

[Original Article]

Impact of Individual's Regulatory Focus on Value Perceptions of and Willingness to Invest towards Online Mass-Customized Fashion

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Abstract

The purpose of this study was to investigate the influence of consumers' regulatory focus on their perceived values of the product as well as shopping process, and willingness to invest resources for online mass-customized products. Data were collected using an online survey from 251 young adult consumers, particularly those who have prior purchase experience of mass-customized products. Interpretation of results indicated that consumers' promotion regulatory focus impacted their perceived values of the product (social, emotional, monetary, and epistemic but not performance), perceived values of the shopping process (hedonic and utilitarian), and willingness to invest more money, time and effort. However, as anticipated, prevention regulatory focus had no significant influence on the dependent variables. Researchers provide crucial implications for brands of online mass-customized products to segment their market based on regulatory orientation, as well as better cater to customer demands by positioning their products as offering benefits that specifically caters to the needs of such consumers.

Keywords: online mass-customization, regulatory focus, perceived value, shopping value, willingness to invest

I. Introduction

Today's young adult consumers, namely, Gen Y and Gen Z, detest off-the-shelf products and prefer brands that allow them to express their individuality (Deloitte, 2015). Thus, these consumers partake in a collaborative product creation process and create mass-customized products that better fit their needs (Lee & Moon, 2015). In this light, mass-customization is a co-design manufacturing process combining elements of mass-production with options of customizing select aspects of product features (Lee & Moon, 2015). This results in unique items, at reasonable prices (Lee & Moon, 2015).

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Particularly, the focus of this study is on online mass-customized fashion products (OMCFP), given the size and potential of the global fashion industry which is valued at 3 trillion dollars (FashionUnited, 2016). In spite of the size of the market, there are inefficiencies in the way fashion is made and retailed. Every piece has to be manufactured in a range of sizes and the fashion industry works on a seasonal schedule presenting multiple collections each year. Orders need to be placed months before items are offered for sale and demand is often unpredictable. In turn, the mass-production system results in overstocking and markdowns of products, often negatively affecting the financial performance of fashion retailers. Therefore, OMCFP might be a way for fashion retailers to overcome these inefficiencies by providing on-demand fashion products specifically catered to individual consumers' needs (Danziger, 2017). A recent survey indicates that 51.5% of consumers aged 16-39 are interested in mass-customized clothing, 46.5% in footwear, and 43% in fashion accessories (Deloitte, 2015). In fact, not only major fashion retailers such as Nike, Louis Vuitton and, Kate Spade, but also non-fashion retailers such as the retail giant Amazon have started to incorporate OMCFP in their offerings.

OMCFP rose to prominence with the advent of digital technology, online commerce, and modern manufacturing processes (Deloitte, 2015). Technological advancements have enabled brands to better understand consumers and provide them with a seamless platform for mass-customization experience. For example, mass-market fashion retailers such as Nike, Adidas, Brooks Brothers as well as luxury retailers such as Burberry and Louis Vuitton have boarded the online mass-customization bandwagon (Abnett, 2015). In turn, consumers use these online platforms to be critics and creators of the products/services they purchase and expect brands to offer more customized options that fit their individual needs (Spaulding & Perry, 2013).

The objective of OMCFP is to better meet consumer preferences and increase consumer satisfaction by providing superior consumer values (Schreier, 2006; Lee & Moon, 2015). Consumer values consist of those derived from the product itself and/or those derived from the shopping process (Babin, Darden, & Griffin, 1994). Both of these values are applicable for online mass-customization, where consumers not only want a customized product, but also to be actively involved in the process of product customization (or, shopping) by investing more time and/or effort (Mugge, Schoormans, & Schifferstein, 2009). In addition, consumers often have to invest additional money on OMCFP due to the added cost of manufacturing. However, limited research exists on consumers' perceived value of the product and the shopping process, or their willingness to invest resources namely, time/money/effort towards OMCFP.

Understanding perceived value is important since OMCFP are often purchased for their superior values such as self-expression, exclusivity, peer recognition, and/or pleasure of feeling good (Giebelhausen & Lawson, 2010). Literature indicates that personality traits, particularly consumers' chronic regulatory focus (promotion vs. prevention), can influence their product value perceptions and their willingness to invest resources (Avnet & Higgins, 2003; Zou & Pham, 2004). Understanding the impact of consumers' regulatory orientation on evaluations of OMCFP is beneficial for both industry and academia, since regulatory focus has been found to influence trial and purchase of innovative, one-of-a-kind products such as OMCFP (Werth & Foerster, 2007). Therefore, the purpose of this study was to investigate the influence of consumers' regulatory focus on their perceived values of the product as well as shopping process, and willingness to invest resources for OMCFP.

II. Theoretical Framework and Literature Review

1. Regulatory Focus Theory

The regulatory focus theory predicts the relation between an individual's motivational focus and strategic means used by him/her to pursue a goal (Higgins, 1998). According to this theory, there are two self-regulatory foci, promotion and prevention. Promotion regulatory focus motivates individuals to symbolize goals as aspirations/hopes, be concerned about nurturance, accomplishment, and advancement. In turn, promotion focus motivates individuals to approach pleasure and maximize gains. On the other hand, prevention regulatory focus motivates individuals to symbolize goals as duties or obligations, be concerned about safety and security, avoid pain or minimize losses (Higgins, 1998). Since both nurturance and security are essential for survival, both orientations are usually present in an individual; yet individual differences may lead to predominance of one or the other.

According to this theory, individuals prefer outcomes that align with their self-regulatory orientation than those that do not. For example, Aaker and Lee (2001) found that for fruit-juice advertisements, promotion-focused participants preferred appeals promoting energy creation (focusing on growth), while prevention-focused ones preferred appeals promising prevention of clogged arteries (focusing on avoiding harm). Another researcher has also found that hedonic product attributes align with promotion goals, whereas utilitarian products attributes align with prevention goals (Chernev, 2004). In the context of hedonic product purchases/consumptions, individuals have a transformational purchase motive, such as gaining attractive appearance, exciting/pleasant feeling (Rossiter & Percy, 1991). To do so, high (than low) promotion-focused individuals are more motivated to consider hedonic benefits of products during product choice situations and evaluate hedonic products more positively (Chernev, 2004). On the contrary, for utilitarian purchases, individuals have an informational purchase motive, such as avoiding a problem or fulfilling a functional need (Rossiter & Percy, 1991). To do so, high (than low) prevention-focused individuals are more likely to consider utilitarian benefits of products (Chernev, 2004; Micu & Chowdhury, 2010) and evaluate such benefits more positively (Chernev, 2004). For instance, promotion-focused individuals were found to prefer an MP3 player with hedonic features, while prevention-focused individuals preferred one with utilitarian features (Hassenzahl, Schöbel, & Trautmann, 2008). Thus, empirical evidence strongly supports the impact of one's regulatory focus on product evaluations and one's purchase decision-making.

2. Regulatory Focus and OMCFP

The regulatory focus theory is particularly applicable in the OMCFP purchase context. In general, fashion products are considered hedonic in nature since they fulfill experiential needs, allow expression of individuality, and their consumption produces enjoyment and pleasure, unlike utilitarian products that offer functional benefits and are primarily meant to solve problems (Chernev, 2004; Dhar & Wertenbroch, 2000). Although products may have both hedonic and utilitarian attributes a distinction can be made between products based on which attribute is relatively predominant (Dhar & Wertenbroch, 2000). Particularly, OMCFP can be considered as primarily hedonic in nature since they provide the key hedonic traits namely stimulation (interactive experiences, novelty), identification/expression (communicate one's identity to others), and evocation (keeping of memories, symbolizing) (Hassenzahl et al., 2008). In addition, consumers tend to associate simple products with utilitarian value while novel, creative products (such as OMCFP) with hedonic value (Hassenzahl et al., 2008). Applying the regulatory focus theory, promotion regulatory focus is found to be aligned with hedonic product benefits leading to positive evaluation of such

products, while prevention focus the same with utilitarian benefits (Avnet & Higgins, 2006). Therefore, it is expected that due to the hedonic nature of OMCFP, promotion-focus, than prevention-focus, will influence consumers' evaluations, such as their perceived product values (Chernev, 2004; Higgins & Thompson, 2002).

3. Consumer Perceived Value of Products

One of the primary objectives of mass-customization is to provide superior consumer satisfaction resulting in increased consumer value (Schreier, 2006). Understanding value is important since it has been found to positively influence consumer's choice and future (re)purchase intentions (Zeithaml, 1988), satisfaction and loyalty (Spaulding & Perry, 2013), and willingness to pay (Schreier, 2006). Consumers' perceived value of product (henceforth, CPVP) can be defined as their "overall assessment of the utility of a product based on their perceptions of what is received versus what is given up" (Zeithaml, 1988, p. 14).

Previous researchers have indicated that consumers' regulatory focus can affect CPVP. If the product benefits fit the desired strategy to arrive at goal outcomes, consumers engage more strongly in and 'feel right' about their decision (Avnet & Higgins, 2006). Subsequently, their evaluative reactions, including product values (positive or negative) can be intensified by this fit experience (Avnet & Higgins, 2003). According to existing research, hedonic products attributes align with promotion goals, whereas utilitarian ones align with prevention goals (Chernev, 2004). Thus, in order to approach pleasure (Higgins, 1998), high (than low) promotion-focused individuals are motivated to consider hedonic benefits of products during product choice situations and evaluate hedonic products positively (Chernev, 2004). On the other hand, to avoid loss/solve a problem, high (than low) prevention-focused individuals are motivated to consider utilitarian products benefits and evaluate them positively (Chernev, 2004). Therefore, since OMCFP provides hedonic benefits (Dhar & Wertenbroch, 2000), it can be expected that consumers' promotion-focus, and not prevention-focus, will positively influence their levels of CPVP.

However, almost all related researchers have investigated the effect of regulatory focus solely on monetary value, specifically willingness to pay (Avnet & Higgins, 2003). This would mean that price is the only factor that businesses compete on, which does not represent a holistic picture of the product purchase situations. In fact, for OMCFP products, where price of product is typically higher than off-the-rack products, brands usually strive to provide consumers with additional values, such as novelty, better quality and uniqueness (Schreier, 2006). Therefore, in this study CPVP is considered to consist of the following five dimensions: (1) monetary, (2) emotional (3) performance, (4) social (based on PERVAL measure by Sweeney & Soutar, 2001) and, (5) epistemic (given its applicability for OMCFP products by Sheth, Newman, & Gross, 1991). First, monetary CPVP involves concerns about costs and value for money related to a product. OMCFP often comes with a price premium, and hence, such concerns include financial costs as well as risks associated with buying, owning, and using the product (Lee & Moon, 2015). Since consumers perceive higher monetary value for product benefits that fit their goal orientation (Avnet & Higgins, 2003), it is expected that consumers' promotion regulatory focus may positively influence their perceived monetary value for hedonic OMCFP.

Second, emotional CPVP refers to affect generated by a product. Therefore, consumers' promotion regulatory focus is expected to positively influence perceived emotional value for OMCFP which evokes affective (hedonic, gain oriented) responses such as through aesthetic beauty, and gratification of self-expression (Gummerus & Pihlstrom, 2011). Third, performance CPVP concerns the perceived quality and expected performance of the product

(Sweeney & Soutar, 2001). In case of OMCFP, such concerns might include a product's aesthetics, quality, reliability, usability, durability, and even service-support, given that it is difficult to judge the performance attributes for products sold online, just from images (Sheth et al., 1991). It is expected that consumers' promotion regulatory focus may positively influence their perceived performance value for hedonic OMCFP.

Fourth, social CPVP involves concerns about a product's ability to enhance social self-concept and arises from an individual's desire to perceive him/herself as conforming to an ideal user imagery or group expectations (Sweeney & Soutar, 2001). According to existing research high (than low) promotion focused consumers are less focused on achieving social acceptance or managing others' impressions of them, thereby focusing less on conforming to social norms (Lalwani, Shrum, & Chiu, 2009). This is because, (high versus low) promotion focused consumers tend to display more individualistic traits (than collectivistic) and thus are more concerned with distinguishing themselves from others (Lalwani et al., 2009; Lee, Aaker, & Gardner, 2000). Therefore, it is expected that consumers' promotion-focus negatively influence their perceived social value for OMCFP which provides avenues for expressing individuality (Merle, Chandon, Roux, & Alizon, 2010) without adhering to group expectations. Finally, epistemic CPVP involves the product's capacity to arouse curiosity and/or provide novelty (Sheth et al., 1991). According to existing research, promotion focus of consumers lead them to be more inclined to try and purchase innovative products (since they are more prone to undertake risks) (Werth & Foerster, 2007). Therefore, is expected that consumers' promotion regulatory focus will positively influence perceived epistemic value for OMCFP that often provide novelty and stimulate curiosity through use of new technologies/added features. Therefore, we hypothesize:

H1: For OMCFP, promotion regulatory focus is related positively to monetary value (H1a), positively to emotional value (H1b), positively to performance value (H1c), negatively to social value (H1d) and, positively to epistemic value (H1e).

H2: No significant relationship is expected between prevention focus and CPVP (H2a-e).

4. Consumer Perceived Value of the Shopping Process

Although CPVP is essential in evaluating product attributes, consumers' shopping value reflects an experience derived from the entire shopping process and does not reside solely in value of the product purchased (Babin et al., 1994). This is evident in case of OMCFP, where consumers not only desire a mass-customized product, but also tend to be actively involved in the process of customization (Deloitte, 2015). In fact, enhanced shopping process for OMCFP results in increased brand loyalty and greater conversion rate by making consumers feel more valued (Giebelhausen & Lawson, 2010). Therefore, in addition to CPVP, consumers' perceived value of the shopping process (henceforth CPVSP) was considered for this study.

CPVSP includes all subjective and objective factors that constitute the complete shopping experience for consumers (Diep & Sweeney, 2008). Babin et al. (1994) operationalized CPVSP as those rooted in consumers' approach towards shopping and the benefits they seek from it. According to Babin et al. (1994) consumers derive two types of values based on their shopping motivations: utilitarian and hedonic. Utilitarian motivation is task-related, and rational. In turn, utilitarian CPVSP is derived from efficiently completing the task/solving the problem (Hirschman & Holbrook, 1982). On the contrary, hedonic motivation captures the pleasure/ experience-seeking aspects of the shopping process. Thus, hedonic CPVSP are derived from fulfilment of fantasy, arousal, sensory stimulation, enjoyment, pleasure, curiosity, and escapism (Hirschman & Holbrook, 1982). Since promotion regulatory focus

motivates consumers to approach pleasure, such focus might lead to deriving more hedonic value from the shopping process by shopping for fun/enjoyment. This is particularly true for OMCFP (a hedonic product) which is meant to provide enjoyment and pleasure, and less of deliberate shopping experience (Lee & Chang, 2011). However, since promotion regulatory focus is not influenced by utilitarian values, no relation is expected between promotion focus and utilitarian CPVSP. On the contrary, consumers' prevention focus motivates them to complete a task, leading them to perceive higher utilitarian CPVSP by shopping more deliberately. Given OMCFP shopping process is predominantly hedonic in nature; consumers' prevention focus might not influence either of their perceived CPVSP from such shopping process. Understanding shopping value is imperative since in today's highly competitive marketplace with little product differentiation, businesses are focusing more on the shopping experience to create a niche (Spaulding & Perry, 2013). Therefore, we hypothesize for OMCFP:

H3a: Consumers' promotion focus is positively related to hedonic CPVSP.

H3b: No significant relationship is expected between promotion focus and utilitarian CPVSP.

H4: No significant relationship is expected between prevention focus and hedonic (H4a) or utilitarian (H4b) CPVSP.

5. Regulatory Focus and Willingness to Invest

Individuals' willingness to invest (also termed as investment) serves as another important variable in understanding future re-purchase intention, loyalty behavior and brand commitment (Zhou & Pham, 2004). In this light, investment refers to resources such as time, effort, money, etc. that are put directly into a relationship or an object (Zhou & Pham, 2004). Understanding consumers' willingness to invest is critical in the context of OMCFP. First, consumers generally need to invest time and/or effort altering their product features and/or wait to receive the product due to longer lead times. Second, OMCFP are usually associated with a price premium due to increased cost of customization in comparison with off-the-rack products. In spite of the importance of investment for OMCFP, little research exists on the topic.

According to existing research, consumers' investment decisions are influenced by their regulatory focus. Derived from financial literature, investment decisions are based on 1) maximizing returns (that is, maximizing gains and reduce losses), and 2) minimizing risks (Zhou & Pham, 2004), both of which differ based on the two regulatory orientations (Higgins, 1998). Promotion focus motivates individuals to be approach oriented and maximize gains. Thus, products fitting with promotion goals (such as hedonic products) are pursued with a greater intention to maximize potential gains and lesser intention to minimize potential losses (Zhou & Pham, 2004). To maximize gains consumers' promotion-focus leads consumes to undertake an eager form of exploration and greater risk taking to take advantage of as many opportunities as possible (Higgins, 1998; Pham & Avnet, 2004). On the contrary, prevention focus leads individuals to be avoidance oriented to minimize losses. Therefore, products fitting with prevention goals (such as utilitarian products) are pursued with a greater intention to minimize losses and a lesser intention to maximize gains (Higgins, 1998; Pham & Avnet, 2004). To minimize losses, these promotion-focused individuals resort to a more vigilant form of exploration and greater risk aversion to protect against potential mistakes (Higgins, 1998; Pham & Avnet, 2004). Thus, in the present context, consumers' promotion focus might motivate participants to invest more resources to acquire OMCFP, a hedonic oriented product that fits such regulatory orientation. In this light, previous researchers have indicated that promotion focus, than prevention focus, positively influences individuals'

willingness to pay a premium for a coffee mug with hedonic benefits than utilitarian benefits (Avnet & Higgins, 2006). Since hedonic products do not fit with prevention focus, no influence of prevention focus is expected on individual's willingness to invest resources for OMCFP. Therefore, we hypothesize:

- H5: For OMCFP, promotion focus is positively associated with participants' willingness to invest resources, specifically, more money (H5a), effort (H5b), and time (H5c).
- H6: Due to hedonic nature of OMCFP, no significant relationship is expected between prevention focus and willingness to invest money (H6a), effort (H6b), and time (H6c).

III. Method

1. Participants

An online survey was administered to adult undergraduate students enrolled in a fashion program at a large U.S. university. This sample was deemed suitable due to the following reasons: (1) the age group represented Gen Y and Gen Z, a majority of whom have been found to be interested in OMCFP due to their desire for clothing that allows them to express their individuality (Deloitte, 2015), (2) Gen Y and Gen Z are the largest users of online shopping platforms with nearly 73% of these internet users purchasing products/services online (Intel, 2015), making them ideal participants to understand shopping behavior related to OMCFP, and (3) literature indicates that use of student sample is appropriate when the purpose of the study is to examine a multivariate relationship (such as test a theory or understand an underlying process as observed through relationship between variables) (see Basil, Brown & Bocarnea, 2002).

Respondents received extra course credit for their voluntary participation in the survey. A total of 594 responses were collected. Three attention filters were included in the questionnaire to ensure validity of the study (Bhaduri, Ha-Brookshire, & Leshner, 2017). Incomplete responses and responses for participants inaccurately answering the attention filter questions were removed from analyses, resulting in 388 usable responses. According to existing research, there are differences between purchasers and non-purchasers in an OMCFP consumption setting (Hong & Kim, 2010), hence the study was restricted to analyzing responses of only purchasers of mass-customized products, to maintain sample homogeneity and draw more usable conclusions. Out of 388 usable responses, 251 participants (64.7%) who indicated that they had purchased a mass-customized product in the past were selected for further analyses.

2. Measures and Data Collection Procedure

First, a definition of online mass-customization was provided. Then participants were asked to indicate the product category they mass-customized, retail channels they used for purchasing their mass-customized product, and the time frame of their purchase. Next, participants indicated their chronic regulatory focus using six items for promotion and five for prevention (Higgins et al., 2001), and CPVSP using 11 items for hedonic and four for utilitarian value (Babin et al., 1994). It is to be noted that regulatory focus was not measured as a continuum but as two distinct constructs (Higgins et al., 2001). Then, they indicated their CPVP for an OMCFP compared to an 'off-the-rack' clothing using four items for monetary, six for performance, five for emotional, four for social (Sweeney & Soutar, 2001), and three for epistemic values (Sheth et al., 1991). Regulatory focus, CPVSP, and CPVP were measured on a seven-point Likert scale (1 being "Strongly Disagree" to 7 being "Strongly Agree"). Participants indicated their willingness to

invest more time, money and effort, in comparison to an 'off-the-rack' product using one item each on a slider scale anchored at 0% to 50% more. This range was determined based on existing research indicating that more than 85% consumers are willing to invest up to 50% more for MCP (Deloitte, 2015). Finally, participants provided demographic information. Appendix A shows items used in the study.

IV. Data Analyses and Results

1. Sample Characteristics

Descriptive analyses of the study data were conducted to understand participants' demographic characteristics and their past purchase behavior for mass-customized product(s). Participants, mostly females (96.4%), were between the ages of 19 and 35 (mean = 20.9, *S.D.* = 1.9) with 92.8% participants aged between 18 and 24. Among these previous purchasers of mass-customized products, mass-customized clothes was purchased by 206 (82.1%) participants, apparel furnishings by 66 (26.3%), home textiles by 75 (29.9%), footwear by 153 (61%), bags/brief-cases/small leather goods by 127 (50.6%), and other (such as makeup, jewelry, and phone cases) by 14 (5.6%). Participants purchased mass-customized products using mostly online channels through computers ($n = 214$; 85.3%), followed by in-store ($n = 141$; 56.2%) and mobile phones ($n = 76$; 30.3%). Approximately forty-five percent of the participants were relatively recent purchasers of mass-customized products (within last three months), followed by slightly more than 20% who did more than a year ago. For the detailed descriptive statistics, see Table 1.

Table 1. Demographic characteristics of participants ($n = 251$)

Variable	Levels	Frequency	%
Age*	18-20	130	51.8
	21-24	103	41.0
	25-30	8	3.3
	31-35	1	0.4
Gender	Male	9	3.6
	Female	242	96.4
Ethnicity	Caucasian	191	76.1
	African American/Black	31	12.4
	Hispanic/Latino	7	2.8
	Asian/Pacific Islander	5	2.0
	Native American	2	0.8
	Multi-racial	12	4.8
Education	Other	3	1.2
	Some college education	231	92.0
	Bachelor's degree	18	7.2
	Some graduate education	1	0.4
Annual household income	Graduate degree	1	0.4
	Less than \$10,000	51	20.3
	\$10,000-\$24,999	18	7.2
	\$25,000-\$49,999	21	8.4

Variable	Levels	Frequency	%
Personal discretionary income per month	\$50,000-\$74,999	50	19.9
	\$75,000-\$99,999	24	9.6
	\$100,000-\$124,999	24	9.6
	\$125,000-\$149,999	27	10.8
	\$150,000 and above	36	14.3
	Less than \$100	92	36.7
	\$101- \$199	47	18.7
	\$200-\$299	34	13.5
	\$300- \$399	30	12.0
	\$400 - \$499	35	13.9
Number of people in household (including participant)	More than \$500	13	5.2
	1-2	46	18.3
	3-4	133	53.0
	5-6	66	26.3
	7-8	6	2.4

NOTE: *There were nine missing responses for this question.

2. Principal Component Analyses and Scale Reliability Tests

Principal component analyses (PCA) were conducted to determine the underlying dimensions of participants' regulatory focus CPVP, and CPVSP. As expected, PCA with oblique rotation using eigenvalue larger than 1, revealed two principal components for regulatory focus construct: promotion-focus and prevention-focus (76.96% of total variance explained). One item related to promotion focus was deleted due to cross-loading, resulting in five promotion focus items (factor loadings: 0.73 to 0.51) and five prevention focus items (factor loadings: 0.85 to 0.69). PCA for CPVP construct revealed five principal components (73.4% of total variance explained). There were four monetary value items (factor loadings: 0.83 to 0.62), six performance value items (factor loadings: 0.9 to 0.6), five emotional value items (factor loadings: 0.85-0.77), four social value items (factor loadings: 0.94 to 0.84), and three epistemic value items (factor loadings: 0.94 to 0.86). PCA for CPVSP construct revealed two principal components (54.8% of total variance explained). Three items were deleted due to low factor loadings, leading to ten items for hedonic (factor loadings: 0.87 to 0.66) and two for utilitarian CPVSPs (factor loadings: 0.73 to 0.4). Reliabilities (Cronbach's α) of the scales were ranged from 0.74 to 0.92 for the research constructs, which indicated acceptable internal consistency of the scales. Therefore, composite variables were created for further data analyses.

3. Tests for Normality and Homoscedasticity Assumptions

Prior to hypotheses tests, data was checked to ensure conformity with normality assumptions. For all composite variables, Shapiro-Wilk's tests of residuals were significant (all $ps < .05$) indicating violation of normality assumptions. However, according to the Central Limit Theorem, for a large sample, as in the case of this current study, violation of normality does not disqualify data being subjected to parametric tests (Lumley, Diehr, Emerson, & Chen, 2002). In fact, for large sample sizes (typically > 30), parametric tests, such as t -tests are considered valid (Lumley et al., 2002). Therefore, two-group independent sample T -tests were conducted with promotion (high/low)

as the predictor variable, and CPVPs, CPVSPs, and willingness to invest as dependent variables. Same procedure was applied in the two-group independent sample *T*-tests for prevention (high/low) as independent variable and other variables as dependent variables.

Before hypotheses tests, data was also checked to ensure homoscedasticity. Levene's test of equality of variances indicated that data met this assumption for all dependent variables (all $ps > .05$) except willingness to invest variables ($p < .05$). Therefore, for willingness to invest variables, results are reported with adjusted F-statistic (without assumption of equal variances). In addition, significance level (p -value) is reported for one-tail tests due to directional nature of the hypotheses.

4. Comparison Group Formation and Hypotheses Tests

Participants who scored in the top and bottom third of the distribution for promotion scores were identified as high ($n = 85$; mean = 6) and low ($n = 93$; mean = 4.4) promotion-focused respectively ($p < .001$) (Suri & Monroe, 2001). Similarly, participants were identified as high ($n = 81$; mean = 5.8) and low ($n = 83$; mean = 3.4) prevention-focused ($p < .001$). Two-group independent sample *T*-tests were conducted for the hypotheses tests.

For CPVPs, first, promotion focus positively influenced monetary CPVP, such that for high promotion focused-participants monetary value was significantly higher than those with low promotion focus (mean_{high promotion} = 4.90; mean_{low promotion} = 4.44; $t = -3.03$, $p = .001$), supporting H1a. Second, emotional CPVP for high promotion-focused participants was significantly higher than their counterparts (mean_{high promotion} = 5.70; mean_{low promotion} = 5.41; $t = -2.18$, $p = .015$), supporting H1b. Third, performance CPVP for high promotion-focused participants was not significantly different from their counterparts (mean_{high promotion} = 5.14; mean_{low promotion} = 5.05; $t = -.635$, $p = .263$), lacking support for H1c. Fourth, as expected, social CPVP for high promotion-focused participants was significantly lower than their counterparts (mean_{high promotion} = 4.06; mean_{low promotion} = 4.50; $t = 2.145$, $p = .015$), supporting H1d. Fifth, epistemic CPVP for high promotion-focused participants (mean = 5.00) was significantly higher than their counterparts (mean_{high promotion} = 5.20; mean_{low promotion} = 4.89; $t = -1.763$, $p = .040$), supporting H1e.

As hypothesized, there was no significant difference in monetary CPVP between high and low prevention-focused participants (mean_{high prevention} = 4.81; mean_{low prevention} = 4.62; $t = -1.28$, $p = .10$), supporting H2a. There was also no significant difference in emotional CPVP between high and low prevention-focused participants (mean_{high prevention} = 5.66; mean_{low prevention} = 5.43; $t = -1.70$, $p = .054$), supporting H2b. There was no significant difference in performance CPVP between high and low prevention-focused participants (mean_{high prevention} = 5.19; mean_{low prevention} = 4.99; $t = -1.28$, $p = .102$), supporting H2c. Finally, no significant difference was found between high and low prevention-focused participants for social CPVP (mean_{high prevention} = 4.33; mean_{low prevention} = 4.28; $t = -.31$, $p = .376$), or for epistemic CPVP (mean_{high prevention} = 5.16; mean_{low prevention} = 4.96; $t = -1.09$, $p = .138$), supporting H2d and H2e.

For CPVSP, *T*-tests revealed that hedonic shopping value for high promotion-focused participants was significantly higher than those with low promotion focus, supporting H3a (mean_{high promotion} = 5.99; mean_{low promotion} = 5.439; $t = -1.21$, $p = .05$). In addition, although unexpected, participants with high level of promotion-focus perceived lower utilitarian shopping value than those with low level of promotion-focus (mean_{high promotion} = 3.57; mean_{low promotion} = 3.91; $t = 1.79$, $p = .037$), lacking support for H3b.

As expected, there was no significant difference in hedonic shopping value between high and low prevention focused participants (mean_{high prevention} = 5.94; mean_{low prevention} = 5.9; $t = -0.231$, $p = .409$), supporting H4a. There was

also no significant difference in utilitarian shopping value between high and low prevention-focused participants ($\text{mean}_{\text{high prevention}} = 3.68$; $\text{mean}_{\text{low prevention}} = 3.81$; $t = 0.65$, $p = .258$), supporting H4b.

For willingness to invest, we asked the participants to report their willingness to invest additional effort, time, and money (ranged from zero to 50%) to acquire the OMCFP, in comparison to the regular off-the-shelf mass-produced clothing. First, there was significant difference between high and low promotion-focused participants' willingness to invest additional money ($\text{mean}_{\text{high promotion}} = 21.15$; $\text{mean}_{\text{low promotion}} = 18.45$; $t = -1.701$, $p = .045$), supporting H5a. In addition, willingness to invest additional effort was higher for high promotion-focused participants than their counterparts ($\text{mean}_{\text{high promotion}} = 29.07$; $\text{mean}_{\text{low promotion}} = 22.38$; $t = -3.26$, $p < .001$), supporting H5b. Finally, willingness to invest additional time was higher for high promotion-focused participant than their counterparts ($\text{mean}_{\text{high promotion}} = 28.58$; $\text{mean}_{\text{low promotion}} = 21.55$; $t = -3.50$, $p < .001$), supporting H5c.

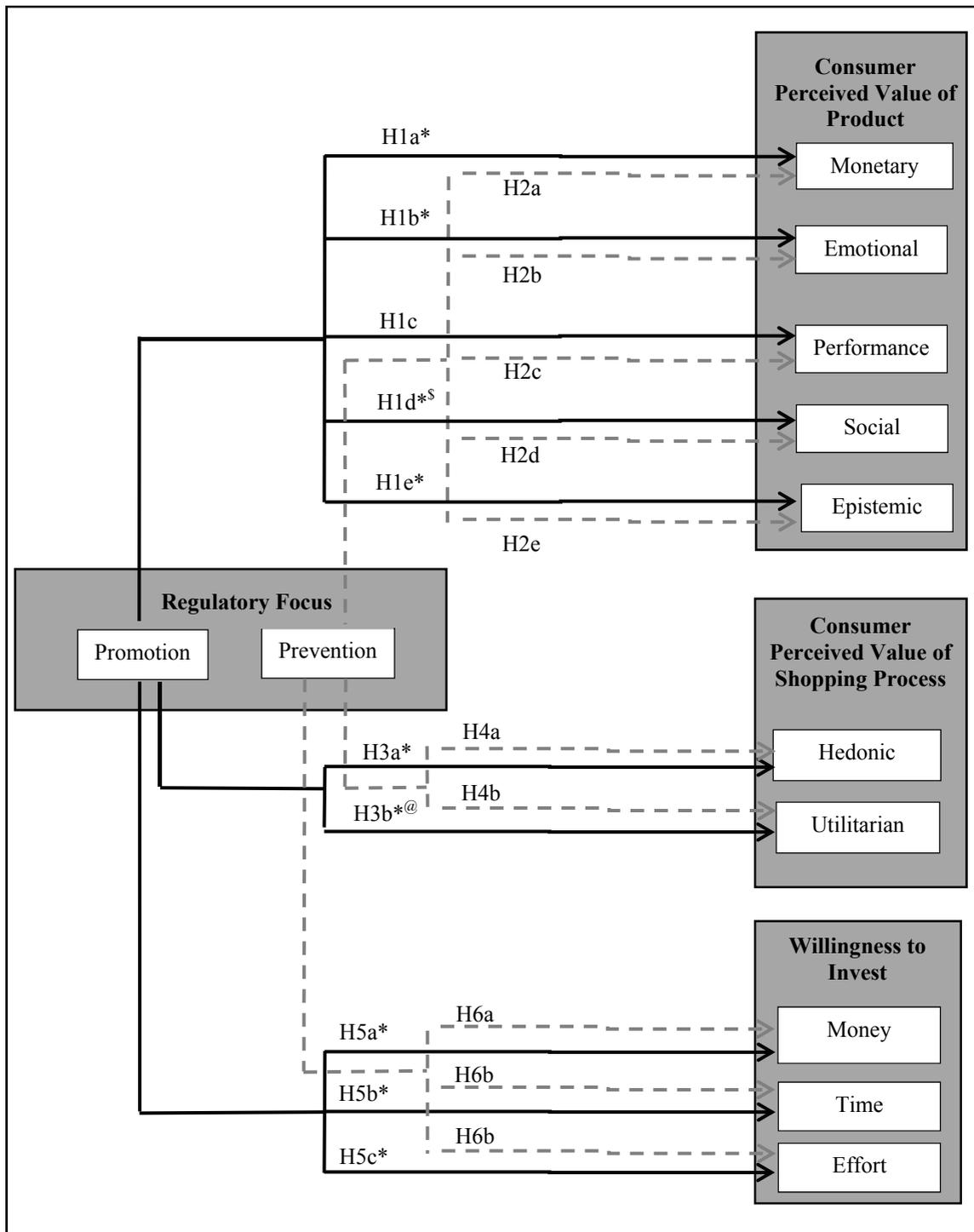
As expected, there was no significant difference between high (mean = 19.85) and low (mean = 20.19) prevention-focused participants' willingness to invest additional money ($t = 0.188$, $p = 0.17$), supporting H6a. Second, willingness to invest additional effort was not significantly different for high (mean = 16.77) and low (mean = 23.72) prevention-focused participants ($t = -1.42$, $p = .075$), supporting H6b. Third, there was no significant difference between willingness to invest additional time between high (mean = 25.23) and low (mean = 23.58) prevention-focused participants ($t = -0.76$, $p = .224$), supporting H6c.

V. Discussion

In this study, we focused on understanding OMCFP product purchasers' regulatory focus, particularly the level of promotion-focus as an antecedent of CPV, shopping value, and willingness to invest more resources for OMCFP. The study results indicated that consumers' promotion focus impacted CPVs (social, emotional, monetary, and epistemic, but not performance), hedonic and utilitarian shopping values, and willingness to invest time, effort, and money. However, as expected prevention focus had no influence on the dependent variables. The findings are discussed below (see Figure 1 for summary of hypotheses testing results).

First, consumers' promotion regulatory focus positively influenced their perceived monetary, emotional, and epistemic values but negatively influenced social value for OMCFP. This indicates that promotion regulatory focus enables consumers to perceive OMCFP as a better fit with their regulatory orientation, in regards to monetary (higher value for money), emotional (better fit with self-image), and epistemic value (provided novelty). However, promotion focus led participants to perceive lower social value (social self-esteem) for OMCFP. Recall that social value arises from one's ability to perceive oneself as conforming to one's social group. Thus, promotion focus negatively motivates consumers to achieve social acceptance or manage others' impressions of them, concentrating less on conforming to norms set by their reference groups (Lalwani et al., 2009). This result might also have been influenced by the nature of sample, since students enrolled in a fashion program seek uniqueness in their clothing choices to stand out amongst their peers (Hahn & Kim, 2016). On the contrary, promotion focus did not significantly influence performance value for OMCFP. Deeper insight reveals that performance value concerns functional or utilitarian

Figure 1. Summary of study results showing the influence of regulatory focus on perceived product values, perceived values of the shopping process, and willingness to invest



Note: * Represents statistically significant hypotheses. ^s Represents negative relationship. [@] Represents unpredicted yet significant relationship.

aspects of a product namely, if the product will “perform consistently”, and if it “would last a long time”. Given that OMCFP are predominantly hedonic in nature, promotion focus might motivate consumers to purchase them for their hedonic traits rather than utilitarian traits, thereby not having any influence on performance value.

Second, participants with high (than low) level of promotion-focus perceived significantly higher hedonic value but lower utilitarian value in terms of mass customization shopping process. Therefore, consumers’ promotion focus lead them to not only perceive OMCFP as a better fit with their regulatory orientation, hence more valuable, but also to derive significantly higher enjoyment and pleasure from the shopping process itself. However, unexpectedly, high (than low) promotion-focused consumers derived significantly lower utilitarian value from the shopping process, indicating that OMCFP is purchased truly for its epicurean aspects. In this light, Dhar and Wertenbroch (2000) indicated that hedonic and utilitarian values work separate from each other and both can be present in one single product/event. Although in-depth explanation of the reason for this perception was beyond the scope of this study, future studies investigating this contradictory finding would be beneficial. On the contrary, as expected, for a hedonic product such as OMCFP, participants’ level of prevention-focus did not exhibit any statistically significant influence on CPVSP.

Third, consumers’ promotion regulatory focus positively influenced their willingness to invest additional money, effort, and time towards procuring OMCFP. Therefore, OMCFP seemed to fit with promotion goals well and thus high (than low) promotion focused consumers were more willing to invest money, time, and effort in procuring such products. This is in sync with existing literature (Avnet & Higgins, 2003), where promotion focused participants were willing to invest more money towards OMCFP.

VI. Contributions and Implications

1. Theoretical Implications

Given the potential ramifications of OMCFP as competitive advantage in the proliferations of brands in the 21st century fashion industry, focusing on how consumers perceive value of such products and the shopping process is beneficial to the industry as well as academia. In addition, it is crucial to understand the factor(s) that impact consumers’ willingness to invest in such products. From a theoretical perspective, interpretation of the study results indicates consumers’ regulatory orientation, particularly promotion focus, as a predictor of CPVP, CPVSP, and willingness to invest for OMCFP, thereby filling a gap in literature. Detailed implications of regulatory focus on each dependent variable is mentioned below. Specifically, researchers focused on young adult consumers with prior purchase experience of the OMCFPs, thereby shedding light on what OMCFP consumers actually value in their purchase decisions.

2. Managerial Implications

In this study, high promotion-focused consumers perceived higher levels of emotional, monetary and epistemic product values but lower social value for OMCFP. Thus, marketers might target high promotion-focused consumers by highlighting the values that such products offer, particularly excitement and joy (high emotional value), great value for money (high monetary value), novelty (epistemic value) and uniqueness (non-conformity to standards or low social value). Targeting promotion-focused consumers may be lucrative for brand managers of OMCFP, which are marked by innovativeness and uniqueness, since highly promotion-focused individuals are more inclined to try

and purchase innovative products (Werth & Foerster, 2007), and display higher levels of fashion innovativeness (Lee & Moon, 2015). Although targeting consumers based on their chronic regulatory focus might be difficult, research indicates that it is possible to induce a temporary regulatory focus through advertisements/marketing messages and evoke desired responses in the marketplace (see Cesario, Higgins, & Scholer, 2008).

Apart from product-specific values, promotion focused consumers also derived higher hedonic value and lower utilitarian value from the shopping process for OMCFP. Therefore, it is essential for marketers to highlight the hedonic or experiential aspects of the process of mass-customization, to further attract promotion-focused consumers. This is in line with current market trends where major brands are concentrating on creating and building consumer loyalty by engaging consumers through innovative and interactive experiences (Spaulding & Perry, 2013). In addition, although OMCFP is a predominantly hedonic product, care can be given to elevate its functional or utilitarian appeal to attract both promotion- and prevention-focused consumers. This is particularly imperative, given the rise of brands specializing on functional clothing such as those for people with special needs or for special activities.

Finally, promotion-focused consumers were also willing to invest more financial means, effort, and time towards OMCFP, indicating that they are willing to engage more with the brand and its process of such product creation. This is particularly applicable for OMCFP, since such products are often associated with higher prices and the process of mass-customization can require time and effort in order for consumers to navigate through the available options and choose their desired design features. This is important and beneficial for marketers and brand managers for OMCFP products, who can focus on engaging consumers more, to increase consumer involvement in the product creation process, the product, and eventually in the brand itself. Research shows that as the consumer takes active role in the design process for OMCFP products, there might be a technological appropriation effect that individual consumer would feel pride taking part in creation process. 'I designed it myself effect' (Franke, Schreier & Kaiser, 2010). Being actively involved in the process of product creation, that is, shopping process, allows the consumer to meet their hedonic or experiential needs (Schreier, 2006). This, in turn, enables them to take pride in their own creation(s), thereby leading them to value their creation(s), or the product(s) more positively (instead of procuring a mass-manufactured item designed by someone else) (Schreier, 2006), finally benefitting the brands' financial bottom-lines.

VII. Limitations and Future Research

The study has a few limitations, which in turn, provide opportunities for future research. First, generalization of results should be made with caution since the study sample comprised of mostly student consumers. Although Gen Y and Gen Z together constitute the largest living generation in the US (Fry, 2016), form the largest percentage of online shoppers, as well as seek for products allowing to express their individualities, similar research using older professional population, who have higher disposable income and/or busier lifestyles (in turn, less time/effort to invest) might yield interesting results. Second, the current study examined the young adult population with prior purchase experience of online OMCFP. Given that there are various degrees of online mass-customization, for instance, from monogramming to more in-depth personalizing, to co-design products from the scratch, future study comparing respondents' degree of previous OMCFP involvement might be valuable. In addition, comparing purchasers versus non-purchasers of OMCFP might provide fruitful insights. Future study can be conducted involving consumers' additional personality traits such as fashion involvement, need for uniqueness, and shopping orientation as

antecedents of consumer evaluation as well as with other indicators of evaluation such as perceived risk of OMCFP. Further, given that it is difficult for marketers to be able to judge their target consumers' chronic regulatory orientation, it might be useful to conduct future studies where a temporary regulatory orientation is induced (than measured) using stimuli messages.

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Scales and Items		
Regulatory Focus (Higgins et al., 2001)	Promotion	Compared to most people, are you typically unable to get what you want out of life? ^R How often have you accomplished things that are that got you "psyched" to work even harder? Do you often do well at different things that you try? When it comes to achieving things important to me, I find that I don't perform as well as I ideally would like to do. ^R I feel like I have made progress toward being successful in my life. I have found very few hobbies or activities in my life that capture my interest or motivate me to put effort into them. ^{R, D}
	Prevention	Growing up, would you ever "cross the line" by doing things that your parents would not tolerate? ^R Did you get on your parents' nerves often when you were growing up? ^R How often did you obey rules and regulations that were established by your parents? Growing up, did you ever act in ways that your parents thought were objectionable? ^R Not being careful enough has gotten me into trouble at times. ^R
Consumer Perceived Value of Product (Sweeney & Soutar, 2001; Sheth et al., 1991)	Monetary	In my opinion, in comparison to an "off-the-rack" clothing, an online mass-customized clothing usually: would be reasonably priced. would offer value for money. would be a good option for the price. would be economic.
	Performance	would have consistent quality. would be well made. would have an acceptable standard of quality. would have poor workmanship. ^R would not last a long time. ^R
	Emotional	would perform consistently. would be one that I would enjoy. would make me want to use it. would be one that I would feel relaxed about using. would make me feel good.
	Social	would help me to feel acceptable. would improve the way I am perceived. would make a good impression on other people. would give its owner social approval.
	Epistemic	would encourage me to experiment with new ways of doing things. would allow me to test new technologies. would stimulate my curiosity. would encourage me to experiment with new ways of doing things.
Consumer Perceived Value of Shopping Process (Babin et al., 1994)	Hedonic	With respect shopping for mass-customized clothing online compared to 'off-the-rack' clothing I find shopping trip truly a joy. I shop, not because I have to, buy because I want to. I feel shopping trip truly like an escape. Compared to other things I could do, the time spent shopping is truly enjoyable. I enjoy being immersed in exciting new products. I enjoy shopping trip for its own sake, not just for the items I may purchase. I have a good time shopping because I am able to act on the "spur of the moment." During shopping, I feel the excitement of the hunt. While shopping, I am able to forget my problems. While shopping, I feel sense of adventure.
	Utilitarian	Shopping trip is not a very nice time out. I accomplish just what I want to during shopping. ^D I usually cannot buy what I really need during shopping. ^D While shopping, I find just the item(s) I am looking for. I get disappointed when I have to go to another store(s) to complete my shopping.
Willingness to Invest	Monetary	In comparison to an "off-the-rack clothing" How much money are you willing to pay as premium in mass-customizing clothing online.
	Effort	How much effort are you willing to pay as premium in mass-customizing clothing online.
	Time	How much time are you willing to spend in mass-customizing clothing online.

Note: ^D Deleted items. ^R Reverse coded items.