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**THE CHANGE OF INDONESIANS LIFESTYLE TOWARDS
FOOD PURCHASE DECISION DURING COVID-19
PANDEMIC**

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ABSTRACT:

Since the earlier of 2020, Indonesia has been fighting against Covid-19 and currently there have been more than four thousand people infected by Covid-19 per day. This raises fears of all sectors especially in business. All regulations and policies such as social distancing, health protocols, work from home, travel restrictions, and self-isolation at home have been implemented by the government. As a result, all workforce must be reduced in all economic sectors, which causes an increase in the number of unemployed. If schools and offices are closed, some of the populations are influenced to change their life into a healthy lifestyle in order to prevent any disease that will come to them. This case will impact to their trust towards the food-seller and they will decide whether they purchase or not. Hence, this research explains about the influence of the lifestyle towards purchase decision through customer trust as the mediating variable. The variables of this research such as the dimensions of lifestyle (activity, interest, and opinion) as independent variables, purchase decision as dependent variable, and customer trust as the mediating variable. This research is a quantitative research which using SmartPLS 3.0 (Partial Least Square Structural Equation Model). The online questionnaire spread to 171 respondents by snowball sampling. The result show that the positive influence of lifestyle (activity, interest, and opinion) on purchase decision. In additional, the lifestyle positive influence on purchase decision trough trust as the intervening variable.

Keywords: lifestyle, customer trust, purchase decision, covid-19.

Introduction

Covid-19 was first discovered in Wuhan, China which has been identified as a new type of coronavirus. The world health agency had raised the name of this new type of disease, the novel coronavirus or nCOV-19. Due to the aggressive movement by this virus, eventually the virus has quickly spread to almost around the world such as South Korea, Japan, Germany, Italy, the United States of America (Putri, 2020). In addition, up to countries in Southeast Asia including Indonesia. According to the Central Statistics Agency stated that "In quarter 1/2020

Indonesia experienced a slowdown which was recorded minus 2.41 percent."Covid-19 has a significant impact on the people of Indonesia, especially on lifestyle changes. The existence of corona encourages people to pay more attention with their health. The lifestyle of people began to shift along with the transformation of spending their time and money to live a lifestyle during the COVID-19 pandemic. Lifestyle is one segmentation in psychographic and this lifestyle can influence one's behavior which will ultimately determine one's choices on a product. Therefore lifestyle one of the factor that can attract consumers to decide to buy the product (Kimmel, 2015).

Speaking of the purchase decision, based on Kotler & Keller (2016), lifestyle is one of the factors that influence purchasing decisions. Lifestyle has an impact on consumption behavior, when someone consumes or buys something not only because he wants to buy the inherent function of the product, but also wants to buy his social function (Kotler et al., 2008). As stated in the study which conducted by (Genoveva & Syahriva, 2020), in context of green behavior, there is positive impact to green lifestyle. It means that people who have high environmental awareness could impact the high consumption of green product or services. Whereas according to (Chairy & Alam, 2019), they also approved that people who have the high environmental concern could also impact their green purchase intention.

In this case, the change of lifestyle by Indonesian affect the customer's trust in every kind of food they buy. They prefer to cook themselves or order take-away food. Furthermore consumers tend to be more selective and conscientious in buying food such as cleanliness, nutritional content, how to make it and the health of the food seller (Dianawati, 2020). Based on a survey conducted by *Snapcart*, the found out of how much influence is brought by COVID-19 on the lifestyle of Indonesians. This survey was conducted on May 17-28, 2020 involving 2000 men and women ranging in age from 15-50 years in several Indonesian cities such as Bandung, Semarang, Jakarta, Medan, Surabaya, Palembang, Makassar, and Manado showing that a pandemic Coronavirus affects almost all aspects of life, one of which is the habit of buying food (Dianawati, 2020). However, it cannot be denied that the change in nutritious food habits in Indonesia has a positive impact. According to the Ministry of Health (2008), "a healthy lifestyle is an effort to implement good habits in creating a healthy life and avoiding bad habits that can interfere with health (Kementerian kesehatan RI, 2008).

In this study Activity from lifestyle on how Indonesian people consume healthy food. Interest, having a healthy lifestyle in choosing food because they want to avoid disease, to prevent the attack of Covid-19. Opinion occurs in lifestyle is to have a nutritious and healthy diet shows that they can survive during a pandemic well or not. The three indicators, the authors are interested in exploring the relationship between Indonesian's lifestyles with customer confidence in purchasing decisions.

Literature Review

Lifestyle

Lifestyle is one of the factor that pattern of someone's life in the world that reflects to activities, interest and opinions (Kotler & Keller, 2016). According to Suti in Sunyoto's book (2015) lifestyle is a way of life that is identified by how a person spends their time, what they consider important in their environment, and what they think about themselves and also the world around them. According to Kasali (2011) lifestyle in principle is how a person spends his free time, he further adds that lifestyle affects one's behaviour, and ultimately determines one's consumption choices. It means, how does a person judge himself (self-image) on the

process of selecting, purchasing, and using products that have the attributes that match the image of the consumer or user (Kasali, 2011).

Kotler and Armstrong (2012), stated that "lifestyle includes several indicators namely activity (what consumers do, what products are bought or used, what activities are carried out to fill spare time), interest (the object of an event, or topic, in the level of excitement that accompanies special and ongoing attention to it.), opinion (the ideas and feelings of consumers in responding to global, local or economic and social issues)". Furthermore, according to Sathish and Rajamohan (2013), stated that there are many approaches that available to observe psychographic. Psychographic is a term often used interchangeably with AIO measures, or statements to describe consumer activities, interests and opinions.

Customer Trust

As stated by Ganiyu & Elizabeth (2012), they approved that satisfied customers can guide them to trust, then the customers decide to purchase the product. Customer trust arise when they finally feel satisfied and trust with the product or service that they receive. The definition of trust by Eid (2011) is a set of confidence by a customer that concerning certain feature provided by company as well as the behavior in future by company (Chinomona & Dubihlela, 2014).

Besides customers satisfaction, customer trust will increase product or service quality, according to Moorman, et al (2010), they understand that trust can be defined as a willingness of someone to hang up themselves to other parties for instance is company who is involved with the transaction because they have belief with those other parties. In contrast, trust can be beneficial and necessary to build up the relationship, even though the trusted party is not that easy to make such a joint venture (Fasochah & Hartono, 2013).

According to Donny & Cannon, Trust also has some indicator such as reliability, integrity, concern, and credibility. Based on the previous research conducted by (Nurlaily & Hussein, 2017) is proven that lifestyle will effect on customer trust. The activity is one of lifestyle's dimension. Another research conducted by (Chang et al., 2011) is supported this study that analyses there is positive impact of the community relationship on virtual community trust. Community is one of Activity's variable dimension (Sathish & Rajamohan, 2013). Therefore, the first hypothesis as follow:

H₁: There is significant relation between activity and customer trust

The previous research (Nurlaily & Hussein, 2017), which it proofs interest as one of the dimension of lifestyle is influenced on customer trust. Furthermore, the study conducted by (Habibillah et al., 2018), they analyse the influence of Customer Relationship Management (CRM) and customer trust. Whereas, CRM is a term of company to have a relationship with the society to build their interest and strengthen customer trust which according to (Sathish & Rajamohan, 2013), the interest of society is one of the Interest's dimension. Therefore, the second hypothesis as the follow:

H₂: There is significant relations between interest and customer trust

According to the previous research which conducted by (Nurlaily & Hussein, 2017), which it proofs opinion as one of the dimension of lifestyle is influenced on customer trust. this study is also supported by the study conducted by (Chen, 2013) analyses of the different types of trust on consumer perceptions of food safety. Whereas, perception how to see and understand at many things. The perception is the way you perceive things can always influences your

opinion. Perception is only limited to a person's point of view or impression on a particular issue, while an opinion is an opinion expressed by someone on a particular issue (Calhoun & Accocella, 1990). Therefore, the third hypothesis as follow:

H₃: There is significant relations between opinion and customer trust

Purchase Decision

According to (Kotler et al., 2008), purchase decision is the process by which consumers decide which brands to buy. Consumers will buy the most preferred brand, but it can be influenced by two factors that are between purchase intention and purchase decision, namely factors of other people's attitudes and unexpected situations. Purchase intentions can change if the situation faced by consumers prevents or forces them to cancel purchases or switch to other alternative options. When consumers make purchasing decisions, it is actually a collection of a number of organized decisions. And according to Kotler and Keller (2014) in the purchase decision, there are six dimensions, consisting of product choice, brand choice, dealer choice, the purchase amount, time of purchase, and payment method. In the making a purchase, consumers can form five sub-decisions which include: deciding which brand to buy, which supplier is chosen to buy the product, the number of products to be purchased, the time of purchase of the product, and the payment method to be used (Kotler & Keller, 2014).

The previous research which was conducted by (Badir & Andjarwati, 2020) that analyze The Effect of E-WOM, Ease of Use and Trust on Purchase Decisions (Study on Tokopedia Application Users) argued that there is significant influence between trust and purchase decision. Therefore, the fourth hypothesis as the follow:

H₄: There is insignificant relations customer trust and purchase decision

The previous study result conducted by (Chang et al., 2011) indicates there is positive indirect influence between community relationship and purchase intention. Whereas according to (Kotler et al., 2008), the purchase intention is one of the factors of purchase decision. Therefore, the fifth hypothesis as follow:

H₅: Customer trust successfully mediates the link between activity and purchase decision

Other research done by (Roy et al., 2017) analyzes the impact of tourism stakeholders towards purchase decision by trust networks in the local food, the result found that the relationship between stakeholders and customer influence their purchase decision for most of respondents point of view, and they are agree that the trust as one of the most reasonable factors of their purchase decision. Therefore, the sixth hypothesis formulated as follow:

H₆: Customer trust successfully mediates the link between interest and purchase decision

Existing research result which was conducted by (Prasetya et al., 2014) analyses that trust successfully mediates between brand image and purchase decision. Whereas the brand image is coming from the perception of customers based on their point of view of the product/brand (Kotler & Armstrong, 2015). Moreover, in accordance with (Sathish & Rajamohan, 2013), the opinion of the product or brand is one of the Opinion's dimension. Therefore, we formulated the seventh hypothesis as follow:

H₇: Customer trust successfully mediates the link between opinion and purchase decision

All of the hypothesis of research can be illustrated on the figure 1 below:

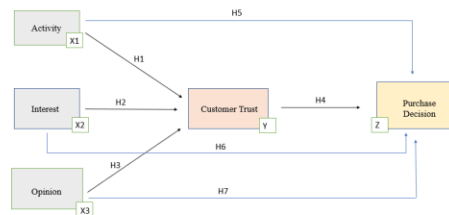


Figure 1. The Theoretical Framework

Research Method

This study is quantitative research, researchers investigated the impact of the change lifestyle's indicator towards food purchase decision, the result of this research will be the calculation that will be used to measure the variables and the hypothesis. Population refers to the whole group of people, events or interests that the researchers investigate (Sekaran & Bougie, 2017). The sampling method that used by the researchers is snowball sampling with 171 of collected respondents. To obtain the data based on the aims of this research, the researchers are using online questionnaire by google form. Moreover, to measure the value of each indicator or questions, the researchers used Likert Scale. The researchers were using 5-level scale with strongly disagree, disagree, neutral, agree, and strongly agree statement (Sekaran & Bougie, 2016). The researchers calculated the data analysis with Partial Least Square of Structural Equation Modelling because this research is an explanatory research through SmartPLS 3.2.8 as the software instrument.

According to (Haryono, 2015), there are two measurement to measure the PLS data analysis, such as outer model measurement and inner model measurement. First, we conducted the pretest to 50 samples that calculated by outer model analysis in order to measure the validity and reliability before conducting before distributing questionnaires to 150 people to obtain better prevalent problems (10%) analysis and to improve the empirical research (Perneger et al., 2015). However, to analyze the validity of the data, the researchers used convergent validity and discriminant validity. Moreover, to measure the reliability test, the researchers used the result of Chronbach's Alpha and Composite Reliability. After conducting and calculating the pretest, the next part the researcher distributed the questionnaires and obtained 171 respondents. Afterwards, the researchers calculated the full data with both outer model and inner model measurement. On the inner model measurement, the researchers used the path analysis and determinant coefficient (R^2) to determine the hypothesis result.

Result and Discussion

Respondents Profile

The characteristics concluded that the number of female respondents is more dominant (94.4%) than male respondents (5.6%). It means that females are more facing the change of their lifestyle during covid-19 pandemic than male. Second, by the age characteristics the most

dominant responded were from 17-21 years old (56.7%), 22-38 years old respondents were 35 people with the percentage 20.5%, and the respondents for 39-55 years old were 39 people with the percentage 22.8%. Third, by the occupation characteristics the majority respondents are held by the students with the percentage is 66.1%, means that the students are the most who facing the change of their lifestyle.

Descriptive Statistics

From the table 1 below, it can be seen that all answers are separated as the minimum value is 1 and the maximum value is 5. Moreover, X_1 (Activity) is considered as the highest mean value of all variables with the value is 4.433 and claimed that all respondents answered strongly agree on the activity questions. For the X_2 (Interest), X_3 (Opinion), and Z (purchase decision) also showed strongly agree. In addition, the Y (Customer Trust) variable showed assumed as agree. Thus, the respondents are strongly agreed that their activities, interest, and opinion could give impact on their trust to buy food in the middle of covid-19 pandemic.

Table 1. Descriptive Statistics Result

Variable	Min	Max	Mean	Median	Std Deviation	N	Result
Activity (X1)	1	5	4.433	5	0.712	171	Strongly Agree
Interest (X2)	2	5	4.353	5	0.856		Strongly Agree
Opinion (X3)	2	5	4.269	4	0.859		Strongly Agree
Customer Trust (Y)	1	5	3.960	4	0.948		Agree
Purchase Decision (z)	1	5	4.244	4	0.856		Strongly Agree

Outer Model Analysis

In outer model analysis, there are three criteria that should be included to measure the validity and reliability, such as convergent validity, discriminant validity, and composite validity. These calculations were measured by SmartPLS 3.2.8. To determine the level of convergent validity, the minimum score of outer loading value should more than 0.6 (Hair et al., 2014) and the value of average variance extracted should more than 0.5 (Hair et al., 2019). Furthermore, if the result is less than with that rule of thumb, the indicator should be removed. All of the loading factor in the modified outer loading are valid which each indicator is bigger than the rule of thumb (>0.60) and considered that those indicators have a significant connection between the latent variables whereas the indicators are required to explain the variable. For the Average Variance Extracted result, all the AVE value indicates a good value as the indicator reflects at least 50 percent of the mean of the variable.

The discriminant validity is used to ensure each structure performed and evaluated its best at its construction. The researchers measures the discriminant validity by using Heterotrait-Monotrait Ratio that the value should be lower than 1 (Henseler et al., 2014). As stated in the

table 2 below, it can be seen that all of the HTMT ratio are less than 1.

Table2. HTMT Ratio Result

	ACT	TST	INT	OPN	PDN
ACT	-				
TST	0.867				
INT	0.577	0.808			
OPN	0.707	0.862	0.859		
PDN	0.381	0.606	0.592	0.696	-

Reliability and AVE Result

In order to ensure the data is reliable, the researchers use reliability as the tools, the result can be used with the consistency of internal. Based on the data in table 3, it can be concluded that the outer model is proved to be utilized as an instrument in validity and reliability. In accordance to the table 3, the variables are reliable to calculate the proposed model according to this research with all composite reliability values are higher than 0.70. it can be seen that X₁ is 0.789, X₂ is 0.816, X₃ is 0.857, Y is 0.798, and Z is 0.885.

For the Chronbach's Alpha result, it indicates that all the variables of the construction are reliable. It can be seen that the value of X₁ is 0.608, X₂ is 0.623, X₃ is 0.799, Y is 0.694, and Z is 0.837 which described that this construction has a consistency of internal and can be used several times. In addition, all indicators can explain the whole related variable. And the last is AVE value which indicates a good value as the indicator reflects at least 50 percent of the mean of the variable. Based on the analysis result which already explained above or the outer model, it can be concluded that the outer model is proved to be utilized as an instrument in validity and reliability. The indicators are represented valid, and considered that the construction and reliability have a good internal consistency and can be used in several times.

Table 3. The result of Composite Reliability, Chronbach's Alpha, and AVE

Variable	AVE	Comp. Reliability	Chronbach's Alpha	Result
Activity (X1)	0.557	0,789	0,608	Reliable
Interest (X2)	0.530	0,816	0,623	Reliable
Opinion (X3)	0.501	0,857	0,799	Reliable
Customer Trust (Y)	0.570	0,798	0,694	Reliable
Purchase Decision (Z)	0.607	0,885	0,837	Reliable

Inner Model Analysis Measurement

In this section, the researcher explains the relation and correlation on the inner model. As explained in the chapter 3, to calculate the inner model analysis the researcher uses Path Coefficient and R-Square to find whether the relationship between variables in construction is strong or not.

Path Coefficient

In the Path Coefficient, the data will be determined how the significant direct effect in the proposed hypothesis in this thesis. In order to reach the significant result, the value of t-statistic have to compare with the 1.96 of t-value with 0.05 significant and a hundred degrees of freedom. If the value is bigger than t-value, the hypothesis is acceptable and significant. Moreover, the number of p-value should less than 5% or 0.05 significant, it means there is positively significant (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014).

According to the table 4 it can be seen that most of constructions related with the H₁, H₂, H₃, H₆, and H₇ proposed are positively significant influence between X variables to Y variable and Y variable to Z variable. However, there are two constructions that are not significant.

Table 4. The Path Coefficient Result

No.	Effect	T-Value	T-statistic	P-Value	Result
1	Activity → Cust. Trust	1.96	6.142	0.000	Significant
2	Interest → Cust. Trust	1.96	4.587	0.000	Significant
3	Opinion → Cust. Trust	1.96	2.670	0.008	Significant
4	Cust. Trust → Purchase Decision	1.96	1.603	0.109	Not Significant
5	Activity → Cust. Trust → Purchase Decision	1.96	0.769	0.442	Not Significant
6	Interest → Cust. Trust → Purchase Decision	1.96	1.974	0.048	Significant
7	Opinion → Cust. Trust → Purchase Decision	1.96	2.572	0.010	Significant

The Determinant of Coefficient Result

The coefficient of determinant (R^2) calculates the variance proportion between independent and dependent variable. The researchers also use coefficient determinant to measure the goodness of fit value by the result of the correlation level of the construct. In the

Table 5, it can be seen that in the regression model, it describes the variance of every variable. Hence, The X variables (activity, interest, and opinion) have an influence of 52% towards variable Y (customer trust) and considered moderate impact. For the rest 58% of what influencing the customer trust caused by the variables did not explain and discuss by the researcher in this research. The Y variable (customer trust) has an impact to the Z variable (purchase decision) with 32.2% and it is considered as weak to moderate impact while the rest 8.8% of purchase decision was not discussed by the researcher on this research. Understanding the coefficient of determinant in the proposed construction, the researcher concludes that the model is matched with the correlation of R² moderate and acceptable.

Table 5. The Coefficient of Determinant (R²) Result

Variable	R ² Value	Result
Customer Trust	0.520	Moderate
Purchase Decision	0.322	Weak to Moderate

2 Results and Discussion

Based on the data analysis result, it shows that the activities carried out by the people are defined as their daily lifestyle so that it affects their level of trust in a product, especially food products with the T-statistic result 6.142 which higher than with the rule of thumb of 1.96. This research supports the previous studies conduct by (Chang et al., 2011; Nurlaily & Hussein, 2017). Hence, the H₁ is considered proven by the researchers. Unfortunately, this is in contrast with the H₅, our research cannot support the role of customer trust as does not successfully mediate on the relationship between activity and purchase decision. The result of these hypothesis means that the activity of the people in the middle of covid-19 pandemic makes them aware to the place that they buy a food.

The second proposed hypothesis (H₂) is considered proved by the researcher based on data analysis result which shows there is a positive direct impact between interest on customer trust. the researcher found that the t-statistic shows 4.587 which is higher than the t-value of 1.96 and also has the 0.000. This hypothesis is supported by the previous research conducted by (Habibillah et al., 2018; Nurlaily & Hussein, 2017). Means that there is a positive the higher interest of people also has high their level of trust. Furthermore, our study also supports the H₆ which based on the data analysis indicates that the role of customer trust is considered successfully mediate the relationship between interest and purchase decision. Another study conducted by (Roy et al., 2017) also reveals this hypothesis.

The researchers also proof that there is positive relation between opinion and customer trust. Because based on the data analysis result of t-statistic value is more than t-value of 1.96 which is 2.670, and the p-value is zero (0.008), this result is also supported by the previous research which conducted by (Nurlaily & Hussein, 2017) and (Chen, 2013). Moreover, our study also proof that in the H₇ result is acceptable. It because there is significant influence between opinion and purchase decision through customer trust as the mediating variable. This study is supported by the previous study conducted by (Prasetya et al., 2014). These hypothesis means that they prefer to live a healthy lifestyle with their family.

The last is the influence between customer trust and purchase decision. Unfortunately, this

study does not support this hypothesis because the score of t-statistic is less than the rule of thumb of t-value which 1.603 with the P-value of 0.5 is 0.109. According to the result, the fourth hypothesis should be rejected. Basically, this study support the previous research conducted by (Badir & Andjarwati, 2020). Consequently, this represents that the trust of people (customer trust) does not really influence them to purchase the food in the middle of covid-19.

Conclusion and Implications

The purpose of this research to analyze Indonesians Lifestyle towards Food Purchase Decision during Covid-19. This research is conducted to analyze whether there is any significant influence of the Lifestyle's dimensions (activity, interest, opinion) towards purchase decision through customer trust as the intervening variable.

According to those hypotheses' discussion above, there are two hypotheses which are no significant influence, such as the influence of customer trust on purchase decision and the influence of activity on purchase decision by customer trust as the mediating variable. It can be concluded that the activity and customer trust are essential. Hence, the researcher recommend that the entrepreneur should analyze the change of customers' activity during covid-19 pandemic and have to be aware with their trust to the seller so that the entrepreneur can improve their market strategy to keep their business run and avoid them from the bankruptcy.

There are a lot of factors that can impact on the customers trust and purchase decision which had not explained yet by the researchers because of their limitations. Furthermore, the researchers suggest that in the future research can add the product quality and customers perception because both of them can build the customer trust and purchase decision.

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