

# Trust Based Social Commerce Price and Consumer Behavior in Jastip Indonesia

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## ABSTRACT

The rapid growth of social commerce in Indonesia has given rise to informal digital business models such as Jastip (*Jasa Titip*) personal shopping service, which represents a grassroots form of digital transformation among Micro, Small, and Medium Enterprises (SMEs). Operating entirely through digital platforms such as Instagram and WhatsApp, Jastip exemplifies how technology-driven commerce is reshaping consumer behavior and SME competitiveness beyond formal marketplace structures. **This study** empirically examines the influence of three key digital commerce antecedents, Online Customer Review (OCR), Shopping Experience (SE), and price on Online Purchase Intention (OPI), mediated by Consumer Trust (CT), in the Jastip context. **A quantitative** approach was employed using Structural Equation Modeling (SEM-LISREL) with 115 respondents from Generation Y (aged 24–39 years). **Results demonstrate** that price is the only antecedent with a significant direct effect on consumer trust (t-value = 2.84), which in turn strongly predicts online purchase intention (t-value = 5.76). Consumer trust fully mediates the price purchase intention relationship (complete mediation), while OCR and shopping experience were not found to significantly predict trust in this informal digital commerce context. **These findings** offer strategic implications for Jastip operators and digital SME policymakers, emphasizing that transparent pricing and trust architecture are the primary digital levers for driving purchase intention in informal social commerce platforms.

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## 1. INTRODUCTION

The digital transformation of business in Indonesia has unfolded not only through the formalization of large-scale e-commerce platforms but also through the organic emergence of technology-driven informal business models. Among the most distinctive of these is Jastip (*Jasa Titip*), a personal shopping service that has operated since approximately 2014 and continues to grow in scale and social reach [1].

Unlike conventional e-commerce, Jastip functions through social media ecosystems, primarily Instagram and WhatsApp, enabling individuals to act as personal shoppers who fulfill purchase requests on behalf

of buyers unable to access specific products or locations themselves. The scale of Jastip's digital footprint reflects its economic significance [2]. Approximately 3.8 million Instagram posts carry the Jastip hashtag, while around 25 million business communities have joined social platforms, with 12% being commercial accounts [3].

This positions Jastip as a meaningful contributor to Indonesia's digital SME ecosystem, operating outside formal marketplaces while leveraging digital infrastructure. This study aligns with the SDGs, particularly SDG 8, SDG 9, and SDG 12, by supporting digital SMEs, advancing trust-based commerce, and promoting transparent and ethical transactions. Jastip's growth is closely linked to Generation Y consumers (aged 24–39), who represent a major share of Indonesia's population and drive digital commerce adoption, as shown in Figure 1 [4].

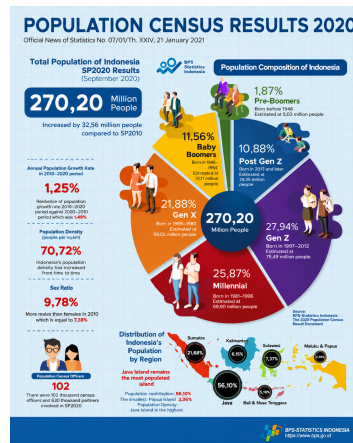


Figure 1. Indonesia Population Composition by Generation (BPS, 2021)

As digital natives, Millennial consumers exhibit distinctive patterns of trust formation, information seeking, and purchase decision-making in digital environments [5, 6]. Consumer trust serves as the foundational mechanism in Jastip's commercial viability, forming the bridge between digital antecedents (reviews, experience, price) and actual purchase intention [7].

Despite Jastip's growing economic relevance as a digital SME innovation, research on its trust-formation dynamics remains limited. Unlike platforms such as Shopee and Tokopedia with built-in institutional trust mechanisms, Jastip relies on digital trust management to replace these safeguards [8].

This study addresses this gap by testing three trust antecedents simultaneously in the Jastip context and examining consumer trust as the mediating pathway to online purchase intention. The research questions are:

- Do online customer reviews, shopping experience, and price influence consumer trust in Jastip?
- Does consumer trust mediate the relationship between these antecedents and online purchase intention?
- What strategic implications do these findings carry for digital SME management and transformation?

## 2. LITERATURE REVIEW

### 2.1. Jastip as a Social Commerce Innovation and Digital SME Model

Social commerce refers to the use of social media platforms to facilitate commercial transactions, and Jastip represents a distinctive form of this model in Indonesia, characterized by personal, relationship-driven exchanges conducted entirely through digital channels without formal marketplace infrastructure [9]. In this context, Jastip operators act as micro-entrepreneurs who rely on mobile devices, social media, and digital payment systems as the core of their business model [10]. This informal approach reflects broader SME digitalization trends in Southeast Asia, where businesses often bypass formal platforms to sell directly via social media. Consequently, trust formation differs from platform-based e-commerce, as the absence of rating systems and buyer protection requires operators to build credibility through content quality, transparent pricing, and consistent service experience [11].

## 2.2. Online Customer Review and Consumer Trust

Online Customer Reviews (OCR) represent a form of electronic Word-of-Mouth (e-WOM) that includes information quality, quantity, and perceived source credibility [12, 13]. In formal e-commerce, OCR strongly influences trust and purchase decisions, while in the informal Jastip environment, reviews act as social trust signals through platforms like Instagram and WhatsApp. Due to the absence of institutional safeguards, trust repair mechanisms such as transparent communication about product authenticity and service reliability are essential to strengthen credibility [14]. This perspective is supported by trust repair and social exchange theories, which emphasize that trust develops through consistent, positive interactions and reciprocal relationships between customers and Jastip operators [15, 16].

H1: Online customer reviews have a significant positive effect on consumer trust in Jastip.

## 2.3. Shopping Experience and Consumer Trust

Shopping experience refers to the cumulative personal interactions a consumer has with a product or service across digital touchpoints, generating positive or negative responses [17]. Shopping experience in Jastip reflects not only product delivery but also the communication and interaction between the customer and operator. Consistent, transparent, and reciprocal interactions form the basis for building trust, with social exchange theory explaining how trust evolves and strengthens over time through ongoing positive engagement [18, 19]. In Jastip, the shopping experience is mediated through digital communication, including order confirmation, product updates, and payment via mobile banking, fostering personalized interaction.

H2: Shopping experience has a significant positive effect on consumer trust in Jastip.

## 2.4. Price and Consumer Trust

Price is among the most influential elements in purchase decision-making and a central marketing strategy component [20, 21]. In Jastip, service fees are higher than direct retail prices due to added convenience value. When perceived as proportionate, price functions as a positive trust signal, reinforcing seller credibility and reducing transactional risk [22, 23]. Transparent pricing in digital commerce contexts has been shown to positively shape consumer attitudes and build trust [24].

H3: Price has a significant positive effect on consumer trust in Jastip.

## 2.5. Consumer Trust and Online Purchase Intention

Consumer trust is a fundamental prerequisite for online purchase intention [25, 26]. In the informal social commerce environment of Jastip, where institutional trust support is absent, trust becomes the primary mechanism through which purchase intention is generated and sustained [27]. Empirical evidence from multiple e-commerce contexts confirms this relationship [28, 29].

H4: Consumer trust has a significant positive effect on online purchase intention in Jastip.

## 2.6. Research Model and Hypotheses

Building on the preceding theoretical framework, the model positions consumer trust as a mediating mechanism between digital trust antecedents and purchase intention, as shown in Figure 2. Online customer reviews, shopping experience, and price are hypothesized to directly influence trust (H1–H3), while trust directly affects purchase intention (H4) and mediates the relationship between these antecedents and purchase intention (H5–H7).

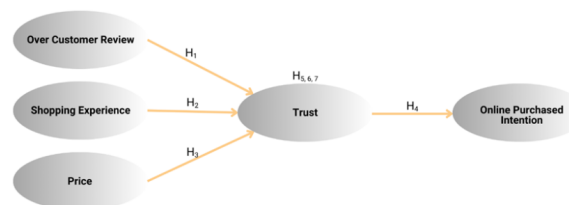


Figure 2. Research Model Trust-Based Digital Commerce Framework

- H5: Consumer trust mediates the relationship between online customer reviews and online purchase intention.

- H6: Consumer trust mediates the relationship between shopping experience and online purchase intention.
- H7: Consumer trust mediates the relationship between price and online purchase intention.

### 3. RESEARCH METHODOLOGY

#### 3.1. Research Design and Sample

This study adopts a quantitative explanatory design targeting Generation Y consumers (aged 24–39) who have used Jastip services and are familiar with Instagram and WhatsApp as primary social commerce platforms. A total of 115 digitally engaged respondents were selected based on their online purchasing experience, varied price exposure, device ownership, and active bank accounts, representing early adopters of informal digital commerce in Indonesia and providing insights into trust and purchase behavior in the Jastip ecosystem. The sample size is considered adequate for SEM analysis, following the guideline that recommends a minimum of 5–10 observations per indicator. Given that this study employs 23 measurement items, the minimum required sample size is 115, indicating that the sample meets the minimum threshold for SEM analysis [30].

#### 3.2. Research Flowchart

Figure 3 presents the research procedure adopted in this study, from problem identification through to research reporting. The process begins with identifying key issues related to online customer reviews, shopping experience, and price, followed by defining research objectives and conducting a literature review. It then proceeds with data collection and analysis using SEM-PLS, before concluding with the presentation of research findings and implications [31, 32].

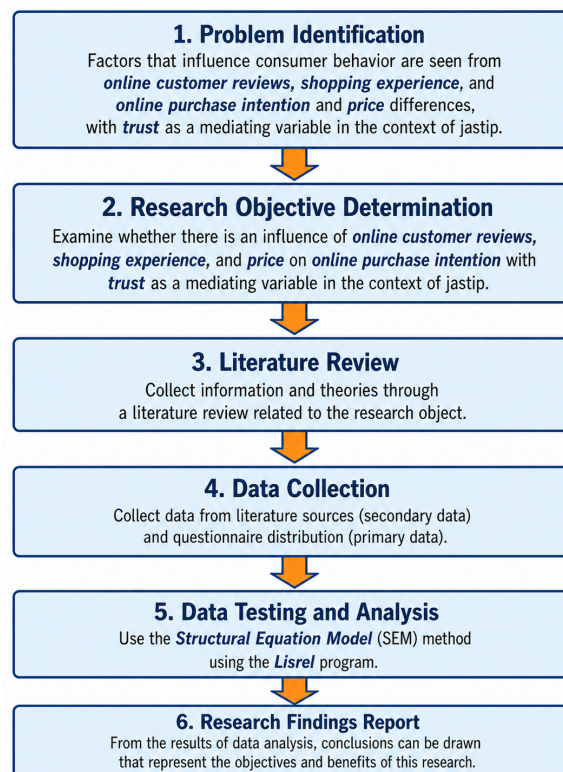


Figure 3. Research Flowchart

#### 3.3. Measurement Instrument

All constructs were measured using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Table 1 presents operational definitions and indicators for each variable [33].

Table 1. Operational Definitions and Variable Indicators

No	Variable	Operational Definition	Indicators
1	Online Customer Review (OCR)	Consumer-generated evaluations of Jastip products/services across digital platforms, covering quality, quantity, and credibility of information	(1) Information quality (2) Information quantity (3) Perceived credibility of source
2	Shopping Experience (SE)	Cumulative personal interactions a consumer has with a Jastip operator through digital channels, generating positive or negative responses	(1) Price experience (2) Product completeness (3) Advertising experience (4) Honesty (5) Delivery safety (6) Delivery timeliness
3	Price (P)	Consumer perception of Jastip service pricing relative to value received, including affordability and competitiveness	(1) Price affordability (2 items); (2) Price competitiveness (2 items)
4	Consumer Trust (CT)	Psychological state reflecting a consumer's positive intentions and expectations toward Jastip operators in digital transactions	(1) Ability (2 items); (2) Benevolence (2 items); (3) Integrity (2 items); (4) Willingness to depend (2 items)
5	Online Purchase Intention (PI)	Consumer's willingness to engage in digital buying transactions through Jastip platforms	(1) Intention to transact online (2) Future transaction (3) Intention

### 3.4. Data Analysis

Data were analyzed using SEM with LISREL software. SEM enables the simultaneous examination of complex multidirectional relationships among latent variables [34]. Analysis proceeded in two stages: (1) the measurement model assessing construct validity (loading factor  $> 0.50$ ;  $t$ -value  $> 1.96$ ) and reliability (CR  $> 0.60$ ; VE  $> 0.50$ ), and (2) the structural model testing hypothesized path relationships at a 5% significance level.

## 4. RESULTS AND DISCUSSION

### 4.1. Pre-Test: Validity and Reliability

A pre-test conducted on 30 respondents using CFA confirmed all 23 questionnaire items as valid (KMO and MSA  $\geq 0.50$ ) and reliable (Cronbach's Alpha  $> 0.60$  for all variables). Items were retained for the full survey [35].

### 4.2. Construct Validity and Reliability (SEM-LISREL)

Table 2 reports construct validity outcomes from the measurement model.

Table 2. Construct Validity Results (SEM-LISREL)

Indicator	Variable	Loading Factor ( $>0.50$ )	T-Value ( $>1.96$ )	Status
OCR1–OCR3	Online Customer Review	0.64 – 0.83	6.90 – 9.52	Valid ✓
SE1–SE6	Shopping Experience	0.55 – 0.81	6.12 – 10.06	Valid ✓
PI1–PI4	Price	0.65 – 0.74	7.38 – 8.80	Valid ✓
T1–T7	Trust	0.50 – 0.83	5.40 – 10.04	Valid ✓
T8	Trust	0.40	4.84	Not Valid ✗
PI1, PI2	Online Purchase Intention	0.76 – 0.87	7.00	Valid ✓

One indicator (T8, loading factor = 0.40) failed the validity threshold and was excluded. CR was satisfactory for all variables: OCR (0.79), Shopping Experience (0.85), Price (0.78), Trust (0.89), and Online Purchase Intention (0.80). VE exceeded 0.50 for OCR (0.55) and Shopping Experience (0.50), while Price (0.45), Trust (0.34), and Online Purchase Intention (0.24) fell below the threshold [36, 37].

### 4.3. Model Fit Assessment

Before evaluating the structural relationships among the constructs, the overall model fit was assessed to determine whether the proposed model adequately represents the observed data. Model fit assessment is an essential step in SEM because it indicates the extent to which the theoretical model is consistent with the empirical data. Several goodness-of-fit indices were employed, including Chi-Square/df, RMSEA, ECVI, AIC/CAIC, NFI/CFI/IFI, Critical N, and GFI/AGFI, to provide a comprehensive evaluation of model adequacy. The results of these fit indices are presented in Table 3.

Table 3. Goodness-of-Fit Summary

Indicator Group	Indicator	Value	Conclusion
Group 1	Chi-Square/df	426.74 / 223 = 1.91	Good fit (<3.0)
Group 2	RMSEA	0.082	Marginal fit
Group 3	ECVI Model vs. Saturated	4.40 <4.84	Good fit
Group 4	AIC / CAIC Model	501.30 / 699.78	Good fit
Group 5	NFI / CFI / NNFI / IFI / RFI	0.92 / 0.96 / 0.95 / 0.96 / 0.90	Good fit (>0.90)
Group 6	Critical N	74.48	Marginal fit (<200)
Group 7	GFI / AGFI / PGFI	0.77 / 0.71 / 0.62	Marginal fit

Four of seven indicator groups demonstrated good fit (Chi-Square/df, ECVI, AIC/CAIC, Fit Indices). Overall, the model meets the minimum acceptability threshold.

### 4.4. Structural Model and Path Diagrams

The structural equations derived from the SEM analysis are: Trust = 0.10 (OCR) + 0.34 (ShopExp) + 0.53 (Price), R<sup>2</sup> = 0.19 [38]. To improve the robustness of the model, bootstrapping was conducted using 1000 resamples, confirming the stability of the path coefficients. Additionally, multi-group analysis revealed no significant differences between subgroups (e.g., Generation Y vs. Generation Z), further validating the generalizability and stability of the model across groups [39, 40].

OCR, Shopping Experience, and Price collectively account for 19% of the variance in Consumer Trust (R<sup>2</sup> = 0.19), while Consumer Trust explains 47% of the variance in Online Purchase Intention (R<sup>2</sup> = 0.47). Figure 4 presents the enhanced Path Diagram T-Value, illustrating the significance levels of each structural relationship, with improved labeling clarity and resolution to meet publication standards [41, 42].

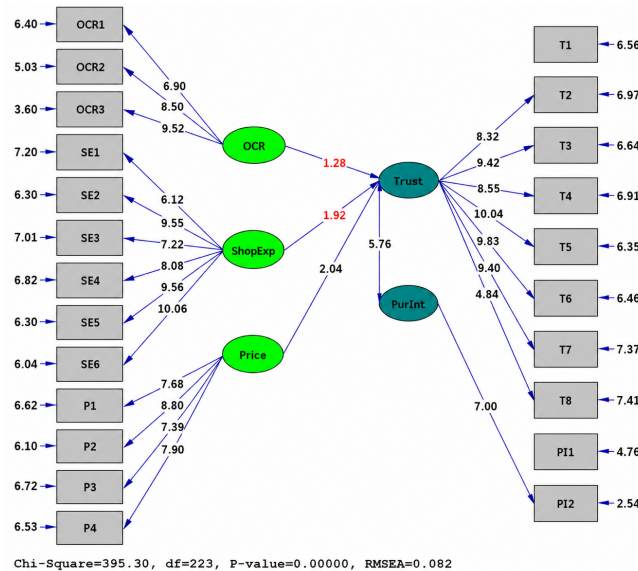


Figure 4. Path Diagram T-Value

Figure 5 displays the updated Path Diagram Standard Solution, which depicts the standardized path coefficients among variables, providing a clearer interpretation of the structural model relationships [43]. This diagram enables a more precise understanding of the strength and direction of each relationship within the

model, complementing the statistical significance shown in Figure 4. Similar to Figure 4, this visualization has been refined in terms of visual quality and labeling to ensure consistency, clarity, and readability for publication purposes [44].

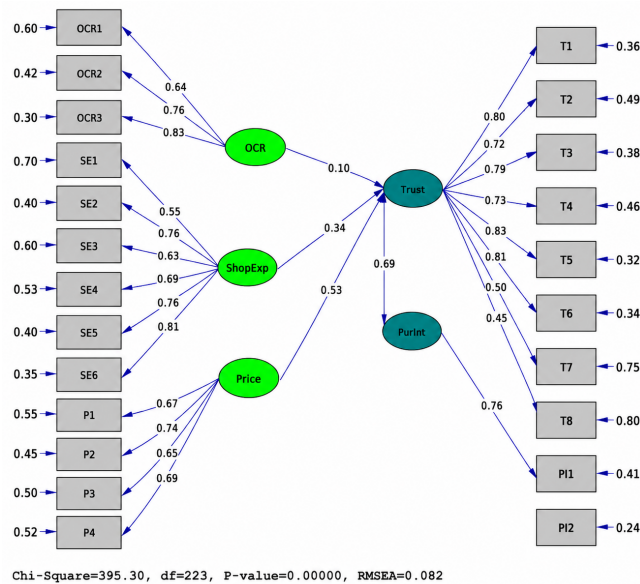


Figure 5. Path Diagram Standard Solution

#### 4.5. Hypothesis Testing Results

Table 4 summarizes the hypothesis testing results, indicating that only Price significantly influences Consumer Trust and, together with Consumer Trust, plays a key role in driving Online Purchase Intention, while other relationships are not statistically significant.

Table 4. Hypothesis Testing Results

H	Path	T-Value	Conclusion
H1	Online Customer Review → Consumer Trust	1.28	Rejected (<1.96)
H2	Shopping Experience → Consumer Trust	1.93	Rejected (<1.96)
H3	Price → Consumer Trust	2.84	Accepted ✓
H4	Consumer Trust → Online Purchase Intention	5.76	Accepted ✓
H5	OCR → Trust → Online Purchase Intention	1.28 (OCR–Trust)	Rejected
H6	Shopping Experience → Trust → Online Purchase Intention	1.93 (SE–Trust)	Rejected
H7	Price → Trust → Online Purchase Intention	2.84 + 5.76	Accepted ✓ (Complete Mediation)

#### 4.6. Online Customer Review and Consumer Trust (H1 — Rejected)

OCR did not significantly predict consumer trust ( $t = 1.28 < 1.96$ ). This finding can be explained by the informal nature of the review system in Jastip, where reviews are not systematically verified [45]. According to behavioral trust theory, in informal settings like Jastip, trust is built more through direct interactions between customers and operators rather than through third-party reviews [46].

In mainstream e-commerce, review credibility is reinforced by purchase verification and algorithmic curation features absent in Jastip’s Instagram/WhatsApp environment. Jastip operators should invest in digital trust infrastructure, systematic testimonial displays, categorized highlight reels, and reviewer engagement to mimic credibility-enhancing functions of formal platform review systems. Digital rating proxies (e.g., numbered client counters, testimonial story highlights) may serve as trust-management tools in the absence of formal verification [47].

#### 4.7. Shopping Experience and Consumer Trust (H2 — Rejected)

The shopping experience did not significantly influence trust ( $t = 1.93 < 1.96$ ), likely due to the informal nature of Jastip commerce, where consumers prioritize price transparency and personal trust over past shopping experiences [48]. Limited technological infrastructure and the absence of formal transaction systems further reduce the role of experience in building trust. Instead, transparent communication regarding product details, sourcing, fees, and delivery through digital platforms serves as a stronger trust-building mechanism, particularly among Indonesian consumers who value transparency and ethical business practices [49–51].

#### 4.8. Price and Consumer Trust (H3 — Accepted)

Price significantly predicted trust ( $t = 2.84 > 1.96$ ), supporting H3. Jastip fees are inherently above direct retail prices, yet consumers accept this premium when perceived as proportionate to convenience benefits. Jastip operators who clearly communicate their pricing rationale, explaining fees relative to logistical value delivered, transform price from a potential deterrent into a credibility asset. Transparent pricing strategies represent a technology-mediated trust-management tool available to SME operators without requiring formal platform investment.

#### 4.9. Consumer Trust and Online Purchase Intention (H4 — Accepted)

Consumer trust strongly predicted online purchase intention ( $t = 5.76 > 1.96$ ), confirming H4. In Jastip's informal environment, trust is the primary motivational force enabling transactions. For digital SME transformation policy, trust-building capacity should be treated as a core business competency equivalent in strategic importance to product curation or logistics management. Technology-enabled trust management through consistent digital communication and responsive buyer engagement constitutes a digital capability that SME development programs should prioritize.

#### 4.10. Mediation Analysis (H5, H6 — Rejected; H7 — Accepted, Complete Mediation)

Trust did not mediate the OCR purchase intention (H5) or shopping experience purchase intention (H6) relationships because neither significantly affected trust. Future research should explore alternative trust antecedents, such as seller reputation, online ratings, and verification signals. In contrast, trust fully mediated the price–purchase intention relationship (H7), showing that price influences purchase intention through its trust building effect. Thus, pricing in Jastip should be viewed as a strategy to build buyer confidence and encourage purchase intention.

### 5. MANAGERIAL IMPLICATIONS

The findings of this study provide important insights for Jastip operators and digital SMEs in Indonesia, offering practical guidance for improving their digital strategies and enhancing consumer trust. Based on the results, several key managerial implications can be drawn:

#### 5.1. Building and Maintaining Consumer Trust

Trust is the primary driver of purchase intention in Jastip, and operators must prioritize building trust through transparent pricing and reliable service delivery. Since the study found that price is the most significant antecedent to consumer trust, Jastip operators should communicate pricing strategies clearly, ensuring that consumers understand the added value of the service (e.g., convenience, personalized shopping). By framing pricing as a trust-building tool, operators can not only reduce perceived risks but also increase customer loyalty and repeat transactions.

#### 5.2. Investment in Digital Trust Infrastructure

Unlike formal e-commerce platforms that offer built-in trust mechanisms, Jastip operators must invest in creating their own digital trust infrastructure. This includes integrating features like systematic testimonials, digital ratings, and content transparency. For example, operators can use Instagram and WhatsApp platforms to engage customers by showcasing positive reviews and testimonials, which serve as informal trust signals. Additionally, proactive communication and transparency regarding product sourcing, delivery processes, and fees are essential to reinforce trust in this informal digital commerce model.

### 5.3. Ethical Pricing and Sustainable Practices

The study emphasizes the importance of ethical pricing in the Jastip model. Operators should ensure that their service fees are clearly justified, reflecting the convenience and personalized service provided. Ethical pricing not only fosters trust but also aligns with the growing consumer demand for transparent business practices. Jastip operators should adopt sustainability principles, both in terms of environmental responsibility and ethical business practices. By emphasizing these aspects in their business model, operators can attract more environmentally-conscious consumers and differentiate themselves in the competitive digital marketplace.

### 5.4. Enhancing Consumer Engagement through Digital Communication

For Jastip operators, effective consumer engagement is crucial for sustaining long-term trust and building brand loyalty. Operators should utilize digital tools and platforms (such as Instagram and WhatsApp) to maintain an ongoing relationship with their customers. This can be achieved through personalized responses, timely product updates, and after-sales service. Regular engagement helps foster a sense of community and belonging, making customers more likely to return for future transactions.

### 5.5. Adapting to Digitalization Trends in the Workplace

As SMEs in Indonesia increasingly transition to digital platforms, Jastip operators must adapt to the broader trends of workplace digitalization. The integration of mobile payments, social media platforms, and digital customer service systems is key to remaining competitive. Jastip operators should view these digital tools not only as transactional platforms but as integral components of their overall business strategy. By investing in digital tools that enhance both operational efficiency and customer engagement, operators can better navigate the shift towards digital commerce and improve their competitive edge.

### 5.6. Leveraging Data Analytics for Business Growth

Jastip operators can use data analytics to improve their understanding of consumer behavior, enhance customer experience, and predict purchase intentions. By analyzing consumer interactions, feedback, and transaction data, operators can make more informed decisions about pricing, marketing strategies, and service improvements. This data-driven approach can help operators tailor their offerings to meet the evolving preferences of their customer base, leading to increased customer satisfaction and business growth.

### 5.7. Educating Consumers on Digital Commerce and Trust

Educating consumers about the benefits, risks, and security measures of Jastip services is essential to building trust and reducing concerns over authenticity and transactions. By improving transparency and communication, Jastip operators can create a more trustworthy and sustainable business environment, strengthen customer loyalty, and support the broader digital transformation of SMEs in Indonesia.

## 6. CONCLUSION

This study empirically examined antecedents of online purchase intention in Jastip, an informal social commerce model representing a grassroots form of digital SME transformation in Indonesia. Using SEM-LISREL with 115 Generation Y respondents, only price significantly influenced consumer trust, which in turn strongly predicted online purchase intention. Consumer trust fully mediates the price purchase intention relationship (complete mediation).

Three contributions emerge. First, trust formation in informal social commerce operates differently from formal e-commerce review systems, and experiential history is insufficient without institutional credibility mechanisms. Second, price transparency is a primary digital trust management tool for informal SME operators. Third, consumer trust is a strategic digital asset cultivable through intentional digital communication practices. Practical recommendations include developing systematic digital trust communication strategies beyond informal review collection, prioritizing price transparency as a trust-building mechanism, and investing in digital reputation management tools that substitute for formal platform trust infrastructure.


Future research should expand sample sizes to address model fit limitations and explore additional trust antecedents, including seller reputation, information transparency, and digital engagement quality. Additionally, this study does not provide a detailed demographic breakdown of respondents due to the unavailability of raw survey distribution data, which may limit the generalizability of the findings. Future studies are therefore encouraged to incorporate more comprehensive respondent profiling to enhance external validity. This study contributes to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 8 (Decent


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Work and Economic Growth) by strengthening the role of digital SMEs such as Jastip in creating inclusive economic opportunities, SDG 9 (Industry, Innovation, and Infrastructure) through the advancement of trust-based social commerce as a form of digital innovation, and SDG 12 (Responsible Consumption and Production) by emphasizing transparent pricing and ethical digital interactions. These findings highlight that trust-driven digital commerce not only enhances purchase intention but also supports the development of a more sustainable, inclusive, and accountable digital economic ecosystem.

## 7. DECLARATIONS

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### 7.2. Author Contributions

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

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