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). There is a significant influence between image of store and the Confidence through the Introduction of Brands where the better the Image of the Store in the minds of consumers. 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. The Influence of Faith toward Purchase Interest is that the better the Faith of the consumers, the higher the level of consumers' Purchase Interest. Originality of this paper are 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. A new research path is also discovered on the influence of Faith variable toward Risk Perception variable.

1 Introduction

Marketing is a vital and imperative aspect of a company. According to [31], 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 [5]. 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 [43]. An analysis of consumer behavior combines psychological behavior, economic behavior, and marketing skills to improve the understanding of consumer behavior [14]. 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 [27].

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 [34,44]. In a psychological term, the method conducted by [44] 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 [34].

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 [8, 9, 41] (Risiko Sosial dan Risiko Psikologis). Yet, a study by [8] 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 [16, 38, 1, 46, 13, 6, 7, 26, 12]. However, a study by Calvo-Porral and Lévy-Mangin [4] 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 : 2). 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[2], Chien et al [6] 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 [17] 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 [11], 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.

2 Literature Review

2.1 The Influence of Store Image Variable toward Faith

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. 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 [37]. 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 [3]. 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

2.2 The Influence of Store Image Variable toward Risk Perception

The theoretical basis of Store Image on Risk Perception indicates that 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) 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). 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 [9] 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

2.3 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. 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 a significant positive connection between Store Image and Purchasing Interest [16]. A study by Park and Lennon showed that there is a significant positive connection between Store Image and Purchase Interest [38]. A study that shows there is a significant positive relationship between Store Image and Purchase Interest [1]. A study by [46] showed that there is a significant positive relationship between Store Image and Purchase Interest. A study by [13] indicates that there is a significant positive relationship between Store Image and Purchase Interest. There is a significant positive relationship between Store Image and Purchase Interest. A study by [6] 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 [7] 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 [26] 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 Etka. A study by [12] indicates that there is a positive and significant relationship between Store Image and Purchase Interest. A study by [4] 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

2.4 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 : 100). 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

2.5 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 : 412). 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. Faith has a positive and significant relationship toward Purchase Interest. A study by [4] 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

2.6 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 [27]. 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.

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 [5] 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 [46] shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by [9] shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by [19] shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by [29] shows that there is a negative and significant influence between the variables of Risk Perception toward Purchase Interest. A study by [32] 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

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3 Research Methods and Materials

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 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 : 573) 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 [24]. 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.

4 Findings 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 ≥ 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. Below is the test result of the structural and measurement model on the path diagram as depicted in Picture 2 below:

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.

4.1 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, α=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 th

at 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 Introductio.

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.

One of the theories these findings support is the statement by Fernie *et al.* (2003 : 223) 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 : 223) are the psychological attributes according to Martineau *and* Pierre (1958), affective attributes according to [38], 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 capabi

lity.

4.2 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, α=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 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.

This study does not support part of the previous research findings by [8] 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 [8] that revealed the negative significant relationship between Store Image and Social and Psychological Risks. A study by [8] 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.

4.3 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, α=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 there is a positive and insignificant relationship between Store Image and Purchase Interest [4]. 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 there is a positive and significant relationship between Store Image and Purchase Interest [16]. 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.

This research finding also does not support the research by [26], 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: Etka 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 Etka products. Besides, it also examined any factor that became the primary consideration of Purchase Decision on the network of Etka stores. This study involved 300 consumers of Etka brand products in the network of Etka 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 Etka.

4.4 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, α=5%). Therefore, Hypothesis 4 (H4) that is proposed in this study is p

roven 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 [42] 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.

4.5. The Influence of Faith toward Purchase Interest (H_5)

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, α=5%). Therefore, Hypothesis 5 (H_5) 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 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.

4.6 The Influence of Risk Perception toward Purchase Interest (H_6)

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, α=5%). Therefore, Hypothesis 6 (H_6) 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 [5] 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 [46], 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 [9], 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 research findings will also enrich and complement the theory proposed by [27], 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 [27]. 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.

5 Conclusions and recommendations

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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