

Connecting Virtually: E-Service Quality, Social Network, Customer Trust, and Purchase Intention

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Abstract

Current study explored the connection between e-service quality, social networks, purchase intention, and customer trust, specifically focusing on how artificial intelligence impacts e-service quality within insurance companies. This research employed Theory of Planned Behavior as the basis foundation and conducted through a quantitative approach. Denpasar was used as the research location and targeting 150 local communities as respondents. Empirical data was collected through questionnaires and the analysis was performed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS). The findings indicate significant and positive relationships among all variables, leading to the acceptance of all hypothesis. The findings of this research show that the quality of AI-based services and social networks has a significant impact on the level of consumer trust in insurance products. A high level of trust in the quality of insurance products will in turn increase consumers' willingness to use these insurance products, thereby stimulating consumer loyalty towards insurance companies. The results of data analysis highlight that trust is a crucial key in consumer interest in purchasing a product. Interesting findings from this research also emphasize that gender, especially female consumers, show higher interest in insurance products. This is due to the belief that women have a high awareness of health and financial risks, thus motivating them to use insurance products.

Keywords: Customer Trust, E-Service Quality, Social Network, Purchase Intention.

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1. Introduction

Individuals basically cannot avoid risks, as they can emerge at any time and in any place. The occurrence of disease and death is unpredictable and cannot be precisely determined (Peng, Chen, et al., 2006; Xin, Xin, Ma, 2022). Therefore, insurance functions as an important service provider that offers protection to its clients against potential life risks (Hanna, Mamonova, 2021; OO, Oluwabiyi, 2022). Compared to other areas of financial management, the administration of insurance possesses distinct characteristics. Currently, there is a growing awareness and recognition of the importance of insurance among individuals, companies, and governmental institutions, especially in Indonesia. This increased awareness underscores the need for insurance coverage to protect against various uncertainties. Insurance plays an important role in helping families manage financial stability by protecting them from potential losses, such as property damage or death (Muliadi, Robert et al., 2010; Yu, Henry et al., 2022). As more entities in Indonesia acknowledge the benefits of insurance, demand for comprehensive insurance protection continues to increase. This growing demand reflects a broader understanding that insurance is not just a financial product but a necessary tool to ensure long-term financial security and peace of mind.

The increase in the performance of the insurance industry actually has a significant relationship with the performance of the Indonesian economy as a whole. However, after the COVID-19 pandemic, insurance company performance is still not optimal (Toyin, Shafau, 2022; Xu, Wu, 2022). This is evident from the decline in insurance policy purchases in Bali. Specifically, there was a decrease in policy purchases of 0.98% from 2020 to 2021, followed by a larger decrease of 10.53% in 2022. This trend indicates a diminished consumer interest in purchasing insurance policies, which can be attributed to a decline in people's purchasing power and heightened competition within the industry. The decline in

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policy purchases reflects the broader economic challenges facing society, as the pandemic has had a devastating impact on financial stability and disposable income. This situation causes consumers to prioritize immediate needs over long-term financial products such as insurance. Additionally, intense competition in the insurance market further complicates this situation, as companies seek to attract and retain customers amidst the economic crisis. To overcome these challenges, the insurance industry must implement innovative strategies to increase consumer confidence and purchasing power. This can include offering more flexible and affordable policy options, improving customer service, and leveraging technology to provide more personalized and accessible insurance solutions. By doing so, insurance companies can better meet the evolving needs of consumers and stimulate demand for their products, thereby improving their performance and contributing to the economic recovery of the region.

In the midst of intense competition in the insurance industry, they continue to innovate and strategize to win the competition in their business (Priti, Ranjan, et al. 2022). One key strategy they employ is providing excellent customer service. To adapt to changes in customer behavior in accessing documents and information, insurance companies are incorporating digital technology into their service processes. Although previously they relied on conventional methods to offer access to information, now they are implementing technology-based solutions through E-service Quality. This includes the use of Artificial Intelligence to deliver information more efficiently to customers. Thus, this research examines key factors influencing customer purchasing behavior in the context of a declining insurance industry in the increasingly connected digital era.

Current research explored the influence of e-service quality, which is enhanced by the use of artificial intelligence (AI), as well as the use of social networks as an independent variable in relation to the dependent variable, namely purchase intention. Additionally, this study investigated how customer trust can mediate the relationships between constructs. The aim of this research is to understand and analyze in more depth the role of AI-enhanced e-service quality and the use of social networks in shaping customer purchase intentions in the insurance industry which is currently experiencing a decline in purchases. Our goal is to provide new insights that can help insurance companies address the challenges associated with declining policy purchases. This research will not only focus on the analysis of electronic service quality and social networks but also emphasize the important role of customer trust as a mediator in the purchasing decision making process. Given the economic and health instability following the COVID-19 pandemic, understanding these factors is important to influence customer purchase intentions.

This article involves comprehensive research, including data collection from various insurance companies operating in different markets. To understand and explore the relationships between the current variables, we will use various data analysis approaches. It is hoped that the results of this research can provide valuable guidance for insurance companies in formulating smarter and more effective marketing strategies in the future. In addressing the complex phenomenon of declining insurance purchases, we believe this research will make a significant contribution to our understanding of the dynamics of the modern insurance industry, which is being transformed by technology and changing customer behavior. This research is the first step in answering important questions about how the insurance industry can position itself in the ever-evolving digital era. Based on the phenomenon of decreasing insurance policy purchases, the author raised the title "Connecting Virtually: E-service quality, Social network, Customer trust, Buytention". It is hoped that these findings will provide insights that help insurance companies navigate and adapt to these changes, thereby improving their strategies to meet the needs of today's digital-savvy consumers.

2. Literature Review

2.1. Theory of Planned Behavior

The Theory of Planned Behavior (TPB) which originates from the development of the Theory of Reasoned Action (TRA) (Ajzen, 1991). Jogyanto (2007) expanded on TRA by introducing a new element termed perceived behavioral control. This addition aims to address situations where individuals face constraints or lack necessary resources for executing their intended actions. Perceived behavioral control refers to the extent to which individuals believe they can control their behavior, considering both internal limitations and external factors. Another crucial component is attitude towards behavior, indicating one's readiness for actions that lead to certain behaviors. Additionally, subjective norms reflect the influence of significant individuals in one's life, shaping their inclination towards specific behaviors.

2.2. Purchase Intention

Kotler & Keller (2016) illustrates purchase intention as a form of consumers' desire to choose and buy a certain product or service based on their experience, use and needs. According to Stevina et al. (2015), purchase intention is the desire to buy a certain brand, usually based on the suitability of purchasing motives with brand features. Assessing purchase intention involves considering liking dimensions, such as the consumer's intention to purchase a product, genuine desire, reflecting the customer's certainty about the product, and possibility, indicating the likelihood of the customer making a purchase. Meanwhile, Bimantari (2019) defines purchase intention as consumers' motivated actions or plans to engage in specific purchasing behaviors.

2.3. E-Service Quality

E-service quality is the quality of services provided by the company via the internet network. One of the main factors that ensures a company survives and has a competitive advantage is the quality of the service provided (Puriwat and Tripopsakul, 2017). E-service quality is the overall opinion and evaluation of customers relating to online delivery and the company's handling of failed services (Nasser, et al., 2015). One example of development in e-service quality is artificial intelligence (AI), which is a technique that can be used to solve problems by imitating the intelligence of inanimate objects and living creatures in solving problems (Ahmed, 2017). AI can meet customer expectations, comprehend customer queries, facilitate automated conversations, and provide quicker assistance. The connection between e-service quality and customer trust is influenced by the caliber of service delivery, fostering a positive user experience, encouraging repeat interactions, and referrals. Regarding purchase intention, strong positive experiences lead to continued product usage or repurchase. Consistent enhancement of e-service quality enhances product reputation and builds consumer trust.

H1: The better the implementation of e-service quality, the higher the purchase intention.

H3: The better the implementation of e-service quality, the higher the customer trust.

2.4. Social Network

Social networks refers to social networks that use social media sites on the Internet to connect with friends, family, colleagues, clients and consumers (Nilna et al., 2023). A social network is a type of internet service that functions as an online community for people who have similar interests, activities, or backgrounds. With the help of technology, social networking builds and maintains personal and business relationships (Muna, Yasa, Ekawati, & Wibawa, 2022). Popular social networking sites like Facebook, Instagram, and Twitter enable people and groups to engage and form relationships based on shared ideas, concepts, and messages. Marketers often leverage these platforms to enhance brand recognition and foster customer loyalty. Consequently, social networks play a significant role in influencing individuals' purchase intentions by creating connections and fostering engagement with products or services.

H2: The better the implementation of social network strategy, the higher the purchase intention.

H4: The better the implementation of social network strategy, the higher the customer trust.

2.5. Customer Trust

Customer trust represents an individual's desire to trust a business partner they want to trust. This is built through consistent positive interactions and experiences. Where your company meets customer expectations, communicates honestly, maintains the confidentiality of customer data, and provides reliable services or products. When customers feel confident in a company, they are more likely to make repeat purchases and recommend it to others. Thus, company can achieve high customer retention, increase customer loyalty, and create a strong customer base for long-term business growth.

H5: The higher customer trust has a positive effect on purchase intention

H6: Customer trust is able to mediate the relationship between e-service quality and purchase intention

H7: *Customer trust is able to mediate the relationship between social networks and purchase intention.*

3. Methods

This study employed a quantitative approach conducted in Denpasar, Bali since Denpasar is the capital city with the highest population density. The research targeted individuals residing in Denpasar. Through purposive sampling, which is the process of selecting sampling units based on certain considerations with the aim of obtaining sampling units that meet the desired criteria. The criteria used in this study are customers who have had an active policy insurance for more than 2 years. To calculate the number of samples required, the author uses the technique described by (Hair et al. 2016), namely the MLE (Maximum Likelihood Estimation) technique and obtained 150 samples as research respondents. Empirical data was collected through a questionnaire with Google Form and used a 5 point Likert scale. Various tests were conducted, beginning with validity and reliability assessments to ensure the accuracy, validity, consistency, and reliability of the data. Subsequently, the valid and reliable data underwent Structural Equation Modeling (SEM) analysis using SmartPLS through AMOS 23.

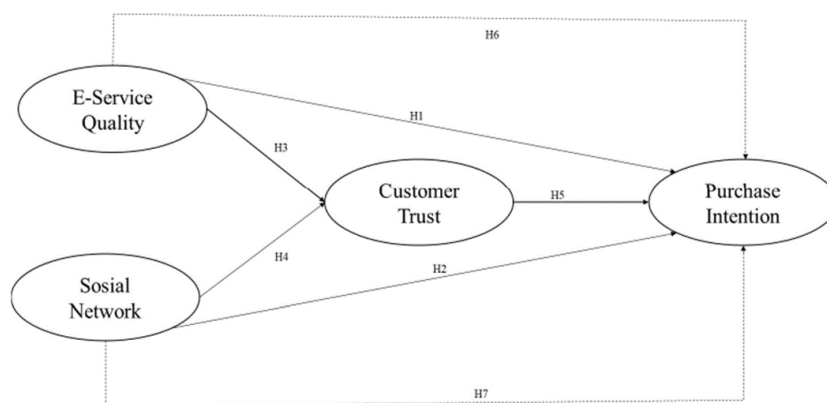


Figure 1. Conceptual Framework.

4. Result and Discussions

This study investigates the relationship between four constructs including e-service quality, social networks, customer trust, and purchase intention. Data was collected through questionnaires distributed to local communities in Denpasar, Bali. Based on the distribution of data in Table 1, it can be seen that the majority of respondents who participated were female customers (58%), while only 42% were male customers, indicating that women have a higher intention to buy insurance policies than men. Then, most of the customers are employees working in the private sector (55%). This shows that the decision to purchase insurance policies among customers is mostly made by private sector employees.

Table 1. Respondents Profile

Characteristics	Frequency	Percentage
Gender		
Male	68	42%
Female	89	58%
Occupations		
Private sector employee	89	55%
Businessman	21	14%
Teacher	17	11%
Bhayangkari	1	1%
Content Creator	1	1%
Doctor	2	2%
Housewife	5	6%
Entrepreneur	12	8%
Police	2	2%
Total	150	100%

Table 4.2. Research Instruments Test Result

Variable	Indicator	R-Count	CR	AVE
E-Service Quality	ESQ1	0.585	0.859	0.625
	ESQ2	0.559		
	ESQ3	0.840		
	ESQ4	0.735		
	ESQ5	0.947		
Social Network	SN1	0.814	0.927	0.785
	SN2	0.987		
	SN3	0.821		
	SN4	0.857		
Customer Trust	CT1	0.749	0.919	0.650
	CT2	0.744		
	CT3	0.790		
	CT4	0.885		
	CT5	0.757		
	CT6	0.730		
	CT7	0.710		
	CT8	0.754		
Purchase Intention	PI1	0.925	0.918	0.731
	PI2	0.904		
	PI3	0.595		
	PI4	0.797		
	PI5	0.906		

In this research, structural equation modeling (SEM) analysis was used using AMOS version 23 software. Validity test in this study were determined through the value of AVE which must be higher than 0.05. Whereas reliability test is determined through the Construct Reliability (CR) parameter which must exceed 0.60. The test results in Table 2 show that all research instruments have a correlation coefficient value of > 0.05 , CR value > 0.6 , and AVE > 0.5 , thus the research data has met the requirements and can be said to be valid and reliable.

In the Goodness of Fit model suitability test based on Tabel 3, there are 7 criteria analyzed, namely Probability, RMSEA, GFI, AGFI, TLI, CMIN/DF and CFI. The results of the model suitability test show that more than three criteria meet the required cut-off values of $> 0,90$ or are considered appropriate, namely RMSEA, CMIN/DF, TLI, and CFI. The AGFI value does not meet the requirements $> 0,90$, namely the AGFI value is 0.767 so the AGFI is declared non-fit. The GFI value almost meets the requirements $> 0,90$, namely 0.813 so the GFI is declared moderately fit.

Table 3. Goodness of Fit Test Result

<i>Goodness of Fit</i>	Score	Result	Description
X2-Chi Square	Diharapkan kecil	380.194	Fit
Significance Probability	≥ 0.05	0.000	Non Fit
RMSEA	≤ 0.08	0.077	Fit
GFI	≥ 0.90	0.813	Moderat Fit
AGFI	≥ 0.90	0.767	Non Fit
CMIN/DF	≤ 2.00	1.873	Fit
TLI	≥ 0.90	0.914	Fit
CFI	≥ 0.90	0.924	Fit

The tests conducted indicate a clear and significant positive correlation between variables across all hypotheses examined in this study. Based on Table 4, the Critical Ratio (CR) values equal to or greater than 1.960 and P-values less than 0.05. For instance, in Hypothesis 1, the CR value of 2.283 and a P-value of 0.022 demonstrate that the relationship between E-Service Quality and Purchase Intention is found to be significant. Similarly, in Hypothesis 2, a CR value of 3.260 and a P-value of 0.001 indicate that the relationship between E-service Quality and Customer Trust is positive. Hypothesis 3 reveals a CR value of 2.861 and a P-value of 0.004, supporting a significant positive correlation

between Social Network and Purchase Intention. Moreover, Hypothesis 4, with a CR value of 2.498 and a P-value of 0.012, underscores a positively significant connection between Social Network and Customer Trust. Lastly, Hypothesis 5 presents a CR value of 2.857 and a P-value of 0.004, illustrating the relationship between Customer Trust and Purchase Intention is proved to be positive.

Table 4. Hypotheses Test Result

			Estimate	S.E.	C.R.	P	Label
Purchase_intention	←	Eservice_quality	,204	,089	2,283	,022	par_22
Customer_Trust	←	Eservice_quality	,180	,055	3,260	,001	par_19
Purchase_intention	←	Social_network	,248	,087	2,861	,004	par_23
Customer_Trust	←	Social_network	,135	,054	2,498	,012	par_20
Purchase_intention	←	Customer_Trust	,417	,146	2,857	,004	par_21

Based on the Sobel test results in Table 5, the Customer Trust variable recorded a t-Stat value of 2.15>1.96 at a significance level of 5%, thus Hypothesis 6 is supported. Likewise, the Customer Trust variable has a t-Stat of 1.81 exceeding 1.96 with a significance level of 5%, thereby Hypothesis 7 is accepted.

Table 4.5. Sobel Test Result

Hypothesis	Path	Sobel Test		Description
		t Stat	P Value	
H6	SQ → CT → PI	2,159	0,015	Significant
H7	SN → CT → PI	1,881	0,029	Significant

This research introduces a fresh conceptual model that aimed at exploring how artificial intelligence (AI) technology is specifically integrated into E-Service Quality within insurance companies. E-service quality is expected to significantly boosts consumer purchasing intentions, due to the convenience and speed of feedback facilitated by AI-driven e-service. According to the data analysis result, it was found that E-Service Quality significantly influences the purchase intention of consumers related to insurance products which in line with research conducted by Aura Febriani et al. (2022). The results of this research first found a significant influence between E-Service Quality on Purchase Intention. This illustrates that people are starting to open their eyes to increasingly rapid technological advances. With limited time for activities, people are able to access quality e-service technology anywhere and anytime without having to meet directly with the insurance company to purchase a policy. The better the e-service an insurance company has, the more it will be able to help increase insurance policy purchases (Karen & Faizal, 2023).

The second significant positive relationships were also obtained from the E-service Quality variable with Customer Trust. Customer trust in the insurance company and its products will be able to provide good feedback to the company. The relationship between e-service quality and customer trust is influenced by the quality of service provided to customers, which in turn can create a positive and engaging experience for users. This positive experience is a key factor that encourages users to repeat their interactions or recommend the service to others. When a user develops a strong connection with their experience, they are likely to continue using or purchasing the product over the long term. Therefore, maintaining and improving e-service quality enhances the product's reputation. According to Agustinus (2023), e-service quality has a significant impact on customer trust. Thus, the better the experience you provide, the more effectively you can open opportunities for insurance companies to upsell their latest products or obtain recommendations from customers' networks for purchasing insurance policies.

Third, there are research results that explain the significant positive relationship that emerges between social network variables and purchase intention. This finding strengthens the results of previous research conducted by Salhab et al. (2023) which found that social networks had a significant positive effect on purchase intention. Social networks play a vital role in enhancing an individual's intention to buy a product. This shift in marketing strategy allows companies to reach a broader audience and engage with potential customers more effectively. By leveraging the power of social media, companies can create targeted advertising campaigns, interact with users in real-time, and build a strong online presence. This not only increases brand visibility but also fosters trust and loyalty among customers. As a result, social networks are becoming an essential tool for businesses to drive sales and grow their market share. In other word, the more attractive the status offered, the more it will be able to attract consumers' purchasing intentions towards insurance products. With a variety of creativity, companies are able to provide the best advertising to their potential customers.

Fourth, it was found that there was a significant positive relationship between social networks and customer trust. With good manual experience, customers will be able to market the company's products, for example by creating a status on their social media or posting their experience regarding the benefits obtained from the insurance company. Fifth, research results were found to be significantly positive between the customer trust and purchase intention variables. Customer awareness of the importance of having health protection will be able to influence interest in purchasing insurance policies. The experience of customer satisfaction is something that is very important to always be provided by insurance companies. Sixth, the results of this research found that the Customer Trust variable was able to mediate between E-Service Quality and Purchase Intention, with customer satisfaction with the AI services offered by the company being able to provide good feedback regarding product purchases again. The alertness of the AI services provided by the company helps customers access information effectively and efficiently. Seventh, the results of this research found a relationship between the Social Network variable and Purchase Intention through Customer Trust as a mediating variable, this is in line with research (Athira, Ismail et.al., 2018) which explains that Customer Trust is able to influence Purchase Intention. This confirms that social media can give a good impression of consumer satisfaction which can increase product purchases.

Current research highlights the importance of trust cannot be underestimated. This is because trust plays a crucial role in helping them decide which products they need. Customers are likely to consider how much they trust a brand or service provider before making a final purchase decision. This underlines the necessity for businesses to not only focus on improving their online service quality and social media presence but also to build and maintain strong, trustworthy relationships with their customers. By doing so, companies can enhance customer satisfaction and loyalty. In this case, when customers are satisfied with their insurance policies, they are more likely to develop a sense of trust in the company. This trust reassures them that they are making the right choice, encouraging them to continue their relationship with the insurance provider. Moreover, satisfied customers are more inclined to share their positive experiences with others, potentially attracting new clients to the company and this will lead company to gain higher sales and long-term success.

5. Conclusions

Current study explored the complex relationship between important variables in the context of AI (Artificial Intelligence), especially E-Service Quality and Social Network on Purchase Intention by adding the mediating variable Customer Trust. First, the author can confirm that E-Service Quality has a very influential role in the level of insurance policy purchases (Karen, Faishal et.al., 2023). Apart from that, Social Networks also have a balanced role in influencing the level of product purchases (Omar, Mohammad et.al., 2020). Second, the results of data analysis found that Customer Trust was able to mediate between E-Service Quality and Social Network on Purchase Intention (Anas, Refi, Sri et.al., 2020). This finding is significant because it highlights that customers with a better understanding of E-Service Quality and Social Networks are not only more inclined to purchase products directly but also give considerable attention to the value of Customer Trust in their decision-making process. This indicates that while having knowledge about the quality of online services and social networking aspects can drive direct purchases.

Third, Purchase Intention is also positively influenced by Customer Trust (Bandar, Khalaf et.al., 2019). This indicates that customers with higher levels of satisfaction are more likely to have the intention to purchase insurance policies. Therefore, customer satisfaction serves as a strong mediating variable that can influence the intention to buy these products. In addition to this main finding, the data analysis also reveals that other variables, such as gender and occupation, have a significant impact in this context. For example, women are more likely to purchase insurance policies because they tend to have a higher awareness of health and financial risk management. Furthermore, customers with higher income levels are also more inclined to buy insurance policies. These results carry substantial implications for crafting marketing strategies customized to e-service quality and social media engagement. Companies can leverage customer familiarity with insurance policy products to boost sales.

Furthermore, demographic variables like gender and occupation should be factored in when designing targeted marketing efforts. Additionally, these research findings can offer guidance to regulators and industry stakeholders in shaping policies that bolster customer satisfaction with insurance products. This research has provided valuable insight about insurance policy products, especially in the use of E-Service Quality and Social Networks, can influence Purchase Intention through Customer Trust as mediation. The limitations of the results of this research can be used as an illustration so that subsequent.

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