CONNECTING VIRTUALLY: E-SERVICE QUALITY, SOCIAL NETWORK, CUSTOMER TRUST AND PURCHASE INTENTION

I Gusti Ayu Cynthia Puspita Sari1
Nilna Muna2

ABSTRACT

Objective: The objective of this study is to investigate the relationship between e-service quality, social network, purchase intention, and customer trust with the aim of provides a deeper understanding of how artificial intelligence is implemented in e-service quality in insurance companies.

Theoretical Framework: Theory of Planned Behavior, e-service quality, social network, purchase intention, and customer trust will provide a solid basis for understanding the context of the investigation.

Method: The methodology adopted for this research comprises the relationship between variables through quantitative approaches taking place in Denpasar, Bali, and the community as the target population. Data collection was carried out through questionnaires and will be analyzed thorough SEM by PLS.

Results and Discussion: The results obtained revealed that each variables shows a positive and significant relationship towards each other, therefore all the hypotheses are accepted.

Research Implications: The practical and theoretical implications of this research are discussed, providing insights into how the results can be applied or influence practices in the field of management, especially in formulating marketing strategies. These implications could encompass insurance policy and technology development.

Originality/Value: This study contributes to the literature by providing fresh conceptual framework related to e-service quality and social network through customer trust. The relevance and value of this research are evidenced by regulators, stakeholders, insurance companies, customers, and governments to gain insights with the aim of improving insurance purchases.

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

CONECTANDO-SE VIRTUALMENTE: QUALIDADE DO E-SERVIÇO, REDE SOCIAL, CONFIANÇA DO CLIENTE E INTENÇÃO DE COMPRA

RESUMO

Objetivo: O objetivo deste estudo é investigar a relação entre qualidade do serviço eletrônico, rede social, intenção de compra e confiança do cliente com o objetivo de fornecer uma compreensão mais profunda de como a inteligência artificial é implementada na qualidade do serviço eletrônico nas seguradoras.

Referencial Teórico: A Teoria do Comportamento Planejado, a qualidade do serviço eletrônico, a rede social, a intenção de compra e a confiança do cliente fornecerão uma base sólida para a compreensão do contexto da investigação.

Método: A metodologia adotada para este pesquisa compreende a relação entre variáveis através de abordagens quantitativas que ocorrem em Denpasar, Bali, e a comunidade como população-alvo. A coleta de dados foi realizada por meio de questionários e serão analisados através de MEV por PLS.

1 Universitas Pendidikan Nasional, Denpasar, Bali, Indonesia. E-mail: cynthiapuspitasari12@gmail.com
2 Universitas Pendidikan Nasional, Denpasar, Bali, Indonesia. E-mail: nilnamuna@undiknas.ac.id
Orcid: https://orcid.org/0000-0001-6204-578X
**Resultados e Discussão:** Os resultados obtidos revelaram que cada variável apresenta uma relação positiva e significativa entre si, pelo que todas as hipóteses são aceites.

**Implicações da Pesquisa:** São discutidas as implicações práticas e teóricas desta pesquisa, fornecendo insights sobre como os resultados podem ser aplicados ou influenciar práticas no campo da gestão, especialmente na formulação de estratégias de marketing. Estas implicações poderiam abranger a política de seguros e o desenvolvimento tecnológico.

**Originalidade/Valor:** Este estudo contribui para a literatura ao fornecer uma nova estrutura conceitual relacionada à qualidade do serviço eletrónico e à rede social por meio da confiança do cliente. A relevância e o valor desta pesquisa são evidenciados por reguladores, partes interessadas, companhias de seguros, clientes e governos para obter insights com o objetivo de melhorar as compras de seguros.

**Palavras-chave:** Qualidade do Serviço Eletrónico, Rede Social, Confiança do Cliente, Intenção de Compra.

---

**CONECTARSE VIRTUALMENTE: CALIDAD DEL SERVICIO ELECTRÓNICO, RED SOCIAL, CONFIANZA DEL CLIENTE E INTENCIÓN DE COMPRA**

**RESUMEN**

**Objetivo:** El objetivo de este estudio es investigar la relación entre la calidad del servicio electrónico, la red social, la intención de compra y la confianza del cliente con el objetivo de proporcionar una comprensión más profunda de cómo se implementa la inteligencia artificial en la calidad del servicio electrónico en las compañías de seguros.

**Marco Teórico:** La teoría del comportamiento planificado, la calidad del servicio electrónico, las redes sociales, la intención de compra y la confianza del cliente proporcionarán una base sólida para comprender el contexto de la investigación.

**Método:** La metodología adoptada para esta investigación comprende la relación entre variables a través de enfoques cuantitativos que tienen lugar en Denpasar, Bali, y la comunidad como población objetivo. La recolección de datos se realizó mediante cuestionarios y serán analizados mediante SEM por PLS.

**Resultados y Discusión:** Los resultados obtenidos revelaron que cada variable muestra una relación positiva y significativa entre sí, por lo que se aceptan todas las hipótesis.

**Implicaciones de la investigación:** Se discuten las implicaciones prácticas y teóricas de esta investigación, proporcionando información sobre cómo los resultados pueden aplicarse o influir en las prácticas en el campo de la gestión, especialmente en la formulación de estrategias de marketing. Estas implicaciones podrían abarcar la política de seguros y el desarrollo tecnológico.

**Originalidad/Valor:** Este estudio contribuye a la literatura al proporcionar un marco conceptual nuevo relacionado con la calidad del servicio electrónico y las redes sociales a través de la confianza del cliente. La relevancia y el valor de esta investigación son evidenciados por los reguladores, las partes interesadas, las compañías de seguros, los clientes y los gobiernos para obtener información con el objetivo de mejorar las compras de seguros.

**Palabras clave:** Calidad del Servicio Electrónico, Red Social, Confianza del Cliente, Intención de Compra.
1 INTRODUCTION

In life, people cannot avoid risks because risks can arise anytime and anywhere. The risk of illness and death cannot be ascertained when it occurs (Peng, Chen., et al., 2006; Xin, Xin, Ma, 2022). Therefore, insurance functions as a service provider to protect its customers from life risks that may occur. (Hanna, Mamonova., 2021; OO, Oluwabiyi., 2022) When compared with managing in other financial fields, the pattern of insurance administration has its own characteristics. Currently, more and more people, companies and government institutions in Indonesia feel the need for insurance. Insurance helps families live their financial lives, protecting them from the risk of loss of property or death. (Muliadi, Robert et al., 2010; Yu, Henry et al., 2022)

Improving the performance of the insurance industry significantly influences the performance of the insurance industry in Indonesia. However, after the Covid-19 pandemic, company performance is still not optimal (Toyin, Shafau, 2022; Xu, Wu, 2022), this can be seen from the decline in insurance policy purchases in Bali. It can be seen that there was a decrease in policy purchases from 2020 to 2021 by 0.98% and experienced a decrease again in 2022 by 10.53%. This indicates the lack of consumer interest in purchasing insurance policy products due to a decline in people's purchasing power and intense competition.

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 of the strategies they use to win the competition is to provide excellent service to their customers. Insurance companies use digital technology in their service processes because customer behavior is changing in accessing documents and information. Where previously they used conventional methods to provide access to information to their customers, now insurance companies have started to implement technology descriptions through E-service Quality by using Artificial Intelligence to provide information to customers.

This research views that in this increasingly connected digital era, there are key factors that can influence customer purchasing behavior in the context of an insurance industry that is experiencing a decline. We will explore 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. Next, we will investigate how customer trust can offset these impacts.

The aim of this research is to understand and analyze in more depth the role of e-service quality enhanced by AI and the use of social networks in influencing customer purchase
intention in the insurance industry which is facing a decline in purchases. We will present new insights that can help insurance companies face the challenges of purchasing insurance policies. This research not only lies in the analysis of e-service quality and social networks, but also on the crucial role of customer trust as a mediator in purchasing decision making. In the midst of economic and health instability after the Covid-19 pandemic, this is a factor that can influence customers' purchasing intentions, thus needs to be understood in depth.

This article will involve comprehensive research including data collection from various insurance companies operating in various 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 will be able to provide valuable guidance for insurance companies in formulating smarter and more effective marketing strategies in the future. Thus, in the face of this complex phenomenon of declining insurance purchases, we believe that this research will provide a valuable contribution to our understanding of the dynamics of the modern insurance industry transformed by technology and evolving customer behavior. This research is the first step to answer 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, Purchase intention"

2 THEORETICAL FRAMEWORK

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). Jogiyanto (2007) added constructs that were not yet in TRA to develop this theory. This construct is called perceived behavioral control. This structure is added to the TPB to control the behavior of individuals who are limited by their limitations and lack the resources necessary to carry out their behavior (Hsu and Chiu 2002). The factor is attitude towards behavior which shows preparedness for actions that will produce behavior (Lubis, 2010). Then the perception of behavioral control is that in behaving a person cannot fully control their behavior or vice versa where an individual can control their behavior under their own individual control. Lastly, subjective norms mean that someone will do certain things if the important people in their life accept their actions.
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. Purchase intention can be assessed using the dimensions of liking, namely the consumer's purchase plan for a product, really wanting, which shows the customer's certainty about a product, and possibility, which shows the possibility that the customer will buy a product. Meanwhile, Bimantari (2019) defines purchase intention as when consumers are motivated by feelings or plans to take certain actions.

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). Artificial intelligence is able to meet customer expectations, understand the content of customer messages, implement automatic conversations, be able to answer and help more quickly and easily. The relationship between e-service quality and customer trust is shaped by the quality of service provided, which creates a compelling user experience. This encourages users to repeat their interactions or recommend the service. Furthermore, related to purchase intention, if a user already has a strong connection with the experience they feel, they will tend to continue to use or buy the product again. Consistently maintaining and improving e-service quality enhances the product's reputation and fosters trust among consumers.

**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 are 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). The use of social networking sites such as Facebook, Instagram, and Twitter is used to do this. This site allows people and groups to connect with each other to build relationships from various ideas, concepts, and messages. Because it can increase brand recognition and customer loyalty, marketers often use social media. In this case, social networks are able to play a vital role in increasing someone's intention to buy a product.

**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 is a person'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 METHODOLOGY

This study was carried out using a quantitative approach taking place in Denpasar City, Bali. The reason for taking this place as a place for research is because Denpasar is the capital city with the densest population in Bali. The population targeted in this research includes the people of Denpasar city. 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. There are several tests carried out, the first is the validity and reliability test to measure whether the data obtained is correct, valid, consistent, and has high reliability. Then, the valid and reliable data will be tested again using the Structural Equation Modeling (SEM) approach with SmartPLS through AMOS 23.

Figure 1
Conceptual Framework

Source: Connecting Virtually: E-Service Quality, Social Network, Customer Trust And Purchase Intention, 2024
4 RESULTS AND DISCUSSIONS

4.1 RESPONDENTS CHARACTERISTICS

Table 1

Demographic Characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>68</td>
<td>42%</td>
</tr>
<tr>
<td>Female</td>
<td>89</td>
<td>58%</td>
</tr>
<tr>
<td><strong>Job</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private sector employee</td>
<td>89</td>
<td>55%</td>
</tr>
<tr>
<td>Businessman</td>
<td>21</td>
<td>14%</td>
</tr>
<tr>
<td>Teacher</td>
<td>17</td>
<td>11%</td>
</tr>
<tr>
<td>Bhayangkari</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Content Creator</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Doctor</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>Housewife</td>
<td>5</td>
<td>6%</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>12</td>
<td>8%</td>
</tr>
<tr>
<td>Police</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Data processed, 2024

From the data obtained, it can be seen that in this study, the majority of respondents who participated were female customers (58%), while the male customers only 42%, which shows that female have a higher intention to buy an insurance policy than male. Then, most of the customers were employees who worked in private sector (55%). This shows that among customers the decision to purchase insurance policies is mostly made by private employees.
4.2 VALIDITY AND RELIABILITY TEST RESULTS

Table 2
Research Instruments Test Result

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

Source: Data processed, 2024

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 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.

Table 3
Goodness of Fit Test Result

<table>
<thead>
<tr>
<th>Goodness of Fit</th>
<th>Score</th>
<th>Result</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>X2-Chi Square</td>
<td></td>
<td>380.194</td>
<td>Fit</td>
</tr>
<tr>
<td>Significance Probability</td>
<td>≥0.05</td>
<td>0.000</td>
<td>Non Fit</td>
</tr>
<tr>
<td>RMSEA</td>
<td>≤0.08</td>
<td>0.077</td>
<td>Fit</td>
</tr>
<tr>
<td>GFI</td>
<td>≥0.90</td>
<td>0.813</td>
<td>Moderat Fit</td>
</tr>
<tr>
<td>AGFI</td>
<td>≥0.90</td>
<td>0.767</td>
<td>Non Fit</td>
</tr>
<tr>
<td>CMIN/DF</td>
<td>≤2.00</td>
<td>1.873</td>
<td>Fit</td>
</tr>
<tr>
<td>TLI</td>
<td>≥0.90</td>
<td>0.914</td>
<td>Fit</td>
</tr>
</tbody>
</table>
In the Goodness of Fit model suitability test, 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.

4.3 HYPOTHESIS TEST RESULTS

Table 4

<table>
<thead>
<tr>
<th>Goodness of Fit</th>
<th>CFI</th>
<th>Score</th>
<th>Result</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>≥0.90</td>
<td>0.924</td>
<td>Fit</td>
</tr>
</tbody>
</table>

Source: Data processed, 2024

The tests conducted indicate a clear and significant positive correlation between variables across all hypotheses examined in this study. This is evidenced by 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 5

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Path</th>
<th>Sobel Test</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>H6</td>
<td>SQ-&gt;CT-&gt;PI</td>
<td>2.159</td>
<td>Significant</td>
</tr>
<tr>
<td>H7</td>
<td>SN-&gt;CT-&gt;PI</td>
<td>1.881</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Based on the Sobel test results, 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.

4.4 DISCUSSION

This research develops a conceptual model that aims to answer research questions regarding how AI (Artificial Intelligence) technology is specifically implemented in E-Service Quality in insurance companies. This e-service quality is expected to significantly increase consumer purchasing intentions, due to the ease of use or speed of feedback provided by E-service using AI. E-Service Quality research on product purchase levels has a significant positive influence, this is 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 two 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 CONCLUSION

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, Mohammd 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.

REFERENCES


Leavy, Patria. (2017). Reseach Design Quantitative, Qualitative, Mixed Methods, Arts-Based, and Community-Based Participatory Reseach Approaches.


