

THE INFLUENCE OF VISUAL PACKAGING, BRAND IMAGE, PERCEIVED RISK, AND REFERENCE GROUPS ON FARMERS' PURCHASE DECISIONS FOR PREMIUM RICE SEEDS AT AGRICULTURAL KIOSKS IN NGAWI REGENCY

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Abstract

Ngawi Regency's agricultural sector is vital for food security, where premium seed availability directly impacts harvest outcomes. This quantitative, causal-associative study investigates how visual packaging, brand image, risk perception, and reference groups shape farmers' decisions when purchasing premium rice seeds at local agricultural shops. Utilizing a purposive sampling method, data were gathered from 385 respondents via questionnaires and evaluated through multiple linear regression in SPSS. The analysis reveals that each independent variable exerts a positive, statistically significant impact on buying choices individually as well as collectively. Ultimately, these insights underscore that appealing visual design, trusted brand positioning, managed risk perception, and peer group influence are key drivers guiding agricultural consumers toward premium seed selections across the region.

Keywords: *visual packaging, brand image, risk perception, reference groups, purchasing decision, premium rice seeds.*

A. INTRODUCTION

The agricultural sector plays a vital role in maintaining food security, supporting economic development, and enhancing public welfare. As an agrarian nation, Indonesia prioritizes agricultural development, given that a significant portion of the population still relies on farming for their livelihoods (Nugrohowati & Prathama, 2022). Agricultural development continues to be supported through various innovations designed to facilitate farming activities and boost farm productivity (L. Saleh & Sumiratin, 2023). Rice holds a strategic position as a primary food source for the Indonesian people. Increasing rice production can be achieved through land optimization, the application of cultivation technologies, and the use of superior seed varieties—the latter being a crucial factor in successful rice cultivation (W. Saleh & Dirgantara, 2023).

Ngawi Regency is a major rice-producing area in East Java that contributes significantly to food production. In 2020, rice production in Ngawi Regency reached 837,771 tons with a productivity of 66.54 quintals/hectare, whereas in 2025, production was

recorded at 775,470 tons with a productivity of 61.16 quintals/hectare (BPS Ngawi Regency, 2024; BPS Ngawi Regency, 2025). These figures indicate that rice productivity in Ngawi Regency must be sustained through the use of high-quality agricultural inputs. High-quality, certified seeds offer advantages such as more uniform plant growth, good adaptability, and higher yield potential compared to low-quality seeds (Samrin et al., 2021). Therefore, the selection of high-quality seeds is a crucial step in supporting sustained productivity and the success of rice farming operations (Khusna & Mariana, 2021).

When purchasing premium rice seeds, farmers encounter a wide array of brands and product options at agricultural supply stores. Consequently, purchasing decisions are driven not only by agronomic quality but also by various marketing stimuli. One factor capable of capturing farmers' attention is visual packaging—the package's appearance, encompassing its shape, color, material, visual imagery, and typography (Klimchuk & Krasovec, 2013). Packaging serves not merely to protect the product but also acts as a marketing communication medium that shapes consumer perceptions of product quality. Research by Parassih & Susanto (2021) indicates that packaging design elements—such as color, shape, and size—can influence consumer purchase intention, while Wang et al. (2023) found that packaging design characteristics impact purchasing decisions. Beyond visual packaging, brand image also influences purchasing decisions, as consumer perceptions of a brand are formed through various associations stored in memory (Keller, 2013). A strong, positive brand image can boost consumer confidence when selecting a product (Juliyanti et al., 2024).

Perceived risk reflects consumer uncertainty regarding purchasing outcomes, such as germination failure, land incompatibility, or financial loss, which often triggers purchase delays (Schiffman & Wisenblit, 2015; Muzumdar, 2021). To mitigate this uncertainty, farmers rely on reference groups—including peers, extension workers, and kiosk owners—whose recommendations provide vital information, build confidence, and reduce purchasing hesitation (Kotler & Keller, 2016; Banafie & Simanjuntak, 2023).

A pre-survey of 30 farmers in Ngawi Regency indicates that visual packaging is the primary consideration (40.0%), followed by risk perception (33.3%), reference groups (20.0%), and brand image (6.7%) (Data processed, 2026). While previous studies show that

visual packaging and brand image influence purchases (Parassih & Susanto, 2021; Syallaysyah et al., 2024), risk perception acts as a barrier, and reference groups shape consumer behavior (Muzumdar, 2021; Banafie & Simanjuntak, 2023), research examining these four factors collectively remains limited. Consequently, this study analyzes the influence of visual packaging, brand image, risk perception, and reference groups on premium rice seed purchasing decisions by farmers at agricultural kiosks in Ngawi Regency.

B. METHOD

This study employs a quantitative approach using a causal-associative research design to analyze the cause-and-effect relationships between variables. According to Sugiyono (2019), quantitative research is used to examine phenomena based on numerical data obtained through research instruments and analyzed using statistical techniques. The study was conducted in Ngawi Regency, East Java the location was selected purposively because the area is a major center for rice production and features farming activities involving the use and purchase of premium rice seeds. The research spanned five months, from March to July 2026. Primary data were collected via a survey using a structured questionnaire distributed to respondents through Google Forms.

Because the exact population of premium rice seed users in Ngawi Regency is unknown, the sample size was determined using the Lemeshow formula, yielding a minimum of 384.16, which was rounded up to 385 respondents selected via purposive sampling among farmers aged 18 and older who had purchased premium rice seeds at least once. Research variables—Visual Packaging (X_1), Brand Image (X_2), Perceived Risk (X_3), Reference Groups (X_4), and Purchase Decision (Y)—were measured using a five-point Likert scale and analyzed using IBM SPSS version 25. The analytical procedure began with validity and reliability tests via Pearson correlation and Cronbach's Alpha, accompanied by classical assumption tests to satisfy regression prerequisites (Ghozali, 2018). Subsequently, multiple linear regression evaluated the impact of Visual Packaging, Brand Image, Perceived Risk, and Reference Groups on Purchase Decisions, with hypotheses examined through partial (t -test), simultaneous (F -test), and coefficient of determination (R^2) analyses.

C. RESULTS AND DISCUSSIONS

1. Validity and Reliability Tests

Validity testing with 385 respondents confirmed that all 30 statement items across Visual Packaging (X₁), Brand Image (X₂), and Perceived Risk (X₃) achieved calculated r-values (r count) exceeding the critical value (r_{table} = 0.100). Consequently, all items met the validity criteria and are suitable research instruments.

Validity testing for Reference Groups (X₄) and Purchase Decisions (Y) similarly confirmed that all items achieved r count > r_{table} (0.100). Consequently, all 50 statement items across the five research variables met the validity criteria, proving suitable for subsequent data analysis and summarized in a complete validity table.

Tabel 2. Reliability Test Results

Variable	Calculated Alpha Value	Cronbach Alpha	Details
Visual Packaging (X ₁)	0,964	0,60	Reliabel
Brand Image (X ₂)	0,961	0,60	Reliabel
Perceived Risk (X ₃)	0,966	0,60	Reliabel
Reference Group (X ₄)	0,961	0,60	Reliabel
Purchase Decision (Y)	0,922	0,60	Reliabel

source: SPSS output (2026)

Based on the reliability test results in Table 2, it can be concluded that all variables have Cronbach's alpha values above 0.60 thus, the instruments for each variable are considered reliable.

Based on the validity and reliability tests conducted, it is evident that all items or factors for each research variable meet the requirements for validity and reliability; therefore, all questionnaire items are valid and reliable and can be used to collect research data.

2. Classical Assumptions

Tabel 3. Multicollinearity Test Results

Research Independent Variable	Tolerance	Variance Influence Factor (VIF)
1. <i>Visual Packaging</i> (X_1)	0,993	1,007
2. Brand Image (X_2)	0,993	1,007
3. Perceived Risk (X_3)	0,994	1,006
4. Reference Group (X_4)	0,999	1,001

source: SPSS output (2026)

Table 3 indicates that tolerance figures for Visual Packaging (X_1), Brand Image (X_2), Perceived Risk (X_3), and Reference Group (X_4) stand at 0.993, 0.993, 0.994, and 0.999, respectively—each comfortably surpassing the 0.1 threshold. Simultaneously, the corresponding Variance Inflation Factor (VIF) metrics remain well under 10, registering at 1.007, 1.007, 1.006, and 1.001. Together, these statistical outcomes confirm an absence of severe collinearity among the predictors, ensuring the regression model satisfies essential diagnostic criteria for reliable estimation.

Tabel 4. Heteroskedasticity Test Results

Coefficients ^a					
Model		Unstandardized		Standardized	
		Coefficients		t	Sig.
		Std.			
	B	Error	Beta		
1	(Constant)	1.184	.857		1.382 .168
	<i>Visual Packaging</i> (X ₁)	18.701	13.644	.070	1.371 .171
	Brand Image (X ₂)	5.435	13.656	.020	.398 .691
	Perceived Risk (X ₃)	17.482	12.567	.071	1.391 .165

Reference Group (X ₄)	14.583	13.947	.053	1.046	.296
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a. Dependent Variable: Y

source: SPSS output (2026)

Based on the results in Table 4 above, the heteroscedasticity test using the Glejser test for the variables Visual Packaging (X₁), Brand Image (X₂), Perceived Risk (X₃), and Reference Group (X₄) yielded probability (sig.) values greater than 0.05 therefore, it can be concluded that there is no heteroscedasticity in this study.

Tabel 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			385
Normal	Parameters ^{a,b}	Mean	0.0000000
		Std. Deviation	3.50820000
Most	Extreme Differences	Absolute	.023
		Positive	.023
		Negative	-.018
			.023
			.200 ^{c,d}

source: SPSS output (2026)

Based on the normality test results in Table 5, the value obtained using the Exact Sig method is 0.200, which is greater than 0.05. Consequently, it can be concluded that all the data used in this study are normally distributed.

3. Multiple Linear Regression Analysis

Tabel 6. Multiple Linear Regression Test

Coefficients ^a				
Model	Unstandardized	Standardized	t	Sig.
	Coefficients	Coefficients		

		B	Std. Error	Beta		
1	(Constant)	-1.190	1.464		-.812	.417
	<i>Visual Packaging</i>	.305	.021	.468	14.699	.000
	Brand Image	.260	.021	.399	12.534	.000
	Perceived Risk	.216	.020	.346	10.861	.000
	Reference Group	.252	.021	.387	12.195	.000
a. Dependent Variable : Purchasee Decision						

source: SPSS output (2026)

$$Y = -1,190 + 0,305 X_1 + 0,260 X_2 + 0,216 X_3 + 0,252 X_4 + e$$

The multiple regression analysis yields a baseline constant (a) of -1.190. Holding other factors constant, Visual Packaging (b1 = 0.305) and Brand Image (b2 = 0.260) both display positive regression coefficients, indicating that improvements in packaging design and brand reputation directly increase farmers' purchasing decisions. The Perceived Risk (b3 = 0.216) and Reference Group (b4 = 0.252\$) variables also exhibit positive regression coefficients. Assuming all other factors remain constant, improvements in both variables directly increase purchasing decisions. Overall, all four independent variables positively impact purchase decisions, contrasting with the negative baseline constant.

4. Hypothesis Testing

Tabel 7. Partial Significance Test (t-test)

Coefficients ^a						
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1.190	1.464		-.812	.417

<i>Visual Packaging</i>	.305	.021	.468	14.699	.000
Brand Image	.260	.021	.399	12.534	.000
Perceived Risk	.216	.020	.346	10.861	.000
Reference Group	.252	.021	.387	12.195	.000

a. Dependent Variable: Purchase Decision

source: SPSS output (2026)

Table 7 demonstrates that visual packaging exerts a positive, statistically significant impact on buying choices ($b = 0.305, p < 0.05$), confirming H_1 . Brand image similarly yields a positive and significant influence ($b = 0.260, p < 0.05$), supporting H_2 . In addition, risk perception drives a significant positive effect ($b = 0.216, p < 0.05$), thereby validating H_3 , while reference groups show parallel positive significance ($b = 0.252, p < 0.05$), verifying H_4 . Ultimately, these coefficients indicate that stronger visual presentation, brand standing, risk evaluation, and peer alignment collectively increase the probability that local farmers in Ngawi Regency will invest in premium rice seeds.

Tabel 8. F-test (Simultaneous)

ANOVA^a

		Sum of				
	Model	Squaress	df	Mean Squaree	F	Sig.
1	Regression	7634.894	4	1908.723	153.471	.000 ^b
	Residual	4726.067	380	12.437		
	Total	12360.961	384			

a. Dependett Variable: Purchase Decision

b. Predictors : (Constant), *Visual Packaging*, Brand Image, Perceived Risk, and Reference Group

source: SPSS output (2026)

Based on the F-test results, a significance value of 0.000 (< 0.05) was obtained consequently, H_0 was rejected and H_5 was accepted. This indicates that Visual Packaging, Brand Image, Perceived Risk, and Reference Groups simultaneously exert a positive and significant influence on the purchasing decisions regarding premium rice seeds made by farmers in Ngawi Regency. Individually, all variables also demonstrated a positive influence, with coefficients of 0.305 for Visual Packaging, 0.260 for Brand Image, 0.252 for Reference Groups, and 0.216 for Perceived Risk. Visual Packaging emerged as the variable with the greatest influence due to its highest coefficient value thus, improvements in packaging quality, brand image, risk management, and reference group influence can collectively enhance farmers' purchasing decisions.

5. Analysis of the Coefficient of Determination (R^2)

Tabel 9. Analysis of the Coefficient of Determination (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 ^a	.618	.614	3.52662
a. Predictors: (Constant), <i>Visual Packaging</i> , Brand Image, Perceived Risk, and Reference Group				
b. Dependent Variable: purchase decision				

source: SPSS output (2026)

The results in Table 9 show an R-square value of 0.618 and an Adjusted R-square value of 0.614 (or 61.4%), indicating that the Purchase Decision (Y) can be explained by the variables Visual Packaging (X1), Brand Image (X2), Perceived Risk (X3), and Reference Group (X4), while the remaining 38.6% is explained by variables not included in this research model.

6. Discussion

a. The Influence of Visual Packaging on Purchasing Decisions

The t-test results confirm that Visual Packaging significantly and positively influences purchasing decisions ($b = 0.305$, $\text{sig.} = 0.000$). With a high mean score of

3.50, farmers view the packaging design, clarity, and information favorably. Appealing, informative packaging enhances brand recognition and boosts farmers' confidence in seed quality across agricultural kiosks in Ngawi Regency.

These findings align with Parassih & Susanto (2021), Wang et al. (2023), and Sun et al. (2024), who confirmed that visual design, labels, and packaging density significantly drive purchase intentions. As Spence & Van Doorn (2022) note, visual appearance shapes initial quality impressions thus, attractive, informative, and recognizable packaging directly builds farmer confidence and drives premium seed purchases.

b. The Influence of Brand Image on Purchase Decisions

The t-test results confirm that Brand Image has a positive and significant influence on purchasing decisions ($b = 0.305$, $\text{sig.} = 0.000$). With a mean score of 3.48 (high category), farmers view brand reputation, quality, and trustworthiness favorably. This strong brand image reduces hesitation and boosts farmers' confidence, driving premium rice seed purchases at agricultural kiosks in Ngawi Regency.

These results align with Syallaysyah et al. (2024) and Juliyanti et al. (2024), confirming that Brand Image significantly drives purchasing decisions. Supported by Lestari Simamarta (2023) and Arlis Chintya & Gde Sukaatmadja (2024), strong brand reputation, perceived quality, and superiority build consumer confidence, reinforcing that a robust brand image directly increases farmers' seed purchasing decisions.

c. The Influence of Perceived Risk on Purchase Decisions

The t-test results confirm that Risk Perception positively and significantly influences purchasing decisions ($b = 0.216$, $\text{sig.} = 0.000$), accepting H3. A high mean score (3.39) shows farmers carefully evaluate risks like crop failure and financial loss. Providing quality guarantees, certification, and clear technical information

effectively mitigates these concerns and strengthens purchasing confidence in Ngawi Regency.

These findings align with Muzumdar (2021) and Tran et al. (2026), who noted that perceived uncertainty and risk considerations hinder purchasing decisions. Supporting Jusuf & Munandar (2021), risk perception significantly influences seed selection. Clear quality assurances and technical information reduce farmer anxiety, confirming that risk mitigation is a crucial driver of premium rice seed purchases.

d. The Influence of Reference Groups on Purchase Decisions

The t-test results confirm that the Reference Group positively and significantly influences purchasing decisions ($b = 0.252$, $\text{sig.} = 0.000$), accepting H4. A high mean score (3.53) highlights the impact of recommendations from fellow farmers, extension workers, and kiosk owners. Real peer experiences serve as trusted information, enhancing farmers' confidence in selecting premium rice seeds in Ngawi Regency.

These findings align with Raturandang et al. (2025), Banafie & Simanjuntak (2023), and Santosa & Cahyaningtyas (2020), confirming social influence significantly impacts purchasing choices. As Ding et al. (2020) noted, reference groups shape beliefs through shared experiences and recommendations. Strengthening ties with farmer groups, extension workers, and sellers is thus vital for disseminating trusted product information.

e. The Influence of Visual Packaging, Brand Image, Perceived Risk, and Reference Groups on Purchase Decisions

The F-test results confirm that visual packaging, brand image, perceived risk, and reference groups simultaneously exert a positive, significant influence on purchasing decisions ($\text{\$sig.} = 0.000\text{\$}$), accepting H5. Because farmers rely on a combination of visual, brand, risk, and social factors, seed producers must manage these four elements holistically to boost farmer trust in Ngawi Regency.

The findings of this study align with Parassih and Susanto (2021), who demonstrated that visual packaging can enhance appeal and purchasing decisions.

Furthermore, Syallaysyah et al. (2024) showed that a positive brand image can boost

consumer trust, while Ding et al. (2020) explained that reference groups can influence purchasing decisions through social information and recommendations. Thus, this study reinforces the conclusion that visual packaging, brand image, perceived risk, and reference groups collectively serve as crucial factors in driving purchasing decisions for premium rice seeds.

D. CONCLUSION

In conclusion, visual packaging, brand image, and risk perception each exert a positive and significant influence on farmers' purchasing decisions for premium rice seeds in Ngawi Regency. Higher packaging quality and clarity, stronger brand reputation, and lower perceived risk regarding seed performance all directly increase farmers' likelihood to purchase seeds at local agricultural kiosks.

Reference groups significantly and positively influence purchasing decisions, with recommendations from peers, extension workers, and kiosk owners driving seed adoption. Collectively, visual packaging, brand image, risk perception, and reference groups exert a significant joint effect. This demonstrates that combining appealing presentation, brand credibility, risk mitigation, and social influence effectively builds farmer confidence in Ngawi Regency.

E. SUGGESTIONS

Theoretically, these findings reinforce the Theory of Planned Behavior (TPB), showing purchasing decisions are shaped by attitudes, social norms, and perceived control via packaging, brand image, reference groups, and risk perception. Practically, producers should improve packaging, maintain brand equity, provide quality guarantees, and leverage agricultural networks. Future research should explore variables like price and trust across broader geographic contexts.

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