

# The Influence Intervening of Trust on Purchase Intention with the Moderating Effect of Gender

*Intervening of Trust on  
Purchase Intention*

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## **ABSTRACT**

*High-quality information and services are expected to increase customer confidence in the online market. Customer trust is expected to increase customer buying interest, regardless of gender. This study aims to investigate the increase in consumer buying interest through trust as an intervening variable and gender as a moderation variable. The population in this study is online market customers. Meanwhile, the research sample amounted to 306 customers located in the Jakarta area. This study uses a quantitative descriptive method. Validity tests and reliability tests are carried out to find out that the indicators used meet the research requirements. Next, a research model test was carried out. The data analysis techniques used include path analysis and Structural Equation Modeling (SEM). Test the model using SmartPLS 4 software. The study found that high-quality information and services significantly increased customer buying interest. The results of the direct hypothesis test and the hypothesis test were not directly accepted, except for the indirect hypothesis test regarding the indirect influence of confidence on buying interest moderated by gender variables. Further research is expected to develop similar research variables and indicators so that it can strengthen the results of this research.*

**Keywords:** *Gender, Information Quality, Online Commerce, Purchase Intention, Service Quality, Trust.*

## **ABSTRAK**

*Informasi dan layanan berkualitas tinggi diharapkan dapat meningkatkan kepercayaan pelanggan di pasar daring. Kepercayaan pelanggan diharapkan dapat meningkatkan minat beli pelanggan, tanpa memandang jenis kelamin. Penelitian ini bertujuan untuk menyelidiki peningkatan minat beli konsumen melalui kepercayaan sebagai variabel intervening dan jenis*

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*kelamin sebagai variabel moderasi. Populasi dalam penelitian ini adalah pelanggan pasar daring. Sementara itu, sampel penelitian berjumlah 306 pelanggan yang berlokasi di wilayah Jakarta. Penelitian ini menggunakan metode deskriptif kuantitatif. Uji validitas dan uji reliabilitas dilakukan untuk mengetahui bahwa indikator yang digunakan memenuhi persyaratan penelitian. Selanjutnya, dilakukan uji model penelitian. Teknik analisis data yang digunakan meliputi analisis jalur dan Structural Equation Modeling (SEM). Uji model menggunakan perangkat lunak SmartPLS 4. Penelitian ini menemukan bahwa informasi dan layanan berkualitas tinggi secara signifikan meningkatkan minat beli pelanggan. Hasil uji hipotesis langsung dan uji hipotesis tidak diterima secara langsung, kecuali untuk uji hipotesis tidak langsung mengenai pengaruh tidak langsung kepercayaan terhadap minat beli yang dimoderasi oleh variabel jenis kelamin. Penelitian selanjutnya diharapkan dapat mengembangkan variabel dan indikator penelitian yang serupa sehingga dapat memperkuat hasil penelitian ini.*

**Kata kunci:** *Gender, Kualitas Informasi, Perdagangan Online, Niat Pembelian, Kualitas Layanan, Kepercayaan.*

## **INTRODUCTION**

In the digital era, the demand is very high from many groups, including business professionals and individuals. Modern technologies and communication dramatically enhance community activities (Law et al., 2021; Liczmańska-Kopcewicz et al., 2024). Individuals readily engage in social interactions. Internet technology improves business processes in different sectors, including small-scale and large-scale enterprises (Pan et al., 2022). Internet technology allows different levels of global society to effortlessly access information about business development. Internet technology influences the growth of established enterprises in the neighborhood (Pietrewicz, 2019).

In 2022, 32.23% of Indonesian entrepreneurs used internet technology for marketing, enhancing accessibility across socioeconomic groups. About 90% of E-Commerce organizations relied on instant messaging for operations and transactions, boosting sales. Leading online transaction services included food and beverage, fashion, household products, cosmetics, and transportation. Internet sales are increasingly popular among women, with household appliances (9.67%), fashion (16.25%), and cosmetics (6.85%) reflecting consumer preferences. E-commerce thus represents an attractive entrepreneurial opportunity.

Business specialists can efficiently promote products or services by leveraging advanced information and communication technology (Tjhin, 2023). Digital marketing success relies on accurate, updated, and cost-effective data, as consumer information guides transactions (Shen et al., 2023). Internet technologies enable professionals to disseminate product and service information effectively, with 59.80% used for digital marketing and 49.40% for customer management. Concise, relevant information boosts sales (Chiu & Yang, 2019; Agag et al., 2020). As markets shift online, the internet dominates business communication, with digital information expected to align with customer preferences (Selim et al., 2022; Liczmańska-Kopcewicz et al., 2024).

Excellent services and top-tier information are essential in the digital sector (Najat & Eddine, 2024). Business executives prioritize excellent service. Customers desire service that meets their expectations. Business professionals must consistently enhance service quality. Efficient customer service is demonstrated by a reduction in unfavorable feedback from customers. Business professionals will work to improve high-quality products or services consistently (Maclean et al., 2022; Cluley, 2023). High-quality information is expected to improve services in the digital economy (Lee & Lee, 2019; Parfenov et al., 2021). Top-notch information and services are expected to increase client confidence. Providing top-notch information and services that align with consumer expectations might impact customers' trust in the digital market (Pesci et al., 2023). The information and services offered are essential in digital company operations. Customers anticipate that trust will be influenced by high-quality, accurate, and transparent information and service

(Peña-García et al., 2020; Agag et al., 2020; Bandara et al., 2021). Customer trust is not inherently formed in the digital economy. Company experts can build customer trust through precise and effective transmission of information and services. Professionals' meeting consumer needs will undoubtedly get customer trust (Grewal & Stephen, 2019; Tam et al., 2020; Santo & Marques, 2022).

Customer trust is expected to increase customer propensity to participate in additional transactions in the digital marketplace (Ko et al., 2022). Business experts must meet client requirements and customer expectations (Halim & Karami, 2020; Song et al., 2021; Kurniadi & Rana, 2023). Furthermore, this is expected to increase client confidence and stimulate purchasing intent in the online sector. Customer trust is expected to increase purchase intent in the digital market regardless of gender. Trust is essential for increasing purchase intent in the digital market (Wang et al., 2022; Shen et al., 2023).

Several studies have been undertaken to examine buying intentions. Several studies have been carried out in several countries, including the United States Grewal and Stephen (2019) and Lin et al. (2019), in Turkey Liu et al. (2019), and in Indonesia Mukhsoni et al. (2022). The examination of the influence of trust on purchase intent is commonly conducted through direct influence tests (Gautam & Sharma, 2019; Pelaez et al., 2019; Sisca et al., 2022; Leite & Baptista, 2022). Accordingly, the study concentrated on a test of intervening trust in purchase intent influenced by consumers' gender using online marketplaces.

The necessity for this kind of research stems from its potential to shed light on how consumers in the online market use gender moderation to boost purchase intent through trust mediation. Furthermore, the findings of this study can serve as a foundation for further research aimed at enhancing the purchasing intention behavior of online market customers. The findings could also be a foundation for customers and online market entrepreneurs to consider. This study aimed to examine the impact of trust mediation on enhancing buy intent, with the gender of online market users acting as a moderating factor.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **The Effect of Information Quality**

In digital marketplaces, information quality encompasses accuracy, timeliness, completeness, and relevance, serving as a critical antecedent that shapes overall platform perceptions and user interactions (Chiu & Yang, 2019; Shen et al., 2023). High-quality information mitigates uncertainties by offering precise product descriptions, real-time updates, and transparent pricing, which directly bolsters service quality through streamlined processes like order tracking and customer inquiries (Huang et al., 2019; Agag et al., 2020). This linkage is particularly vital in e-commerce, where informational clarity reduces cognitive load and enhances operational efficiency, leading to fewer discrepancies and higher service reliability (Parfenov et al., 2021; Duan, 2022). Furthermore, superior information quality fosters trust by signaling platform credibility and reducing perceived risks, such as misinformation or deceit, thereby encouraging users to engage more deeply (Grewal & Stephen, 2019; Pesci et al., 2023).

In Indonesia's burgeoning online sector, where internet marketing adoption stands at 32.23%, accurate data provision is essential for building initial consumer confidence amid competitive pressures (Alrawad et al., 2023). Empirical investigations reveal that platforms investing in robust information systems experience elevated trust levels, as users associate quality data with honest intent and competence (Galbreath et al., 2023; Veit & Thatcher, 2023). This dual influence extends to long-term relationships, where consistent informational excellence minimizes doubts and promotes loyalty (Selim et al., 2022; Liczmańska-Kopcewicz et al., 2024). Additionally, technological integrations like AI for personalized content further amplify these effects by aligning information with individual preferences (Pan et al., 2022; Najat & AlaaEddine, 2024). Information quality emerges as a foundational driver, simultaneously elevating service standards and trust in virtual environments (Cluley, 2023; Thongkruer & Wanarat, 2021).

H1a: Information quality has a significant effect on service quality.

H1b: Information quality has a significant effect on trust.

### **The Effect of Service Quality on Trust**

Service quality, characterized by dimensions such as responsiveness, assurance, empathy, reliability, and tangibles, plays a pivotal role in developing consumer trust within online marketplaces (Maclean et al., 2022; Najat & Eddine, 2024). Effective service delivery addresses customer needs promptly, resolving issues and providing support that reassures users of the platform's commitment, thereby directly enhancing trust perceptions (Parfenov et al., 2021; Cluley, 2023). This relationship is reinforced in digital contexts, where virtual interactions lack physical cues, making reliable service a surrogate for trustworthiness and reducing post-purchase regrets (Shafei et al., 2019; Agag et al., 2020). High service quality minimizes negative feedback loops, such as delays or unhelpful responses, which could erode confidence, while positive experiences accumulate to strengthen relational bonds (Sombultawee & Wattanatorn, 2022; Zhang et al., 2023).

In emerging economies like Indonesia, where e-commerce growth is fueled by digital adoption, superior service acts as a differentiator, fostering trust amid varying user competencies (Jia et al., 2022). Studies in omnichannel settings demonstrate that integrated service channels, supported by quality information, yield synergistic trust-building effects (Jia et al., 2022; Veit & Thatcher, 2023). Moreover, empathy and personalization in service interactions humanize digital platforms, further solidifying trust beyond mere transactional efficiency (Huang et al., 2019; Pesci et al., 2023). This influence is moderated by external factors like platform maturity, but core service elements consistently predict trust outcomes (Chiu & Yang, 2019; Selim et al., 2022). Ultimately, prioritizing service excellence transforms skeptical users into trusting advocates in competitive online landscapes (Pan et al., 2022; Liczmańska-Kopcewicz et al., 2024).

H2: Service quality has a significant effect on trust.

### **Trust and Gender on Purchase Intention**

Trust serves as a cornerstone in online shopping, alleviating risks like payment security and product authenticity, which directly propels purchase intention by increasing consumer confidence in transaction outcomes (Ko et al., 2022; Wang et al., 2022). When trust is high, buyers are more inclined to complete purchases, viewing the platform as dependable and benevolent (Grewal & Stephen, 2019; Kurniadi & Rana, 2023). This direct pathway is supported by meta-analyses showing trust's robust predictive power on behavioral intentions in e-commerce (Zhao et al., 2019; Leite & Baptista, 2022). Gender may moderate this linkage, with some research indicating women prioritize relational trust elements like communication, while men focus on transactional efficiency (Lin et al., 2019; Bandara et al., 2021). However, in mature digital markets, gender differences often diminish, as standardized trust mechanisms apply uniformly (Straub et al., 2022; Tang, 2023). Indonesian data reveals gender influences category preferences, e.g., women in fashion and cosmetics, but not necessarily the trust-intention nexus (Sombultawee & Wattanatorn, 2022; Shen et al., 2023; Asongu & le Roux, 2025). Cross-cultural studies further highlight that while gender shapes initial perceptions, trust overrides demographic variances in driving intentions (Liu et al., 2019; Peña-García et al., 2020). In sharing economy platforms, trust's role remains gender-neutral when moderated by platform features (Verhoef et al., 2021; Ko et al., 2022). Thus, fostering trust universally enhances purchase propensity, irrespective of gender (Ventre & Kolbe, 2020; Sharma & Klein, 2020).

H3: Trust has a significant effect on purchase intention.

H4: Gender moderates the effect of trust on purchase intention.

### The Mediating Role of Service Quality and Trust

Service quality indirectly boosts purchase intention via trust, as superior support and reliability engender confidence that motivates buying behavior (Qalati et al., 2021; Verhoef et al., 2021). This mediation is evident in reduced perceived risks and heightened loyalty, where trust acts as the psychological bridge (Maclean et al., 2022; Zhang et al., 2023). Information quality influences trust through service quality by providing the foundational data that enables effective service execution, creating a sequential trust-building process (Straub et al., 2022; Galbreath et al., 2023). Similarly, information quality affects purchase intention directly through trust, as accurate details foster security perceptions leading to action (Kim et al., 2021; Santo & Marques, 2022). The full chain, information quality via service quality and trust to purchase intention, illustrates a multi-step mediation, amplifying effects in digital contexts (Gautam & Sharma, 2019; Ruminda et al., 2022). In Indonesia's e-commerce landscape, these paths are reinforced by consumer reliance on quality cues amid high competition (Nguyen et al., 2020; Astria et al., 2023). Additional mediators like satisfaction could extend this, but trust remains central (Halim & Karami, 2020; Song et al., 2021). Empirical models confirm significant indirect effects, emphasizing strategic focus on upstream qualities (Pelaez et al., 2019; VanDyke et al., 2023).

H5: Service quality has a significant effect on purchase intention through trust.

H6a: Service quality mediates the relationship between information quality and trust.

H6b: Trust mediates the relationship between information quality and purchase intention.

H6c: Service quality and trust mediates the relationship between information quality and purchase intention.

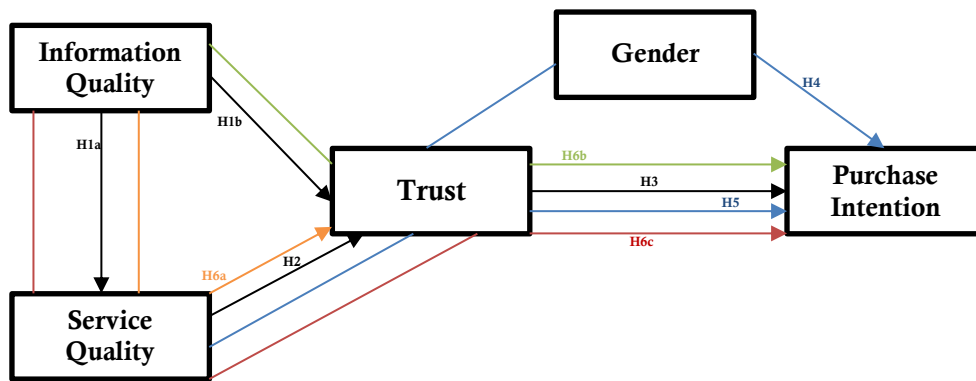


Figure 1. Research Framework

Figure 1 shows a research model that examines the relationship between Information Quality (IQ), Service Quality (SQ), Trust (Tr), Purchase Intention (PI), and the moderating role of gender. Hypothesis H1a describes the influence of information quality on service quality, while H1b and H2 indicate the influence of information quality and service quality on trust. Trust then influences purchase intention through H3, while gender is tested as a moderator in the relationship between trust and purchase intention (H4). In addition, paths H6a, H6b, and H6c confirm the mediating role of trust in linking information and service quality to purchase intention. This model as a whole explains that trust is a key variable that bridges the influence of information and service quality on consumer purchase intention, with gender as a potential factor that moderates the relationship.

## RESEARCH METHODS

This research method employs a quantitative descriptive approach to regularly investigate the relationships among the variables under study. The data collection process utilizes random sampling as the primary technique, ensuring a diverse and representative selection of respondents (Hair et al., 2019). The target population consists of customers engaged in online markets within the Jakarta area, who serve as the respondents completing the questionnaire. A total of 306 online store users participated in the survey, forming a robust sample size for the analysis. The research encompasses a range of variables, including exogenous features such as information quality, measured through four indicators, and service quality, assessed with five indicators. Additionally, endogenous variables like purchase intention, evaluated using four indicators, are central to the study. The research also incorporates a mediating variable, trust, with four indicators, and a moderating variable, gender, to explore how these factors interact. The study focuses on analyzing how external influences shape internal factors, examining both direct and indirect impacts to provide a comprehensive understanding of the dynamics at play (Hair, 2021).

In the initial phase, testing is conducted on the established indicators to ensure their suitability for the research objectives. These indicators are evaluated using the collected sample data, with assessments for normality, validity, and reliability to confirm their accuracy and consistency. This rigorous testing process helps establish a solid foundation for the subsequent analysis. Measurements derived from the model structure are used to formulate hypotheses based on the research sample, enabling the exploration of potential relationships among the variables. The study further employs advanced statistical techniques, including the analysis of the coefficient of determination and effect size, to evaluate the strength and significance of each variable's impact, as well as the interconnections between the variables being studied. These analyzes provide insights into how effectively the model explains the observed outcomes. The research leverages path analysis and Structural Equation Modeling (SEM) as its core analytical methods, using SmartPLS 4 software to conduct the tests (Hair, 2021). This software facilitates the modeling of complex relationships, allowing for a detailed examination of direct effects, indirect effects through mediation, and the moderating role of gender, thereby enhancing the depth and reliability of the findings.

## RESULTS

Data was gathered from participants for this study, and details about their conditions were organized in a table. The participants' demographics are categorized based on gender, age, education, and occupation, as presented in Table 1.

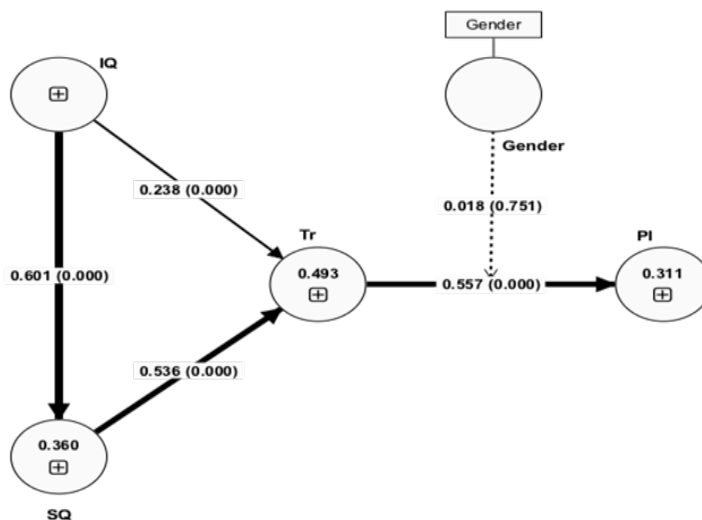
Table 1. Respondent Demographics

Respondent	Description	Total	Percentage%
Gender	Female	157	51.31%
	Male	149	48.69%
Age	≤ 20	39	12.75%
	21 - 30	69	22.55%
	31 - 40	81	26.47%
	41 - 50	78	25.49%
	≥ 51	39	12.75%
Education	High School	53	17.32%
	Diploma	27	8.82%
	Bachelor	165	53.92%
	Postgraduate	61	19.93%
Job	Entrepreneur	58	18.95%
	Government employees	37	12.09%
	Private employees	127	41.50%
	Student	50	16.34%
	Other	34	11.11%

Based on Table 1, the proportion of female respondents is 51.31%, whereas males comprise the remaining respondents. 31 to 40 years of age is the most prevalent age range among respondents who complete questionnaires. In Indonesia, this age cohort is the most productive. Although most individuals in the educational sector hold a bachelor's degree, most workers are private-sector employees. Furthermore, statistical normality tests are carried out, as in Table 2.

**Table 1.** Descriptive and Normality Statistics

Construct	Item	Mean	Std	Normality Statistics	
				Excess kurtosis	Skewness
IQ	IQ1	4.078	0.657	1.471	-0.570
	IQ2	3.853	0.805	0.697	-0.595
	IQ3	3.938	0.723	0.619	-0.480
	IQ4	3.850	0.756	0.388	-0.470
	IQ5	3.941	0.679	-0.329	-0.116
SQ	SQ1	4.092	0.655	1.540	-0.587
	SQ2	3.974	0.767	0.258	-0.393
	SQ3	3.856	0.775	0.564	-0.507
	SQ4	3.859	0.739	0.664	-0.552
Tr	Tr1	3.941	0.777	0.443	-0.484
	Tr2	3.882	0.771	0.454	-0.440
	Tr3	3.840	0.730	-0.621	0.005
	Tr4	3.895	0.755	0.657	-0.601
PI	PI1	4.333	0.657	1.136	-0.757
	PI2	4.124	0.679	-0.375	-0.285
	PI3	4.036	0.702	-0.083	-0.335
	PI4	4.007	0.686	0.403	-0.314
	PI5	4.062	0.666	1.251	-0.537



**Figure 2.** Structural Inner Model

The findings regarding the statistical normality description on Table 2 and Figure 2 indicate that participants' responses regarding the research indicators fall within the interval of  $3 \leq \text{Mean} \leq 5$ , encompassing neutral and strongly agreeing responses. The calculated skewness value satisfies the criteria for this study. The excess kurtosis falls within the acceptable range of values, and the standard deviation is less than 1. Therefore, statistical tests and the normality distribution indicate that each utilized research indicator has been conditioned. The test findings of the model's exterior structure indicate that the link between latent variables and indicators conforms to the reflective measurement model.

Table 2. Outer Loading & Construct Reliability and Validity Test

Construct	Item	Outer Loading	Cronbach's Alpha	CA (rho_a)	CA (rho_c)	AVE
IQ	IQ1	0.685	0.779	0.783	0.850	0.532
	IQ2	0.791				
	IQ3	0.747				
	IQ4	0.703				
	IQ5	0.717				
SQ	SQ1	0.712	0.728	0.733	0.831	0.554
	SQ2	0.658				
	SQ3	0.808				
	SQ4	0.789				
Tr	Tr1	0.817	0.790	0.791	0.864	0.613
	Tr2	0.774				
	Tr3	0.787				
	Tr4	0.753				
PI	PI1	0.600	0.771	0.785	0.844	0.522
	PI2	0.745				
	PI3	0.778				
	PI4	0.757				
	PI5	0.719				

This study used a reflective approach to assess the research instrument through convergent and discriminant validity tests. During the initial phase of constructing the instrument model using the PLS Algorithm test, an Average Variance Extracted (AVE) value below 5.00 was seen in Table 3 and Figure 3. Therefore, removing the indicators with the lowest value in each construct is essential at this point.

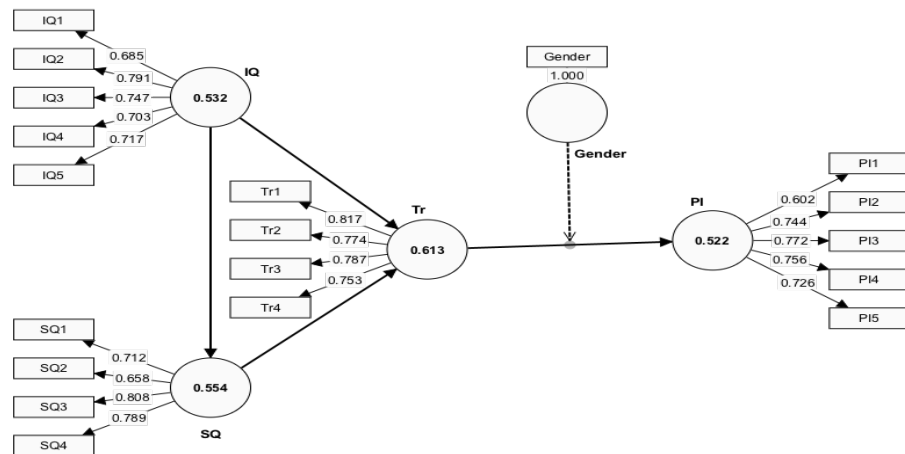


Figure 3. Structural Outer Model

The next step in this study is to do a hypothesis test. The research hypothesis is presented in the research methodology chapter. Bootstrapping calculations were used to evaluate the inner model values, which are presented in Table 5 and Table 6 and discussed further.

Table 3. Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT)

Variable	IQ	PI	SQ
PI	0.645		
SQ	0.797	0.727	
Tr	0.712	0.698	0.895

Table 4 presents correlation coefficients among Information Quality (IQ), Purchase Intention (PI), Service Quality (SQ), and Trust (Tr). Values range from 0.645 (IQ-PI) to 0.895 (SQ-Tr), indicating strong positive relationships, with SQ-Tr showing the highest correlation, suggesting a robust link between service quality and trust.

The inner model measurement evaluation structure (bootstrapping) produces the model according to Table 6. In general, it is known that the most potent influence is the influence of information quality on service quality in online marketplaces that use Internet technology.

**Table 5.** Direct Hypothesis Test

Hypothesis	Std. Beta	Std. Error	t-value	p-value	Bias	Confidence interval		Remarks
						2.50%	97.50%	
H1a IQ -> SQ	0.601	0.051	11.689	0.000	0.000	0.485	0.690	Accepted
H1b IQ -> Tr	0.238	0.060	3.972	0.000	0.002	0.109	0.345	Accepted
H2 SQ -> Tr	0.536	0.054	10.007	0.000	0.002	0.420	0.629	Accepted
H3 Tr -> PI	0.557	0.051	10.913	0.000	0.005	0.442	0.646	Accepted
H4 Gender x Tr -> PI	0.018	0.056	0.318	0.751	0.001	-0.089	0.127	Not Accepted

Note:  $p$ -value  $\leq 0.05$  and  $t$ -value  $\geq 1.96$

The study's direct hypothesis test results are detailed in Table 5, explaining each hypothesis. The study's findings strongly support the research hypotheses, beginning with the impact of information quality on service quality and trust in the online market. Statistical analysis reveals a  $p$ -value of 0.000 and a  $t$ -value of 11.689 for the influence of information quality on service quality, with a positive standard beta value, indicating a significant and positive direct effect. Clear and easy-to-understand information serves as a critical initial factor before users engage in online market activities, with customers valuing high-quality, accessible details to comprehend products and services. Similarly, the effect of information quality on trust is supported by a  $p$ -value of 0.002 and a  $t$ -value of 3.972, also with a positive standard beta value, highlighting its crucial role in building customer trust in the digital age. Digital information presented freely and clearly enhances customer confidence, underscoring its importance in online marketplaces.

Further, the study confirms the influence of service quality and trust on purchase intention, with significant results across both relationships. The impact of service quality on trust shows a  $p$ -value of 0.000 and a  $t$ -value of 10.007, with a positive beta standard value, suggesting that enhancing service quality through prompt and accurate communication boosts client confidence. This trust, in turn, drives purchase intention, as evidenced by a  $p$ -value of 0.000 and a  $t$ -value of 10.913, with a positive beta standard value, indicating that online business professionals must prioritize trust to encourage repeat transactions. Additionally, the moderating role of gender on the trust-purchase intention link is explored, yielding a  $p$ -value of 0.751 and a  $t$ -value of 0.318, with a positive standard beta value. Gender not significantly and positively influences this relationship, yet it does not limit participation in online transactions, as trust remains essential across genders. Furthermore, based on bootstrapping calculations, an indirect hypothesis calculation (Table 6) is produced, which can be explained as follows:

Table 6. Indirect Hypothesis Test

Hypothesis	Std. Beta	Std. Error	t-value	p-value	Bias	Confidence interval		Remarks
						2.50%	97.50%	
H5 SQ -> Tr -> PI	0.298	0.044	6.776	0.000	0.005	0.209	0.379	Accepted
H6a IQ -> SQ -> Tr	0.322	0.037	8.693	0.000	0.001	0.251	0.394	Accepted
H6b IQ -> Tr -> PI	0.132	0.038	3.451	0.001	0.003	0.053	0.205	Accepted
H6c IQ -> SQ -> Tr -> PI	0.179	0.028	6.318	0.000	0.002	0.125	0.234	Accepted

Note:  $p$ -value  $\leq 0.05$  and  $t$ -value  $\geq 1.96$

Based on Table 6, this study supports several indirect hypotheses, starting with the impact of service quality on purchase intention through trust, which yielded a  $p$ -value of 0.000 and a  $t$ -value of 6,776, with a positive standard beta value. Service quality has a notable and favorable indirect effect on purchase intention via customer trust in the online marketplace, emphasizing trust’s crucial role in boosting buying intent. Factors like trust in transaction security are vital for digital firms aiming for success. Additionally, the hypothesis of information quality influencing trust through service quality shows a  $p$ -value of 0.000 and a  $t$ -value of 8.693, with a positive standard beta value, indicating a significant indirect effect. Accurate information, paired with fast and precise services, strongly enhances customer trust. Furthermore, information quality’s indirect influence on purchase intention through trust resulted in a  $p$ -value of 0.001, a  $t$ -value of 3.451, and a positive standard beta value, highlighting how clear, accurate info builds trust and intent. Lastly, the effect of information quality on purchase intention through service quality and trust showed a  $p$ -value of 0.000, a  $t$ -value of 6,318, and a positive beta standard value, reinforcing this multi-layered relationship.

This research acknowledges that high-quality information will significantly and positively impact purchase intention in the digital market by fostering confidence and enhancing the quality of service (Zhao et al., 2019; Qalati et al., 2021; Astria et al., 2023).

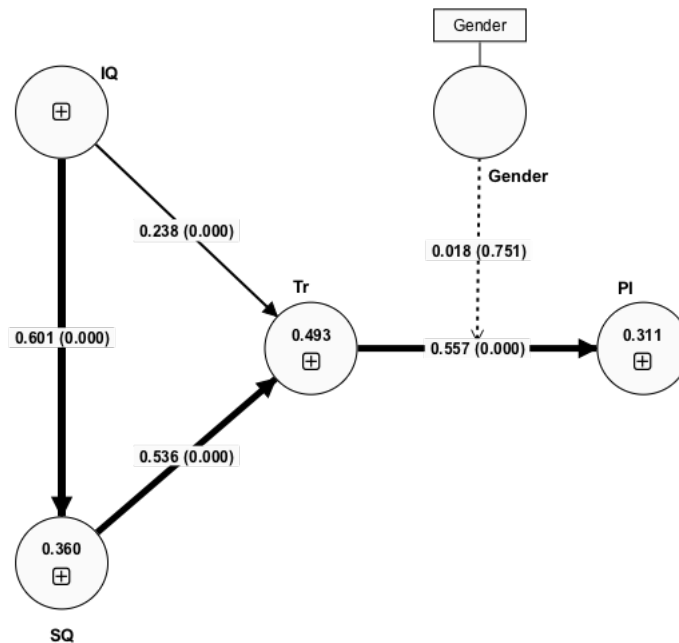
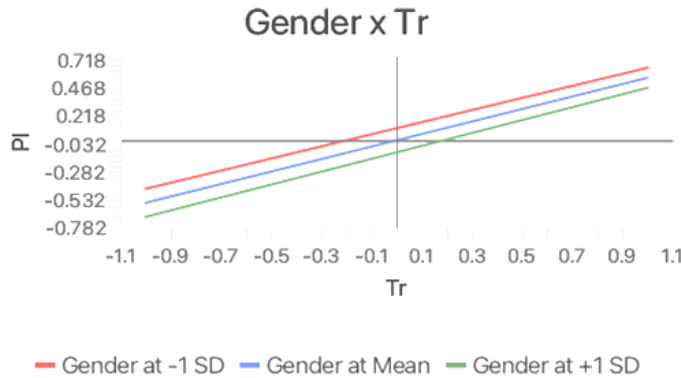


Figure 4. Structural Inner Model

Furthermore, the outer model measurement test results included a simple slope analysis image depicted in Figure 5. This image illustrates how respondents’ gender descriptions moderate the relationship between customer trust variables and online

marketplace customers' purchase intention. The blue line represents the mean of the moderator variables. The green and red lines illustrate the high and low levels of the moderator variable. The results indicated high gender levels are associated with a favorable slope (Lin et al., 2019). This indicates that the gender factor does not significantly diminish the correlation between trust factors and consumer purchase intention in females and males.



**Figure 5.** Simple Slope Analysis

The endogenous variable of information quality moderately impacts the online market with a 0.360 (36%) contribution, while information quality and service quality together enhance client confidence with a 0.493 (49.3%) coefficient. Exogenous factors, including information quality, service quality, and trust, contribute 0.311 (31.1%) to purchase intention, suggesting external elements drive marketplace success. Business professionals must focus on improving these areas, as the mean impact of exogenous variables remains below 50%, indicating room for growth. The quality of information significantly influences service quality and trust, with service quality showing a high structural impact (f-square = 0.566) and trust a moderate one (f-square = 0.072). Service quality notably boosts trust with an f-square of 0.364 (Parasuraman, 2020).

Trust and gender as exogenous variables strongly affect purchase intent, with trust showing a high f-square of 0.449 and gender a moderate 0.017, positively moderating confidence levels. The low f-square of 0.000 highlights that gender does not restrict digital marketing participation, offering equal opportunities for all to gain a competitive edge in the current digital era.

**DISCUSSION**

This study shows that information quality, service quality, and trust significantly influence consumer purchase intention in online marketplaces. The findings indicate that information quality significantly enhances service quality (H1a), which in turn builds customer trust (H2) and contributes to purchase intention (H3). This supports previous arguments that reliable, accurate, and timely information is crucial for consumer decision-making and enhances service performance in the digital business context (Agag et al., 2020; Shen et al., 2023). Furthermore, service quality plays a crucial role in shaping trust, highlighting the importance of responsiveness, empathy, and reliability in digital transactions (Sharma & Klein, 2020; Zhang et al., 2023).

The results of this study also confirm the mediating role of trust, particularly in the relationship between information quality, service quality, and purchase intention. For example, the indirect paths of information quality through service quality and trust (H6c), and service quality through trust (H5) are all significant. These findings align with research by Qalati et al. (2021) and Santo and Marques (2022), which showed that trust is an important psychological mechanism driving consumers' willingness to engage in online transactions. Trust acts as a bridge between perceived quality and consumer

behavioral intentions, reinforcing the centrality of this construct in e-commerce studies (Grewal & Stephen, 2019; Liu et al., 2019; VanDyke et al., 2023).

Interestingly, this study found that gender did not significantly moderate the relationship between trust and purchase intention (H4). This differs from several previous studies, such as Lin et al. (2019), which observed gender-based differences in online purchasing decisions, and Sombultawee and Wattanatorn (2022), which noted that trust in omnichannel retail is influenced by gender perceptions. The absence of a moderating effect in this study suggests that the digital marketplace in Jakarta may have reached a level of inclusivity where male and female consumers perceive online trust mechanisms similarly. These results align with Straub et al. (2022) and Tang (2023) which reported that demographic factors, including gender, may not always influence perceptions of online trustworthiness, especially in more digitally mature environments.

Compared to the studies of Ventre and Kolbe (2020) and Leite and Baptista (2022) this study highlights the increasingly standardized role of trust in online purchasing. While Galbreath et al.'s (2023) study emphasized the direct influence of trust on purchasing behavior, this study reinforces the importance of trust as a mediator that strengthens the influence of information and service quality. Furthermore, these findings confirm that high-quality information indirectly influences purchasing decisions by first enhancing service quality and trust (Zhao et al., 2019). This multi-layered relationship underscores that consumer rarely act solely on information; instead, they integrate their assessment of information with perceived service performance to build confidence before purchasing.

These findings contribute to the literature by expanding our understanding of how trust operates as a direct and indirect determinant of purchase intentions, independent of demographic moderators such as gender. These results have important implications for e-commerce businesses. Companies should prioritize investments in information systems and customer service quality, as these dimensions directly and indirectly foster trust and purchase intentions. Ensuring transparency, accuracy, and timeliness of product information, combined with responsive and empathetic service delivery, can significantly increase consumer trust and loyalty (Tam et al., 2020; Ko et al., 2022).

## **CONCLUSION**

This study demonstrates that endogenous variables such as information quality, service quality, and trust have a direct, positive, and significant effect on customer buying interest. Similarly, most indirect relationships among the research variables also show positive and significant results. However, the moderating role of gender in the relationship between trust and buying interest was not supported. This indicates that customer trust is primarily formed through accurate and reliable information and satisfactory services, rather than demographic factors such as gender.

These findings enrich the literature on online commerce by highlighting the central role of trust, supported by service quality and information accuracy, in driving consumer behavior. The results suggest that businesses should prioritize delivering high-quality information and responsive services to foster trust and encourage customer purchase intentions. Online commerce providers can also benefit from focusing on transparency, consistent communication, and reliability as strategies to strengthen long-term relationships with consumers. Despite its contributions, this research has several limitations. The study only examined a limited number of variables and did not fully explore other relevant factors that may influence customer behavior. The generalizability of the findings may also be constrained by the scope and context of the sample. Future research should broaden the model by including additional variables such as customer satisfaction, brand image, or digital literacy to provide a more comprehensive perspective. Expanding the study across diverse demographic groups and industries would also help strengthen the validity and applicability of the results.

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