

ABSTRACT

This research is motivated by the increasingly competitive financial services industry, including the guarantee sector, which plays a vital role in supporting access to capital for Micro, Small, and Medium Enterprises (MSMEs). Jamkrindo, as a state-owned enterprise engaged in the guarantee sector, has a strategic responsibility to expand its service reach and increase interest in purchasing guarantee services, particularly through digital approaches. Changes in consumer behavior, including increased interaction on social media, encourage the importance of understanding the factors that influence interest in purchasing guarantee services, not only from a rational perspective, but also from social and psychological aspects. The purpose of this study is to empirically analyze the influence of trust, product variety, and electronic word of mouth (e-WOM) on interest in purchasing guarantee services at PT Jamkrindo, and to examine the moderating role of social network sites (SNS) in strengthening the relationship between the three independent variables on the dependent variable. Trust reflects consumer confidence in the reputation and credibility of PT Jamkrindo in providing guarantee services. Product variety reflects the diversity of types of guarantee services offered, which are relevant to the needs of the MSME market. Meanwhile, e-WOM describes how customer perceptions and experiences are disseminated digitally through social media platforms and influence other potential users.

This study used a quantitative approach with descriptive and verification methods. The population in this study were potential users of PT Jamkrindo's insurance services in the DKI Jakarta area who actively use social media and have access to digital information related to insurance services. The sampling technique used purposive sampling, with a sample size of 140 respondents. Data collection was carried out by distributing questionnaires that had been tested for validity and reliability. Data analysis was performed using the Partial Least Squares - Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4.1.1.2 software.

The results of the study indicate that trust and e-WOM influence purchase

intention. Product variety has no effect on purchase intention. Meanwhile, social network sites moderate trust and product variety. Moderation of social network sites on e-WOM does not influence purchase intention.

Based on the research findings, the researcher recommends that guarantee institutions should continuously strengthen their strategies in building trust and optimizing e-WOM by utilizing Social Network Sites as a platform for reinforcing positive perceptions. Conversely, companies should not rely solely on strategies to increase product variety, but rather focus on aligning products with consumer needs.

Keywords: *Trust, Product Variations, Electronic Word of Mouth (e-WOM), Purchase Intention, Social Network Sites*