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INCREASING PURCHASE DECISIONS OF ORGANIC VEGETABLE PRODUCTS THROUGH PERCEIVED RISK AND STORE IMAGE

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Abstract – Organic vegetables are product that are produced naturally without chemicals, so healthy when consumed, but currently remains low organic vegetables consumed by people in Indonesia, especially in the province of West Java. That is because the price is expensive and less information to attract consumers, the issue needs to be studied based on the perceived risk and store the image in order to increase consumer purchase decision on the product of organic vegetables. Data collection method used is descriptive survey and explanatory survey, the observation unit at the retail consumer self-service in the province of West Java. Analysis of Structural Equation Model (SEM) was used in this study to assess the perceived risk, store image and purchase decision. The results found that perceived risk can increase the influence purchase decision with 22 % and store the image able to strengthen relationships with major influence 29%.

Keywords: Perceived Risk, Store Image, Purchase Decision

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I. INTRODUCTION

Global warming is the increase in temperature of the earth's surface caused by increased emissions of carbon dioxide and other gases are known as greenhouse gases that surrounds the earth and cause heat. The impact of global warming in the next half-century is expected to include rising sea levels, changes in wind patterns, accumulation of ice and snow at the poles, increasing atmospheric storms, changing rainfall patterns and hydrological cycles, changes in forest ecosystems, land, and natural ecosystems, increasing population and types of diseasecausing organisms and their impact on human health (BPLHDs West Java, 2013). As a result of the environmental problems change the mindset and awareness of the importance of protecting the environment, in addition to the environmental problems also affect the pattern of consumption (Angeloveska, 2012: 406). The issue of environmental change consumer consumption patterns, so that the consumers to purchase products that are more environmentally friendly add primary motive in purchasing environmentally friendly products or organic products for the consumer perception of organic products is a healthy product (Chen & Chang, 2012:503). Consumption patterns for products that are environmentally friendly and healthy to eat are also called the Green Consumerism. Green Consumerism emerged from the awareness and the formation of individual preferences for products that want to consume, although not entirely desirable product that truly "green", but most are not able to reduce the level of damage that may result (Retnawati, 2011:121).

The population of Indonesia by the Central Bureau of Statistics in 2010 as many as 238 518 800 inhabitants, this number will increase in 2015. West Java province with the highest number of 46.7096 million inhabitants, increasing population is at least increases the amount of food consumption of vegetables. Indonesia is one of the agricultural country, approximately 70% of Indonesia's population is engaged in agriculture, therefore the global issues regarding the impact of the use of the means of production that contain synthetic chemicals, including pesticides and fertilizers should receive serious attention (Sipayung&Tombe, 2010:2), given the increasing population in Indonesia is not accompanied by an increase in healthy lifestyle which according to the Food Agriculture Organization (FAO) required a minimum of 65 kg of healthy food in the form of vegetables (Amin, 2014:13), whereas vegetable consumption in Indonesia is still low at 34.96 kg per capita (Central Bureau of Statistics, 2013), if the lowest percentage of the province of West Java vegetable consumption is 43% per year, this figure is still far from the

recommended FAO, namely 91 % per year (Abdurrahman, 2013). Another point of concern is the low purchase decision organic vegetables in retail supermarkets in the capital city of West Java province that is an average of only 30% for sales of organic vegetables and 70% for ordinary vegetable sales.

Purchase products, especially organic vegetables is influenced by consumer buying behavior, consumer buying behavior is also influenced by several factors such as cultural, social, personal and psychological. Cultural factors influence the most extensive and most in (Kotler, 2011:202). The phenomenon happens for organic vegetable products are organic vegetable matter the price at which consumers are already choosing organic vegetable products assess alternative for consumers of organic products have attributes cleanliness, freshness, price and benefits are also taken into consideration the consumer in buying organic vegetables vegetable product considering the price organic vegetables are more expensive than conventional products (Radman, 2005:263), and organic vegetable enthusiasts are consumers who have high social class with higher income (Zul, 2009). Assessment of the risk that consumers will be faced related expensive organic vegetables without weighing the benefits provided a problem that needs to be investigated.

In Yee et al study (2011:55) says that the purchasing decisions of consumers for a product may be affected by the value of customers, namely quality and risks of the products are judged, so that the consumer purchase decision will be organic vegetables at the supermarket retail depends on the perception of the advantages of organic vegetables which perceived and lack of risk perception on the uncertainty or indecision on organic vegetable products.

Retail supermarkets spread in the province of West Java certainly has the image of the store which was considered or accepted by consumers, the lack of promotion of products and lower sales of organic vegetables organic vegetables need to be reviewed, considering the opinion of Lovelock (2010) found in a retail store environment with its self-service capable changing consumer purchasing decisions, retail features contained in an added value (value) is perceived consumer, so as to reduce the value of the risks faced by consumers.

The main objective of this research is to find the influence between variables in the study of organic vegetable products, including:

- 1. The effect of perceived risk to the consumer purchase decision.
- 2. Moderation store image between perceived risk and purchase decision.

The importance of this research is to improve purchase decision of organic vegetable product, so as to create an environmentally friendly consumption patterns. Yee et al (2011) examines the perceived risk variable with the purchase decision for electronic products, whereas in this study is used for organic vegetable products with the addition of an intervening variable stores the image that is capable of reducing the perceived risk consumers from the opinion Lovelock (2010).

II. THEORETICAL FREAMWORK

2.1. Customer Behavior

Consumer behavior is influenced by cultural factors, social, personal and psychological. Cultural factors influence the most extensive and in (Kotler& Keller, 2009:202). In a culture composed of cultural factors are determining the most basic desire, a sub-culture that includes national, religious, racial groups and geographic regions and social classes that consumers caste system on the surrounding community. American Marketing Association defines consumer behavior "the dynamic interaction of Affect and cognition, behavior and the environment by the which human beings conduct the exchange aspects of Reviews their lives" (Peter & Olson, 2005:5), consumer behavior is defined as behavior of consumers in search, purchase, use, evaluate, and consume the products or services that they hope will satisfy their needs (Schiffman&Kanuk, 2007:2). Consumers behave before and after carrying out the purchase, as a reference to make a purchase today and the future. Consumer behavior focuses on how individuals make decisions to spend money to consume certain goods. In line with Solomon (2007:7) which says that "consumer behavior is the study of the processes Involved when individuals or groups select, purchase, use or dispose of products, services, ideas of experiences to satisfy needs and desires" and Chi et al (2008:131) which says that "behavioral intentions were defined as intentions or on certain activities toward to a product or business when customers after purchasing, and they can be regard as a signal of customer retention rate. Consumers in making purchasing decisions vary, sometimes the decision involves many considerations in the face of high difference between brand (Kotler& Armstrong, 2006:176). Consumer behavior towards organic vegetables come from the perceived quality consumer-

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owned organic vegetable products, and is able to influence the behavior of consumers in making or choosing organic vegetable products to be consumed (Terenggana, 2013:326).

2.2. Perceived Risk

Perceived risk is an important variable in marketing, especially in explaining and understanding on consumer evaluation, selection and buying behavior (Tuu& Olsen, 2011:29), assessing the risk is often performed to study consumer behavior towards food (Knight et al, 2007:794), given the food is a basic requirement faced each day. Consumers are always faced with uncertainty and doubt on the products or services that will be worn, the uncertainty in consumer satisfaction after the product is able to influence consumer behavior, this is called the perception of risk. Horvat& Lecturer (2013:273) says "perceived risk is not only related to consumers' information acquisition and processing activity but to a post-decision processes as well, where people will seek out information that confirms the wisdom of Reviews their decision", perceived risk is the root of the uncertainty about the potential negative consequences associated with an option (Laforet, 2008:82), the higher the risk perception of consumers, more high uncertainty or doubt consumers in the purchase of the product. Risk perceptions of consumers of organic products influence on consumer buying behavior (Yee et al, 2011:47), so that the necessary attention to the perception of risk by reducing the value of consumer perceived risk in providing the product or service.

Perceptions of risk can be evaluated between before and after the consumer makes a purchase (Tuu& Olsen, 2011:82), which is assessed by the consumer risk can be eliminated through several strategies including brand loyalty, product testing, store image, special offer, money-back guarantee, shopping around, expensive product, celebrity endorsements, and family recommendation (Yeung et al., 2010:307). Experts had previously provided the appropriate definitions perceived risk, following the development of the theory of perceived risk related experts in Table 1.



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Table 1. Perceived Risk

Source	Definition
Bauer (1960)	"Consumerbehavior involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant."
Zeithaml (1988)	"sacrifice to obtain a product"
Dowling &Staelin (1994)	"Risk as a consumer perception of uncertainty and adverse consequences of engaging in an activity"
Tzeng et al (2005)	"defined as the uncertainty that consumers face when they cannot foresee the consequences of their purchased decision"
Tuu et al (2011)	"as consumers' subjectively determined expectations of loss is an important construct in explaining and understanding consumer evaluation, choice and buying Behaviors"
Tuu& Olsen (2011)	"is losses and culture uncertainty consequences as well as damaging perceived benefits"
Terenggana (2013)	"the nature and amount of risk perceived by a consumer in contemplating a particular purchase action"

From the above definition can be concluded that the perceived risk is the value obtained by customers in the sacrifice of the products to be bought.

In previous studies Yee et al (2011:54) explains the value of risk or organic products can be measured through financial risk, performance risk, physical risk and social risk. Tuu et al (2011:368) on research says there are several dimensions of risk among health risk, performance risk, psychological risk, and financial risk, the dimension is done for food products, food products research is also conducted by Tuu& Olsen (2011:87) with dimensions that are used for risk that quality and safety, in this case the same quality with performance and safety risk to the health risk. Related development perceived risk of the products will be borne by the consumer research conducted on Durif et al (2012:6-8), where the study of organic products delivered dimension of risk measurement products, including functional risk, financial risk, temporal risk, physical risk, and psychosocial risk. Furthermore, the functional risk, there are several attributes which are ineffective product and more patience, which is included into the financial risk is less for your money and losing money, which includes the temporal risk is discretionary time, utilization time longer and longer purchase time, while those belonging to the risk of physical



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attributes is the absence of risk to your body and protect health over the long term. Dimensions are also used by Horvat& Lecturer (2013:283) that is functional risk, financial risk and social risk and Terenggana et al (2013:326) that the risk of product performance, financial risk, psychological risk, and the risk of losing time, which used to measure the environmental friendly products. Dimensions risk of losing time delivered Terenggana et al (2013:326) actually has in common with the temporal dimension of risk presented by Durif et al (2012:6-8). In another study presented by Yeung et al (2010:312) that the specific risk perception for organic products can be measured by health, money, time, lifestyle and taste. Dimensions Yeung et al delivered (2010:312) is actually equal to the dimensions given other researchers that money together with financial risk (Horvat&Lecturer (2013), Terenggana et al (2013), Durif et al (2012), Yee et al (2011), Tuu et al (2011)) and the time is equal to the temporal risk (Yee et al (2011), Durif et al (2012), Terenggana et al (2013)), as well as health, lifestyle and taste the same as the functional dimension risk (Durif et al (2012), Horvat& Lecturer (2013), Terenggana et al (2013)).

In a previous study two-dimensional said most closely associated with the purchase decision is a performance risk and financial risk (Yee et al, 2011:50). In good risk perception is getting low value of risk that is considered by consumers for the product to be purchased or consumed, so the decision will purchase organically grown vegetable products. In Yee et al study (2011:47) and Knight et al (2007:792) states in his research that affects the value of the risk of purchasing a product decision. So retailers need to build higher consumer quality perception and reduces the risk perception of consumers in order to get the attention of the target market related product sales of organic vegetables in retail supermarkets.

2.3. Store Image

The importance of store image in the capture market share more inevitable where the retailer to use all resources to attract market share in the competitive rivalry (Visser et al, 2006:49), Theodoridis&Chatzipanagiotou (2009:709) says "Retailers, operate in a competitive environment facing changes in customer needs, demographics, ... ", the current consumer needs vary widely, one of them with an organic vegetable products, so that the role of organic products in retail supermarkets need to be considered. Aertsens et al (2009:142) says that "When retailers develop a strategy for the marketing of organic products it is important to take into account that this is still an emerging, innovative market". Imagery is defined as a picture of the mind, that is a

picture that is in the mind of a person while the store image as a symbolic expression of the experience of the way in which consumers see or visualize a store (Mammen et al, 2010:168). Many studies related to store images associated with consumer behavior, given the relationship of store image to consumer behavior (Peter & Olson, 2005:484). One is the study of Liu et al (2009:70) are of the opinion that "Consumers can get fashion information from the shop window; stores can Attract Reviews their consumers and stimulate the purchase desire ", thus creating the atmosphere of the store is able to influence the buying interest. Solomon (2007:358) also says "despite all Reviews their Efforts to 'per -sell' consumers through advertising, marketers increasingly Recognize the store environment exerts a strong influence on many purchase", store image is the company's marketing efforts in the competition differentiation (Mammen et al, 2010:169).

Table 2.Store Image

Source	Definition				
Martineau	" customers' mind partly based on functional attributes and				
(1958)	partly based on psychological attributes"				
Kunkel &	"Store image is built up through experience and totally				
Berry (1968)	conceptualized or expected strengthening that urge consumers				
	to purchase at the specified store"				
Oxenfeldt	"Store image is a complex of attributes that consumers feel				
(1974)	about the store and it is more than a simple sum of objective				
	individual attributes since parts of attributes interact in				
	consumers' minds"				
James et al	"Set of attitudesbased onan evaluation				
(1976)	ofstoreattributesconsidered importantby consumers"				
Peter & Olson "as what consumers think about a particular store, including					
(2005)	perceptions and attitudes based on sensations of store related stimuli received through the five sense"				
Liu et al	"store image is the constructing surface by consumer				
(2009)	perception, it includes store visible functional factor and				
, ,	visible psychological factor"				
Utami (2010) "Store image is the overall picture that is more than ju					
	sum per section, where each part interacts with each other in				
	the minds of consumers."				
Lin & Liao	"store image is the sum of information and emotional of a				
(2012)	consumer to a store characteristics, and other impression form				
	long time"				

Given the store image has a relationship or influence on customer satisfaction and customer loyalty Liu et al (2009:73), the first step in getting the retail brand is to get the difference from baseline value store that will get store image store (Mammen et al, 2010:167). Wide measurement of store image dimensions have been submitted earlier by Martineau in 1958 in the first study, the dimensions of which is, among others, the layout and architecture, symbols and colors, advertising and sales personnel. Further developed by Yoo& Chang (2005:28-29), there were 7 store image dimensions of measurement include merchandising, Promotion, Convenience, Store facilities, Store service, atmosphere Store and Store brand. Theodoridis&Chatzipanagiotou (2009:716) simplifies the dimensions of store image into 6 points as follows Products, Pricing, Atmosphere, Personnel, Merchandising and In-store convenience. Hsu et al (2010:120) confirms the measurement of store image dimensions of such merchandise, service, ambience store (store atmosphere), and marketing (promotion). Last Preez et al (2010:55) is more developed, namely service, atmosphere, convenience, facilities, institutional, merchandising, promotion, and sales promotion.

2.4. Purchase Decision

Study of consumer decision-making in the retail business has a relatively different basic principles with consumer decision-making process in general because the two phases are run through the decision making process related to the choice of the decision of retail and merchandise (Utami, 2010:56). The marketers have to look further a variety of factors that affect the buyer and develop an understanding of how consumers make purchase decision. In particular, marketers should identify the person making the purchase decision, kind of purchase decision and the steps in the buying process (Kotler& Keller, 2009:220). Purchasing behavior is becoming an important concern for the seller and researchers because of significant regulatory played to anticipate operational success and gain a sustainable competitive advantage (Shareef et al, 2008:94). In the decision to buy the goods, there are often two or more parties involved in the process of exchange or purchase. Marketers need to know who is involved in the purchase decision and the role played by each person (Schiffman&Kanuk, 2007:289). Consumer awareness of the environmental damage because the product is increased, characterized by patterns of consumption of environmentally friendly products or the so-called "Green Consumerism", this behavior affected the purchasing behavior of consumers, especially on

organic products (Kim and Chung, 2011:40), so it is important in recognizing consumer purchasing behavior. Many companies use marketing strategies by analyzing consumer behavior to its effect on purchase decision (Jalalkamali&Nikbin, 2010:235). Store image is also an important concern of the company, given the many studies that say buying behavior of consumers able to be influenced by the environment, one of the retail environments (Kim & Lennon, 2012: 34), it is deemed important in a related study of organic products to consider retail supermarket or the so-called to store the image. Here's the opinion of some experts on consumer purchase decision.

Table 3.Purchase Decision

Source	Definition			
Schiffman&Kanuk	"decision making is a way of choosing between two or			
(2007)	more possible options when a person has a choice			
	between purchasing or not"			
Shareef et al	"a continuous process, which refers to thoughtful,			
(2008)	consistent action undertaken to bring about need			
	satisfaction"			
Lin & Chen	"in the assessment stages of different choices, the			
(2009)	consumers classify different brands and the purchase			
	intention is created in his mind."			
Kotler& Keller (2009)	"The decision to continue or not to continue			
	purchasing"			
Lin & Liao (2012)	"an emotional reaction on buying target"			
,				
Choubtarash et al	"a person in the mind who is carefully analyzing the			
(2013)	features of products, trademarks or services and tries,			
by using logical methods, to choose a choice				
satisfy the recognized need with the least expenses'				

Othman (2014:93) says "Organic purchasing is defined as purchasing goods and services roommates have less harmful for the environmental and human health". Purchase decision has dimension measurement, Shareef et al (2008:101) says dimensional purchase decision in such research is recommend, purchase frequency, overall satisfaction and purchase intention. Arutselvi (2012:323) argues as follows Decided on style, Decided on size, Decided on specific brand, Decided on specific store, Decided on when to buy, and Decided on mode of payment. Liu et al (2009:72) gives the specifications purchase decision with multiple dimensions,

including Product selection, brand selection, Object selection, Purchase opportunity, and Purchase quantity.

2.5. Methodology

This study uses approach Structural Equation Model (SEM), where the unit of observation is the self-service retail customers in West Java province amounted to 350 respondents. A method of data collection and information field that is used is the method descriptive survey and explanatory survey, considering the type of research is descriptive and verification that seeks to analyze the influence of inter-variable description. The following research design in Figure 1.

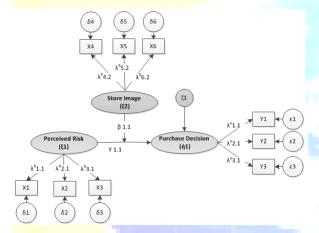


Figure 1. Research Design

Structural equation analysis in this study can be delivered in the following equation:

$$\dot{\eta} = \gamma 1.1\xi 1 + \beta 1.1\xi 2 + \zeta 1$$

Where:

 $\dot{\eta} = purchase decision$

 $\xi 1$ = perceived risk

 $\xi 2$ = store image

Variables which will be examined in this study were perceived risk, store image and purchase decision, following in Table 4 details of operationalization of variables.



Table 4.Variable and Dimension

Dimension	Indicator
Perceived Risk	
Financial Risk	• Losing money
Functional Risk	Ineffective product
Psychosocial Risk	• Stress
•	• Dislike
	• Refuse
Store Image	V
Merchandise	• Assortment
	• Style
	• Quality
Store Atmosphere	• Clean
	• Display
	• Wide
	• Light
	Sound effect
Promotion	• Advertising
	• Decoration
	• Discount
Purchase decision	
Product selection	Purchase products
	• Purchase more
	products
Purchase	Purchase birthday
f <mark>requ</mark> ency	present
	• Rewrite th <mark>e future</mark>
	purchase
	 Purchase on other
I IV	products
Purchase quantity	• Purchase a bit
	 Purchase of a lot

The purpose of this study examines the perceived risk, store image and purchase decision, so the hypothesis is used as follows:

H1:Perceived risk influence on consumer purchase decision on the product of organic vegetables H2:Store image able to moderate between perceived risk and purchase decision on the product of organic vegetables

Hypothesis testing using t-test, with the following formula:





$$t = \frac{\hat{\gamma}_{i.j}}{SE(\hat{\gamma}_{i.j})}$$

Rejected H_0 if $t_{count} > t_{table}$ at a significant level of α .

III. RESULTS AND DISCUSSION

Using the approach of Structural Equation Model (SEM) the need for overall compatibility test is a test models with reference from chi square, Goodness of Fit Index (GFI), Root Mean Square Error of Approximation RMSEA, Adjusted Goodness of Fit Index (AGFI), Normed fit index (NFI), and Comparative fit index (CFI). Explanation of the measurement values of the above more details described in the Table 5.

Table 5. Suitability Test Model

Test	Cut	Value of	Result
	of	Research	
	Value		
Chi-	<u> </u>	455.45	No Fit
quadrat/def.	3.00		
P-value	>	0.0016	No Fit
	0.05		
(GFI)	≥ 0.9	0.92	Fit
(RMSEA)	<	0.028	Fit
	0.08		
(AGFI)	≥ 0.9	0.97	Fit
(NFI)	≥ 0.9	0.94	Fit
(CFI)	≥ 0.9	0.98	Fit

From the test results match the overall model fit considering the research say 5 of 7 test results is fit. Perceived risk is a value that needs to be subtracted from the customer; this value is negative towards organic vegetable product which can influence consumer behavior to avoid the purchase of organic vegetables. The results of the first study said that Perceived risk has an influence on consumer purchase decision on the product of organic vegetables with coefficient R = -0.21, which means great influence or $R^2 = 21$ or 21% as shown in Figure 2. This means that the consumer purchase decision will go up if the value of the perceived risk of consumers down.

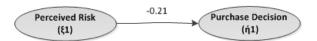


Figure 2. Result 1

In the next study results, store the image included as a moderating variable. Store image serves to reduce the perceived risk variable consumers, in order to increase consumer purchase decision on the product of organic vegetables in retail supermarkets. After the store image as a moderating variable, the influence of perceived risk rose with coefficient R = -0.29, which means great influence or R2 = 29 or 29 %. This indicates that the image of a retail store able to suppress the value of the perceived risk of consumers towards organic vegetable products, as shown in Figure 3.

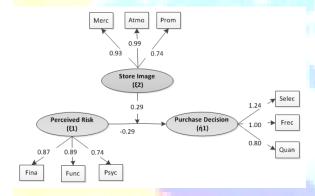


Figure 3. Result 2

Based on the above findings, the structural equation can be delivered the following.

$$\dot{\eta} = -0.29 * \xi 1 + 0.29.\xi 2$$

In Errorvar = 0.78 and the total effect of R^2 = 0.22 or 22%. The next stage of the process implemented hypothesis test on H1 and H2, the Hypothesis 1 (H1) found the test results t_{count} < t_{table} or -3.52<1.98 and H_0 accepted. This case confirms that the perceived risk has effect towards purchase decision. Similarly, Hypothesis 2 (H2) is able to store image decrease perceived risk to the consumer purchase decision, which can be seen from $t_{count} > t_{tabel}$ or 4.65>1.98.



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IV. CONCLUSION

This study aimed to assess the effect of perceived risk on the purchase decision are moderated by store image in the organic vegetable products, in order to improve consumer decision to purchase organic vegetables in West Java. Results are perceived risk to have an influence on consumer purchase decision, so that the value of consumer perceived risk should go down to increase the purchase decision, these findings enhance previous findings of Yee et al (2011) and Alhabeeb (2002), and the difference is a matter of research. On perceived risk, there are several factors which is financial risk, risk and psychological risk functional, retail consumers are not bad for functional assess risk and psychological, which means understanding where organic vegetable products. In contrast to financial risk, which is considered expensive price is still an issue. It is necessary to approach, one of them with the education to form the image of the price of organic products is the "premium", which means that the price in accordance with its benefits, so as to reduce the value of the risk of consumers for organic products.

While the level of support in the purchase decision of store image in line with the opinions Zeithmal (1988), Laforet (2007), Martineau (1958), and Turley &Milliman (2000) which stores the image can strengthen or weaken the consumer behavior of consumers in a retail shop at the supermarket. Perceived risk will be reduced if the store image rises, the scaling decision consumers will purchase organic vegetable products. These findings are innovation, considering this research has not been tested empirically in previous research.

The results of a large study said the total effect is 22% of the purchase decision of consumers, there are other variables that increase perceived risk purchase decision aside and store the image, so it needs to be done further research related to it, in order to support global efforts in implementing the "go green" against the issue of "global warming".

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