

UDC 332

## THE IMAGE OF STORE AND ITS INFLUENCE TO THE FAITH, RISK PERCEPTION, AND PURCHASE INTEREST TOWARD MALANG GIFT SHOPS

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### ABSTRACT

The purpose of this study is to explore more in the influence of store image on beliefs and their impact on perceived risk and buying interest carried out in three regions, namely Malang City, Malang Regency and Batu City. The method of data collection is done through questionnaires. Inferential analysis in this study uses the third generation SEM (Structural Equation Modeling), namely GSCA (Generalized Structured Component Analysis). The results showed: 1) There is a significant influence between Citra Toko and Confidence through the Introduction of Brands where the better the Image of the Store in the minds of consumers. 2) The Influence of Store Image toward Risk Perception is the higher the Faith caused by the better Store Image. 3) The fact that when a store is compared with the product brand from a well-known manufacturer, then the Store Image will not become influential to Purchase Interest for consumers. 4) The higher the Faith level of the consumers, the lower the level of consumers' Risk Perception. 5) The Influence of Faith toward Purchase Interest is that the better the Faith of the consumers, the higher the level of consumers' Purchase Interest. 6) The higher the Risk Perception of the consumers, the lower the level of consumers' Purchase Interest. While the originality of the study are: 1) Involving the variable of Risk Perception to the research model because every transaction has a risk and a consumer feels that they are taking a risk when they purchase a consideration of the brand, quality, and price. 2) Shown the path of the influence of Store Image variable toward the variable of Faith. This research path has not been discovered in several research journals. 3) A new research path is also discovered on the influence of Faith variable toward Risk Perception variable.

### KEY WORDS

Image of store, faith, risk perception, purchase interest.

Marketing is a vital and imperative aspect of a company. According to Kotler and Keller (2012), since the first decade of the 21st century, the challenges faced by companies to accomplish financial prosperity and to survive in the highly competitive economic environment. It plays a significant role in coping with the challenges. Finance, operational, accounting, and other business functions will not be so important without adequate product and service demands so that the company can gain profit. Therefore, financial success often depends on marketing skills.

Consumer behavior does not always reflect individual action (Hoyer et al., 2012). Studying consumer behavior covers multiple aspects, such as examining the process of selection that involves individuals or groups, purchasing process, product use, even to the product disposal, service process, brainstorming, and experiences in satisfying the needs and demands (Solomon, 2017). An analysis of consumer behavior combines psychological behavior, economic behavior, and marketing skills to improve the understanding of consumer behavior (Foxall, 2016). The researchers of consumer behavior tend to perceive consumer as a rational being. They seek to acknowledge the causes of the behavior, conduct research that will be used to make a decision of marketing strategy primarily using a quantitative research method (Kardes et al., 2011).

This research is based on a consumer decision-making model in conducting a transaction. Among many methods to comprehend the decision-making process, understanding the consumer characteristics is appropriate because it is the strongest

explanatory method. The strength is based on the psychological mental orientation of the consumers in making a decision (Sproles and Kendall, 1986; Lysonski and Durvasula, 2013). In a psychological term, the method conducted by Sproles and Kendall (1986) in exploring the cognitive and affective orientations of the consumer is the process of decision-making in the context of purchasing. By applying their method, the researcher allows himself to examine the pattern of consumer decision-making (Lysonski and Durvasula, 2013).

Based on the explanation, the research gap in a form of contradiction within the previous studies is summarized as follow:

- a. Studies on the variable of Store Image toward the variable of Risk Perception generally show a negative significance (Semeijn et al. 2004, Diallo 2012, Agheshlouei et al. 2014, Delgado-Ballester et al. 2014). Yet, a study by Delgado-Ballester et al. (2014) indicates a positive, significant result specifically on the indicator of Functional Risks and Financial Risks.
- b. Studies on the variable of Store Image toward the variable of Purchase Interest generally show a positive significance (Grewal et al. 1998, Park and Lennon 2009, Bao et al. 2011, Wu et al. 2011, Diallo et al. 2013, Agheshlouei et al. 2014, Chien et al. 2014, Das 2014, Karampour and Ahmadinejad 2014, Erdil 2015). However, a study by Calvo-Porrall dan Lévy-Mangin (2017) indicates an insignificant positive result.

One of the research objectives is to reveal the causes of contradiction within the previous studies as described above. This study is based on the consumer decision model as proposed by Howard et al., (1988), wherein the model does not show a variable of Store Image. According to several studies, eighty percent of Purchase Decision happens when the consumer is at the shopping environment. This happens because the consumer has not yet had a clear picture of what they want to purchase before entering the shop (Ebster and Garaus, 2015). The theory of Store Image was proposed by Martineau (1958), who stated that the Store Image is perceived within each consumer's mind partly by the functional attributes and partly by psychological attributes. Starting from those theories, this research uses a variable of Store Image to make it more specific, which is a novel variable in the studies of the consumer decision model.

This study's novel variable is furthermore located in the variable of Risk Perception. In the consumer decision model proposed by Howard et al., (1988), the Perception does not involve the variable of Risk Perception. The background of involving the variable of Risk Perception to the research model includes the opinion of Ring and Ven (1992), who argued that almost every transaction has a risk. Several studies conducted by Batra and Sinha (2000), Chien et al., (2014) also stated that a consumer feels that they are taking a Risk when they purchase a product with a consideration of the brand, quality, and price.

The novelty of the relationship between variables is shown in the path of the influence of Store Image variable toward the variable of Faith. This research path has not been discovered in several research journals. Some theories that are fundamental to those studies are that Gupta et al., (2014) explained that Store Image is able to offer Confession, Proximity, Faith, and other associations that make consumer easier in making a decision toward certain products. According to Earle (2009), Faith is a form of Trust based on past experiences or evidence.

A new research path is also discovered on the influence of Faith variable toward Risk Perception variable. The underlying theory has not yet been discovered in some research journals. The underlying theory in this study includes the one proposed by Luhmann (2000), wherein the difference between Faith and Trust depends on the individual capability to differentiate Danger from Risk. Based on the background of the study, this study aims to explore deeper the influence of store image toward the faith and also its impact on the risk perception and purchasing interest.

## **LITERATURE REVIEW**

The theoretical basis of Store Image toward Faith includes stating that the economic reasons to create a strong position in the market is based on the theory that the

synchronization of the purpose of the market targeting strategy and consumer's perception of Store Image constitutes a consumer loyalty to a store.

This argument is based on the assumption that the sellers attempt to attract consumers to their stores through the image they construct by emphasizing certain factors namely the product quality and store design. This will be effective if the chosen factors are suitable for the consumers' perception. Individuals are influenced by their environment and sellers can manipulate the marketing to convince the consumers that satisfaction will be achieved through purchasing the promoted products. Mazursky and Jacoby (1986) stated that consumers form a set of faith toward stores and decide whether the purchasing environment reflects the type of store they want to see to purchase. Therefore, if the sellers can identify the store attributes that are interesting to a segment of consumer, there is a possibility to manipulate the physical components and psychological pictures to attract the consumers without losing the pre-existing consumers. If the sellers apply a marketing strategy with different criteria of store placement from the targeted consumers' selection criteria, the sales could disappear and the marketing budget will be wasted. The sellers' intention about the store placement is not always the same with consumers' perception, because the targeted consumers' mindset must be able to be identified by the sellers (Bruce et al., 2004). This theory indicates that there is an interconnected relationship between the Store Image and Faith wherein the sellers will create and establish the Store Image in accordance with the consumers' expectation so that they have a Faith toward the store and eventually the sellers will be able to attract consumers to purchase and be loyal to the store.

H1 : Store Image is influential to Faith.

### **The Influence of Store Image Variable toward Risk Perception**

The theoretical basis of Store Image on Risk Perception indicates that, according to Dunne et al., (2011), some strategies of private label to attract consumers to repeat the purchase are: (1) Developing a partnership with famous celebrities, experts, or institutional authority; (2) Developing a partnership with a more notable supplier; (3) Reintroducing products that have a strong brand awareness but have fallen into retail world. Brands can be recycled. Sellers can add logos on the Store Image by reviving classy brands that were once dismissed but had not lost the image. Recycled brands can help the sellers to achieve differentiation through the exclusivity and attract consumers who do not want to take risks in buying unpopular brands. (4) Brand the whole department or business instead of the product line. Basically, the one related the most to Store Image is the store brand (Hawkins and Mothersbaugh, 2010). Therefore, from that theory, it can be seen that there is an interconnected relationship between Store Image and Risk Perception, that there is a part of consumers who do not want to take risks on brand names or store brand or Store Image they are not familiar with.

The empirical foundation of Store Image studies toward Risk Perception was conducted, wherein the findings indicate a negative and significant relationship between Store Image and Functional, Psychosocial, and Financial risks in two retail stores in the Netherlands. Yet, one retail store showed a significant positive relationship. A research by Diallo (2012) showed that there is a significant negative relationship between Store Image and Risk Perception found in a developing market in Brazil. Based on the theoretical and empirical foundations, established a hypothesis as follows:

H2 : Store Image influences the Risk Perception.

### **The Influence of Store Image Variable toward Purchase Interest**

The theoretical basis of Store Image on Purchase Interest states that the key factor in persuading the consumers' initial perception toward the seller is that the seller must be able to present an effective Store Image, as well as providing a conducive shopping environment to increase the sales. The principle is an effective store planning and presentation and product design so that there are more consumers exposed to the products thus increasing the tendency of the Purchase Interest. This is very dependent on the design of the name, logo, and visual appearance of the store to convey the image to a targeted segment of the

market. Even though retailers work hard to improve their image, the true store image is the combination of all messages received by the consumers from advertisements up to stories they hear from colleagues toward the store itself (Dunne et al., 2011). The theory shows that there is a connection between Store Image and Purchase Interest wherein if the sellers are able to present an effective Store Image in accordance with the targeted segment of the market, eventually, it will increase the targeted consumers' Purchase Interest.

The empirical basis of Store Image on Purchasing Interest provided by Grewal et al., (1998) indicates that there is a significant positive connection between Store Image and Purchasing Interest. A study by Park and Lennon (2009) showed that there is a significant positive connection between Store Image and Purchase Interest. Bao et al., (2011) conducted a study that shows there is a significant positive relationship between Store Image and Purchase Interest. A study by Wu et al. (2011) showed that there is a significant positive relationship between Store Image and Purchase Interest. A study by Diallo et al., (2013), indicates that there is a significant positive relationship between Store Image and Purchase Interest. A study by Agheshlouei et al., (2014) indicates that there is a significant positive relationship between Store Image and Purchase Interest. A study by Chien et al., (2014) indicates that there is a significant positive relationship between Store Image and Purchase Interest. The overall findings are that the national brand equity and Store Image influence the perception of quality and Purchase Interest for co-branded products. Store Image does not only affect the Purchase Interest indirectly through quality perception but also directly affects the Purchase Interest. However, brand equity only affects Purchase Interest indirectly through quality perception. A study by Das (2014), shows that Store Image significantly and positively influences Purchase Interest. The findings also show that gender acts as a moderation variable toward Store Image, Loyalty, and Purchase Interest. A research by Karampour and Ahmadinejad (2014) indicates that there is a positive and significant relationship between Store Image and Purchase Interest from the products that are using a private label, in this case, is Etko. A study by Erdil (2015) indicates that there is a positive and significant relationship between Store Image and Purchase Interest. A study by Garrett et al., (2017) shows that there is a positive and significant relationship between Store Image and Purchase Interest. Based on the theoretical and empirical foundations, established a hypothesis as follows:

H3 : Store Image influences Purchasing Interest.

### **The Influence of Faith Variable toward Risk Perception**

The theoretical basis of Faith variable on Risk Perception states that in the evaluation phase on the purchasing decision, consumers will make a choice on the brand and perhaps also form an intention to buy the most favorable brand. Yet, there are two factors that can intervene the purchasing intention and decision. The first one is the attitude toward others. How far others' attitude can limit someone's alternative choice depends on two aspects, which are the intensity of others' negative attitude toward the consumers' favorable alternatives and their motivation to consider others' preference. Influence from others become more complex when several close associates have a contradictive opinion and the consumer want to please them all. The second factor is the situational factors that are incidental, which can suddenly alter the purchase intention. This is why the choice on brand and purchase intention are not totally reliable as a predictor upon purchasing behavior. Similar to consumer decision to alter, postpone, or avoid purchasing decision is very influenced by the risk. The number of risks experienced is varied depending on the amount of money put at risk, a number of uncertain attributes, and the level of consumers' confidence (Kotler, 2002). The theory shows that there is an interconnected relationship between Faith and Risk Perception wherein the number of Risks felt by the consumers depends on the Faith within the consumers.

The empirical basis of studies on Faith toward Risk Perception has not been much addressed in the previous research journals. Based on the theoretical basis, established a hypothesis as follows:

H4: Faith influences Risk Perception.

### **The Influence of Faith Variable toward Purchasing Interest**

The theoretical basis of Faith toward Purchase Interest states that when the consumer is exposed to promotion as information regarding the environment, then the model of cognitive processing of decision making will work as an effect of the promotion to the consumer. After the consumer is exposed to promotional information, then they will process the promotional communication and understand the meaning. Eventually, knowledge, meaning, and Faith that are the effects of promotion integrated with other knowledge to create a brand attitude and encourage purchase decision (this is a form of purchase interest) (Peter and Olson, 2010). The theory indicates that there is an interconnected relationship between Faith and Purchase Interest wherein Faith can create Purchase Interest.

The empirical basis of studies on Faith toward Purchase Interest is conducted by Laroche et al. (1996), wherein the findings show that the variable of Faith has a positive and significant relationship toward Purchase Interest in a brand treated as a sample. A study by Geringer et al. (2014) indicates that Faith has a positive and significant relationship toward Purchase Interest. A study by Calvo-Porrall and Lévy-Mangin (2017) indicates that Faith has a positive and significant relationship toward Purchase Interest. Based on the theoretical and empirical foundation, established a hypothesis as follows:

H5: Faith influences Purchase Interest.

### **The Influence of Risk Perception Variable toward Purchase Interest**

The theoretical basis of Risk Perception toward Purchase Interest states that consumer satisfaction is determined by a post-purchase evaluation over a product or service. Consumers must evaluate the significance of their own choices when they integrate the products into their daily lives. Satisfaction is important for the sellers as it influences future sales. The concept of marketing indicates that consumer satisfaction must be a focal point of marketing practices. Studies show that positive satisfaction affects consumer Purchase Interest. Other studies show that satisfied consumers would be willing to purchase more for themselves what they consider favorable. The newest studies reveal that the high level of satisfaction can be interpreted as brand loyalty, which is the strategic objective that is the most important of marketing management around the world. Besides, consumers who have a long-term relationship with a brand show that the high risk faced by them will shift due to the loyalty they generate (Kardes, et al., 2011). The theory indicates that there is an interconnected relationship between Risk Perception and Purchase Interest wherein the consumer satisfaction will influence Purchase Interest and Risk Perception can be minimized.

The empirical basis of studies on Risk Perception toward Purchase Interest include the ones conducted by Teo and Liu (2007), wherein the findings show that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Chang and Chen (2008) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Kim et al. (2008) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Wu et al. (2011) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Diallo (2012) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Hanzae and Taghipourian (2012) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Kim and Lennon (2013) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Laura (2014) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by Erdil (2015) shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. Based on the theoretical and empirical foundation, established a hypothesis as follows:

H6: Risk Perception influences Purchase Interest.

## METHODS OF RESEARCH

The research is located in three areas including Malang, Malang district, and Batu city. The three are well-known as Malang Raya areas. These areas are the biggest tourist areas in Jawa Timur (<http://wisatajatim>, 2017) and categorized as a tourist destination prioritized in the programs of the ministry of tourism of the Republic of Indonesia 2016-2019 (Dadang dan Kemenpar, 2016; PPN/Bappenas, 2016). Therefore, it encourages the development of the tourism industry, including the business of local food and gift products.

The determination of research location was done in a set of steps. First, by collecting the data on gift shops selling Malang and Batu local food within the area of Malang Raya from the relevant department (Disperindag dan Dinkop Mikro UKM), data from associations, and from the internet. The second step was to determine the level of popularity of these stores selling Malang and Batu local food based on the number of keywords put into Google Search Engine, because according to a study by Dou et al., (2010), a search engine result on the internet can function as a driver in creating brand positioning in the world of e-commerce. The third step is creating a rank of the popularity of the stores selling Malang and Batu local food based on the number of keywords put into the google search engine. The fourth step is creating a table regarding the variables of Store Image, indicator of convenience, parking lot items, bathroom, rest area, and praying room. To make it more accurate, a rating parameter is involved in the google map to determine the research location. Furthermore, it is chosen as a research location based on the pre-determined criteria.

The characteristics of the population in this study is Infinite because the consumer of the stores selling Malang and Batu local food cannot be acknowledged certainly in terms of its quantity. The analysis unit in this study is consumers who have purchased the products from the stores selling Malang and Batu local food in Malang Raya, specifically the 15 stores that have been chosen in accordance with the criteria of the research location. The criteria of samples used in this study include: (1) The respondents are grown-up consumers. According to Hurlock et al., (1990), the limitation of maturity starts from 18 years old and above, (2) the respondents are consumers who purchase the products on behalf of their personal initiative, (3) the respondents are consumers who have purchased products of stores selling Malang and Batu local food, such as Queen Apple, Kawi; Malang Strudel, Semeru; Pia Cap Mangkok, Suhat; Bu Noer Aneka Rasa, Ciliwung; Goedang Oleh Oleh, Simp Tenaga; Intip Malang Supenir, Gajahmada; Brawijaya Istana Oleh-oleh, Diponegoro; Toko Kayana Oleh-oleh Kota Batu, Sisir; Istana Oleh-oleh Deduwa, Diponegoro; Harum Manis Gallery Merchandise, Beji; Wisata Petik Madu, Lawang; Warung Es dan Kue Mungil Oleh-oleh Khas Malang, Randuagung; Malang Strudel, Singosari; Bakpao Telo SPAT, Sentul; Keripik Lumba-lumba, Turen.

The decision on the size of samples taken from the population refers to Hair et al., (2014) who argues that if the population's quantity is cannot be confirmed, the size of the sample can be justified with 15 respondents for every parameter. Based on that, the sample size can be decided to be 25 parameters X 15 respondents = 375 respondents. Therefore, the number of respondents for every store (15 stores) is at least 25 individuals.

The method of data collection in this research is done through questionnaires. It will be distributed in the rest area or shop terrace to the respondents after the shop in 15 stores selling Malang and Batu local food that has been determined as the research locations. In the questionnaires, there are statements where the age of respondents is at least 18 years old and above and shop on behalf of personal initiative. After the consumers had a purchase transaction, usually they will take a rest or wait for colleagues/family members/other group members in the rest area or shop terrace, the researcher will approach the consumers and ask their consent to be a respondent in this study and to fill in the questionnaires voluntarily. If the consumers match the sample criteria, then the consumers will continue filling in the questionnaire and become the respondent of this study. After filling in the questionnaires, the questionnaires will be handed back to the research. then, the researcher will give an incentive as a form of gratitude.

The inferential analysis in this study uses the third generation of SEM (Structural Equation Modeling) which is GSCA (Generalized Structured Component Analysis) that was developed by Hwang and Takane (2004). The software used is GeSCA, which is an online, open source, and freeware that can be accessed through <http://www.sem-gesca.org>. Previously, the first generation of SEM is the Covariance-Based SEM (CB-SEM) developed by Joreskog (1969) by using the Maximum Likelihood (ML) method. The software used includes: AMOS (Analysis of Moment Structure), EQS (Equations), LISREL (Linear Structural Relationship), and RAMONA (Reticular Action Model or Near Approximation). The second generation of SEM is Variance-Based SEM or PLS-SEM (Partial Least Square) developed by Wold and Jöreskog (1982) by using the Least Squares (LS) method. The software used includes PLS-Graph, SmartPLS, XLSTAT-PLS, and WarpPLS.

## RESULTS AND DISCUSSION

The hypothetical tests are aimed to examine the presence of influence of exogenous variables directly to the endogenous variables. The test can be acknowledged through the value of Critical Ratio (CR). The criteria state that if the value of Critical Ratio is starred (\*) ( $CR \geq T_{table} = 2,00$ ) then it can be confirmed that there is a significant influence of exogenous variables directly to the endogenous variables. In this study, there are 15 (fifteen) hypotheses examined to acknowledge the influence of asymmetrical relationship between variables.

After the analysis using GSCA (Generalized Structured Component Analysis), acquired a result that among the 6 proposed hypotheses, there are 5 hypotheses approved and 1 denied. The one hypothesis is the store image that does not directly influence the purchase interest. However, through the mediator of faith and/or risk perception, it is acknowledged that there is an indirect influence that is significant and positive between the store image and purchase interest.

### The Influence of Store Image to Faith (H1)

Based on the GSCA analysis result, it is revealed a positive and significant influence between Store Image variable toward Faith variable with a coefficient value of 0,167 and Critical Ratio (CR) of  $2,020 > t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 1 (H1) that is the new path proposed in this study is proven empirically as acceptable. The estimation value marked positive (0.167) indicates that the better Store Image to the consumers, the higher the level of consumers' Faith. On the contrary, the worse Store Image to the consumers, the lower the level of consumers' Faith.

It is also the same with the analysis result of the hypothesis of indirect effect conducted to examine the presence of influence from the exogenous variables indirectly to the endogenous variables through mediation variables. Based on the test, acquired a result where there is an influence of Store Image toward Faith through Brand Introduction that creates a  $t_{statistics}$  value of 2,186. That can be interpreted that there is significant influence between Store Image and Faith through Brand Introduction.

The findings are a novelty due to the absence of previous empirical studies that examine the path of the influence of Store Image to Faith. Indeed this will be a contribution complementing the Consumer Decision Model argued by Howard et al., (1988) that becomes the basis of this dissertation research, specifically related to studies on consumer behavior on Malang and Batu gift shops within the area of Malang Raya.

These findings support those of Mazursky and Jacoby (1986) that stated that consumers form a set of faith toward a store and decide whether the shopping environment reflects the type of store they want to see to purchase. Therefore, if the sellers can identify the attractive store attributes to the consumer segments, there is a possibility to manipulate the physical component and psychological pictures that are interesting for the consumers without losing the basis of pre-existing regular customers. From that statement, explicitly Mazursky and Jacoby (1986) have formed a core connection between Store Image and Faith.

These findings also align with those of Bruce et al., (2004) that argued that the synchronization of the objectives of market placement strategy and consumer perception toward Store Image constitutes consumer loyalty to a store. This argument is based on the assumption that sellers attempt to attract consumers to their stores using an image constructed by emphasizing certain factors including the product quality and store design. This will be effective if the chosen factors match the targeted consumers' perception. Individuals are affected by their environment and sellers can manipulate the mixture of marketing to assure the consumers that satisfaction is achievable through the purchase of the promoted products.

One of the theories these findings support is the statement by Fernie et al. (2003) which argued that in order to increase the consumers' faith, retailers can give a warranty, additional services, or technical support, for examples, in a purchase of electronics. Reviewed from the perspective of Store Image, the aspects recommended by Fernie et al.(2003) are the psychological attributes according to Martineau and Pierre (1958), affective attributes according to Park and Lennon (2009), and also the intangible attributes according to Pan and Zinkhan (2006).

The several explanations on analysis, either differential or inferential and literature review as mentioned above, proves that the novelty in this study that states the positive and significant relationship between Store Image toward Faith is acceptable as a new discovery supporting the theory of consumer behavior and Consumer Decision Model.

For entrepreneurs of gift shops, this finding can be a consideration in improving the marketing strategy. One of the attempts that need to be done is by improving consumer Faith through Store Image and Brand Introduction as recommended by the findings of this study. The improvement of Store Image and Brand Introduction can be done in many ways and methods that are applicable in accordance with each entrepreneur's capability.

### **The Influence of Store Image toward Risk Perception (H2)**

Based on the GSCA analysis result, it is revealed a positive and significant influence between Store Image variable toward Risk Perception variable with a coefficient value of -0,107 and Critical Ratio (CR) of 2,060\* $>t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 2 (H2) that is the new path proposed in this study is proven empirically as acceptable. The estimation value marked negative (-0.107) indicates that the better Store Image to the consumers, the lower the level of consumers' Risk Perception. On the contrary, the worse Store Image to the consumers, the higher the level of consumers' Risk Perception.

The findings of this study will complement and strengthen the theory proposed by Dunne et al., (2011) wherein some conventional private label strategies to attract consumers to come back is by implementing these: (1) Developing a partnership with famous celebrities, experts, or institutional authority; (2) Developing a partnership with a more popular supplier; (3) ) Re-introducing products that have a strong brand awareness but have fallen into retail world. Brands can be recycled. Sellers can add logos on the Store Image by reviving classy brands that were once dismissed but had not lost the image. Recycled brands can help the sellers to achieve differentiation through the exclusivity and attract consumers who do not want to take risks in buying unpopular brands. (4) Brand the whole department or business instead of the product line. Basically, the one related the most to Store Image is the store brand (Hawkins and Mothersbaugh, 2010 : 595). From those statements, especially the third point, it can be seen that there is an interconnected relationship between Store Image and Risk Perception, that there is a part of consumers who do not want to take risks on brand names or store brand or Store Image they are not familiar with.

These findings support those of previous studies by Semeijn et al. (2004), entitled Consumer Evaluations of Store Brands: Effects of Store Image and Product Attributes, that was aimed to investigate how store attributes and products influence consumers' evaluation of branded products in retail stores in the Netherlands, which involved 133 respondents and using the analytical technique of Regression. The findings indicate a negative and significant relationship between Store Image and Functional, Psychosocial, and Financial risks in two retail stores in the Netherlands.



These findings do not support one of the findings stated, wherein one of the retail stores indicate a significant positive relationship between Store Image and Functional Risk. Based on the research, it is revealed that not all retailers are capable to neutralize some Functional Risks with their Store Image. Because the perception of sales service quality is an important indicator of Store Image and it can be considered the important neutralization factor of Functional Risks. This study was limited on four product categories existed in the three retailers in three retail stores in the Netherlands and the survey was only conducted on a group of selected consumers.

These findings also support the findings stated in a study by Diallo (2012), entitled Effects of Store Image and Store Brand Price-Image on Store Brand Purchase Intention: Application to an Emerging Market that is aimed to investigate the influence of perception toward Store Image, price image, and risk in relation to Purchase Interest in the context of developing market in Brazil, involving 379 individuals, and applying the SEM analytical method.

These findings also support the findings stated in a study by Agheshlouei et al. (2014) entitled Explaining The Effect Of Store Image On Purchase Intention Of Consumer Through Intermediation Of Perceived Risk, Perceived Quality And Perceived Value that was aimed to examine the influence of Store Image toward Risk related to the consumer purchase interest either directly or through variables of quality and value perception. This study involved 395 respondents who were customers of a clothing store in Iran, using the analytical technique of Regression.

This study does not support part of the previous research findings by DelgadoBallester et al., (2014) wherein the findings show that there is a significant positive relationship between Store Image and Functional and Financial Risks. Yet, this finding supports another research of Delgado-Ballester et al., (2014) that revealed the negative significant relationship between Store Image and Social and Psychological Risks. A study by Delgado-Ballester et al., (2014) entitled Store Image Influences in Consumers' Perceptions of Store Brands: The Moderating Role of Value Consciousness in was only limited on the visitors of two supermarkets in Colombia (South America) as many as 600 individuals. Based on the limitation, the findings are only applicable to products and stores analyzed. Therefore, it cannot be generalized into product categories and other stores.

Furthermore, the coefficient analysis result of the indirect effect of Store Image toward Risk Perception through Faith constitutes a value of 0.042\*. this indicates that Store Image influences negatively and significantly toward Risk Perception through Faith. In other words, the higher the Faith caused by the better Store Image, the lower the Risk Perception is likely to be.

### **The Influence of Store Image toward Purchase Interest (H3)**

Based on the GSCA analysis result, it is revealed a positive and insignificant influence between Store Image variable toward Purchase Interest variable with a coefficient value of 0.086 and Critical Ratio (CR) of  $1.900 > t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 3 (H3) that is the new path proposed in this study is not proven empirically, therefore, cannot be considered either accepted or denied. The estimation value marked positive (0.086) indicates that the better Store Image to the consumers, the higher the level of consumers' Purchase Interest. On the contrary, the worse Store Image to the consumers, the lower the level of consumers' Purchase Interest toward the store, even though the influence is not significant.

This finding aligns with that of Calvo-Porrall and Lévy-Mangin (2017), where the findings show that there is a positive and insignificant relationship between Store Image and Purchase Interest. This study is entitled Store Brands' Purchase Intention: Examining The Role of Perceived Quality, conducted to 439 respondents on five big retail stores in Spain. In the study, the consumers are divided into two categories, namely High Perceived Quality Consumer, those who have a high preference toward a product, and Low Perceived Quality Consumer, those who have a low preference. The findings that are not significant between Store Image and Purchase Interest occurred on the segment of the consumer with high preferences. It is due to the fact that when a store is compared with the product brand from a

well-known manufacturer, then the Store Image will not become influential to Purchase Interest for consumers because they tend to perceive the popular product brands compared to the brand of local stores.

This study does not support that of Grewal et al. (1998), that showed that there is a positive and significant relationship between Store Image and Purchase Interest. The study entitled *The Effect of Store Name, Brand Name and Price Discounts on Consumers' Evaluations and Purchase Intentions* is aimed to develop and test the conceptual model of the stores' names, brands, and discounted prices on the consumers' evaluation (price reference, perception of brand quality, perception of Store Image, and perception of value) toward the Purchase Interest. It was conducted to 309 students who own bikes with an average age of 22 years old, wherein the 50.6% was male students of the State University, Miami, the United States. The object of this study is K-Mart and Ken's Bicycle Shop that were popular local bicycle stores. As well as the Huffy who has a low brand image and Cannondale which has a high brand image. The study is conducted using Regression analysis.

The finding also does not support the one conducted by Park and Lennon (2009) to 392 students of Midwestern University, The United States of America, wherein the findings showed a positive and significant relationship between Store Image and Purchase Interest. Some limitations in this study include the relatively small number of samples and less accurate compared to the bigger samples. Besides, the influence of gender difference in purchasing clothes online has been found. Women looking and purchasing are more into online shopping compared to men. Therefore, it is expected that future research would be more interesting upon taking the effect of consumers' gender into account, specifically related to brand and promotion of value and Store Image.

The finding also does not support the study of Agheshlouei et al. (2014) entitled *Explaining The Effect of Store Image on Purchase Intention of Consumer through Intermediation of Perceived Risk, Perceived Quality and Perceived Value* that is aimed to examine the influence of Store Image toward Purchase Interest of the consumers directly through the variable of perception of quality, value, and Risks by involving 395 respondents, who were customers of a clothing store in Iran, using the analytical technique of Regression wherein the findings indicate the positive and significant relationship between Store Image and Purchase Interest.

This research finding does not align with the previous study conducted by Chien et al. (2014), *Improving The Perceived Quality of Private Brands Using Co- Branding : The Role of Brand Equity and Store Image*, where the findings indicate that there is a positive and significant relationship between Store Image and Purchasing Interest. The study was aimed to investigate the effect of national brand equity and Store Image toward the quality of consumer perception and Purchasing Interest related to the co-branding private label. Because the private label is usually considered a low-quality product with a lower price, Co-branding can be an effective strategy for retailers because it can increase the quality of the image of private label. The survey was done to 354 consumers in the network of convenience stores in Taiwan. This study is only conducted to retail store Seven Eleven, which cannot be generalized for other retail stores.

This research finding does not support the previous research conducted by Das (2014), *Impact of Store Image on Store Loyalty and Purchase Intention: Does it Vary Across Gender?* In which the findings show that Store Image influences positively and significantly to the consumers of Department Store, who were aged 18 and above in Kolkata, a metropolitan city in India, using the SEM analytical technique, this research was aimed to explore the effect of Store Image thoroughly toward the loyalty attitude, behavior, and Purchase Interest.

This research finding also does not support the research by Karampour and Ahmadinejad (2014), *Purchase Intention for a Private Label Brand: Direct Impact of Factors Including Price Sensitivity, Understanding Brand, Image of Private Brands and Mental Image of Store; (case Study: Etko Chain Stores)*, that was aimed to examine the direct effect of the variable of price sensitivity, Brand Introduction, private label, and Store Image toward Purchase Interest of Etko products. Besides, it also examined any factor that became the

primary consideration of Purchase Decision on the network of Etkā stores. This study involved 300 consumers of Etkā brand products in the network of Etkā stores in Teheran, Iran, using Regression technique of analysis, it is acknowledged that there is a positive and significant relationship between Store Image and Purchase Interest from the products that use the private label, in this case, was Etkā.

This research finding does not align with the findings stated by Erdil (2015) in Effects of Customer Brand Perceptions on Store Image and Purchase Intention: An Application in Apparel Clothing by involving 146 respondents who were postgraduate students in four universities in Istanbul, Turkey, using the Regression technique of analysis, that was aimed to acknowledge the influence of price image, brand image, and Risk perception toward Store Image and Purchase Interest of consumers in the sector of clothing line, where the findings show that there is a positive and significant relationship between Store Image and Purchase Interest. The limitation of this research is only that it was conducted on postgraduate students in four universities in Istanbul, Turkey. This is possibly a limitation yet also a good segmentation to be analyzed because this group represents consumers of a clothing line that are relatively young and had a Bachelor's degree and live in major cities. A recommendation to the future research perhaps to analyze the purchase attitude and shopping in accordance with the gender difference. Additionally, in future research, consumer loyalty can be involved in the research model.

This study also does not support that of Garrett et al. (2017), A Store Brand's Country-of-Origin or Store Image: What Matters to Consumers? in which the objectives of that study was to acknowledge the influence of manufacturer's national origin, product evaluation, and Store Image toward the consumers Purchase Interest that involved 270 consumers in two stores in Korea, by using the SEM technique of analysis, it is known that the research findings indicate the positive and significant relationship between Store Image and Purchase Interest.

#### **The Influence of Faith toward Risk Perception (H4)**

Based on the GSCA analysis result, it is revealed a negative and significant influence between Faith variable toward Risk Perception variable with a coefficient value of -0.243 and Critical Ratio (CR) of  $3.200 > t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 4 (H4) that is proposed in this study is proven empirically acceptable. The estimation value marked negative (-0.243) indicates that the higher the Faith level of the consumers, the lower the level of consumers' Risk Perception. On the contrary, the lower the faith of the consumers, the higher the level of consumers' Risk Perception.

Indeed, the findings in this study are a novelty due to the lack of empirical studies that examine the influence of Faith to Risk Perception, it will further complement and contribute to the Consumer Decision Model proposed by Howard et al., (1988), which is the basis of this dissertation research.

This finding strengthens the theory proposed by Halliburton and Poenaru (2010) and Singh (2015) that state that Faith guarantees a successful business relationship specifically the ones involving a high level of Risks and uncertainty.

This finding also supports the theory proposed by Kotler (2002:100) in which in the evaluation stages toward purchase a decision, consumers will make a decision on the brand selection and perhaps also form an intention to purchase the most favorable brand. Yet, there are two factors that can intervene between the purchase intention and purchase decision. The first factor is others' attitude. It refers to how far someone else's attitude can limit someone's alternative choices depending on two aspects including the intensity of others' negative attitude toward the favorable alternatives and the consumers' motivation to adjust with others' desires. The influence of others becomes more complex when close colleagues have opposing opinions and the consumer wants to please them all. The second factor is the situational factors that are incidental and can alter the purchase intention suddenly. This is why the choice toward brand and purchase intention are not completely reliable as a predictor of purchase behavior. Similar to consumer decision to alter, postpone, or avoid purchase decision that is heavily influenced by the risks. The number of risks

experienced is varied depending on the amount of money put at risk, the number of uncertain attributes, and the degree of consumer's self-reliance. Such statement indicates that there is an interconnected relationship between Faith and Risk Perception wherein the number of Risks experienced by consumers depend on the degree of Faith within the consumers. This aligns with the novelty of this study that argues that there is a negative and significant relationship between Faith and Risk Perception.

### **The Influence of Faith toward Purchase Interest (H5)**

Based on the GSCA analysis result, it is revealed a positive and insignificant influence between Store Image variable toward Purchase Interest variable with a coefficient value of 0.151 and Critical Ratio (CR) of 2.380  $> t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 5 (H5) that is proposed in this study is proven empirically acceptable. The estimation value marked positive (0.151) indicates that the better the Faith of the consumers, the higher the level of consumers' Purchase Interest. On the contrary, the lower the Faith of the consumers, the lower the level of consumers' Purchase Interest toward the product.

This finding supports that of Laroche et al. (1996) that states Faith has a positive and significant relationship to Purchase Interest, in their study entitled Brand Familiarity and Confidence as Determinants of Purchase Intention: An Empirical Test in a Multiple Brand Context, the aim of the study is to acknowledge the relationship between Brand Introduction, consumer Faith toward brand evaluation, brand attitude, and Purchase Interest, that involved 413 respondents consumers of cough medicine in the metropolitan area of Eastern Canada, using the SEM technique of analysis.

The findings in this research also support those of Geringer et al. (2014), that states Faith has a positive and significant relationship to Purchase Interest, which involved 713 students of a state university in the United States of America, used the SEM analytical method, aimed to examine the process of Consumer Decision making related to the purchase of grapes in Europe by the generation Y, and entitled When Generation Y Buy's European Wine: A Consumer Decision Making Model.

The findings also support the ones stated by Calvo-Porrall and Lévy-Mangin (2017) which involved 439 consumers of five big retail stores in Spain, used the SEM analytical method, was aimed to propose and examine empirically a conceptual model on the influence of product quality related to the value toward Purchase Interest, and entitled Store Brands' Purchase Intention: Examining the Role of Perceived Quality.

These findings also confirm and complement the theory proposed by Peter and Olson (2010) which argues that when consumers are exposed to promotion as a form of information in their environment, then the model of cognitive processing on decision-making will happen as an effect of promotion toward consumers. After the consumers are exposed to the promotional information, then they will process the promotion's communication and understand the meaning. Eventually, the knowledge, meaning, and Faith produced as the effect of promotion, integrated with other knowledge to create a brand attitude and make a purchase decision (this is a form of purchase interest). The theory depicts the relationship between Faith and Purchase interest where Faith can create Purchase Interest.

The research findings will also enrich and complement the theory proposed by Howard and Sheth (1969), and Bergkvist (2004), which argue that in marketing, Faith is considered the predictor of Purchase Interest instead of relationship moderator between attitude and intention.

The analysis result on the indirect influence conducted on the variable of Faith toward Purchase Decision through Purchase Interest results on a  $t_{statistics}$  value of 2,253. This shows that there is significant influence between Faith and Purchase Decision through Purchase Interest.

Similar to the analysis on the Coefficient of the indirect effect to Faith toward Purchase Decision through Purchase Interest that shows a value of 0.053 that indicates that Faith influences positively and significantly toward Purchase Decision through Purchase Interest. This indicates that the higher Purchase Interest caused by the higher Faith increases the tendency to improve the Purchase Decision.

### **The Influence of Risk Perception toward Purchase Interest (H6)**

Based on the GSCA analysis result, it is revealed a negative and significant influence between Risk Perception variable toward Purchase Interest variable with a coefficient value of -0.126 and Critical Ratio (CR) of  $2.270^* > t_{table}(t=2,00, \alpha=5\%)$ . Therefore, Hypothesis 6 (H6) that is proposed in this study is proven empirically acceptable. The estimation value marked positive (0.151) indicates that the higher the Risk Perception of the consumers, the lower the level of consumers' Purchase Interest. On the contrary, the lower the Risk Perception of the consumers, the higher the level of consumers' Purchase Interest toward the product.

The research findings support the previous ones conducted by Teo and Liu (2007) that shows there is a negative and significant influence between Risk Perception and Purchase Interest in a study entitled Consumer Trust in e-Commerce in the United States, Singapore and China, which involved 2,913 respondents, the user of e-commerce in the United States, Singapore, and China, used the SEM technique of analysis, was aimed to analyze the antecedent and consequence of consumer Faith in the United States, Singapore and China.

The findings in this research also support those of Chang and Chen (2008), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, The Impact of Online Store Environment Cues on Purchase Intention: Trust and Perceived Risk as a Mediator, that involved 628 online respondents, used the SEM method of analysis, was aimed to investigate whether the online environment (website quality and name) influence consumer Purchase Interest toward online retailers and whether the effect of consumer Faith mediation and Risks.

The findings in this research also support the study conducted by Kim et al. (2008), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, entitled A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and their Antecedents, that involved 468 online respondents, used the SEM method of analysis, was aimed to examine the theoretical framework which depicts the process of decision-making based on Faith used by consumers during the purchase, in the research.

The findings in this research also support the study conducted by Wu et al. (2011), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, toward their research entitled The Effect of Store Image and Service Quality on Brand Image and Purchase Intention for Private Label Brands, that involved 360 respondents online chosen randomly in Taiwan and used the SEM method of analysis.

The findings in this research also support the study conducted by Zhu et al. (2011), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, on a study that involved 705 online respondents in Taiwan, was aimed to predict consumer Purchase Interest, integrate Faith and Risk into a model to be tested on its impact empirically, used the SEM method of analysis, on a study entitled Mr. Risk! Please Trust Me: Trust Antecedents that Increase Online Consumer Purchase Intention.

The findings in this research also support those of Diallo (2012), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, which is entitled Effects of Store Image and Store Brand Price-Image on Store Brand Purchase Intention: Application to an Emerging Market, that was aimed to investigate the influence of Store Image, price image, and Risks toward Purchase Interest within the context of a developing market in Brazil, which involved 379 respondents, and used the SEM method of analysis.

The findings in this research also support the study conducted by Shukla (2013), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, pada The Impact of Organizational Efforts on Consumer Concerns in An Online Context, which involved 251 online respondents, used the SEM method of analysis, and was aimed to educate managers on how to increase sales through online trade by lowering consumers' anxiety and increase Faith in the process of Purchase Decision.

The findings in this research also support those of Laura (2014), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, that

involved 469 online respondents, used the SEM method of analysis, was aimed to analyze consumer Faith and Risk Perception in the process of Purchase Decision in electronic trade, with a title of The Role of Trust and Perceived Risk in Electronic Commerce.

The findings in this research also support the study conducted by Mohseni et al. (2016), that shows there is a negative and significant influence between Risk Perception and Purchase Interest, which is entitled Attracting Tourists to Travel Companies' Websites: The Structural Relationship between Website Brand, Personal Value, Shopping Experience, Perceived Risk and Purchase Intention, that was aimed to examine the structural relationship between Brand Introduction website, personal value, purchase experience, Risk perception, and Purchase Interest from travel services provider sites, by involving 409 consumers who booked traveling tickets in Malaysia online, and analyzed using the SEM method of analysis.

The research findings will also enrich and complement the theory proposed by Kardes et al. (2011), states that consumer satisfaction is determined by a post-purchase evaluation over a product or service. Consumers must evaluate the significance of their own choices when they integrate the products into their daily lives. Satisfaction is important for the sellers as it influences future sales. The concept of marketing indicates that consumer satisfaction must be a focal point of marketing practices. Studies show that positive satisfaction affects consumer Purchase Interest. Other studies show that satisfied consumers would be willing to purchase more for themselves what they consider favorable. The newest studies reveal that the high level of satisfaction can be interpreted as brand loyalty, which is the strategic objective that is the most important of marketing management around the world. Besides, consumers who have a long-term relationship with a brand show that the high risk faced by them will shift due to the loyalty they generate (Kardes, et al., 2011). The theory indicates that there is an interconnected relationship between Risk Perception and Purchase Interest wherein the consumer satisfaction will influence Purchase Interest and Risk Perception can be minimalized.

## **CONCLUSION**

Based on the descriptive and inferential analysis using the GSCA – Generalized Structured Component Analysis, as well as the discussion of analysis result toward each variable in this study, it can be concluded as follows: (1) Store Image positively and significantly influences Faith and negatively influences Risk Perception. The Store Image does not directly influence Purchase Interest, yet, through Faith and Risk Perception. (2) Faith negatively and significantly influences the Risk Perception and positively and significantly influences the Purchase Interest. (3) Risk Perception negatively and significantly influences Purchase Interest.

Recommendation for Future Research: (1) The conceptual model developed by the research is based on the Consumer Decision Model proposed by Howard et al. (1988) by adding new variables and also relationship path. For future research, it is recommended to include additional variables and relationship path that is adjusted to the research theme. (2) This study is conducted only in a limited area of Malang Raya comprises of Malang city, Batu city, and Malang District to the consumers of 7 gift shops located in those areas. It is recommended for future research to widen the scope of areas with a wider range of research object so that the findings can be generalized more widely. (3) This study is only conducted on gift shops visitors at the moment. Future research should be conducted on consumers who purchase online in accordance with the purchase trend in the future.

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