THE IMPACT OF TRUST, CONVENIENCE, AND RISK PERCEPTION ON ONLINE FROZEN FOOD PURCHASE DECISION

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ABSTRACT
The Covid 19 pandemic, which is still ongoing, necessitates that we be able to respond to new behaviors by introducing health precautions such as preserving cleanliness and keeping distance by avoiding crowds in order to limit the spread of Covid 19. This undoubtedly has an effect on people's lifestyles, particularly purchasing patterns. Some people also opt to shop only once a week in order to minimize their encounters with a large number of people. As a result, they choose frozen foods that can be processed for an extended period of time and prefer to buy online. When conducting online transactions, it is common to notice the risks that can arise. The aim of this analysis is to evaluate the impact of confidence, convenience, and risk perception on online purchases of frozen food items. This study employs quantitative approaches as well as survey analysis. The study data where gathered by providing questionnaires to 100 frozen food customers. SPSS 25.0 was used to process the obtained data. According to the findings of partial data processing, ease and risk expectations influence the decision to buy frozen food items online. However, confidence has no bearing on the decision to buy frozen food items online. Meanwhile, the effects of simultaneous data processing suggest that trust, convenience and risk perception have an impact on the decision to buy frozen food online.

Keywords: Trust, Convenience, Risk Perception, Frozen Food

I. INTRODUCTION
The Covid 19 pandemic has been ongoing for over a year. The effect on the Indonesian people is important, with many firms forced to close their doors due to high operating costs and slowing economic development.

Furthermore, after a pandemic, it is difficult to respond to new habits by enforcing hygiene precautions such as ensuring cleanliness and keeping a safe distance by avoiding crowds in order to limit the spread of Covid 19.

During the pandemic, the BPS (Central Statistics Agency) reported that the culinary sector (food and beverage) had the largest online revenue, which increased by 1070 percent.

This situation is a compelling cause for culinary industry advocates to try to respond to technologies and innovate in sales. For instance, by selling canned meals or frozen food as a solution for people who want to eat at home.

This undoubtedly has an effect on the community's lifestyle, including shopping habits. Some people also prefer to shop only once a week in order to minimize their encounters with a large number of people.

As a result, they normally choose for frozen foods that can be processed for an extended period of time. Furthermore, since the freezing process is very realistic, frozen food can be counted on when you are too lazy to prepare.
The frozen food business experienced an increase in sales. "The growth was 200 percent during the Covid-19 pandemic. There are three types of frozen food that can be made namely:

1. Ready to Cook,
2. Ready to Heat and Ready to Eat.

Consumers must choose the right packaged food product due to increased demand for frozen food items and a range of product options. Manufacturers compete to introduce their products and achieve a larger market share.

Consumers have the right to transparent, accurate, and truthful facts about goods and services while purchasing products, as well as the right to make criticisms, feedback, and complaints to retailers or suppliers if they are affected (Simanjuntak, Utami, & Irni, 2015).

Changes in customer behaviour and tastes allow current techniques to perform suboptimally. As a result, customer behaviour analysis is critical for all food labels worldwide (Nisar, 2014: 137).

Despite the COVID-19 pandemic, online sales have actually improved. According to Analytic Data Advertising (ADA) data in Pebrianto (2020), the use of apps for online shopping has risen by 300 percent and will reach a rate of more than 400 percent.

One continues to see the threats that may arise when transacting electronically. This is due to the fact that transaction processes do not take place directly between buyers and sellers. As a result, each person's risk tolerance can vary when conducting online transactions. The most common problems are the possibility of losing revenue, safety issues, product distribution time issues, and product quality.

This fact would undoubtedly have a major impact on customer buying decisions. Since commodity selection, product and distribution functions are the primary variables that influence customer purchasing decisions (speed and convenience and safety).

As a result, the aim of this study was to determine the impact of trust, convenience, and risk perception on Frozen Food Online purchasing decisions.

II. LITERATURE REVIEW

Trust

In Farizi (2014), Ba and Pavlou (2002) characterize trust as an appraisal of relationships with other persons who conduct such transactions according to expectations in an unpredictable world. Trust is described as a bet on the future behavior of a contingent (group) to the party who has granted the trust (Sztompka, 1999 and Dumouchel, 2005). This assumes that certain bets or assumptions should be trusted if they have an effect on the behaviour of the individual who is giving the trust.
According to Yousafzai et al. (2003), "Trust is the cornerstone of company." A commercial relationship between two or more parties will take place if one of them trusts the other.

The researcher's definition of trust is based on the meanings given above. Trust is the knowledge and feeling that users have for a product, and it is used by service companies as a strategy to build long-term partnerships with customers.

**Indicators of Trust**

It also implies, according to Parasuraman (2014: 64), that the qualities that can be used to determine service efficiency can be seen from five major dimensions, namely: Tangible proof of service quality is a kind of tangible manifestation that can be used or utilized by workers in connection with its usage and use that can be sensed helps the service rendered by customers who want the service. So that they are pleased with the quality that is felt, and also demonstrates the work efficiency of the service offered.

**Dimensions of Trust**

According to McKnight (2014: 12), trust is established between parties that do not know each other well but have faith in others in a situation. According to McKnight et al., there are three factors that contribute to trust:

a. **Trusting Belief**

The degree to which an individual trusts and is trusting in others in a given situation. Trusting Belief is the believer's (consumer's) view of the trustworthy party (seller), where the seller has qualities that would help the consumer.

b. **Benevolence**

Benevolence (good intention) refers to how much an individual expects the seller to treat customers fairly. The seller's willingness to represent the needs of customers.

c. **Integrity**

Integrity is how much someone trusts in the seller's honesty to uphold and satisfy the promises given to customers.

d. **Competence**

Competence is someone's belief in a seller's abilities to assist customers in doing something that consumers need.

e. **Trusting Intention**

Trusting Intention is an intentional act in which someone is willing to rely on others in a situation; this occurs individually and contributes directly to other individuals.

**Convenience**

According to Teo et al. (1999, p. 27), convenience is "if a system is easy to use, it requires less effort on the part of users, increasing the likelihood of its adoption and usage."

Tjini (2013) defines ease of use as a person's belief in the use of technology that is simple to use and comprehend.

Meanwhile, Davis (1989) defines perceived ease of use as the degree to which an individual feel that using a certain device would be painless.

According to the concept above, convenience is the conviction of a person who is perceived to be simple to use and comprehend and who expends little effort in the form of energy or time.

**Dimensions of Convenience**

According to Sun and Zhang (2011) identifying dimensions of perceived ease, namely:
1. Ease to learn
2. Ease to use
3. Clear and understandable
4. Become skillful

Indicators of Convenience
Perceived indicators of ease of use, according to Venkatesh and Davis (2000) are:

a. The system is clear and easy to understand (clear and understandable).

b. It does not take much effort to use the system (does not require a lot of mental effort).

c. Easy to use system (easy to use)

d. The system is easy to use according to what the user wants to do (easy to get the system to do what he/she wants to do).

Indicators of perceived ease according to Davis et al. (1989) namely:

a. Information technology is easy to learn

b. Information technology is easy to obtain

c. Information technology is easy to operate.

Risk Perception
Suhir, Faith, and Riyandi (2014: 4) describe perceived risk as a person's subjective estimation of the probability of an accident and how concerned the individual is about the effects or effect of the incident.

According to Sciffman and Kanuk (2008: 137), perceived risk is described as the ambiguity that consumers face when they are unable to anticipate the results of their buying decisions.

According to Olglethorpe (1994) in two sons (2012) risk perception is the consumer's perception of volatility and potential negative effects for buying a good or service.

Dimensions of Risk Perception
Hoyer and Maclnnis (2010: 59-60) define the dimensions of potential risk as follows:

1. Performance risk represents confusion regarding whether a product or service will work as intended.

2. Financial risk is increased if the victim is an expense, such as the cost of purchasing a home.

3. A physical or safety risk is a possible threat of a good or service that may jeopardize the welfare of others.

4. Social risk refers to the possibility of causing harm to those with a social standing as a result of purchasing, using, and disposing of it.

5. Psychological risk reflects customers' questions over the degree to which a good or service is in line with their values.

Purchasing Decision
According to Teddy et al. (2016), the purchasing decision is to buy the most favoured brand from different alternatives, but there are two considerations that may exist between purchase intention and purchase decision.

According to Helga Durmond in (Griffin & Ebert, 2006), it is to classify all potential solutions to a problem and evaluate the alternatives systematically and critically, as well as their target targets, and decide the benefits and drawbacks of each.
Purchasing decisions are a concept of purchasing behaviour in which customers plan to act / do something, in this case make transactions or take advantage of such goods or services (Adilang, 2014).

**Dimensions of Purchasing Decision**

According to Kotler and Armstrong (2018: 175), the following are the phases of the consumer buying decision process, along with their explanations:

1) **Introduction to the issue**

The purchasing process starts with the identification of requirements. The customer sees a challenge or a desire. Internal triggers may cause desires to be activated when one of the person's usual needs is met.

2) **Information search**

Consumers who are interested in learning more may or may not do so. Consumers may get information from a variety of outlets, including:

a. Personal sources: families, relatives, neighbours, and associates.


c. Public sources: mass media, online searches, and peer reviews.

d. Sources of experience: checking and using the product

3) **Alternatives evaluation**

The manner in which consumers consider alternative purchases is determined by the actual buyer and the specific purchasing condition.

4) **Purchase decision**

There is an assessment stage where customers rate products and shape buying intentions. In general, customer purchasing decisions are made by purchasing the most desired brand, but two considerations may emerge between purchase intention and purchase decision.

**Indicators of Purchasing Decision**

Decisions about product styles, decisions about product sizes, decisions about labels, decisions about the vendor, decisions about the number of goods, decisions about what to purchase, and decisions about how to pay are the metrics used for buying decision variables, according to (Sunyoto, 2013).

**Formulation of Research Problems**

The research question is stated as follows:

- How does trust affect the decision to buy Frozen Food products?
- How can Convenience Influence Purchase Decisions for Frozen Food Products?
- What effect do risk perceptions have on frozen food commodity buying decisions?
- What is the level of trust, convenience, and risk perception in the purchase of frozen food products?

**Hypothesis of Research**

Although the findings for this analysis are as follows:

- Trust influences the buying of frozen food items
- The ease of which it has an effect on buying choices for frozen food items.
- Risk perception influences the decision to buy frozen food items.
The decision to buy frozen food items is influenced by trust, ease, and risk perception.

The research paradigm for this study is depicted in the figure below.

![Research Paradigm](image)

**Figure 1. Research Paradigm**

### III. RESEARCH METHOD

This study employs quantitative approaches with survey research and data processing using SPSS 25.0. Quantitative research is based on statistical data (Sugiyono, 2017). Data collection methods involve questionnaires and literature reviews in journals, the internet, and other sources.

**Population and Sample**

Population is a group of people, events, something that has certain characteristics. The population in this study were Frozen Food customers. This study uses the incidental sampling technique with a total sample size of 100 respondents. This is in line with Hair et al. (2006)'s recommendation in Mulyana (2016), which states that the number of observation data samples should be at least 5 times the parameter to be estimated, or a minimum of 100. There were 21 question items from dependent and independent variables in this study. As a result, the minimum sample is $5 \times 20 = 100$ samples.

The collected data were analyzed by multiple regression using the SPSS 25.0 program.

### IV. RESULTS AND DISCUSSION

**Results of Data Processing**

**Classic assumption test**

Before undertaking multiple linear regression analysis and hypothesis testing, the validity or validity of the regression model estimation results is validated using classical assumption testing. Several classical assumptions, including the normality and heteroscedasticity tests, are fulfilled to ensure that the regression results are not biased.

**a. Normality test**

The data normality test aims to test whether a regression model has a normal data distribution or not. Agree regression models are normal or near normal data distributions. To find out whether the data has been normally distributed or not, testing can be done using the Kolmogorov-Smirnov (K-S) method in the SPSS 25 application with the following results:

<table>
<thead>
<tr>
<th>Table 1. Data Normality Test Results</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unstandardized Residual</strong></td>
</tr>
<tr>
<td>N</td>
</tr>
<tr>
<td>Normal Parameters²³ Mean</td>
</tr>
<tr>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
</tr>
<tr>
<td>Absolute</td>
</tr>
<tr>
<td>Positive</td>
</tr>
<tr>
<td>Negative</td>
</tr>
<tr>
<td>Test Statistic</td>
</tr>
<tr>
<td>Asym. Sig. (2-tailed)</td>
</tr>
</tbody>
</table>

a. Test distribution is Normal.

b. Calculated from data.
The results of calculations using the SPSS Program in the table above demonstrate the normality value of the Kolmogorov Smirnov Test, with Asymp.Sig (2-tailed) = 0.200 > 0.05 indicating that the regression model's residuals are normally distributed.

b. Multicollinearity Test

Testing was carried out in this analysis using the SPSS 25 application to determine a regression model free of multicollinearity by looking at the tolerance and inflation factor (VIF) values in the regression model, by also looking at the VIF (Variance Inflation Factor) number must be less than 10 and the tolerance number must be greater than 0.1.

Table 2. Multicollinearity Test Results

<table>
<thead>
<tr>
<th>Coefficientsa</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>5.308</td>
<td>1.891</td>
<td>2.808</td>
<td>.006</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>.050</td>
<td>.137</td>
<td>.037</td>
<td>.367</td>
</tr>
<tr>
<td></td>
<td>Convenience</td>
<td>.582</td>
<td>.141</td>
<td>.306</td>
<td>4.116</td>
</tr>
<tr>
<td></td>
<td>Risk Perception</td>
<td>.589</td>
<td>.096</td>
<td>.584</td>
<td>6.156</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Purchase decision

Source: SPSS (Statistic Program for Social Science) 25.0

Based on the table above, the tolerance value is > 0.05 and the VIF value is <5.00. As a result, it can be inferred that the regression model has no multicollinearity problems.

c. Heteroscedasticity Test

D. Multiple Linear Regression Analysis
Multiple linear regression analysis is used to predict the dependent variable when the independent variable is increased or decreased. The following outcomes are obtained as a result of the data processing:

Table 3. Multiple Linear Regression Equation

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>5.308</td>
<td>1.891</td>
<td>2.808</td>
<td>.006</td>
</tr>
<tr>
<td>Trust</td>
<td>.050</td>
<td>.137</td>
<td>.037</td>
<td>.367</td>
</tr>
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<td>.582</td>
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<td>.306</td>
<td>4.116</td>
</tr>
<tr>
<td>Risk Perception</td>
<td>.589</td>
<td>.096</td>
<td>.584</td>
<td>6.156</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Purchase Decision

From the table above, the following equation is obtained:

\[ Y = 5.308 + 0.050X_1 + 0.582X_2 + 0.589X_3 \]

From the results of the multiple linear regression equation, each variable can be interpreted as follows:

The following is an explanation of the multiple regression equation:

a. The constant value (a) is 5.308. This means that if the value of trust, convenience, and risk perception is 0 (zero) and yet nothing changes, the purchase decision will be worth 5.308.

b. The value of the X1 variable, namely trust, has a regression coefficient of 0.050. This means that if the value of trust increases by one unit while convenience and risk perception remain constant.

c. The value of the X2 variable, namely convenience, has a regression coefficient of 0.582. This means that if convenience increases by one unit while trust and risk perception remain constant.

d. The value of the X3 variable, namely risk perception, has a regression coefficient of 0.589. This means that if risk perception increases by one unit while trust and risk perception remain constant, the purchase decision will increase by 0.589 units.

E. Correlation Coefficient Analysis

The results of the calculation of the correlation between the independent variables and the dependent variable can be seen in the table below:

Table 4. Partial Correlation Coefficient Analysis

<table>
<thead>
<tr>
<th></th>
<th>Purchase Decision</th>
<th>Trust</th>
<th>Convenience</th>
<th>Risk Perception</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's rho</td>
<td>1.000</td>
<td>.621</td>
<td>.502</td>
<td>.708</td>
</tr>
<tr>
<td>Purchase decision</td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.001</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Trust</td>
<td>Correlation Coefficient</td>
<td>.621**</td>
<td>1.000</td>
<td>.486**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Convenience</td>
<td>Correlation Coefficient</td>
<td>.502**</td>
<td>.486**</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.001</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Risk Percepti</td>
<td>Correlation Coefficient</td>
<td>.708**</td>
<td>.736**</td>
<td>.333**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.001</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS (Statistic Program for Social Science) 25.0
Analysis:

a. The correlation between the trust variable (X1) on the purchase decision (Y) is 0.621. While, the interpretation of the score is strong because it is in the interval 0.60 - 0.799.

b. The correlation between the convenience variable (X2) on the purchase decision (Y) is 0.502. While, the interpretation of the score is moderate because it is in the interval 0.40 - 0.599.

c. The correlation between the risk perception variable (X3) on the purchase decision (Y) is 0.708. While, the interpretation of the score is strong because it is in the interval 0.60 - 0.799.

Meanwhile, to determine the simultaneous relationship, it can be seen from the Model Summary table by looking at the R value in the following table:

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.766</td>
<td>.587</td>
<td>.574</td>
<td>2,08122</td>
</tr>
</tbody>
</table>

Source: SPSS (Statistic Program for Social Science) 25.0

According to the Table 5, it can be seen that the correlation coefficient value obtained between trust (X1), convenience (X2) and risk perception (X3) on purchasing decisions (Y) is 0.766. The correlation value is positive, indicating that the correlation between the independent variable and the dependent variable is unidirectional, with the purchase decision increasing as trust, convenience, and perceived risk increase. In accordance with the interpretation criteria of the correlation coefficient, the correlation value of 0.766 is included in the strong relationship category, in the interval 0.60 - 0.799.

Determination Coefficient Analysis

The results of the determination coefficient analysis can be seen in Table 6:

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.766</td>
<td>.587</td>
<td>.574</td>
<td>2,08122</td>
</tr>
</tbody>
</table>

Source: SPSS (Statistic Program for Social Science) 25.0

The R square value is 0.587 or 59%. Simultaneously the impact (contribution) between trust (X1), convenience (X2) and risk perception (X3) on purchase decisions (Y) are 59%.

Hypothesis Testing

Partial Hypothesis Testing (t test)

By using SPSS 25, partial hypothesis test results obtained as follows:

<table>
<thead>
<tr>
<th>Coefficientsa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>B</td>
</tr>
</tbody>
</table>

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From Table 7, the results above, it can be seen that the t-count value obtained by the trust variable (X1) is 0.367 < t-table 1.984, indicating that trust (X1) has no significant impact on purchasing decisions (Y). The t-count value obtained by the risk perception variable (X3) is 6.156 > 1.984, as can be seen from the values above, indicating that risk perception (X3) has a significant impact on purchase decisions (Y).

Simultaneous Hypothesis Testing (Test F)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>590,418</td>
<td>3</td>
<td>196,806</td>
<td>45,436</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>415,822</td>
<td>96</td>
<td>4,331</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1006,240</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The value of Fcount is 45.436, as determined by Table 8. The Ftable value in the distribution table F will be compared to this value. The Ftable is 2.70 with $= 0.05$, $d_2 = n-k-1 = 100-3-1 = 96$, and $d_2 = n-k-1 = 100-3-1 = 96$. As a result, Fcount 45.436 > Ftable 2.70, indicating that trust (X1), convenience (X2), and risk perception (X3) all have a significant effect on purchase decisions (Y).

V. DISCUSSION

Based on the results of data processing, it was found that:

- Trust variable partially does not affect frozen food purchasing decisions online. This study's findings are not in line with the results of research conducted by Rahmadi et al. (2016), Mulyana (2018) and Mareta et al.(2021) which state that trust affects purchase interest and decisions.

- The convenience variable affects the decision to purchase frozen food online. This is in line with the findings of a study conducted by Rahmadi et al. (2016).

- The risk perception variable influences the decision to purchase frozen food online. This is in accordance with the findings of Rahmadi et al.(2016), Mulyana(2018) and Mareta et al.(2021).

- Overall, the variables of Trust, Convenience and Risk Perception affect the decision to purchase frozen food online.

VI. CONCLUSION

Based on the results of data processing and research discussion, it can be inferred that the trust variable has no impact on frozen food product purchase decisions in particular. This is because, in the midst of a Covid 19 pandemic, people would still prefer to buy online rather than go to stores or supermarkets. This is due to the fact that shopping online reduces the risk of being infected with the Covid 19 virus. Meanwhile, purchase decisions are influenced by convenience and perception.

This means that consumers' decisions to purchase online are based on the convenience with which they can transact, access information, and make decisions with a low perceived risk. In summary, the variables of Trust, Convenience and Risk Perception affect the purchase decisions of Frozen Food products.

Source: SPSS (Statistic Program for Social Science) 25.0
REFERENCES


