by using website design and interactivity which users perceive the friendliness of the website. This includes usability of the website, reliability, convenience of access, and ease of use. Sort By icon which is a part of design tool has only one option either from price high- low or low-high, where as many options can be provided such as according to popularity, discount, and what's new which will enhance the user interface by minimizing the time span of searching the desirable item.
- Mentioning of Returns & Exchange Policy from a marketing and customer perspective (rather than a legal perspective), there are a number of things company can do to make sure

they don't lose any customers from their not so lenient policy. Easy return and exchange will initiate the spark to try the service because for customer there won't be any loss in checking the merchandise and it improves the service quality offered by Online clothing rental websites.

- Blogs related to latest news, collaborative consumption idea, living celebrity life, smart renting and designer dresses look book written by the company has very good impact on social media marketing by influencing the potential customer to be end users. Still more awareness on social media platform is needed to aware the customers about the brand and its offerings.

## 7. Conclusion

This study explores the quality features of online clothing rental website with regard to the customer acceptance behaviour. The results show that there are three dimensions of quality for evaluation used by the customers in terms of the system, service and information quality. Website quality has a positive impact on perceived ease of use and usefulness.

The results mean that the users of online clothing rental website consider that the website not merely as an information system but also as a virtual store which provides the full stages of purchasing process of finding, ordering, and receiving. The dual nature of the online consumer as a tradition shopper and a Web user implies that the web features are important to retain customers. Hence, the practitioners seeking to increase the visit of user and purchasing through their online clothing rental website should have higher benchmarks to have the high quality of website quality to have competitive edge in the Internet shopping market. The contributions of this study are that we were able to see and suggest the “broader picture” in terms of the website quality measures by including system, information and service quality, and how the customers regard the quality measures of online clothing rental website. It empirically demonstrated that the website features have a significant impact on the user acceptance of online clothing rental website. It suggests that the virtual store managers and developers should have domain specific and integrative approach to evaluate the website, and can take selective strategy to enhance the user beliefs and increase the customer intention to return by considering website quality.

### 7.1 *Limitations and future scope for research*

As researcher-controlled sampling was employed, the study findings should be generalized with caution. Future researchers must validate the present study's findings using a more representative probability-based sample. The geographical extent of the company was limited to the Tier 1 cities where company is providing the services. This too may restrict the generalizability of the study results. The present study is based on the website quality of online shopping sites. Thus, future researchers may validate the findings in the context of other types of Internet sites. Furthermore, researchers can extend and improve the proposed scale by including other relevant website-specific factors derived from the literature.

Although this study provides meaningful implications for online clothing rental website, it has some limitations and thus has further research issues. First, all external variables are based on the perceived quality of users, which are subjective and may be influenced by each user's individual characteristics such as Web site skills. Different results may be obtained if we measured the website quality from the independent Web survey companies. Second, although the results show that the quality factors of web presence affect the user's beliefs in online clothing rental website, it is important to realize that other factors may also play an important role in user beliefs.

Examples of such factors include peer influence, computer experience, and innovation characteristics. Future research should enhance the search for antecedents affecting the user beliefs.

Finally, this study focuses on the online website quality domain. The comparative analysis of Web quality and user acceptance model for various Web site domains is another challenging research area. We may assume that the effect of Web quality factors on user's beliefs may differ by the type of Web site. We may need to adopt the offline features for the product or services that have pure offline contexts for eg. Product quality and delivery service. We can also consider other intrinsic measures of user beliefs to better understand the user behaviours for various Web domains.

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