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THE EFFECT OF CONSUMER AFFINITY, COUNTRY OF ORIGIN AND PERCEIVED RISK ON PURCHASE DECISIONS

Raysya Nusantara¹

¹ Universitas Tanjungpura

Abstract: The purpose of this research is to see the extent of the influence of Consumer Affinity, The Effect of Country of Origin and Perceived Risk on consumers in making purchasing decisions for products originating from affinity countries. The type of research used is quantitative research with a method or approach through survey research. This study collected 150 respondents by distributing questionnaires in the form of Google Form. The sampling method used purposive sampling to ensure that the researcher got the right sample, in this study conducted on generation Z in Pontianak who had been exposed to South Korean culture virtually. The data analysis tool used is Multiple Linear Regression using SPSS version 25. The findings of this study indicate that in Pontianak, Consumer Affinity, Country of Origin Effects and Perceived Risk have a significant effect on purchasing decisions of South Korean affinity country products.

Keywords: Consumer Affinity, Country of Origin, Perceived Risk, Purchase Decision, Korean Hallyu..

Introduction

Trends and lifestyles from one generation to another can change. These changes are mostly triggered by an individual's attitude towards an object, person, or even an item. Supported by increasingly rapid technological developments, people can easily and quickly access information through social media. This allows for the spread of a massive trend. One trend that is currently being loved by several community groups is Korean Hallyu or the Korean Wave. Korean Wave is a phenomenon of the global popularity of South Korean culture that exports cultural products such as entertainment, whether music, films or dramas; then language, culinary and fashion through the mass media as a medium for dissemination.

The existence of this Korean Wave directly shapes a lifestyle of Indonesian people, especially among young people considering that the main Korean Wave fans are people from Generation Z. Many young people are starting to implement South Korean popular culture into their daily lives, which raises the question of how this is done could occur. There is a theory that explains this phenomenon, namely the theory of Emotional Attachment (Bowlby, 1980). Based on this theory, a person's interaction with an object is influenced by how strong the individual's emotions are towards a reference. Once the emotional attachment has been formed, actions will be taken to maintain that closeness (Hazan & Shaver, 1994 in Oberecker & Diamantopoulos, 2011). Seeing the large number of people, especially Generation Z who are exposed to South Korean culture, makes the author feel interested in researching, considering that in several cases, the impact of cross-cultural interactions affects individual buying motives (Arulanandam et al., n.d.).

The consumption of cultural products and interactions through social media exposure by Generation Z can form individual feelings or affinities for the country of South Korea. (Oberecker et al., 2008) research has identified seven main drivers of affinity, which are classified into macro factors and micro factors, where one of the macro factors that shape affinity is the culture of the affinity state itself. Someone who has an interest in South Korea will buy products from that country with the intention of having ties to an affinity country, this attitude is called Consumer Affinity (M. L. Helma Malini, 2021).

People who are exposed to Korean Hallyu have received information that can create a familiarity with products from South Korea, so that in the end it will lead to a certain perception of a product and the country of origin of the product. The perception of the country of origin can be called the country of origin effect. (Cateora & Graham, 2007) state that the country of origin has an influence on consumers' positive and negative perceptions of the product. A positive perception of products from South Korea will make consumers increasingly trust and use products from that country which is famous for producing attractive, innovative and quality products (Ramsey, 2018)

But do not deny the possibility, buying products that come from abroad will definitely be faced with various kinds of risks. Risk is perceived as a factor that often influences every purchase decision. Risk arises from various factors such as the following: an uncertainty in achieving goals, the possibility of uncertainty in several purchases (products, brands, models, etc.) (Wulandari, 2004). The risks faced by consumers can be in the form of higher price risks, shipping risks to psychological risks where the expected goods do not match expectations in terms of quality, performance and perceived self-image. The more a person is able to control the negative consequences that will be received, the smaller the perceived risk. This study wants to measure the extent of the risk perceived by consumers so that they can consider buying products from Affinity Countries (Malini, 2021a) (Malini et al., 2021).

Literature Review

Consumer Affinity

(Oberecker & Diamantopoulos, 2011) define consumer affinity as a positive feeling towards a certain reference (in the context of this study the reference is South Korea) and the consequence of that feeling is an explicit action related to consumption behavior. Affinity itself refers to positive feelings towards certain referrals and results in specific actions in consumer behavior (Bernard & Zarrouk-Karoui, 2014). In the subject of consumer behavior in the theory of Hierarchies of Effect (Solomon et al., 2016) aims that consumers act on the basis of their emotional reactions. Affection or admiration can describe how a person "feels" about an object. (Hazan & Shaver, 1994) argue that consumers with a strong attachment to an object will try to maintain intimacy with the selected object. Regarding the consumer mechanism for foreign products, (Verlegh, 2007) states that consumers who have admiration/affinity for a country will deliberately buy products from affinity countries with the aim of establishing a bond. (Wongtada et al., 2012) strengthen the assumption by stating that the affinity construct is able to influence the way consumers evaluate and willingness to buy foreign products (Elias & Malini, n.d.).

Therefore, companies can consider utilizing the affective factor in the form of emotional closeness to create positive perceptions which are expected to increase attitudes towards products and product purchases. Based on the descriptions of these researchers, it is concluded that affinity is a positive feeling towards a particular object and leads to the act of consuming a product that is related to that object (Malini, 2021b) (R. M. Helma Malini, 2021).

The Effect Country of Origin

Country of origin is often defined as the place where a product originates and is produced. Consumers tend to think that a country has its own advantages in creating a product. Country of origin is certainly related to the image of a country that can lead to perceptions by consumers of a particular country. Sometimes this perception of the Country of Origin also

includes all the products of that country. (Cateora & Graham, 2007) state that the country of origin has an influence on consumers' positive and negative perceptions of the product. A positive perception of a product from the country of origin will make consumers more confident and use the product, and vice versa if the consumer's perception of the product is negative. Consumer perceptions of the product will affect consumer decision making to choose and use the product. Nagashima in Rätty (2009) in (Tati et al., 2015) introduced the concept of "made in" label perception which is defined as an image, reputation or stereotype of consumer attitudes towards products originating from certain countries. Czinkota & Ronkainen (2000) state that the COO (Country of Origin) effect is understood as an effect that appears in consumer perceptions which is influenced by the location where a product is produced (Malini et al., 2022).

Perceptions that arise in consumers' minds about the image of a country will influence purchasing decisions for a product, this is in line with research by Long-Yi, et al. (2006) in (Putra et al., 2016) which shows that country of origin has a positive effect on purchasing decisions, as well as research by Putra, et al. (2016) which examined consumers from 4 countries with different economic backgrounds (Indonesia, Malaysia, Singapore and the Philippines), where the result was that these consumers had high sensitivity to the country of origin of a product in making purchasing decisions.

Perceived Risk

Perceived risk can be defined as the risk perceived by consumers in a product related to all uncertainties and all the consequences for consumers. The higher the level of ability to anticipate the consequences of uncertainty from a product, the lower the Perceived Risk of the product in the eyes of consumers. According to Peter & Olson (2010) in (Fadilah, 2021) defines perceived risk as a negative consequence that consumers want to avoid when buying or using a product. Suresh & Shashikala (2011) in (Fadilah, 2021) define Perceived Risk as an uncertainty faced by consumers when they are unable to predict the future consequences of their purchase decisions. Meanwhile, according to Jogiyanto (2012) in (Trihastuti, 2014) defines Perceived Risk as a consumer's perception of a perceived uncertainty and undesirable consequences in carrying out activities. Perceived Risk is socially formed as the output of many factors that form the basis for differences in decision making on the possibilities that can result in losses (Williamson & Weyman, 2005 in Wulandari, 2004).

In line with the research conducted by (Oberecker & Diamantopoulos, 2011) regarding the decision to purchase products originating from Australia as an affinity country, that the more a person is able to control the negative consequences that will be received, the smaller the perceived risk. Thus, risk reduction in a product can be minimized through consumer knowledge and information on products that can increase trust to buy. The perception of risk that is perceived as small can lead to a purchase decision on affinity country products.

Purchase Decision

According to (Kotler & Keller, 2009), consumer behavior is a habit or attitude that consumers display in searching for, buying, using, evaluating and disposing of products and services that they expect will satisfy their needs. The relationship with the decision to purchase a product is an understanding of consumer behavior including answers to questions such as what to buy, where to buy, how to buy and under what conditions the product is purchased. According to Suharno (2010: 96) in (Supangkat & Supriyatin, 2017), states that the consumer's purchase decision is the stage where the buyer has made his choice and purchases the product, and consumes it. Decision making by consumers to make a purchase of a product begins with an awareness of needs and desires.

(Kotler & Keller, 2009) state that the purchasing decision process is a process in which consumers pass through five stages, namely problem recognition, information search, evaluation of alternatives, purchase decisions, and post-purchase behavior, which begins long before the actual purchase is made and has a long-lasting impact after that. This process is a guide to studying how consumers make a decision.

Hypothesis

H1: Consumer affinity has a significant effect on the decision to buy products from the Affinity Country of South Korea

H2: Country of Origin has a significant effect on the decision to buy South Korean Affinity Country products

H3: Perceived risk has a significant effect on the decision to buy products from the South Korean Affinity Country

Methods

The type of research that will be used is quantitative research with a method or approach through survey research (Survey Research) which is used to collect information in the form of opinions from a large number of people on certain topics or issues, in this research conducted on generation Z in Pontianak who have been exposed to culture South Korea virtually.

Research population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study is Generation Z in Pontianak. The sampling technique in this study used non-probability sampling in the form of purposive sampling with certain considerations.

The criteria for respondents who will be used as samples include:

- 15-23 Years Old
- Domiciled in Pontianak.
- Have an interest in South Korean culture.
- Have been exposed virtually to South Korean culture (watching reality shows, Korean dramas, K-Pop concerts, etc.)
- Have purchased, consumed, and used products originating from South Korea in the past month.

Thus the respondents who will be taken amounted to 150 respondents. The number of respondents is considered sufficient to represent the population to be studied. The data analysis method used in this research is multiple linear regression. Hypothesis test using the Coefficient of determination test (R^2), F Statistic test and T Statistic Test.

Findings

Descriptive statistic analysis

The data used in this study is primary data obtained from questionnaire data. This data includes Consumer Affinity, Country of Origin and Perceived Risk on Purchase Decisions. The data presented in the table is obtained from the results of processing the questionnaire using the IBM Statistics SPSS 25 program by looking at the frequency of answers given by the respondents. In this study, the description of respondents' responses is based on descriptive statistical tests which include the mean and standard deviation.

Table 1. **Descriptive Statistics**

Research Variabel	N	Min	Max	Mean	Std. Deviation
Consumer Affinity	150	20.00	30.00	26.52	2.90
Country of Origin	150	22.00	30.00	27.24	2.73
Perceived Risk	150	5.00	18.00	10.30	2.77
Purchase Decision	150	17.00	25.00	21.72	2.31

Based on Table 1, it can be seen that for the Consumer Affinity, Country of Origin, Perceived Risk and Purchase Decision variable have a higher mean value than the standard deviation value, so it can be concluded that overall the level of data diversity or the level of data distribution for all variables is low.

Table 2. **Reliability Test Results**

Research Variabel	Cronbach Alpha	r value	Cronbach Alpha > r value
Consumer Affinity	0.930	>0.6	Reliabel
Country of Origin	0.923	>0.6	Reliabel
Perceived Risk	0.867	>0.6	Reliabel
Purchase Decision	0.870	>0.6	Reliabel

Based on the results of the reliability test in Table 2, it can be seen that all of the cronbach's alpha values for each variable are (0.930), (0.923), (0.867), (0.870) where the cronbach's alpha value of each variable is greater than r value (0.60), this shows that the data in this study are reliable.

Table 3. **Normality Test Results**

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.85222085
Most Extreme Differences	Absolute	.081
	Positive	.081
	Negative	-.036
Test Statistic		.081
Asymp. Sig. (2-tailed)		.019 ^c
	Sig.	.271 ^d

Monte Carlo Sig. (2-tailed)	99% Confidence Interval	Lower Bound	.260
		Upper Bound	.283

Based on the test results in Table 3, it can be seen that the value of Monte Carlo Sig. (2-tailed) is worth more than 0.05, which is 0.271. This means that the residual data in this study is normally distributed.

Table 4. **Multicollinearity Test Results**

Model	Collinearity Statistics	
	Tolerance	VIP
Consumer Affinity	0.685	1.460
Country of Origin	0.651	1.535
Perceived Risk	0.881	1.135

From the multicollinearity test on the test results in Table 4, it shows that there is no VIF value that exceeds 10 and no tolerance value is less than 0.10 so it can be concluded that the multicollinearity assumption has been met or there are no symptoms of multicollinearity.

Table 5. **Heteroscedasticity Test Result**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.279	1.171		-1.092	.276
Consumer Affinity	.023	.036	.063	.643	.522
Country of Origin	.060	.039	.153	1.524	.130
Perceived Risk	.052	.033	.134	1.544	.125

The test results in table 5 show that the significant value of the independent variable as a whole does not experience heteroscedasticity because it has a significance value above 0.05.

Thus it can be concluded that all independent variables are free from heteroscedasticity or there is no indication of heteroscedasticity.

Multiple Linear Regression Analysis

Multiple regression analysis was used to determine how much influence the independent variables had, namely: Consumer Affinity (X1), Country of Origin (X2), and Perceived Risk (X3) on Purchase Decisions (Y) for South Korea affinity country products.

Table 6. Multiple Regression Analysis Results Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.245	2.063		5.451	.000
	Consumer Affinity	.275	.064	.345	4.314	.000
	Country of Origin	.184	.069	.217	2.646	.009
	Perceived Risk	-.176	.059	-.210	-2.981	.003

The coefficients of the multiple linear regression equation in table 6 can be concluded as follows:

- The constant value obtained is 11.245, which means that if the variables of Consumer Affinity, Country of Origin and Perceived Risk are assumed to be 0, the value of Purchase Decision is 11.245.
- The value of the Consumer Affinity Variable Regression Coefficient is positive at 0.275, meaning that if there is a 1% increase in the Consumer Affinity Variable, it will cause an increase in the Purchase Decision of 0.275.
- The value of the Regression Coefficient of the Country of Origin Securities Variable is positive at 0.184, meaning that if there is a 1% increase in the Country of Origin Securities Variable, it will cause an increase in the Purchase Decision of 0.184.
- The Regression Coefficient of Perceived Risk Variable is negative at 0.176, meaning that if there is a 1% increase in the Perceived Risk Variable, it will cause a decrease in the Purchase Decision by 0.176 and vice versa if there is a 1% decrease in the Perceived Risk variable, it will cause an increase in the Purchase Decision by 0.176.

Table 7. Coefficient of Determination R² Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.601 ^a	.361	.348	1.871153750

Based on the analysis of the coefficient of determination in the table 7 shows that the value of the correlation coefficient (R) is 0.601 with a coefficient of determination (R^2) of 0.348 or 34.8%%, so it can be concluded that the variables Consumer Affinity, Country of Origin Effect and Perceived Risk contribute significantly to together equal to 34.8% of the Purchase Decision variable and the remaining 65.2% is influenced by other variables outside of this study.

Table 8. **F Test Results (Simultaneous Test) ANOVA^a**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	288.616	3	96.205	27.478	.000 ^b
Residual	511.178	146	3.501		
Total	799.793	149			

The results of the simultaneous test in the table above show that the significance of the calculated F is 0.000. Because the calculated F significance value is smaller than the specified significance value ($0.000 < 0.05$). While the results of the simultaneous test (F test) obtained F count of 27.478 when compared to F table obtained through Excel calculations of 2.66, it can be seen that F arithmetic is greater than F table ($27.478 > 2.66$). Thus, it can be concluded that Consumer Affinity, Country of Origin Effect and Perceived Risk together can increase consumer confidence to make decisions in buying products originating from South Korea's Affinity Country.

Table 9. **T Test Results Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.245	2.063		5.451	.000
	Consumer Affinity	.275	.064	.345	4.314	.000
	Country of Origin	.184	.069	.217	2.646	.009
	Perceived Risk	-.176	.059	-.210	-2.981	.003

Based on table 9 it can be concluded as follows:

- a. The Consumer Affinity variable has a t-count value of 4.314 and a significant value of 0.000. Provisions for making decisions on whether the hypothesis is accepted or rejected are based on the magnitude of the significance value. If the significance is less than or equal to 0.05 (≤ 0.05) then the hypothesis is accepted. The results of the study obtained a significance value of $0.000 < 0.05$, it was concluded that the hypothesis (H1) which reads "Consumer affinity has a significant effect on the decision to buy products from the affinity country of South Korea", is accepted. The findings in this study indicate that the consumer affinity of respondents who are virtually exposed to South Korean culture can influence the decision to buy products from affinity countries. The results of this study also have the same results as the results of research conducted by Oberecker et al., (2008) and Halim et al., (2017) where the results show that Consumer Affinity has a significant effect on purchasing decisions for products originating from affinity countries.
- b. The Country of Origin Securities variable has a t-count value of 2.646 and a significant value of 0.009. Provisions for making decisions on whether the hypothesis is accepted or rejected are based on the magnitude of the significance value. If the significance is less than or equal to 0.05 (≤ 0.05) then the hypothesis is accepted. The results of the study obtained a significance value of $0.009 < 0.05$, it was concluded that the hypothesis (H2) which reads "The Effect of Country of Origin has a significant effect on the Decision to Buy South Korea's Affinity Country products", is accepted. The findings in this study indicate that the country of origin effect of respondents who are virtually exposed to South Korean culture can influence the decision to buy products from affinity countries. The results of this study also have the same results as the results of research conducted by Putra et al., (2016) where the results show that Consumer Affinity has a significant effect both simultaneously and partially on the decision to buy products from affinity countries.
- c. The Risk Perception variable has a t-count value of -2.981 and a significant value of 0.003. Provisions for making decisions on whether the hypothesis is accepted or rejected are based on the magnitude of the significance value. If the significance is less than or equal to 0.05 (≤ 0.05) then the hypothesis is accepted. The results of the study obtained a significance value of $0.003 < 0.05$, it was concluded that the hypothesis (H3) which reads "Perceived Risk has a significant effect on the decision to buy products from the South Korean Affinity Country", is accepted. The findings in this study indicate that respondents who have been exposed to South Korean culture will consider the perceived risk in purchasing products from affinity countries to be relatively small, thereby increasing their decision to buy. The results of this study also have the same results as the results of research conducted by Oberecker

et al., (2011) where the results show that Perceived Risk has a negative and significant effect on the decision to buy products from affinity countries.

Conclusion

The results of the study prove that Consumer Affinity has a positive effect on Purchase Decisions for products originating from Affinity Countries. This shows that the influence of emotional relationships in the form of affection such as pleasure and love in the culture of the affinity country on consumer decisions in making purchases. Another finding from this study is the influence of the Country of Origin on Purchasing Decisions. Consumers who are virtually exposed to South Korean culture think that the products that are known through the exposure are good products according to what they see. Consumers will have the perception that products from South Korea are good products so they will not hesitate to make a purchase. And lastly, this research also proves that Perceived Risk has a negative and significant effect on purchasing decisions. This explains that cultural exposure can virtually control the perceived Perceived Risk of consumers, the view of unpleasant consequences can be avoided so that trust in making purchases can increase. The effect of low Perceived Risk can make consumers feel that by buying the product they do not feel disadvantaged.

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