



## ORIGINAL ARTICLE

# Impact of Item Quality and Perceived Risk on Loyalty through Purchase Decisions on Hygiene Products in Surabaya: COVID-19 Perspective

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**KEYWORDS**

Product Quality;  
Perceived Risk;  
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**ABSTRACT:** The reason of this research about is to get it the affect of the COVID-19 widespread on quality and hazard in cleanliness item obtaining choices. The populace of this think about alludes to the populace of Surabaya, East Java territory, so the test of this consider was 200 individuals. A examining strategy utilizing straightforward arbitrary examining is additionally called straightforward arbitrary testing. The information investigation procedure utilized in this consider is SEM (Basic Condition Demonstrate). The comes about of the speculation testing appear that the impact of item quality on buy choices is positive and vital in making buy choices. The impact of seen chance on obtaining choices is demonstrated to be positive and critical. The impact of obtaining choices on dependability demonstrated positive and significant. Item quality incorporates a positive and critical impact on dependability through acquiring choices. Seen chance features a positive and critical impact on devotion through acquiring choices. The conclusion of this study is that all hypotheses proposed in this study are significant, so all proposed hypotheses are accepted. Suggestions for future research are to be tested on different objects to test the robustness of these theories. While the practical advice put forward is that manufacturers of hygiene products must be able to innovate continuously on the hygiene products offered and must continue to educate the market about the benefits of the product and about the risks faced if during the VOVID-19 period, individuals do not use hygiene products.

**INTRODUCTION**

The rampant spread of the COVID-19 pandemic has exceeded all expectations. As a result, many countries may not be able to fully provide the masses with the health care needed to sustain their economy. The impact of COVID-19 on consumer behavior could cause global economic disruption, reduced market inventory, supply shortages, increased political instability, and hundreds of billions in lost revenue for governments [1].

Public perception and behavior changed during the COVID-19 pandemic. According to there are record sales of health-safety products such as cleaning products and masks. Looking at purchasing behavior and purchasing decisions from a crisis perspective, several studies have looked at and focused on changes in

consumer behavior, namely:[2] who found changes during and after the crisis in consumer retail buying behavior toward cheaper discount alternatives or self-service supermarket brands during the recession. This is due to the inherent financial uncertainty during the crisis which changed the importance of price to consumers in relation to quality, thus forcing them towards cheaper brands

such as self-service brands [3]. On the other hand, in the current COVID-19 pandemic climate there has been a shift towards a focus on quality as a preventive measure that acts proactively to try to minimize the risk of contracting the virus [4, 5]. In light of consumers' new experiences with supermarket labels, many find the

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products not aligned with their previous perceptions of private brands lacking in quality and thus continue to purchase the products [6].

One aspect that is known to influence purchasing decisions is the role of branding and positioning of a product [7]. In particular, product branding is important because it enables aspects of communication about quality as well as awareness-raising for consumers that influence their choice and decision-making processes[8]. Empirical research on consumer choice brands during a pandemic does little to explain how pandemics can influence or change customer behavior and how consumers make their brand choices in different ways [9].

This study focuses on hygiene products because, as stated earlier, the results of Nielsen's research [4] prove that there are record sales of health-safety products such as cleaning products and masks. Toilet paper sales increased by 123% for the week ending March 21, 2020, compared to the same week last year. According to WHO (<https://www.who.int>) hygiene is a series of practices carried out to maintain health. Personal hygiene refers to keeping the body clean (<https://www.who.int>). Meanwhile, according to WHO, hygiene products are (<https://www.who.int>) products that are consumed/used for the purpose of protecting oneself from many infectious diseases, including Covid-19. To achieve the greatest health benefits, improved hygiene must be carried out in conjunction with improved health behaviors that are integrated with improving personal hygiene practices that help prevent the spread of disease. According to WHO [10] hygiene products include: (1) handwashing, (2) bathing, (3) laundering.

Based on this background, problem formulations are proposed in this study:

- Does quality affect the purchasing decisions of hygiene products in Surabaya in the perspective of COVID-19?-
- Does risk affect the decision to purchase hygiene products in Surabaya from the perspective of COVID-19?
- Does purchasing decisions affect loyalty to hygiene products in Surabaya from the perspective of COVID-19?
- Does quality affect loyalty to hygiene products in Surabaya from the perspective of COVID-19 through

purchasing decisions?

-Does the risk affect loyalty to hygiene products in Surabaya from the perspective of COVID-19 through purchasing decisions?

While the objectives to be achieved in this study are to analyze the effect of:

- Quality of purchasing decisions for hygiene products in Surabaya in the perspective of COVID-19.
- Risks on purchasing decisions for hygiene products in Surabaya in the perspective of COVID-19.
- Purchase decisions on loyalty to hygiene products in Surabaya in the perspective of COVID-19.
- Quality of loyalty to hygiene products in Surabaya in the perspective of COVID-19 through purchasing decisions.
- The risk of loyalty to hygiene products in Surabaya in the perspective of COVID-19 through purchasing decisions.

### ***Theoretical framework***

#### ***Previous research***

The first previous research that was used as a reference for this research was the research conducted by Fahmy & Sohani in 2020 in Sweden [11]. The findings show aspects of price, quality, risk, and loyalty to be associated with the pandemic in the context of the health aspects of the COVID-19 virus. The second previous research that became a reference was the research conducted by Oke [12]. Oke researched about raising awareness of the health benefits of healthy drinks like green tea in Thailand. The results showed that there is a positive relationship between buying decision behavior and consumer loyalty which is a repeat purchase behavior and word-of-mouth.

#### ***Product quality***

Quality may be a complex and multifaceted concept. In a broader sense, item quality alludes to the capacity of the item to meet or exceed client needs [13]. High quality not separates competitors; instep, it fortifies the competitiveness of the company. Garvin developed a system for thinking about product quality, describing the main elements of product quality in eight dimensions. The following is a summary of Garvin's eight

dimensions of product quality: performance, functions, reliability, fit, durability, ease of maintenance, aesthetics, and perceived quality.

### **Perceived risk**

Bauer was the primary to present the concept of chance in showcasing, which pulled in the consideration of a few analysts [14], but more than 30 a long time have passed since at that point and the examination has not ceased. This concept was afterward created by Cunningham and led to one of the primary, but still substantial, definitions of shopper seen hazard amid the pre-purchase prepare as having two components :

identity, the individual's subjective certainty that the result will happen. will be unfavorable and cash will be misplaced in the event that the results of the occasion happen.

Although most researchers now agree with this original definition, there have been some criticisms that risk sometimes refers only to the probability of a negative event, or only to negative consequences, but not to a combination of both aspects.[15] . Stone and Winter [16] consider hazard as the desire of misfortune where the more prominent this desire, the more noteworthy the chance to the person. Greatorex and Mitchell [17] proposed a multi-attribute show (not however experimentally tried) for the number of demands and the chance due to an awkwardness between certain procured properties. At long last, Dowling and Staelin [18] separates seen chance into two parts: product-type hazard (related to a item category) and product-specific hazard (related to a brand or item). uncommonly). These concepts are comparable to Bettman's chance and hazard administration [19]. Studies on the risks associated with purchasing goods and services have yielded mixed results. Most authors conclude that decision making in the service sector is considered to be more risky than in goods [2, 20-23], mainly due to the implication of incompetence. shape and heterogeneity [2, 22] cause uncertainty in consumers [24] and make service evaluation more difficult [25, 26]. On the other hand, George's [27] empirical study did not show significant differences in perceived risk between several types of goods and their substitute services [21]. A number of factors influence the type and level of perceived risk for

different goods and services: product attributes [18, 24], customer personality[22, 28], demographics [29], culture [30, 31] and social characteristics [27]. Other studies have analyzed the relationship between risk, commitment and prior knowledge [32]. Additionally, there is consensus on certain attributes such as high price, complexity, visibility and sustainability that can increase the perception of risk.

At the same time, over time, risk perceived real influence on consumer decisions can be managed through appropriate communication strategies. Actual risks may remain the same but perceived safety and security may improve. Uncertainty is manageable and, from the practitioner's perspective, is the most important of all aspects of risk perception. Guseman [20] identified five types of risks that consumers perceive: performance risk, physical risk, financial risk, psychological risk, and social risk.

### **Buying decision**

The consumer's buy choice prepare incorporates five stages, which are: issue distinguishing proof, data look, assessment of options, buy choice and post-purchase behavior. It appears how shoppers begin to think some time recently buying a item. Buyers can utilize five steps within the item choice handle. Buyers can moreover go through one or more stages, depending on their considering [33].

Consumers can be dissatisfied for many reasons. Consumers may be dissatisfied, if a company promises something but does not deliver, the consumer may feel dissatisfied. The concept of satisfied or dissatisfied consumers is based on consumer expectations and consumer knowledge. If the consumer's expectations match the product he sees, the consumer can be satisfied. If the consumer's expectations do not match the product he is familiar with, the consumer is dissatisfied [33]

The measurement of the purchasing decision variables in this study uses the measurements used in the research of Nguyen & Ayda : Ingredient, Package quality, Product shape, and Product size – volume[34].

### **Loyalty**

Lovelock [35] characterizes devotion as a customer's

crave to preserve a relationship with a company, proceed to purchase and utilize the company's items or administrations, and is likely to suggest the company to others. another So did Gremler and Brown.[36] characterize rehash clients as those who over and over buy from the same item and benefit supplier. Cronin and Taylor.[37] contend that the relationship between benefit quality and client fulfillment features a coordinate affect on client dependability, because it is by and large acknowledged that holding existing clients is more beneficial for firms than drawing in unused clients. Investigate comes about by Brown and Chen[38] back the see that there's a positive relationship between client client devotion and benefits. Faithful clients are more likely to hold clients and make less buys than traitorous clients [39]. According to Jones, customer loyalty is the foremost critical calculate that decides the long-term execution of an organization. A think about by McMullan and Gilmore [40] emphasizes the significance of diverse approaches in creating and overseeing client devotion by advertising them important items and administrations. By focusing on client esteem, organizations endeavor to attain client fulfillment and devotion by giving predominant esteem, which is the extreme source of competitive advantage [41].

### *Customer loyalty*

Customer Loyalty is one of the foremost critical measurements in showcasing since it depends on dependability. clients [39]. Customer Loyalty leads to company productivity since client devotion emphatically influences the item showcase execution and monetary execution of the company [42]. Brown and Chen [38] proposed three approaches to measuring customer loyalty: 1) behavioral measurement; 2) measure attitudes; 3) General measures. Hybrid loyalty metrics combine behavioral and behavioral aspects [43]. When measuring the purchase decision variables, the metrics used in the

study by Pileliene and Kristina were used in this study: behavioral loyalty and attitudinal loyalty The hypotheses presented in this study are[44]:

Quality has a significant effect on purchasing decisions for hygiene products in Surabaya from the perspective of COVID-19.

-Risks have a critical impact on acquiring choices for cleanliness items in Surabaya from the viewpoint of COVID-19. Purchase decisions have a significant effect on loyalty to hygiene products in Surabaya in the perspective of COVID-19.

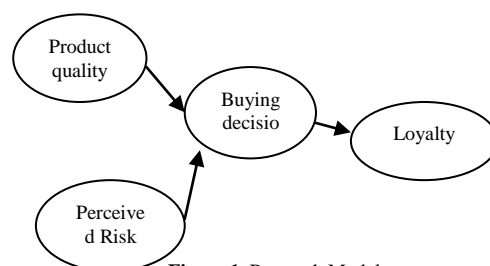
-Through purchasing decisions, loyalty to hygiene products in Surabaya from the COVID-19 perspective is significantly influenced by quality.

-Through purchasing decisions, loyalty to hygiene products in Surabaya from the COVID-19 perspective is significantly influenced by risk.

## **MATERIALS AND METHODS**

### *Research method*

This sort of investigate is overview investigate. The fabric utilized in this work is quantitative information, particularly numerical overview information within the shape of point overview comes about. In spite of the fact that the information source used in this ponder may be a essential information source. The information collection apparatus could be a survey. The populace of this consider is found in Surabaya, East Java territory, so the test estimate of this consider is 200 individuals. The examining strategy employments straightforward arbitrary inspecting, too known as straightforward arbitrary examining. Sample characteristics of this study are: Surabaya residents, at least 21 years old, understand COVID-19 and understand hygiene products research procedure is showd in Figure 1. The information examination method utilized in this study is structural equation modeling (SEM).



**Figure 1.** Research Model

## RESULTS

The item quality variable is measured by eight estimations. The item quality variable encompasses a mean of 3.9 and a standard deviation of 0.65. This appears that the reply of the respondents approximately the quality of the item is "Concurred". The "Item execution as anticipated" metric has the most noteworthy mean of 3.97 compared to other measures. At the same time, the generation pointer gives the anticipated benefit, with the most reduced mean of 3.81 with a standard deviation of 0.76.

The variable of seen hazard is measured by 4 measures. The mean esteem of the seen chance variable is 3.81 with a mean standard deviation of 0.73. This appears that the respondent's reaction to the seen hazard was "Agree". The list "cleanliness items are items with potential mental dangers" has the most elevated mean esteem compared to the remaining items at 3.98. Whereas the degree "Sanitary items are items with a chance of item defects" has the least mean esteem of 3.67 with a standard deviation of 0.71.

Buy cost of the choice variable is measured by 4 estimations. The mean esteem of the buy choice variable is 4.75 with a mean standard deviation of 0.67. This appears that the respondent's reaction to the buy choice is "Yes". The degree "I choose to buy a cleanliness item since of the ingredients" has the most elevated mean esteem compared to the other measures at 4.90 with a standard deviation of 0.69. In the mean time, "I chosen to purchase a sterile item since of the product's size" has the least mean esteem of 4.67 with a standard deviation of 0.56.

Constancy variable is measured as 2 estimation. The mean esteem of unwavering quality is 4.75 with a mean standard deviation of 0.59. This appears that the respondent's reply with respect to dependability is "Agree". The degree "I am willing to purchase more cleanliness products" has the most noteworthy mean esteem compared to the remaining measures at 4.86 with a standard deviation of 0.61. In the mean time, the degree

"I have a positive picture of sterile products" has the most reduced mean esteem of 4.65 with a standard deviation of 0.58.

Reliability testing shows that in All research variables reached the standard value of Construct Reliability (CR), which is  $> 0.6$ . Therefore, it can be concluded that further analysis can be conducted.

The normality test demonstrated that the data obtained in this study were multivariate and had a normal distribution. This is indicated by a skewness and kurtosis value of 0.098 ( $> 0.05$ ), which means that the data from the multivariate analysis are declared normal.

Based on the results of the level test suitability of the model, we can confirm that the published research model is appropriate. This means that the research model can be used to analyze the purpose of this study.

Table 1 shows that:

1. For buy choices around item quality, the stacking coefficient is 0.87 and the t-value is 5.35 ( $>1.96$ ), which underpins the claim that item quality contains a positive and noteworthy impact on buy choices.
2. The figure stacking coefficient of seen chance on buy choices is 0.79 and t-value is 5.61 ( $>1.96$ ), so it can be affirmed that the seen hazard features a positive and positive impact. measurably critical for obtaining choices.
3. The calculate stacking esteem of devotion buy decision is 0.93 and t-value is 6.75 ( $>1.96$ ), so it can be said that buy choice includes a positive and noteworthy impact on devotion. counting dependability.
4. The figure stacking coefficient of item quality devotion through buy choices is 0.68 and the t-value is 8.44 ( $>1.96$ ), so it can be affirmed that item quality encompasses a positive and noteworthy impact on loyalty through buy choices.
5. The figure stacking esteem of seen dependability hazard through buy choices is 0.83 and t-value is 5.82 ( $>1.96$ ), so it can be affirmed that seen chance encompasses a positive and noteworthy impact on dependability through buy choices.

**Table 1.** Hypothesis Test.

H	Influence Between Variables	Loading factor	t <sub>value</sub>	S/NS
1	Product quality	0.87	5.35	S
	Buying decision			
2	<i>Perceived Risk</i>	0.79	5.61	S
	Buying decision			
3	Buying decision	0.93	6.75	S
	Loyalty			
4	Product quality	0.68	8.44	S
	Buying decision			
	Loyalty			
5	<i>Perceived Risk</i>	0.83	5.82	S
	Buying decision			
	Loyalty			

Source: Data, proceed

**DISCUSSION*****Product quality significantly affects hygiene product purchasing decisions in Surabaya from the perspective of COVID-19***

Measurable testing that portrays item quality contains a mean of 3.9 with a standard deviation of 0.65. This implies that the respondents concur on measuring the quality of the items, in specific: execution, highlights, unwavering quality, reasonableness, toughness, ease of support, aesthetics and quality feeling. The measurement variable with the highest mean is "the product works as expected" with a mean of 3.97, and the measurement variable with the lowest mean is "the product provides the expected benefits". wait" averaged 3.81. The mean of the statistical test describing purchase decisions is 4.75 with a standard deviation of 0.67. This means that respondents agree on the magnitude of the purchase decision, ie. composition, packaging quality, product form and product size - volume. The measurement variable with the highest mean is "I decide to buy a hygiene product because of its ingredients" with a mean of 4.90 and a standard deviation of 0.69, and the lowest mean is "I decide to buy a hygiene product". product by product size" with a mean of 4.67 and a standard deviation of 0.56. The results of the hypothesis test prove that the effect of product quality on purchasing decisions has a loading factor value of 0.87 with a t value of 5.35 (> 1.96). This means that in this study product quality has a positive and significant effect on purchasing decisions.

The results of this study support the results of Fahmy & Sohani's research in 2020 in Sweden. Where in this research it is proven that consumers demand food and hygiene products that can meet their criteria through high-quality brands or indirectly through availability and risk avoidance. The results of this study also support the results of research by Oke et al., in Thailand. Where the results of this study indicate that there is a positive relationship between purchasing decision behavior and consumer loyalty, namely repeat purchasing behavior and word-of-mouth [45, 46].

***Perceived risk has a significant influence on purchase decisions for hygiene products in Surabaya in the perspective of COVID-19***

The descriptive statistical test for perceived risk has a mean value of 3.81 with a standard deviation of 0.73. This means that respondents agree with the measurement of perceived risk, namely: performance risk, physical risk, financial risk, psychological risk, and social risk. The variable measurement that has the highest average value is "hygienic products are products that contain psychological risks" with an average value of 3.98 and those that have the lowest average value are "hygienic products are products that contain the risk of defective

products" with an average -average value of 3.67.

The results of hypothesis testing prove that the effect of perceived risk on purchasing decisions has a loading factor value of 0.79 with a t value of 5.61 ( $> 1.96$ ). This means that perceived risk has a positive and significant effect on purchasing decisions.

The results of this study support Fahmy & Sohani's research in 2020 in Sweden which proves that consumers demand food and hygiene products that can meet their criteria through high-quality brands or indirectly through availability and risk avoidance. The results of this study also support research by Oke et al., in Thailand. The results of the study indicate that there is a positive relationship between purchasing decisions and consumer loyalty, namely repeat purchasing behavior and word-of-mouth[45].

***Purchase decisions have a significant impact on hygiene product loyalty in Surabaya from the perspective of COVID-19.***

Loyalty descriptive statistical test in this study has an average value of 4.75 with a standard deviation of 0.59. These results prove that respondents agree with the measurement of loyalty, namely: behavioral loyalty and attitudinal loyalty. The measurement that has the highest average value is "I am willing to buy more hygiene products" with an average value of 4.86 and a standard deviation of 0.61 and the one with the lowest average value is "I have a positive image of hygiene products" with an average value of 4.65 and a standard deviation of 0.58.

The effect of purchasing decisions on loyalty has a loading factor value of 0.93 with a t value of 6.75 ( $> 1.96$ ). These results prove that in this study purchasing decisions have a positive and significant effect on loyalty.

The results of this study support Fahmy & Sohani's research in 2020 in Sweden which proves that consumers demand food and hygiene products that can meet their criteria through high-quality brands or indirectly through availability and risk avoidance. The results of this study also support research by Oke et al., in Thailand, whose results indicated that there was a positive relationship between purchasing decision behavior and consumer loyalty, namely repeat purchasing behavior and word-of-

mouth[45].

***Quality significantly affects loyalty in hygiene products in Surabaya in the perspective of COVID-19 through purchase decisions***

We test the hypothesis that item quality incorporates a positive and critical impact on dependability through buy choices with a figure stacking of 0.68 and a calculate stacking of 8.44 with a threshold value of 1.96. This implies that the quality of cleanliness items incorporates a positive and critical impact on acquiring choices, which in turn influences the devotion of hygiene products. The results of this study support a study conducted by Fahmy and Sohan in Sweden in 2020, which shows that consumers demand food and hygiene products that meet their high quality criteria from brands either indirectly through availability and risk aversion. The results of this study also support the Thai study by Oke et al., whose results showed that there is a positive relationship between purchase decision-making behavior and consumer loyalty, i.e. repeat purchase behavior and word [45].

***Perceived risk has a significant influence on loyalty to hygiene products in Surabaya in the perspective of COVID-19 through purchase decisions***

The theory test appears that seen hazard encompasses a positive and critical impact on devotion through buy choices with a stacking coefficient of 0.83 and a t-value of 5.82 with a cut-off esteem of 1.96. This implies that the hazard perception of buyers in connection to cleanliness items contains a positive and noteworthy impact on acquiring choices, which in turn influences dependability to cleanliness items. The results of the study support a study conducted by Fahmy and Sohan in Sweden in 2020, which shows that consumers demand food and hygiene products that meet their criteria through quality brands or indirectly through availability and risk aversion. The results of this study also support Oke et al. in Thailand, which showed that there is a positive relationship between purchase decision-making behavior and consumer loyalty, i.e. repeat purchase behavior and word of mouth [45].

## CONCLUSIONS

-The conclusions that can be drawn from the comes about of this think about are:

- The impact of item quality on obtaining choices for cleaning items in Surabaya from the viewpoint of COVID-19 is positive and critical, acknowledged.

-The impact of seen hazard on acquiring choices for cleaning items in Surabaya from the point of view of COVID-19 is positive and noteworthy, acknowledged.

- The influence of purchasing decisions on loyalty to cleaning products in Surabaya from the perspective of COVID-19 has a positive and significant effect, accepted.

-Pengaruh kualitas produk terhadap loyalitas produk kebersihan di Surabaya dalam perspektif COVID-19 melalui keputusan pembelian adalah positif dan signifikan, accepted.

-The effect of risk perception on loyalty to cleaning products in Surabaya from the COVID-19 perspective through purchasing decisions is positive and significant, accepted.

### *Suggestion*

#### *Theoretical suggestions*

Hypothetical recommendations for advance investigate are proposed to be tried on diverse objects to test the solidness of these speculations.

#### *Practical suggestions*

##### *Product quality*

Producers must pay consideration to execution, highlights, unwavering quality, reasonableness, solidness, serviceability, aesthetics, and seen quality. Subsequently, producers of cleanliness items must be able to enhance ceaselessly on the cleanliness items they offer.

##### *Perceived risk*

Hygiene product manufacturers should pay attention to the performance risk, physical risk, financial risk, physiological risk, and social risk contained in the

hygiene products offered. For example, by continuing to educate the market about the benefits of the product and about the risks faced if during this VOVID-19 period, individuals do not use hygiene products.

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### *Conflict of interests*

No conflict

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