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Analyzing Perceived Risk and E-WOM Influence on Healthy Food Choices Among Generation Z in Malang City, Indonesia

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Abstract. The pandemic has shifted societal behavior towards a healthier lifestyle, with 7 out of 10 people in Indonesia desiring healthy food. Malang City, as one of the cities in East Java with many universities, has a significant Gen-Z population influencing the economic activities in the healthy food sector. This study explores the relationship between Perceived Risk and Purchase Decisions and the moderating role of Electronic Word of Mouth (E-WOM) among students in Malang City. Using quantitative methods and SEM-PLS analysis with 100 101 students from Universitas Brawijaya as respondents gathered through questionnaires, this study found that Perceived Risk significantly affects healthy food purchase decisions, and E-WOM is a significant moderating variable in this relationship. The study provides strategic recommendations for marketing and policies related to healthy food, including financial risk control through regular product price evaluations, the creation of social trends to reduce negative stigma among Gen-Z, improved production and delivery efficiency to speed up product reception, and maximizing the role of E-WOM through promoting positive reviews and educational content on social media to build a positive image and increase consumer loyalty.

Keywords: electronic word of mouth (e-wom); generation z; healthy food; perceived risk; purchase decisions

INTRODUCTION

After the COVID-19 pandemic, there has been a significant shift in public health priorities, especially in healthier food consumption patterns. This interest is reflected in changes in social habits that lead to preferences for healthier food products. Healthy food is defined as products that contain essential nutrients for the body and maintain a nutritional balance that is beneficial for physical well-being (Novianti, 2018). According to a survey by NielsenIQ and Grab discussed in the article by Yunita, (2023), more than 13,000 respondents stated that 7 out of 10 people in Indonesia want to eat healthy food regularly. Apart from that, this change in pattern is also significantly influenced by Generation Z in Indonesia. Data from the Ministry of Education and Culture, in collaboration with the Central Statistics Agency (2020), shows that around 27.94% or around 7.7 million of Indonesia's population is included in the Generation-Z category. This demographic is the majority when compared to other generations such as millennials (25.87%), Generation-X (21.88%), post-Generation-Z (10.88%), *Baby Boomer* (11.56%), and Pre-Boomers (1.87%).

The significant presence of Generation Z requires special attention, because they play an important role in changing consumption patterns, preferences and lifestyles in Indonesia. Born in the internet era, Generation Z is characterized by its strong connection to social media and advanced technology (Mansur & Ridwan, 2022; Rastati, 2018; Suwarno et al., 2018). These characteristics allow them to quickly access information via gadgets, want instant gratification, are critical of information, support innovation, and are consumptive of trends. In the context of consumer behavior, purchasing decisions, especially regarding healthy food, are influenced by factors such as *Perceived Risk*. *Perceived Risk* is the uncertainty that arises when consumers do not fully understand the consequences of their purchasing decisions, especially when the results are not immediately visible (Indiani et al., 2015; Salsabila et al., 2021). These risks significantly influence actual purchasing decisions, as decreasing perceptions of acceptable risk increases consumers' trust and

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intent to make online purchases, ultimately driving actual purchases.

In the digital era, Electronic Word of Mouth (E-WOM) plays an important role in influencing consumer purchasing decisions, especially among Generation Z. Word of Mouth (WOM) is a form of oral communication that involves opinions or evaluations about a product or service, either individually or in groups, with the aim of providing personal information (Astana, 2021). Research by Al-Haddad et al. (2022) shows that E-WOM can explain 49.2% of the variation in consumer purchase intention, with information adoption (β = 0.489) and information usefulness (β = 0.204) as the most influential factors. In addition, Firmansyah & Arif (2023) found that E-WOM significantly influences purchasing decisions, with a t-statistic value of 5.23 and a p-value of 0.000, indicating a strong positive relationship. However, research by Cuong (2024) revealed that risk perception can moderate the relationship between E-WOM and purchase intention, with increased risk perception reducing the effectiveness of E-WOM in influencing purchasing decisions. This shows that although E-WOM has a significant impact, external factors such as risk perception still need to be considered in marketing strategies. Therefore, a deep understanding of the interaction between E-WOM and risk perception is essential for stakeholders in the healthy food sector to design an effective approach in influencing Generation Z consumer behavior.

Other factors that influence the purchase decision are: *Word of Mouth* (WOM), which has now evolved into *Electronic Word of Mouth* (E-WOM) in the digital era. WOM refers to the sharing of product or service information among consumers, influencing their usage decisions (Jeuring & Haartsen, 2019; Talwar et al., 2021). The purpose of e-WOM is to provide information, influence opinions, motivate consumers to make purchases, and recommend products based on perceived benefits (Agustina, 2018). E-WOM, which is facilitated by the platform *online*, moderates the relationship between variables, as seen in studies (Wahab et al., 2023). This research identifies that *Perceived Risk*, which includes financial, health, and social risks, influences healthy food purchasing decisions among Generation-Z. Additionally, this study hypothesizes that E-WOM will moderate the relationship between *PerceivedRisk* and purchasing decisions. Nonetheless, research on how E-WOM influences interactions between *Perceived Risk* and purchasing decisions, particularly in the context of healthy foods, are still limited. Therefore, this research aims to explore and test the extent to which E-WOM plays a moderating role in the influence of Perceived Risk on decisions to purchase healthy food by Generation-Z. It is hoped that the results of this research will provide valuable insights for researchers, government policy makers, and business stakeholders in the healthy food sector to understand Generation-Z consumer behavior in more depth.

METHODS

This study uses a quantitative approach to examine the relationship between Perceived Risk and healthy food purchasing decisions, and explores the moderating role of Electronic Word of Mouth (E-WOM) in Generation Z students at Brawijaya University, Malang City. Brawijaya University was chosen because the majority of its students are Generation Z, which is a representation of the Generation Z population in Malang City from 213.8 thousand Generation Z people in Malang City. This study was conducted from January to June 2024, this study involved 100 respondents selected using the convenience sampling method, using the Slovin formula based on the population of Brawijaya University students of 55,520 students. The respondent criteria are Generation Z who are currently studying at Brawijaya University and have experience consuming food with healthy claims, healthy labels, or processing processes that are considered healthy according to personal perception at least

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once. Data collection was carried out through two main methods, namely library documentation and questionnaire surveys. Literature documentation was conducted to build a strong theoretical foundation, focusing on the concept of Partial Least Squares Structural Equation Modeling (PLS-SEM), Perceived Risk, and purchasing decisions. Meanwhile, a questionnaire survey was designed to collect students' perceptions regarding Perceived Risk towards purchasing healthy food, their perceptions towards E-WOM, and decisions to purchase healthy food using a measurement scale, namely the Likert scale 1-5 where 1 means strongly disagree, to 5 which means strongly agree. Data analysis was conducted using the PLS-SEM technique using SmartPLS 4.0 software and Validity and reliability tests to test and understand the relationship between the variables that have been identified. The stages in the PLS-SEM analysis are, 1) evaluation of the outer model, 2) evaluation of the inner model, and also hypothesis testing. The research indicators used to measure the variables are reflected in (Table 1.)

Table 1. Research Indicators

	Indicator
	Variable *Perceived Risk* (X) (Durmus et al, 2017)
(X1)	**Financial Dimension**
(X1.1)	Concern about the amount of money that will be spent to make a purchase
(X1.2)	Concerns regarding the appropriateness of personal financial conditions when making purchases
(X1.3)	Concerns regarding the completeness of the payment system in purchasing
(X1.4)	Concern about additional shipping service costs which are considered burdensome
(X2)	**Social Dimension**
(X2.1)	Concern about the perception of premium by the public
(X2.2)	There is a fear of being left behind by trends in other foods
(X2.3)	There is family involvement in choosing certain healthy foods
(X2.4)	The influence of friends in choosing food
(X3)	**Time Dimension**
(X3.1)	Consumer concerns about delays in seller response
(X3.2)	Concerns about delays in delivery times
	Variable *Electronic Words of Mouth* (E-WOM) (Z) (Lin et al, 2023)
(Z1)	High frequency of consumers to see posts of opinions or reviews of other consumers via *platform* social media
(Z2)	Interest in content that contains product information
(Z3)	Interest in healthy food content that contains education
	Purchase Decision Variable (Y) (Darian et al, 2011)
(Y1)	**Dimensions *Benefit association***
(Y1.1)	Benefits of Healthy Food Products
(Y1.2)	Reliability of Healthy Food Products
(Y1.3)	Customer Satisfaction with Healthy Food
(Y2)	**Purchasing Priority**
(Y2.1)	Priority Level for Purchasing Healthy Food Products
(Y2.2)	Purchase Urgency Level
(Y2.3)	Short Term Product Importance Level
(Y2.4)	Long Term Product Importance Level

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This research adopts a quantitative approach to examine the relationship between *Perceived Risk* and healthy food purchasing decisions, as well as exploring the moderating role of *Electronic Word of Mouth* (E-WOM) among Generation-Z students at Brawijaya University, Malang City. Brawijaya University was chosen because the majority of its students are Generation-Z which is representative of the Generation-Z population in Malang City. Carried out in the period January to June 2024, this research involved 100 respondents selected using the method *convenience sampling*, using the Slovin formula based on the total student population of Brawijaya University of 55,520 students. The criteria for respondents are Generation-Z who are currently studying at Brawijaya University and have experience consuming food with healthy claims, healthy labels, or processing processes that are considered healthy according to personal perception at least once. Data were collected through two main methods: literature documentation and questionnaire surveys. Literature documentation is carried out to build a strong theoretical foundation, with a focus on concepts *Partial Least Squares Structural Equation Modeling* (PLS-SEM), *Perceived Risk*, and purchasing decisions. Meanwhile, a questionnaire survey was designed to collect related student perceptions *Perceived Risk* towards purchasing healthy food, their perception of E-WOM, and decisions to purchase healthy food using a measurement scale, namely a 1-5 Likert scale where 1 means strongly disagree, to 5 which means strongly agree. Data analysis was carried out using the PLS-SEM technique using SmartPLS 4.0 software and descriptive analysis to test and understand the relationship between the variables that have been identified. The stages in PLS-SEM analysis are, 1) evaluation of the outer model, 2) evaluation of the inner model, and also hypothesis testing. The research indicators used to measure variables are reflected in (Table 1.)

The hypothesis used in this research is as follows (Figure 1.)

H1 : *Perceived Risk* influencing the decision to purchase healthy food by Generation-Z in Malang City

H2 : E-WOM will moderate the relationship *Perceived Risk* and healthy food purchasing decisions by Generation-Z

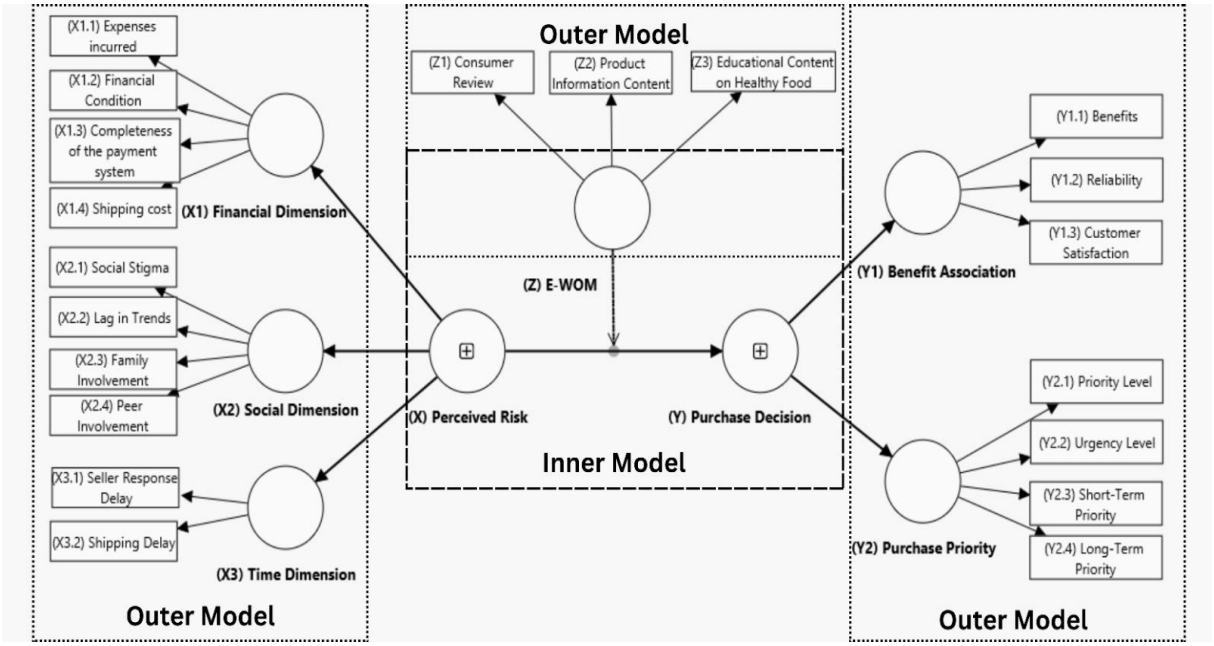

Figure 1. Research Model

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RESULTS AND DISCUSSION

Descriptive Analysis

1. Descriptive Analysis of Respondent Characteristics

Table 2. Descriptive Analysis of Respondent Characteristics

Category	Amount	Percentage
Based on Gender		
Man	45	44.6%
Woman	56	55.4%
Total	**101**	**100%**
By Age		
19 years old	4	3.96%
20 years	19	18.81%
21 years	39	38.61%
22 years	27	26.73%
23 years	8	7.92%
24 years old	4	3.96%
Total	**101**	**100%**
Based on Pocket Money/Income		
IDR <1,000,000	24	23.8%
IDR 1,000,000-IDR 2,000,000	56	55.4%
Rp> 2,000,000	21	20.8%
Total	**101**	**100%**

Source: Primary data processed, 2024

Based on data from research results in Table 2, the age composition of the largest respondents, respectively, is 20, 21, 22, and 23 years, reflecting the majority of students who were members of the 2020-2023 class when this research was conducted at Brawijaya University. On the other hand, the lowest number of respondents were in the 19 and 24 year age group. Students aged 19 years are thought to have fewer numbers due to their status as new students who may have less exposure to surveys via Google Form. Meanwhile, students aged 24 years had a lower proportion because most of this age group had graduated from Brawijaya University, so only a few could participate in this research. When individuals or groups have limited or minimal access to information about a particular topic or activity, they tend to show lower levels of involvement or activity towards it (Oeldorf-Hirsch, 2018).So, it can be concluded in this study that the high involvement of respondents aged 20, 21, 22, and 23 years was caused by their exposure to filling out questionnaires via *Google Form* which is quite spread among this age group, while the opposite occurs in the 19 and 24 year age group (Siregar et al., 2024)

Based on (Table 2), it can be seen the distribution of monthly pocket money for the 101 respondents in this study, which is the result of processing respondent data obtained during the research period which can be seen in . As many as 23.8% of respondents had a monthly pocket money of less than IDR 1,000,000, which was around 24 people. The majority of respondents, namely 55.4%, had a monthly pocket money of between IDR 1,000,000 and IDR 2,000,000, with a total of around 56 people. Meanwhile, 20.8% of respondents had a monthly pocket money of more than IDR 2,000,000, which was around 21 people. The largest group is respondents with monthly pocket money between IDR 1,000,000 and IDR 2,000,000, while the smallest group is those with pocket money of more than IDR 2,000,000. This is in line with research conducted by (Aziz, 2019).which states that the allowance or pocket money for Brawijaya University students is at most in

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the range of 500,000 to less than 2,000,000 rupiah per month which students usually use for daily food costs, transportation, accommodation, shopping for academic needs such as books, as well as for entertainment and social activities (Hassan, 2020).

Table 2 provides an overview of the characteristics of the respondents from several main aspects. In terms of gender, respondents consist of men and women with a fairly balanced proportion, but slightly more women. In terms of age, respondents are in the range of 19 to 24 years, with most being in their early to mid-20s. This reflects the age group that is still active as a student and is included in generation Z. Furthermore, based on pocket money or income, the majority of respondents have an income in the middle range, with some others having lower or higher incomes. This information is important as a basis for understanding the demographic background of respondents in the context of healthy food purchasing behavior and the influence of factors such as Risk Perception and Electronic Word of Mouth.

2. Analysis PLS-SEM

a. *Outer Model*

Outer model evaluation aims to assess the validity and reliability of the indicators used to measure latent constructs in the model (Ghozali & Hengky, 2019).This process is important to ensure that the indicators accurately and consistently represent the construct in question. Outer model evaluation includes three main steps: *Convergent Validity, Discriminant Validity, dan Reliability* (Rahadi, 2023).*Convergent validity* measures how well indicators on a particular construct correlate with each other, indicating that they are truly measuring the same construct. Two important aspects of *convergent validity* are *the loading factor and Average Variance Extracted (*AVE). *Loading factor* shows the strength of the relationship between each indicator and the latent construct it measures, this value should be > 0.7 for good validity (Hair et al., 2022).*Average Variance Extracted* (AVE) is a measure that shows the average variance explained by indicators in a particular construct, the AVE value must be > 0.5 to indicate that more than 50% of the indicator variance explains that construct. In this study, all tests *convergent validity* have met the criteria set.

Discriminant validity measures the extent to which a construct differs from other constructs in the measurement model. This validity ensures that constructs that should be different do show significant differences (Rahadi, 2023). The method used to analyze *discriminant validity* covers *Cross Loadings, Fornell-Larcker Criterion, and Heterotrait-Monotrait Ratio* (HTMT). This research uses *cross loadings,* which checks whether each indicator in a construct has a value *loading* which is higher for this construct compared to the loading value for other constructs (Hair et al., 2022).Reliability measures the internal consistency of indicators in measuring the same construct. Reliability tests include *Composite Reliability* (CR) and *Cronbach's Alpha*. *Composite Reliability* measures the internal consistency of the indicator, with a CR value > 0.7 considered reliable. *Cronbach's Alpha* measuring internal consistency, with a value > 0.7 indicating good reliability. Reliability is important to ensure that these indicators provide consistent results under various conditions and measurement times. The CR and Cronbach's Alpha values of this model can be seen in. In this study, all tests *discriminant validity* And *reliability* have met the criteria set.

b. *Inner Model*

Evaluation of the inner model in this research was carried out through various tests, including value analysis *path coefficient* which will be discussed in the next section along with hypothesis testing, *R-Squares, Q-Square, Effect Size*, And *Goodness of Fit* (GoF). The structural relationship diagram in this model can be seen in (Figure 2.**)**. According to Hair et al., (2022) and

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Rahadi, (2023), mark *R-Square* of 0.346 and *Adjusted R-Square* of 0.326 indicates that the independent variable is able to explain around 34.6% and 32.6% of the variability in the dependent variable, with the assessment criteria that the higher the value *R-Square*, the better the model's ability to explain data variability. Mark *Q-Square Predict* of 0.299 shows the model's ability to predict, with the criteria *Q-Square* above 0 indicates the model has relevant predictability. *Effect Size* (f-square) measures how big the impact of the independent variable is on the dependent variable in the model, with values of 0.02, 0.15, and 0.35 respectively indicating *effect size* small, medium and large. In this research, *effect size* for the relationship between *Perceived Risk* and Purchase Decision is 0.221, which means the impact is moderate, while for E-WOM moderation on relationships *Perceived Risk* and Purchase Decision is 0.040, indicating a smaller impact. *Goodness of Fit* (GoF) of 0.489 indicates a good model that fits the existing data, with GoF criteria above 0.36 considered good fit. Based on these results, it can be concluded that the model in this study is quite strong and reliable in explaining and predicting the relationship between the variables studied.

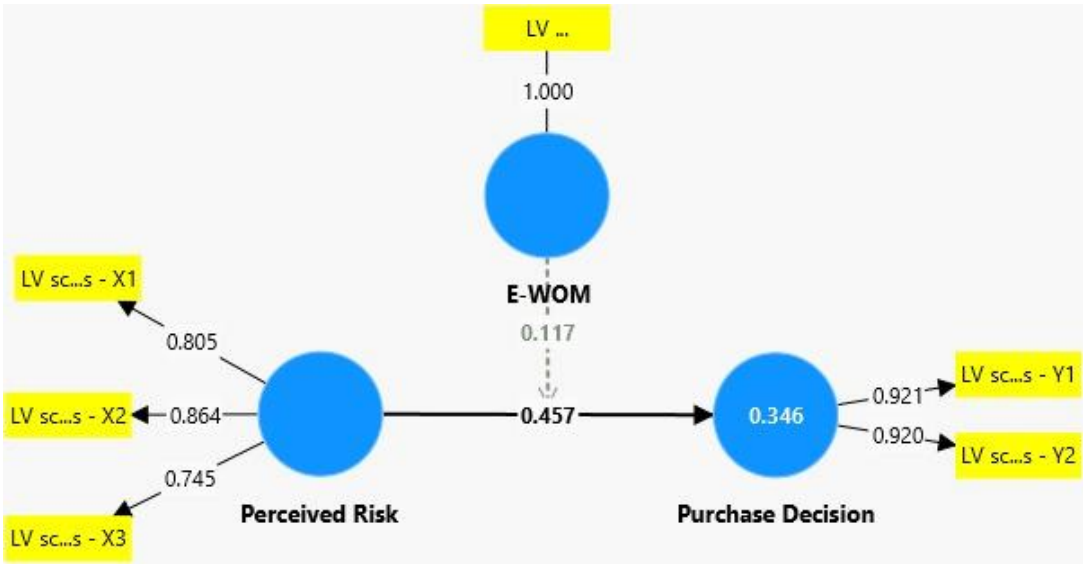

Figure 2. Structural Model *(Inner Model)*

c. Hypothesis Testing

Hypothesis testing is carried out to determine the relationship between one construct and other constructs. This testing process involves path coefficient analysis (*path coefficient*) in the structural model to determine how much direct influence the dependent variable has on the existing independent variables. This path coefficient value describes the strength and direction of the relationship between the constructs in the model. Positive values indicate a positive relationship, while negative values indicate a negative relationship. Hypothesis testing was carried out using bootstrapping to test the significance of the path coefficient. Mark *p-value* used to determine whether the relationship is significant. The hypothesis is accepted if *p-value* less than 0.05. The hypothesis testing can be seen in (Table 3) where it can be concluded that both hypotheses are accepted

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Table 3. Hypothesis Testing

Hypothesis	Original sample (O)	P values	Information
H1: *Perceived Risk* -> Purchase Decision	0.457	0.000	Accepted
H2: E-WOM x *Perceived Risk* -> Purchase Decision	0.117	0.022	Accepted

The Influence of Perceived Risk on Healthy Food Purchasing Decisions by Generation-Z in Malang City

Hypothesis testing is carried out with the aim of understanding the influence of the direct relationship between constructs by analyzing the value of the path coefficient and the P-Value value in the research model. The hypothesis can be accepted if the P-Value value obtained is <0.05, while the hypothesis is rejected if the P-Value value is >0.05 (Hair et al., 2022). Based on the results of the hypothesis test listed above, it was found that Perceived Risk has a significant influence on purchasing decisions. The path coefficient of 0.457 indicates a strong relationship between levels *Perceived Risk* with the purchase decision. *Nilai P-Value* which very much meets the standard, namely 0.000, indicating that this relationship is statistically significant. It means *Perceived Risk* has a positive relationship to purchasing decisions; when *Perceived Risk* increases, the purchase decision will also increase(Widi et al., 2024).

This research focuses on healthy food and Generation-Z, where healthy food can be categorized as superior or *luxury goods*. These products have special characteristics in that consumers tend to consider product quality more carefully and are willing to pay more for quality products. Although general theory suggests a negative relationship between Perceived Risk and purchasing decisions (Miao et al., 2019),this study finds that in the context of healthy food as luxury goods, product quality and higher value change this dynamic(Ghazali et al., 2022; Mendini et al., 2021). Thus, the first hypothesis test in this research is declared accepted, where *Perceived Risk* influencing healthy food purchasing decisions by Generation-Z.

The Moderating Role of E-WOM on relationships *Perceived Risk* on Healthy Food Purchasing Decisions by Generation-Z in Malang City

The analysis results show that *Electronic Word of Mouth* (E-WOM) acts as a significant moderating variable in the relationship between *Perceived Risk* and healthy food purchasing decisions by generation-Z. The path coefficient value is 0.117 and the P-Value value is 0.022 indicating that E-WOM strengthens the influence *Perceived Risk* on healthy food purchasing decisions by Generation-Z. This is in line with research conducted by (Purba & Paramita, 2021; Zulkarnain, 2021) which explains that E-WOM influences purchasing decisions. The same pattern can be seen when E-WOM plays a moderating role in the influence relationship *perceived risk* on healthy food purchasing decisions by Generation-Z. Thus, it can be concluded that not only *Perceived Risk* which has a significant influence on purchasing decisions, but this influence can also be strengthened by the presence of E-WOM in other words it can be said that both hypotheses and the second hypothesis are accepted.

CONCLUSION

This research yielded several main conclusions namely *first*,The Influence of Perceived Risk on Healthy Food Purchasing Decisions by Generation-Z in Malang City. The findings show that *Perceived Risk* has a significant positive influence on the decision to purchase healthy food by Generation-Z in Malang City. Despite the associated risks,

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Generation-Z still chooses healthy foods because they consider the health benefits to be more valuable than any possible financial or social risks. This is different from previous theories which assume that *Perceived Risk* will reduce purchasing decisions. Dimensions *PerceivedRisk* such as financial, social and time aspects still describe these risks. Perceived Risk Management is crucial in marketing strategies for healthy food to Generation-Z. Companies need to manage and communicate the risks of their products to maintain consumer interest and trust.*Second,*The Influence of E-WOM on the Relationship between Perceived Risk and Purchasing Decisions. This research also found that E-WOM (*Electronic Word of Mouth*) positively and significantly influences the relationship between *PerceivedRisk* and purchasing decisions, although the influence is relatively small. This means that the negative impact of Perceived Risk can be reduced through increasing E-WOM. Effective implementation includes increasing positive reviews and informative and educational digital content about healthy food on social media. E-WOM can be an effective tool to increase healthy food purchasing decisions by Generation-Z in Malang City even though they have a high Perceived Risk.

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