ICFBE 2022

The 6th International Conference on Family Business and Entrepreneurship

INVESTIGATING CONSUMER INTENTIONS ON ONLINE POWER BANK RENTAL SELF-SERVICE RETAILING

Gienzka Azzahra Wibowo Putri[1], Chairy Chairy[2]
[1]*Universitas Indonesia, gienzka.azzahra@ui.ac.id*
[2]*Universitas Indonesia and President University, chairy@president.ac.id*

ABSTRACT

The growth of online rental self-service business models used to borrow various kinds of goods has been growing in Indonesia. The online rental self-service utilizes sophisticated technology and logistics to provide the right products in the form of a digital platform. This digital platform allows online rental self-service to be more efficient, influencing consumer behavior intentions. Based on the theory of reasoned actions, technology acceptance model, expectancy-value and perceived risk, this study aims to investigate behavioral beliefs that can cause them to form favourable intentions in the online rental self-service power banks. In this research, 149 samples of survey results were obtained from users of ReCharge, the power bank online rental self-service in Indonesia. Partial least squares structural equation modelling (PLS-SEM) was used for this study. Results emphasize that relative advantage, compatibility, psychological ownership, and ecological importance have a significant relationship with the intention to rent a power bank online and can be mediated by user attitude. Subjective norms and perceived risk also have a significant relationship in renting a power bank online. However, perceived ease of use and perceived usefulness do not have a significant relationship with the intention to rent a power bank online. This study offers appropriate business strategies that can be designed to increase consumer engagement in adapting the digital growth and expanding the market.

Keywords: *Online rental self-service, Sharing economy, Theory of reasoned action, Technology acceptance model, Behavior intention*

1. Introduction

Access-based business models have increased exponentially in the last few decades. This encourages the growth of an online loan business model used to borrow various goods (Lee & Huang, 2020). This business model is called an online rental service. Online rental service is a rental business model that utilizes increasingly sophisticated technology and logistics to provide the right product temporarily in the form of a digital platform (McDowell, 2019). By utilizing internet of things (IoT) technology, online rental services are growing by providing innovative Self Service systems. The system allows consumers to produce services for themselves without assistance from a company's employees (Beatson et al., 2007). Thus, the process of borrowing goods can be done by consumers independently.

Technological advancements have been shown to be affecting certain psychological behavior as well. For example, as many as 9 out of 10 smartphone power-user have been observed to experience "Low Battery Anxiety," a condition where a person shows excessive concern and discomfort upon finding out that their smartphone battery is running low (Tang et al., 2020). Low Battery Anxiety and an array of other discomfort or fear growing out of excessive dependencies on smartphones are commonly known psychologically as Nomophobia (No Mobile Phone Phobia) (King et al., 2013).

A power bank rental platform has emerged to solve the related problems, which is included in the online rental service using a self-service system. The business provides innovations that offer consumers who have issues

charging their smartphone batteries. One company that offers power bank loans online is ReCharge (ReCharge Indonesia, 2021). The business certainly changes consumer habits or behavior, affecting consumer intentions to rent power banks online through applications and self-service vending machines.

This research is important because it seeks to examine behavioral intentions caused by the use of self-service systems in online rental services. This refers to the paper by Lin, J. C., & Chang, H. (2011), which uses the TAM model to show that Attitude towards the use of SST (Self-Service Technology) positively affects consumers' behavioral intentions. In addition, the paper also mentions that individual differences can affect the use of SST by consumers (Meuter et al., 2005). Thus suggesting that future research can relate to the use of more specific SST channels. In the paper, Lee & Chow (2020) examines the Behavior Intention of Online Rental service, suggesting that future research can gather more participants and take consumers' point of view other than in the US. Because the research is limited to consumers in the US, there are cultural differences and perceptions from other countries.

Currently, no one has researched the behavior of consumers' intentions in leasing a product or service through an online rental service application that implements a self-service system using a vending machine. Self-service services prevent parties who want to rent and rent services from meeting each other or even face to face, so to find out consumers' intentions in using the application, it is necessary to pay attention to various factors.

This study aims to determine factors influencing consumer intentions towards an online power bank service rental service innovation that implements a self-service system using a vending machine. This research can be useful for online rental service providers, especially on power bank loans online, to be able to evaluate consumer behavior in borrowing a power bank by knowing what factors influence consumer intentions to service innovation with a case study of the ReCharge platform.

2. Literature Review

This study uses the TRA and Expectancy-Value models from research written by Lee & Chow (2020) entitled "Investigating consumer attitudes and intentions toward online fashion rental retailing" as a reference to explain how consumer behavior is intended to use online self-service rentals. In addition, this study also looks at the technology acceptance perceived by consumers by using a model from the research of Lin, J. C., & Chang, H. (2011) entitled "The role of technology readiness in self-service technology acceptance" to explain research gaps found and add perceived risk factors in terms of risk factors perceived by consumers.

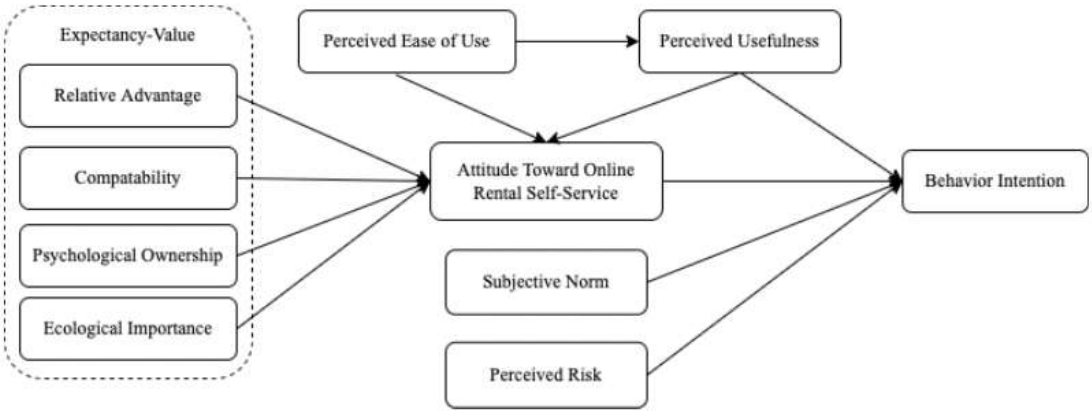

Figure 1. Research framework
(Source: Researcher)

2.1 Expectancy Value Theory

Expectancy-Value is the perceived probability that an object has a behavior that will have certain consequences. At the same time, evaluation means the level of influence, positive or negative, on attributes or behavioral outcomes (Palmgreen, 1985). Expectancy-Value Theory in this study investigates consumer behavior towards

online rentals in four factors, namely relative advantage, compatibility, psychological ownership and ecological Importance. Relative advantage means how an innovation outperforms existing ideas or practices (Rogers, 2003). Meanwhile, compatibility concerns how innovation does not deviate from existing values, experiences, and potential consumer needs (O'Cass and Fenech, 2003). Previous research shows that relative advantage and compatibility are variables that can predict consumer behavior (Walker et al., 2016). Previous research has identified relative advantage, compatibility, and expectations as the main aspects of the functional performance of a consumer's behavior. In particular, these variables can be strong determinants for predicting behaviors such as online technology adoption (Kim et al., 2008).

Psychological ownership and ecological Importance are two different variables that are very important to determining consumer behavior in rentals through online platforms. Psychological ownership indicates that they must-have products and services that allow them to develop strong feelings of attachment (Bardhi and Eckhardt, 2012). For some people, non-ownership and transfer of ownership can reflect their personal values in their attitude toward consuming an item (Belk, 2014). Ecological Importance refers to a person who is willing to pay more for environmentally friendly products without being bothered by ecologically friendly practices because they consider these practices important (Lee & Chow, 2020). Users' perceptions of access-based consumption positively affect their attitudes (Hamari et al., 2016). This was later confirmed by Laroche et al. (2001), which showed that consumers' perceptions of the reduced ecological impact of consumption have a significant positive effect on consumers' willingness to pay more for more environmentally friendly products. Therefore, concerning Expectancy-Value Theory and TRA, this study proposes the following hypothesis:

H1. Relative advantages have a positive effect on attitudes toward online rental self-service.
H2. Compatibility has a positive effect on attitude toward online rental self-service.
H3. Psychological ownership has a negative effect on attitudes toward online rental self-service.
H4. Ecological Importance has a positive effect on attitudes toward online rental self-service.

2.2 Technology Acceptance Model

Technology Acceptance Model (TAM) is a model to predict and explain how technology users can accept and use a technology (Davis, 1986). TAM divides into two perceptions: perceived usefulness or Perceived Usefulness and perceived ease of use or Perceived Ease of Use. Perceived usefulness is the perception that individuals have in developing their performance by using information systems and technology. In contrast, the perceived ease of use shows how individuals learn to use information systems or new technologies (Gefen, 2000). Lin, J. C., & Chang, H. (2011) show that the TAM model can predict consumer attitudes towards using SST (Self-Service Technology), which in turn also affects consumers' intentions to use SST. According to Lin, J. C., & Chang, H. (2011), the ease of using a technology (perceived ease of use) and the usefulness (perceived usefulness) of technology will ultimately affect consumer attitudes, which in turn will affect their intention to use it. Thus, the relationship between TAM and consumer attitudes towards consumer intentions has the following hypothesis:

H5. Perceived Ease of Use has a positive effect on attitudes toward online rental self-service.
H6. Perceived Ease of Use has a positive effect on perceived usefulness
H7. Perceived usefulness has a positive effect on attitudes toward online rental self-service.
H10. Perceived usefulness has a positive effect on behavior intention
H16. Perceived Ease of Use has a positive effect and indirectly affects Behavior Intention through Attitudes toward online rental self-service
H17. Perceived usefulness has a positive effect and indirectly affects Behavior Intention through Attitudes toward online rental self-service
H18. Perceived Ease of Use has a positive effect and indirectly affects Behavior Intention through Perceived Usefulness
H19. Perceived Ease of Use has a positive effect and indirectly affects Attitudes toward online rental self-service through Perceived Usefulness
H20. Perceived Ease of Use has a positive effect and indirectly affects Behavior Intention through Perceived Usefulness and Attitudes toward online rental self-service

2.3 Theory of Reasoned Action (TRA)

Fishbein and Ajzen (1980) divide beliefs that precede behavioral intentions into two conceptually different things: attitude and subjective norms. Behavioral beliefs become the underlying influence of individual behavior in carrying out actions, while normative beliefs affect individual subjective norms in carrying out behavior. In addition, Lee & Chow, (2020) have found that consumer attitudes can mediate the relationship between Expectancy Value and consumer intentions. Thus, this study proposes a hypothesis regarding the relationship between TRA and consumer intentions as follows:

H8. Attitudes toward online rental self-service have a positive effect on behavior intention

H9. Subjective norms have a positive effect on behavior intention

H12. Relative Advantage has a positive and indirect effect on Behavior Intention through Attitudes toward online rental self-service.

H13. Compatibility has a positive and indirect effect on Behavior Intention through Attitudes toward online rental self-service.

H14. Psychological Ownership has a negative and indirect effect on Behavior Intention through Attitudes toward online rental self-service.

H15. Ecological Importance has a positive and indirect effect on Behavior Intention through Attitudes toward online rental self-service

2.4 Perceived Risk

This study defines perceived risk as a risk that consumers do not expect to occur (Rogers, 2010). The perceived risk from using certain technologies is also another factor that comes from the diffusion of innovation theory (Rogers, 2010). Negatively perceived risk will influence consumer behavior intention (Wu & Ke, 2015).

H11. Perceived risk has a negative effect on behavior intention

3. Research Method

The design of this study used a single cross-sectional design to collect information from respondents only once in one period. Primary data were obtained from as many as 149 respondents by conducting an online questionnaire survey. The questionnaire was made using a 5-point likert scale.

The sampling method used is the purposive sampling technique for 3 months with criteria for men and women aged 18-34 years who live in the Greater Jakarta area and have rented a power bank online using the ReCharge application and vending machine.

In processing the data obtained, this study uses the Partial Least Square Structural Equation Modeling (PLS-SEM) technique with SmartPLS tools.

4. Results and Discussion

In this study, the frequency distribution was carried out by looking at the total respondents and respondent profiles such as gender, age, occupation, and domicile, attached in Table 1 below.

Table 1. Frequency Distribution

(N=149)

		Freq.	%			Freq.	%
Gender	Female	80	53.7%	Domicile	Jakarta	91	61.1%
	Male	69	46.3%		Depok	34	22.8%
					Tangerang	10	6.7%
Age	18-21	31	20.8%		Bekasi	9	6.0%
	22-25	64	43.0%		Bogor	5	3.4%
	26-29	32	21.5%				
	30-34	33	14.8%	Occupation	Student	67	45.0%
					Private Company	54	36.2%
					Civil Servant	23	15.4%
					Others	5	2.7%

Source: Statistical Software used by researcher

The first step that needs to be done is to conduct multicollinearity and discriminatory tests. The discriminant Validity test is important to look at the constructed relationships that reflect a strong relationship with each indicator (Hair, 2022). This Discriminant Validity test uses the heterotrait-monotrait ratio of correlations (HTMT), whose value must be below 0.9 (Bagozzi et al., 1991). All HTMT test results are valid because they meet the criteria listed in Table 2.

Table 2. HTMT Result

	AT	BI	CO	EI	PEU	PO	PR	PU	RA	SN
AT	-									
BI	0,784	-								
CO	0,815	0,492	-							
EI	0,473	0,313	0,173	-						
PEU	0,539	0,582	0,541	0,268	-					
PO	0,661	0,563	0,533	0,240	0,539	-				
PR	0,631	0,742	0,356	0,335	0,569	0,556	-			
PU	0,477	0,695	0,320	0,434	0,536	0,326	0,655	-		
RA	0,860	0,549	0,831	0,114	0,594	0,565	0,442	0,368	-	
SN	0,572	0,889	0,365	0,267	0,673	0,470	0,606	0,567	0,405	-

Source: Statistical Software used by researcher

In addition, a multicollinearity test between indicators was carried out using the Variance Inflation Factor (VIF). VIF is used to detect a linear relationship between two or more independent variables (Salmerón Gómez, 2016). All VIF test results can be stated as significant if lower than 3.3 (Petter et al., 2007). The results are attached in Table 3.

Table 3. VIF Result

	AT	BI	CO	EI	PEU	PO	PR	PU	RA	SN
AT	-	1,501	-	-	-	-	-	-	-	-
BI	-	-	-	-	-	-	-	-	-	-
CO	1,977	-	-	-	-	-	-	-	-	-
EI	1,135	-	-	-	-	-	-	-	-	-
PEU	1,616	-	-	-	-	-	-	1,000	-	-
PO	1,507	-	-	-	-	-	-	-	-	-
PR	-	1,833	-	-	-	-	-	-	-	-
PU	1,324	1,539	-	-	-	-	-	-	-	-
RA	2,130	-	-	-	-	-	-	-	-	-
SN	-	1,474	-	-	-	-	-	-	-	-

Source: Statistical Software used by researcher

A confirmatory Factor Analysis test was also conducted to test the validity and reliability of the measurement model. Validity test carried out Validity test in CFA is done by knowing the loading factor value of each tested indicator. The indicator can be valid if it meets the minimum value of the loading factor, which is 0.5 (Hair et al., 2014). The reliability test was carried out by knowing the Cronbach's Alpha value of more than 0.7 (Hair et al., 2010). In addition, the results of the Composite Reliability (CR) value must also show that all variables are still above 0.7 (Hair et al., 2010). And finally, testing the Average Variance Extracted (AVE) value must also show that all variables are above 0.5 (Hair et al., 2013). The following are the results of the CFA test, which are listed in Table 4.

Table 4. CFA Result

Construct	Item	Factor Loading	AVE	CR	Cronbach Alpha	Construct	Item	Factor Loading	AVE	CR	Cronbach Alpha
RA	RA1	0,827	0,655	0,884	0,825	PU	PU1	0,726	0,661	0,853	0,749
	RA2	0,807					PU2	0,819			
	RA3	0,813					PU3	0,886			
	RA4	0,789				AT	AT1	0,814	0,604	0,858	0,779
CO	CO1	0,809	0,735	0,892	0,819		AT2	0,842			
	CO2	0,886					AT3	0,696			
	CO3	0,875					AT4	0,748			
PO	PO1	0,886	0,813	0,929	0,887	SN	SN1	0,814	0,662	0,854	0,743
	PO2	0,919					SN2	0,751			
	PO3	0,900					SN3	0,870			
EI	EI1	0,758	0,646	0,845	0,723	PR	PR1	0,815	0,739	0,919	0,883
	EI2	0,876					PR2	0,898			
	EI3	0,772					PR3	0,862			
PEU	PEU1	0,872	0,720	0,885	0,807		PR4	0,861			
	PEU2	0,829					BI1	0,854	0,666	0,858	0,779
	PEU3	0,844				BI	BI2	0,874			
							BI3	0,711			

Source: Statistical Software used by researcher

As a result of the calculation of the loading factor, there is 1 item that must delete because it does not meet the specified threshold, namely the AT5 indicator on the Attitude Toward Online Rental Self-Service variable because it has a loading factor below 0.5, which is 0.421. After deleting the item, retesting was carried out and resulted in all items having exceeded the recommended threshold to conclude that the existing indicators of each variable used in the questionnaire are said to be valid and reliable. After that, the model fit test was measured using the Standardized Root Mean Square Residual (SRMR), whose value must be less than 0.1. The results of this study indicate a good fit for the research model with an SRMR value of 0.086.

The structural Equation Modeling test was also carried out using PLS-SEM and bootstrap algorithm. Based on the results of hypothesis testing, there is a positive and significant relationship. A significant relationship is seen from the t-values/t-statistics value of more than 1.96, and the nature of the positive correlation is obtained by looking at the path coefficient value > 0. From the results of bootstrapping using SEM PLS, the detailed results of hypothesis testing can be seen in Table 5.

The results found show that consumer confidence in the online self-service power bank rental is influenced by the value of the relative advantage perceived by the consumer. The findings in this study also show that consumer confidence in online self-service power bank rentals can be influenced by how well the business model offered is matched with the preferences and needs expected by consumers. Consumers with psychological ownership have negative beliefs about power bank rental online self-service. This type of service does use the rental method, and the consumer does not own or have any responsibility related to ownership of the leased goods (Dawkins et al., 2017). Then, by providing an understanding of the sharing economy, which is one of the efforts to save production emissions for consumers, it offers greater opportunities to increase consumer confidence in self-service online power bank rentals. The relationship between the ease of renting an online self-service power bank with consumer confidence shows an insignificant relationship. The research findings also show that the ease of using a service will give consumers a feeling that renting an online self-service power bank is useful. Perceived usefulness has an insignificant relationship in shaping consumer confidence in self-service online power bank rentals. In addition, due to the limited accessibility of several products and limitations in their use, consumers may feel that there is a mismatch in renting a power bank with an online self-service platform. Consumers are now accustomed to bringing their power bank or using the free cell phone charging facility. The attitude of consumer confidence towards self-service online power bank rental influences consumer behavior intentions to use the service. These findings reinforce that high consumer confidence is a factor that precedes consumer intentions to use online services (Lee & Chow, 2020). In the online goods rental business, consumers will intend to use these services if the people closest to them also do the same. Thus, power bank rentals form an online community that is used to share consumer experiences. This study also shows that consumers who consider renting a self-service

online power bank useful and enable them to develop their intention to use it in the future. The lower the risk perceived by the consumer, the higher the consumer's intention to rent an online self-service power bank and vice versa. Consumers do not want to feel the risk of using a service, including the risk of wasting time and the risk of spreading personal information. Then this finding also shows that power bank rentals using online self-service platforms need to emphasize the importance of marketing that can provide information to consumers about the advantages and ecological benefits. However, the relationship between perceived convenience and perceived usefulness with consumer confidence in online self-service power bank rental, which is not significant, causes no mediating relationship between TAM variables and consumer intentions through consumer confidence.

Table 5. SEM Result

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics (|O/STDEV|)	P Values	Supported
H1	RA → AT	0,383	0,374	0,095	4,016	0,000	Yes
H2	CO → AT	0,265	0,273	0,086	3,092	0,002	Yes
H3	PO → AT	-0,211	-0,213	0,057	3,676	0,000	Yes
H4	EI → AT	0,222	0,220	0,090	2,454	0,014	Yes
H5	PEU → AT	-0,064	-0,067	0,067	0,955	0,340	No
H6	PEU → PU	0,423	0,427	0,102	4,129	0,000	Yes
H7	PU → AT	0,112	0,096	0,063	1,762	0,078	No
H8	AT → BI	0,256	0,251	0,087	2,946	0,003	Yes
H9	SN → BI	0,384	0,380	0,068	5,629	0,000	Yes
H10	PU → BI	0,164	0,161	0,076	2,144	0,032	Yes
H11	PR → BI	-0,198	-0,215	0,087	2,277	0,023	Yes
H12	RA →AT → BI	0,098	0,093	0,040	2,430	0,015	Yes
H13	CO →AT →BI	0,068	0,069	0,034	1,980	0,048	Yes
H14	PO →AT →BI	-0,054	-0,054	0,025	2,168	0,030	Yes
H15	EI →AT →BI	0,057	0,054	0,027	2,067	0,039	Yes
H16	PEU →AT →BI	-0,016	-0,016	0,018	0,888	0,375	No
H17	PU →AT →BI	0,029	0,024	0,019	1,516	0,130	No
H18	PEU →PU →BI	0,069	0,067	0,035	1,992	0,046	Yes
H19	PEU →PU →AT	0,047	0,042	0,032	1,487	0,137	No
H20	PEU →PU →AT →BI	0,012	0,011	0,009	1,294	0,196	No

Source: Statistical Software used by researcher

5. Conclusion and Implications

The main purpose of this study is to find out what factors influence consumer intentions towards a power bank online rental self-service innovation. Based on the results obtained, the results of this study indicate that TAM has no significant effect on customer confidence in self-service power bank rental online services. Online self-service power bank rentals need to pay attention to how their products and business models can meet consumers' expectations. This value includes how power bank rental can show its superiority to consumers, both in terms of general benefits or ecological benefits. The more suitable this business model is for consumers, the more confident consumers will be in self-service power bank rental online services. These services include new business models that evolve based on technological developments. Thus, recommendations and testimonials from family, friends, or people important to consumers can influence views about self-service online power bank rentals as part of sustainable consumption. The power bank online rental self-service provider must be able to provide a feeling of security against all kinds of risks that may arise in the minds of consumers. The risks regarding the dissemination of personal information and the waste of time need to be guaranteed by service providers.

References

Ajzen, I., & Fishbein, M. (1980). Understanding Attitudes and Predicting Social Behavior. *Upper Saddle River, N.J: Prentice-Hall.*

Bagozzi, R., Yi, Y., & Phillips, L. (1991). Assessing Construct Validity in Organizational Research. *Administrative Science Quarterly*, 36(3), 421. https://doi.org/10.2307/2393203

Bardhi, F., & Eckhardt, G. (2012). Access-Based Consumption: The Case of Car Sharing: Table 1. *Journal Of Consumer Researc*h, 39(4), 881-898. Https://Doi.Org/10.1086/666376

Beatson, A., Lee, N., & Coote, L. (2007). Self-Service Technology and The Service Encounter. *The Service Industries Journal*, 27(1), 75-89. Doi: 10.1080/02642060601038700

Belk, R. (2014). You Are What You Can Access: Sharing and Collaborative Consumption Online. *Journal Of Business Research*, 67(8), 1595-1600. Https://Doi.Org/10.1016/J.Jbusres.2013.10.001

Davis, F., Bagozzi, R., & Warshaw, P. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982-1003. Https://Doi.Org/10.1287/Mnsc.35.8.982

Dawkins, S., Tian, A. W., Newman, A., & Martin, A. (2017). Psychological Ownership: A Review and Research Agenda: Psychological Ownership: A Review. *Journal Of Organizational Behavior*, 38(2), 163–183. Https://Doi.Org/10.1002/Job.2057

Gefen, D. (2003). Tam Or Just Plain Habit. *Journal Of Organizational and End User Computing*, 15(3), 1-13. Https://Doi.Org/10.4018/Joeuc.2003070101

Hair, J. F., Hult, G. T. M., Ringle, C. M., And Sarstedt, M. (2022). A Primer on Partial Least Squares Structural Equation Modeling (Pls-Sem)., 3rd Ed., *Thousand Oakes, Ca: Sage*.

Hair, J., Black, W., Babin, B., & Anderson, R. (2010). Multivariate Data Analysis (7th Ed.). Upper Saddle River, *Nj: Pearson*.

Hair, J., Hult, G., Ringle, C., & Sarstedt, M. (2013). A Primer on Partial Least Squares Structural Equation Modeling (Pls-Sem) (3rd Ed.). Los Angeles: *Sage Publications*.

Hamari, J., & Ukkonen, A. (2013). The Sharing Economy: Why People Participate in Collaborative Consumption. *Ssrn Electronic Journal.* Https://Doi.Org/10.2139/Ssrn.2271971

Kim, D., Ferrin, D., & Rao, H. (2008). A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, And Their Antecedents. *Decision Support Systems*, 44(2), 544-564. Https://Doi.Org/10.1016/J.Dss.2007.07.001

King, W., & He, J. (2006). A Meta-Analysis of The Technology Acceptance Model. *Information &Amp; Management*, 43(6), 740-755. Https://Doi.Org/10.1016/J.Im.2006.05.003

Laroche, M., Bergeron, J., & Barbaro-Forleo, G. (2001). Targeting Consumers Who Are Willing to Pay MorefFor Environmentally Friendly Products. *Journal of Consumer Marketing*, 18(6), 503-520. Https://Doi.Org/10.1108/Eum0000000006155

Lee, S. H., & Huang, R. (2021). Consumer Responses to Online Fashion Renting: Exploring the Role of Cultural Differences. *International Journal of Retail and Distribution Management*, 49(2), 187-203. Https://Doi.Org/10.1108/Ijrdm-04-2020-0142

Lee, S., & Chow, P. (2020). Investigating Consumer Attitudes and Intentions Toward Online Fashion Renting Retailing. *Journal of Retailing and Consumer Services*, 52, 101892. Doi: 10.1016/J.Jretconser.2019.101892

Lin, J. C., & Chang, H. (2011). The Role of Technology Readiness in Self-Service Technology Acceptance. *Managing Service Quality: An International Journal*, 21(4), 424–444. Doi:10.1108/09604521111146289

Mcdowell, M. (2019, November 26). What To Know About "Clothing as A Service." Vogue Business. Https://Www.Voguebusiness.Com/Technology/Clothing-As-Service-Caas-Rental-Rent-The-Runway

Meuter, M. L., Bitner, M. J., Ostrom, A. L., & Brown, S. W. (2005). Choosing Among Alternative Service Delivery Modes: An Investigation of Customer Trial of Self-Service Technologies. *Journal Of Marketing*, 69(2), 61–83. Https://Doi.Org/10.1509/Jmkg.69.2.61.60759

O'cass, A., & Fenech, T. (2003). Web Retailing Adoption: Exploring the Nature of Internet Users Web Retailing Behaviour. *Journal Of Retailing and Consumer Services*, 10(2), 81-94. Https://Doi.Org/10.1016/S0969-6989(02)00004-8

Petter, Straub, & Rai. (2007). Specifying Formative Constructs in Information Systems Research. *Mis Quarterly*, 31(4), 623. Https://Doi.Org/10.2307/25148814

Rayburn, J., & Palmgreen, P. (1984). Merging Uses and Gratifications and Expectancy-Value Theory. *Communication Research*, 11(4), 537-562. Https://Doi.Org/10.1177/009365084011004005

Recharge.Id. 2021. Recharge Indonesia. [Online] Available at: <Https://Www.Recharge.Id/About-Us> [Accessed 14 February 2021].

Salmerón Gómez, R., García Pérez, J., López Martín, M., & García, C. (2016). Collinearity Diagnostic Applied in Ridge Estimation Through the Variance Inflation Factor. *Journal of Applied Statistics*, 43(10), 1831-1849. Https://Doi.Org/10.1080/02664763.2015.1120712

Stacks, D. W. (2009). An Integrated Approach to Communication Theory and Research (2nd Ed.). *Routledge.*

Tang, G., Wu, K., Wu, Y., Liao, H., Guo, D., & Yang, L. (2020). Quantifying Low-Battery Anxiety of Mobile Users and Its Impacts on Video Watching Behavior. *Computer And Human Interaction*, 1(1), 201-223.

Walker, J., Saffu, K., & Mazurek, M. (2016). An Empirical Study of Factors Influencing E-Commerce Adoption/Non-Adoption in Slovakian Smes. *Journal Of Internet Commerce*, 15(3), 189-213. Https://Doi.Org/10.1080/15332861.2016.1191049

Wu, W., & Ke, C. (2015). An Online Shopping Behavior Model Integrating Personality Traits, Perceived Risk, And Technology Acceptance. Social Behavior and Personality: *An International Journal*, 43(1), 85-97. Https://Doi.Org/10.2224/Sbp.2015.43.1.85