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Predicting Consumer Purchase Intention in Personal Shopper Services Using Big Data Analytics and SEM

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ABSTRACT

The rapid growth of informal personal shopper (Jastip) services in Indonesia, driven by social media, reflects a growing market demand for convenient access to diverse products, though the lack of formal guarantees in transactions highlights the critical role of consumer trust. **This study aims** to explore the antecedents of consumer trust price, perceived risk, and reputation and their influence on online purchase intention within the Jastip context. Employing a quantitative research approach with a causal design, data was collected from 130 Jastip consumers in Jakarta, Indonesia, via an online questionnaire, and analyzed using **Structural Equation Modeling (SEM)** with Lisrel software. The **results** indicate that price and reputation significantly and positively influence consumer trust, which in turn directly impacts online purchase intention. Crucially, consumer trust fully mediates the relationship between price and online purchase intention, as well as between reputation and online purchase intention. However, perceived risk was found to have no significant influence on consumer trust, nor did it mediate the relationship between perceived risk and online purchase intention. These **findings** highlight the importance of price perception and reputation in cultivating consumer trust, which is essential for driving online purchase intention in Jastip services, while suggesting that factors like hedonic motivations or social trust may override traditional risk assessments in informal online service contexts.

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1. INTRODUCTION

The rapid development of technology and the internet has transformed global business models, giving rise to services that meet evolving consumer needs [1, 2]. Among these, "Jastip" (personal shopper services) has gained significant popularity in Indonesia. This service allows individuals to purchase items on behalf of others who face geographical or time limitations or struggle to access specific products [3, 4]. Jastip services are often promoted and transacted through social media platforms like Twitter, Instagram, and WhatsApp, and cater to a wide range of customers, including both young people and adults [5].

The growth of the Jastip sector highlights a gap in traditional e-commerce, as consumers prioritize personalized access to exclusive or hard-to-find products. Monthly turnovers in this sector reach Rp 80 million

to Rp 150 million, proving its economic viability. Jastip services effectively address niche needs and cross-border demands that traditional e-commerce platforms cannot fulfill [6, 7].

Consumer trust plays a central role in the decision-making process within Jastip transactions, with price, perceived risk, and reputation serving as key factors [8]. Despite the absence of formal regulatory oversight, which heightens the perceived risks, the widespread use of Jastip suggests that consumers find ways to mitigate these concerns, often through trust in the service provider [9]. This study aims to explore how trust, risk, and reputation interact in the informal Jastip context, where established e-commerce theories may not fully apply.

This research contributes both theoretically and practically. It advances understanding of consumer behavior and trust dynamics in the informal online service sector, particularly within Jastip, which operates outside traditional e-commerce frameworks [10]. The findings offer actionable strategies for Jastip entrepreneurs, helping them build consumer trust and enhance purchase intention, thereby fostering business growth in the digital era [11].

2. LITERATURE REVIEW

The burgeoning landscape of e-commerce, particularly within social media platforms, has given rise to unique business models like Jastip [12]. According to Tempo news, approximately 25 million business communities have integrated social media platforms such as Instagram and WhatsApp into their operations, with 12% being dedicated business accounts [13, 14]. This widespread adoption underscores the fertile ground for informal services like Jastip, which allow consumers to acquire products they cannot directly access [15]. These services, often promoted through social media, have evolved into profitable personal shopper businesses, especially amidst the proliferation of online marketplaces.

2.1. Price

Price is a key element of the marketing mix, influencing both consumer purchasing decisions and business profitability [16]. It represents the monetary value exchanged for a product or service and communicates the value proposition to consumers [17, 18]. Setting an optimal price is crucial, as high prices can deter sales, while low prices may lower perceived value and reduce profitability [19]. The impact of price on consumer behavior varies. In some cases, consumers may be willing to pay any amount for a desired product, regardless of price. However, in competitive markets, affordable pricing is often a key factor in consumer decisions, as shoppers tend to prefer products offering the best value [20].

2.2. Perceived Risk

Perceived risk refers to a consumer's subjective belief about the potential negative outcomes or losses linked to a purchase decision, particularly in uncertain contexts like e-commerce, where the lack of physical interaction can heighten apprehension [21, 22]. Consumers are influenced by perceived risks, with actual risks impacting behavior, while non-actual risks may have less effect [23]. For example, awareness of a product's risks, even if they are rare, can reduce purchase intent. This study measures perceived risk across six commonly recognized dimensions based on established literature:

- Performance risk: The potential for the product or service to fail to perform as expected or to be of unsatisfactory quality [24].
- Financial risk: The possibility of monetary loss, such as paying for a product not received or receiving a counterfeit item [25].
- Time risk: The risk of delays in delivery or the time invested in a transaction being wasted [26].
- Psychological risk: The anxiety or concern associated with the reputation of the seller or the perceived safety of the transaction [27].
- Social risk: The potential for social disapproval or embarrassment resulting from a purchase [28].
- Privacy risk: The concern that personal data shared during a transaction might be misused or compromised without consent [29].

These dimensions collectively capture the various facets of uncertainty and potential negative consequences that consumers consider when engaging in online transactions like Jastip.

2.3. Reputation

Reputation is a psychological construct that reflects the overall image or evaluation formed in an individual's mind, shaped by various stimuli and experiences related to an entity [30]. It encompasses beliefs, ideas, and impressions about an object and plays a crucial role for businesses in generating positive perceptions, fostering satisfaction, loyalty, and re-engagement [31, 32]. In the context of Jastip services, reputation is vital for building customer trust and establishing long-term relationships [33]. This study measures reputation across several key dimensions.

- Public image: The general perception of the Jastip service among the broader public [34].
- Customer satisfaction: The extent to which the Jastip service meets or exceeds customer expectations [35].
- Innovativeness: The perceived ability of the Jastip service to introduce new products or improve existing services [36].
- Product and service quality: The perceived excellence and reliability of the products sourced and the services provided [37].
- Vendor reputation: The specific reputation of the individual or entity operating the Jastip service [5].
- Reliability: The consistency and dependability of the Jastip service in fulfilling its commitments [5].

These dimensions collectively contribute to a comprehensive understanding of how reputation is formed and maintained in the digital marketplace [38].

2.4. Consumer Trust

Consumer trust is a psychological state characterized by positive intentions and expectations from a service provider or product [39]. It is particularly challenging to cultivate, as it fundamentally originates from the customer's internal assessment and willingness to rely on a business to fulfill its promises without exploitation [40]. Trust is a critical determinant of success in online services, where its absence can lead to negative perceptions and long-term detrimental effects [41]. Its importance is amplified in online shopping due to the inherent lack of physical interaction and tangibility, making it a pivotal factor influencing consumer purchase decisions [42]. Trust can also be understood as the consumer's belief in specific characteristics of a service, manifested through positive behavior.

- Ability: The consumer's belief that the Jastip provider possesses the competence and skills to deliver quality products and services effectively [36].
- Benevolence: The consumer's perception that the Jastip provider genuinely cares about their welfare and acts in their best interest, demonstrating goodwill [43].
- Integrity: The consumer's conviction that the Jastip provider adheres to ethical principles, is honest, and keeps promises [12].
- Willingness to depend: The consumer's readiness to rely on the Jastip provider despite potential uncertainties, indicating a level of acceptance of risk [12].

This provide a robust framework for assessing the multifaceted nature of consumer trust in online service contexts.

2.5. Online Purchase Intention

Online purchase intention represents the consumer's willingness or desire to engage in online buying transactions [44]. It is considered the final cognitive step in the consumer decision-making process, reflecting a consumer's readiness to acquire a product or service via digital channels [45]. This intention encompasses the extent to which advertising prompts consumers to consider purchasing a product, either immediately or in the future [46]. It also reflects a consumer's willingness to utilize internet services for purchasing goods, services, or comparing product prices. Ultimately, online purchase intention signifies the consumer's desire to make a purchase, and in the context of Jastip, it translates to the customer's readiness to procure the desired product or service through this platform [34]. The measurement of purchase intention in this study is based on indicators related to current or future online transactions [47].

2.6. Conceptual Framework

The conceptual framework illustrates the hypothesized relationships between the independent variables (Price, Perceived Risk, Reputation), the mediating variable (Trust), and the dependent variable (Online Purchase Intention). This model guides the empirical investigation and hypothesis testing.

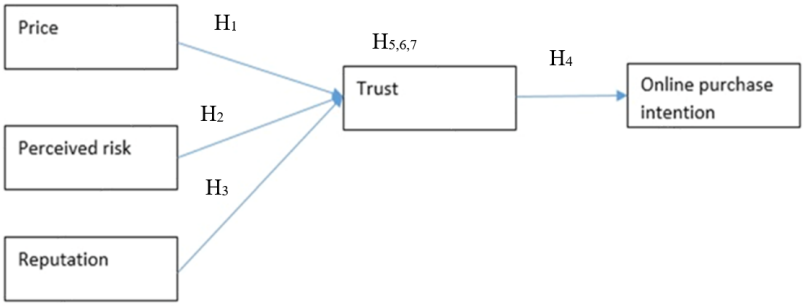

Figure 1. Research Model

The conceptual framework presented in Figure 1 visually depicts the theoretical model guiding this research. It illustrates the hypothesized direct relationships between the independent variables (Price, Perceived Risk, and Reputation) and the mediating variable (Trust), as well as the direct relationship between Trust and the dependent variable (Online Purchase Intention) [48]. Furthermore, it shows the proposed mediating roles of Trust in the relationships between each independent variable and Online Purchase Intention. This visual representation serves as the blueprint for the empirical analysis, outlining the causal pathways explored in the study.

H1: Price significantly influences consumer trust in Jastip services.

Consumers often associate fair and reasonable pricing with the integrity and value proposition of a service provider. When the price offered by a Jastip service is perceived as affordable or commensurate with the benefits received, it tends to foster a positive perception of the provider's honesty and commitment to customer value, thereby increasing consumer trust. This aligns with the understanding that price is not merely a cost but a signal of quality and fairness.

H2: Perceived risk significantly influences consumer trust in Jastip services.

Conventional literature in e-commerce widely posits a negative relationship between perceived risk and trust; higher perceived risk typically leads to lower trust. However, the unique context of informal online services like Jastip may present a nuanced dynamic. While consumers acknowledge inherent risks, such as non delivery or quality discrepancies , other factors might attenuate or override this typical negative influence, potentially leading to a non-significant or complex relationship. These contextual factors may include strong hedonic motivations, where the desire for exclusive or hard-to-obtain products outweighs rational risk assessment, leading consumers to trust despite acknowledging potential risks. The informal nature of Jastip often involves transactions with individuals known through social networks or those with established social proof within a community, implying the presence of social trust that can significantly mitigate the impact of perceived transactional risks. Conversely, prior negative experiences with online services can create a negativity bias, causing a general distrust that persists even when current perceived risks are low. This suggests that individual historical experiences can influence trust decisions irrespective of the immediate risk perception. This hypothesis explores whether these contextual elements alter the conventional risk-trust relationship in the Jastip environment, suggesting that the influence of perceived risk on trust might be less direct or even non-existent in such specific contexts.

H3: Reputation significantly influences consumer trust in Jastip services.

A strong and positive reputation signals reliability, integrity, and consistent service quality. In online environments, where direct interaction is limited, reputation serves as a crucial heuristic for consumers to assess a service provider's credibility. A well-established reputation, often built through positive customer experiences and social proof, fosters confidence and reduces perceived uncertainty, thereby building a foundational level of trust.

H4: Consumer trust significantly influences online purchase intention in Jastip services.

Trust is a fundamental prerequisite for engaging in online transactions. It reduces perceived uncertainty and vulnerability, making consumers more willing to commit to a purchase when they believe the service provider is reliable, competent, and honest. High levels of trust in a Jastip service directly translate into a greater propensity for consumers to initiate and complete online purchases.

H5: Consumer trust mediates the relationship between price and online purchase intention in Jastip services.

The perceived fairness or affordability of a price can influence consumer trust. When consumers perceive prices as reasonable, it enhances their trust in the Jastip provider's value proposition. This enhanced trust then serves as a critical intermediary, directly driving the consumer's decision to purchase online. Thus, the effect of price on purchase intention is channeled through the consumer's trust in the service.

H6: Consumer trust mediates the relationship between perceived risk and online purchase intention in Jastip services.

Consistent with the theoretical argument for H2, if perceived risk does not directly influence trust in the Jastip context, then it is hypothesized that trust would not mediate this relationship. This suggests that other factors, such as strong hedonic motivations or pre-existing social trust, might directly influence purchase intention, bypassing the traditional risk-trust pathway. The decision to purchase may not be solely dependent on a rational assessment of risk channeled through trust, but rather on other overriding psychological or social considerations.

H7: Consumer trust mediates the relationship between reputation and online purchase intention in Jastip services.

A positive reputation builds credibility and confidence, leading to increased consumer trust. This enhanced trust, in turn, reduces perceived uncertainty and encourages consumers to proceed with online purchases. A strong reputation, therefore, does not directly lead to purchase intention but rather fosters trust, which then acts as the direct catalyst for the purchase decision.

Table 1. Variables and Indicators

No	Variable	Variable Indicators
1.	Price	Price Affordability: • The price offered by the personal shopper is still affordable. • The price offered by the personal shopper corresponds to the quality performance of the business. Competitive Price: • The personal shopper is cheaper compared to others when buying directly at the store. • The personal shopper offers different price options for their services.
2.	Perceived Risk	• Performance risk: The risk that the customer may receive goods of lower quality than expected. • Financial risk: The risk that the customer will not receive the item they have purchased. • Time risk: The risk of delayed delivery of the goods purchased beyond the promised time. • Psychological risk: The risk of feeling worried about the seller's reputation. • Social risk: The risk that the customer's data will be used by the seller without permission or prior consent. • Privacy risk: The risk that the customer could make an unwise decision while performing transactions via social media.
3.	Trust	Ability: • I trust that the personal shopper is able to provide quality products. • I trust that the personal shopper I use has sufficient experience. Benevolence: • The personal shopper has the ability to provide the best service. • The personal shopper has good intentions to satisfy the customers. Integrity: • The quality of the personal shopper's services meets customer expectations. • The personal shopper always maintains the quality reputation of the products.

No	Variable	Variable Indicators
		Willingness to Depend: • The customer is willing to accept the risk regarding the product quality purchased. • The customer is willing to accept the risk regarding the product quality purchased.
4.	Online Purchase Intention	• I am interested in making a transaction on a product or service sold online through a personal shopper. • I will make a transaction on a product or service sold online through a personal shopper in the future.

Table 1 provides a comprehensive overview of the variables examined in this study, along with their operational definitions and specific indicators used for measurement. This table is crucial for understanding how each theoretical construct Price, Perceived Risk, Reputation, Consumer Trust, and Online Purchase Intention was translated into measurable items in the questionnaire. The indicators are derived from established literature, ensuring the validity and reliability of the data collection instrument.

3. METHODS

This study adopted a quantitative research approach, employing a causal design to investigate and test the hypothesized relationships among the identified variables [49, 50]. This design is appropriate for examining cause-and-effect relationships within a structured framework, allowing for statistical analysis to determine the strength and direction of influences between constructs [51].

3.1. Population and Sampling

The target population for this study consisted of Jastip service consumers in Jakarta, Indonesia. A non-probability purposive sampling technique was used to select respondents who met criteria such as being active internet users aged 25 to 55, having made at least one online purchase in the last year, having purchased via Jastip (ranging from below Rp 1 million to above Rp 1 million), owning an internet-enabled device, and having a bank account. The sample size was set at 130 respondents, determined by multiplying the number of questionnaire items (26) by a factor of 5 for Structural Equation Modeling (SEM) analysis.

3.2. Data Collection Instrument

Data were collected using a structured questionnaire consisting of 26 items, distributed online via Google Forms. The data collection period was October-November 2024. A 5-point Likert scale was employed for all items, ranging from 1 (strongly disagree) to 5 (strongly agree), designed to capture respondents' perceptions and intentions regarding the variables under investigation.

3.3. Data Analysis Techniques

The primary analytical technique employed in this research was Structural Equation Modeling (SEM) utilizing Lisrel software which is a robust multivariate statistical method that tests complex relationships among latent constructs and their observed indicators simultaneously. SEM is particularly useful for confirming the dimensionality of theoretical concepts while quantifying the strength and direction of relationships between these factors. In this study, SEM was applied through a two-step approach, first assessing the measurement model for validity and reliability and second evaluating the structural model to test the hypothesized causal relationships. Lisrel was selected for its capacity to handle complex models with multiple latent variables and provide comprehensive model fit assessments.

- Measurement Model Analysis

  Validity testing involved Factor Analysis. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy was evaluated, with values exceeding 0.500 indicating suitability for factor analysis. Bartlett's Test of Sphericity was performed to confirm correlations among variables, requiring a significant p-value (typically $p < 0.05$). Furthermore, the Anti-Image Matrix (MSA) values for individual items were examined, with values greater than 0.500 confirming item suitability and demonstrating that items loaded onto a single component. Construct validity was assessed by examining factor loadings, where values

greater than 0.50 were considered acceptable, and corresponding t-values, which needed to exceed the critical threshold of 1.96.

Reliability was assessed through internal consistency, measured by Cronbach's Alpha, with values greater than 0.70 indicating satisfactory reliability. Additionally, more stringent reliability measures specific to SEM were employed: Construct Reliability (CR), which should exceed 0.70, and Average Variance Extracted (AVE), which should be greater than 0.50. These criteria ensure that constructs adequately capture the variance of their indicators and demonstrate convergent validity.

- Structural Model Analysis

  The hypothesized relationships were tested by examining path coefficients and their corresponding t-values. A t-value greater than 1.96 indicated statistical significance at a 5% error level (95% confidence). The overall model fit was comprehensively assessed using various goodness-of-fit indices. These included:

  - Chi-Square: A ratio of Chi-Square to degrees of freedom (²/df) less than 3 indicated a good fit.
  - Root Mean Square Error of Approximation (RMSEA): Values less than 0.08 indicated a good fit, with values less than 0.05 suggesting a close fit.
  - Expected Cross-Validation Index (ECVI), Akaike Information Criterion (AIC), and Consistent Akaike Information Criterion (CAIC): Lower values compared to saturated and independence models indicated a better fit.
  - Fit Indices (NFI, CFI, NNFI, IFI, RFI): Values greater than 0.90 indicated a good fit.
  - Parsimonious Normed Fit Index (PNFI) and Parsimony Goodness of Fit Index (PGFI): Values greater than 0.60 were considered acceptable for model comparison.
  - Critical N (CN): A value greater than 200 indicated that the model adequately represented the sample size.
  - Root Mean Square Residual (RMR) and Standardized RMR: Values below 0.05 indicated a good fit.
  - Goodness of Fit Index (GFI) and Adjusted Goodness of Fit Index (AGFI): Values greater than 0.90 indicated a good fit.

Mediation effects were assessed by examining the significance of direct and indirect paths between variables, following established guidelines for SEM-based mediation analysis.

4. RESULT AND DISCUSSION

4.1. Respondent Characteristics

The survey yielded 130 valid responses, aligning with the predetermined sample size criteria. The demographic profile of the respondents is as follows :

- The majority of respondents (95%, n=123) were aged between 25 and 39 years, indicating a consumer base primarily composed of young to middle-aged adults.
- Female respondents constituted the largest proportion (75%, n=98) of Jastip users in this study, suggesting a gender-based preference for this service.
- A vast majority (99%, n=129) possessed a bank account in Indonesia, indicating their capacity for online financial transactions.
- All respondents (100%, n=130) had utilized Jastip services at least once within the last year, ensuring their familiarity and experience with the service model.
- A significant portion (75%, n=97) of purchases made through Jastip were for products priced below Rp 1,000,000, providing insight into the typical transaction value.

4.2. Measurement Model Analysis

The measurement model was rigorously assessed for both validity and reliability to ensure the quality of the data and constructs.

- Validity Testing

  The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett Test of Sphericity were conducted for all variables. All KMO values were above 0.500, and Bartlett Test results were statistically significant ($p < 0.001$), confirming the suitability of the data for factor analysis. Subsequently, the Anti-Image Matrix (MSA) values for individual items were examined. All items exhibited MSA values greater than 0.500 and loaded onto a single component, thereby demonstrating strong item validity.

- Construct Validity

  The factor loadings and corresponding t-values for all observed indicators on their respective latent constructs were analyzed. As presented in Table 2, all indicators for Price, Perceived Risk, Reputation, Trust, and Online Purchase Intention exhibited factor loadings greater than 0.50 and t-values greater than the critical threshold of 1.96. This confirms good construct validity for all measurement items, indicating that each indicator adequately represents its intended latent variable.

- Reliability Testing

  Internal consistency was assessed using Cronbach's Alpha. As shown in Table 2, all variables (Price, Perceived Risk, Reputation, Trust, and Online Purchase Intention) yielded Cronbach's Alpha values exceeding the 0.70 threshold, indicating satisfactory internal consistency. Furthermore, Construct Reliability (CR) and Average Variance Extracted (AVE) values were calculated for each latent construct. As presented in Table 3, all CR values were above 0.70, and all AVE values were above 0.50. These results collectively support the reliability and convergent validity of the measurement model, affirming that the constructs are reliably and validly measured.

Table 2. Price Variable Validity Test

Indicator	**KMO**	**MSA > 0.5** *(Anti Image Matrix)*	**Component Matrix**	**Remarks**
P1	0.637	0.627	0.878	Valid
P2		0.591	0.690	Valid
P3		0.758	0.806	Valid
P4		0.546	0.540	Valid

Source: SPSS output, 2025

Table 2 presents the results of the reliability test, specifically the Cronbach's Alpha values for each variable. This metric assesses the internal consistency of the questionnaire items, indicating how closely related a set of items are as a group. All variables Price, Perceived Risk, Reputation, Trust, and Online Purchase Intention demonstrate Cronbach's Alpha values above the acceptable threshold of 0.70, confirming the reliability of the measurement instrument used in this study.

Table 3. Validity Test of Perceived Risk Variable

Indicator	**KMO**	**MSA > 0.5** *(Anti Image Matrix)*	**Component Matrix**	**Remarks**
PR1	0.762	0.843	0.902	Valid
PR2		0.768	0.879	Valid
PR3		0.698	0.816	Valid
PR4		0.622	0.610	Valid
PR5		0.772	0.840	Valid
PR6		0.818	0.868	Valid

Source: SPSS output, 2025

Table 3 displays the calculated values for Construct Reliability (CR) and Average Variance Extracted (AVE) for each latent variable. Construct Reliability indicates the internal consistency of the latent construct, similar to Cronbach's Alpha but more appropriate for SEM. Average Variance Extracted measures the proportion of variance in the indicators explained by the latent construct. The results show that all CR values are above 0.70 and all AVE values are above 0.50, confirming the robust reliability and convergent validity of the constructs in the measurement model.

4.3. Structural Model Analysis

The structural model analysis was conducted to examine the hypothesized relationships between the latent constructs and to assess the overall fit of the model to the observed data.

- Structural Equations and Variance Explained

The estimated structural equations for the endogenous latent variables are presented in Table 4. The first equation, which models Trust as influenced by Price, Perceived Risk, and Reputation, yielded an R-squared value of 0.92. This indicates that 92% of the variance in Trust can be explained by these three independent variables, with the remaining 8% attributed to other unobserved factors. The second equation, modeling Online Purchase Intention as influenced by Trust, showed an R-squared value of 0.60. This suggests that 60% of the variance in Online Purchase Intention is explained by Trust, with 40% explained by other variables not included in this study.

Table 4. Validity Test of Reputation Variable

Indicator	**KMO**	**MSA > 0.5** *(Anti Image Matrix)*	**Component Matrix**	**Remarks**
R1	0.819	0.856	0.877	Valid
R2		0.651	0.319	Valid
R3		0.898	0.842	Valid
R4		0.777	0.869	Valid
R5		0.796	0.928	Valid
R6		0.815	0.837	Valid

Source: SPSS output, 2025

Table 4 presents the structural equations derived from the SEM analysis, illustrating the quantitative relationships between the latent variables. For each endogenous variable (Trust and Online Purchase Intention), the table shows the regression coefficients for its predictors and the R-squared value, which indicates the proportion of variance in the dependent variable explained by the independent variables in the model. The t-values, shown in parentheses below the coefficients, indicate the statistical significance of each path.

- Goodness-of-Fit Indices

The overall model fit was assessed using various goodness-of-fit indices, as summarized in Table 6. The Chi-Square value was 382.89 with 274 degrees of freedom, resulting in a Chi-Square/df ratio of 1.39, which is below the ideal threshold of 3, indicating a good fit. The Root Mean Square Error of Approximation (RMSEA) was 0.050, falling within the range for a good fit (RMSEA < 0.08) and approaching a close fit (RMSEA < 0.05). The Expected Cross-Validation Index (ECVI) for the model (4.00) was smaller than both the saturated (5.44) and independence models (52.95), indicating a good fit. Similarly, the Akaike Information Criterion (AIC) and Consistent Akaike Information Criterion (CAIC) values for the model were lower than those for the saturated and independence models, further supporting a good fit.

The Fit Indices also demonstrated good fit: Normed Fit Index (NFI) = 0.94, Comparative Fit Index (CFI) = 0.98, Non-Normed Fit Index (NNFI) = 0.98, Incremental Fit Index (IFI) = 0.98, and Relative Fit Index (RFI) = 0.93, all exceeding the 0.90 threshold. The Parsimonious Normed Fit Index (PNFI) was 0.80, above the 0.60 threshold for model comparison, indicating a good fit. While some indicators, such as Critical N (112.65 $<$ 200), Standardized RMR (0.063 $>$ 0.05), GFI (0.82 $<$ 0.90), and AGFI

(0.77 < 0.90), suggested a marginal fit, the overall conclusion is that the model demonstrates acceptable goodness-of-fit, as five out of seven groups of indices indicated a good fit.

Table 5. Validity Test of Trust Variable

Indicator	KMO	MSA > 0.5 *(Anti Image Matrix)*	Component Matrix	Remarks
T1	0.797	0.840	0.924	Valid
T2		0.737	0.831	Valid
T3		0.851	0.945	Valid
T4		0.742	0.913	Valid
T5		0.751	0.864	Valid
T6		0.862	0.878	Valid
T7		0.808	0.748	Valid
T8		0.793	0.797	Valid

Source: SPSS output, 2025

Table 5 summarizes the various goodness-of-fit indices used to evaluate how well the proposed structural model fits the observed data. These indices are grouped into seven categories, each providing a different perspective on model adequacy. Values such as the Chi-Square/df ratio, RMSEA, ECVI, AIC, CAIC, and various fit indices (NFI, CFI, NNFI, IFI, RFI, PNFI) largely indicate a good model fit, meeting the recommended thresholds. Although some indices like Critical N, Standardized RMR, GFI, and AGFI show a marginal fit, the overall assessment confirms that the model is acceptable and adequately represents the relationships within the data.

- Path Diagrams

  The estimated relationships with both t-values and standardized coefficients are visually represented in the path diagrams.

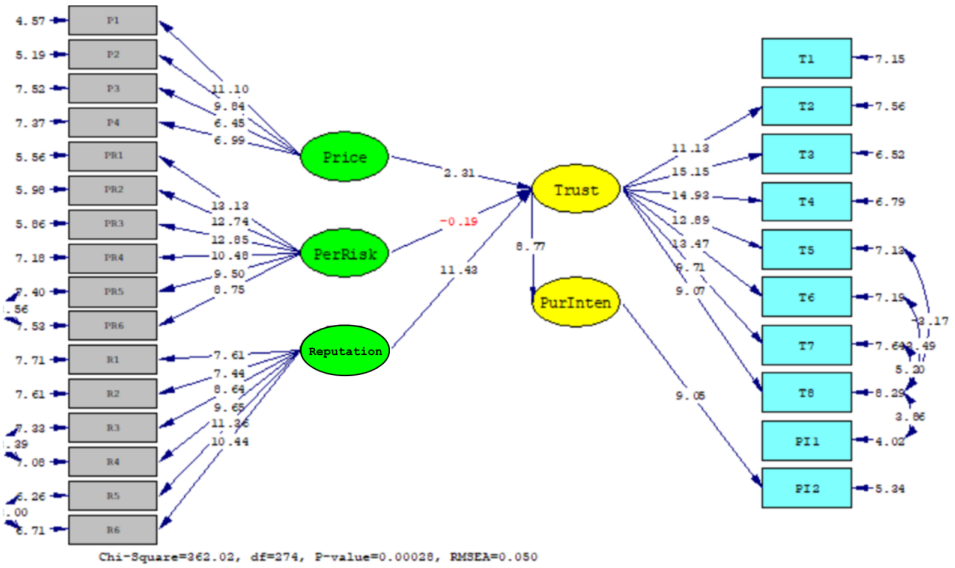

Figure 2. Path Diagram T-Value

Figure 2, the Path Diagram T-Value, visually represents the statistical significance of each hypothesized path in the structural model. Each arrow connecting the latent variables displays a t-value. Paths with t-values greater than 1.96 (at a 5% error level) are considered statistically significant, indicating a strong relationship between the connected variables. This diagram allows for a quick assessment of which hypotheses are supported by the data.

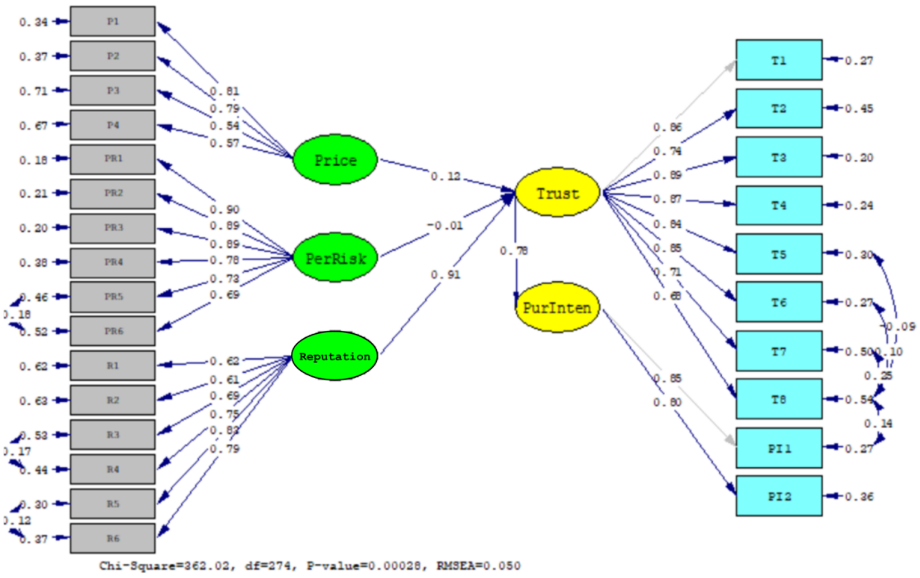

Figure 3. Path Standar Solution

Figure 3, the Path Standard Solution, illustrates the standardized path coefficients for each relationship in the structural model. These standardized coefficients, ranging from -1 to +1, indicate the strength and direction of the relationships between latent variables, allowing for direct comparison of the relative impact of different predictors. This diagram provides a clear visual summary of the empirical findings, showing the magnitude of influence each variable has on another within the model.

4.4. Hypothesis Testing Summary

The results of the hypothesis testing, based on the t-values and a significance threshold of 1.96, are summarized in Table 6.

Table 6. Validity Test of Online Purchase Intention Variable

Indicator	**KMO**	**MSA > 0.5** *(Anti Image Matrix)*	**Component Matrix**	**Remarks**
PI1	0.500	0.500	0.941	Valid
PI2		0.500	0.941	Valid

Source: SPSS output, 2025

Table 6 provides a concise summary of the hypothesis testing results, indicating whether each proposed hypothesis was accepted or rejected. For each hypothesis, the table lists the specific statement, the calculated t-value, and the conclusion regarding its acceptance or rejection based on the critical t-value of 1.96. This table serves as a direct answer to the research questions, outlining the confirmed and unconfirmed relationships within the conceptual framework.

H1: Price and Trust

The study confirms that price significantly influences consumer trust in Jastip services. Affordable or fair pricing increases trust, as consumers associate price with value and integrity. The perceived quality and exclusivity of products offered by Jastip further strengthen this trust, influenced by emotional and social factors like FoMO or status.

H2: Perceived Risk and Trust

Surprisingly, perceived risk does not significantly affect trust in Jastip services, contrary to common e-commerce literature. Consumers may prioritize hedonic motivations, such as the desire for exclusive products, over risk, and social trust (e.g., personal recommendations) can mitigate perceived risks. Past negative experiences also influence trust, regardless of the current risk level.

H3: Reputation and Trust

Reputation significantly boosts consumer trust. Positive social proof through reviews and testimonials enhances trust, as consumers rely on others' experiences. A strong online reputation primes potential customers, reinforcing trust and promoting positive perceptions of the service.

H4: Trust and Online Purchase Intention

Consumer trust directly influences online purchase intention. Transparent communication, responsive customer service, and consistent delivery of quality are key drivers. Trust reduces uncertainty, making consumers more willing to purchase from Jastip services.

H5: Trust Mediates Price and Online Purchase Intention

Trust mediates the relationship between price and purchase intention. While price is important, its effect on purchase intention depends on the consumer's trust in the service. Fair pricing enhances trust, which directly drives purchase decisions.

H6: Trust Does Not Mediate Perceived Risk and Online Purchase Intention

Trust does not mediate the relationship between perceived risk and purchase intention. Despite acknowledging risk, consumers' desire for specific products and social influences override perceived risks, making trust a less significant mediator in this context.

H7: Trust Mediates Reputation and Online Purchase Intention

A strong reputation enhances trust, which in turn increases purchase intention. Positive reputation, bolstered by social proof and e-WOM, reassures consumers, fostering greater confidence and leading to more transactions.

The findings align with broader e-commerce literature but reveal that Jastip services deviate from traditional risk-trust patterns. The informal nature of Jastip, reliance on social networks, and hedonic motivations may explain these differences. For businesses, key strategies include transparent pricing, proactive reputation management, trust-focused operations, and leveraging hedonic value to strengthen consumer trust and drive purchases. Addressing perceived risks and building trust through customer experiences are vital for long-term success.

5. MANAGERIAL IMPLICATION

The managerial implication suggests that Jastip service providers should focus on building consumer trust by ensuring fair pricing and a strong reputation. Trust plays a crucial role in mediating the relationship between price, reputation, and online purchase intention, so businesses should prioritize offering quality service, transparent communication, and leveraging social proof such as positive reviews. While perceived risk has minimal influence on trust in this context, businesses should still address any consumer concerns about transaction security, especially for high-value purchases. By fostering reliability and consistently meeting customer expectations, Jastip services can enhance consumer confidence, driving higher purchase intentions and long-term business success.

6. CONCLUSION

This study investigated the factors influencing consumer trust and online purchase intention in Jastip services in Jakarta, Indonesia, employing Structural Equation Modeling. The findings reveal that price and reputation significantly and positively influence consumer trust in Jastip services. Furthermore, consumer trust was found to be a significant determinant of online purchase intention.

Crucially, the study established that consumer trust fully mediates the relationship between price and online purchase intention, and also between reputation and online purchase intention. This indicates that the positive effects of perceived fair pricing and strong reputation on consumers' willingness to purchase online are channeled primarily through the cultivation of trust in the Jastip service.

However, a distinctive finding of this research is that perceived risk does not significantly influence consumer trust, nor does trust mediate the relationship between perceived risk and online purchase intention. This suggests that in the specific, often informal, context of Jastip services, factors such as strong hedonic motivations, pre-existing social trust, or individual negativity biases may override or bypass the conventional risk-trust pathway observed in more formalized e-commerce environments.

7. DECLARATIONS

7.1. About Authors

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7.2. Author Contributions

Conceptualization: SP; Methodology: CS; Software: EP; Validation: SP and CS; Formal Analysis: EP and SP; Investigation: CS; Resources: EP; Data Curation: CP; Writing Original Draft Preparation: SP and EP; Writing Review and Editing: SP and CS; Visualization: EP; All authors, SP, CS and EP have read and agreed to the published version of the manuscript.

7.3. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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7.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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