
Behavioral Economic Analysis of Brand Image, Service Quality, Social Media Quality, and Price Perception in Influencing Generation Z's Purchase Intention for Cross-Border Personal Shopping Services: The Mediating Role of Trust

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Abstract:

The jastip (personal shopper) business has become a popular trend in Indonesia in recent years. In the context of trade and consumption, jastip refers to a service where someone (jastip provider or personal shopper) offers to buy goods from a particular place or store at the request of another person (consumer). In return, the jastip provider will usually charge a service fee or commission on top of the price of the goods purchased. The research in this article aims to examine the factors that influence Purchase Intention on jastip, especially in generation Z, using the variables Brand Image, Service Quality, Social Media Quality, and Price Perception mediated by Trust. The study uses primary data that has been processed through the distribution of questionnaires in the form of Google Forms to the Batam City Community who have used jastip. A total of 311 respondent data that meet the criteria and are then processed using the SPSS program for respondent demographic data analysis and the SmartPLS program for hypothesis testing. The results of the study indicate that Brand Image, Service Quality, Social Media Quality, and Price Perception have a significant positive effect on Purchase Intention through Trust mediation. This study shows the importance of Trust as a mediator that connects all variables in influencing Purchase Intention towards Jastip among Generation Z in Batam City.

Keywords: *Brand Image, Service Quality, Social Media Quality, Price Perception, Trust*

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1. Introduction

Advances in technology and increasing internet accessibility have changed the way consumers, especially Generation Z, shop and do business (Virgiawan et al, 2022). One phenomenon that has emerged in Indonesia today is Jasa Titip (Jastip), which allows individuals to order items that are difficult to obtain themselves from abroad

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with the help of others (Karyono, 2024). The jastip (shopping proxy) business has become a popular trend in Indonesia in recent years. International jastip involves purchasing goods at competitive prices from other countries or brands that are not available in Indonesia. Food, clothing, and accessories can be included in this category, as well as household items and cosmetics. There is also jastip for limited edition products, which means purchasing products with a time or quantity limit. Electronic products such as mobile phones or branded items that usually take a long time to ship are examples of this type of item (Revindo et al, 2024).

Indonesians are getting more information about products that are popular overseas as a result of the increasing exchange of information through social media. It is not surprising that the majority of consumers in the jastip business are internet and social media users. The following is a diagram of internet users in Indonesia from 2018 to 2024.

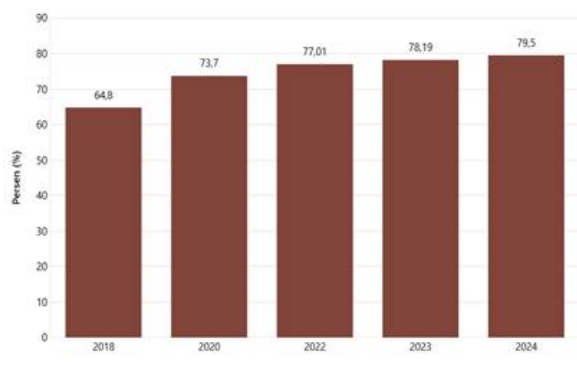


Figure 1. Internet Penetration Rate in Indonesia (2018-2024)

Source: Databoks 2024

As a result of the 2024 Indonesian internet penetration survey released by the Indonesian Internet Service Providers Association (APJII), Indonesia's internet penetration rate reached 79.5% of the total population in early 2024, or equivalent to 221,563,479 people out of 278,696,200 people in 2023. The survey results show that, compared to the previous period, there has been a significant increase in Indonesia's internet penetration rate compared to the previous period.

Generation Z, born between the mid-1990s and early 2010s, is known as the true digital native generation, being the first generation to actively use digital applications for an average of more than 4 hours a day (Maydeline & Christiarini, 2023). They exhibit unique characteristics in their consumption patterns, prioritizing convenience, exclusivity, and the desire to express themselves. Generation Z, highly accustomed to social media, has also contributed to the growth of jastip into a small business primarily managed informally on platforms like Instagram, WhatsApp, and TikTok. They heavily rely on social media and technology to form Purchase Intentions and obtain information. Here is the data on social media platforms frequently used in Indonesia.

Tabel 1. Social Media Platforms Widely Used in Indonesia

Social Media Platform	Percentage
WhatsApp	90,0%
Instagram	85,3%
Faceboook	81,6%
TikTok	73,5%
Telegram	61,3%
Twitter	57,5%
Messenger	47,9%

Source: Hootsuite 2024

According to data from Hootsuite, around 90.9% of Indonesia's population are WhatsApp users, while Instagram users account for 85.3% of Indonesia's population in 2024. Instagram is one of the most widely used social media platforms. There are many things you can do on Instagram, including finding friends, information, food references, and items you need. Many online businesses use Instagram, which we usually refer to as online shops. One type of online shop that is quite phenomenal is the provider of personal shopping services, commonly known as "jastip" (Karyono, 2024). Amidst the presence of various online marketplaces, jastip has evolved into a profitable personal shopping business using smartphones, the internet, and social media.

Previous studies have shown that there are several factors that influence consumer purchasing interest in jastip (consignment services), including information obtained from social media such as product variety, lower prices, better quality, and consumer experience.

Purchase Intention arises when consumers decide to purchase products and services because they need or like them. According to Benhardy et al. (2020), Purchase Intention can be defined as when consumers feel happy and satisfied when purchasing goods or services from a particular brand, they may be more interested in repurchasing those goods, but if things do not meet their expectations, they may not make a purchase. Various factors can influence consumer Purchase Intention, such as their feelings and emotions.

According to research (Christiarini & Rosha, 2022), price still plays an important role in Gen Z's purchase intention. However, research shows that price does not always hinder purchases; many Gen Zers remain price-sensitive and seek the best value for their money. Brand image is one of the factors that drives purchase intention, and the relationship between brand image and purchase intention also has a significant influence on the number of consumers who make purchases.

In the context of jastip (consignment services), Generation Z's Purchase Intention is influenced by various factors, including Trust. Research shows that Trust is one of the key elements that mediates their Purchase Intention. Generation Z tends to prefer

jastip (shopping proxy) services that they consider trustworthy, both in terms of product quality and service provider reliability. In a study conducted by Mulyani et al. (2021), it was argued that trust has a positive effect on purchase intention. Trust is considered an inner emotion that can be developed progressively.

Seeing the large number of Batam residents who use jastip (shopping services) to purchase goods, researchers are interested in understanding the factors that can drive Generation Z's purchase intention towards shopping trends through jastip (shopping services), with a specific focus on the role of trust as a mediator. In this study, researchers added several possible factors that could influence Generation Z's purchase intention for jastip goods, such as Brand Image, Service Quality, Social Media, and Price Perception through the mediation of Trust.

This study is expected to contribute significantly to academic literature by serving as a reference for future research on factors that influence Generation Z's purchase intention toward jastip (shopping proxy) trends. In addition, this study is expected to be used by marketers and business people operating on jastip (shopping proxy) platforms to understand the factors that can increase consumer purchase intention, especially among Generation Z.

2. Theoretical Background

Brand Image

According to Benhardy et al, (2020) Brand Image is the image or perception that consumers have of a particular brand. Brand image can also be an element of a brand that is recognizable but cannot be spoken, such as symbols, fonts, or color combinations, as well as consumer perceptions of the goods or services it represents. According to Hien et al. (2020), brand image focuses on customers' perceptions of the brand and the emotions evoked when they think about its products. Brand image is an important component that motivates consumers to make purchases.

Service Quality

Service quality is an activity carried out by companies to provide everything that consumers expect from companies in order to satisfy consumer desires (Anggardini & Ratnasari, 2022). Service quality is the interaction needed to demonstrate the long-term assurance desired by consumers (Suyani, 2021). Service quality is a necessity that companies must strive for in order to survive and maintain consumer trust. The success of a company in providing quality services can be measured through a service quality approach.

Social Media

Social media refers to various online platforms and communities that encourage social interaction where users can exchange their views, experiences, and observations (Majeed et al., 2021). With the continued growth of e-commerce and

social media, consumers are increasingly relying on indirect experiences such as comment descriptions, videos, and photos to evaluate products before purchasing. Product photos are crucial on social media platforms due to their capacity to generate mental imagery. Photos are an important marketing tool for brands on social media (Poirier et al., 2024).

Price Perception

Consumers will be more satisfied with lower prices because they are more affordable, but if a product is expensive, consumers will be more sensitive to price and will look for similar items at lower prices (Witoelar et al, 2024). In addition, understanding how much it costs to obtain the desired goods or services after considering the value and benefits of those goods or services is called Price Perception (Aningtyas & Supriyono, 2022). As explained, Price Perception refers to the amount of money that buyers must spend to obtain the goods or services they want.

Trust

Benhardy et al, (2020) state that trust can be described as the desire to trust sellers on reliable online sales platforms. Consumer confidence in sellers can reduce uncertainty where consumers are still hesitant to shop online. In online buying and selling transactions, trust is the buyer's belief that they will make a transaction with the expectation of benefiting from the goods or services offered by the seller, as well as the belief that they will reduce the risks posed by online transactions (Aningtyas & Supriyono, 2022).

Consumers will consider how much they trust the guarantees provided by manufacturers during the purchasing process. Consumer trust can also be shaped by various information received, such as promotions and product reviews. Attitudes and interest in making repeat purchases also contribute to consumer trust. (Nuvriasari & Adi, 2021).

Purchase Intention

Purchase Intention indicates that consumers are likely to purchase a product or service and are willing to repurchase the same product or service that they like in the near future (Chin et al, 2020). Purchase Intention is the likelihood that consumers will purchase or plan to purchase a particular product or service in the future. Previous research shows that there is an increase in Purchase Intention, which reflects an increase in the likelihood of purchase. If consumers have a positive Purchase Intention, then brands that are positively involved will encourage the purchase. In the context of smartphones, Purchase Intention needs to be considered as the consumer's desire to make purchases through mobile applications (Martins et al, 2019).

Hypothesis Development

The Influence of Brand Image on Trust

From the research by Benhardy et al, (2020) Brand Image has a positive impact on Trust. A good Brand can improve the perception of product quality compared to a low Brand Image (Salhab et al, 2023). Building a positive reputation tends to make Brand more memorable and acceptable to consumers. Consumers can be influenced to buy goods or services because of a positive Brand Image. Trust is influenced by consumers' perspectives on a brand, which are determined by a product's Brand Image. Even if a product has no technical, functional, or physical problems, Brand Image is shaped and influenced by marketing activities, contextual factors, and observer characteristics. The better the brand image, the more consumers will trust the brand (Handayani et al., n.d.). The formation of brand image is the most important component for consumer satisfaction (Garcia et al., 2020). In this case, the researchers formulated the following hypothesis:

H1: Brand image has a significant positive effect on trust.

The Influence of Service Quality on Trust

Based on previous studies, the relationship between Service Quality and Trust can influence Purchase Intention. Andra et al, (2021) stated that Service Quality has a positive and significant impact on the Trust of consumers who buy goods online. According to research by Atika Rachman & Kunci, (2024), an increase in Service Quality will have a major impact on consumer Purchase Intention. In the process of making Purchase Intentions, consumers tend to consider Service Quality when they interact with a particular brand or product. Service Quality is the best indicator in measuring consumer satisfaction, which builds a level of trust in the minds of consumers (Kalia et al, 2021). In this case, the researchers formulated the following hypothesis:

H2: Service Quality has a significant positive effect on Trust.

The Influence of Social Media on Trust

Social media is an engagement platform that enables the development of trust, which is important for the formation of purchase intention (Majeed et al., 2021). People can build trust and overcome insecurity through the exchange of information, assessments, and responses on social media platforms (Majeed et al., 2021). Hatamleh et al. (2023) highlight that security and privacy aspects are crucial in building trust in the social media world, and show that individuals' subjective perceptions also play a role in the formation of trust. This indicates that as trust increases, social media engagement in social relationships becomes more apparent, leading to an overall increase in purchase intention.

H3: Social Media has a significant positive effect on Trust.

The Influence of Price Perception on Trust

Benhardy et al. (2020) argue that price perception has been proven to have a significant positive relationship with trust. Phan Tan & Le (2023) argue that price

perception can help consumers measure the importance of the services or products they want to buy and is also an important factor in consumer satisfaction. According to research (Karisma Kesdu & Susila, 2024), Price Perception set by companies based on market needs can be an initial determinant in gaining consumer trust. Affordable prices can be an option for consumers so that they can easily have confidence and trust in the company's market products. Therefore, the researchers formulated the following hypothesis:

H4: Price Perception has a significant positive effect on Trust.

The Influence of Trust on Purchase Intention

The greater the trust, the greater its influence on purchase intention (Nuvriasari & Adi, 2021). With the emergence of trust, this can increase purchase intention to shop more. According to Ngo et al. (2024), trust also plays an important role in directly influencing consumer purchase intention. He also identifies trust as a significant determinant of purchase intention, which further emphasizes its important role in shaping consumer attitudes and behavior towards products.

H5: Trust has a significant positive effect on Purchase Intention

The Influence of Brand Image on Purchase Intention through the Mediation of Trust

According to research by Rosanti et al. (2021), brand image has a positive and significant effect on purchase intention. It can be assumed that if the brand image variable increases, consumer purchase intention will also increase. In a previous study, Salhab et al. (2023) argued that a brand can increase Purchase Intention by building Trust among consumers. This implies that when Trust is formed, it can have a positive impact on Purchase Intention.

H6: Brand Image has a significant positive effect on Purchase Intention through Trust

The Effect of Service Quality on Purchase Intention Through the Mediation of Trust

According to research by Qalati et al. (2021), Service Quality has a significant positive influence on Purchase Intention. Although this research model did not test the direct influence of Service Quality on Purchase Intention, the mediation test results show that Service Quality has an indirect influence through Trust. This indicates that Service Quality plays a greater role as a foundation for building Trust, which then triggers Purchase Intention. Suyani's (2021) research found that through trust, an increase in will lead to a high purchase intention. Service quality not only has a direct impact on purchase intention, but is also reinforced by trust. Service quality is a necessary relationship to provide the long-term certainty desired by consumers. In addition, meeting consumer expectations can provide a sense of comfort when transacting. Previous research also proves that Service Quality has a significant positive effect on Purchase Intention (Angela & Kesumahati, 2023).

H7: Service Quality has a significant positive effect on Purchase Intention through Trust

The Influence of Social Media on Purchase Intention Through Trust

By sharing information, assessments, and responses on social media platforms, people can build trust and overcome feelings of insecurity, which leads to a desire to purchase the company's products (Majeed et al, 2021). Consumers will usually go through a process of evaluating the product or service they want to buy, researching and analyzing the product before committing to purchase it. Viral marketing on social media can enhance brand image and value, resulting in higher purchase intention among consumers. Salhab et al. (2023) state that to increase purchase intention on social media, there needs to be online advertising, online communities, and electronic word-of-mouth (E-WOM) promotion. Through social media platforms, brands can interact and communicate with their customers and increase trust in the brand. This can have a positive impact on consumer trust in the brand.

H8: Social media has a significant positive effect on purchase intention through trust.

The Effect of Price Perception on Purchase Intention Through Trust

According to research by Benhardy et al. (2020), price perception has also been proven to have a significant positive relationship with brand trust. The results of research (Fietroh, 2023) indicate that there is a positive and significant impact of price perception on consumer purchase intention in online shopping.

H9: Price Perception has a significant positive effect on Purchase Intention through Trust

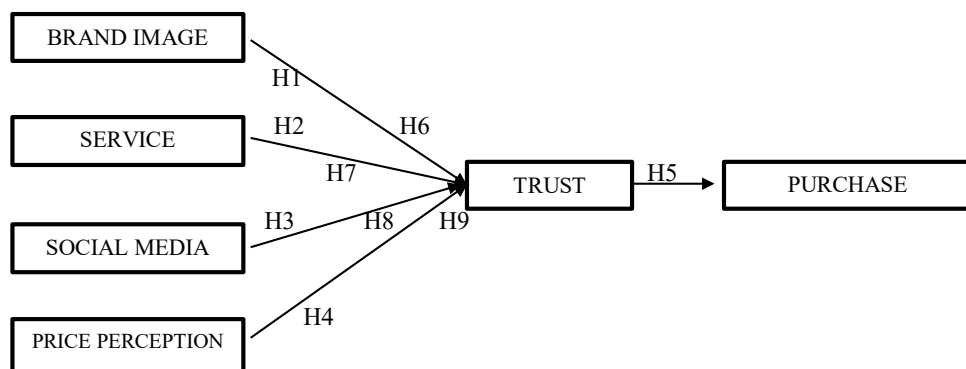


Figure 2. Research Framework

3. Methodology

Research Design

This study uses a quantitative approach to answer research questions related to numbers and statistical data. The quantitative approach emphasizes testing theories

by calculating research variables and using statistical techniques to analyze data. The deductive approach is used to test hypotheses.

Research Object

The research uses the population of Batam City with jastip as the object. Because the researcher does not know exactly how many people in Batam use jastip, this study has an infinite population. Hair's formula was used to calculate the sample size in this study because the population size is unknown. The determination of the sample size will refer to the guidelines for an adequate sample size for SEM analysis, such as a minimum criterion of 200 or a ratio of 5-10 respondents per measurement indicator (Walangitan et al., 2022). The sample calculation can be expressed as follows: Number of indicators = sample $\times$ 10 = 29 $\times$ 10 = 290. In SEM (Structural Equation Model) analysis, the sample size ranges from 100 to 200 if there are more than 20 indicators. Based on the above calculation, the sample used in this study is 290 people. However, to reduce the margin of error, the researcher determined a sample size of 300.

Table 2. Measurement Indicators for Variables

Variable	Indicator	Source
Brand Image X1	BI1: The brand I buy has an attractive brand image	Liang et al, (2024), Liao et al, (2022), Salhab et al, (2023)
	BI2: The brand I buy is different from other competing brands	
	BI3: The brand I get from jastip is reliable	
	BI4: I will buy this brand because it is well-known	
	BI5: This brand has products with benefits equivalent to the money spent	
Service Quality X2	SQ1: The admin at Jastip serves customers quickly	Maharsi et al, (2021), Tran & Le, (2020)
	SQ2: Admin at Jastip is polite to customers	
	SQ3: Admins at Jastip can answer customer questions about color, product reviews, or available stock well.	
	SQ4: Admins at Jastip are versatile and understand customer needs	
	SQ5: Admins at Jastip make me feel comfortable dealing with them	
Social Media Quality X3	MSQ1: Jastip's social media provides accurate information	Candiwan & Wibisono, (2021)
	MSQ2: Jastip's social media provides reliable information	
	MSQ3: Jastip social media feels safe for completing purchase transactions	
	MSQ4: Jastip social media facilitates communication with customers	

Price Perception X4	PP1: The benefits I get from Jastip are equivalent to or even better than the amount of money I spend	Yasri et al, (2020), Phan Tan & Le, (2023)
	PP2: The price of this Jastip service is commensurate with its quality	
	PP3: I can save more money by purchasing from Jastip	
	PP4: The items sold on Jastip are cheaper than items in other stores	
	PP5: For me, Jastip's prices are very cheap	
Trust	T1: Jastip is trustworthy and provides certainty to its customers.	Shariffuddin et al, (2023), Salhab et al, (2023)
Z1	T2: Jastip strives to keep its customers' information secure and anonymous.	
	T3: I trust the services provided by Jastip Admin.	
	T4: The likelihood of technical failures in Jastip transactions is quite low.	
	T5: I am confident that Jastip will provide maximum benefits for customers	
Purchase Intention	PI1: I intend to purchase products through Jastip	Shariffuddin et al, (2023), Liao et al, (2022), Salhab et al, (2023)
Y1	PI2: I want to use Jastip as my first choice	
	PI3: I am willing to recommend others to purchase through Jastip	
	PI4: I have a strong intention to purchase products through Jastip in the future	
	PI5: I prefer to buy products from Jastip rather than other available stores.	

Data Collection Techniques

The data used came from a 29-question questionnaire with 4 independent variables, 1 mediating variable, and 1 dependent variable. *Purposive sampling* was used to compile the research questionnaire, which used the criteria of Batam City residents who had used jastip, with a final sample size of 320 respondents. Of the 320 respondents, 9 did not meet the criteria because they were not residents of Batam City and had never purchased jastip.

The questionnaire begins with questions about respondent demographics, including email, gender, age, place of residence, highest level of education, occupation, income, and several *screening* questions. Each variable statement is adjusted to the statements from previous studies as shown in Table 1. Then there are questions about *Brand Image*, *Service Quality*, *Social Media Quality*, *Price Perception* and *Trust*, and *Purchase Intention*. The SmartPLS and SPSS applications are then used to analyze the collected data. Testing is carried out on an external model that assesses the reliability and validity of the relationship between variables and

indicators. The internal model assessed the relationship between independent and dependent variables (Duryadi, 2021). Using the *Google Forms* application, sample data was collected from respondents who met the criteria. The required respondent criteria were Batam city residents aged 12-27 years (Gen Z) who had previously shopped using jastip.

4. Empirical Findings/Result

Analysis of Respondent Demographic Results

Primary data that has been processed was used in this study. Data was collected from November 2024 to April 2025 through the distribution of online questionnaires using Google Forms to residents of Batam City who use jastip. The questionnaires were distributed through social media platforms such as WhatsApp, Line, and Instagram.

Table 3. Demographic Results of Respondents

Variable		Total	Percentage
Gender:	Male	70	22.5
	Female	241	77.5
	Total	311	100.0%
Age:	12–27 years old (Generation Z)	311	100.0
	Total	311	100.0
Residence	Batam City	311	100.0
	Total	311	100.0
Highest Level of Education:	Diploma	11	3.5
	Bachelor	86	27.7
	High School/Vocational School	213	68.5
	Junior High School	1	0.3
	Total	311	100.0%
Occupation:	Private Sector Employee	74	23.8
	Other	6	1.9
	Civil Servant	4	1.3
	Students	220	70.7
	Entrepreneurs	7	2.3
	Total	311	100.0%
Average Monthly Income:	<Rp5,000,000	198	63.7
	>Rp20,000,000	4	1.3
	IDR 10,000,001 - IDR 15,000,000	13	4.2
	IDR 15,000,001 - IDR 20,000,000	5	1.6
	IDR 5,000,000 - IDR 10,000,000	91	29.3
	Total	311	100.0
How often do you spend time on social media every day?	>7	45	14.5
	1 - 2 hours	30	9.6%
	3–4 hours	142	45.7%

Variable	Total	Percentage
How often do you shop for personal items in a month?	5–6 hours	9430.2
	Total	311100.0%
	>10 times	72.3
	1 - 3 times	24378.1
	4–6 times	5216.7
	7–9 times	92.9
Which social media platform do you often use to buy goods?	Total	311100.0
	Facebook	20.6
	Instagram	21669.5
	TikTok	3711.9%
	WhatsApp	5618.0
What products do you usually buy?	Total	311100.0
	Food	4915.8
	Makeup	3511.3
	Clothing	12640.5
	Jewelry	31.0
	Shoes	6320.3%
	Bags	3511.3
	Total	311100.0%

Source: 2025 Data Processing Results

This study collected a total of 320 questionnaires; however, nine questionnaires did not meet the research requirements, leaving only 311 data points that could be used for further analysis. Based on Table 1, which shows the results of the data collected from respondents, the percentage of respondents who use jastip is predominantly female, with a percentage of 77.5%, while males account for 22.5%. It can be assumed that women are more fond of shopping through jastip than men. Since this study focuses on Generation Z, who are active users of social media, all 311 respondents (100%) were aged 12-27 years and came from Batam City, where the study was conducted. In terms of highest level of education, it can be seen that the average respondent had a high school/vocational school education, with a percentage of 68.5%, and most of them continued their education as students (70.7%). It can be concluded that jastip shopping is more popular among students because they have many needs. Meanwhile, 23.8% of respondents worked as private employees to meet their daily needs, which made them interested in jastip shopping. Since most respondents were still students, their average income was below 5 million rupiah (63.7%). For those who were already working, their monthly income ranged from 5 million to 10 million rupiah (29.3%).

The high duration of social media use opens up great opportunities for this jastip business. Based on the data obtained, 3-4 hours a day (45.7%) of social media access is common, followed by 5-6 hours a day (30.2%). The most frequently accessed platform is Instagram (69.5%), which is the main platform for jastip shopping. The

majority of respondents shop for justip 1-3 times a month (78.1%), depending on their needs or desire to shop. For example, the average respondent chooses to shop for clothes (40.5%) because they are considered more fashionable and trendy compared to jewelry (1%), which has a high risk.

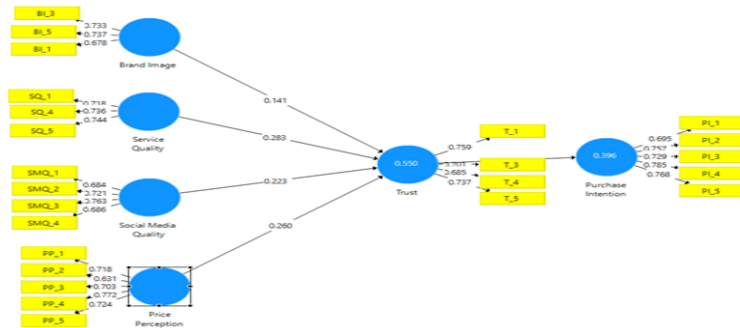


Figure 3. Research Model

Common Method Bias (CMB) Analysis

Common Method Bias testing was conducted to avoid possible errors with VIF (Variance Inflation Factor) analysis using the SMARTPLS application, where the analysis results showed that the value of each variable was < 5 . Thus, the data was free from CMV and could be used to continue further analysis.

Outer Model Analysis

Convergent Validity Test

Outer Loadings

The Outer Loadings test in the SMARTPLS program, which is a common method for evaluating convergent validity, is the Rule of Thumb, which states that confirmatory research must be greater than 0.7 and exploratory research must be between 0.6-0.7 (Ghozali & Latan, 2014).

Meanwhile, to Hamid & Anwar (2019), according to the outer loading test is used to evaluate convergent validity, where the outer loading value must exceed 0.6. All indicators in this outer loading test have values exceeding 0.6, indicating that the convergence is valid and can be used for further analysis.

Based on the results of the first algorithm calculation, there were several variables with values below 0.6, so these variables were removed. The variables that were removed were Brand Image 2, Service Quality 3, and Trust 2. Then, after running the second calculation, the data that still did not pass and was removed was Brand Image 4 and Service Quality 2 because the variable indicator values were below 0.7, which caused the AVE value to be invalid, so it was not continued to the next analysis.

Table 4. Outer Loadings Results

Correlation of Indicators with Variables	Outer Loadings	Description
BI_1 <- Brand Image	0.678	Valid
BI_3 <- Brand Image	0.733	Valid
BI_5 <- Brand Image	0.737	Valid
PI_1 <- Purchase Intention	0.695	Valid
PI_2 <- Purchase Intention	0.757	Valid
PI_3 <- Purchase Intention	0.729	Valid
PI_4 <- Purchase Intention	0.785	Valid
PI_5 <- Purchase Intention	0.768	Valid
PP_1 <- Price Perception	0.718	Valid
PP_2 <- Price Perception	0.631	Valid
PP_3 <- Price Perception	0.703	Valid
PP_4 <- Price Perception	0.772	Valid
PP_5 <- Price Perception	0.724	Valid
SM_1 <- Social Media	0.684	Valid
SM_2 <- Social Media	0.721	Valid
SM_3 <- Social Media	0.763	Valid
SM_4 <- Social Media	0.686	Valid
SQ_1 <- Service Quality	0.718	Valid
SQ_4 <- ServiceiQuality	0.736	Valid
SQ_5 <- ServiceiQuality	0.744	Valid
T_1 <- Trust	0.759	Valid
T_3 <- Trust	0.701	Valid
T_4 <- Trust	0.685	Valid
T_5 <- Trust	0.737	Valid

Source: Data Processing Results 2025

AVE (Average Variance Extracted)

The validity of each structure was tested using AVE testing. According to Ghozali & Latan (2014), the requirement for validity is that the AVE value must exceed 0.5. The data collected and then tested through AVE in the first experiment showed that there were two variables with values below 0.5, so the variables with the lowest values in the outer loadings data test were removed. The results in Table 5 below are the results of the second AVE test, where the AVE value exceeded 0.5 and could be declared valid.

Table 5. AVE Results

Variable	Average Variance Extracted (AVE)	Description
Brand Image	0.513	Valid
Price Perception	0.506	Valid
Purchase Intention	0.558	Valid
Service Quality	0.537	Valid
Social Media	0.510	Valid
Trust	0.520	Valid

Source: Data Processing Results 2025

Discriminant Validity Test

Cross Loadings

The results of this cross loading test are intended to determine whether the relationships between different variables can indicate a strong relationship. According to Ghozali & Latan (2014), cross loading values must be greater than 0.7. However, several indicators have values below 0.7, namely BI_1, PP_2, PI_1, SMQ_1, SMQ_4, and T_4.

Table 6 Cross Loadings Results

	<i>Brand Image</i>	<i>Price Perception</i>	<i>Purchase Intention</i>	<i>Service Quality</i>	<i>Social Media</i>	<i>Trust</i>
BI_1	0.678	0.348	0.392	0.335	0.360	0.378
BI_3	0.733	0.401	0.411	0.461	0.402	0.419
BI_5	0.737	0.422	0.420	0.380	0.359	0.395
PP_1	0.468	0.718	0.494	0.408	0.493	0.470
PP_2	0.407	0.631	0.452	0.375	0.379	0.450
PP_3	0.365	0.703	0.421	0.353	0.319	0.426
PP_4	0.389	0.772	0.578	0.359	0.469	0.420
PP_5	0.290	0.724	0.507	0.381	0.380	0.414
PI_1	0.490	0.477	0.695	0.455	0.500	0.482
PI_2	0.404	0.616	0.757	0.425	0.402	0.455
PI_3	0.422	0.448	0.729	0.411	0.465	0.490
PI_4	0.407	0.534	0.785	0.409	0.437	0.468
PI_5	0.396	0.509	0.768	0.381	0.410	0.449
SQ_1	0.365	0.350	0.393	0.718	0.394	0.423
SQ_4	0.372	0.429	0.415	0.736	0.402	0.471
SQ_5	0.468	0.384	0.419	0.744	0.418	0.471
SMQ_1	0.315	0.495	0.447	0.366	0.684	0.340
SMQ_2	0.344	0.370	0.459	0.326	0.721	0.450
SMQ_3	0.399	0.433	0.439	0.462	0.763	0.472
SMQ_4	0.425	0.376	0.365	0.419	0.686	0.443
T_1	0.426	0.510	0.486	0.469	0.414	0.759
T_3	0.395	0.432	0.438	0.472	0.485	0.701
T_4	0.301	0.432	0.448	0.392	0.399	0.685
T_5	0.473	0.400	0.442	0.457	0.444	0.737

Source: 2025 Data Processing Results

Fornell Larcker Criterion

Average Variance Extracted (AVE) and shared variance between constructs were compared using the Fornell Larcker method. If the AVE of a construct is greater

than the shared variance of other constructs, that construct is considered to have sufficient discriminant validity (Hair et al., 2022). In the Fornell Larcker test, each indicator variable must have a minimum value of 0.70. In this study, the Fornell Larcker test results have met the requirements with the AVE variable greater than the shared variance. In addition, all variable indicators have values higher than 0.70, so they are declared valid.

Table 7. Fornell Larcker Results

	Brand Image	Price Perception	Purchase Intention	Service Quality	Social Media	Trust
Brand Image	0.717					
Price Perception	0.545	0.711				
Purchase Intention	0.569	0.691	0.747			
Service Quality	0.55	0.53	0.559	0.733		
Social Media	0.523	0.578	0.596	0.553	0.714	
Trust	0.555	0.616	0.629	0.622	0.604	0.721

Source: Data Processing Results 2025

Heterotrait-Monotrait Ratio (HTMT)

HTMT (Heterotrait-Monotrait Ratio) is a method developed by Hair et al. (2010) to test discriminant validity in PLS-based SEM models. This test compares the correlation between constructs (heterotrait) with the correlation within the same construct (monotrait) to ensure that each latent variable is truly different from one another (Hair et al., 2010). In general, the HTMT value must be less than 0.9 or 0.85 to indicate adequate discriminant validity. Table 8 shows that the HTMT results are less than 0.9, thus meeting the criteria and considered valid.

Table 8. HTMT Results

	Brand Image	Price Perception	Purchase Intention	Service Quality	Social Media	Trust
Brand Image						
Price Perception	0.858					
Purchase Intention	0.875	0.890				
Service Quality	0.997	0.803	0.824			
Social Media	0.864	0.812	0.806	0.882		

Trust	0.917	0.849	0.843	0.987	0.868
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Source: Data Processing Results 2025

Reliability Test

Cronbach Alpha & Composite Reliability

Reliability testing was conducted to ensure that respondents' answers measuring a variable were consistent with each other. The variable indicators contained in the questionnaire were tested using Cronbach's Alpha (α) reliability and composite reliability assessments. If the Cronbach's Alpha (α) value was greater than 0.60, the variable was considered reliable for each variable. If the value is less than 0.60, the statements in the questionnaire are considered unreliable or inconsistent (Ghozali & Latan, 2014). Meanwhile, composite reliability must exceed 0.7 (Hair et al, 2010). The results in Table 7 show that there are two variables with values below 0.60, namely Brand Image and Service Quality. This reveals that there are questions that are not credible or reliable in these two variables.

Table 9. Results of Cronbach Alpha & Composite Reliability Tests

Variable	Cronbach's Alpha	Composite Reliability
Brand Image	0.526	0.760
Price Perception	0.754	0.836
Purchase Intention	0.801	0.863
Service Quality	0.570	0.777
Social Media	0.682	0.806
Trust	0.692	0.812

Source: 2025 Data Processing Results

Inner Model Analysis

Direct Effect

The results of the direct effect test are shown in Table 8 below. The data shows that there is a significant positive relationship for H1, H2, H3, H4, H5

Table 10. Direct Effect Test Results

X -> Y	Sample mean (M)	P Values	Conclusion
H1: Brand Image → Trust	0.135	0.026	Significant
H2: Service Quality → Trust	0.269	0.000	Significant
H3: Social Media → Trust	0.234	0.003	Significant
H4: Price Perception → Trust	0.273	0.000	Significant
H5: Trust → Purchase Intention	0.635	0.000	Significant

Source: Data Processing Results 2025

The results presented in Table 10 show that all proposed direct relationships in the model are statistically significant. Specifically, brand image has a positive and significant effect on trust ($\beta = 0.135$; $p = 0.026$), indicating that a stronger brand

image increases consumer trust in the Jastip service. Similarly, service quality ($\beta = 0.269$; $p = 0.000$), social media quality ($\beta = 0.234$; $p = 0.003$), and price perception ($\beta = 0.273$; $p = 0.000$) each have a positive and significant impact on trust, suggesting that higher service standards, better-managed social media engagement, and favorable price perceptions enhance consumer trust levels. Furthermore, trust itself shows a strong and significant influence on purchase intention ($\beta = 0.635$; $p = 0.000$), confirming its pivotal mediating role in shaping Generation Z's intention to use cross-border personal shopping (Jastip) services. Overall, these findings highlight that trust acts as a crucial mechanism linking key marketing factors—brand image, service quality, social media quality, and price perception—to purchase intention in the Jastip context.

Indirect Effect

The results of the Indirect Effect test are shown in Table 11. The data indicate that there is a significant positive indirect effect for the relationship between H6, H7, H8, and H9, with the following analysis explanation:

Table 11. Indirect Effect Results

	Sample mean (M)	P Values	Conclusion
H6: Brand Image → Trust → Purchase Intention	0.087	0.036	Significant
H7: Service Quality → Trust → Purchase Intention	0.170	0.000	Significant
H8: Social Media → Trust → Purchase Intention	0.149	0.004	Significant
H9: Price Perception → Trust → Purchase Intention	0.173	0.000	Significant

Source: Data Analysis Results 2025

The results in Table 11 demonstrate that all indirect relationships through trust as a mediating variable are statistically significant. Specifically, brand image has a positive indirect effect on purchase intention through trust ($\beta = 0.087$; $p = 0.036$), indicating that a strong brand image enhances purchase intention when it successfully builds consumer trust. Likewise, service quality ($\beta = 0.170$; $p = 0.000$), social media quality ($\beta = 0.149$; $p = 0.004$), and price perception ($\beta = 0.173$; $p = 0.000$) all have significant indirect effects on purchase intention through trust. These results confirm that trust functions as an essential mediating mechanism that transmits the positive influences of these marketing factors on purchase behavior. In other words, Generation Z's intention to use cross-border personal shopping (Jastip) services is significantly strengthened when favorable perceptions of brand image, service quality, social media quality, and price perception foster higher levels of trust in the service provider.

R Square Test

This study uses the R Square test to evaluate the correlation between independent variables, mediating variables, and finally dependent variables. The R Square value for the Purchase Intention variable is 0.406 and the Trust variable is 0.566, obtained based on the results of analysis using the Bootstrapping method. Thus, it can be concluded that the R Square value for the Purchase Intention variable is 0.406, which means that the Purchase Intention variable can be explained by the variables of Brand Image, Service Quality, Social Media Quality, Price Perception, and Trust in the model by 40.6%. Meanwhile, the R Square value for the Trust variable is 0.566 (56.6%), indicating that the factors of Brand Image, Service Quality, Social Media Quality, and Price Perception can explain the mediating variable of Trust by 56.6%.

Table 12. R Square Test Results

Variable	Sample Mean (M)	Conclusion
<i>Purchase Intention</i>	0.406	Moderate
<i>Trust</i>	0.566	Strong

Source: Data Processing Results 2025

Standardized Root Mean Square Residual (SRMR) Test

According to existing practical guidelines, an SRMR value of 0.1 indicates that the model in question is suitable or consistent with the data. In this study, the SRMR value meets the specified criteria, with a Saturated Model value of 0.056 and an Estimated Model value of 0.061, as shown in Table 13.

Table 13. SRMR Results

	Sample mean (M)	Conclusion
Saturated Model	0.056	Suitable
Estimated Model	0.061	Suitable

Source: 2025 Data Processing Results

Goodness of Fit (GoF) Analysis

The GoF value can validate this test. A high GoF value, in this case, indicates a good model quality. In this study, it was found that the Goodness-of-Fit (GoF) value was 0.505, which falls into the strong GoF category, considering the threshold values of 0.10 for weak, 0.25 for moderate, and 0.36 for strong (Ghozali & Latan, 2014).

$$GoF\ Index = \sqrt{Average\ AVE \times Average\ R^2}$$

$$Average\ AVE = \frac{0,513+0,506+0,558+0,537+0,510+0,520}{6} = 0,524$$

$$Average\ R^2 = \frac{0,406+0,566}{2} = 0,486$$

$$GoF\ Index = \sqrt{0,524 \times 0,486}$$

$$GoF\ Index = 0,505$$

The GoF value = 0.505 (> 0.36) indicates that the model has a very strong *goodness of fit*, meaning that the combination of AVE and R^2 is able to explain the relationship between variables as a whole well.

5. Discussion

The findings of this study comprehensively demonstrate that brand image, service quality, social media quality, and price perception each exert a significant and positive influence on trust, and that trust, in turn, plays a crucial mediating role linking these factors to purchase intention in the context of cross-border personal shopping services (Jastip) among Generation Z consumers. The significant effect of brand image on trust indicates that brand reputation serves as a credibility signal and a quality assurance mechanism that reduces uncertainty in online transactions. In the context of Jastip, a strong and reliable brand—characterized by professionalism, transparency, and positive word-of-mouth on social media—enhances consumers' confidence and reduces perceived risks. This finding aligns with Salhab et al. (2023) and Benhardy et al. (2020), who confirmed that a favorable brand image is a critical determinant of consumer trust and subsequent purchasing behavior. Similarly, Angela and Kesumahati (2023) and Hien et al. (2020) emphasize that a strong brand image enhances the perceived economic and emotional value of products and services, thereby reinforcing long-term consumer trust.

Furthermore, service quality is found to have a significant and positive effect on trust, suggesting that reliability, responsiveness, and empathy in service delivery are fundamental to building customer confidence in Jastip providers. Customers are more likely to trust service providers who offer accurate, fast, and transparent service, especially when dealing with cross-border transactions that inherently carry more uncertainty. This finding is consistent with Andra et al. (2021), Anggardini and Ratnasari (2022), and Kalia et al. (2021), who assert that superior service quality plays a central role in strengthening consumer trust and satisfaction in digital service environments. Likewise, Suyani (2021) confirmed that trust functions as a crucial pathway through which service quality influences purchase intention, as consumers who are confident in the service experience are more inclined to repurchase or recommend the brand.

The results also reveal that social media quality significantly influences trust, indicating that digital platforms serve as essential channels for fostering engagement, transparency, and credibility between Jastip providers and customers. Through authentic interactions—such as testimonials, unboxing content, and responsive communication via Instagram or WhatsApp—customers form perceptions of honesty and reliability that enhance their trust in the brand. This finding supports the work of Majeed et al. (2021) and Hatamleh et al. (2023), who found that social media engagement strengthens trust through visible, interactive, and transparent communication. Similarly, Poirier et al. (2024) and Virgiawan et al.

(2022) highlight that social presence and digital interactivity cultivate emotional closeness and brand reliability, which are essential in online economic exchanges.

In addition, price perception also shows a significant positive effect on trust, implying that fair, transparent, and value-driven pricing strategies enhance consumer confidence in the integrity of the service provider. In the Jastip context, clearly stated fees, reasonable pricing margins, and the absence of hidden charges help foster perceptions of fairness and honesty. This is consistent with Phan Tan and Le (2023) and Kesdu and Susila (2024), who noted that fair price perception is a vital determinant of consumer trust in online commerce. Furthermore, Karyono (2024) emphasized that fair pricing practices also align with the principles of ethical and sustainable business behavior in cross-border trade.

The study further confirms that trust directly and positively influences purchase intention, highlighting its central role as a psychological and economic mechanism shaping consumer decision-making. Consumers who perceive a service provider as trustworthy are more likely to engage in purchasing behavior and exhibit loyalty over time. This finding corroborates those of Ngo et al. (2024) and Nuvriasari and Adi (2021), who demonstrated that trust is a key predictor of purchase intention in online service environments. Similarly, Garcia et al. (2020) and Mulyani et al. (2021) emphasized that trust serves as a bridge linking perceived value and actual purchasing behavior in digital markets.

From the mediation analysis, trust is shown to significantly mediate the relationships between brand image, service quality, social media quality, and price perception on purchase intention. This means that these marketing constructs do not merely affect purchase intention directly, but exert their strongest influence through the establishment of consumer trust. Within the Jastip business model, a credible brand, high-quality service, interactive social media engagement, and fair pricing collectively shape consumers' confidence, which subsequently drives their purchase decisions. These findings are consistent with Salhab et al. (2023), Suyani (2021), and Fietroh (2023), who confirmed that trust acts as a mediating mechanism linking marketing perceptions to behavioral intentions. Similarly, Qalati et al. (2021) and Hien et al. (2020) reported that trust reduces perceived risk and strengthens consumer willingness to purchase in cross-border e-commerce environments.

Overall, this study contributes to the expanding body of literature on digital consumer behavior and trust-based economic systems. It empirically validates that trust serves as a pivotal mediating construct connecting marketing stimuli to behavioral outcomes, especially in high-risk, cross-border online transactions. Consistent with Hair et al. (2022) and Hamid and Anwar (2019), the use of Partial Least Squares–Structural Equation Modeling (PLS-SEM) effectively captures the complex interrelations among latent constructs in digital consumption contexts. Therefore, the results affirm that in the cross-border personal shopping economy,

trust functions as an essential economic and psychological bridge linking brand image, service quality, social media engagement, and price fairness to purchase intention. This conclusion also aligns with Revindo et al. (2024), who emphasized that Jastip and similar digital trade mechanisms thrive within international market ecosystems characterized by consumer trust, technological transparency, and perceived service value.

6. Conclusions

The conclusions can be drawn from the analysis in the previous chapter, where the focus of this study is to determine the factors that influence *Purchase Intention* through *Trust* as a mediator in jastip shopping. Based on the study, all hypotheses can be confirmed to be true, where *Brand Image*, *Service Quality*, *Social Media*, and *Price Perception* have a significant positive effect on *Purchase Intention* through *Trust*. This study proves that to increase *Purchase Intention* for jastip shopping among Generation Z in Batam City, companies must create a strong *Brand Image* so that consumers have a good perception of the brand, for example, due to a good reputation in *the marketplace* or positive testimonials from other consumers. This will foster their *Trust* in the service. This *trust* then becomes a strong foundation that encourages consumers to be more inclined to use the jastip service and make purchases.

Jastip entrepreneurs must improve the *service quality* provided to consumers in order to build *trust*. *Service Quality* can cover various aspects such as delivery speed, accuracy of ordered items, customer service responsiveness, and effective complaint handling, so that consumers who are provided with services can influence and increase their interest in purchasing jastip items. *Social Media* has a significant influence on *Purchase Intention* through *Trust* because social media is an important platform for building interaction and transparency with potential consumers. Activities such as unboxing goods, testimonials from satisfied customers, quick responses to questions and comments, and other interesting content can increase consumer confidence in the credibility and reliability of jastip services. When consumers see real evidence of successful transactions and positive interactions through social media, they will be more confident in using these services.

In the context of jastip, *price perception* relates to how consumers assess the fairness and competitiveness of the prices offered. If consumers feel that the prices offered are transparent (without hidden costs) and competitive, they will tend to believe that they are getting value for their money. This *trust* will then strengthen their intention to use the jastip service in the future. This study proves that *trust* is a critical mediator linking *brand image*, *service quality*, *social media*, and *price perception* to Gen Z's *purchase intention*. These findings confirm that in the jastip business, building trust through brand image, quality service, transparent pricing, and interactive social media activities is a key strategy for increasing purchase interest.

During this research process, the researchers realized that there were several limitations that prevented the results from being optimal. One of these limitations was the scope of the research, which only covered the community of Batam City, as well as variables that could be developed more broadly. For this reason, the researchers recommended that future research expand its scope, both in terms of population, for example by covering other regions in Indonesia, and in terms of research variables, so that the findings could be more comprehensive and in-depth.

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