

## Exploring the impact of customer trust, perceived risk, and user convenience on the online purchase intention of Indonesian local food specialties

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### Abstract

The rise of digital media has facilitated Micro, Small, and Medium Enterprises (MSMEs) in promoting their products more effectively. For Indonesian local food specialties, which are mostly produced by MSMEs, it becomes essential to understand the factors that shape consumers' online purchase intention. This study aims to examine the influence of Trust, Perceived Risk, and User Convenience on consumers' Online Purchase Intention toward Indonesian local food specialties. The variables Trust and Perceived Risk were selected because consumers' inability to directly inspect products as they would in offline stores often leads to hesitation when making purchase decisions, particularly for perishable food products. Meanwhile, User Convenience was included to assess whether the ease of accessing and using online systems could play a greater role in influencing consumers' intention to purchase. The results from the SEM-PLS analysis show that Trust and Perceived Risk have significant influences, while User Convenience shows no significant relationship with Online Purchase Intention.

**Keywords:** Trust; Perceived Risk; User Convenience; Local Specialties; SEM-PLS

### 1. Introduction

Online platform enables small-scale businesses to gain broader market access and product exposure. It also provides people with limited financial resources or opportunities to become entrepreneurs (1). Moreover, mobile commerce facilitates local producers in expanding their market reach nationally and internationally, while also enabling direct sales to consumers, which helps reduce operational expenses and enhance profitability (2). According to (3), in 2022, many local food specialties in Indonesia were categorized as Micro, Small, and Medium Enterprises (MSMEs) category. It would be unfortunate if local food specialties fail to receive adequate promotion due to the limited resources of their businesses, considering their potential to preserve the cultural heritage of a region. Therefore, digital marketing can be one of strategic tools to reach wider audiences. However, the market approach in online platforms differs from conventional strategy.

The inability to evaluate product quality before purchase often leads consumers to experience trust issues in online transactions, which in turn affects their purchasing intention (4). In addition, consumers usually prefer to buy from larger and more reputable brands to reduce the risk of being deceived. Several studies have examined the role of trust and perceived risk in influencing consumers' intention to purchase online product (5, 6, 7, 8). Marketers can formulate strategies that mitigate perceived risks and encourage purchase intentions by understanding customer perception and establishing trust in digital transactions. Customer trust can be developed through the amount of information and

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communication (9), product value (10), and how the company handles obstacles (11). Meanwhile, customers tend to consider the risks related to delivery (12), privacy and transaction safety (13). The risk becomes higher when the products are food items due to their perishable characteristics. Poor storage or delivery management can significantly affect product quality, resulting in reduced customer satisfaction. Since most local food specialties in Indonesia are non-durable or have limited shelf lives, maintaining consumer trust becomes a fundamental aspect for business credibility and success.

User convenience remains an important factor in explaining customer intentions in online shopping, especially as technology continues to evolve. The convenience of online shopping encourages customers to purchase because it makes them feel satisfied (14). Previous studies have measured convenience through several aspects, including accessibility, search features, service convenience, and transaction simplicity (15, 16). Customers are more likely to use online platforms that are easy to access and save their time and effort. Furthermore, the ability to find product information quickly through digital platforms sets online shopping apart from offline stores, which require more effort to compare products. Local food specialties in Indonesia are highly diverse due to the country's cultural variety. Within a single region, there may be more than one type of traditional food, differing in shape and flavor. Consumers can compare these characteristics and find the products that suit their preferences through online stores. Hence, the producers should ensure that their online systems are convenient enough to encourage consumer purchase intention.

The advancement of digital technology has made it easier for consumers to purchase food online, which explains why this topic has been widely examined in previous studies. Many prior studies have analyzed online shopping behavior, particularly in the context of grocery purchases (17, 18, 19, 20, 21). In addition, a large number of studies did not specify the types of food consumed by customers, as their main focus was on consumers' perceptions of digital technology itself (22, 23, 24). Moreover, with the increasing use of online delivery services for ordering food in recent years, this topic has also been addressed in several studies (25, 26, 27). Distinguishing itself from those studies, the present research focuses on local specialty food to reflect the cultural context of Indonesia, where it is common for people to buy traditional foods as gifts for relatives or colleagues. This cultural tradition can be seen as an opportunity for local food owners to expand their businesses. Therefore, this study aims to examine the influence of trust, perceived risk, and user convenience on Indonesian consumers' intention to purchase local specialty food.

## 2. Material and methods

### 2.1 Customers' Trust

Trust plays an important role in minimizing consumers' perceived risk and managing uncertainty in online transactions, particularly because evaluating product quality online is more difficult than through in-person purchases (4, 5). Consumers who have not previously interacted with an online retailer often perceive greater risk and lower trust. Moreover, concerns about payment security, potential fraud, data privacy, and discrepancies between advertised and delivered products further intensify perceived risk, ultimately affecting trust and purchase intention.

### 2.2 Perceived Risk

Consumers' perceptions of risk in online shopping are influenced by several factors, including website design and information security. Perceived risk also depends on individual's past experiences with similar technologies or platforms, as familiarity can help mitigate uncertainty. Generally, perceived risk reflects consumers' worries that products purchased online may not meet expectations in terms of quality, functionality, or performance, which are harder to judge without direct interaction (5, 9, 10).

### 2.3 User Convenience

The psychological benefits of convenience such as reduced mental effort, shorter waiting times, and avoidance of crowded environments enhance consumers' satisfaction. Search convenience, which relates to how easily users can navigate a website and find accurate product information, also contributes to overall convenience (16). By offering high service convenience, businesses can strengthen customer relationships, gain a competitive advantage, and encourage future purchase intentions by providing a smoother experience compared to offline shopping. Meanwhile, service convenience allows them to save time and shop at their preferred moment (15).

### 2.4 Online Purchase Intention

Online purchase intention refers to the degree of a consumer's willingness or tendency to make purchases through online platforms (14). It reflects how likely consumers are to engage in an online transaction based on their perceptions,

preferences, and confidence in the digital shopping environment. Customer satisfaction has been shown to positively influence purchase intention, and this relationship is strengthened by positive online shopping experiences (16).

## 2.5 Research Methodology

### 2.5.1 Sampling and Data Collection

This study collected data through an online survey of Indonesian consumers who had purchased local food specialties at least once from an online store. There was no specific type of food required for inclusion, as the study aimed to provide exposure to a wide range of local producers. All survey items were rated on a three-point Likert scale: "agree (3)", "doubtful (2)", and "disagree (1)".

### 2.5.2 Hypothesis

The hypotheses of this research are formulated as follows.

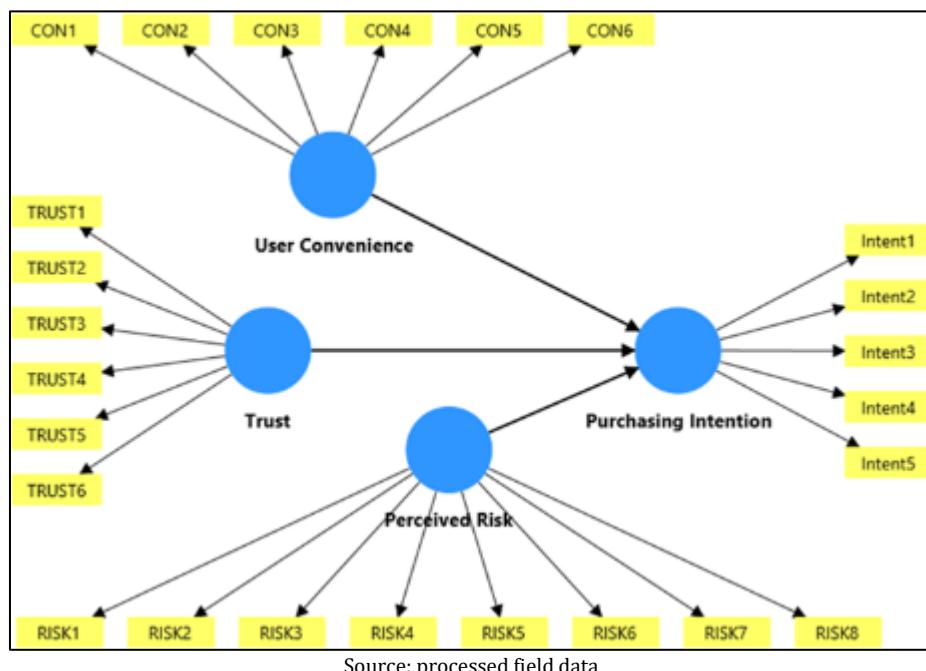
H1: Trust significantly affects consumers' online purchase intention

H2: Perceived risk significantly affects consumers' online purchase intention

H3: User convenience significantly affects consumers' online purchase intention

### 2.5.3 Data Analysis and Path Model

The data in this study were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to examine the relationships among the variables Trust, Perceived Risk, and User Convenience toward Online Purchasing Intention of Indonesian local food specialties. In the first stage, the measurement model was used to assess convergent validity, discriminant validity, and composite reliability. At this stage, indicators with loading factors below 0.5 were eliminated, as they did not sufficiently represent their respective constructs. Convergent validity was evaluated using the Average Variance Extracted (AVE), with a threshold value greater than 0.50. The Fornell-Larcker criterion was employed to assess discriminant validity, where the square root of each construct's AVE exceeded its correlations with all other constructs. Composite reliability ( $\rho_c$ ) was assessed to ensure that all constructs had reliability values greater than 0.7. In the second stage, the structural model was evaluated to examine the causal relationships among the variables. At the 5% significance level, hypotheses are considered supported when the T-statistic exceeds 1.960 and the P-value is below 0.05. In addition, the R-square value is examined to indicate the extent to which the independent variables (Trust, Perceived Risk, and User Convenience) can explain the variance of the dependent variable (Online Purchase Intention) in the structural model. The path model of this study is presented in Figure 1.



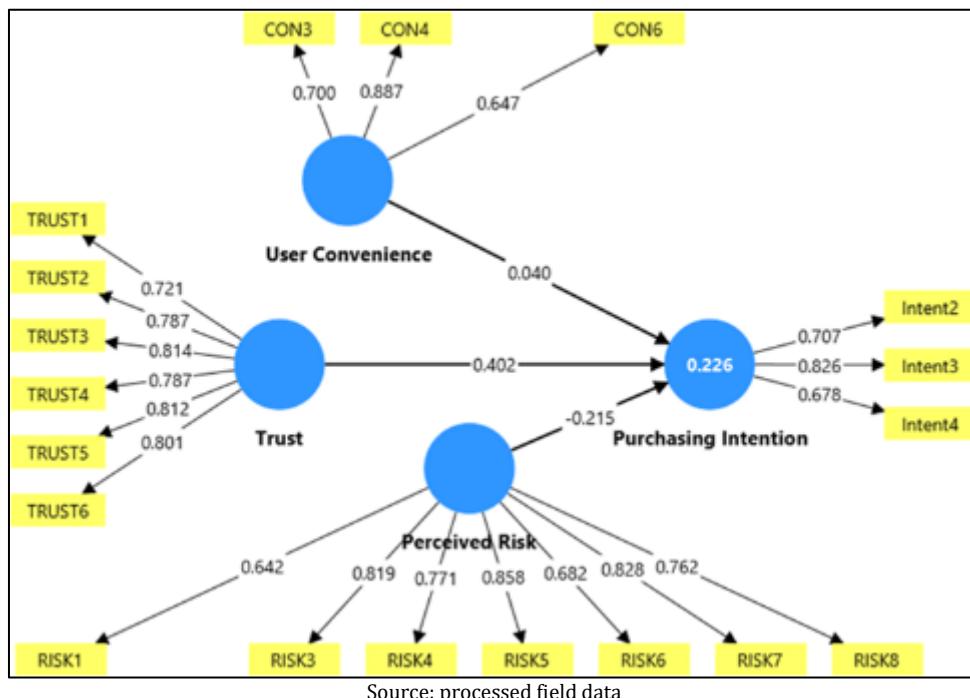
**Figure 1** Research Path Model

### 3. Results and discussion

#### 3.1 Measurement Model

##### 3.1.1 Loading Factor Evaluation

The evaluation of loading factors in this study was conducted in two stages to ensure that all indicators achieved a loading value exceeding 0.60. During the first evaluation, the indicators that had to be eliminated were CON1, CON2, RISK2, INTENT1, and INTENT5. In the second evaluation, the indicator CON5 was also removed. Figure 2 presents the final path model after all remaining indicators satisfied the minimum loading factor criterion.



**Figure 2** Final Path Model with Valid Indicator Loadings

##### 3.1.2 Convergent Validity

The AVE values for all variables were greater than 0.50, indicating that each variable meets the criterion for convergent validity. The detailed AVE values for each variable are presented in Table 1.

**Table 1** AVE Value

Variables	Average Variance Extracted (AVE)
Purchase Intention	0.547
User Convenience	0.565
Perceived Risk	0.592
Trust	0.620

Source: processed field data

##### 3.1.3 Discriminant Validity

The discriminant validity was evaluated using Fornell-Larcker. The square root of the AVE for each variable exceeds the correlations between that variable and the others, indicating that discriminant validity has been established. The detailed results for all variables are displayed in Table 2 which provides the findings for this evaluation.

**Table 2** Square root of AVE (Fornell-Larcker)

	<b>Purchase Intention</b>	<b>User Convenience</b>	<b>Perceived Risk</b>	<b>Trust</b>
Purchase Intention	0.740			
User Convenience	0.153	0.752		
Perceived Risk	-0.228	0.083	0.769	
Trust	0.424	0.326	-0.041	0.787

Source: processed field data

### 3.1.4 Composite Reliability

The findings indicate that all variables achieve a composite reliability score above 0.70. It means that the indicators used consistently and accurately measure the variables. The complete results can be seen in Table 3.

**Table 3** Composite Reliability

<b>Variables</b>	<b>Composite Reliability (rho_c)</b>
Purchase Intention	0.783
User Convenience	0.793
Perceived Risk	0.910
Trust	0.907

Source: processed field data

## 3.2 Structural Model

### 3.2.1 Hypothesis Testing

The purpose of hypothesis testing is to evaluate the strength and significance of the relationships between Online Purchase Intention variable and variables Trust, Perceived Risk, and User Convenience. The results of the analysis are presented in Table 4. At a 5% significance level, User Convenience variable has no significant effect on Online Purchase Intention, as indicated by a T-statistic value of 0.485 (< 1.960) and a P-value of 0.628 (> 0.05). Meanwhile, Perceived Risk (T = 2.960; P = 0.003) and Trust (T = 5.871; P = 0.000) each have significant effects on Online Purchase Intention, as their T-statistics exceed 1.960 and P-values fall below 0.05.

**Table 4** Path Analysis Results

<b>Path Coefficients</b>	<b>Original Sample (O)</b>	<b>T-Statistics ( O/STDEV )</b>	<b>P-values</b>	<b>Conclusion</b>
Trust -> Purchase Intention	0.402	5.871	0.000	Significant
Perceived Risk -> Purchase Intention	-0.215	2.960	0.003	Significant
User Convenience -> Purchase Intention	0.040	0.485	0.628	Not significant

Source: processed field data

### 3.2.2 R-square

The R-square value in this study reflects the degree to which the variables Trust, Perceived Risk, and User Convenience collectively explain the variance in Online Purchase Intention. The R-square value obtained is 0.226. It means that 22.6% of the variance in Online Purchase Intention can be explained by the variables Trust, Perceived Risk, and User Convenience, while the remaining 77.4% is influenced by other variables not included in the model.

**Table 5** R-square

	R-square
Purchase Intention	0.226

Source: processed field data

#### 4. Discussion

The data analysis results show that Hypothesis (H1) is supported, as the Trust variable in this study has a significant effect on Online Purchase Intention for purchasing Indonesian local specialties. This finding is consistent with previous studies suggesting that consumers tend to be more willing to purchase from stores or platforms that successfully build their trust (4, 6, 7, 8). Among the Trust indicators, the availability of halal certification contributes the most to the overall effect. This is not only because the majority of Indonesia's population is Muslim, but also because such certification serves as a guarantee for consumers that the food products are safe for consumption, having passed an official verification process. Furthermore, the results align with prior research emphasizing that reliable information enhances consumers' confidence in making purchase decisions (4, 6, 7). The two indicators (halal certification and information reliability) that strongly define Trust, can be understood from the consumer's perspective, as local food specialties are often purchased as gifts or souvenirs for others. Therefore, consumers tend to ensure the product's safety and quality before making a purchase.

Perceived Risk variable has a significant effect on Online Purchase Intention for purchasing Indonesian local specialties, indicating that Hypothesis (H2) is supported in this study. The Perceived Risk coefficient of -0.215 shows that the relationship between this variable and Purchase Intention is negative. This means that when consumers' perceived risk increases, their purchase intention decreases, and conversely, when perceived risk regarding Indonesian local food specialties decreases, consumers' willingness to purchase increases. These results are consistent with previous studies (7, 8, 11). Among the indicators of Perceived Risk, the one with the highest contribution in explaining this variable is the existence of an expiration date. Indonesian local food specialties come in many varieties, but most of them are perishable in nature. Therefore, consumers tend to consider the risk of product expiration as an important factor influencing their purchasing decisions.

The research findings indicate that the User Convenience variable has no significant effect on Online Purchase Intention, thus rejecting Hypothesis (H3). This result contrasts with several previous studies which found that convenience can influence consumers' purchase behavior (15, 28, 29, 30). However, other studies have reported similar findings, showing that convenience does not significantly affect purchase intention (31, 32). This may be because the convenience variable is more closely related to the operational aspect of online shopping systems. Nowadays, most consumers are already familiar with using online platforms for purchasing, making convenience no longer a primary factor influencing their buying decisions. This study specifically focuses on food local specialties, where other factors more closely related to the characteristics of the product itself tend to have a stronger influence on consumers' purchase intentions.

#### 5. Conclusion

The conclusion of this study is that the variables Trust and Perceived Risk have a significant effect on consumers' intention to purchase Indonesian local food specialties. This indicates that both variables are relevant for understanding consumer behavior in online food purchasing, particularly for products that are perishable and often bought not for personal consumption but as gifts for others, where product safety and reliability are crucial. In contrast, the User Convenience variable shows no significant effect. This may be due to the increasing digital literacy and familiarity of individuals with online shopping systems, making this variable less relevant when the research focus is not on technology adoption. Therefore, producers of local food specialty businesses should focus on maintaining consumer trust and reducing perceived risk to enhance consumer confidence and ultimately increase sales.

#### Compliance with ethical standards

##### *Disclosure of conflict of interest*

No conflict of interest to be disclosed.

*Statement of informed consent*

Each participant gave informed consent to take part in this research.

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