

# The Role Of Social Network Sites As A Moderating Variable On The Effect Of Trust, Product Variation, And E-Wom On Interest In Using Guarantee Services (Study At Pt Jamkrindo)

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## Abstract

*This research is motivated by the high level of competition in the financial services industry, including the guarantee sector, which plays a crucial role in supporting access to financing for MSMEs. PT Jamkrindo, a state-owned enterprise in the guarantee sector, faces the challenge of increasing interest in purchasing services, particularly through digital approaches and the use of social media. Changes in consumer behavior, which are increasingly active on digital platforms, require an understanding of the factors that influence purchase interest, not only rationally but also socially and psychologically. This study aims to examine the influence of trust, product variety, and electronic word of mouth (e-WOM) on purchase interest in guarantee services at PT Jamkrindo, and to analyze the moderating role of social network sites (SNS) in this relationship. The method used is a quantitative approach with the PLS-SEM technique using data from 140 respondents obtained through purposive sampling.*

*The results of the study indicate that trust and e-WOM have a positive and significant effect on purchase intention, while product variety has no effect. SNS moderation is significant only on the relationship between e-WOM and purchase intention, but not on the relationship between trust and product variety on purchase intention.*

**Keywords:** Trust, Product Variations, E-WOM, Social Network Sites, Purchase Intention

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## INTRODUCTION

The financial services industry, including the guarantee sector, is experiencing increasingly intense competitive dynamics along with the growing need for access to financing by Micro, Small, and Medium Enterprises (MSMEs). PT Jaminan Kredit Indonesia (Jamkrindo), as a State-Owned Enterprise (BUMN) engaged in the guarantee sector, has a strategic mandate to expand its service reach and increase literacy and market participation in guarantee products. In the context of digital transformation, changes in consumer behavior, which are increasingly active in seeking and sharing information through social media, also influence decision-making patterns, including in selecting financial service providers.

With the development of digital marketing communications, trust, product variety, and electronic word of mouth (e-WOM) have become important variables that can influence interest in using services. Trust reflects consumers' perceptions of a company's credibility and integrity in providing services, while product variety reflects a company's flexibility in meeting diverse market needs. On the other hand, e-WOM acts as a channel of social influence that disseminates customer experiences and recommendations digitally, further strengthened by the presence of social network sites (SNS) as dominant interactive platforms.

Access to financing remains a major obstacle for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, primarily due to limited collateral and low trust among financial institutions in their risk profiles. Furthermore, public awareness of the functions and benefits of guarantee institutions such as PT Jaminan Kredit Indonesia (Jamkrindo) remains relatively low, resulting in minimal interest in guarantee services. Jamkrindo has developed various guarantee products. However, overlapping perceptions with credit insurance products and the suboptimal use of digital communication channels have resulted in ineffectiveness in building public understanding. The digital era demands more adaptive communication strategies, particularly through social media and the use of electronic word of mouth (e-WOM), which are now a key force in shaping consumer opinion and behavior. Social Networking Sites (SNS) have evolved into a strategic medium for consumers to access information, share experiences, and influence the decisions of potential service users. However, Jamkrindo has not systematically managed the potential of e-WOM as part of its digital marketing strategy to increase engagement and preference for its guarantee services. This phenomenon underscores the importance of research examining the influence of trust, product variety, and e-WOM on purchase intention for guarantee services, as well as the moderating role

of social media (SNS) in the relationship between these variables. Previous research (Moslehpour et al., 2020; Hapsari & Astuti, 2022; Suleman, 2021; Utami et al., 2020) shows that trust, product variety, and e-WOM significantly influence purchase intention across various industrial sectors. However, specific studies in the context of financial services such as guarantee services are still limited. There is limited research specifically examining how SNS plays a moderating role in the relationship between trust, product variety, and e-WOM on purchase intention of guarantee services. Therefore, this study aims to fill this gap by empirically testing the influence of these three variables on purchase intention and evaluating the moderating role of SNS in the context of guarantee services at PT Jamkrindo.

### **Aim and Objectives**

This study aims to analyze and empirically test the influence of trust, product variety, and electronic word of mouth (e-WOM) on the intention to use guarantee services at PT Jaminan Kredit Indonesia (Jamkrindo). Furthermore, this study also aims to examine the role of social network sites (SNS) as a moderating variable in strengthening or weakening the relationship between these variables and user interest.

### **Objectives**

- To determine the influence of trust on interest in using guarantee services.
- To determine the influence of product variations on interest in using guarantee services.
- To determine the influence of e-WOM on interest in using guarantee services.
- To determine the role of social network sites as a moderating variable in strengthening or weakening the influence of trust on interest in using guarantee services.
- To determine the role of social network sites as a moderating variable in strengthening or weakening the influence of product variations on interest in using guarantee services.
- To determine the role of social network sites as a moderating variable in strengthening or weakening the influence of e-WOM on interest in using guarantee services.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Marketing Management**

Kotler, Keller, and Chernev (2022) define marketing as a social and managerial process aimed at satisfying consumer needs by creating, offering, and exchanging value. According to Sudarsono (2020) and Sudirman et al. (2022), marketing also encompasses all activities involved in delivering products from producers to consumers. Thus, marketing management refers to the process of planning, implementing, and controlling marketing programs to achieve an organization's long-term goals effectively and efficiently. The core functions of marketing management include market analysis, strategic planning, the execution of marketing activities, and performance monitoring (Kotler et al., 2022). Marketing efforts can be directed either at end consumers (consumer markets) or business clients (business markets), each of which possesses distinct characteristics and decision-making behaviors. In modern marketing practice, trust is regarded as a foundational element in building long-term customer relationships. Berry (1995) introduced the concept of relationship marketing, which emphasizes the importance of sustaining ongoing customer engagement rather than focusing solely on individual transactions. Supporting this view, the Commitment-Trust Theory posits that trust and commitment are the two most critical variables in the success of customer-company relationships. Trust is defined as the belief that the other party will act in a reliable, honest, and responsible manner. In the context of service marketing, the focus shifts to the delivery of services, which are characterized by their intangibility, inseparability, and variability, and are often highly dependent on human interaction (Zeithaml et al., 2018). Lovelock and Wirtz (2016) further explain that services are experiences rather than tangible objects, which makes managing customer experience essential to cultivating customer loyalty and repurchase intentions. To understand how external factors influence consumer behavior, the Stimulus-Organism-Response (SOR) model is frequently employed. This model explains how external stimuli—such as advertising or electronic word-of-mouth (e-WOM)—trigger internal cognitive and emotional processes that shape consumer responses. Hutter et al. (2013) emphasized that social media intensifies these stimuli due to its high levels of interactivity and emotional engagement. In support of this, Cheung and Thadani (2012) found that e-

WOM on social media tends to be more trusted by consumers than traditional promotional methods, thereby making it more effective in influencing purchase intentions.

### **Purchase Intention**

Purchase intention refers to a consumer's desire or inclination to buy a product or service. According to Kotler, Keller, and Chernev (2022), it reflects the likelihood that a consumer will choose or switch to a particular brand based on perceived benefits and trade-offs. As a latent construct, purchase intention is inherently difficult to observe and predict, as it is often influenced by emotional states, psychological factors, and financial circumstances (Sari, 2020; Kusnawan et al., 2019). The formation of purchase intention generally follows a sequential process involving need recognition, information search, evaluation of alternatives, and finally, the purchase decision (Rosara & Luthfia, 2020). This process is well illustrated by the AIDA model and the hierarchy of effects theory, which propose that purchase intention develops through three stages: cognitive (awareness and knowledge), affective (feelings and preferences), and conative (behavioral intention leading to action). Understanding purchase intention is essential for marketers, as it enables them to develop targeted communication and effective marketing strategies that align with consumers' motivations and decision-making processes.

### **Trust**

Trust refers to the belief that a party—such as a company or brand—can be relied upon to fulfill consumer expectations. According to Kotler and Keller (2016), trust encompasses key dimensions such as competence, integrity, honesty, and benevolence. Maria (2023) further explains that trust reflects consumers' hope and perception regarding a brand's ability to deliver on its promises or stated intentions. As a result, trust plays a critical role in fostering consumers' willingness and confidence to engage in transactions.

### **Product Variations**

Product variety is a marketing strategy that involves offering a diverse range of products within a single brand or product line, differentiated by attributes such as size, price, appearance, or other features (Kotler, 2009). According to Kotler and Keller (2021), product variety reflects a company's product portfolio across multiple categories and lines. This indicates that a company does not limit itself to a single type of product, but instead provides a broad assortment to cater to the varying needs and preferences of consumers.

### **E-WOM**

Electronic Word of Mouth (e-WOM) is a form of online marketing communication in which consumers share their experiences or opinions about products or services through digital channels—such as audio, video, or written formats (Kotler & Keller, 2022). e-WOM typically occurs as informal communication disseminated via social media and other digital platforms, functioning as an indirect promotional tool that can significantly influence potential consumers (Handoko, 2021; Poturak & Softic, 2019).

In essence, e-WOM represents a consumer-driven effort to personally spread product-related information through digital media.

### **Social Network Sites**

Social Networking Sites (SNS) are internet-based digital platforms that allow individuals to build social connections, share information, and engage in real-time interactions across geographical boundaries (Kietzmann et al., 2011; Kaplan & Haenlein, 2010). Beyond their social function, SNS are widely utilized for various purposes, including business, digital marketing, education, and social engagement (Tuten & Solomon, 2020). SNS facilitate the exchange of user-generated content and play a vital role in shaping public opinion and consumer behavior through the rapid dissemination of information, reviews, and personal experiences (Mangold & Faulds, 2009; Chen & Lee, 2023).

### **Hypothesis**

Trust refers to a consumer's confidence in a company's ability, integrity, and willingness to fulfill its promises. It fosters a sense of security during transactions, reducing perceived risk and increasing consumers' interest in purchasing (Kotler & Keller, 2016). Prior studies also identify trust as a key factor in shaping purchase intention (Hendro & Keni, 2020). Hence, the hypothesis of this study is:

H1: Trust has a positive effect on purchase intention. Product variety refers to the breadth of options offered within a product line, distinguished by features such as size, price, or design (Kotler, 2009). It

reflects a company's product portfolio across multiple categories and enhances perceived value, convenience, and satisfaction, ultimately increasing product appeal (Kotler & Keller, 2021). Hence, the hypothesis of this study is:

H2: Product variety has a positive effect on purchase intention.

Electronic word-of-mouth (e-WOM) is informal consumer communication via digital platforms, such as reviews or recommendations, often viewed as more credible than traditional advertising (Handoko, 2021). e-WOM significantly influences purchasing decisions, especially among active social media users (Poturak & Softic, 2019). Hence, the hypothesis of this study is:

H3: e-WOM has a positive effect on purchase intention.

Social Networking Sites (SNS) enhance the visibility of a company's interactions with customers, promoting transparency and reinforcing trust. Positive feedback from other users on SNS strengthens trust perceptions, which in turn elevates purchase intention (Chen & Lee, 2023). Thus, SNS act as moderating variables in this relationship. Hence, the hypothesis of this study is:

H4: Social Networking Sites (SNS) moderate the influence of trust on purchase intention.

SNS expand consumer exposure to product variety through visual content, user experiences, and interactive campaigns. This increased exposure enhances product appeal and strengthens the relationship between product variety and purchase intention. Hence, the hypothesis of this study is:

H5: Social Networking Sites (SNS) moderate the influence of product variety on purchase intention.

SNS serve as a primary channel for e-WOM dissemination through features like likes, shares, and comments. The interactivity and speed of SNS amplify the persuasive power of e-WOM, shaping consumer perceptions and reinforcing its influence on purchase intention (Chen & Lee, 2023). Hence, the hypothesis of this study is:

H6: Social Networking Sites (SNS) moderate the influence of e-WOM on purchase intention.

## **METHODOLOGY**

### **Research Design**

This study employs a quantitative method with a descriptive approach. This approach was selected to measure the influence of independent variables on dependent variables by systematically collecting data from respondents. According to Sekaran and Bougie (2019), descriptive quantitative research is designed to objectively and numerically describe the characteristics of a particular population, event, or phenomenon.

### **Sampling Technique**

A sample is a subset of the population selected to represent the whole, especially when the population is too large to study in its entirety (Sekaran & Bougie, 2019; Indrawati, 2015). Malhotra (2018) emphasizes that the selected sample must be representative to ensure research validity. According to Hair et al. (2014, in Wati, 2018), the minimum sample size should be 5–10 times the number of indicators used in the questionnaire. Given that this study uses 20 indicators, the minimum sample requirement is 140 respondents. Therefore, this research involved 140 potential consumers who use the services of PT Jamkrindo.

### **Convenience Sampling**

The sampling technique used in this study is convenience sampling, which involves selecting respondents based on accessibility and availability (Sekaran & Bougie, 2019). The sample was drawn from prospective service users at Bank DKI Jakarta who were deemed relevant to the research objectives.

### **Tools for Data Collection**

Data were collected using a structured questionnaire, systematically compiled and distributed online via Google Forms to potential customers of PT Jamkrindo. According to Sekaran and Bougie (2019), a questionnaire is a written instrument designed to obtain structured and standardized responses from respondents.

## **RESULTS & DISCUSSION**

The results of the data analysis using smart PLS are presented below:

a) Convergent Validity Test

According to Hair et al. (2017), a measurement item is considered valid if its outer loading exceeds the minimum threshold of 0.70. As shown in Figure 1 dan tabel 1 (Convergent Validity Test), all indicators are valid, as their loading values exceed 0.70.

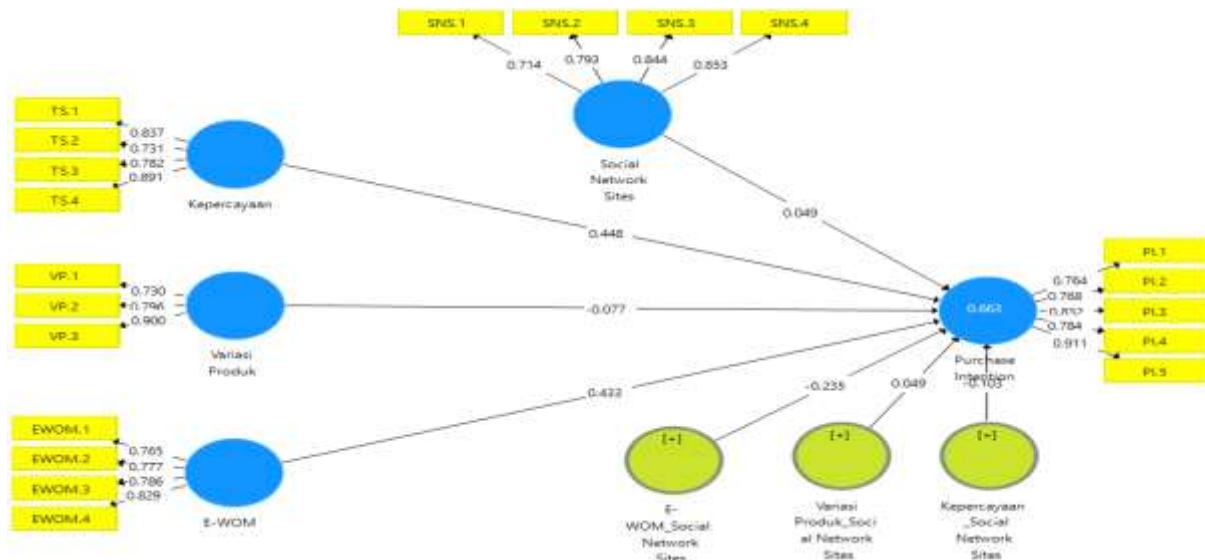


Figure 1. Convergent Validity Test Result

Table 1. Convergent Validity Test

Variables	Indicator	Convergent Validity Value	Validity Limit	Information
E-WOM	EWOM.1	0.7651	0.7	Valid
	EWOM.2	0.7775	0.7	Valid
	EWOM.3	0.7860	0.7	Valid
	EWOM.4	0.8288	0.7	Valid
Purchase Intention	PI.1	0.7645	0.7	Valid
	PI.2	0.7680	0.7	Valid
	PI.3	0.8324	0.7	Valid
	PI.4	0.7835	0.7	Valid
	PI.5	0.9110	0.7	Valid
Social Network Sites	SNS.1	0.7144	0.7	Valid
	SNS.2	0.7925	0.7	Valid
	SNS.3	0.8437	0.7	Valid
	SNS.4	0.8533	0.7	Valid
Trust	TS.1	0.8365	0.7	Valid
	TS.2	0.7314	0.7	Valid
	TS.3	0.7816	0.7	Valid
	TS.4	0.8910	0.7	Valid
Product Variation	VP.1	0.7297	0.7	Valid
	VP.2	0.7960	0.7	Valid
	VP.3	0.8999	0.7	Valid

Source: Author's processed data (2025)

Meanwhile, the minimum acceptable AVE value is greater than 0.50, indicating sufficient convergent validity. Based on the AVE values presented in the table 2, all five variables have exceeded the minimum

threshold. Therefore, it can be concluded that all constructs in this study have fulfilled the criteria for convergent validity.

Table 2. AVE (Average Variance Extracted) Result

Variables	Average variance extracted (AVE)	Information
Trust (X1)	0.660	Valid
Product Variation (X2)	0.659	Valid
E-WOM (X3)	0.624	Valid
Social Network Sites (Z)	0.645	Valid
Purchase Intention (Y)	0.662	Valid

Source: Author's processed data (2025)

#### b) Discriminant Validity Test

Latent constructs must exhibit stronger correlations with their own indicators than with other constructs to satisfy discriminant validity. As shown in Table 3, all latent constructs have correlation values with their respective indicators exceeding 0.70, indicating that discriminant validity has been achieved.

Table 3. Discriminant Validity Results (Cross Loading) Result

Variables	EWOM	EWOM_SNS	KP	KP_SNS	PI	SNS	VP	VP_SNS
EWOM*SNS	-0.0062	1,0000	0.0450	0.5326	-0.2411	0.2962	0.2239	0.2163
EWOM.1	0.7651	0.1400	0.3924	0.2792	0.3556	0.7757	0.7188	-0.2106
EWOM.2	0.7775	-0.1551	0.3613	-0.1943	0.5544	0.1599	0.2022	0.3450
EWOM.3	0.7860	0.0349	0.4690	0.0606	0.4896	0.4397	0.2027	0.3546
EWOM.4	0.8288	0.0137	0.4593	0.0850	0.6541	0.4209	0.2612	-0.0365
*SNS Trust	0.0471	0.5326	-0.0019	1,0000	-0.1858	0.1427	0.1018	0.0785
PI.1	0.5403	-0.1161	0.4453	-0.3003	0.7645	0.1305	0.2072	0.3292
PI.2	0.5722	-0.2091	0.3097	-0.1884	0.7680	0.3612	0.2288	-0.2227
PI.3	0.5166	-0.1293	0.6259	0.1183	0.8324	0.3997	0.3483	-0.0614
PI.4	0.5089	-0.3211	0.5211	-0.2182	0.7835	0.2179	0.0624	0.1595
PI.5	0.6175	-0.2075	0.7041	-0.1856	0.9110	0.2159	0.1896	0.2292
SNS.1	0.5317	0.2167	0.1924	0.2688	0.1313	0.7144	0.4556	-0.0746
SNS.2	0.5221	0.0441	0.2233	0.1725	0.2548	0.7925	0.4748	-0.1651
SNS.3	0.5227	0.3663	0.3368	0.1653	0.2217	0.8437	0.5566	-0.0549
SNS.4	0.2538	0.3182	0.4767	-0.0173	0.3379	0.8533	0.6204	-0.2948
TS.1	0.4850	0.1276	0.8365	-0.0028	0.4699	0.3751	0.3404	0.1963
TS.2	0.5314	0.0173	0.7314	0.1425	0.4995	0.5189	0.6284	-0.2981
TS.3	0.2227	-0.0672	0.7816	-0.1376	0.5629	0.1353	0.1568	0.1095
TS.4	0.5106	0.0792	0.8910	0.0072	0.5933	0.3376	0.3835	0.1978
VP.1	0.2843	-0.1712	0.2644	-0.1856	0.1636	0.2185	0.7297	-0.0733
VP.2	0.1618	0.2022	0.2289	-0.0221	0.0790	0.4349	0.7960	-0.2794
VP.3	0.3962	0.3950	0.4920	0.2771	0.2730	0.7878	0.8999	-0.3881
Product Variations *SNS	0.1632	0.2163	0.0708	0.0785	0.1255	-0.2122	-0.3272	1,0000

Source: Author's processed data (2025)

## Composite Reliability Test and Cronbach's Alpha

### a) Composite Reliability Test

Based on the composite reliability test as shown in Tabel 4, all constructs have values above 0.70, confirming that they meet the criteria for internal consistency reliability, as shown in Table 4.

Table 4. Composite Reliability Result

Variables	Composite reliability ( rho_a )	Composite reliability ( rho_c )
Trust (X1)	0.833	0.885
Product Variation (X2)	0.909	0.852
E-WOM (X3)	0.824	0.869
Social Network Sites (Z)	0.878	0.878
Purchase Intention (Y)	0.890	0.907

Source: Author's processed data (2025)

### b) Cronbach's Alpha Test

The results of the Cronbach's Alpha test show that all values exceed 0.60, which suggests that the constructs demonstrate sufficient internal consistency and are therefore considered reliable, as shown in Table 5.

Table 5. Cronbach's Alpha Results

Variables	Cronbach's alpha
Trust (X1)	0.826
Product Variation (X2)	0.766
E-WOM (X3)	0.802
Social Network Sites (Z)	0.824
Purchase Intention (Y)	0.872

Source: Author's processed data (2025)

## Structural Model Evaluation (Inner Model)

### a) R-square

As shown in Table 6, the R-squared value for the purchase intention variable is 0.663, with an adjusted R-squared value of 0.645. Based on this adjusted R-squared value, the independent variables—X1 (Trust), X2 (Product Variety), and X3 (e-WOM)—have a strong influence on the dependent variable Y (Purchase Intention), accounting for 64.5% of the variance. The remaining 35.5% is explained by other factors not included in this study.

Table 6. R-square Results

Variables	R-square	Adjusted R-square
Purchase Intention (Y)	0.663	0.645

Source: Author's processed data (2025)

### b) F-square

The values in Tabel 7 above indicate the influence of each variable on other variables. The trust variable has a strong influence on purchase intention, with a coefficient value of 0.372. The product variety variable shows a very weak influence on purchase intention, with a value of 0.008. The e-WOM variable also has a strong influence on purchase intention, with a value of 0.273. When moderated by social networking sites (SNS), the influence of the trust variable on purchase intention becomes weak, with a value of 0.018. Similarly, the product variety variable, when moderated by SNS, shows a weak influence

on purchase intention, with a value of 0.007. Finally, the e-WOM variable moderated by SNS also has a weak influence on purchase intention, with a coefficient of 0.075.

Table 7. F-square Results

Variables	Purchase Intention
Trust (X1)	0.372
Product Variation (X2)	0.008
E-WOM (X3)	0.273
Trust (X1) * Social Network Sites (Z)	0.018
Product Variation (X2) * Social Network Sites (Z)	0.007
E-WOM (X3) * Social Network Sites (Z)	0.075

Source: Author's processed data (2025)

### Testing Hypothesis

Table 8. Hypothesis Testing Result

Hypothesis	Origin lSample (O)	Sample Mean(M)	Standard Deviation (STDEV)	Statistics ( O/STDEV )	PValues	Conclusion
Trust -> Purchase Intention	0.4485	0.4317	0.0839	5,3466	0.0000	Hypothesis 1 Accepted
Product Variation -> Purchase Intention	-0.0766	-0.0567	0.0937	0.8174	0.4141	Hypothesis 2 is rejected
E-WOM->Purchase Intention	0.4331	0.4315	0.1199	3,6121	0.0003	Hypothesis 3 Accepted
Trust_Social Network Sites->Purchase Intention	-0.1027	-0.0818	0.0911	1,1264	0.2606	Hypothesis 4 is rejected
Product Variation_Social Network Sites->Purchase Intention	0.0492	0.0743	0.0623	0.7899	0.4300	Hypothesis 5 is rejected
E- WOM_Social Network Sites->Purchase Intention	-0.2352	-0.2688	0.1161	2,0252	0.0434	Hypothesis 6 Accepted

Source : Processed data author (2025)

To assess the significance of the relationships between variables in the proposed structural model, this study utilized bootstrapping in the PLS-SEM framework. This method allows for evaluating the reliability and significance of path coefficients by analyzing t-statistics and p-values. Based on the bootstrapping results shown in Table 8, the following conclusions can be drawn:

1. Hypothesis 1: The effect of Trust on Purchase Intention shows a t-statistic of 5.346, which is greater than the critical value of 1.96, and a p-value of 0.000, which is below 0.05. Therefore, Trust has a positive and significant effect on Purchase Intention. Hypothesis 1 is accepted.
2. Hypothesis 2: The effect of Product Variety on Purchase Intention shows a t-statistic of 0.817, which is below the threshold of 1.96, and a p-value of 0.414, which exceeds 0.05. Hence, Product Variety does not significantly affect Purchase Intention. Hypothesis 2 is rejected.
3. Hypothesis 3: The effect of e-WOM on Purchase Intention yields a t-statistic of 3.612 and a p-value of 0.000. Both values meet the criteria for significance, indicating that e-WOM has a positive and significant effect on Purchase Intention. Hypothesis 3 is accepted.



4. Hypothesis 4: The interaction effect of Trust  $\times$  Social Networking Sites (SNS) on Purchase Intention shows a t-statistic of 1.126 and a p-value of 0.260. These values indicate that the moderating effect of SNS is not significant. Additionally, the relationship changes direction, suggesting a predictor moderation type. Hypothesis 4 is rejected.
5. Hypothesis 5: The interaction effect of Product Variety  $\times$  SNS on Purchase Intention shows a t-statistic of 0.789 and a p-value of 0.430. These results indicate that SNS does not significantly moderate the effect of Product Variety on Purchase Intention. However, the shift in direction suggests pure moderation. Hypothesis 5 is rejected.
6. Hypothesis 6: The interaction effect of e-WOM  $\times$  SNS on Purchase Intention yields a t-statistic of 2.025, which exceeds the threshold, and a p-value of 0.043, which is below 0.05. This indicates that SNS significantly moderates the effect of e-WOM on Purchase Intention. Since the direction changes, it is categorized as predictor moderation. Hypothesis 6 is accepted.

## DISCUSSION

### 1. Influence Trust To Purchase Intention

Based on the analysis of questionnaire data, trust has a positive and significant effect on consumers' intention to use guarantee services. The higher the trust in the provider, the stronger the intention to use the service. According to Kotler and Keller (2021), trust is a key factor in building long-term relationships, reducing perceived risk, and influencing purchase decisions. In strategic marketing, trust serves as a competitive advantage, especially in industries with many alternative providers. Trust is also central to relationship marketing, built through responsive service, accurate information, and reliability (Nubsidi, 2007). This finding aligns with Ariyanti (2023), who found that trust significantly affects purchase intention, as consumers prefer companies they perceive as credible and committed. In the context of financial services, such as guarantees, trust not only attracts customers but also strengthens emotional and rational bonds (Hoffman & Novak, 2012). Therefore, companies must focus on improving service quality, transparency, and consumer education to foster trust.

### 2. The Influence of Product Variation To Purchase Intention

Based on the analysis of questionnaire data, product variety was found to have no significant effect on consumers' intention to use guarantee services. This suggests that the diversity of guarantee products offered has not yet become a key driver in encouraging consumer interest. While marketing theory emphasizes product variety as a differentiation strategy to meet consumer preferences and expand market segments, this may not apply equally in the context of guarantee services. In many industries, greater variety increases the chance of meeting consumer needs, thus driving purchase intention. However, in service guarantees, consumer interest appears to rely more on trust, reputation, perceived benefits, and process clarity rather than on product diversity (Schiffman & Wisenblit, 2019). Given the intangible and high-risk nature of guarantee services, consumers tend to prioritize certainty and service quality over the number of options. According to Kotler and Keller (2021), perceived service quality and ease of access to information are more influential than product variety in shaping service-related purchase intentions. These findings contrast with Rainy & Widayanto (2020), who found that product variety is a major factor in service purchase decisions—especially when available options are well-aligned with consumer needs. In this case, it appears that product differentiation alone is not sufficient, and product quality is more critical. From a strategic marketing perspective, this result implies that guarantee providers must not only offer diverse products, but also strengthen communication and consumer education. Companies need to clearly convey the specific benefits of each product type to ensure that product variety is perceived as relevant and valuable to consumer needs.

### 3. The Influence of E-WOM on Purchase Intention

Based on the quantitative analysis of questionnaire data, Electronic Word of Mouth (E-WOM) has a positive and significant effect on consumers' intention to use guarantee services. This indicates that the more positive consumer perceptions toward online reviews, testimonials, or recommendations, the greater their intention to use such services. In marketing theory, E-WOM is a key element of modern marketing communication, shaping brand image and consumer perception through peer-to-peer interaction on

platforms such as social media, forums, and review sites. Information from third parties is often perceived as more credible and objective than direct corporate advertising (Urban et al., 2000).

For intangible and high-risk services like guarantees, potential users often rely on others' experiences to reduce uncertainty. Testimonials about claim success, service quality, or digital reputation significantly influence purchase intentions (Hersetyawati et al., 2022). Positive E-WOM fosters trust and confidence, often more effectively than traditional ads. This finding aligns with Indrawati et al. (2023), who found that E-WOM builds positive attitudes toward brands and drives purchase intention. In financial or guarantee services, consumers actively seek third-party reviews to mitigate risk, making E-WOM a crucial component in decision-making. To leverage E-WOM effectively, guarantee providers should integrate it into their digital marketing strategies. This includes encouraging satisfied customers to share experiences, providing official testimonial platforms, and engaging with feedback professionally. Effective E-WOM management not only builds brand equity but also expands communication reach and strengthens customer loyalty.

#### **4. The Influence of Social Network Sites on Moderation Trust To Purchase Intention**

Based on the analysis of questionnaire data, Social Network Sites (SNS) do not significantly moderate the relationship between trust and purchase intention. This suggests that consumer involvement in SNS does not strengthen or weaken the effect of trust on the intention to use guarantee services. In trust-based marketing theory, trust is a key determinant of purchase decisions, particularly for complex and intangible services like guarantees (Urban et al., 2000). Trust is primarily built through direct experience, service quality, company reputation, and brand consistency, rather than through digital platforms. Although SNS play a role in shaping public opinion, their presence does not amplify the influence of trust on purchase decisions (Hoffman & Novak, 2012). Consumers still rely more on personal experiences and rational judgment than on SNS content. From a consumer behavior perspective, decisions to use guarantee services are often driven by internal factors such as perceived risk, trust in financial institutions, and financial literacy. While SNS may assist in early-stage information sharing, they are not strong enough to alter the trust-intention link. This finding indicates that strengthening consumer trust is best achieved through service excellence, credibility, and professional certification, rather than relying solely on SNS engagement. Therefore, companies should prioritize reputation management and service quality as the core strategy for building purchase intention, while using SNS as a supporting communication tool, not as the main driver.

#### **5. The Influence of Social Network Sites on Moderation Product Variation To Purchase Intention**

Based on the quantitative analysis, Social Network Sites (SNS) do not significantly moderate the relationship between product variety and purchase intention for guarantee services. This means that consumers' presence or activity on social media does not enhance or weaken the influence of product variety on their intention to use the service. In marketing theory, product variety is a core element of the product mix strategy, designed to meet diverse consumer needs and enhance competitiveness (Kotler & Keller, 2021). While product variation can increase perceived value, the inclusion of SNS as a moderating variable does not significantly strengthen this relationship. In other words, even when a company offers a wide range of services, consumer exposure via social media alone is insufficient to drive purchase intention (Wang et al., 2020). Given that guarantee services are high-involvement and high-trust, consumers tend to process information through a central route, seeking clarity, proven benefits, and reliability. In contrast, content on SNS typically aligns with the peripheral route of processing, which has limited impact on decisions involving deeper rational considerations (Kotler & Keller, 2021). Therefore, SNS fails to act as a meaningful moderator in this context. This finding implies that in trust-based industries, social media is not always effective in amplifying the appeal of product variety. Guarantee providers should instead focus on formal and direct communication channels, such as brochures, business reports, or official websites, to convey the value and differentiation of their services, rather than relying heavily on social media virality.

## 6. The Influence of Social Network Sites on Moderating E-WOM Purchase Intention

The analysis shows that Social Network Sites (SNS) significantly moderate the relationship between Electronic Word of Mouth (E-WOM) and purchase intention in guarantee services. This means that when E-WOM occurs on highly interactive SNS platforms, its impact on consumers' intention to use guarantee services becomes stronger. In digital marketing, SNS have evolved into interactive ecosystems where consumers are not only information recipients, but also content creators and influencers (Kotler, Kartajaya, & Setiawan, 2021). As a hybrid element of the promotion mix (Mangold & Faulds, 2009), SNS blends firm-generated and user-generated content, both of which influence brand perception and purchasing decisions. E-WOM refers to user opinions, testimonials, or recommendations shared through digital platforms. Today, SNS such as Instagram, TikTok, and LinkedIn have become the main arenas for sharing service experiences, especially for high-trust services like guarantees. Their wide reach and interactive features (comments, likes, shares) significantly amplify the persuasive power of E-WOM. This finding aligns with Hersetyawati et al. (2022), who showed that SNS enhances E-WOM's influence on purchase decisions. Consumers tend to trust peer reviews more than traditional ads, and SNS accelerates both positive and negative information diffusion—directly affecting purchase intention. According to the SOR (Stimulus–Organism–Response) model (Jacoby, 2002), E-WOM acts as a stimulus, SNS as the medium, and purchase intention as the response. When the stimulus is delivered through trusted and engaging platforms, the consumer's response is stronger. Guarantee service providers like PT Jamkrindo should strategically manage E-WOM across SNS—by promoting positive reviews, encouraging testimonials, sharing educational content, and maintaining responsive engagement. With this approach, SNS becomes a powerful amplifier, transforming E-WOM into a direct marketing tool that boosts interest in using guarantee services.

## CONCLUSION

This study reveals that consumer trust in guarantee service providers has a significant and positive impact on the intention to use such services. This finding confirms that in industries where trust is paramount—such as financial guarantees—company credibility becomes the main factor driving consumer decisions. In contrast, product variation does not exhibit a significant direct effect, indicating that the availability of numerous product options is not the primary determinant of interest. Instead, what matters more to consumers is the alignment and clarity of the product's benefits with their needs. Meanwhile, electronic word of mouth (E-WOM) demonstrates a significant influence on purchase intention, particularly when positive messages are widely disseminated through social networking sites (SNS). This highlights the importance of a strong, interactive, and credible digital presence in modern marketing efforts. Consumers today are not only recipients of information but also active participants in shaping brand perception through digital engagement. Given these results, future research should consider expanding the variables studied by incorporating perceived risk, financial literacy, and customer experience. A deeper understanding of consumer behavior can also be achieved through qualitative or longitudinal approaches. In addition, applying advanced analytical methods such as multi-group SEM would allow for more comprehensive and nuanced findings. For practitioners, especially guarantee service providers like PT Jamkrindo, the strategic focus should be on enhancing public trust through transparent communication, positive customer testimonials, high-quality service delivery, and honest digital engagement. Effective management of E-WOM and social media platforms is crucial for building a positive brand image and fostering emotional connections with consumers. By integrating digital marketing with trust-based relationship management, companies can cultivate long-term loyalty and sustainably increase consumer intention to use guarantee services.

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