



## E-Commerce Purchase Intention Model with Consumer Reviews, Trust, and Risk as Predictors of Msmes Culinary Products

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**Abstract:** One of the efforts to increase the capacity of MSMEs, particularly on culinary products is by optimizing e-commerce-based technology through the marketplace platform. Previous research has found that internal consumer factors heavily influence consumer buying interest. For purchases using e-commerce, the elements of trust and acceptance of risk are essential, in addition to other factors, such as consumer perceptions based on social media. This study's main objective is to analyze the role and influence of consumer reviews, the risks received by consumers, and consumer trust on consumer purchase intentions. The research design uses a quantitative descriptive. The research sample consisted of 200 e-commerce consumers for culinary products in Jambi City. The sampling technique uses probability sampling with survey sampling using questionnaires, interviews, and observations. The analysis tool uses Structural Equation Modeling -PLS. The research results show a significant relationship between consumer reviews and consumer trust. Risk and consumer trust also affect purchase intensity. However, the study's results also show no significant effect between consumer reviews and purchase intentions, as well as consumer trust and the risk received. It is hoped that the research results will benefit many parties who need references, such as e-commerce users, business actors, and academics conducting research in the same field.

**Keywords:** Consumer Review, e-Commerce, Purchase Intention, Risk, Trust

### INTRODUCTION

The results of the survey "The Impact of the COVID-19 Pandemic on MSMEs" conducted by the Ministry of MSMEs and Cooperatives found that there were three MSME business sectors most affected, namely culinary (43.09%), followed by services (26.03%) and fashion (13.01%). Over the last decade, Internet technology has dramatically changed people's lifestyles. The capacity of MSME can be developed by optimizing e-commerce-based technology, one of which is through social media platforms. The presence of e-commerce and social media platforms has driven a 3-fold increase in transactions for culinary products in 2020. The advancement of the world web has resulted in the creation of new

forms of electronic marketing transactions. The rapid growth of internet technology has made it possible for consumers to buy products or services online and search for product information on the internet. In terms of online shopping, e-commerce has experienced rapid development, and online shopping has become a popular method of buying goods. The emergence and acceptance of e-commerce as a critical component in most of the global population's lives has changed consumer buying patterns. The prospects for business-to-consumer (B2C) e-commerce are in consumer acceptance of Internet technology as a viable means of transaction and in consumer recognition of e-business actors as reliable sellers. According to (Jahanshahi et al., 2013), electronic commerce is a collection of buying and selling activities carried out through electronic means. Marketplaces, websites, and social media. E-commerce is a tool to support business transactions and a channel for companies to interact and communicate with their consumers (Sullivan & Kim, 2018).

E-commerce has been overgrown since internet access became more available in the mid-1990s. In 2019 in the United States, the share of e-commerce was 11.1% of total retail and will increase to 13.7% in 2021 (Dwidienawati et al., 2020). In 2021, the number of internet users in Indonesia will increase by 11 percent. From the previous year, which amounted to 175.4 million, it grew to 202.6 million users. This increase needs to be balanced with a good understanding of activities in the digital space (Kominfo, 2021). The e-commerce industry has been overgrowing in Indonesia lately. Our country is one of the top 10 countries with the fastest-growing e-commerce in the world. In 2018 alone, e-commerce in Indonesia grew by 78%. Of this growth rate, 17.7% was related to the purchase of airplane tickets and hotel bookings. In addition, spending on clothes and shoes contributed 11.9%, while another 10% came from cosmetics and health products. This phenomenon has changed the relationship between producers and consumers of food products. Social media and e-commerce have provided more outstanding purchasing options (Ramanathan et al., 2017). With the preference of young customers for online shopping, the e-commerce industry in Indonesia is expected to grow more significantly, especially concerning culinary products.

Purchase intensity can be classified as a component of consumer cognitive behavior about how individuals intend to buy a particular brand. (Laroche et al., 1996) emphasized that variables such as considerations in purchasing a brand are used to measure the consumer purchases in question. Online transactions can be activities where information seeking, information transfer, and product purchases occur (Pavlou, 2003). According to research (Alalwan, 2018), accurate information about products or services sold on social media will be a crucial predictor of consumer purchases. Comprehensive and up-to-date information covering all product dimensions, such as product features, prices, discounts, delivery, and availability, must be considered in electronic transaction messages using any platform. The availability of information is obtained through consumer reviews. before making a purchase Potential consumers gather information about the product they want .

One of the more interesting differences between traditional and online shopping is that online buyers of culinary products will usually find it easier to access reviews written by other shoppers. A study from (Su et al., 2017) found that half of online consumers consider online reviews an essential part of their purchase decision. Other research shows that 90% of online consumers read online reviews, and 88% of them trust online reviews as much as personal recommendations (Rudolph, 2015). Trust in e-commerce is very important because online consumers are generally more susceptible to transaction risk, especially when there is uncertainty about the product or service quality offered by the online seller. One of the most common ways to reduce this risk is by: creating value to increase trust between online sellers and buyers (Sullivan & Kim, 2018). Thus, as consumer demands from businesses change simultaneously, trust can become a tool for creating long-term income and continues to grow today.

According to (Kit et al., 2013) it is crucial to understand how to promote customer trust when shopping online through e-commerce. It has been proven in various studies that trust positively influences customer purchase intentions through social media, and the higher the level of consumer trust, the higher the level of consumer purchase intent. Further research from (Choon & Corresponding, 2010)) argues that good trust needs to exist when placing orders online and when customers submit their orders, consumers provide financial information and other personal data in financial transactions. The presence of trust will increase consumer confidence that e-retailers will not engage in opportunity.

Due to the absence of the physical presence of the product and the distance between buyers and sellers, e-commerce provides a unique environment for transactions. According to (Octavia et al., 2020), E-commerce also impacts increasing sales turnover and can make it easier for consumers to access products and prices. The new challenge sellers face is that more and more users are looking for product-related information through shopping sites to online reviews provided by other buyers or third parties. Therefore, it is essential to understand how to promote customer trust in online shopping (Kit et al., 2013). However, despite the ease of conducting online transactions electronically and the large share of the e-commerce market in Indonesia, it is necessary to understand that shopping through e-commerce is riskier than shopping with conventional transactions. Trust is built slowly. Starting with small transactions where less trust is required due to less risk involved. As individuals, consumers perform obligations by showing trust and showing commitment. Thus, mutual service gradually develops, and mutual benefit fosters trust. However, if one party fails to reciprocate the loyalty, the relationship will stop both parties and risk the trust. According to (Kit et al., 2013)), trust and credibility can improve one's reputation, which becomes an individual or company asset.

It is essential to build customer trust in the online transaction and shopping process. Consumer reviews will be critical in how consumers build trust. The objective and scientific evaluation of online reviews has been an essential but challenging issue to analyze by both academics and researchers. This difficulty is mainly due to the quality of online review information, which is often perceptual and fragmented. When different online shoppers read the same online review, they will have different feelings and perceptions about the quality of this information. Then there are various perceptions from customers. Trust in sellers and products is expected to have a role in the level of risk consumers accept. Furthermore, how creating purchase intention through the relationship between consumer review variables, trust, and risk as antecedent/predictor variables is still a strategic research issue and needs further study. Based on these phenomena and gaps, this research's main problem is the role and influence of consumer reviews, the risks consumers receive, and consumer trust on consumer purchase intentions.

## **LITERATURE REVIEW**

### **Consumer Review**

According to (Dwidienawati et al., 2020), electronic consumer reviews are defined as product evaluations made by consumers posted on company or third-party websites. Online consumer reviews are credible because they contain the user's experiences with the product or service received. Users are considered to have no interest and no intention of deceiving readers. Longer reviews that include product details and product-specific information improve review quality. Many peer reviews can also reduce uncertainty about product quality, as well as consistency between comments from one user to another, and this increases the credibility of the reviews. Customer reviews have been known to increase sales significantly (Yan et al., 2016) and to increase website credibility. Attractive reviews lead to more consumer visits and increased time spent on websites. Consumer reviews also increase

product confidence (Dwidienawati et al., 2020). Sellers must consider what consumers need, what they want, and what they care about. Reviews are supposed to help consumers evaluate online reviews efficiently.

### **Consumer Trust**

Trust is a psychological state that allows a person to accept vulnerability based on positive expectations from the intentions or behavior of others. (Kit et al., 2013). Trust has long been considered a catalyst for buyer-seller transactions that can give consumers high expectations of satisfying exchange relationships (Pavlou, 2003). Trust plays a crucial role in creating satisfactory and expected results in online transactions. (Octavia et al., 2020) stated that trust is also a key factor in building customer loyalty. Online purchases require online customer trust. Trust in e-commerce can be understood in two stages: pre-purchase and post-purchase (Sullivan & Kim, 2018). Post-purchase trust differs from the initial-purchase trust because, in the post-purchase trust phase, consumers have the substantial and immediate prior experience necessary to decide whether they will enter into future transactions with the same seller.

Trust is also conceptualized as a multidimensional construct. The two main dimensions of trust discussed and tested in previous studies are benevolence and credibility (Pavlou, 2003; Sullivan & Kim, 2018). Generosity is the belief that one party has genuine intentions or motives that benefit the other party, even under unforeseen conditions where commitments are not made. Credibility refers to the idea that one party is honest and reliable. Whereas benevolence focuses on the exchange partner's motives and intentions, credibility focuses on the individual's expectation that the statement partner's words or writings are reliable. According to (Zhu et al., 2020), in an e-commerce environment, trust is an emotion consumer consider whether the online community is honest with consumers. Therefore, the lack of consumer trust in the online environment manifests when consumers cannot control online sellers. Consumer behavior becomes vulnerable, rejects online sellers, and ignores the buying process. There is a good affiliation between purchase intention and consumer trust because emotions affect consumers' trust.

### **Consumer Perceived Risk**

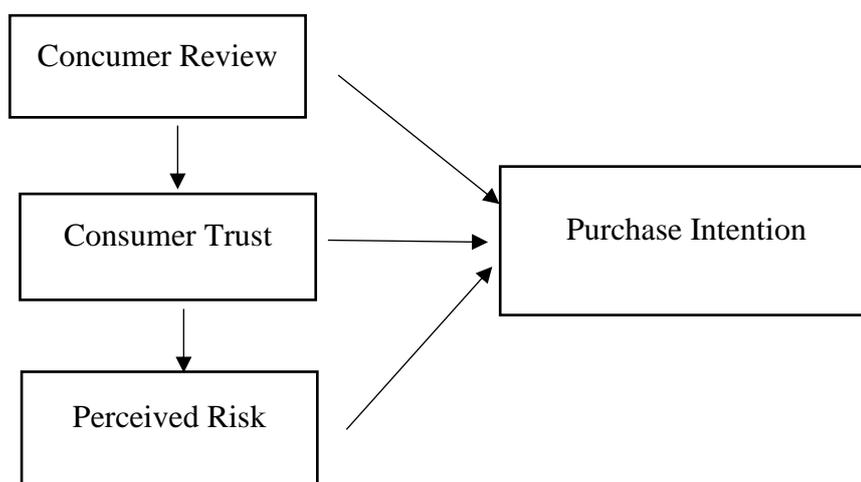
Consumers' perceived risk can be defined as the characteristics and amount of risk that consumers expect from a particular buying behavior. Perceived risk means consumers' beliefs about the potential uncertainty associated with adverse outcomes in a buying situation, which is one of the main barriers they create (Park & Tussyadiah, 2016). Consumers are reluctant to make purchase decisions. When consumers cannot predict purchase outcomes and feel uncertain about purchases made, the perceived risk that exists in them will influence the decision-making process. researchers argue that consumer purchase intentions are negatively affected by perceived risk. When faced with a risk, consumers usually have a variety of reactions, one of which is to delay buying behavior to avoid losses. Therefore, perceived risk results from a combination of probability and failure of unsuccessful internet purchases (Park & Tussyadiah, 2016, Wagner Mainardes et al., 2019).

### **Purchase Intention**

Intention can be defined as a factor that predicts consumer behavior towards an action to complete a negotiation using the Internet (Wagner Mainardes et al., 2019). Online purchase intention is usually considered the result of various motivational factors experienced by consumers. The motivational factors in emerging markets can differ from those in developed markets, underpinning the constant changes that affect consumer behavior. Furthermore, the intention to buy using electronic commerce can also be defined as a factor

that predicts or indicates consumer behavior towards an action to complete a negotiation using the internet. According to (Zhu et al., 2020), purchase intention is a subjective tendency of consumers to buy products, which is only the primary indicator of consumer behavior. In an e-commerce environment, a purchase intention is a form of response from consumers. The study results show that high use of social media will add to the richness of information by exchanging information between consumers. Consumers are more able to earn their online trust, which in turn influences consumer purchase intentions. Of the several factors that influence online purchase intentions, this study will examine the influence of consumer reviews, consumer trust, and the risks consumers accept when making online transactions in e-commerce.

### Conceptual Framework and Development of Hypotheses



**Figure 1. Proposed Conceptual Model**

- H1 : Consumer review has significant impact on consumer trust
- H2 : Consumer review has significant on purchase intention
- H3 : Consumer trust has significant impact on perceived risk
- H4 : Consumer trust has significant impact on purchase intention
- H5 : Consumer risk has significant impact on purchase intention

### METHOD

The research method uses a quantitative research design appropriate to the problems and research objectives. This quantitative research with a positivist view aims to analyze the causal effect between variables. Establishing and testing the initial research model is part of the research design. Research data collection was carried out by means of a sample survey using the measurement instrument in the form of a questionnaire. Questionnaires are more effectively used as a medium for distributing question items. The measurement instrument uses an ordinal scale with a five-point Likert scale range. The consideration for choosing this design is due to the extensive distribution of respondents, scattered research locations, and some hypotheses that require testing. The data analysis method used to test the observed hypothesis is Structural Equation Modeling Partial Least Square (SEM-PLS) with the SmartPLS 3.0 analysis tool. The research location is in Jambi Province. The population in this study are consumers of recycled handicrafts. In this study, the research sample was taken using the nonprobability sampling method with the accidental sampling method. According to (Iacobucci, 2010), the number of research samples must be significant to produce a concurrent model and stable parameter estimates through the SEM statistical procedure.

Based on this opinion, the suitable sample size for SEM is 200 samples. The sampling technique is purposive sampling. The criteria for the respondents who were sampled were consumers aged at least 17 years, had purchased and used recycled products, and were willing to be respondents.

**Data Analysis**

This study used SmartPLS version 3 to analyze the data and test all the hypotheses. The reliability of the factors was assessed using Cronbach alpha and composite reliability to measure the internal consistency, the results indicating that all the factors are highly reliable.

**Table 1. Reliability Test**

| Variable           | Cronbach's Alpha | Nilai Kritis | Composite Reliability | Critical Value |          |
|--------------------|------------------|--------------|-----------------------|----------------|----------|
| Consumer Review    | 0,817            |              | 0,880                 |                | Reliable |
| Consumer Trust     | 0,798            | > 0,7        | 0,869                 | >0,7           | Reliable |
| Perceived Risk     | 0,644            |              | 0,846                 |                | Reliable |
| Purchase Intention | 0,794            |              | 0,879                 |                | Reliable |

One way to test the reliability of research variables is to use Cronbach's alpha technique. If the Cronbach Alpha coefficient > 0.70, then the statement items in the questionnaire are declared reliable, or the variables are declared trustworthy. Composite reliability is a measure of internal consistency in scale items. The result showed that the total variance of the actual score is relative to the total variance score. The data in table 1 shows that the results obtained for all research variables meet the values according to the criteria.

**Table 2. Hypotheses Result**

| Construct                           | T-Statistik | Pvalue | Critical Value | Decision      |
|-------------------------------------|-------------|--------|----------------|---------------|
| Consumer Review-Consumer Trust      | 17,311      | 0,000  |                | Significant   |
| Consumer Trust – Purchase Intention | 18,118      | 0,000  | < 0,05         | Significant   |
| Perceived Risk-Purchase Intention   | 6,595       | 0,000  |                | Significant   |
| Consumer Review-Purchase Intention  | 1,102       | 0,271  |                | Unsignificant |
| Consumer Trust - Perceived Risk     | 0,377       | 0,706  |                | Unsignificant |

**DISCUSSION**

The findings of this study provide several insights that contribute to the growing model of purchasing intention by addressing the role of SMM activities. After statistical tests, empirically, there is a significant influence between consumer reviews and trust, with a statistical T value of 17.311 and a p-value of 0.000. Consumer trust is one thing that must be maintained and improved to develop a business. These findings are in line with previous research (Zhu et al., 2020) . Trust is an absolute requirement for business development. Additional actions are needed to achieve, maintain, and strengthen consumer trust, mainly when transactions occur online. Reviews are designed to help consumers evaluate products and review the process of buying online effectively. Consumer reviews can also increase product confidence (Dwidienawati et al., 2020). Marketers and businesses in the culinary field need to consider what consumers need, what they want, and what is essential for consumers that producers can fulfill. Such as promises to provide quality products and solutions quickly, etc. Failure to deliver on promises is one of the reasons that undermines consumer confidence. Reviews written by consumers in specific columns can influence

potential customers to buy or not buy products. Good reviews can increase the trust of potential customers and vice versa, bad reviews can turn off potential customers. In the end, it can result in profits and increased sales. That's why marketers need to understand the recommendations consumers convey through reviews. In line with the opinion of (Yan et al., 2016), customer reviews are known to increase sales significantly and increase website credibility.

The relationship between consumer trust and purchase intention of culinary products through e-commerce also shows significant results. The relationship between risk and purchase intensity also shows significance with a T statistic of 6.595 and a p-value of 0.000. The results of this study are supported by previous research (Choon & Corresponding, 2010). In buying culinary products online, several things need to be considered, such as the type of food, the origin of the food, the seller's reputation, product reviews, expiry dates, and payment and delivery methods. Individuals who intend to object will have the strength or encouragement to carry out a series of behaviors to approach or obtain the object (Sreen et al., 2018). Many forces or drives can generate purchase intentions, one of which is customer trust. According to (Zhu et al., 2020), in an e-commerce environment, belief is an emotion consumers consider whether the online community is honest with consumers. Shopping online really requires an element of trust. It is not easy to build trust because sellers and buyers cannot meet in person when shopping online. In addition, there are rampant fraud and internet crimes that increasingly affect the level of customer trust. Especially when shopping for food or drinks. Consumers cannot see the product's physical appearance and taste the product's taste to be purchased. Consumers only rely on the information provided by the seller, product photos, and reviews from other consumers. In line with the study from (Ebrahim, 2020) that the role of trust in social media is emphasized in this study by the significant direct impact of social media activities itself.

Furthermore, significant results are shown by the relationship between the two variables of this study, namely consumer risk and purchase intention. According to (Sullivan & Kim, 2018), The risk a consumer receives as an e-commerce user describes the degree to which a user believes that using a website may have negative consequences or undesired results. What needs to be understood is that the whole process of buying culinary products through e-commerce is full of uncertainties, and there are risks and uncertainties when buying products through e-commerce. Time, performance, and financial risks are some examples that consumers face when shopping online. The risk of time is related to the long process of delivering goods. The risk of product performance is related to product discrepancies with consumer expectations for culinary products related to taste, appearance, and packaging. Financial risks are associated with crime, such as fraudulent amounts of money when making transactions. Even though it has risks and uncertainties, shopping using e-commerce has many advantages. According to previous studies, the benefits of using e-commerce include improved customer service, better inventory control, lower marketing and distribution costs, expanding the customer base, improved business process flow, increased market reach, and reducing operating costs, global connectivity, and several other benefits (Jahanshahi et al., 2013).

Two constructs in this study show an insignificant relationship: the construct between consumer reviews and purchase intention and the construct between consumer trust and risk. Globalization and technological advances have caused many companies and SMEs to use e-commerce to expand their business through internationalization to emerging markets to maintain or increase business revenue and profitability. In addition, consumers' continuing interest in making purchases through e-commerce and the actual sales volume leads to a continuous search for every product highlight. Consumer reviews of culinary products do not significantly affect purchase intention, which is slightly different from research from (Sutanto

& Aprianingsih, 2016) which conserves that consumer reviews positively affect cosmetic purchase intentions. Business actors need to understand the main factors that precede consumer decision-making, in this case, the business environment, especially culinary lovers. This consumer group has preferences regarding the food and drink they like, so they tend not to use the opinions of other consumers as a basis for purchasing products. How about the risks that consumers receive? The study's results also did not show a significant relationship between consumer trust and risk. The results of the research are not in line with research from (Pappas, 2016), but what needs to be realized is that there are many differences in consumer behavior when adopting e-commerce. For culinary products, trust does not impact risk, but risks do affect trust. The high level of consumer confidence when buying culinary products through e-commerce does not affect the chances received.

## CONCLUSION

There is a significant influence between consumer trust and the intention to purchase culinary products through e-commerce users. There is a meaningful relationship between consumer reviews and consumer trust in culinary creations through e-commerce, but there is no significant effect between consumer reviews with the purchase intention of consumers using e-commerce. The study's results also show a considerable influence between trust and the intent to purchase culinary products through e-commerce users. Still, there is no significant relationship between consumer trust and the risks consumers receive when purchasing culinary products through e-commerce. There is a substantial relationship between the risk received by consumers and the intention to acquire culinary creations through e-commerce.

## Limitation and Future Research

Even though there are many benefits for consumers to purchase culinary products through e-commerce, there are still many obstacles. The perishable nature of food and beverage products, internet connection failures, consumer difficulties in using the application features, and lack of user support are some problems consumers face. This research still has many deficiencies that can be improved by further research. Consumer preferences and motivations for buying culinary products through e-commerce are essential gaps in other research. It is hoped that the research results can add to the study literature on similar research to encourage the development of purchase behavior.

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