

The Impact of Perceived Risk on Purchase Intention of Rusip among Generation Z: The Mediating Role of Food Neophobia.

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Abstract

Traditional fermented foods are an important part of cultural heritage and local gastronomy; however, their acceptance among younger consumers remains limited due to concerns about safety, quality, and unfamiliar sensory characteristics. This study examines the effect of perceived risk on purchase intention toward Rusip, a traditional fermented fish product from Bangka Belitung, Indonesia, among Generation Z consumers. It also investigates the mediating role of food neophobia in this relationship. A quantitative approach was employed using a cross-sectional survey. Data were collected from Generation Z consumers in Indonesia through an online questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that perceived risk positively influences food neophobia and negatively influences purchase intention. Food neophobia was also found to have a negative effect on purchase intention and partially mediates the relationship between perceived risk and purchase intention. These findings indicate that consumers' reluctance to try unfamiliar foods is an important factor influencing their intention to purchase traditional fermented foods. This study contributes to the literature on traditional food consumption by integrating perceived risk and food neophobia theories. The findings also provide practical insights for producers and policymakers to enhance the acceptance of traditional fermented foods among Generation Z through strategies that reduce perceived risk and increase product familiarity.



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INTRODUCTION

Generation Z has become an important consumer segment in food marketing research due to its strong exposure to digital media, global food trends, and diverse culinary experiences. Although this generation is generally open to trying new foods, purchasing decisions are often influenced by perceptions of safety, quality, health benefits, and social acceptance. This issue is particularly relevant for traditional fermented foods such as Rusip, a fermented fish product from Bangka Belitung, Indonesia, which possesses distinctive sensory characteristics that may affect consumer acceptance. Fermented foods have received increasing attention because of their nutritional value, health benefits, and cultural significance. However, consumer acceptance of fermented foods is strongly influenced by sensory attributes, familiarity, and perceived food safety (García-Barón et al., 2025). Products with strong aromas, unique appearances, or unfamiliar tastes may generate uncertainty among consumers, especially younger generations who have limited experience with traditional fermented foods. One factor

that may influence consumers' acceptance of Rusip is perceived risk. Perceived risk refers to consumers' evaluation of potential negative consequences associated with product consumption (Phamthi et al., 2024). In food contexts, perceived risk includes concerns regarding food safety, health effects, and product quality (Munikrishnan et al., 2023). Previous studies have consistently shown that higher perceived risk reduces consumers' purchase intention because uncertainty creates hesitation and lowers confidence in the product (Efendioğlu, 2022). Given the unique sensory characteristics of fermented fish products, Generation Z consumers may perceive Rusip as a risky food. This perception may increase food neophobia, which refers to consumers' reluctance to try unfamiliar foods and their tendency to avoid products perceived as unusual or novel (Subramaniam, 2024). Previous studies have reported that food neophobia negatively affects consumers' willingness to try and purchase traditional, ethnic, and innovative food products (Bölükbaş, 2024; Özeltürkay et al., 2025). Despite extensive research on perceived risk and purchase intention, limited attention has been given to traditional fermented foods, particularly Indonesian fermented seafood products. Moreover, the mediating role of food neophobia in the relationship between perceived risk and purchase intention among Generation Z consumers remains underexplored (Phamthi et al., 2024; Munikrishnan et al., 2023; Özeltürkay et al., 2025). To address the existing research gap, this study investigates the impact of perceived risk on purchase intention toward Rusip among Generation Z consumers and examines the mediating effect of food neophobia. The study extends consumer behavior literature by providing empirical evidence on the acceptance of traditional Indonesian fermented foods among younger generations.

2. Literature Review

2.1 Perceived Risk

Perceived risk refers to consumers' concerns regarding potential negative consequences of consuming a product, including food safety, health, sensory, and social risks (Phamthi et al., 2024; Munikrishnan et al., 2023). In fermented foods, unfamiliar characteristics may increase perceived risk and influence consumer acceptance (García-Barón et al., 2025).

2.2 Food Neophobia

Food Neophobia is the reluctance to consume unfamiliar foods and is recognized as a barrier to food acceptance (Subramaniam, 2024). Higher food neophobia reduces consumers' willingness to try traditional and ethnic foods, particularly those with unfamiliar sensory attributes (Bölükbaş, 2024; Özeltürkay et al., 2025).

2.3 Purchase Intention

Purchase Intention refers to consumers' willingness to purchase a product after evaluating its perceived value (Ngo et al., 2025). It is influenced by factors such as quality, trust, safety, and risk perceptions, making it a key predictor of consumer behavior (Nurmaden et al., 2025).

2.4 Hypothesis Development

Previous studies suggest that consumers who perceive greater risks associated with food products are more likely to develop resistance toward unfamiliar foods. In the context of fermented foods, concerns regarding safety, quality, and sensory characteristics may increase food neophobia, leading consumers to avoid unfamiliar products (Hu et al., 2025; García-Barón et al., 2025). Therefore, perceived risk is expected to positively influence food neophobia.

H1: Perceived Risk positively influences Food Neophobia.

Food neophobia has been widely recognized as a barrier to food acceptance and purchasing behavior. Consumers with higher levels of food neophobia tend to be less willing to try, purchase, or recommend unfamiliar food products, including traditional and ethnic foods (Bölükbaş, 2024; Özeltürkay et al., 2025). Consequently, food neophobia is expected to negatively influence purchase

intention.

H2: Food Neophobia negatively influences Purchase Intention.

Perceived risk has also been identified as a significant determinant of purchase intention. Consumers are generally less likely to purchase products when they perceive uncertainty regarding safety, quality, or consumption outcomes (Phamthi et al., 2024). Thus, higher perceived risk is expected to reduce consumers' intention to purchase Rusip.

H3: Perceived Risk negatively influences Purchase Intention.

Furthermore, previous research indicates that risk perceptions often affect consumer behavior through psychological mechanisms (Ngo et al., 2025). In the context of traditional fermented foods, perceived risk may increase food neophobia, which subsequently decreases purchase intention. Therefore, food neophobia is proposed as a mediating variable in the relationship between perceived risk and purchase intention.

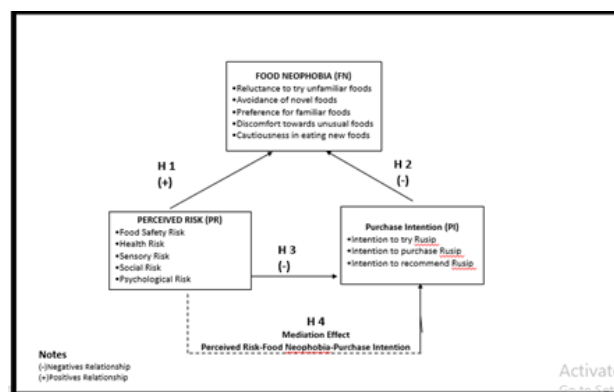
H4: Food Neophobia mediates the relationship between Perceived Risk and Purchase Intention.

2.8 Conceptual Frame Work

Based on the literature review, this study proposes a conceptual framework that integrates Perceived Risk, Food Neophobia, and Purchase Intention in the context of Rusip consumption among Generation Z consumers. Perceived Risk is considered an important factor influencing consumers' evaluation of traditional fermented foods, particularly regarding concerns about food safety, health implications, and unfamiliar sensory characteristics. Higher levels of perceived risk may discourage consumers from trying or purchasing Rusip. In addition, Perceived Risk is expected to increase Food Neophobia, which refers to consumers' reluctance to consume unfamiliar foods. Previous studies suggest that consumers who perceive greater uncertainty or risk are more likely to develop resistance toward novel food products. Consequently, Food Neophobia may reduce consumers' willingness to purchase traditional fermented foods such as Rusip.

Furthermore, Food Neophobia is proposed as a mediating variable that explains the mechanism through which Perceived Risk influences Purchase Intention. Rather than directly affecting purchasing decisions, perceived risk may first increase consumers' psychological resistance toward unfamiliar foods, which subsequently decreases their intention to purchase. Therefore, the proposed framework provides a comprehensive explanation of Generation Z consumers' behavioral intentions toward Rusip.

The conceptual framework of this study is presented in Figure 1.



3. METHODOLOGY

3.1 Research Design

This study employed a quantitative research approach using a cross-sectional survey design. Quantitative methods are appropriate for examining causal relationships among variables and testing hypotheses through statistical analysis. The study investigates the effect of Perceived Risk on Purchase Intention toward Rusip among Generation Z consumers, with Food Neophobia acting as a mediating variable. A structured questionnaire was used to collect primary data from respondents. The proposed

conceptual model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for examining complex relationships involving mediation effects and latent constructs.

3.2 Population and Sampling

The target population consisted of Generation Z consumers in 3 big cities in Indonesia, namely Jakarta, Surabaya and Medan aged between 18 and 27 years. This age group was selected because Generation Z represents a significant consumer segment characterized by high exposure to digital media, changing food preferences, and growing interest in culinary experiences. Since Purchase Intention receives two paths (from Perceived Risk and Food Neophobia), a minimum sample of 200 respondents was targeted to ensure adequate statistical power and model stability.

4. Results and Discussion

4.1 Respondent Profile

A total of 250 valid responses were collected from Generation Z consumers in Indonesia. Table 1 presents the demographic characteristics of the respondents.

Table 1. Respondent Profile (N = 250)

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	102	40.8
Age	Female	148	59.2
	18–20 year	87	34.8
	21–23 years	103	41.2
	24–27 years	60	24.0
Education	High School	72	28.8
	Undergraduate	143	57.2
	Student		
	Graduate Degree	35	14.0
Have Tried Rusip	Yes	79	31.6
	No	17	68.4

The results indicate that the majority of respondents were female (59.2%) and aged between 21 and 23 years (41.2%). Most respondents had never tried Rusip (68.4%), suggesting that perceptions toward this traditional fermented food are largely formed through indirect knowledge and expectations rather than actual consumption experience.

4.2 Measurement Model Assessment

The measurement model was evaluated through indicator reliability, convergent validity, discriminant validity, and internal consistency reliability.

Convergent Validity

All indicator loadings exceeded the recommended threshold of 0.70, ranging from 0.734 to 0.892. The Average Variance Extracted (AVE) values for all constructs were above 0.50, indicating satisfactory convergent validity.

Table 2. Reliability and Convergent Validity.

Construct	Cronbach's Alpha	Composite Reliability	AVE
Perceived Risk	0.887	0.917	0.689
Food Neophobia	0.901	0.926	0.714
Purchase Intention	0.884	0.920	0.742

The results demonstrate strong reliability, as Cronbach's Alpha and Composite Reliability values exceeded the recommended threshold of 0.70. Discriminant Validity The Fornell-Larcker criterion indicated that the square root of AVE for each construct was greater than its correlations with other

constructs. Furthermore, all HTMT values were below 0.90, confirming adequate discriminant validity. Therefore, the measurement model met all validity and reliability requirements and was suitable for structural model analysis.

4.3 Structural Model Assessment

The structural model was assessed using path coefficients, coefficient of determination (R^2), and bootstrapping procedures with 5,000 resamples.

Table 3. Hypothesis Testing Results

Hypothesis	Path	β	t-value	p-value	Result
H1	PR $\rightarrow$ FN	0.572	11.328	<0.001	Supported
H2	FN $\rightarrow$ PI	-0.463	8.951	<0.001	Supported
H3	PR $\rightarrow$ PI	-0.287	5.422	<0.001	Supported
H4	PR $\rightarrow$ FN $\rightarrow$ PI	-0.265	6.117	<0.001	Supported

4.4 Discussion

The findings demonstrate that perceived risk plays a significant role in shaping Generation Z consumers' purchase intention toward Rusip. The positive relationship between perceived risk and food neophobia suggests that concerns regarding food safety, product quality, and unfamiliar sensory characteristics increase consumers' reluctance to try traditional fermented foods. This finding supports previous studies indicating that uncertainty associated with unfamiliar foods can strengthen avoidance behavior (Bölükbaş, 2024; García-Barón et al., 2025). Furthermore, food neophobia was found to negatively influence purchase intention, indicating that psychological barriers remain an important factor affecting the acceptance of traditional fermented foods among younger consumers. Although Generation Z is often characterized as open to new experiences, unfamiliar food products may still generate resistance and reduce willingness to purchase (Özeltürkay et al., 2025). The results also reveal that perceived risk directly decreases purchase intention and indirectly influences it through food neophobia. This finding highlights food neophobia as an important psychological mechanism linking risk perception and consumer behavior. Overall, the study extends the application of Perceived Risk Theory and Food Neophobia Theory in the context of traditional fermented foods. From a practical perspective, efforts to promote Rusip should focus on reducing perceived risk and increasing consumer familiarity through education, product innovation, and marketing strategies emphasizing food safety, cultural heritage, and nutritional benefits.

5. Conclusion

This study examined the impact of perceived risk on Generation Z consumers' purchase intention toward Rusip, with food neophobia serving as a mediating variable. The findings revealed that perceived risk significantly increases food neophobia and directly reduces purchase intention. Food neophobia was also found to negatively influence purchase intention and partially mediate the relationship between perceived risk and purchase intention. These results suggest that concerns regarding food safety, quality, and unfamiliar sensory characteristics contribute to consumers' reluctance to purchase traditional fermented foods. The study contributes to the literature by extending the application of perceived risk and food neophobia theories in the context of traditional Indonesian fermented foods. Practically, the findings highlight the importance of reducing perceived risk and increasing consumer familiarity with Rusip through education, product innovation, and effective marketing strategies. However, the study is limited by its focus on Generation Z consumers in Indonesia and its cross-sectional design. Future research is encouraged to include different demographic

groups, broader geographical contexts, and additional variables such as food familiarity, cultural identity, and social media influence to provide a more comprehensive understanding of consumer behavior toward traditional foods.

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