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# Purchase Decision: Dilematically between Trust and Perceived Risk for Consume

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## Abstract

*The study was conducted to determine the relationship of trust and perceived risk in business to business purchasing decisions of farmers. This research focuses on the prediction of the relationship between variables in the structural model so that the analytical tool uses Generalized Structured Component Analysis (GSCA) analysis. The research method uses multistage stratified, non-probabilistic, and convenience sampling methods. The research sample of 261 using a questionnaire was given to farmers in Kediri, Blitar, and Malang Districts. The results of the study, the relationship of COO (Country of Origin) in trust mediation has a significant and positive effect on purchasing decisions, the COO relationship in perceived risk does not have a significant and positive effect on purchasing decisions, the familiarity relationship in trust mediation has a significant and positive effect on purchasing decisions, familiarity in mediation perceived risk no significant and positive effect on purchasing decisions, world mindedness relations in trust mediation have a positive and significant effect on purchasing decisions, world mindedness relationships in mediation perceived risk has no significant and significant effect on purchasing decisions. While trust has a significant effect on purchasing decisions and perceived risk influences decision making.*

**Keywords:** country of origin; familiarity; world mindedness; purchasing decisions; trust and risk.

## 1. Introduction

The competition of national veterinary medicines in Indonesia with veterinary medicines from several other regions, especially with European and American veterinary drug producers, is interesting to study. The Government of Indonesia has issued Law Number 18 the Year 2009 juncto Number 41 the Year 2014 concerning Animal Husbandry and Health, which states that the supply of veterinary medicines is carried out by prioritizing domestic production, this aims to reduce dependence on imported products (Fari, 2018). However, imported medicinal products from Europe and America entering Indonesia are still quite high, with the growth of 4.53% per year (<https://kemenperin.go.id>, 2019). During this time, many consumers who prefer imported drug products due to the perception of the quality of imported drug products that are considered better than local drugs. Drugs are products with special technical specifications, so consumers need a belief in drug products with reliable quality in their purchasing decisions.

Country of Origin (COO) (Woo, 2019; Semaan et al., 2019; García-Gallego and Mera, 2017) is a perception, preference, and individual attitudes that concern consumers about products produced by a country. The country of origin effect (Coudoumaris, 2018; Andéhn and Decosta, 2018) influences the quality of consumers and brands to be chosen (Schiffman and Kanuk, 2007) and this phenomenon is referred to as "foreign-made in" (receptive to the effects of COO). Gurhan-Canli and Maheswaran (2000) propose, therefore, that when consumers consider a low-involvement product, COO image is likely to be an important part of the information on which they base their product decisions. Verlegh et al. (2005, p. 128) conclude that: "country-of-origin has a greater impact on product evaluations

when consumers are less motivated to process available information, for example when involvement is low." On the other hand, some researchers argue that country-of-origin image is stronger in high involvement contexts (Ahmed and d'Astous, 1999; Ahmed et al., 2002a,b, 2004). However, recent research (Josiasen et al., 2008) has confirmed that for the general consumer, country-of-origin image has a stronger effect on product evaluations when the consumer is less involved. Young consumers have a tendency towards higher product involvement than older consumers do (Strizhakova et al., 2008) and this study suggests that a differential effect of product involvement can be confirmed among young Australian consumers. In addition to country of origin (Woo, 2019), other variables can also influence purchasing decisions on imported products, namely familiarity and world mindedness. Familiarity reflects the ability of consumers to recognize certain brands and relate them to the categories of products based on their experience, both directly and indirectly (Jime'nez and Martin 2010). Meanwhile, world mindedness (Riefler and Diamantopoulos, 2009) is a behavior in which a person's perception will be influenced by a liking or image of various globally-oriented values. Purchasing imported products by consumers is often due to a better perspective or representation of foreign-made products.

Consumer perceptions of the country of origin, familiarity, and world mindedness towards purchasing decisions still occur inconsistently. Differences in the results of existing research, resulting in research gaps so that researchers enter trust as a mediating variable to fill the research gaps. This is based on the existing conditions that consumers in the purchase decision process will consider various product alternatives to form a trust (Chiu et al., 2012; McCole et al., 2010; Benedicktus et al., 2010; Jime'nez and Martin, 2010; Chang and Chen, 2008; Elliott and

Yannopoulou, 2007) on their purchasing choices.

Meanwhile, the variable perceived risk (Chang and Chen, 2008); Kim et al., 2008) as a variable that also mediates the influence between the country of origin, familiarity, and world mindedness on purchasing decisions. As a result of the purchase risk will have a detrimental effect on consumers, for example, physical, financial, functional, and social and psychosocial losses (Assael, 1995; Umar, 1999; Johansson, 2000; Peter and Olson, 2010; Solomon, 2011). Therefore, this study seeks to examine the relationship of perceived risk with trust because both have a mutually influential relationship (Chang and Chen, 2008). Thus, the results of the analysis of this study will be able to give an idea whether in purchasing decisions for imported veterinary medicines, farmers are more influenced by trust in their products or because they choose safety from the continuity of their business so that they consider the risk element of purchasing products. Based on the description of the relationship between these variables, this study aims to examine the mediating role of trust and perceived risk between the country of origin, familiarity, and world mindedness towards business to business consumer buying behavior.

Based on the understanding that has been found, this research was conducted to determine the relationship of the country of origin, familiarity, world mindedness to purchasing decisions through trust and risk felt by farmers in Kediri, Blitar, and Malang districts.

## 2. Literature Review

### 2.1. The relationship between country of origin is mediated by Trust towards the decision to purchase imported drug products, and the country of origin relationship is mediated by the perceived risk of the decision to purchase imported drug products

Purchases on specified products such as luxury products or products that have special specifications are often influenced by consumers' image of the product itself, which is usually associated with the country of manufacture of the product (Jaffe and Nebenzahl, 2001), this is better known as the country of origin. The COO effect (Godey et al., 2011; Chang and Chen, 2008; Abedniya and Majid, 2011; Josiassen, 2010; Jime'nez and Martin, 2010) also influences how consumers judge the level of quality and brand to be selected (Schiffman and Kanuk, 2007). Another alternative to the impact of these conditions, consumers more often decide on purchases based on trust that is built through the personal relationship of consumers with marketers of a product, so it has a relationship with the COO effect on product quality (Laforet and Chen, 2012; Jime'nez and Martin, 2010; Lee et al., 2009; Ahmed and d'Astous, 2008; Elliott and Yannopoulou, 2007). Research Liu et al. (2012) that although the perceived risk is insignificant does not mean consumers do not consider risk. However, consumers believe more in the values and benefits obtained from purchasing products, and it is logical if the country of origin does not significantly influence the perceived risk and purchasing decisions of imported animal medicines (Hong and Yi, 2012; Kim et al., 2008; Chang and Chen, 2008).

*H1: Relationship of the country of origin in Trust mediation towards Purchase Decision of imported drug products*

*H2: The relationship of the country of origin is mediated by the perceived risk of purchasing decisions of imported drug products.*

### 2.2. The relationship between familiarity is mediated by trust towards the decision to purchase imported drug products, and the relationship between familiarity is mediated by perceived risk to the decision to purchase imported drug products

Familiarity (Chiu et al., 2012; Laforet and Chen, 2012; Benedicktus et al., 2010; Jime'nez and Martin, 2010; Kim et al.,

2008) shows the ability of consumers to recognize products based on knowledge and experience those who later become habitual in the purchase and use of the product. The results of this study support the results of a study conducted by Chiu et al. (2012), and Benedicktus et al. (2010) that familiarity on online products has a positive effect on trust and purchasing decisions (Chang and Chen, 2008). In addition, this study reinforces the findings of Herrera and Blanco (2011) that the familiarity of food products in consumers in Spain is positively related to consumer confidence. While the findings of Jime'nez and Martin (2010) state that the more positive the COO and consumer familiarity can have an impact on higher consumer confidence. The familiarity of farmers with imported animal medicines empirically there is not enough evidence that familiarity influences perceived risk and purchasing decisions (Dursun et al., 2011; Kim et al., 2008). This shows the risk that farmers are worried about buying imported veterinary medicines is less likely to occur if farmers are confident and prove the quality of their products.

*H3: Relationship between familiarity is mediated by trust and the decision to purchase imported drug products.*

*H4: Relationship between familiarity is mediated by the perceived risk of purchasing decisions on imported drug products.*

### 2.3. The trust mediates the relationship between world mindedness on the decision to purchase imported drug products, and the relationship between world mindedness is mediated by perceived risk and the decision to purchase imported drug products

Worldmindedness is a perspective or value orientation for someone. Individually the characteristics of world mindedness indicate an interest in seeing/valuing more than the spirit that exists in a consensus that is built worldwide (Samiee, 1994; Han, 1988; Shimp and Sharma, 1987). The results of previous research revealed that world mindedness has a positive relationship with the decision to purchase foreign-made products (Lee et al., 2009; Riefler and Diamantopoulous, 2009). Respondents' assessments relate to world mindedness, which is reflected based on the perception that interest in imported drug products can lead to reduced consumer consideration of perceived risk in purchasing decisions (Hong and Yi, 2012; Kim et al., 2008; Chang and Chen, 2008). This means that farmers choose animal medicines that are in great demand by the majority of farmers. They assume that animal medicines that are widely recommended by livestock groups minimize the possibility of unwanted risks.

*H5: The relationship between world mindedness is mediated by trust towards the decision to purchase imported medicinal products.*

*H6: The relationship between world mindedness is mediated by perceived risk and the decision to purchase imported drug products.*

### 2.4. The relationship between consumer confidence and perceived risk is reciprocal

Buttle (2004) states that trust is more focused on others who trust each other. Based on an empirical study of trust is the full confidence of one party to another party that is trusted to form a set of transaction beliefs primarily related to the benevolence, competence, and integrity of the other party (Chiu et al., 2012; Benedicktus et al., 2010). The occurrence of a purchase transaction agreement is also based on the existence of consumer confidence in the product to be purchased. Several research results can prove that the higher the consumer's trust in the attributes of the product to be purchased will influence the purchasing decision (Chiu et al., 2012; McCole et al., 2010; Benedicktus et al., 2010; Jime'nez and Martin, 2010; Chang and Chen, 2008; Elliott and Yannopoulou, 2007).

Perceived risk is an unexpected consequence of a product that consumers want to avoid when consumers buy and use a product. In general, consumers consider the risk of purchasing



during a complex buying decision process with a high level of involvement. The results of the study (Chang and Chen 2008; Kim et al. 2008), empirically perceived risk has a relationship with trust and purchasing decisions. Furthermore, vice versa, perceived risk has a relationship in influencing trust in purchasing decisions, so the results of research by Chang and Chen (2008) are the basis for the consideration of this seventh hypothesis.

### 3. Methodology

The study uses multistage stratified, non-probabilistic sampling, and convenience sampling methods. Data collection techniques were carried out using questionnaires given to respondents. The research sample was distributed as many as 300 questionnaires by breeders in Blitar, Kediri, and Malang Regencies. This research focuses more on the prediction of the relationship between variables in the structural model so that the analytical tool used is the Generalized Structured Component

Analysis (GSCA) analysis. The GSCA model is evaluated in three stages (Ghozali, 2010), namely (1) evaluation of the outer model, by looking at convergent validity, discriminant validity, composite reliability, and average variance extracted. (2) evaluation based on the structural model (inner model) by looking at the path coefficient from exogenous to endogenous variables and seeing the significance value. (3) the overall goodness of fit model, which looks at the overall feasibility of the model using the FIT, AFIT, GFI, and SRMR tests (Solimun, 2012).

### 4. Results and Discussion

#### 4.1. Pathway Coefficient Testing and Research Hypothesis

The results of direct influence testing and the coefficient of influence of variables between the country of origin (C), familiarity (F), worldmindedness (W), trust (T), perceived risk (P), and purchased decision (PD) details are presented in Table 1.

Path coefficient Direct Effect					Hypothesis and Coefficient Testing of Mediation Influence Pathways						
Direct influence	$\beta$	C.R	p-value	Test result		Effect of Mediation Variables			$\beta$	Mediation	Result
Country of origin $\rightarrow$ Trust	0.284	2.69*	0.01	Significant	H <sub>1</sub>	C	$\rightarrow$ T	$\rightarrow$ PD	0.217	Complete	Significant
Country of origin $\rightarrow$ Perceived risk	0.309	1.46	0.15	Not significant	H <sub>2</sub>	C	$\rightarrow$ P	$\rightarrow$ PD	0.057	Non-mediation	Not significant
Country of origin $\rightarrow$ Purchased decision	-0.175	0.88	0.38	Not significant	H <sub>3</sub>	F	$\rightarrow$ T	$\rightarrow$ PD	0.202	Complete	Significant
Familiarity $\rightarrow$ Trust	0.265	4.05*	0.00	Significant	H <sub>4</sub>	F	$\rightarrow$ P	$\rightarrow$ PD	-0.024	Non-mediation	Not significant
Familiarity $\rightarrow$ Perceived risk	-0.119	0.89	0.38	Not significant	H <sub>5</sub>	W	$\rightarrow$ T	$\rightarrow$ PD	0.153	Complete	Significant
Familiarity $\rightarrow$ Purchased decision	0.000	0.00	1.00	Not significant	H <sub>6</sub>	W	$\rightarrow$ P	$\rightarrow$ PD	-0.059	Non-mediation	Not significant
Worldmindedness $\rightarrow$ Trust	0.201	2.43*	0.02	Significant		Reciprocal influence			$\beta$	p-value	Result
Worldmindedness $\rightarrow$ Perceived risk	-0.296	2.03*	0.05	Significant		H <sub>7a</sub>	T	$\rightarrow$ P	0.886	0.000	Significant
Worldmindedness $\rightarrow$ Purchased decision	0.129	1.04	0.30	Not significant		H <sub>7b</sub>	P	$\rightarrow$ T	0.314	0.000	Significant
Trust $\rightarrow$ Perceived risk	0.886	4.05*	0.00	Significant		Noted: C = Country of origin; F = Familiarity; W = Worldmindedness; T = Trust; P = Perceived risk and PD = Purchased decision					
Trust $\rightarrow$ Purchased decision	0.763	3.12*	0.00	Significant							
Perceived risk $\rightarrow$ Trust	0.314	3.73*	0.00	Significant							
Perceived risk $\rightarrow$ Purchased decision	0.200	1.07	0.29	Not significant							

Table 1. Testing Results of Direct Influence Pathways and the effects of Mediation

#### 4.2. H1: Relationship of COO in Trust mediation towards Purchase Decision of imported drug products

The results showed that the relationship of COO in trust mediation had a significant effect on purchasing decisions. This shows the better consumers' perception of imported drug products, the higher the farmer's trust in the decision. The results of this study also support the theory put forward (Jaffe and Nebenzahl 2001) that when the products are specific or when the product attributes of several countries are relatively similar, the product COO will play a large role. The results of the study also state that before consumers decide to buy a product, it will first be preceded by a process in which consumers trust the product based on the image of the country of manufacture. The positive attitude of breeders will be reflected through the tendency to buy imported veterinary medicines because of the preference for the country of manufacture as an association of the quality of animal products produced.

While country of origin imported veterinary medicines with good quality, attractive packaging/design, correct dosage and positive attitude of farmers can improve purchasing decisions (Chiu et al., 2012; Abedniya and Majid, 2011; Godey et al., 2011) while research conducted (Jime'nez and Martin, 2010; Ahmed and d'Astous, 2008; Hamin and Elliott, 2006) through the role of trust mediation has a positive and significant effect on purchases.

#### 4.3. H2: The relationship of COO is mediated by the perceived risk of purchasing decisions of imported drug products

The results showed that the relationship between COO in mediating perceived risk did not significantly influence purchasing decisions (Purchase Decision). This shows that the

quality of imported products with good specifics and expensive prices will not change the decision made by farmers. The results of research conducted (Krisjanti, 2007; Xiaoling Hu et al. 2008; Bente et al., 2012) stated that country of origin (COO) directly was not proven to influence the decision to purchase imported animal medicines without going through the role of trust mediation, while risk played a role in products that require high involvement in the purchasing decision process (Assael, 1995; Umar, 1999; Johansson, 2000; Peter and Olson, 2010; Solomon, 2011). This finding supports the research results of Liu et al. (2012) that even though the perceived risk is insignificant does not mean consumers do not consider risk at all. However, consumers believe more in the values and benefits obtained from purchasing products, and it is logical if COO does not significantly influence the perceived risk and purchasing decisions of imported animal medicines (Hong and Yi, 2012; Kim et al., 2008; Chang and Chen, 2008).

#### 4.4. H3: Relationship between familiarity in the mediation of trust and the Purchase Decision of imported drug products

The results showed that the relationship of familiarity in trust mediation had a significant effect on purchasing decisions of imported drug products. This states that Familiarity can reflect the capabilities of consumers in recognizing products/brands and everything related to product categories based on their experiences both directly and indirectly. (Chiu et al. 2012; Benedicktus et al. 2010) that familiarity on online products has a positive effect on trust and purchasing decisions (Chang and Chen, 2008). In addition, this study reinforces the findings (Herrera and Blanco 2011) that the familiarity of food products in consumers in Spain is positively related to consumer confidence.

**4.5. H4: Relationship between familiarity is mediated by perceived risk to Purchase Decision of imported drug products**

The results showed that the relationship of familiarity in mediating perceived risk did not significantly influence the purchase decision (Purchase Decision) of imported drug products. The findings state (Dursun et al., 2011; Kim et al., 2008), this shows the risk of being worried by farmers in buying imported animal medicines is less likely to occur if farmers are confident and prove the quality of their products. The prediction of why the familiarity in this study is more directed to the closeness of the breeders with their salesperson because veterinary medicine products are very specific products, and the form of marketing used is business-to-business. These conditions require producers to apply different marketing strategies in accordance with existing product specifications so that the recruited salespeople must also have expertise in the field, for example, veterinarians or animal husbandry graduates. The ability of salespeople to provide information and also education through the products they bring will have an impact on the belief (Lee et al., 2009) of farmers to make purchasing decisions.

**4.6. H5: The relationship between world mindedness is mediated by trust in the purchase decision of imported drug products**

The results showed that the relationship world mindedness in the mediation of trust significantly influences the purchase decision (Purchase Decision) imported drug products. World-mindedness is formed from a phenomenon that occurs due to globalization and the high adoption of sophisticated information technology and communication technology (Riefler and Diamantopoulus, 2009). The results of testing the data show that world mindedness has a positive and significant effect on trust and purchasing decisions (Lee et al., 2009). Nevertheless, directly the high world mindedness of farmers could not increase the decision to purchase imported animal medicines (Sunardi, 2009). Trust is proven as a mediating variable that is influenced by world mindedness in the decision to purchase imported animal medicines.

**4.7. H6: The relationship between world mindedness is mediated by perceived risk and the purchasing decision (Purchase Decision) of imported drug products**

The results showed that the relationship world mindedness in the mediation of perceived risk did not significantly influence the purchase decision (Purchase Decision) of imported drug products. The research findings show that world mindedness either directly or through the mediating role of perceived risk influences purchasing decisions. Respondents' assessments relate to world mindedness, which is reflected based on the perception that interest in imported drug products can lead to reduced consumer consideration of perceived risk in purchasing decisions (Hong and Yi, 2012; Kim et al., 2008; Chang and Chen, 2008). This means that farmers choose animal medicines that are in great demand by the majority of farmers. They assume that animal medicines that are widely recommended by livestock groups minimize the possibility of unwanted risks. An important perceived risk for breeders is a psychosocial risk, which is a feeling of insecurity when farmers use products that are not recommended by livestock groups.

**4.8. H7: The relationship between consumer trust (trust) and the estimated risk (perceived risk) is reciprocal**

*4.8.1. H7a: trust influences the perceived risk in making decisions about the purchase of imported drugs*

The results showed that the relationship of trust had a significant effect on purchasing decisions (Purchase Decision)

of imported drug products. The test results prove that trust and perceived risk influence each other significantly so that the relationship between the two variables is reciprocal. Although influencing each other, the influence of trust on perceived risk has a more significant coefficient than the effect of perceived risk on trust (Chang and Chen (2008). The results of Chang and Chen's (2008) research illustrate that trust directly has a positive and significant impact on purchasing decisions when trust is mediated by risk, the trust will have a negative and significant impact on purchasing decisions Chang and Chen can also prove that trust and risk have a significant non-recursive relationship.

*4.8.2. H7b: perceived risk influences trust in the decision to purchase imported drugs*

The results showed that the relationship of perceived risk significantly influences purchasing decisions (Purchase Decision) imported drug products. The relationship of trust and perceived risk, which is proven reciprocal, strengthens the results of research conducted by Chang and Chen (2008) to be an interesting finding. Baur introduced the first perceived risk in 1960 in the American Marketing Association (Chen, Hui, and Wang, 2011). The more accurate information that is a reflection of trust, the more clear knowledge about the advantages and risks involved in the purchase and use of veterinary medicinal products. (Jannis and Mann 1977) stated that one would carefully consider relating to decision making to anticipate dissatisfaction. Accurate information from various sources can prevent the emergence of regret and dissatisfaction due to purchasing decisions. The anticipation of regret in purchasing is positively related to purchase involvement (Chen, Hui, and Wang, 2011).

**5. Implications and Conclusions**

The government must enforce Act Number 18 of 2009 concerning Animal Husbandry and Health and Act Number 41 of 2014 concerning Amendment of Act Number 18 of 2009. This will foster the growth of local animal drug companies so that it will reduce dependence on products import. These findings provide an illustration for the government, various associations, and marketers of veterinary medicines to focus more attention on indicators of veterinary drug purchases because of farmers' belief in the quality of veterinary medicines. The government can conduct experiments raising chicken farms using local animal medicine products, a concrete example of this success can change farmers' perceptions that still tend to be "imported minded".

The Indonesian Veterinary Medicine Company Organization (ASOHI) is expected to be able to provide knowledge to farmers to have more confidence in using local veterinary medicines. ASOHI, as an association that houses animal medicines, can continue to monitor the improvement and stability of the quality of local animal medicines so that farmers can switch to using local animal medicines.

For businesses and veterinary drug producers, attractive quality and packaging/design are seen as important in reflecting COO, while familiarity is more dominantly reflected by product knowledge. It is hoped that veterinary drug producers should focus more attention on these indicators, but still improve and improve indicators that are perceived poorly according to farmers such as after-sales service of imported veterinary medicines is better than local drugs, purchase of imported veterinary medicines because of procedures Easier payment transactions and countries of origin for imported veterinary drug products are only one reason for buying drugs.

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