The role of perceived enjoyment in people’s attitude to accept toy and equipment renting for children: A comparative study between people who have been using the service versus those who have never used the rental service

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ABSTRACT

The industrialisation and urbanisation have made goods affordable and quickly to obtain. These create hyper-consumption where we use to buy more than what we need, and so fast discard the things that we buy. Access-based consumption is a trend that gains more popularity in today’s society, in which consumer can have access to new and various items without having to own them. One of the access-based consumption is renting, and this concept has been applied in many sectors such as fashion, property and recently it has been applied in items for children since more Millennials are living in limited space and they need to choose which product to own. The study aims to investigate the relationship between perceived risk, frugal shopping, perceived enjoyment and attitude toward renting items for children. The online questionnaire was administered to 100 participants. The results show that psychological risk affects attitude negatively, perceived enjoyment influences on attitude positively, and frugal shopping has some impact on perceived enjoyment and attitude positively. Marketing strategies are suggested for renting business owners by embracing the enjoyment feeling from renting. It is important to promote the benefit of getting new items regularly without having to buy them more often and the benefit of playing and using items beyond their usual shopping budget.

1. Introduction

Industrialisation growth boosts rapid urbanisation and consumerism in many parts of the world. To fuel the industrial world, our natural resources are continuously extracted for manufacturing and production of products and services. According to world economic forum report in 2018, the global use of materials has almost tripled from 26.7 billion tonnes in 1970 to 84.4 billion tonnes in 2015 for the last 40 of years and is expected to double again to between 170 and 184 billion tonnes by 2050. Aside from material extraction, industrialisation and urbanisation also increase CO₂ emission. This continuous extraction and emission have exhausted our natural environment. We used to buy more stuff than we need and this is called hyper-consumption in a linear economy way (extract-buy-use-dispose economy pattern). Now consumers can buy more products that are used for temporarily at a cheaper price. In a consumer culture, there is also a pressure for customer to follow the fast-changing trends by buying the trending items to be accepted in their social communities, in which may exceed their financial capability and suffer for having more stuff than the space available at home (Lang, 2018). The hyper consumption has caused many environmental problems such as packed the landfills and polluted the ocean (Forum, 2018). The effect of exhausted natural that everyone can feel is the inconsistent and unpredictable weather and dying marines’ lives.
Many concepts have been proposed to solve the environmental, one of them is sharing economy. Chappelow (2019) explained that sharing economy is an economic model where through peer to peer the activity of sharing goods and service is executed and often facilitated by the online community-based platform. Idle assets and services are shared in short-term peer-to-peer through an online platform that connects the buyers and sellers. Using the advancement of information and communication technology, people collaboratively consume products and services. Within the context of sharing economy comes the access-based consumption term, defined as market-mediated transactions where no transfer of ownership takes place. This new type of consumption is a growing trend that provides the consumer with the benefit to access new and various products without the burden of ownership (Fleura Bardhi, 2012). Renting is one of the typical forms of access-based consumption (Moeller & Wittkowski, 2012). This type of consumption has started to grow in children products industry in Indonesia. Some notable toy and equipment rental for children are gigel.id, kiddy, babyloania, and babytavey and many others. The development of item renting business for children and when you hit google search can be found 5.660.000 items results and google trend statistic shows that toy renting has been a trend for the past 12 months. They have provided renting service to consumers. Rental retailers can be an alternative solution for people who want the trendy item at relatively low prices.

Access-based consumption continues to expand and gain more attention as, in recent years, more and more parents are shopping online for their baby needs (Nielsen, 2015). In regard to renting, some studies have been performed in clothing renting regarding their issues, perceived risk and enjoyment (Lang et al., 2018). There have been few studies on toy and equipment renting for children. Perceived risks have been identified as the essential elements that influence purchasing decisions (Dholakia, 2000; Lang, 2018). Financial risk, performance risk, psychological risk and social risk were identified as the risk that may impede renting behaviour (Kang & Kim, 2013). On the other hand, Suki (2011) found that perceived enjoyment influence attitude. Moreover, according to Lang (2018) frugality may motivate consumer to rent, as renting make a product more affordable than buying it.

The aim of the study is to expand the research about access-based consumption behaviour by identifying how perceived risk, frugality and perceived enjoyment impact the attitude toward toy and equipment renting for children. Another goal is to gain descriptions about Indonesia renter consumer profiles who are more likely to rent toy and equipment for children. Hopefully, this study may give extend to the existing literature about access-based consumption by giving new perspective on how access-based consumption is applied in the children category. This study may encourage the renting business as the sharing economy business model that boost sustainability.

2. Literature review

2.1 Access-based consumption

It is considered as one form of collaborative consumption (Leismann et al., 2013 cited in Lang, 2018). In access-based consumption, consumers can use the product under a specific limit of time by paying access fee, while the product is still owned by the provider (Tobias Schaefers, 2015). Temporary use of specific product is the focus of access-based consumption, rather than ownership. Therefore, it brings environmental benefit because it facilitates multiple consumers to use the products at different times, this increase the use frequency of products that might be disposed after specific limit of usage (Armstrong et al., 2015; Botman & Rogers 2010 cited in Lang, 2018). Benefits for customers are the opportunity to experience a variety of new products in which may be more than their financial capability to buy them and this form of consumption release them from the problem of ownership and maintenance (Belk, 2007). For example, a person who cannot afford luxury items can now consume them through access-based consumption. Moreover, children easily outgrow their toys, clothing and gears like strollers and car seat are used temporarily. Businesses will generate revenue and profit by providing access to multiple customers to use the product temporarily while still owning the products and responsible for the disposal of the products. Renting is defined as one of access-based consumption. It is a transactional process in which one party for a fixed amount of money offers temporary access to an item to another party. There is no transfer and change of ownership (Moeller & Wittkowski, 2010; Durgee, 1995). Renting was an old concept; and has been applied in many various products and services for some time such as car renting, furniture, clothing and musical instrument. Recently renting has been started to be applied in many types of products by selling products as service, and raising awareness about the positive environmental impacts of access-based consumption. The rental market is targeted to consumers who do not want to spend money on the things that are to be used temporarily, renting make things more reasonably priced and convenient. Renting gives consumers, the joy of using the products without the burden of purchasing, maintaining, and storing while also removing the risk obsolescence and any troublesome when product has reached its end of life. Market-conscious consumers with limited financial conditions often find renting services preferable (Allied Market Research, 2017). In the last five years, toy and equipment for children industry have adopted the renting business model, as now more consumers are living in a smaller space, so they prefer to rent things that they are going to use temporarily.

2.2 Theory of Reasoned Action (TRA)

A theoretical model developed by Azjen and Fishbein (1980) aims to explain individual future behaviour based on his intention to engage or not engage in a particular behaviour. The theory stated that there is a causal link between beliefs to behaviour
through attitudes and intentions. The theory stated that there are two determinants predicting someone’s behaviour: the first one is attitude if a person perceives certain behaviour will yield positive outcome, he will have positive attitudes towards that behaviour. The second one is subjective norm, how the social pressures his perception to perform or not perform that behaviour. TRA is about how a person before taking any action he thinks, and he will not take any action until he knows the meaning behind the action.

![Theory of reasoned action (TRA)](source: Ajzen and Fishbein (1980))

### 2.3 Theory of Planned Behaviour (TPB)

TPB is developed from TRA, since in most cases many factors influence behaviour (Azjen, 1985). TPB adds perceived behavioural control as the new variable. Perceived behavioural control refers to the ability to control within the required resource and opportunity when an individual is going to certain actions. The level of difficulty perceived by the individual to perform certain behaviour. When he perceives he possess more resources and opportunities, the resistance to act will become smaller, and their perceived behavioural control will be stronger and they more likely intent to perform the actions. Therefore, by adding perceived behavioural control the relationship between behavioural intention and actual intention will become stronger and stable (Davis, 1989).

The perceived behavioural control consists of two factors: self-efficacy and facilitating conditions (Azjen, 1985). Self-efficacy is one-person self-evaluation for his ability to perform something, and it focuses on what individuals able to compete in the future instead of his past actions: the higher self-efficacy, the higher intention behaviour and vice versa. Facilitating conditions are the external factors that give restrictions. If an individual believes that the resources to perform specific actions are inadequate, the perceived behavioural control for the actions will become lower (Beck & Ajzen). The previous studies have proven that TPB can predict new concept of acceptance intention (e.g. Taylor, 1997).

![Theory of Planned Behaviour (TPB)](source: Ajzen (1985))

In the context of toy and equipment renting for children applying TPB model, if consumers believe that they will positively benefit through renting, they will be likely to rent.

### 2.4 Technology Acceptance Model (TAM)

TAM was developed from TPB by Davis et al. in 1989. It is developed because TPB to focus on the aim of behaviour and ignores other resources other than motivation (Liu & Yang, 2018). It stated that a person is willing to perform certain behaviour if he can make rational decision in which influence by his attitude and subjective norm. Subjective norm refers to a personal belief in which she/he should do certain activities because this is anticipated of him/her. TAM introduced two new variables: perceived usefulness and perceived ease of use that are thought to affect someone’s attitude directly. Davis (1989) conducted two empirical experiments in which 152 users TAM. The result showed that perceived usefulness and perceived ease of use have significant mediating effects on external variables and attitude toward use.
3. Research Framework

This study hypothesizes the following as factors that affect consumers’ attitude towards renting toy and equipment for children: economic risk, functional risk, psychological risk, social risk, frugal shopping, perceived enjoyment and attitude. Consumers who have used renting service likely will give high rate on each factor are likely to form a favourable attitude and the greater intention towards renting. These factors act as the external variables of attitude are modelled in TPB and TAM.

3.1 The relation between Perceived Enjoyment, Attitude and Economic Risk

Concerns about the possibility of losing money is due to purchasing decision (Kang & Kim, 2013). The risk like consumers may think that renting is a waste of money because in the end he/she must return the goods. The previous studies found that the risk of losing money, lack of trust are significant concerns in renting, on the other hand the economic risk of proprietorship positively influence the frequency of consumer using access-based consumption (Armstrong et al., 2014, Schaeferes, 2016). In overall term, perceived risk may cause negative feelings like unease, anxiety and uncertainty, especially when involving money, and this may hinder consumers from perceiving renting as a good thing (Yüksel & Yüksel, 2007).

Therefore, the following hypothesis was proposed:

H1a: Economic risk negatively influences consumer attitude of renting toy and equipment for children by perceived.

H1b: Economic risk negatively influences consumer perceived enjoyment of renting toy and equipment for children by perceived.

3.2 The relation between Perceived Enjoyment, Attitude and Functional Risk

The concerns about the hesitation is about whether or not the product will perform as expected (Schaeferes et al., 2016). Renting means that a product is shared and worn by many users. This can cause many concerns such as hygiene matters on the rented goods. Consumers may feel anxious about contagion when they know that the products have been used many times by strangers (Schaeferes et al., 2016, Armstrong, 2014). Furthermore, consumers may also have doubts regarding the product quality, since it has been used many times by multiple users. Logically, the perceived functional risk is likely to cause negative attitudes and emotional feelings. Therefore, the following hypotheses are proposed:

H2a: Functional risk negatively influences consumer attitude of renting toy and equipment for children by perceived.

H2b: Functional risk negatively influences consumer perceived enjoyment of renting toy and equipment for children by perceived.

3.3 The relation between Perceived Enjoyment, Attitude and Psychological Risk

A concern about how one’s self-image is influenced by certain behaviour (Kang, 2013). Consumers concern how they could lose self-esteem or ego because they perform behaviour. Psychological risk has been found negatively influence to perceive enjoyment (Yüksel & Yüksel, 2007). Renting may be associated to low status and low buying power (Bardhi, 2012). Some consumers may feel that renting will not suit their image and cause low self-esteem. Lang (2018) proposed that security may also become an issue since consumers will not own the products. Therefore, the following hypotheses are proposed:
H3a: Psychological risk negatively influences consumers attitude of toy and equipment renting for children.

H3b: Psychological risk negatively influences consumers perceived enjoyment of toy and equipment renting for children.

3.4 The relation between Perceived Enjoyment, Attitude and Social Risk

Concerns are raised that after making a purchase decision or using certain products, consumers may get judgement or disapproval from his/her family members or friends. This may damage their image in the eyes of their peers. The hyper-consumption culture has shaped that owning certain goods represent a sense of belonging and represent the consumer’s social status. Therefore, renting may raise certain questions in which status group consumers belong to (Schaefers, 2016, Kang, 2013). Therefore, the following hypotheses are proposed:

H4a: Social risk negatively influences consumers attitude of toy and equipment renting for children.

H4b: Social risk negatively influences consumers perceived enjoyment of toy and equipment renting for children.

3.5 The relation between Perceived Enjoyment, Attitude and Frugal Shopping

Monetary and material resources are two main aspects of frugal shopping. Frugal consumers usually concern about the price and product value. They avoid any activities that are wasting money and resources. Through renting, consumers have access to items that are beyond than their buying power. The saving money factor may attract frugal consumers (Lastovicka, 1999; Evans, 2011; Kasser, 2005). Renting usually is cheaper than buying, consumers my keep up with the current trend at a reduced cost. Hence, these factors may give a positive influence on customers. Therefore, the following hypotheses are proposed:

H5a: Frugal shopping positively influences consumers attitude of toy and equipment renting for children.

H5b: Frugal shopping positively influences consumers perceived enjoyment of toy and equipment renting for children.

3.6 The relation between Perceived Enjoyment and Attitude

How enjoyable a certain action is perceived by someone, in spite of all the risks associated with the action (Davis, 1992). Perceived enjoyment is the pleasure, fun, and fulfilment obtained from doing certain action (Teo et al. 1999). A person will likely to do or repeat enjoyable action more than an activity which is not fun (Norazah Moh Suki, 2011). In shopping context, perceived enjoyment is very crucial in retail. The previous study by Davis (1992) and Kang (2010) showed that perceived enjoyment is the key factor that affects consumer attitudes and intentions toward shopping behaviour. Sharing goods through renting may give a mixed signal to consumer, some may feel discouraged and some may like it. The positive influence of perceived enjoyment to collaborative consumption has been confirmed by previous studies (Hamari, 2015, Lang, 2018). Hence, perceived enjoyment is expected to have real influence on attitude and intention toward renting toys and equipment for children. In this study, perceived enjoyment is the degree in which a person associate renting with fun and pleasurable. Therefore, the following hypothesis is proposed:

H6: Consumers perceived enjoyment of toy and equipment renting for children positively influence attitude.

3.7 Attitude

The degree of positive or negative evaluation from a person regarding the behaviour (Beck & Ajzen, 1991). Positive attitude indicates that he/she is more likely to perform the behaviour and vice versa. In renting context, a study accomplished by Edbringa et al. (2015) stated that people tend to have a positive attitude toward renting products as product trend change quickly and this may bring financial pressure to follow the trend. Renting may become an alternative to product consumption in which consumers can have access to new product for a temporary period without having to purchase in order to be in the latest trend (Edbring, 2015). Owning a product create many burdens such as maintenance, storing issues, buying supplies by renting these may be reduced, and this may create a positive attitude toward renting product among consumers (Hamari, 2015).

4. Research Model

The model was developed from TAM and TPB model in which external variables are the risks and frugal shopping. The TAM state that the perceived variables influence attitude, and TPB states that believed and evaluation (risk) influenced attitude. For the purposive purpose, the research focuses on attitude not on renting intention, as renting a toy and equipment for children is still a new concept for certain people. Therefore, analysing the attitude will be the first stepping stone for researching consumer behaviour of renting toys and equipment for children in Indonesia.
For a purposive purpose sampling strategy, the data is collected through an online survey. There were two sets of questionnaires. One for people who have rented toy and equipment for children, and one is for someone who has never used the service. The questionnaire was measured on 5 point-Likert scales with 1 = strongly disagree, to 5 = strongly agree. Perceived risk consists of four aspects: economic risk, functional risk, psychological risk and social risk (Kang, 2013). Frugal shopping behaviour was adapted from Kasser (2005). To measure attitude toward toy and equipment renting for children, a semantic differential is employed and adapted from Lang (2018). In semantic differential scale, respondents were requested to select the adjective they prefer from each statement. The questionnaire tries to capture how the perceived risk, frugal shopping and perceived enjoyment affect respondents’ attitude toward toy and equipment renting for children. So, the attitude is the dependent variable. Some details about a recent trend of renting toy and equipment for children are stated in the introduction, some market leader in the toy renting business in Indonesia is also described to give context about the research both for people who have and never used the service. The questionnaire is titled how perceived of risk, frugal shopping and perceived enjoyment affect attitude toward renting. Forty questions and 15 minutes to fill the questionnaire were stated upfront to give clear expectations regarding how many questions and time needed to finish the questionnaire. In the end, a respondent can get a voucher for sending package worth of Rp. 100,000,000, by installing Paxel apps (an Indonesian logistic courier service). The questionnaire begins with demographic questions asking about their age, gender, occupation, latest education, residence, and monthly income. It continues by questions asking about their buying habits when purchasing toys or equipment for their children like buying frequency, where to buy, and their considerations when buying. Then respondents were asked to answer each statement based on their agreement on Likert scale about the perceived risk, frugal shopping, perceived enjoyment and attitude toward renting toys and equipment for children. The data gathered was analysed in Smart PLS 3 to apply PLS-SEM Path Modelling, to see any cause and effect between the constructs and to test the hypotheses. The validity was checked through average variance extracted beyond 0.7 value and reliability is tested through bootstrapping, to see whether the model can be generalized broader sample.

5. Results and discussion

There were 100 respondents who have never used the toy and equipment for children rental service (renters) and 61 respondents who have used the service (non-renters)

Table 1
Demographic characteristics of survey non-renters

| No. | Demographic | Categories | Percentage | No. | Demographic | Categories | Percentage |
|-----|-------------|------------|------------|-----|-------------|------------|------------|
| 1   | Age         | 18-23      | 0.90%      | 3   | Latest Education | High School | 15.10%     |
|     |             | 24-29      | 6.90%      |     |             | Bachelor Degree | 61.30%     |
|     |             | 30-35      | 34%        |     |             | Master Degree | 22.60%     |
|     |             | 35-40      | 34.90%     |     |             |            |            |
|     |             | 40-45      | 15%        | 4   | Residence   | Tangerang   | 52.80%     |
|     | Gender      | Women      | 78.20%     |     |            |            |            |
|     |             | Man        | 21.80%     |     |            | West Jakarta| 23.60%     |
### Table 2
Demographic characteristics of survey non-renters (Continued)

| No. | Demographic Categories | Percentage | No. | Demographic Categories | Percentage |
|-----|------------------------|------------|-----|------------------------|------------|
| 2   | Occupation             |            | 8   | Where to buy            |            |
|     | Employee               | 45.30%     |     | East Jakarta           | 2.80%      |
|     | Housewife              | 35.80%     |     | North Jakarta          | 1.90%      |
|     | Entrepreneur           | 14.20%     |     | South Jakarta          | 0.90%      |
|     | Freelance              | 3.80%      |     | Central Jakarta        | 2.80%      |
|     | Government employee    | 0.90%      |     | Bekasi                 | 1.90%      |
|     | 6.000.000 – 10.000.000 | 22.66%     |     | Bogor                  | 1.90%      |
|     | 10.000.000 – 15.000.000| 18.90%     |     | Bandung                | 4.76%      |
|     | 15.000.000 – 20.000.000| 5.10%      |     |                        |            |
|     | 20.000.000 – 25.000.000| 2.80%      |     |                        |            |
|     | 25.000.000 – 30.000.000| 3.80%      |     |                        |            |
|     | >30.000.000            | 17%        |     |                        |            |
| 5   | Monthly Income         |            | 9   | Considerations when    |            |
|     |                        |            |     | buying                 |            |
|     | Once a week            | 5.70%      |     | Functional and feature | 79.20%     |
|     | Once every three months| 15.10%     |     | Outfit at mall         | 78.30%     |
|     | Once every six months  | 7.50%      |     | Online shopping        | 49.10%     |
|     | Once a year            | 7.50%      |     | Outlet at modern market| 29.20%     |
| 7   | Buying frequency       |            |     |                        |            |
|     |                        |            |     |                        |            |
|     |                        |            |     |                        |            |
|     |                        |            |     |                        |            |

### Table 3
Demographic characteristics of survey renters

| No. | Demographic Categories | Percentage | No. | Demographic Categories | Percentage |
|-----|------------------------|------------|-----|------------------------|------------|
| 1   | Age                    |            |     |                        |            |
|     | 18-23                  | 3.3%       |     |                        |            |
|     | 24-29                  | 13.1%      |     |                        |            |
|     | 30-35                  | 41.5%      |     |                        |            |
|     | 35-40                  | 27.9%      |     |                        |            |
|     | 40-45                  | 9.8%       |     |                        |            |
|     | Gender                 |            |     |                        |            |
|     | Women                  | 86.4%      |     |                        |            |
|     | Man                    | 13.6%      |     |                        |            |
| 2   | Occupation             |            |     |                        |            |
|     | Employee               | 49.2%      |     |                        |            |
|     | Housewife              | 37.7%      |     |                        |            |
|     | Entrepreneur           | 11.5%      |     |                        |            |
| 3   | Latest Education       |            |     |                        |            |
|     | High School            | 9.8%       |     |                        |            |
|     | Bachelor Degree        | 59%        |     |                        |            |
|     | Master Degree          | 26.2%      |     |                        |            |
|     | Doctoral Degree        | 4.9%       |     |                        |            |
| 4   | Residence              |            |     |                        |            |
|     | Tangerang              | 49.2%      |     |                        |            |
|     | West Jakarta           | 18%        |     |                        |            |
|     | North Jakarta          | 1.6%       |     |                        |            |
|     | South Jakarta          | 6.6%       |     |                        |            |
|     | Central Jakarta        | 2.8%       |     |                        |            |
|     | Bekasi                 | 1.6%       |     |                        |            |
|     | Bogor                  | 6.6%       |     |                        |            |
|     | Bandung                | 8.2%       |     |                        |            |
| 5   | Monthly Income         |            |     |                        |            |
|     | 4.000.000 – 6.000.000  | 23.3%      |     |                        |            |
|     | 6.000.000 – 10.000.000| 14.8%      |     |                        |            |
|     | 10.000.000 – 15.000.000| 31.1%     |     |                        |            |
|     | 15.000.000 – 20.000.000| 18%       |     |                        |            |
|     | 20.000.000 – 25.000.000| 4.9%      |     |                        |            |
|     | 25.000.000 – 30.000.000| 4.9%      |     |                        |            |
|     | >30.000.000            | 4.9%       |     |                        |            |
| 6   | Rented toy age range   |            |     |                        |            |
|     | Age of 0-1             | 41%        |     |                        |            |
|     | Age of 1-2             | 59%        |     |                        |            |
|     | Age of 3-5             | 42.6%      |     |                        |            |
|     | Age of 5-8             | 3.3%       |     |                        |            |
|     | Age of 8-12            | 4.9%       |     |                        |            |
|     | Age of 13              | 1.6%       |     |                        |            |
| 7   | Why am I renting?      |            |     |                        |            |
|     | Renting items that are going to be used temporarily | 44.3% |
|     | Renting for my children birthday | 13.1% |
|     | Renting expensive items that are beyond my financial capability | 45.9% |
|     | Renting for trying, so if I want to buy in the future, I already | 27.9% |
| 8   | Items that have been rented before |            |     |                        |            |
|     | Indoor toys like book puzzle | 25.2% |
|     | Outdoor toys like trampoline, water toys, etc. | 50.8% |
|     | Nursery items like baby crib, baby bath up. | 19.7% |
|     | Items for travelling like strollers, Car seat. | 37.7% |
|     | Safety gear (fence, bumper). | 21.3% |
| 9   | Renting duration       |            |     |                        |            |
|     | Daily                  | 8.2%       |     |                        |            |
|     | 1 week                 | 14.8%      |     |                        |            |
|     | Ten days               | 1.6%       |     |                        |            |
|     | Two weeks              | 27.9%      |     |                        |            |
|     | Three weeks            | 8.2%       |     |                        |            |
|     | > 4 weeks              | 65.6%      |     |                        |            |
| 10  | Does by renting make you buy less items for your children? |            |     |                        |            |
|     | Neutral                | 46.5%      |     |                        |            |
|     | Agree                  | 25.5%      |     |                        |            |
|     | Strongly Agree         | 7%         |     |                        |            |
|     | Disagree               | 20.9%      |     |                        |            |
5.1 Estimation and Validation

Convergent validity test is met as the AVE result all was greater than 0.5 shown in Table 3. From the table below it can be observed that for renters the overall AVE scores are good enough.

Table 3
The results of AVE

| No. | Construct       | AVE (Non-Renters) | AVE (Renters) |
|-----|----------------|-------------------|---------------|
| 1   | Attitude        | 0.770             | 0.760         |
| 2   | Economy Risk    | 0.623             | 0.665         |
| 3   | Frugal Shopping | 0.673             | 0.789         |
| 4   | Perceived Enjoyment | 0.599 | 0.841 |
| 5   | Functional Risk | 0.770             | 1.000         |
| 6   | Psychological Risk | 0.672 | 0.736 |
| 7   | Social Risk     | 0.783             | 0.870         |

Discriminant Validity is met as the square root of the AVE of each construct should be higher than its highest correlation with any other construct (Fornell-Lacker Critetion)

Table 4
Discriminant Validity Non Renters

| Attitude | Economy Risk | Frugal Shopping | Functional Risk | Perceived Enjoyment | Psychology Risk | Social Risk |
|----------|--------------|-----------------|-----------------|---------------------|----------------|------------|
|          |              |                 |                 |                     |                |            |
| Attitude | 0.878        |                 |                 |                     |                |            |
| Economy Risk | -0.346 | 0.780            |                 |                     |                |            |
| Frugal Shopping | 0.334 | 0.999            | 0.820           |                     |                |            |
| Functional Risk | -0.227 | 0.535            | 0.058           | 0.774               |                |            |
| Perceived Enjoyment | 0.635 | -0.282           | 0.332           | -0.252              | 0.877          |            |
| Psychology Risk | -0.461 | 0.485           | -0.055          | -0.451              | -0.543         | 0.820      |
| Social Risk | 0.384 | 0.289            | 0.103           | 0.233               | -0.432         | 0.693      | 0.885      |

Table 4
Discriminant Validity Renters

| Attitude | Economy Risk | Frugal Shopping | Functional Risk | Perceived Enjoyment | Psychology Risk | Social Risk |
|----------|--------------|-----------------|-----------------|---------------------|----------------|------------|
|          |              |                 |                 |                     |                |            |
| Attitude | 0.872        |                 |                 |                     |                |            |
| Economy Risk | -0.235 | 0.815            |                 |                     |                |            |
| Frugal Shopping | 0.494 | -0.162            | 0.893           |                     |                |            |
| Functional Risk | 0.329 | -0.099            | 0.282           | 1.000               |                |            |
| Perceived Enjoyment | 0.635 | -0.282           | 0.505           | 0.529               | 0.917          |            |
| Psychology Risk | -0.200 | 0.685            | -0.294          | -0.076              | -0.204         | 0.858      |
| Social Risk | -0.137 | 0.549            | 0.064           | -0.046              | -0.047         | 0.763      | 0.933      |

Indicators who have outer loading < 0.7 are omitted.

Table 5
Research Model Measurement Non-Renter

| Construct     | Indicators                                                                 | Outer Loading |
|---------------|---------------------------------------------------------------------------|---------------|
| Economic Risk | ER 1 Renting goods for my children is a waste of money since it is temporary and in the end I will not own it | 0.807         |
|               | ER 2 I am afraid it will cost me some money to maintain the products that I rent such as laundry and changing the battery. | 0.767         |
|               | ER 3 The amount of penalty makes me reluctant to rent, and I prefer to buy. | 0.804         |
|               | ER 5 Now there are many affordable options for children goods, so why should I rent. | 0.778         |
|               | FR 1 The quality of the rented goods is usually not in good condition, it is not as shown in the photograph. | 0.749         |
|               | FR 2 I am concerned with the cleanliness of rented goods. | 0.858         |
|               | FR 3 I will feel uncomfortable seeing my children play or use goods that have been used by multiple users. | 0.726         |
|               | FR 4 I reluctant to rent, because I could not see the goods directly, my son might not like him. | 0.757         |
|               | PSIR 1 I am afraid that renting goods will not good on me | 0.860         |
|               | PSIR 2 It will be difficult for me to match my children’s age development with the available goods to be rent | 0.838         |
|               | PSIR 3 I am afraid my children will lack childhood memories because many of his/her goods were rented. | 0.758         |
|               | SR 1 I am concerned with what others may think of me when I rent goods for my children. | 0.917         |
|               | SR 2 I am concerned that my friend will pity my children because they are playing or using rented items. | 0.893         |
|               | SR 3 I am afraid the rented item is already out of date | 0.864         |
|               | SR 4 I feel uncomfortable seeing my children play or use rented items in the public or during a playdate with my friends. | 0.864         |
| Frugal Shopping| FS 2 I always find the best value for the money I spent purchasing goods for my children. | 0.906         |
| Perceived Enjoyment | PE 1 The benefit of renting is that my child will get different toys continuously every month, without me having to buy toys | 0.920         |
|               | PE 2 The benefit of renting is that my child can play toys or use items that are beyond our budget. | 0.916         |
|               | PE 3 The benefit of renting is that one item can be used by multiple users. | 0.845         |
|               | PE 4 The benefit of renting is that my children grow so fast and my house won't be full of stuff. | 0.825         |
| Attitude      | A1 I think that sharing goods for my children is: Stupid/wise | 0.845         |
|               | A2 Harm/Beneficial | 0.867         |
|               | A4 Unsatisfying/Satisfying | 0.903         |
|               | A5 Unenjoyable/Enjoyable | 0.894         |
Table 7
Research Model Measurement Renter

| Indicator       | Indicators                                | Outer Loading |
|-----------------|-------------------------------------------|---------------|
| Economic Risk   | ER 1 Renting goods for my children is a waste of money since it is temporary and in the end, I will not own it | 0.801         |
|                 | ER 2 I am afraid it will cost me some money to maintain the products that i rent such as laundry and changing the battery. | 0.788         |
|                 | ER 3 The amount of penalty makes me reluctant to rent, and I prefer to buy. | 0.856         |
| Functional Risk | FR 5 The pickup and delivery service are very significant in renting business. | 1.000         |
| Psychological Risk | PSIR 1 I am afraid that renting goods will not good on me | 0.865 |
|                 | PSIR 2 It will be difficult for me to match my children’s age development with the available goods to be rent | 0.801 |
| Social Risk     | SR 1 I am concerned with what others may think of me when I rent goods for my children | 0.928 |
|                 | SR 2 I am afraid that the rented item is already out of date | 0.914 |
| Frugal Shopping | FS 5 By renting, my children can play or used items | 0.894 |
| Perceived Enjoyment | PE 1 The variety of items, age group and brand give me pleasure when renting items for my children. | 0.901 |
| Attitude        | A1 I think that sharing goods for my children is: Stupid/wise | 0.865 |
|                 | A2 Harm/Beneficial                          | 0.857 |
|                 | A4 Unsatisfying/ Satisfying                 | 0.845 |
|                 | A5 Unenjoyable/Enjoyable                    | 0.919 |

5.2 Structural Model

The R² for the non-renter economy risk, functional risk, psychological risk, social risk, frugal shopping, and perceived enjoyment can explain attitude by 48.2% and 40.1% for perceived enjoyment. The R² for the renter economy risk, functional risk, psychological risk, social risk, frugal shopping, and perceived enjoyment can explain attitude by 46.1% and 46.4% for perceived enjoyment.

Table 6
Hypotheses Test for Non-Renter

| Hypotheses                                                                 | Convenient Value | P Value | Decision |
|---------------------------------------------------------------------------|------------------|---------|----------|
| H1  Economic risk negatively influenced consumer attitude of renting toy and equipment for children. | -0.024           | 0.073   | Rejected |
| H2  Functional risk negatively influenced consumer attitude of renting toy and equipment for children. | -0.080           | 0.232   | Rejected |
| H3  Psychological risk negatively influenced consumers attitude of toy and equipment renting for children. | 0.023            | 0.411   | Rejected |
| H4  Social risk negatively influenced consumers attitude of toy and equipment renting for children. | -0.035           | 0.351   | Rejected |
| H5  Psychological risk negatively influenced consumers perceived enjoyment of toy and equipment renting for children. | -0.321           | 0.015   | Accepted |
| H6  Social risk negatively influenced consumers perceived enjoyment of toy and equipment renting for children. | -0.154           | 0.068   | Rejected |
| H7  Social risk negatively influenced consumers perceived enjoyment of toy and equipment renting for children. | -0.214           | 0.058   | Rejected |
| H8  Frugal shopping positively influenced consumers attitude of toy and equipment renting for children. | 0.225            | 0.014   | Accepted |
| H9  Frugal shopping positively influenced consumers perceived enjoyment of toy and equipment renting for children. | 0.347            | 0.001   | Accepted |
| H10 Consumers perceived enjoyment of toy and equipment renting for children are positively influenced attitude. | 0.430            | 0.000   | Accepted |

Table 7
Significant construct and Item for non-renter

| Construct       | Influence | Item                                                                 | Mean  |
|-----------------|-----------|---------------------------------------------------------------------|-------|
| Frugal Shopping | Positive  | FS 2 I always find the best value for the money I spent purchasing goods for my children. | 3.9   |
|                 | Positive  | FS 4 Even for small goods I compare values.                          | 3.2   |
| Psychological Risk | Negative | PSIR 2 It will be difficult for me to match my children’s age development with the available goods to be rent | 2.680 |
|                 | Negative  | PSIR 3 I am afraid my children will lack childhood memories because many of his/her goods were rented. | 2.590 |
| Perceived Enjoyment | Positive | PE 4 The benefit of renting is that my children grow so fast and my house won't be full of stuff. | 4.050 |
|                 | Positive  | PE 1 The benefit of renting is that my child will get different toys continuously every month, without having to buy toys | 3.730 |
|                 | Positive  | PE 2 The benefit of renting is that my child can play toys or use items that are beyond our budget. | 3.660 |
|                 | Positive  | PE 3 The benefit of renting is that one item can be used my multiple users. | 3.590 |
From the hypotheses testing we may conclude that the significant constructs for non-renter that affect someone’s attitude toward toy and equipment renting for children were perceived enjoyment and frugal shopping, while perceived enjoyment was negatively influenced by psychological risk.

**Table 8**
Hypotheses Test for Renter

| Hypotheses                                                                 | Convenient Value | P Value | Decision |
|----------------------------------------------------------------------------|------------------|---------|----------|
| H1  | Economic risk negatively influenced consumer attitude of renting toy and equipment for children. | -0.051 | 0.696 | Rejected |
|     | Economic risk negatively influenced consumer perceived enjoyment of renting toy and equipment for children by perceived | -0.269 | 0.051 | Rejected |
| H2  | Functional risk negatively influenced consumer attitude of renting toy and equipment for children | -0.026 | 0.833 | Rejected |
|     | Functional risk negatively influenced consumer perceived enjoyment of renting toy and equipment for children | 0.409 | 0.000 | Accepted |
| H3  | Psychological risk negatively influenced consumer attitude of toy and equipment renting for children. | 0.154 | 0.505 | Rejected |
|     | Psychological risk negatively influenced consumers perceived enjoyment of toy and equipment renting for children. | 0.016 | 0.936 | Rejected |
| H4  | Social risk negatively influenced consumers attitude of toy and equipment renting for children. | -0.180 | 0.343 | Rejected |
|     | Social risk negatively influenced consumers perceived enjoyment of toy and equipment renting for children. | 0.133 | 0.465 | Rejected |
| H5  | Frugal shopping positively influenced consumers attitude of toy and equipment renting for children. | 0.260 | 0.046 | Accepted |
|     | Frugal shopping positively influenced consumers perceived enjoyment of toy and equipment renting for children. | 0.360 | 0.010 | Accepted |
| H6  | Consumers perceived enjoyment of toy and equipment renting for children is positively influenced attitude. | 0.527 | 0.000 | Accepted |

From the hypotheses testing for the renters we may conclude that the significant constructs for the renter that affects the respondent’s attitude toward toy and equipment renting for children are as follows,

1. Functional risk affects perceived enjoyment positively not negatively,
2. Frugal shopping affects attitude positively,
3. Frugal shopping affects perceived enjoyment positively,
4. Perceived enjoyment affects attitude positively.

**Table 9**
Significant construct and Item for renters

| Construct           | Influence | Item                                                                 | Mean   |
|---------------------|-----------|----------------------------------------------------------------------|--------|
| Frugal Shopping     | Positive  | FS 5  By renting, my children can play or used items beyond my shopping budget | 3.852  |
|                     | Positive  | FS 6  By renting, my children will get different items every month, without having to buy. | 3.951  |
| Functional Risk     | Positive  | FR 5  The pickup and delivery service are very significant in renting business. | 1.803  |
| Perceived Enjoyment | Positive  | PE 2  The flexibility of renting timespan gives me pleasure.          | 3.951  |
|                     | Positive  | PE 1  The variety of items, age group and brand give me pleasure when renting items for my children. | 3.781  |

6. Discussion

The study results for non-renter highlight that psychological risk negatively influences perceived enjoyment. While frugal shopping positively influences both consumer attitude and perceived enjoyment. Finally, perceived enjoyment positively influences consumers’ attitudes toward renting toys and equipment for their children. While for renter the study results highlight that the functional risk that influences perceived enjoyment positively. While frugal shopping influences both consumer attitude and perceived enjoyment positively. Finally, perceived enjoyment influences renters’ attitudes toward renting toy and equipment for their children positively. Connecting the equation result with the descriptive answers from the questionnaire, valuable insights regarding consumer renting behaviour can be obtained such as:

1. Frugal shopping is vital in using renting services, as people who have used the rent service are expecting to have access to expensive items that are beyond their purchasing capability.
2. More than 50% of respondents are renting for children items below the age of 5, where items are going to be used temporarily and children under five usually will have no memory for the first five years of his/her life.
3. A variety of products are key in renting business; customers will perceive more enjoyment in looking more products offered.
4. Renting companies really need to invest in pickup and delivery service, since customers perceived more enjoyment in company which has personal pickup and delivery service instead of using standard logistics service.
5. Renting duration that is favourable is one month.

6. Renting does not necessarily reduce the amount item bought for respondent’s children. 46.5% of respondent’s stance in neutral position.

This result contributes to the state-of-the-art access-based consumption consumer behaviour research, specifically the relationships between perceived risk, perceived enjoyment and attitude toward renting items for children that have not been reinvestigated before for Indonesian context. The negative results for the non-renter of psychological risk, and positive influence perceived enjoyment toward attitude corresponds with previous study on perceived risk and enjoyment toward fashion renting conducted by Lang (2018) and Kang and Kim (2013). Concerns about renting children will have less memorable childhood and the incompatibility between the available items with children age development may impede consumer attitude toward renting. Frugal shopping attracts frugal consumers who are usually more aware and concerns about the price and the value of the products (Kasser, 2005). Although they concern whether they are going to get the expected value for what they pay for, and yet these concerns positively influence perceived enjoyment and attitude toward renting items for children. Therefore, saving money aspect from renting should be embraced more by rental business owners in their marketing strategy as this attracts consumers. As foreseen, the positive relationship between perceived enjoyment and attitude was confirmed. This means that consumers who see the benefits of renting are more likely to pursue renting in the future. It is important to promote the benefit of getting new items regularly without having to buy them more often and the benefit of playing and using items beyond their usual shopping budget. This result fosters the previous study on collaborative consumption conducted by Hamari (2015). Therefore, it can be concluded that the attitude on renting items for children is a logical and rational process in which consumers consider the perceived risk, frugal shopping and perceived enjoyment before forming their attitude toward renting items for children.

7. Conclusion

All in all, this study has effectively identified the barriers and the motivation for renting items for children. This has also contributed to the existing literature by noticing the effects of perceived risk on attitude and perceived enjoyment, perceived enjoyment on attitude. Through structural equation estimation psychological risk, frugal shopping and perceived enjoyment were proven to play significant role in influencing consumers attitude on renting items for their children. The negative effect of psychological risk on perceived enjoyment should become a concern for toy renting business owners. Moreover, this study has highlighted the essential indicators of perceived enjoyment that influence consumer’s attitude positively.

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