PROCEEDING
INTERNATIONAL CONFERENCE ON DIGITAL BUSINESS INNOVATION AND TECHNOLOGY MANAGEMENT

ICONBIT 2024

Technological Disruption in Sustainable Digital Business Transformation

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Universitas Negeri Surabaya

Indonesia

PREFACE

Dear Esteemed Guests, Respected Colleagues, and Distinguished Participants,

It is my utmost pleasure to welcome you to the **International Conference of Digital Business Innovation and Technology Management 2024**, proudly organized by the **Digital Business Program, Faculty of Economics and Business, Universitas Negeri Surabaya (UNESA)**. This year's conference, themed *"Technological Disruption in Sustainable Digital Business Transformation,"* serves as a vital platform for scholars, practitioners, and policymakers to explore and address the challenges and opportunities presented by the rapid advancements in technology and their implications for sustainable digital business practices.

In a world where digital disruption continues to redefine industries and economies, sustainability in digital transformation has emerged as a critical priority. Through this conference, we aim to foster meaningful discussions, inspire innovative ideas, and encourage interdisciplinary collaboration to pave the way for a sustainable and inclusive digital future.

We are honored to host renowned keynote speakers, thought-provoking parallel sessions, and engaging workshops that highlight cutting-edge research and practical insights across diverse topics, including digital transformation, artificial intelligence, e-commerce, fintech, and more. These discussions reflect our shared commitment to leveraging technology for the betterment of business, society, and the environment.

I extend my heartfelt gratitude to our organizing committee, partners, and sponsors for their unwavering support in making this event possible. To our presenters and participants, thank you for your invaluable contributions, which enrich this conference with diverse perspectives and expertise.

I hope this conference provides a platform for fruitful exchanges, sparks new collaborations, and inspires each of you to continue advancing the boundaries of knowledge and innovation in digital business and technology management.

Once again, welcome to UNESA and the International Conference of Digital Business Innovation and Technology Management 2024. May your experience be insightful, impactful, and enjoyable.

Warm regards,

Hafid Kholidi Hadi
Conference Chair
International Conference of Digital Business Innovation and Technology Management 2024
Faculty of Economics and Business
Universitas Negeri Surabaya (UNESA)

Conference Overview

Environmental conditions influence business activities, encompassing both the external and internal environments. Nearly every business sector faces challenges from external factors, notably the sudden emergence of the Coronavirus Disease (Covid-19) in 2020, which persists to this day. Covid-19 has compelled businesses to adapt to regulations such as operating-hour restrictions, outdoor activity limitations, remote working arrangements, and physical distancing measures. These changes have significantly impacted revenue across most business sectors.

The worst impact of Covid-19 would lead to a decline in Indonesia's economic growth, with projections reaching a negative 0.4% in 2020. Contributing factors include reduced household consumption, difficulties in obtaining raw materials, and disruptions across distribution channels. Businesses must innovate and collaborate effectively to survive and thrive under such challenging environmental conditions. Building business resilience through innovation and adapting to the digital era has proven to be a critical strategy for overcoming crises. Innovation enables companies to remain competitive and achieve their business goals. Whether in large or small enterprises, innovation is essential to navigating open competition, particularly in the digital transformation era. Thus, adapting through innovation can help companies build resilience and recover in response to the ever-changing external business environment.

Given the dynamic nature of the business landscape and the critical role of innovation, insights from academics and practitioners on building business resilience through innovation are invaluable. This understanding forms the basis for the Digital Business Program, Faculty of Economics and Business (FEB), UNESA, to organize its inaugural **International Conference** with the theme *"Technology Disruption in Sustainable Digital Business Transformation."*

This conference aims to benefit the broader community, especially business professionals. It is open to academics, practitioners, undergraduate, postgraduate, and doctoral students, as well as representatives from government agencies, NGOs, and the general public. Participants are invited to present research findings, ideas, and best practices related to innovation in the new normal.

The **International Conference on Digital Business Innovation and Technology Management (ICONBIT)** is an international platform focusing on digital innovation in business and technology management. The conference addresses a wide range of topics, including:

1. **Information and Communication Technology**
   o Digital and Multimedia Technology
   o Computer Networks and Cybersecurity
   o Data Science and Applications
   o Artificial Intelligence and IoT
   o Natural Language Processing
   o Health Technology
   o Software Systems for Manufacturing
   o Other related topics
2. **Modern Business Administration**

- o Digital Marketing and Green Marketing
- o Logistics and Supply Chain Management
- o E-Business Management
- o Digital Innovation in Industrial Management
- o Risk Management
- o Accounting and Smart Tourism
- o Global Business and Business Sustainability
- o Business Development and Entrepreneurship
- o Export-Import and Business Innovation
- o Human Resource Management
- o Other related topics

3. **Financial Technology**
   - o Digital Lending, Payment Systems, and Blockchain
   - o Digital Wealth Management and Central Bank Digital Currency (CBDC)
   - o Financial Inclusion and Agriculture Fintech
   - o Digital Finance and Commerce
   - o Mobile Banking and Payments
   - o Future Money and Banking Technology
   - o Fintech and Banking Reforms
   - o Customer Banking Experience
   - o Fintech Regulations, Crowdfunding, Insurtech, and Mobile Wallets

This conference invites academics, practitioners, and policymakers from various disciplines to share knowledge, present the latest research, and discuss best practices in digital business innovation and technology management.

Keynote Speakers

Prof. Dr. Anang Kistyanto, S.Sos., M.Si

(Universitas Negeri Surabaya, Indonesia)

Speaker 1

Prof. Jiunn-Woei Lian

(National Taichung University of Science and Technology, Taiwan)

Speaker 2

Prof. Muhammad Anshari

(Universiti Brunei Darussalam, Brunei)

Speaker 3

Prof. Fethi Rabhi & Dr. George Joukhadar

(University of New South Wales, Australia)

Speaker 4

Muhammad Syafrudin Ph.D

(Sejong University, South Korea)

Profiles and Abstracts of Keynote Presentations

Empowering SMEs Through E-Invoicing and API Marketplaces: Overcoming Challenges and Driving Digital Transformation

Prof. Fethi Rabhi & Dr. George Joukhadar
(School of Information System, University of New South Wales, Australia)

This keynote explores how small and medium-sized businesses (SMEs) are adopting e-invoicing to address various mandates worldwide. It focuses on using cloud technologies to help develop flexible applications that allow businesses comply with regulations, manage systems, and improve their business information exchanges. In the first part, the presentation explains the challenges SMEs face, such as the high cost of starting, the difficulty of integrating legacy systems with newer digital technologies, and the need to build trust and transparency. It also highlights how adoption of e-invoicing is different in various regions and industries because of local regulations and how systems work together. In the second part, the talk introduces the idea of an API marketplace—a platform where businesses can trade and share digital tools. This marketplace provide space for developers to discover APIs and build business processes that connect e-invoicing with other systems like accounting, logistics, and procurement. This approach shows how a collaborative approach to e-invoicing software development can help SMEs succeed and improve their efficiency in a competitive market.

Profiles and Abstracts of Keynote Presentations

The Impact of Digital Technology on The Tourism and Hospitality Industry

Muhammad Syafrudin Ph.D

(Department of Artificial Intelligence & Data Science, Sejong University, South Korea)

This study explores the transformative impact of digital technology on the tourism and hospitality industry, emphasizing the role of emerging innovations in reshaping travel behavior and operational landscapes. Key megatrends, such as the evolution of Information and Communication Technology (ICT) and the rise of the sharing economy, are examined for their influence on traveler preferences and service delivery models. The integration of Fourth Industrial Revolution (4IR) technologies—spanning IoT, AI, and Big Data—into the sector is highlighted through case studies that illustrate enhanced personalization, seamless connectivity, and operational efficiency. While these advancements promise safer and more customized travel experiences, they also pose challenges such as workforce displacement and narrower profit margins for traditional suppliers. The study concludes with a vision for leveraging digital innovation to foster sustainable growth, emphasizing the increasing role of technology in enabling anytime, anywhere leisure experiences. This presentation examines the transformative impact of digital technology on the tourism and hospitality industry. It highlights how trends like ICT evolution, the sharing economy, and online platforms are reshaping travel behaviors and enabling independent travelers. The adoption of Fourth Industrial Revolution (4IR) technologies such as IoT, AI, and Big Data is illustrated through case studies showcasing enhanced personalization, connectivity, and efficiency in tourism services. While these innovations promise seamless and safe experiences, they also introduce challenges, including job displacement and reduced profit margins for some suppliers. The presentation emphasizes leveraging digital advancements for sustainable growth and enriched leisure experiences.

Profiles and Abstracts of Keynote Presentations

Do You Understand Your Users? Using Mixed Method to Understand Customer Experience with Digital Banking Services

Professor Jiunn-Woei Lian

(Department of Information Management, Vice Dean of Office of International Affairs

National Taichung University of Science and Technology)

In the field of Information Systems (IS), clearly understanding users is a critical issue. As we know, this is not an easy task. In the domain of information management, many scholars have explored this topic, and numerous findings have been published in top-tier journals. For example, models such as the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and the IS Success Model have been widely used. Typically, these models rely on questionnaire surveys to assess user perceptions and intentions. This talk introduces a novel mixed-method approach to understanding user experience (UX) in IS. By integrating Customer Journey Mapping (CJM) with text mining techniques, the study examines customer experiences with digital banking services in South Korea and the Philippines. This study makes three significant contributions: (1) Proposes a mixed-method approach for understanding bank marketing in the digital era. (2) Enriches research on customer service experiences in banking across different countries. (3) Supports the development of digital banking services, particularly in Asia-Pacific countries.

Keywords: mixed method, user experience, customer journey map, text mining

TIME (Indonesian Time)	TIME (Sydney Time)	TIME (Korean Time)	TIME (Brunei Time)	TIME (Taiwan Time)	CONFERENCE RUNDOWN
07.30-07.45	11.30-11.45	09.30-09.45	08.30-08.45	08.30-08.45	Registration Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
07.45-08.00	11.45-12.00	09.45-10.00	08.45-09.00	08.45-09.00	Unesa Profile Video Sponsored Videos
08.00-08.10	12.00-12.10	10.00-10.10	09.00-09.10	09.00-09.10	Opening Ceremony
08.10–08.15	12.10-12.15	10.10-10.15	09.10-09.15	09.10-09.15	Indonesia Raya anthem Unesa anthem
08.15-08.50	12.15-12.50	10.15-10.50	09.15-09.50	09.15-09.50	Report of the Committee ICONBIT: Hafid Kholidi Hadi, S.E., M.SM. Speech the Chairman of APBISDI: Dr. Merry Citra Sondari, S.E., M.Si Rector of Unesa's Welcome Speech: Prof. Dr. Nurhasan, M.Kes. *
08.50-09.00	12.50-13.00	10.50-11.00	09.50-10.00	09.50-10.00	Opening Prayer (Dr. Muhammad Fachmi, S.E., M.M.)
09.00-09.15	13.00-13.15	11.00-11.15	10.00-10.15	10.00-10.15	Keynote Speaker : Prof. Dr. Anang Kistyanto S.Sos., M.Si. (Dean Faculty of Economic and Business, Universitas Negeri Surabaya, Indonesia) '15 Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
09.15-09.30	13.15-13.30	11.15-11.30	10.15-10.30	10.15-10.30	Unesa Profile Video Sponsored Videos
09.30-10.00	13.30-14.00	11.30-12.00	10.30-11.00	10.30-11.00	Speaker 1: Dr. George Jaukhadar and Prof Fethi Rabhi (University of New South Wales, Australia) "20 + Discussion "10 Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
10.00-10.30	14.00-14.30	12.00-12.30	11.00-11.30	11.00-11.30	Speaker 2: Prof. Jiunn-Woei Lian (National Taichung University of Science and Technology, Taiwan) "20 + Discussion "10 Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063

10.30-11.00	14.30-15.00	12.30-13.00	11.30-12.00	11.30-12.00	Speaker 3: Prof. Muhammad Anshari (University Brunei Darussalam) "20 + Discussion "10 Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
11.00-11.30	15.00-15.30	13.00-13.30	12.00-12.30	12.00-12.30	Speaker 4: Muhammad Syafrudin, Ph.D (Sejong University, South Korea) "20 + Discussion "10 Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
11.30-11.50	15.30-15.50	13.30-14.50	12.30-12.50	12.30-12.50	Certificate Awarding to Speakers and Sponsors
11.50-12.00	15.50-16.00	14.50-15.00	12.50-13.00	12.50-13.00	Socialization of the Panel Class mechanism
12.00-13.00	16.00-17.00	15.00-16.00	13.00-14.00	13.00-14.00	Break
13.00-14.30	17.00-18.30	16.00-17.30	14.00-15.30	14.00-15.30	Panel Session Hybrid (Auditorium G6 and Zoom Meeting) Join Zoom Meeting https://zoom.us/j/94284354308?pwd=MlppbNRSL4VJtOVUbnKqhxhZeSRXR7.1 Meeting ID: 942 8435 4308 Passcode: 349063
14.30-15.00	18.30-19.00	17.30-18.00	15.30-16.00	15.30-16.00	1. Announcement of Best Paper Results 2. Closing

Session Details

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4056	Febri Egasmara, Ratih Hurriyati, Puspo Dewi Dirgantari, Rofi Rofaida	IndiHome's Innovation and New Product Strategy to Improve Company Performance	1
13:15	13:30	4089	Iswanda F. Satibi, Paramita Maura Maheswari, Sugiarto	Undergraduate Digital Business Education Program Development In Indonesia: A Brief Status And Perspective	
13:30	13:45	4096	Alfi Kurinita Widianti, Ike Ramadhan, Farzana Mumtazah, Hendra Maulana	UI/UX Design Based Mental Health Application Using Design Thinking Method	
13:45	14:00	4113	Elis Rustiawati, Hani Nikita Br Perangin-Angin, Nanda Anis Fitria, Arifa Raisa, Wafi Ulya Az Zahra, Adi Prehanto, Asep Nuryadin	The Effect of Mental Wellbeing and Competitive Attitude on Fear of Missing Out (FOMO) Behavior in Generation Z LinkedIn Users	
14:00	14:15	4115	Sherafim Glory Mei Stephany, Muhammad Akbar Raafi Rahmatulloh, Ryan Maulana Ardiyanto, Naila Muthia Sahira, Sugiarto	Designing the UI/UX of Care Trash Website Using a Design Thinking Approach	
14:15	14:30	4117	Trufi Murdiani, Gunawan Saputra	The influence of social media marketing and brand trust on repurchase interest	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4039	Shabrian Adam Wicaksono, Farzy Syahriel Ikhrami, Shofia Destiana, Senopati Fajar Ardyputra Rachman, Nabila Nur Alifia, Pratama Wirya Atmaja	How Gacha Games Developers Make Players Spend more Money: Insights from Indonesian University Students	2
13:15	13:30	4067	Soca Indriya, Hujjatullah Fazlurrahman, Achmad Fitro	Machine Learning-Based Prediction of the Impact of Mental Health Policies on Employee Productivity	
13:30	13:45	4088	Dhian Satria Yudha Kartika, Dimas Mirza Alifansa, Taufikurrahman, Naila Muthia Sahira	Development Of Web-Based Digital Wedding Invitation To Reduce Paper Usage	
13:45	14:00	4090	Iswanda F. Satibi, Nambi Sembilu, Iqbal Ramadhani Mukhlis	Research Trends in Information Technology: A Bibliometrics Analysis of IEEE Indonesian Section Conferences	

Time (GMT+7)		Paper ID	Authors	Title	Room
14:00	14:15	4091	Rindu Puspita Wibawa, I Gusti Lanang Putra Eka Prismana, Intan Alpiana, Farendi Giotivano Robitian Putra, Triyah Fatmawati	Development of External Reviewer Feature for Research and Community Service in the Information System of the Institute for Research and Community Service State University of Surabaya	
14:15	14:30	4116	Buhori	AI Chatbot as Prompt Generator: A Solution for Digital Marketing Campaign Productivity	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4106	Siti Muntahanah, Heru Cahyo, Chusnul Maulidina Hidayat	Determinant Factor Influencing Financial Inclusion in MSMEs	
13:15	13:30	4118	Nadia Asandimitra, Achmad Kautsar, Ina Uswatun Nihaya, Tony Seno Aji	Boosting Financial Satisfaction Among Civil Servants Though Smart Money Management	
13:30	13:45	4139	Isnaini Dyah Nugrahani, Tastaftiyan Risfandy	Forecasting the Cryptocurrency Index in the Post-Covid-19 Era: A Markov Switching Autoregressive Model Approach	3
13:45	14:00	4142	Choirul Istiyanto, Tastaftiyan Risfandy	The effect of financial instability in the relationship between corporate social responsibility and financial performance	
14:00	14:15	4148	Lu'lu Ul Maknunah, Nik Haryanti, Rima Dewi Oryza Sativa	The Influence Of Job Flexibility And Financial Compensation On Job Satisfaction Of Grab Driver Partners In Tulungagung	
14:15	14:30	4149	Bambang Septiawan, Suprianto	The Analysis of Direct Financial Compensation and Indirect Financial Compensation on the Interest in Applying Job of Blitar's Gen Z through Non-Financial Compensation as Moderating Variable	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4119	Saida Ifa Juliyanti, Farhan Najib, Hafizha Nurul Qolby, Adelia Rahayu, Meisya Syakira Nursetya, Velisa Stevannie, Syti Sarah Maesaroh	The Impact of CSR Fund on the Company Value with Profitability as Moderating Variable on Transportation Company Sector	
13:15	13:30	4120	Aditya Pinasti Waluya, Alisha Nadine Aurellia, Hagia Sofia, Muhammad Ihsan, Ramzan Adillah, Wulan Yuniar Rahmawati, Muhammad Dzikri Ar Ridlo	Analysis of the Impact of Storytelling on Audience Engagement Through Increased Viewing Frequency of the Digital Business Study Program Profile Video on Instagram	4

13:30	13:45	4121	Hanif Ksatria Faza, Ilmiati Mawaddah, M. Fawaz Ghozi Irvani, Tanti Mardiana, Salma Zahara Nurul Makkiyah, Muhammad Rizki Nugraha	Analysis of Understanding Product Service System Among Digital Business Students at Universitas Pendidikan Indonesia	
13:45	14:00	4123	Sifa Mutiaratulhikmah, Muji, Jian Florence Genara Simanjuntak, Nazwa Syahda Anisa, Afwa Hamzah Al Rasyid, Dimas Sukmana, Nugraha Adhi Pratama	Risk Management Analysis At Chiller Cafe Using The Business Impact Analysis Method	
14:00	14:15	4125	Alifya Arina Zahra, Fahril Akmal, Fajar Moch. Habibi, Iqbal Jaya Kusuma, Rejas Pratama, Shiddiq Hafizhulmalik, Asep Nuryadin, Adi Prehanto	Relevance of the Digital Marketing Course to the Needs of the World of Work in the Digital Business Study Program at Universitas Pendidikan Indonesia Tasikmalaya Campus	
14:15	14:30	4126	A'la 'Abid, Desra Kusnandar, Dzakwan Rafi Arrayan, Fairuz Azka Azhari, Sulthan Dzaki Abdillah, T. Alifsyah Alam, Btari Mariska Purwaamijaya	The Influence of Transformational Leadership on Organizational Performance (Case Study on the DIGNITY Student Association)	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4128	Ivana Ester Claudia, Kezia Dantya Christina, Alya Syifa Mu'awwanah, Nisrina Zahirah, Risna Melati, Rangga Gelar Guntara	Analysis of the Influence of TikTok Social Media and the Ease of Use of the Tokopedia Marketplace Platform on the Purchase Intention of Digital Business Students	
13:15	13:30	4130	Fikih Abdul Majid, Givanisa Kusmana, Lisna Rahma Fitriati, Layra Narda Anargya, Muhammad Shalahudin Al-Ayyubi, Adam Hermawan	The Effectiveness of Ariel Noah's Influencer Marketing Strategy on Brand Awareness in the Fashion Industry of 3Second	
13:30	13:45	4131	Sandy Sanjaya, Haesal, Nadhif Muhammad Kasyfan, Rizky Agung Bawono, Zikri Ardiansyah, Adam Hermawan	Exploring the Marketing Mix (7P) Factors in Students' Decision Making to Choose a Digital Business Study Program at UPI Tasikmalaya	5
13:45	14:00	4136	Ratna Wardani, Laili Wulandari, Titin Susanti, Endah Wulan Safitri, Rifka Sari Pratiwi	Analyzing the Influence of Change Readiness on Change-Supportive Behavior in Health Information Systems	
14:00	14:15	4137	Endah Wulan Safitri	The Influence of Resilience on Job Performance: The Mediating Role of Work Engagement Among Banking Employees in Jakarta	
14:15	14:30	4140	Ananda Sabil Hussein, Raditha Hapsari, Kardina Yudha Parwati, Eka Fais Wahyuli	The Effect of Social Media Capabilities on Market Capitalizing Agility with Exploitative and	

				Exploratory Innovation as mediating variables	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4132	Bonifacius Vicky Indriyono, Ratna Wardani, Titin Susanti, Laili Wulandari	Harnessing Data Science for Strategic E-Commerce Growth: A Data-Driven Approach to Customer Insights and Market Trends	6
13:15	13:30	4134	Dani Adiatma, Deden Firman Syuyaman Rukma	Implementation of Mobile Applications in Improving Tourist Experience at the Mount Papandayan Tourist Destination, Garut Regency	
13:30	13:45	4143	Rifka Sari Pratiwi	The Impact of Social Media Financial Capacity and Consumer Lifestyles Behavior on The Use of Cashless Transactions	
13:45	14:00	4158	Rizki Hidayatulloh	The The Role of Design Thinking and Technology in Innovation: A Bibliometric Analysis to Enhance Property Business Development	
14:00	14:15	4166	Yusran Bin Acho, Baiq Isnina Latifa, Reni Rupianti	The Effect of Social Media Marketing on Purchasing Intention In Gen Z	
14:15	14:30	4177	Ristiaji Ari Wibowo, Dewie Tri, Ratih Amelia, Achmad Fitro	Cluster-Based Strategies for Enhancing BTS Infrastructure and Cellular Signal Coverage in Indonesian Villages	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4169	Surya Garian Bekti, Dini Turipanam Alamanda, Dwi Nurhayati, Sri Andini Mailawati, Dinar Mariam Kurniati	The Determination of Perceived Ease of Use and Security on the Usage Decisions of the DANA E-Wallet by Generation Z	7
13:15	13:30	4176	Susanti, Achmad Kautsar, Loggar Bhilawa, Muhammad Fajar Wahyudi Rahman, Nur Syazwani Zulaikha Safwan, Sabzar Ahmad Peerzadah	How is Digital Financial Literacy of FEB Unesa Students?	
13:30	13:45	4156	Raden Amanda Yudiani, Wa Ode Zusnita Muizu	The Impact of Transformational Leadership and Organizational Culture on Company Readiness for Digital Transformation: A Case Study of PT Telkom Indonesia	
13:45	14:00	4157	Adilah Asma Amanina	Enhancing Secondhand Market Dynamics through Circular Economy Principles and Technological	

Time (GMT+7)		Paper ID	Authors	Title	Room
				Advancements: A Bibliometric Analysis	
14:00	14:15	4159	Putra Muchammad Ardhianto	Impact of Social Media Marketing and Electronic Word of Mouth (E-WOM) on Purchase Intention in the Culinary Sector: A Systematic Literature Review	
14:15	14:30	4160	Muhammad Aditya	Influence of Digital Influencers on Brand Image in the Lifestyle Product Market: A Bibliometric Analysis	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4141	Sumiati, Raditha Dwi Vata Hapsari, Putu Adi Putra Arimbawa, Laila Masruro Pimada	Social Media Capability Optimization to Achieve Greater Marketing Performance for Local SMEs: A Theoretical Framework	
13:15	13:30	4144	Titin Susanti, Endah Wulan Safitri, Rifka Sari Pratiwi, Bonifacius Vicky Indriyono	The Influence Of Training and Work Environment To Employee Performance of Kediri City Health Office Employees	
13:30	13:45	4145	Syahril Wahyu Ramadhan, Rifka Sari Pratiwi, Laili Wulandari, Endah Wulan Safitri	Visitor Perception Of The BBQ Ride Bandung (Run To The Hills) Venue As A Tourism Event In The City Of Bandung	8
13:45	14:00	4146	Laili Wulandari, Ratna Wardani, Titin Susanti, Wening Palupi D	Optimizing Human Resource Management for Workforce Development and Organizational Efficiency	
14:00	14:15	4147	Budi Setyanta, Nisa Dwi Septiyanti, Didik Setyawan, Abdullah Zailani, Muhammad Irfan Luthfi	Social Media Fashion Influencers and Gen Z: Unraveling Purchase Intentions Through an Extended Theory of Planned Behavior (TPB) in Indonesia	
14:15	14:30	4161	Lirameira Latifah	Corporate Social Responsibility, Brand Trust, and Technological Innovation as Drivers of Corporate Sustainability Performance: A Bibliometric Analysis	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4162	Ignasius Heri Satrya Wangsa	Green Dynamic Marketing Capability: The Role of Organizational Learning and Green Innovation	9
13:15	13:30	4164	Alexandro Damar Tirta Rizkyanzah, Prasetyo Hartanto, Diovianto Putra Rakhmadani, Lina	A New Paradigm for Consumer Retention in the Beauty Industry:	

Time (GMT+7)		Paper ID	Authors	Title	Room
			Fatimah Lishobrina, Chusnul Maulidina Hidayat	Insights from Mobile Augmented Reality Advertising	
13:30	13:45	4167	Ahmad Fahreza, Prasetyo Hartanto, Yosita Dwiani Suryaningtias, Silvia Van Marsally, Maliana Puspa Arum	The Role of e-Trust in Mediating the Impact of Social Media Marketing via Instagram on e-Purchase Decisions	
13:45	14:00	4168	Zhorif Firza Alifi	The Impact of Content Marketing and Brand Impression on Purchase Intention in the Food and Beverage Industry: A Systematic Literature Review	
14:00	14:15	4171	M. Ariza Eka Yusendra, Nurfiana2, Cahyani Pratisti, Salsabila Shahibah	Transforming SMEs: Bridging Digital Marketing Strategy Adoption Gaps through Perceived Usefulness and Ease of Use	
14:15	14:30	4172	Soraya Asnusa, Farrel Arta, Ari Purnomo	The Influence of Online Reviews and Content Creators on Purchasing Decisions for Smartphone Products	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4173	M.Nashrul Umam, M Ariza Eka Yusendra, Lilla Rahmawati	The Influence Of Perceived Trustworthiness, Perceived Convenience And Perceived Price On Digital Attitude In Decision To Use The Service On Demand Application In Indonesia	10
13:15	13:30	4174	Wahyu Rianto, Trufi Murdiani, M. Ariza Eka Yusendra	The Influence of Social Media Marketing and Service Quality On Purchase Decision At Grillmen	
13:30	13:45	4175	Azizah Fauziyah, Ratih Hurriyati, Puspo Dewi Dirgantari, Febri Egasmara	Possibility Customer : Analyze Segmentation, Targeting and Positioning in Entrepreneurship Study Program	
13:45	14:00	4179	Muhammad Fahreza Aulia, Dini Turipanam Alamanda	Addressing Market Access Challenges for MSMEs through the Merdeka Belajar Kampus Merdeka (MBKM) Program	
14:00	14:15	4180	Mochamad Romdhon, Mozhabilla Firdaus, Nizar Alam Hamdani, Winda Ningsih	The Influence of Accounting Information System, Flash Sale and Discount on Impulse Buying Behavior (Survey on Shopee Users In Garut Regency)	
14:15	14:30	4181	Nurwazaila, Muh Hirwansyah, Anis Anshari Mas'ud	Determinants of E-commerce Adoption and Performance of SMEs: Empirical Evidence from Majene Regency	

Time (GMT+7)		Paper ID	Authors	Title	Room
13:00	13:15	4178	Suharyoto, Dewie tri, Hafid Kholidi Hadi, Achmad Fitro	Modeling User Engagement in Mobile Applications Using Machine Learning	11
13:15	13:30	4182	Fanisa Ayu Cahya Kamila, Ika Diyah Candra Arifah, Regina Dwiyanti Utomo	Exploring Live Seling in Social Commerce: A systematic review of engagement metrics and sales method	
13:30	13:45	4183	Nur' Adilla, Reni Rupianti	The Evaluation of PT GoTo's Financial Performance: Why Do Users Remain Loyal Despite the Company's Losses?	
13:45	14:00	4184	Dian Prasetyo, Fardi Famaradhana, Nur' Adilla	The The Comparative Analysis of Risk Management Practices in Conventional and Islamic Banking in Indonesian	
14:00	14:15	4185	Adam Rusydi	Does political skills affect career success?: An evidence-based literature review	
14:15	14:30	4186	Meisyah Putri, Haries Aprillian, Reni Rupianti	The Effect of Enterprise Resources Planning Implementation on Supply Chain Management on Micro, Small and Medium Enterprises Performance	

Determinant Factor Influencing Financial Inclusion

in MSMEs

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Abstract. The aim of the research is to analyze the influence of financial behavior on financial inclusion using financial technology as a mediating variable. The research method used is a quantitative method. The population of this research is MSME stakeholders in Banyumas Regency. Regarding this research, 100 samples were collected using target sampling techniques. The data collection method uses a questionnaire and is distributed to MSMEs that have implemented financial technology in their activities**.** The results obtained are that financial literacy has a positive effect on financial inclusion, financial behavior has no effect on financial inclusion. In this study, financial technology has an effect in moderating the impact of financial literacy and financial behavior on financial inclusion of MSMEs in Banyumas Regency. The study introduces novelty by examining psychological factors in financial literacy and financial behavior, and how these two factors influence MSMEs in accessing formal financial services.

Keywords: Financial Literacy, Financial Behavior, Financial Technology, Financial Inclusion

Introduction

The 4.0 industry revolution has brought number of changes in Indonesia, this phenomenon can obviously be seen from the rapid development of creativity that utilizes technology, one of which is in the economic field, for instance, Medium, Small, and Micro Enterprises, which are often referred to as MSMEs as strategic and most popular issues in Indonesia. MSMEs have emerged to be part of the key factor of economic growth in Indonesia. Back when the crisis hit in the 1997/1998, the numbers of MSMEs were to be proven settled down and avoid falling, for further, it is now even continued to increase. This is shown by the evidence that MSMEs are more resilient in facing the economic crisis in Indonesia (Zakiah Nur Azizah, Fadilah Novita Dewi, 2022).

The growth of MSMEs in Banyumas region reaches 25% per year (BPMPP, 2018). The number of MSMEs that increase every year has proposed Banyumas Regency as one of the largest contributors of income in Central Java (Dinperindagkop,2017). The financial aspect that exists in MSMEs is a massively important to be considered. Starting from the knowledge of MSME actors in using financial services, planning investments for the future, and for broaden use of technology in the financial sector. This is closely related to financial literacy, financial behavior, and so does financial inclusion. Financial literacy and better financial behavior will attempt to strike the increase in financial inclusion in MSME actors (Desiyanti, 2016). In fact, understanding and knowledge on financial aspects are not in essence belong to MSME actors (Sari et al., 2019).

MSME is a form of business established by a person to be met the criteria in the law. The role of MSMEs in Indonesia is very important to the economic sector and GDP contributors in Indonesia (Salman Al Farisi, Muhammad Iqbal Fasa, 2022). It can be fairly said that UMKM is a business owned by individuals with certain restrictions and criteria that are included in the law. The development of existing technology also alters serious impact on lifestyle changes to the society in the financial sector, which was previously made conventionally, changed virtually with financial technology or abbreviated as fintech. The existence of this fintech is considered important and assists the public carrying out online transactions. This Fintech will continue to develop considering the rapid development of technology (Apriliani & Yudiaatmaja, 2022).

Financial literacy is the expertise possessed by someone in understanding and using various financial concepts (Ayuk & Marta, 2019). Good financial literacy needs to be owned by MSME actors in making good decisions so that effective and efficient results are created. Financial problems can be avoided by someone if they have good financial literacy (Yushita, 2017). In this variable, there are several dimensions used, namely financial knowledge, financial ability and financial attitude (R. et al., 2022).

A person's expertise in managing their finances in order to achieve effective and efficient financial goals is the definition of financial behavior (Khairani et al., 2019). Financial management in individuals with responsibilities is also related to financial behavior (Rahmayanti et al., 2019). Good management and use of money will be owned by someone who is responsible. Dimensions of financial behavior include consumption, Savings and investment (Paramita Kisti et al., 2020). Indicators in financial behavior are an important tool to measure whether the person is capable or not in managing his finances. Indicators used in financial behavior include financial planning, investment, capital budgeting. Choosing the right indicator, someone can achieve their financial goals.

Financial inclusion is an effort made to improve access to financial service information to the public (Solihat, 2021). Financial inclusion plays a role in improving people's ability to manage their finances. Financial inclusion can increase financial access, increase the ability of business actors in their financial management, as well as increase the ability of the community to deal with financial risks that will be faced (Martin & Soetjipto, 2022). All activities that support the creation of financial inclusion must be encouraged, that is because financial inclusion can help economic growth and development in Indonesia (Koomson et al., 2020).

Financial technology is any form of technology planned and specified an important and simplify automation the use of financial services (Kusuma & Asmoro, 2021). Fintech also uses information technology to increase the efficiency and capability of financial services, as well as increase financial access for the community. The use of this financial technology is used to provide financial solutions for the users. Financia Technology also changed the business that was previously carried out conventionally, where payments were made directly in cash and the need for cash in hand into transactions that were easily conducted within a few seconds (Riadloh & Nasution, 2023). The problems experienced by MSME actors encourage this research to be carried out by using FinTech as a tool to identify the impact of financial literacy and financial behavior on financial inclusion. Therefore, this research aims to determine the influence of financial literacy and financial behavior in regard of financial inclusion with fintech as a moderation variable in MSMEs in Banyumas Regency.

Humans have the power to think and use information systematically. This is the basis of the theory of planned behavior. Behavior will be influenced by belief (Rokhayati et al., 2022). The solution will appear automatically once humans trace a problem. Based on the problem and solution that he has; the best solution will be revealed due to an immediate case solution. This also applies to the theory of innovation diffusion,

which is also known as innovation decisions. The innovation developing today is technology-based innovation. The result of technological innovation felt by all aspects of life. One of which is economic aspect. The ease of doing activities in economic activities gives a chance to arise in technology business activities, also called financial technology (Putu et al., 2020).

The division of innovation through the internet has a great altercation in accelerating the adoption rate. The existence of the internet in this digital era simplifies easily for MSME actors to absorb various information related to their business. Financial inclusion becomes a goal in business activities, where business people expect to have access and competence related to the financial services used (Hadi et al., 2019). This is supported by research explanation that business activities require capital and knowledge on financial aspects (Rahmayanti et al., 2019). Factors that influence the formation of financial inclusion are financial literacy and financial behavior. Financial behavior is part of financial management, in which financial behavior is a process aimed to manage finances effectively and efficiently in achieving goals (Brilianti & Lutfi, 2020). Consumption, Savings and investment are three main aspects considered essentially in financial behavior (Kholilah & Iramani, 2013). Financial conditions will be well controlled if financial management is carried out properly. That is, if financial inclusion, financial literacy and financial behavior continue to improve then the company's performance will increase significantly.

The current economic development will be formed faster through the role of well-implemented fintech (Putu et al., 2020). Fintech provides services that are easily accessible and used by its users. The positive impact will positively undergo its users if they can make good use of fintech services (Hijir, 2022). To sum up, it can be concluded from the explanation above, a hypothesis obtained:
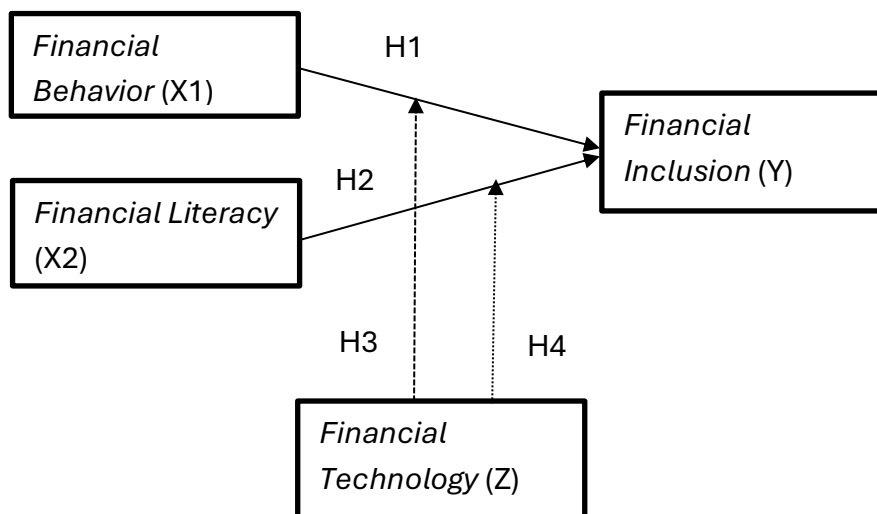
H1: Financial behavior has a positive effect on financial inclusion

H2: Financial literacy has a positive effect on financial inclusion

H3: Financial technology moderates the influence of financial behavior on financial inclusion

H4: Financial technology moderates the influence of financial literacy on financial inclusion

Research Model

Methods

The type of research carried is quantitative research with an associative approach measured through a likert scale (Sugiyono, 2013). MSMEs located in Banyumas Regency became the population in this study. The sampling used in this study was purposive sampling techniques and obtained samples of 100 MSMEs in Banyumas Regency. The method managed for data collection is to share the questionnaire directly to all respondents.

Result and Discussion

This Research used 100 respondents obtained by distributing questionnaires online via Google Forms as show in Table 1.

Table 1. Descriptions of Research Respondents

Categories	Details	Amount	Percentages (%)
Gender	Men	32	32
	Woman	68	68
Age (Years)	20-30	63	63
	31-40	15	15
	41-50	12	12
	>50	10	10
Education Level	High School	7	7
	Diploma	5	5
	Bachelor's Degree	73	73
Expenditure (million)	Master Degree	15	15
	1.000.000-2.000.000	14	14
	2.000.000-4.000.000	70	70
	>4.000.000	16	16

Source: processed data

Outer Model Measurement

The evaluation of this outer model is carried out because the quality of the measurement of the latent variable will affect the reliability and validity of the whole model (Ghozali & Latan, 2015).

Table 2. Outer Model Measurement Results

Constructs/Items	Outer Loadings	Cronbach's Alpha	CR	AVE
Financial Behavior				
FB 1	0,721			
FB 2	0,92	0,859	0,896	0,685
FB 3	0,735			

FB 4	0,913			
Financial Literacy				
FL 1	0,935	0,865	0,937	0,881
FL 2	0,942			
Financial Technology				
FT 1	0,963	0,922	0,962	0,928
FT 2	0,963			
Financial Inclusion				
FI 1	0,841	0,74	0,881	0,788
FI 2	0,932			

Source: processed data

The Cronbach alpha value and composite reliability in this study for each variable are above 0.7 with good reliability values. Therefore, the condition of the relationship between variables is good, thus supporting further testing.

Inner Model Measurement

The relationship and influence between variables can be known through the path coefficient test. A significant relationship has an influence if the requirements have a t-statistic value > 1.96 and a p value < 0.05 are met (Sarstedt et al., 2020).

Table 3. Hypothesis Test Results

Categories	STDEV	t-count	P-Value	Conclusion
Financial Behavior > Financial Inclusion **(H₁)**	0,109	1,703	0,089	Rejected
Financial Literacy > Financial Inclusion **(H2)**	0,107	6,311	0,000	Accepted
Financial Technology to moderate Financial Behavior > Financial Inclusion **(H3)**	0,120	2,759	0,006	Accepted
Financial Technology to moderate Financial Literacy > Financial Inclusion **(H4)**	0,119	2,161	0,031	Accepted

Source: processed data

From the four hypotheses collected, one hypothesis was rejected, and three other hypotheses were accepted. The rejected hypothesis is the influence of financial behavior on inclusive finance as evidenced by the p-value of 0.089, which is above 0.05. The accepted hypothesis is the influence of financial literacy, financial

technology in moderating financial behavior and financial literacy on financial inclusion as evidenced by the p-value of 0.000, 0.006 and 0.031, below 0.05.
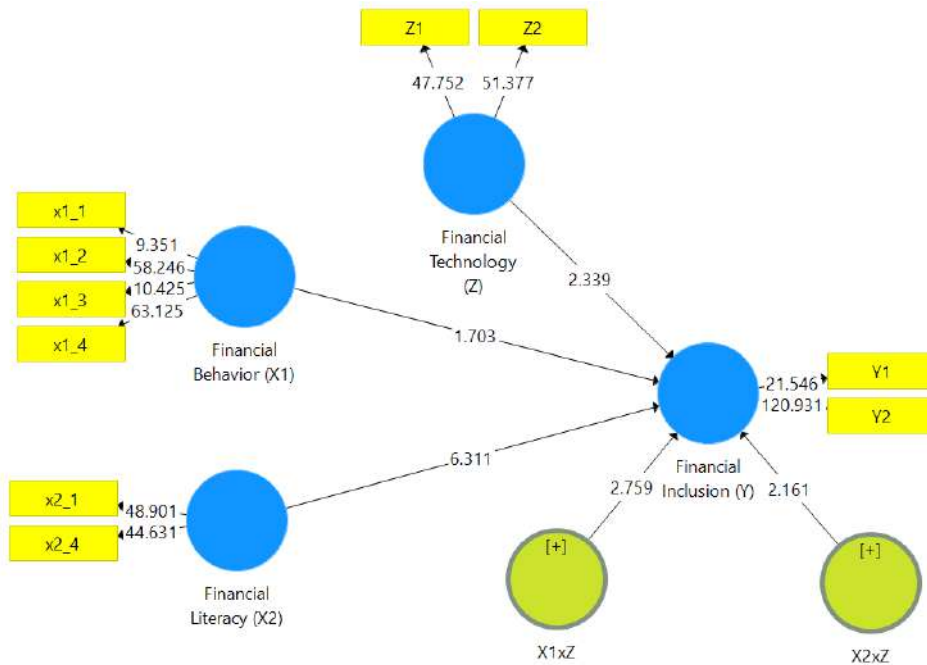

Figure 1. Hypothesis Testing Results

The Effect of Financial Behavior on Financial Inclusion

The results obtained in this study explain that financial behavior does not affect financial inclusion, this result can be seen with a p value of 0.089. Financial behavior does not affect financial inclusion because of several factors such as limited access to financial services, limited knowledge about financial products, low income levels, and distrust of financial institutions according to research (Trevio Julian Djakaria et al., 2023).

The Effect of Financial Literacy on Financial Inclusion

The results obtained in the study explain that financial literacy has a positive influence on financial inclusion, this result can be seen with a p value of 0,000. This explains, the more people who know about financial products and use these financial products, the more they will achieve inclusive finance in Indonesia (Putu et al., 2020). Good financial literacy skills possessed by MSMEs will help MSMEs in determining financial decisions in carrying out their business (Laga et al., 2023). Financial literacy plays a role in strengthening financial inclusion for MSMEs. With the right financial knowledge and skills, MSMEs can access various financial services, make better management on their business, and take advantage of growth opportunities, which ultimately contribute to broad economic development.

The Effect of Financial Behavior on Financial Inclusion Moderated by Financial Technology

The results obtained in this study are that financial technology moderates between financial behavior and financial inclusion, as seen from the p value of 0.006. This explains that financial technology plays an important role in moderating financial behavior and encouraging financial inclusion. With innovation and technology that continues to develop, financial technology has the potential to change the global financial landscape and also provide benefits to all MSMEs. With existing financial technology and the features offered, it makes it easier for MSMEs to manage finances, develop savings habits, and also invest. In accordance with research conducted by (Putu et al., 2020).

The Effect of Financial Literacy on Financial Inclusion being Moderated by Financial Technology

The results obtained in this study are that financial technology moderates between financial literacy and financial inclusion, as seen from the p value of 0.031. In this case, financial technology has revolutionized the way MSMEs manage their finances. In addition to facilitating access to financial services, financial technology also plays an active role in improving financial literacy and encouraging financial inclusion. The results of this study are supported by research conducted by (Putu et al., 2020).

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The Effect of Mental Wellbeing and Competitive Attitude on Fear of Missing Out (FOMO) Behavior in Generation Z LinkedIn Users

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Abstract. In the digital age, the phenomenon of *Fear of Missing Out* (FOMO) is of particular concern among college students, especially Generation Z. Mental well-being plays an important role in managing stress and anxiety, while competitive attitudes can be motivational but also have the potential to increase social pressure. This study aims to analyze the influence of mental well-being and competitive attitudes on FOMO behavior in LinkedIn users among Generation Z, especially students in Tasikmalaya. This study used a quantitative approach with a survey method involving 100 student respondents who actively use LinkedIn. Data were collected through questionnaires, and analyzed using multiple linear regression to test the effect of mental well-being and competitive attitudes simultaneously and partially on FOMO. The results of this study highlight the importance of understanding the internal factors that influence FOMO, and provide a foundation for developing more effective intervention strategies to reduce its negative impact. The findings are expected to help improve college students' mental well-being and manage competitive attitudes healthily in the digital era.

Keywords: Fear of Missing Out, LinkedIn, Mental Wellbeing, Competitive Attitude.

Introduction

In today's digital era, the phenomenon of Fear of Missing Out (FOMO) has become a topic that attracts attention, especially among students who actively use professional social networking platforms such as LinkedIn. FOMO is defined as the fear of missing out on information or experiences felt by others, which is often triggered by repeated exposure to social media activities (Nasution, 2023). This phenomenon is relevant to Sustainable Development Goals (SDGs) 3, which focuses on health and well-being, including efforts to reduce stress and improve mental well-being. One of the indicators of SDGs 3 is to "reduce premature mortality from non-communicable diseases by one third through prevention and treatment and promote mental health and well-being by 2030". For example, providing mental health services for university students is one of the concrete steps to support the achievement of this indicator (Yusrani et al., 2023).

Among students, especially Generation Z, FOMO often arises in the context of using LinkedIn as a platform for networking and career development. FOMO on this platform can be triggered by exposure to the professional achievements of others, which often evokes feelings of lack of confidence or stress (Lumbantobing, 2022). In the context of student mental health, data from the 2018 Basic Health Research (Riskesdas) shows that around 9% of Indonesian students experience mental health disorders, such as

excessive stress and anxiety. This figure indicates the need for special attention to the mental well-being of university students, which can be affected by their online activities.

In general, FOMO is a psychological phenomenon often experienced by Generation Z, a generation that grew up amid the rapid development of social media (Perdana et al., 2024). This generation is characterized by high connectedness with technology and a tendency to compare themselves with others through content viewed online (Hayran & Anik, 2021). In the context of FOMO, Generation Z often feels pressured to keep up with the latest information or demonstrate certain achievements in order to remain relevant in their social environment. This is in line with findings that social media exposure can affect mental well-being, which includes life satisfaction, psychological resilience and quality of social relationships (Lim, 2023).

In addition, Generation Z students often exhibit a highly competitive attitude, both in terms of academics and career. Competitive attitudes are views related to feelings of competing with the achievements of others. This attitude affects how individuals interact with others and how they handle success or failure in competitive situations (Ridwan, 2022). Three indicators of a competitive attitude include having an open mindset, forward-thinking attitude, and high enthusiasm (Salasiah, 2022). This attitude encourages them to be active on platforms such as LinkedIn, but can increase the risk of FOMO when they feel they must always perform better than their peers (Raza et al., 2022). This competitive attitude, while positive in some contexts, can be an added pressure that contributes to the emergence of anxiety or self-contentment.

This study aims to fill the knowledge gap regarding how mental well-being and competitive attitudes influence FOMO among Generation Z students, particularly those who use LinkedIn in Tasikmalaya. By understanding the factors that influence FOMO, it is hoped that effective strategies can be developed to reduce its negative impact, thereby improving students' overall mental well-being.

Methods

This study used a quantitative approach with a survey method, which was chosen to statistically measure the relationship between the variables under study (Creswell, 2014). Quantitative methods allow researchers to collect large amounts of data and analyze it with statistical techniques to find patterns and relationships between variables.

The population that is the focus of the research is Generation Z students who live in Tasikmalaya and are active users of LinkedIn. The sample selection was conducted using purposive sampling technique, where respondents were selected based on certain criteria, namely students who actively use LinkedIn in Tasikmalaya. Through this technique, the research managed to get 100 respondents who met these criteria. This sample size was determined to ensure that the data collected was representative and relevant to the research objectives (Sugiyono, 2016).

The data used was primary data obtained directly from respondents through questionnaires distributed online. The instrument used is a questionnaire with a five-point Likert scale to measure the respondent's level of agreement with a number of statements (Sekaran & Bougie, 2016). The questionnaire was designed to identify factors that influence FOMO behavior among college students who use LinkedIn.

After the data was collected, the analysis was conducted using multiple linear regression method to determine the extent to which the independent variables affect the dependent variable (Aryani, 2020). Data processing was done with the help of SPSS version 26 software, which includes the stages of validity test, normality test, multicollinearity, autocorrelation, and heteroscedasticity. In addition, hypothesis testing was used to evaluate the influence of mental well-being and competitive attitudes on students' FOMO behavior.

Result and Discussion

Validity Test

Table 1. Validity Test

No	Variabel	Indicators	Korelasi	R Tabel	Keterangan
1	Mental Wellbeing (X1)	X1.1	0,570	0,1966	Valid
		X1.2	0,582	0,1966	Valid
		X1.3	0,582	0,1966	Valid
2	Sikap Kompetitif (X2)	X2.1	0,725	0,1966	Valid
		X2.2	0,636	0,1966	Valid
		X2.3	0,612	0,1966	Valid
3	Fear of Missing Out (Y)	Y1	0,662	0,1966	Valid
		Y2	0,500	0,1966	Valid
		Y3	0,558	0,1966	Valid

Based on table 1 shows, the number of respondents was 100, resulting in an r table value of 0.1966 at a 5% (0.05) significance level with a degree of freedom (df = N-2 = 100-2 = 98). All items on the variables Mental Wellbeing (X1), Competitive Attitude (X2), and Fear of Missing Out (Y) had correlation values greater than the r table, indicating that all items are valid and suitable for use in the data collection process.

Realiability Test

Table 2 Reliability Test

Variable	Cronbach Alpha	R table	Description
FOMO (Y)	0.805	0.60	Reliabel
Competitive Attitude (X1)	0.775	0.60	Reliabel
Mental Wellbeing (X2)	0.805	0.60	Reliabel

Based on table 2 shows, the reliability test results show that the three variables tested, namely FOMO (Y), Mental Wellbeing (X2), and Competitive Attitude, all have Cronbach Alpha values higher than the R table (0.60), which indicates that the instruments used are reliable. FOMO (Y) and Mental Wellbeing (X2) each have a Cronbach Alpha value of 0.805, while Competitive Attitude has a value of 0.775. Thus, these three instruments show good internal consistency and are reliable for use in further research.

Classical Assumption Test

1. **Normality Test**

Table 3 Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.65527150
Most Extreme Differences	Absolute	.123
	Positive	.123
	Negative	-.052
Test Statistic		.123
Asymp. Sig. (2-tailed)		.067[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on table 3 shows, the results of the normality test using the One-Sample Kolmogorov-Smirnov Test show that the residual data tested can be considered normally distributed. In this test, the number of samples used is 100, with a mean residual value of 0 and a standard deviation of 3.655. The largest difference between the data distribution and the expected normal distribution is 0.123, both in positive and negative differences. The test statistic value obtained is 0.123, and the p value (Asymp. Sig.) is 0.067. Since the p value is greater than the 0.05 significance level, the null hypothesis stating that the data follows a normal distribution cannot be rejected. Thus, it can be concluded that this residual data follows a normal distribution at the 5% significance level.

2. **Heteroscedasticity Test**
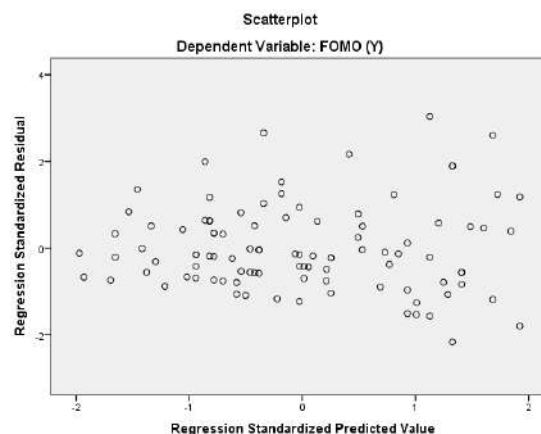
Figure 1 Heteroscedasticity Test

Based on figure 1 shows, the data results do not show any signs of heteroscedasticity, according to the results of the heteroscedasticity test displayed in the image above, showing the distribution of points on the *scatterplot* image does not form a clear pattern, and the points spread above and below the number 0 on the Y axis.

3. Multicollinearity Test

Table 4 Multicollinearity Test
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	20.186	3.927		5.141	.000		
Sikap Kompetitif (X1)	.215	.122	.212	1.755	.082	.649	1.541
Mental Wellbeing (X2)	.086	.103	.101	.835	.406	.649	1.541

a. Dependent Variable: FOMO (Y)

Based on table 4 shows, in the multicollinearity analysis section, the results show that the Tolerance value for the Competitive Attitude (X1) and Mental Wellbeing (X2) variables is 0.649, which is greater than the commonly used threshold of 0.1. This indicates that there is no significant multicollinearity problem between the two independent variables. In addition, the Variance Inflation Factor (VIF) value for both variables is 1.541, which is much smaller than the commonly used threshold value of 10. This low VIF value indicates that there is no high information redundancy between the independent variables in this regression model. Thus, it can be concluded that there is no multicollinearity problem that would affect the stability and interpretation of the regression model.

Hypothesis Test

Table 5 Hypothesis Test

Model Summary				
Model	R	R. Square	Adjusted R square	Std. Error of the Estimate
1	0.712	0.507	0.470	1.099

a.   Predictors: (Constant), X2, X1

Based on table 5 shows, hypothesis testing shows that the adjusted R-squared value is 0.470, which means that 47.0% of Fear of Missing Out Behavior can be explained by Mental Wellbeing and Competitive Attitude which are independent variables in the model. Meanwhile, the other 53.0% is influenced by other factors that are not in this study. So, this indicates that although mental wellbeing and competitive attitude have a significant role in explaining variations in fear of missing out behavior, there are still other factors that need to be researched to fully understand the factors that influence fear of missing out behavior in university students in Tasikmalaya.

1. T test (Partial)

Table 6 T Test (Partial)

	Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig
			Coefficients			
1	(Constant)	18.507	2.143		8.636	0.000
	X1	0.150	0.068	0.366	2.197	0.037
	X2	0.116	0.045	0.432	2.590	0.015

a. Dependent Variable: Y

Based on table 6 shows, it can be seen that the partial test significance result of X1 on Y is 0.037 smaller than 0.05 and the calculated t value of X1 on Y is 2.197, greater than the t table with a value of 2.04841. This shows that X1 (mental wellbeing) has a significant influence on Y (fear of missing out behavior). In addition, the partial test significance result of X2 on Y shows a value of 0.015 smaller than 0.05 and the calculated t value of X2 on Y is 2.590, greater than the t table with a value of 2.04841. Thus, X2 (competitive attitude) also has a significant influence on Y (fear of missing out behavior).

2. **F Test (Simultaneous)**

Table 7 F Test (Simultaneous)

	Model	Sum of Squares	df	Mean Square	F	Sig
			ANOVA			
1	Regression	33.482	2	16.741	13.863	0.000
	Residual	32.607	27	1.208		
	Total	66.089	29			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Based on table 7 shows, the purpose of the simultaneous f test is to see the extent to which the two variables jointly affect the dependent variable. Based on the results contained in the table above, the two models together show a significance of less than 0.05. That means that X1 and X2 together have a significant influence on Y.

H1 : The Effect of Mental *Well-being* (X1) on *Fear of Missing Out* (Y)

The partial t-test findings in Table 8 show that Mental Wellbeing (X1) has a significant value of 0.037 <0.05. Therefore, it can be said that Fear of Missing Out (Y) is positively and significantly influenced by Mental Wellbeing (X1). The results of this test are consistent with research (Djafarova & Rushworth, 2017), which shows that Research by Reer et al. (2019) found that individuals who experience Fear of Missing Out (FoMO) and have a strong attachment to social media tend to have low levels of psychological well-being. This has been supported by other studies such as those conducted by Dhir (2018) and Burnell et al. (2019). The fear of missing out and the tendency to compare oneself with others encourage individuals to spend excessive time on social media, which in turn can lead to social media fatigue and lower levels of psychological well-being.

H2 : The Effect of Competitive Attitude (X2) on Fear of Missing Out (Y)

Based on table 8, the results obtained from the partial t test show that the significance value for competitive attitude (X2) is 0.015 <0.05. Thus it can be concluded that the effect of competitive attitude (X2) has a positive and significant effect on Fear of Missing Out (Y). The results of this test support research conducted by Octaviani's research (2022) that there is a correlation between competitive attitudes and Fear Of Missing Out (FOMO). The results showed that F = 21.8 (p < 0.001) and R^2 = 19.1 (p < 0.001), which means that FOMO behavior can be predicted by self-esteem and competitive attitudes.

H3 : The Effect of Mental Wellbeing (X1) and Competitive Attitude (X2) on Fear of Missing Out (Y)

Based on table 9, the results of hypothesis testing (H3) display the significance value for the simultaneous influence of the Mental Wellbeing (X1) and Competitive Attitude (X2) variables on the Fear of Missing Out (Y) variable, the two models together show a significance of less than 0.05. The results of this test support research conducted by Hikmah (2021), which concluded that there is a correlation between fear of missing out and psychological well-being in college students, and fear of missing out plays a role in influencing psychological well-being.

Conclusion

Overall, the results of this study emphasize the importance of managing mental wellbeing and competitive attitudes to reduce FOMO. Interventions that focus on improving mental wellbeing through mindfulness, counseling, or physical activity, as well as developing a more balanced and healthy competitive attitude, may help reduce the risk of FOMO. Education on the wise use of social media and effective coping strategies are also needed to create a more supportive environment and reduce the stress experienced by university students.

Nevertheless, it should be noted that the coefficient of determination obtained in this study is still below 50%, 47% to be precise. This indicates that most of the variability in FOMO behavior cannot be fully explained by the independent variables that have been considered in this study, namely mental wellbeing and competitive attitude. Therefore, it is necessary to add other variables in the analysis to broaden the scope of factors that influence FOMO behavior. By adding additional variables, it is expected that unidentified factors that influence FOMO behavior can be identified more comprehensively.

The results of this study not only provide insight into the relationship between mental wellbeing, competitive attitude, and FOMO behavior, but also highlight the importance of considering other factors that may have a significant impact on FOMO behavior. Therefore, recommendations are suggested for stakeholders, especially educational institutions and mental health service providers, to consider the results of this study as a cornerstone in their efforts to better reduce FOMO behavior. By taking into account unidentified factors that may influence FOMO behavior, more effective interventions can be developed to help individuals manage their mental well-being and competitive attitudes.

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The Influence of Social Media Marketing and Brand Trust on Repurchase Interest with Customer Satisfaction As An Intervening Variable

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Abstract. This study aims to explore the interest in repurchase interest. The object of this study was done in Muara Café and Space. The research hypothesis that there was a positive influence of social media marketing, brand trust and customer satisfaction on the Muara Café and Space's customer repurchase interest. Social media marketing is hypothesized mostly from the increasing interaction that occurs on social media used by Muara Café and Space. This type of research was quantitative exploratory research, with 120 respondents. The analysis tool used was SEM-PLS that able to measure the complex causality between the variables. The results of this study showed that social media marketing had a positive and significant effect directly on repurchase interest. As well as the brand trust had a positive and significant influence on repurchase interest through customer satisfaction as an intervening variable. Based on the results of this study, it could be concluded that social media marketing and brand trust were able to increase repurchase interest in Muara Cafes and Space.

Keywords: Digital Marketing, Social Media, Customer, Online Purchase.

Introduction

The café business run well in Indonesia. Consumers who have a lot of choices tend to move if they are dissatisfied. Muara Café and Space in Bandarlampung is an innovative example that combines the concept of a café, co-working space, and community space. Providing a variety of supporting facilities such as fast Wi-Fi and meeting rooms, this café offers flexibility that meets the productivity and creativity needs of its users. This café also collaborates with the local community and the company PT. Nutrifood Indonesia, highlights its uniqueness in its business model. In this digital age, social media especially Instagram, plays a crucial role in marketing strategies. With 191.4 million active users in Indonesia, social media influences the behavior of consumers who now prefer online shopping and interacting through digital platforms.

Instagram provides a competitive advantage for entrepreneurs in marketing products and attracting consumers' attention. Changes in consumer behavior and social media presence affect the marketing strategy of the café business, including Muara Café and Space.

However, in Muara Café and Space, the number of visitors increases but do not repurchase at the estuary. Regarding on this fact, authors conducted a study for measure the level of influence of consumers who were interested in repurchasing at the estuary café and space. The collaboration with PT. Nutrifood Indonesia or the Nutrihub Lampung branding also includes several employment agreements such as providing free internet access to consumers who come to Nutrihub Lampung to just do their homework or work from the

café. Therefore, many visitors did not repurchase at the estuary of the café. Several factors would be measured starting from social media marketing, brand trust, customer satisfaction and also repurchase interest.

According to Kotler (2016), repurchase interest is the behavior of individuals who are motivated to exchange their money to enjoy goods that have been experienced by individuals. Meanwhile, the concept of repurchase interest according to Belopa (2015) is the main factor that affects a person's interest in making repurchases, namely psychological, personal, and social. Repurchase interest is an important indicator in measuring customer loyalty and can be a guide for companies to maintain and improve relationships with existing customers.

According to Ferdinand (2014), the behavior of buyers tends to buy products, the tendency of people to refer products to others, the behavior of a person who has the main preference for the product, and the distribution of information to support the good properties of the product.

Ferdinand in Bahar & Sjaharuddin (2015) said that the indicators that can be identified in repurchase interest are:

1. Transactional interest, which is a person's tendency to repurchase products that he has consumed. Referential interest is a person's tendency to refer to products that have been purchased, so that they are also bought by others, with references to their consumption experience;

2. Preferential interest, which is an interest that describes the behavior of a person who always has a primary preference for the product that has been consumed.

3. Exploratory interest, which describes the behavior of a person who is always looking for information about the product he is interested in and looking for information to support the positive qualities of the product he subscribes to.

Social media is an online platform where people with similar interests support each other by sharing, commenting, and providing support (Weber, 2007). The indicators of social media marketing are entertainment, interaction, trendiness, customization, and advertisement. According to Santoso, Baihaqi & Persada (2017), social media marketing is a form of marketing that is used to create awareness, recognition, remembrance, and action against a brand, product, business, individual, or group, either directly or indirectly, by using tools from the social web such as blogging, microblogging, and social networks. Social media can also encourage the growth of business opportunities for businessmen by collaborating with other entrepreneurs as an effort to improve human resources because social media facilitates these efforts (Murdiani, T., et. al., 2022). The social media marketing variables in this study are measured by referring to the indicators that have been determined by Oktriyanto, et al. (2021). These indicators include:

1. Entertainment: Reflects the extent to which social media marketing provides an attractive entertainment aspect to consumers.

2. Interaction: Measures the level of interaction and engagement of consumers with content promoted through social media.

3. Trendiness: Describes the extent to which marketing through social media follows the latest trends and developments in the industry or market.

4. Customization: Reflects the degree of customization of marketing content to the individual preferences and needs of consumers

5. Advertisement: Measures the effectiveness of ads distributed through social media as part of a marketing strategy.

Brand trust is defined as consumers who trust a product with all its risks because of high expectations or expectations for the brand will provide positive results so that consumers will give a sense of loyalty and trust in a brand (Hidayah & Apriliani, 2019). The brand trust indicators are brand characteristic, company characteristic, consumer brand characteristic. Brand trust is defined as a feeling of security that is generated based on their interactions with a brand and that the brand is trustworthy and accountable (Tong & Subagio, 2020). Trust involves a person's willingness to behave a certain way because of the belief that his partner will give him what he expects (Rodiques & Rahanatha, 2018).

According to Lau and Lee (1999) in their research journal entitled 'Consumers' Trust in a Brand and Link to Brand Loyalty', there are three indicators that can be used to measure brand trust, namely:

1. Brand characteristics. Brand characteristics play an important role in determining whether a consumer decides to trust them. The characteristics of a brand consist of a good brand reputation which can be realized from advertising and good public relations. However, this can also be seen from the quality and performance of a product. Brand reputation is also manifested from brand predictability which has an impact on consumers' positive expectations of the brand, and brand competence, which is how competent the brand is in meeting customer needs and desires.

2. Company characteristics. The level of customer trust in a brand is also influenced by the attributes of the company. The value of a brand can be influenced by consumer knowledge about the company behind the brand. When a company gains the trust of its consumers, then a product brand that emerges from the company will also gain the trust of consumers. These company characteristics consist of the company's reputation and the integrity of the company.

3. Consumer Characteristics. Brand attributes can have an impact on customer trust in the brand. These traits consist of brand experience, likes, satisfaction, and brand impact from other consumers (word of mouth), as well as similarities between consumers' self-concept and brand image.

The Customer satisfaction is a level at which the estimated performance of a product is in accordance with the expectations of the buyer (Kotler and Keller, 2013: 150). The customer satisfaction indicators used in the study, as pointed out by Kotler and Keller (2016: 120) as:

1. Experience: This refers to the experience or activity that a customer has experienced or performed with the product or service they are using. Customer satisfaction can arise as a result of the positive experiences they have had interacting with a company or brand.

2. Customer Expectations: Customer expectations include the extent to which their expectations of a particular product or service match the actual performance they receive from the company. If the performance of a product or service meets or even exceeds customer expectations, then this can contribute positively to customer satisfaction.

3. Needs: This indicator refers to the suitability between the customer's needs or needs with the products or services offered by the company. When a product or service effectively meets customer needs, then customers tend to feel satisfied.

Methods

This study underlined the impact of the variables Social Media Marketing (X_1), Brand Trust (X_2), Customer Satisfaction (Z) and Repeat Purchase Interest (Y) and done by statistical analysis in order to answer questions or test research hypotheses clearly.
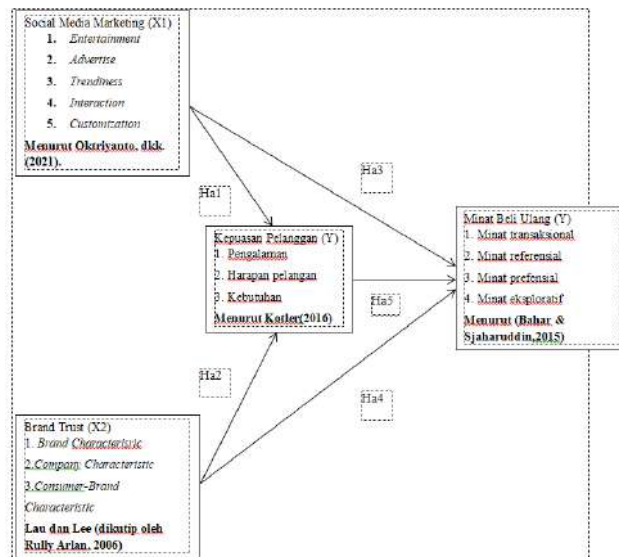

Figure 1. Conceptual Framework Model

This framework describes the relationship between independent variables (social media marketing, brand trust, and customer satisfaction) and dependent variable (repurchase interest) through the intervening variable namely customer satisfaction. The research hypothesis includes:

Ha1: Social media marketing has a significant impact on customer satisfaction

Ha2: Brand trust has a significant impact on customer satisfaction.

Ha3: Customer satisfaction has a significant impact on repurchase interest

Ha4: Social media marketing has a significant impact on repurchase interest

Ha5: Brand trust has a significant impact on repurchase interest

Ha6: A significant relationship between social media marketing, customer satisfaction and repurchase interest

Ha7: A significant relationship between brand trust, customer satisfaction and repurchase interest.

In this study, used a non-probability sampling or accidental sampling technique, in which the respondents can be randomly encountered when meeting with the researcher but selected which respondents meet the characteristics of the researcher. In addition to accidental sampling, the purpose sampling technique is also the determination of samples based on certain considerations, namely people who are suitable as data sources through the criteria of the sample being studied (Sugiyono, 2001).

The respondent criteria are: (1) minimum age of 17-50 years for either male or female, (2) respondents know Muara Café and Space products, (3) respondents own and are users of Instagram social media, (4) respondents who have made transactions online or offline. The researcher used the formula of G-Power to get the number of respondent samples with the effect size of 0.15, the alpha probability of the 705 and the 0.95 and the number of predictors of 3 cells to produce a minimum sample of 119 respondents.

Supriyati (2021) stated that the data analysis was carried out using the Partial Linear Square (PLS) version 3.2.9 can be done for this research namely with an intervening variable.

Result and Discussion
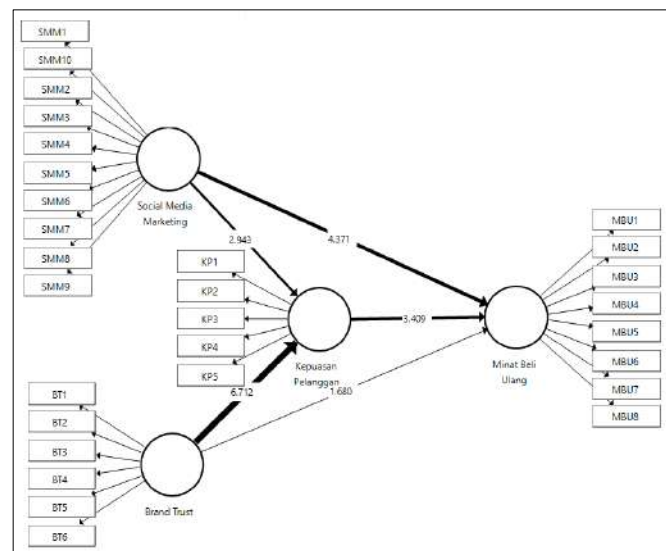
Figure 2. Structural models (Inner Model)

Based on the above structural model image, the brand trust variable has a greater impact on customer satisfaction compared to the social media marketing variable with customer satisfaction of 6,712. In order to affect the variable of repurchase interest, the results obtained by the social media marketing variable is more than the brand trust with a number of 4,371. So, the social media marketing variable better than brand trust to affect the variable of repurchase interest in the third half of the variable customer satisfaction and repurchase interest of 3,309.

Therefore, it can be concluded that to increase of repurchase interest, customer satisfaction must be increased through social media marketing which is built through intelligence through social. In this study, it was found that the social media marketing variable (X_1) had a positive and significant effect directly on repurchase interest (Y), but the brand trust variable (X_2) had a positive and significant influence on repurchase interest (Y) through customer satisfaction (Z) as an intervening variable.

Hipotesis	Path	Sampela sli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik (|O/STDEV|)	Nilai P (P values)	Hasil
Ha1	Social Media Marketing -> Kepuasan Pelanggan	0.2982	0.3010	0.1013	2.9433	0.0034	Signifikan
Ha2	Brand Trust -> Kepuasan Pelanggan	0.6450	0.6389	0.0961	6.7115	0.0000	Signifikan
Ha3	Kepuasan Pelanggan -> Minat Beli Ulang	0.4009	0.3889	0.1176	3.4085	0.0007	Signifikan
Ha4	Social Media Marketing -> Minat Beli Ulang	0.3561	0.3591	0.0815	4.3714	0.0000	Signifikan
Ha5	Brand Trust -> Minat Beli Ulang	0.1894	0.1968	0.1127	1.6799	0.0936	Tidak Signifikan
Ha6	Social Media Marketing -> Kepuasan Pelanggan -> Minat Beli Ulang	0.1195	0.1189	0.0468	2.5552	0.0109	Signifikan
Ha7	Brand Trust -> Kepuasan Pelanggan -> Minat Beli Ulang	0.2586	0.2548	0.0831	3.1123	0.0020	Signifikan

Figure 3. Hypothesis Test Results

Based on the table, the t-calculated value for the influence of social media marketing on customer satisfaction, shows significant results. The t-table value (1.656), which is 2,943 with a significance level of 0.298 (Sig < 0.05) or 0.034. However, it can be concluded that the influence of social media marketing on customer satisfaction has an influence. Therefore, according to the research hypothesis, social media marketing has a significant effect on customer satisfaction. In this result, the H_1 was accepted.

Based on the table, the t-calculated value for the influence of brand trust on customer satisfaction, shows significant results. The value of the t-table (1.656), which is 6.711 with a significance level of 0.645 (Sig < 0.05) or 0.000. However, the influence of brand trust on customer satisfaction has an influence. In accordance with the research hypothesis, brand trust has a positive and significant influence on customer satisfaction. And in this result, the H_2 was accepted.

Based on table, the t-calculated value for the effect of customer satisfaction on Repeat Purchase Interest, shows significant results. The t-table value (1.656), which is 3.408 with a significance level of 0.400 (Sig < 0.05) or 0.007. So it can be concluded that the influence of Customer Satisfaction on Repurchase Interest has an influence. So according to the research hypothesis, Customer Satisfaction has a positive and significant influence on Repurchase Interest. And in this result, the H_3 accepted

Based on table, the t-calculated value for the influence of Social Media Marketing on Repeat Purchase Interest, shows significant results. The t-table value (1.656), which is 4.371 with a significance level of 0.356 (Sig < 0.05) or 0.000. So it can be concluded that the influence of Social Media Marketing on Repurchase Interest has an influence. So according to the research hypothesis, Social Media Marketing has a positive and significant influence on Repurchase Interest and H_4 was accepted

Based on table, the t-calculated value for the influence of Brand Trust on Repeat Interest, shows a significant result. The t-table value (1.656), which is 1.679 with a significance level of 0.189 (Sig < 0.05) or 0.0936. So it can be concluded that the influence of Brand Trust on Repurchase Interest has no effect. Therefore, it is not in accordance with the research hypothesis that Brand Trust does not have a positive and significant influence on Repeat Buying Interest, so H$_5$ was rejected.

Based on the table, the t-calculated value for the influence of Social Media Marketing on Repurchase Interest through Customer Satisfaction as an intervening variable, shows significant results. The t-table value (1.656), which is 1.679 with a significance level of 0.189 (Sig < 0.05) or 0.0936. So, it can be concluded that the influence of Social Media Marketing on Repurchase Interest has an influence. Therefore, in accordance with the research hypothesis, Social Media Marketing has a positive and significant influence on Repeat Purchase Interest through Customer Satisfaction as an intervening variable. H$_6$ accepted

Based on table, the t-calculated value for the influence of Brand Trust on Repeat Purchase Interest through Customer Satisfaction as an intervening variable, shows significant results. The t-table value (1.656), which is 1.679 with a significance level of 0.189 (Sig < 0.05) or 0.0936. So, it can be concluded that the influence of Brand Trust on Repurchase Interest has an influence. Therefore, in accordance with the research hypothesis, Brand Trust has a positive and significant influence on Repeat Purchase Interest through Customer Satisfaction as an intervening variable and H$_7$ was accepted.

Conclusion

Based on the main data obtained, it can be concluded that the majority of Muara Café and Space consumers are men and women with an average age of 17 – 25 years, mainly from Lampung. Most of them are students and active users of social media. This study aims to find out the influence of Social Media Marketing and Brand Trust through customer satisfaction to increase repurchase interest in the estuary of cafes and spaces.

In this study, it was found that the social media marketing variable (X1) had a positive and significant effect directly on repurchase interest (Y), but the brand trust variable (X2) had a positive and significant influence on repurchase interest (Y) through customer satisfaction (Z) as an intervening variable. Main conclusions of the study may be presented in a short conclusions section, which may stand alone or form a subsection of a discussion or results and discussion section.

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The Influence of Transformational Leadership on Organizational Performance (Case Study on the DIGNITY Student Association)

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Abstract. This study examines the influence of transformational leadership by the Board of Commissioners on the organizational performance of the DIGNITY student association. The results show transformational leadership practices, including idealized influence, inspirational motivation, and individual consideration, have a significant positive impact on DIGNITY's performance. The Board's use of an AI chatbot to gather student feedback demonstrates adaptation to digital-era governance. The findings contribute to understanding transformational leadership in student organizations engaged in digital business. Statistical analysis confirmed the validity and reliability of the measurements used. Overall, the study validates that investing in transformational leadership within student organization governance can yield meaningful improvements in organizational outcomes.

Keywords: Transformational leadership, organizational performance, student association, digital business, governance

Introduction

The Digital Business Student Unity (DIGNITY) at Universitas Pendidikan Indonesia is a student organization that aims to develop potential in the digital business sector. To ensure the effective operation of the organization, the DIGNITY structure incorporates the Board of Commissioners as a legislative body responsible for providing supervision and strategic direction to the Board of Directors. Through this role, the Board of Commissioners is expected to enhance the performance and efficiency of the Board of Directors in executing its work programs and operational activities.

However, in practice, issues have arisen regarding the effectiveness of the Board of Commissioners. Numerous members of the Board of Directors have expressed concerns about the lack of responsibility and minimal critical attitude of the Board of Commissioners in fulfilling their supervisory function. The Board of Commissioners, which should serve as the provider of objective evaluation and strategic direction, is often perceived as insufficiently active, resulting in a suboptimal contribution to strategic decision-making. This situation has the potential to diminish the performance and effectiveness of the Board of Directors in achieving organizational objectives.

Conversely, the Board of Commissioners has introduced an innovation utilizing an artificial intelligence (AI)-based chatbot to accommodate student aspirations. This innovation aligns with the principles of Industrial Revolution 4.0, which integrates technologies such as the Internet of Things (IoT) and cyber-physical systems to improve efficiency and responsiveness in various sectors, including education (Mariska et al., 2021). This chatbot is anticipated to increase efficiency in collecting input and feedback from members, thereby facilitating more rapid accommodation of student aspirations and needs. Through this system, the Board of Commissioners endeavors to maintain relevance and adaptability to technological developments in executing supervisory and communication functions.

Although transformational leadership has been extensively studied in the context of corporations and formal education, there remains a gap in the understanding of its application in student organizations, particularly those engaged in digital business. This gap is further accentuated in the context of a supervisory body such as

the Board of Commissioners, where traditional oversight mechanisms must adapt to the demands of the digital era while maintaining effective organizational governance.

Consequently, the application of transformational leadership within the DIGNITY Board of Commissioners is anticipated to serve as a solution for cultivating a more dynamic organizational culture, enhancing accountability, and fostering effective collaboration with the Board of Directors.

Literature Review
Transformational Leadership

Transformational leadership is a leadership approach that focuses on inspiring and motivating followers to exceed their own expectations and achieve extraordinary outcomes (Naeem & Khanzada, 2018). The core components of transformational leadership include idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. These four components constitute a comprehensive framework for understanding how leaders drive organizational change and enhance performance.

Transformational leaders not only inspire their followers to achieve their individual goals, but also encourage them to go beyond their formal roles and responsibilities to contribute to the broader organizational objectives (Pradhan et al., 2018).

Transformational leaders possess the ability to articulate a compelling vision, instill a sense of purpose in their followers, and encourage them to think critically and creatively to solve problems.

Research has suggested that transformational leadership may exert its influence on organizational performance through its impact on organizational change capability (Le & Le, 2021). Transformational leaders are able to create a climate that is receptive to change, encouraging employees to question the status quo and explore new ways of working. The other literature provides support for the relationship between transformational leadership and organizational performance. For example, a meta-analytic study found that transformational leadership had a significant positive effect on both team-level and organizational-level performance, suggesting that this leadership style can have a broad influence on various levels of the organization (Chang et al., 2018). Another study found that transformational leadership was associated with higher levels of employee well-being and engagement, which in turn contributed to improved organizational effectiveness. (Sivanathan et al., 2004)

Organizational Performance

Organizational performance is defined as the measure of the abilities and capacities of an organization to achieve its objectives. This assessment allows various stakeholders to make judgments about the success or failure of the organization, as well as to motivate, activate, plan, and control (AlTaweel & Al-Hawary, 2021). Performance is achieved through the strategic positioning of the organization within the environment for aligning, optimizing, and surpassing various strengths and weaknesses, opportunities and threats, or customers' requirements and expectations of the organization that potentially change into benefits. Each subfield presents its definition according to the strategic importance related to the specific functional aspects of the organization, as some acknowledge that the definition is very complex, multifaceted, and multidimensional (Ibidunni et al.2022).

A review of the different theoretical perspectives on the definition of performance shows that organizational performance measures the impact of organizational activities, behavior, and strategies on society with a large interest, as opposed to large interest and customer satisfaction. Hence, it has been defined in terms of the best ratio between costs and output value, revenue, or wealth added. In other words, performance is a concept that intends to measure how well a management team transforms input—labor, money, resources, materials, machines, etc.—into desirable output, outcome, or end result (Singh and Misra 2021). Consequently, performance measurement avoids strategic, planning, and controlling factors within the organization, amidst business processes, programs, and achievements in terms of customer satisfaction, corporate financial results and returns, quality of service products or services, hard and soft improvements and trends, staff involvement, and other stakeholders. Superior performance is believed to ultimately improve the present and future levels of efficiency, competitiveness, sustainability, effectiveness, insurance, and total satisfaction of all agents involved in achieving the organizational objectives.

Methods

This study employs a quantitative method to obtain numerical data that can be statistically analyzed. SPSS software version 25.0 will be used to analyze the data collected through an online questionnaire. The questionnaire is designed to gather information from Project Managers and Program Managers at DIGNITY UPI, including demographic questions as well as views and experiences related to quality control conducted by the DIGNITY UPI Board of Commissioners. Respondents will be selected using purposive sampling to ensure data relevance. Data analysis will be conducted to evaluate relationships between variables, with the aim of providing insights and recommendations to assess the influence of transformational leadership on organizational performance.

Participant

Titled "The Influence of Transformational Leadership on Organizational Performance (Case Study on the DIGNITY Student Association)," this study specifically targets members of the Board of Directors at DIGNITY UPI, which includes the President Director, Vice President Director, Secretariat Department, Creative Media & Information Department, Career Advancement & Innovation Department, People & Organization Culture Department, Creative Economy Department, Strategy & Succession Development Department, External Affairs Department, and Internal Affairs Department, with a total of 20 respondents. The goal is to gain a deeper understanding of how the leadership of the DIGNITY Board of Commissioners (DEKOM) can influence organizational performance and effectiveness.

Research Instrument & Procedure
Research Title

The Influence of Transformational Leadership on Organizational Performance (Case Study on the DIGNITY Student Association).

Research Instrument

The research instrument used is a questionnaire developed by the researcher to measure the impact of the Board of Commissioners on the performance effectiveness of the Board of Directors within the DIGNITY UPI Student Association, specifically the Digital Business Student Unity UPI under the "Reformasi Bersinergi" Cabinet.

Objective Identification

The operational definitions of variables and indicators in this instrument are developed based on relevant literature on organizational governance, specifically focusing on the role of the board of commissioners and the performance of directors in the context of student organizations.

Result

Tabel 1: Validity Test Variable X

Indicator	Item	Calculated r	r Table	Sig. (2-tailed)	Variable
Idealized Influence	X1.1.1	0.524	0.444	0.018	Valid
	X1.1.2	0.531	0.444	0.016	Valid
	X1.1.3	0.465	0.444	0.039	Valid
	X1.1.4	0.638	0.444	0.002	Valid
	X1.1.5	0.684	0.444	0.001	Valid
Inspirational Motivation	X1.2.1	0.757	0.444	0	Valid
	X1.2.2	0.673	0.444	0.001	Valid

	X1.2.3	0.582	0.444	0.007	Valid
	X1.2.5	0.855	0.444	0	Valid
Individual Consideration	X1.3.1	0.672	0.444	0.001	Valid
	X1.3.5	0.745	0.444	0	Valid
Transformational Leadership (x)		1	0.444	-	Valid

Tabel 2: Validity Test Variable Y

Indicator	Item	Calculated R	r Table	Sig. (2-tailed)	Conclusion
Effectiveness	Y1.1.1	0.766	0.444	0	Valid
	Y1.1.2	0.742	0.444	0	Valid
	Y1.1.3	0.566	0.444	0.009	Valid
	Y1.1.4	0.839	0.444	0	Valid
	Y1.1.5	0.774	0.444	0	Valid
Efficiency	Y1.2.1	0.757	0.444	0	Valid
	Y1.2.2	0.538	0.444	0.014	Valid
	Y1.2.4	0.646	0.444	0.002	Valid
Productivity	Y1.3.2	0.776	0.444	0	Valid
	Y1.3.3	0.893	0.444	0	Valid
	Y1.3.4	0.838	0.444	0	Valid
Member satisfaction	Y1.4.1	0.817	0.444	0	Valid
	Y1.4.2	0.878	0.444	0	Valid
	Y1.4.3	0.644	0.444	0.002	Valid
	Y1.4.4	0.769	0.444	0	Valid
	Y1.4.5	0.902	0.444	0	Valid
Organizational Performance (Y)		1	0.444	-	Valid

Validity test is used to assess the accuracy of the research instrument. The validity test ensures that the instrument used is really able to describe the variable being measured, so the validity test is very important because an invalid instrument will produce inaccurate data in the study.

The table above presents the results of the data processing test conducted to assess the validity of the statement items in the questionnaire. Based on the calculation results, all statement items are declared valid. This validity is determined by comparing the r count (r count) of each item with the r table value, the r table value is

determined from the number of respondents of 20 people and the number of independent variables as many as 1 indicator so that the value obtained is 0.444. Because the r value of all items exceeds the threshold of 0.444, it can be concluded that the questionnaire item data is valid. Item validity ensures that each question accurately measures the desired construct and the data collected is reliable for further analysis. Therefore, we can confidently continue to use this data set for further analysis, as we know that the questions in the questionnaire are valid and appropriate for this study.

Tabel 3: Reliability Test Variable X

Cronbach's Alpha	N of Items
.877	12

Tabel 4: Reliability Test Variable Y

Cronbach's Alpha	N of Items
.950	16

Reliability test is intended to measure the consistency of the questionnaire that has been distributed. This test is intended so that all survey distributions and questionnaires that have been distributed are consistent so that they can produce stable and reliable results. This assessment is based on Cronbach's Alpha value which ranges from 0 - 1.

Tabel 5. Reliability Test Matrix

Cronbach's Alpha value	Value
0.9	Very Good
0.8 - 0.9	Good
0.7 - 0.8	Good Enough
< 0.7	Unacceptable or Needs to be Ignored

In the table of reliability test results above, displaying the number 0.877 in variable X and displaying the number 0.950 in variable Y. This shows that the reliability results on variable X are in a good position and the reliability results on variable Y are very good.

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
TRANSFORMATIONAL LEADERSHIP (X)	,108	19	,200[*]	,978	19	,917
ORGANIZATIONAL PERFORMANCE (Y)	,132	19	,200[*]	,964	19	,643

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Figure 1. Normality Test

The normality test aims to test whether the data to be used in the study is in normal condition or not. One of the basic assumptions of regression analysis is that the error (residual) must be normally distributed. Because when the data is not normally distributed the research cannot be considered valid. The condition for good normality is when the significance value of the normality table is> 0.05, this condition can be considered as normally distributed data, but on the contrary, when the data is <0.05, the significance value is not normally distributed.

In the normality table above, the significant data from the Transformational Leadership (X) variable is at 0.917 and Organizational Performance (Y) is at 0.643, Both data from these variables can be concluded to be normally distributed because they are greater than 0.05. This shows that there are no errors and violations of the normality assumption.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,752ª	,566	,541	6,12574

a. Predictors: (Constant), TRANSFORMATIONAL LEADERSHIP (X)

Figure 2. Multicollinearity Test

The multicollinearity test is intended to detect multicollinearity problems from data. This test is based on the R value and the R square value, when the R square value is smaller than the R value, the data is free from multicollinearity problems. In the above conditions, the R square has a value of 0.566 and is already smaller than the R value of 0.752. In this condition it can be considered that there is no significant problem of multicollinearity between the independent variables in the regression model because R square is less than R.

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10,015	5,718		1,752	,097		
	TRANSFORMATIONAL LEADERSHIP (X)	-,104	,121	-,200	-,864	,399	1,000	1,000

a. Dependent Variable: ABS_RES

Figure 3. Heteroskedasticity Test

The heteroscedasticity test aims to test the error variance in the regression model to reduce errors and bias. The interpretation of the heteroscedasticity test can be based on the sig value. When the sig value in the heteroscedasticity table is >0.05 then there will be no problem with heteroscedasticity, but if the sig value displayed is <0.05 then there is a problem with heteroscedasticity. This can indicate that there is error variance and the regression model is not fully valid.

In the heteroscedasticity table above, the sig value is 0.399 which is greater than 0.05. This shows that the data is free from heteroscedasticity problems or in other words, it is free from error variance and is considered constant.

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
ORGANIZATIONAL PERFORMANCE (Y) * TRANSFORMATIONAL LEADERSHIP (X)	Between Groups	(Combined)	1319,500	13	101,500	3,372	,094
		Linearity	832,081	1	832,081	27,644	,003
		Deviation from Linearity	487,419	12	40,618	1,349	,393
	Within Groups		150,500	5	30,100		
	Total		1470,000	18			

Figure 4. Linearity Test

The Linearity Test is conducted to check whether there is a linear relationship between the independent variable X and the dependent variable Y. In the Linearity test if the sig number of deviation from linearity is> 0.05 then there will be a linear relationship between the independent variable and the dependent variable, and vice versa if the sig value of deviation from linearity is <0.05 then there is no linear relationship between the independent variable and the dependent variable.

From the table above, the data on the sig value of deviation from linearity is 0.393, which means that this figure is in the sig> 0.05 condition, it can be interpreted that there is a linear relationship between the independent variable and the dependent variable.

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	12,968	10,296		1,259	,225		
	TRANSFORMATIONAL LEADERSHIP (X)	1,032	,219	,752	4,709	,000	1,000	1,000

a. Dependent Variable: ORGANIZATIONAL PERFORMANCE (Y)

Figure 5. Regression Test

Regression Test is used to check whether there is an influence between variable X on variable Y. The main requirement for the influence between two variables from the regression test is to have a sig value below 0.05. The table shows that the Sig value of the Transformational Leadership (X) variable is 0.000, which means that there is a statistically significant influence between Transformational Leadership on Organizational Performance. With conditions like this it can be interpreted that H0 can be rejected and H1 which states that there is a significant influence can be accepted.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,752[a]	,566	,541	6,12574

a. Predictors: (Constant), TRANSFORMATIONAL LEADERSHIP (X)

Figure 6. Determination Test

The value of the determination coefficient Adjusted R^2 table of 0.541 indicates that 54% of the variation in the dependent variable (Y) can be explained by the independent variable (X) in the regression model tested. This means that transformational leadership (X) has had a significant impact on changes in organizational performance (Y). However, 46% is influenced by other factors not covered in this model, or other variables that have not been included in the analysis.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	832,081	1	832,081	22,174	,000ᵇ
	Residual	637,919	17	37,525		
	Total	1470,000	18			

a. Dependent Variable: ORGANIZATIONAL PERFORMANCE (Y)

b. Predictors: (Constant), TRANSFORMATIONAL LEADERSHIP (X)

Figure 7. F-Test

The F test is used to determine whether the regression model as a whole is significant or not, when the results of the F test have met the criteria, the model will be considered valid for further analysis and can be used as a strong basis for interpreting the results.

Interpretation of the F test results can be done by determining the sig value. When the sig value is at <0.05 then it can be interpreted statistically, the independent variables simultaneously have a significant effect, but if the sig value results are at> 0.05 then it can be interpreted that the independent variables simultaneously do not have a significant effect. In the above conditions, the sig value in the anova table is 0.000 which means it is at <0.05, so it can be interpreted that the independent variables simultaneously have a significant effect on the dependent variable.

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12,968	10,296		1,259	,225		
	TRANSFORMATIONAL LEADERSHIP (X)	1,032	,219	,752	4,709	,000	1,000	1,000

a. Dependent Variable: ORGANIZATIONAL PERFORMANCE (Y)

Figure 8. T-Test

T -Test is used to test the significance of the variables. The statistical results of the T-test of the transformational leadership variable obtained a calculated sig value of 0.225, this value is smaller than <0.05. This figure shows that the results obtained do not occur by chance and have a significant value between variables. That way it can be interpreted that H0 is rejected and H1 is accepted.

Discussion

The findings of this study highlight the significant positive influence of transformational leadership by the DIGNITY Board of Commissioners on the organization's performance. The results align with previous research demonstrating the benefits of transformational leadership in student organizations and nonprofit contexts (Naeem & Khanzada, 2018; Pradhan et al., 2018).

The Board's adoption of an AI-powered chatbot to gather student feedback represents an innovative approach to enhancing governance in the digital era. This technological integration complements the transformational leadership practices, enabling the Board to better understand member needs and more responsively address them. Such digital tools can empower student leaders to elevate organizational performance by facilitating two-way communication and rapidly incorporating stakeholder input (Purwaamijaya & Prasetyo, 2022).

The positive impact of transformational leadership may be particularly pronounced for student organizations operating in the digital business domain. The visionary, intellectually stimulating, and individually supportive behaviors fostered by this leadership style can help student leaders navigate the complex, rapidly evolving digital landscape. By inspiring members and encouraging creative problem-solving,

transformational leaders can better position these organizations to seize emerging opportunities and adapt to changing market conditions.

However, the study's relatively small sample size and reliance on self-reported data from Board members introduce potential limitations. Larger-scale investigations across multiple student associations would strengthen the generalizability of these findings. Additionally, incorporating objective performance metrics beyond self-assessments could provide a more comprehensive evaluation of organizational outcomes.

To cultivate transformational leadership within student organization governance, leaders should prioritize behaviors that build idealized influence, inspirational motivation, and individualized consideration. This may involve articulating a compelling vision, modeling ethical conduct, providing personalized encouragement and support, and stimulating innovative thinking. Pairing these leadership practices with digital tools for enhanced stakeholder engagement can further amplify their positive impact on performance.

Future research should delve deeper into the nuances of how transformational leadership manifests in student-led organizations, particularly those engaged in digital business. Exploring the relative influence of the different leadership dimensions, as well as potential moderating factors, could yield valuable insights for strengthening organizational effectiveness in this dynamic context.

Conclusion

The study examined the influence of transformational leadership by the Board of Commissioners on the organizational performance of the DIGNITY student association. The results showed that transformational leadership practices, including idealized influence, inspirational motivation, and individual consideration, had a significant positive impact on DIGNITY's performance. The Board's use of an AI chatbot to gather student feedback demonstrated adaptation to digital-era governance. The findings contribute to understanding transformational leadership in student organizations engaged in digital business. Overall, the study validated that investing in transformational leadership within student organization governance can yield meaningful improvements in organizational outcomes.

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Social Media Fashion Influencers and Gen Z: Unraveling Purchase Intentions Through an Extended Theory of Planned Behavior (TPB) in Indonesia

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Abstract. This research examines the critical role of fashion influencers on social media in shaping Generation Z's buying intentions in Indonesia. It uses an extended TPB framework to fill a notable gap in existing studies. The study gathered responses from 400 participants through Google Forms, utilizing a convenient online approach. The research utilized PLS-SEM to examine the paths among the various variables involved in the study. The findings reveal that while PBC may not be an essential construct for purchase intention, it plays a vital role in shaping attitudes that ultimately guide those intentions. Subjective norms and credibility are critical components that profoundly influence attitudes and the drive to purchase. This research improves the understanding of how social media influencers affect Gen Z's buying decisions, offering valuable insights for marketers targeting this group online.

Keywords: Social Media Influencer, Credibility, TPB, Fashion, GenZ

Introduction

The fashion industry is rapidly expanding globally, driven by increasing incomes, changing consumer preferences, and the strong influence of social media (Cabigiosu, 2020). Fashion has become an essential means of self-expression for Generation Z, who blend mainstream trends with personal styles. Social media has played a significant role in this shift by enabling fashion influencers to connect with consumers authentically and in a relatable way (De Veirman et al., 2017). Influencer marketing has become a vital tool in the fashion industry. Consumers tend to trust recommendations from influencers more than traditional ads (Lou & Yuan, 2019).

Social media influencers significantly influence Generation Z regarding fashion choices. This generation, raised in the era of social media, places a high value on authenticity and transparency. They tend to trust relatable and genuine influencers more than traditional celebrities (Choi, 2020). This generation often looks up to influencers who represent their self-image, and their buying choices are greatly swayed by their

perceptions of these influencers. These views, in turn, affect their willingness to buy certain products (Huang & Benyoucef, 2017).

The Theory of Planned Behavior (TPB) (Ajzen, 1991) explains behaviors based on attitudes toward the behavior, subjective norms, and perceived behavioral control. In influencer marketing, attitudes reflect consumers' feelings about buying products influencers recommend. *Subjective norms* are the social pressures that influence behaviors, such as peer or online community influence. *Perceived behavioral* control refers to how easy or difficult consumers think it is to follow an influencer's advice (Ajzen, 1991).

While the Theory of Planned Behavior (TPB) gives valuable insights into consumers' decisions, we need to understand better how attitudes influence their buying intentions. This gap is evident in influencer marketing studies, which often explore how credibility, subjective norms, and perceived behavioral control influence purchase intention. However, their indirect effects through attitudes still need to be understood. Influencer credibility is crucial in shaping how audiences view the influencer and the products they promote (Lou & Yuan, 2019). The influence of credibility on the buying intentions of Generation Z has yet to be wholly grasped.

This study examines how influencer credibility, subjective norms (SN), and perceived behavioral control (PBC) influence fashion purchase intentions, with attitudes acting as mediators. It provides a unique analysis of how attitudes connect PBC, SN, and influencer credibility in shaping fashion purchase intentions among Generation Z in Indonesia. Influencer marketing's impact on consumer behavior is well-studied (Jin et al., 2019). However, given the country's unique cultural and digital context, its specific effects on fashion purchases in Indonesia still need to be explored. This research looks at how different factors influence the attitudes of Indonesian Gen Z and their intention to buy fashion items.

More research is needed on how the theory of planned behavior (TPB), influencer credibility, and Generation Z's buying intentions relate to each other in Indonesia. Many studies have focused on Western markets or looked at influencer marketing without considering how attitudes play a role (De Veirman et al., 2017). Many studies have examined how credibility, perceived behavioral control (PBC), and subjective norms affect people's buying intentions. However, only some of these studies have combined these factors into a model that shows how they work together. Understanding consumer behavior is essential in this context. This research aims to fill a gap in understanding how certain factors affect Gen Z's buying choices in the fashion industry.

This study provides valuable insights for fashion marketers who want to reach Gen Z in Indonesia. This group is shopping online more and is heavily influenced by social media. This research shows how attitudes influence the relationship between influencer credibility, perceived behavioral control (PBC), and subjective norms (SN). Brands can create better strategies for influencer marketing by understanding this. It helps brands choose influencers who share the values of Indonesian youth. This alignment increases engagement and encourages people to make purchases. This study combines the Theory of Planned Behavior (TPB) with the credibility of influencers. It offers helpful tips to increase consumer interaction and reach the buying power of Gen Z in the Indonesian fashion market.

Subjective norms, often referred to as perceived social pressure (Chetioui et al., 2020), significantly influence individual behavior and decision-making. These norms are shaped by external sources, particularly by people within one's social environment (Park, 2000). The judgments of those close and essential to an individual continue to impact their choices, influencing whether or not an action is taken (Hegner et al., 2017). As a result, individuals are more likely to behave if they believe others approve of it and less likely if they sense disapproval (Ajzen, 2020). Studies in consumer behavior have highlighted a positive correlation between subjective norms and purchase intentions (Jain & Khan, 2017).

Subjective norms show how social pressure influences people's behavior. They help individuals decide if their actions are appropriate (Singh et al., 2022). (Tiwari et al., 2024) highlights the critical link between subjective

norms and attitudes toward behavior. He explains that people's intentions to act are primarily influenced by their personal beliefs and the opinions of those around them.

Hypothesis 1: Subjective norms positively impact consumers' attitudes toward the influencer.
Hypothesis 2: Subjective norms positively impact consumers' intentions to purchase.

Perceived behavioral control reflects an individual's belief in their ability to perform and control a specific behavior (Ajzen, 1991). It is closely related to self-efficacy, which refers to confidence in completing tasks (Zimmerman, 2010). A study by (Al-Debei et al., 2013) shows that people are more likely to take action when they feel in control of their behavior. In the TPB, perceived behavioral control influences attitudes and intentions (Ajzen, 1991). Self-efficacy and perceived behavioral control are different ideas, even though they are sometimes used similarly. Perceived behavioral control is how easy or hard a person thinks it is to perform a behavior (Ajzen, 1991). Research shows that how much control people feel they have affect their attitudes, intentions, and actions, including their intentions (Ajzen, 2020; Jain & Khan, 2017; Jaiswal et al., 2022).

Hypothesis 3: Perceived behavioral control positively impacts consumers' attitudes toward the influencer.
Hypothesis 4: Perceived behavioral control positively impacts consumers' intentions to purchase.

Influencers on mobile social media help promote brands and products. They directly impact their followers' buying decisions. The success of these influencers depends on the trust their followers have in them. This trust transfers to the products or brands they recommend (Hu et al., 2019). Studies show that entertainers, in particular, generate higher engagement—such as more views, likes, and comments—compared to other types of influencers, making them especially powerful in marketing (Ren et al., 2023). Social media users often perceive influencers as more authentic and trustworthy than traditional celebrities. Influencers are seen as more honest and knowledgeable, particularly in live streaming, while celebrities may appear to be fulfilling contractual obligations (Belanche et al., 2021). The key to building trust and influencing consumer behavior is an influencer's authenticity, demonstrated through consistency and genuineness (Zniva et al., 2023). Research shows that when influencers are regarded as credible, followers respond more positively, which strengthens the impact of influencer marketing (Belanche et al., 2021). Influencers play a significant role in shaping what consumers decide to buy. When people trust an influencer, they are likelier to trust the products and brands they promote (Leite & Baptista, 2022).

Hypothesis 5: Credibility positively impacts consumers' attitudes toward the influencer.
Hypothesis 6: Credibility positively impacts consumers' intentions to purchase.

Wang & Sun (2010) explained that how consumers feel about products affects whether they use them, either directly or indirectly. Gupta & Vohra (2019) explored how social media influences customers' thoughts and actions. Interactions between social media influencers and their followers can create strong connections. This condition can boost the credibility of brands and positively affect how people feel about those brands and their likelihood of purchasing. (Ong & Ong, 2015) found that how people feel about advertising affects their buying intention. Paul & Bhakar (2018) found that how people feel about a brand and its ads significantly affects their buying choices. Attitudes toward advertising on social media platforms are essential to consumer behavior, particularly regarding purchase intentions (Hamouda, 2018; Song & Kim, 2020). Attitude affects intention, and influencer marketing makes this connection even more substantial (Paul & Bhakar, 2018; Song & Kim, 2020). Influencers' traits and connections with followers positively affect people's buying intentions.

Hypothesis 7: Attitudes toward the influencer positively impact purchase intention.
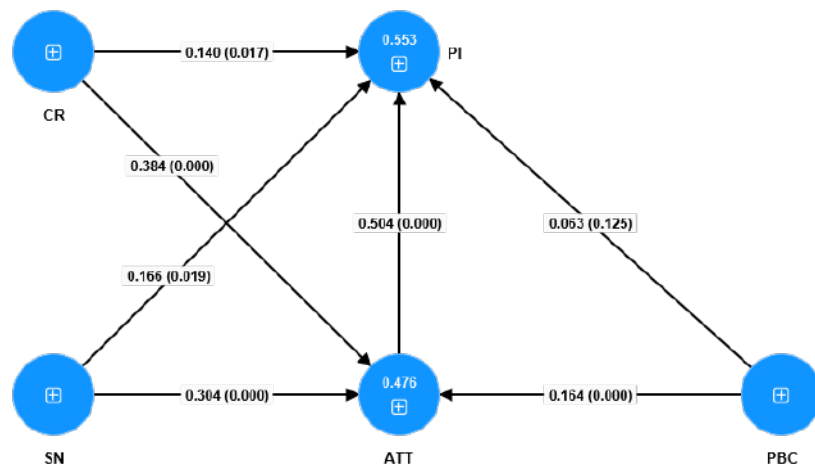
Figure 1. Structural Model
Notes: SN = Subjective Norm, PBC = Perceived Behavioral Control,
ATT = Attitude, CR = Credibility, PI = Purchase Intention

Methods

A survey was conducted to analyze various phenomena and complex models that require high item and scale standards (Boateng et al., 2018). The questionnaire was adapted from previous research to suit the Indonesian context. Respondents' opinions were assessed using a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." The survey focused on Indonesian consumers and was written in Indonesian for better understanding. We used an emic-epic approach to keep the meaning of survey items consistent in both languages. For a detailed breakdown of the questionnaire items, see Table 3. For a detailed breakdown of the questionnaire items, see Table 3 The survey used a convenience sampling method, which allowed us to reach participants through WhatsApp. This study gathered responses from 400 Gen Z individuals in Indonesia. This number of responses supported the research and the statistical tests (Tabachnick & California, 2013). The data was analyzed through SEM-PLS to evaluate the theoretical model, exploring the connections between latent and observed variables to confirm causal relationships and assess the model's overall fit.

Result and Discussion

Table 1. Demographic Characteristics

Characteristics of Respondents	Frequency	Percentage
Gender		
Male	119	29,8%
Female	281	70,3%
Education		
High school or below	202	50,5%

Bachelor		122	30,5%
Master or above		76	19,0%
Recidential			
Java		217	54,3%
Outside Java		183	45,8%

The results reveal that more participants are female, making up 70.3% of the total, while male participants account for 29.8%. Additionally, most respondents have achieved a high school or lower education level, representing 50.5%. A slightly higher percentage of participants live in Java, at 54.3%, compared to 45.8% who reside outside of Java.

Table 2. Model Assesment

Contruct/Item	VIF	CA	CR	AVE
Purchase Intention ((Mainolfi & Vergura, 2022)**)**	2.040	0.885	0.893	0.687
In the future, I plan to purchase the products recommended by the influencer.	3.089			
I would be interested in buying one or more products that I've seen from the influencer.	3.707			
My future purchases will be influenced by the information I gather from the influencer.	2.136			
I buy fashion items featured by the influencer through the online store.	1.770			
I will keep following influencers in the future to make online purchases				
Attitude (Chetioui et al., 2020)		0.914	0.915	0.796
I believe that fashion influencers can serve as style role models for me.	3.482			
I feel that fashion influencers frequently share interesting content.	3.279			
I am confident that fashion influencers often provide updates on new deals for various products and services.	2.368			
I consider fashion influencers a reliable source of information	3.250			

Subjective Norm (Li et al., 2020; Zhang et al., 2022)		0.896	0.899	0.708
Many important people in my life would approve if I bought products recommended by fashion influencers.	2.245			
Many important people in my life would want me to buy products promoted by fashion influencers	3.145			
My family's opinion strongly influences my decision to buy products recommended by fashion influencers.	3.179			
If someone around me buys a product recommended by a fashion influencer, their behavior will motivate me to buy it.	2.304			
Positive media coverage of products endorsed by fashion influencers will motivate me to buy them	1.698			
Perceived Behavioral Control (Chetioui et al., 2020; Zhang et al., 2022)		0.796	0.805	0.547
Apart from fashion influencers, I also consider other personal and objective factors when deciding to make a purchase.	1.430			
I will only purchase a product if the fashion influencer promoting it has a strong reputation	1.535			
It's my choice whether to buy a particular fashion product or not.	1.849			
I have the financial means to purchase the fashion items I want.	1.750			
It's convenient to buy fashion products in my area.	1.568			
Credibility (Chetioui et al., 2020; Mainolfi & Vergura, 2022)		0.870	0.882	0.657
I believe this fashion influencer is knowledgeable about the fashion industry.	2.033			
I feel that the influencer's passion for fashion is genuine.	2.600			
This fashion influencer values my opinions.	2.289			
I find the influencer to be reliable	1.974			

I believe that the advertising from fashion influencers serves as a reliable guide for buying products	1.870

The VIF values for all items and constructs are below 5, indicating that multicollinearity is not a significant concern in the model (J. Hair et al., 2017). Since the VIF values for all constructs, such as Purchase Intention (1.770 to 3.707), Attitude (2.368 to 3.482), Subjective Norm (1.698 to 3.179), Perceived Behavioral Control (1.430 to 1.849), and Credibility (1.870 to 2.600).

The SEM-PLS output results indicate that the model exhibits good reliability and validity across its constructs. First, the Composite Reliability (CR) values for all constructs exceed the recommended threshold of 0.70, demonstrating internal solid consistency, as suggested by (J. Hair et al., 2017). Specifically, the CR values are as follows: Purchase Intention (0.893), Attitude (0.915), Subjective Norm (0.899), Perceived Behavioral Control (0.805), and Credibility (0.882). In addition, the Cronbach's Alpha (CA) values for all constructs are above the minimum threshold of 0.70, further affirming the reliability of the constructs. The CA values range from 0.796 to 0.914. Furthermore, the Average Variance Extracted (AVE) values for all constructs exceed the threshold of 0.50, supporting convergent validity per (Fornell & Larcker, 1981). The AVE values range from 0.547 to 0.796. These results confirm that the model is reliable and valid, as it meets the necessary CA, CR, and AVE thresholds.

Table 3. Discriminant Validity and Model Fit Indicators

	ATT	CR	PBC	PI	SN	SRMR
ATT						
CR	0.679					
PBC	0.375	0.211				0.074
PI	0.790	0.633	0.363			
SN	0.677	0.756	0.346	0.654		

The provided table shows the results of the Heterotrait-Monotrait Ratio (HTMT) and Standardized Root Mean Square Residual (SRMR) values for various constructs. The HTMT values indicate discriminant validity between the constructs. All HTMT values (e.g., between Attitude (ATT) and Credibility (CR), 0.679) are below the recommended threshold of 0.85 (Henseler et al., 2015), suggesting that the constructs are distinct from one another. The SRMR value for the model is 0.074, which is under the acceptable limit of 0.08 (Sarstedt et al., 2020). This finding indicates that the model fits well. These results suggest that the concepts are clearly defined and the model's overall fit is appropriate.

Table 4. Model Comparison and Predictive Performance Metrics

	PLS loss	IA loss	Average loss difference	t value	p value	Q²predict	RMSE	MAE
ATT	0.312	0.487	-0.175	5.683	0.000	0.456	0.742	0.552

PI	0.467	0.636	-0.169	6.392	0.000	0.405	0.776	0.590
Overall	0.398	0.570	-0.172	7.389	0.000			

The results show that there are statistically significant differences between the Partial Least Squares (PLS) and Iterative Adjustment (IA) methods for both Attitude (ATT) and Purchase Intention (PI), as evidenced by the t-values exceeding 1.96 and p-values below 0.05. The average loss differences for ATT (-0.175) and PI (-0.169) indicate that PLS performs better than IA. Additionally, the Q^2predict values (0.456 for ATT and 0.405 for PI) suggest good predictive accuracy, while the RMSE and MAE values, which are relatively low, indicate minimal error in the predictions. These results show that PLS performs better than IA in how well the model fits and its ability to make accurate predictions (Hair et al., 2021).

Table 5. Structural Model

Path	Original sample	T statistics	P values	Decision
SN -> Attitude	0.304	4.776	0.000	Support
SN -> Purchase Intention	0.166	2.349	0.019	Support
PBC -> Attitude	0.164	4.137	0.000	Support
PBC -> Purchase Intention	0.063	1.533	0.125	Not Support
Credibility -> Attitude	0.384	6.379	0.000	Support
Credibility -> Purchase Intention	0.140	2.398	0.017	Support
Attitude -> Purchase Intention	0.504	7.921	0.000	Support

This study shows that subjective norms have a significant impact on both attitudes and purchase intentions. Subjective norms, or perceived social pressure, influence individual behavior and decision-making (Chetioui et al., 2020). In consumer behavior, these norms reflect the influence of people in an individual's social environment, whose judgments affect their choices (Hegner et al., 2017). The results support that people are likelier to adopt behaviors when they believe others approve. The strong relationship between subjective norms and attitudes, indicated by a T-statistic of 4.776 and a P-value of 0.000, shows how social pressures shape attitudes (Ajzen, 2020). Research confirms that the opinions of those close to an individual strongly influence their decisions, including purchasing behavior (Hegner et al., 2017; Park, 2000). Additionally, the study found that subjective norms positively affect purchase intentions, with a T-statistic of 2.349 and a P-value of 0.019. This means that consumers are more likely to intend to buy products when they perceive social approval for those products (Jain & Khan, 2017). These findings are consistent with previous studies showing how social pressure affects consumer behavior (Singh et al., 2022). (Tiwari et al., 2024) also highlight subjective norms' vital role in shaping attitudes and intentions. People who sense social approval are more likely to form positive attitudes and purchase intentions. Thus, the results of this study support existing research on the importance of subjective norms in influencing consumer behavior.

This study indicates that PBC significantly impacts attitude, with a T-statistic value of 4.137 and a p-value of 0.000, suggesting strong support for this relationship. This finding supports Ajzen (1991) idea that PBC affects a person's attitude and intention to do a specific behavior. PBC is about how much someone believes they can control or do a specific behavior. This idea is closely connected to self-efficacy (Zimmerman, 2010). The study did not support the idea that PBC directly affects purchase intention. The results showed a T-statistic of 1.533 and a p-value of 0.125, meaning no significant relationship exists. These findings are consistent with (Tiwari et al., 2024), who argued that the effect of PBC on purchase intention occurs through attitude first. Even though people believe they control their choices, their decision to buy a product or service is mainly shaped by how they feel about it. In other words, while someone may believe they have control over their buying decision, they need to have a positive attitude toward the product for purchase intention to form

(Al-Debei et al., 2013; Jain & Khan, 2017; Jaiswal et al., 2022). Therefore, attitude serves as a mediator linking PBC to purchase intention.

This study shows that people trust influencers. This trust affects how consumers feel and whether they buy a product. Specifically, credibility positively impacts attitude with strong statistical support (T-statistic = 6.379, p-value = 0.000), aligning with previous research highlighting the importance of trust in influencer marketing (Hu et al., 2019). Influencers on mobile social media platforms gain the trust of their followers. This trust extends to the products or brands they promote. As a result, influencers have a substantial impact on consumer behavior. Entertainers show a higher level of engagement than other influencers because their authenticity and relatability help build stronger connections with consumers (Ren et al., 2023). Credibility influencers can help increase consumer trust. When people trust these influencers, they are likelier to buy the products they suggest. Research shows that credibility significantly influences whether people decide to buy something. The T-statistic is 2.398, and the p-value is 0.017 (Leite & Baptista, 2022). The findings show that it is essential for influencers to be genuine and consistent, especially when they are live streaming. Influencers are seen as more authentic than traditional celebrities (Belanche et al., 2021). Influencers are essential because their trustworthiness affects consumers' feelings and choices in today's digital world.

This study shows a strong positive link between attitude and purchase intention. The original sample coefficient is 0.504, the T-statistic is 7.921, and the p-value is 0.000. This result confirms significant support for this relationship. This finding supports previous research by (Wang & Sun, 2010), which showed that how consumers feel about a product dramatically affects their chances of using or buying it. Gupta & Vohra (2019) studied how social media affects consumer behavior. They found that when influencers interact with their followers, it can create stronger emotional connections. This result boosts brand credibility and helps improve consumers' feelings about the brand. This positive attitude makes people more likely to buy, which supports the findings of Ong & Ong (2015). They stated that how consumers feel about ads is critical in shaping their buying intentions. Similarly, Paul & Bhakar (2018) found that consumers' perceptions of a brand and its advertisements significantly affect their purchasing decisions. This study demonstrates the critical role of attitudes toward influencer marketing, as highlighted by Hamouda (2018) and (Song & Kim, 2020). Influencers' traits and ability to connect with their audience are potent drivers of purchase intention. The study shows that having a positive attitude is essential for consumers who want to buy. Interactions with influencers encourage this positive attitude. This outcome demonstrates how effective influencer marketing is in shaping consumer behavior.

Conclusion

This study shows that influencer marketing strongly affects Gen Z's buying choices in Indonesia, especially in the fashion sector. Factors like how credible an influencer is, social norms, and how much control people feel over their actions are essential in influencing buying behavior. Consumers are more likely to trust and buy products they see as accurate and that influencers recommend. The study shows that social pressures strongly affect how people feel and what they want to buy. This finding highlights how the views of others can have a substantial impact on how people feel and what they plan to do.

However, the study has some limitations. For instance, it focuses primarily on influencer credibility. It does not fully explore other potential psychological factors that might influence purchase decisions, such as self-concept or emotional connections with the brand. Additionally, the research does not distinguish between different types of influencers, such as micro and macro-influencers, and their varying impacts on consumer behavior. Despite these gaps, there are areas for future research. One potential direction is exploring how different influencer types affect consumer behavior. It would also be helpful to investigate how digital behaviors—such as social media engagement—affect trust and purchase intentions, drawing on theories like the Technology Acceptance Model (TAM) or Uses and Gratifications Theory. This suggestion offers valuable insights into how influencers are shaping consumer behavior..

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A New Paradigm for Consumer Retention in the Beauty Industry: Insights from Mobile Augmented Reality Advertising

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Abstract. This study explores the factors influencing consumer decisions to repurchase products in Indonesia's cosmetics marketplace, highlighting the roles of advertising value, e-customer experience, e-customer trust, and e-customer satisfaction. Data were gathered from 214 respondents across Indonesia using a questionnaire and analyzed with SPSS and Structural Equation Modeling (SEM) through SmartPLS 3. The results indicate that advertising value affects repurchase intention indirectly through e-customer experience and e-customer trust, which serve as key mediators. On the other hand, e-customer satisfaction does not significantly mediate the relationship between advertising value and repurchase intention, suggesting it has a limited role in this context. The research proposes a novel approach to boosting repurchase intention by emphasizing the importance of customer experience, particularly the interactive aspects. Enhancing advertising value by fostering stronger customer trust and creating engaging experiences is shown to be an effective way to increase repeat purchases in the cosmetics market.

Keywords: e-Repurchase Intention, Advertising Value, e-Customer Experience, e-Customer Trust, e-Customer Satisfaction.

Introduction

Repurchase intention is a post-purchase behavior rooted in customer satisfaction, where satisfied customers are more likely to make repeat purchases (Kotler & Keller, 2016). Consumers who make repeat purchases are valuable assets for companies, as they reflect customer loyalty (Setyorini & Nugraha, 2016; Y. Zhang et al., 2011). Research on repurchase intention has evolved through various models, including service quality, satisfaction, trust, experience, and emotions (Zeithaml, 2000; Fang et al., 2011; Rose et al., 2011). However, these models often lack universal applicability, creating research gaps and opportunities for developing more adaptive frameworks.

With advancements in information technology, consumer behavior has shifted toward e-commerce, enabling transactions without location or time constraints. Data indicate that Indonesia had 215.6 million internet users in 2023, with 88.1% utilizing e-commerce services (APJII, 2023; Lidwina, 2021). Despite high internet penetration, the overall value of e-commerce transactions remains below expectations. For instance, e-commerce transactions in 2022 only reached IDR 476.3 trillion, falling short of the target of IDR 489 trillion (Nur, 2023). This highlights a gap between the potential and actual performance of Indonesia's e-commerce market.

In the cosmetics industry, one of the most promising sectors, the use of Augmented Reality (AR) has become a trend in digital marketing. AR allows consumers to virtually try products, offering a more interactive and personalized experience. This technology addresses consumer concerns regarding product authenticity, transaction security, and product suitability. However, only a few e-commerce platforms in Indonesia, such as Shopee, Lazada, and Sephora, have adopted AR technology (iPrice Indonesia, 2020).

Several factors influence repurchase intention in e-commerce, including product quality, price, brand image, customer experience, trust, and satisfaction (Kotler & Keller, 2016; Monroe, 2018; Fang et al., 2011). Previous studies indicate that customer experience and trust positively affect repurchase intention (Rose et al., 2011; Cunrawasih & Fasyni, 2023). Customer satisfaction also plays a significant role, while advertising value serves as an indicator for evaluating the effectiveness of marketing strategies (Haghirian et al., 2008).

Based on previous research, there is a gap that can be addressed by integrating the variables of customer experience, trust, and satisfaction in enhancing repurchase intention. This study aims to explore the relationships among these variables in the context of e-commerce for cosmetics while proposing a new conceptual framework that is relevant for current and future applications.

With the phenomena underpinning this research and previous studies examining consumers' repurchase intentions, there is an opportunity for future research to delve deeper into repurchase intentions within different models, particularly in the context of mobile advertising, specifically augmented reality (AR), in the e-commerce industry.

Based on the background described above, the research questions for this study are as follows:

1. What is the overview of Advertising Value, e-Customer Experience, e-Customer Trust, e-Customer Satisfaction, and e-Repurchase Intention in the cosmetics marketplace in Indonesia?
2. How does Advertising Value impact e-Repurchase Intention in the cosmetics marketplace in Indonesia?
3. To what extent does e-Customer Experience mediate the relationship between Advertising Value and e-Repurchase Intention in the cosmetics marketplace in Indonesia?
4. To what extent does e-Customer Trust mediate the relationship between Advertising Value and e-Repurchase Intention in the cosmetics marketplace in Indonesia?
5. To what extent does e-Customer Satisfaction mediate the relationship between Advertising Value and e-Repurchase Intention in the cosmetics marketplace in Indonesia?
6. Do e-Customer Experience and e-Customer Satisfaction jointly mediate the relationship between Advertising Value and e-Repurchase Intention in the cosmetics marketplace in Indonesia?
7. Do e-Customer Trust and e-Customer Satisfaction jointly mediate the relationship between Advertising Value and e-Repurchase Intention in the cosmetics marketplace in Indonesia?

Methods

Objects and Subjects of Research

The research focuses on the cosmetics marketplaces in Indonesia: Lazada, Shopee, and Sephora. These platforms were chosen because they utilize augmented reality applications for selling cosmetics. The research subjects are consumers who have purchased cosmetics from these marketplaces using augmented reality. The research examines the following variables: advertising value as the exogenous variable; e-consumer experience, e-consumer trust, and e-consumer satisfaction as intervening variables; and e-repurchase intention as the endogenous variable.

Population, Sample and Sampling Techniques

The sampling technique used is non-probability sampling, specifically accidental or convenience sampling, which involves selecting individuals or units that are most easily accessible (Suhartanto, 2014). The sample is drawn from cosmetics marketplaces in Indonesia—Shopee, Lazada, and Sephora—that utilize MARA for marketing their cosmetics. These marketplaces were selected due to their use of MARA in selling cosmetics. However, the selected samples must still meet the criteria required for this research.

Data Analysis Techniques

Descriptive Analysis

To gain deeper insights into the research object, descriptive analysis is presented using frequency distribution on a 7-point scale. The researcher calculates the percentage achievement for each indicator by determining the maximum score possible. The results are classified into three categories: low, medium, and high. The classification process is as follows:

a) With 214 respondents and a minimum response value of 1, the minimum score is 1 × 214 = 214.
b) The maximum response value is 7, making the maximum score 7 × 214 = 1,498.
c) The class interval is calculated as 1,498 − 214 = 1,284. This range is divided into three categories (high, medium, and low), with each class having a length of 1,284 ÷ 3 = 428. Based on this calculation, the frequency distribution is shown in Table 1.

Tabel 1. Interpretation Criteria for Answers

No	Interval Skor	Interval %	Achievement Category
1	214 - 642	14,29 - 42,86	Low
2	643 - 1.070	42,87 - 71,42	Medium
3	1.071 - 1.498	71,43 - 100	High

Source: Data Processing Results, 2024

Verification Analysis

The verificative analysis technique is used to determine the relationships between variables. This study employs the PLS-SEM analysis technique to model multiple variables within the research framework.

Describes the structural model of the research model

constructs are reflected or formed by latent construct dimensions. Figure 2 below displays the structural model
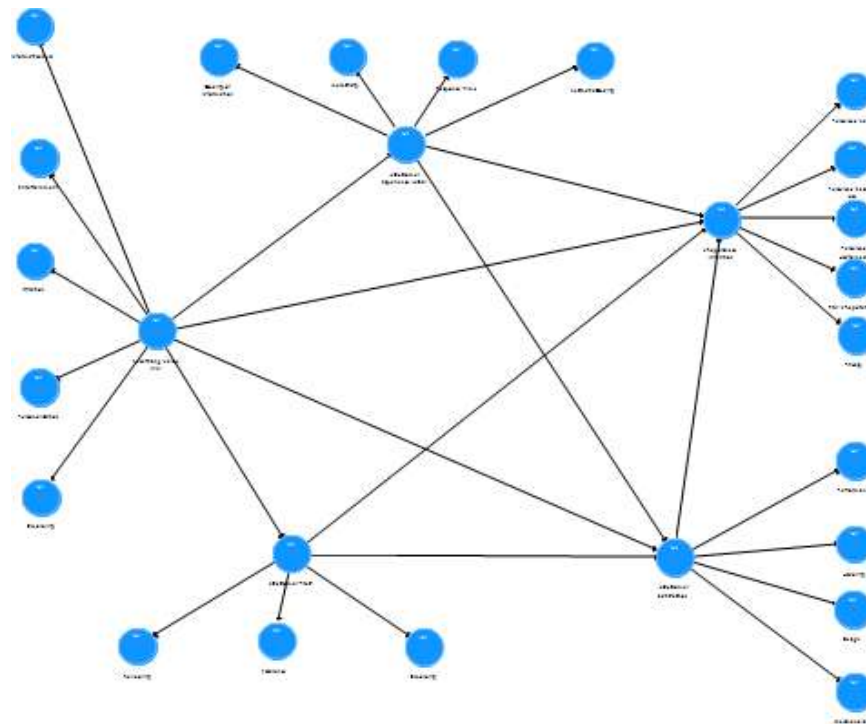
designed in this study.

Figure 2. Structural Model of Research

Designing a measurement model for each latent research variable.

The outer model consists of two types of construct indicators: reflective and formative. The measurement results for the outer model of all variables in this study are presented in detail in the appendix.

Data collection and examination

Before data processing and analysis, it is recommended to first examine the collected data, including removing responses with straight-line patterns or identical answers across a proportion of the questions.

Designing a path diagram from a research model
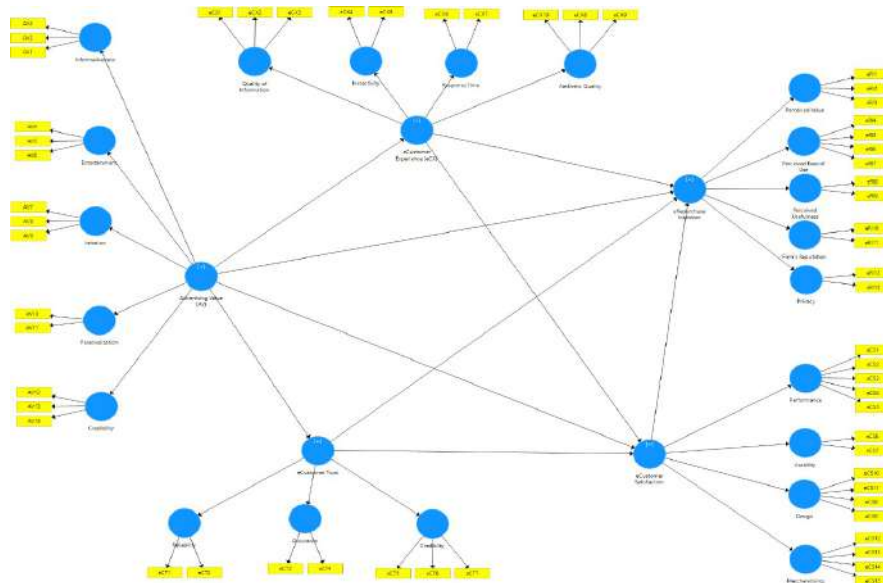
Figure 3. Path Diagram Construction in Research Models

Figure 3. shows the design of the path diagram that occurs in this research model. The diagram is made based on the research objectives and hypotheses proposed, equipped with several literature reviews that support this model.

Assessment of measurement model results (outer model) and Assessment of the results of the structural model (inner model)

The rule of thumb for evaluating the measurement model (outer model) and the structural model (inner model) is based on Hair Jr et al. (2014).

Result and Discussion

A total of 214 respondents participated in this study. The respondents completed the questionnaires either online or offline. The results of the questionnaire distribution in this study will be discussed in this section.

Analysis of Research Variable Description

Based on the recap of the descriptive analysis of the research variables, all variables used in this study demonstrated high score levels. The detailed scores for each variable are presented in Table 2.

Table 2. Recap of the descriptive analysis of the research variables,

NO	Variable	Count of Score	Max Score	Achivment	Category
1	Advertising Value	17431	20972	83%	High
2	e-Customer Experience	12801	14980	85%	High
3	e-Customer Trust	8891	10486	85%	High
4	e-Customer Satisfaction	14079	16478	85%	High
5	e-Repurchase Intention	15989	17976	89%	High

Source: Data Processing Results, 2024

Based on the data presented in Table 2, it is evident that the use of mobile augmented reality advertising across all variables in this study achieved high score levels.

Validity and Reliability Test Results

Based on the validity test, it was found that all statement instruments had an r-Calculated value greater than r-Table, with significance levels exceeding 0.05. Therefore, it can be concluded that all statement items are considered valid and can proceed to the next stage of testing.

According to the theory proposed by Hair et al. (2014), an instrument for research variables is categorized as reliable when the Cronbach's Alpha value exceeds 0.7. The reliability test results in this study show that all variables have a Cronbach's Alpha value greater than 0.7. Therefore, it can be concluded that all variables meet the requirements for further testing.

Structural Model Analysis Results

Figure 4 represents the full model of the structural model used in this study. The figure illustrates the relationships between latent variables, with the displayed values representing the path coefficients, indicating the magnitude of direct effects. These values will subsequently be used to calculate both direct effects and total effects.
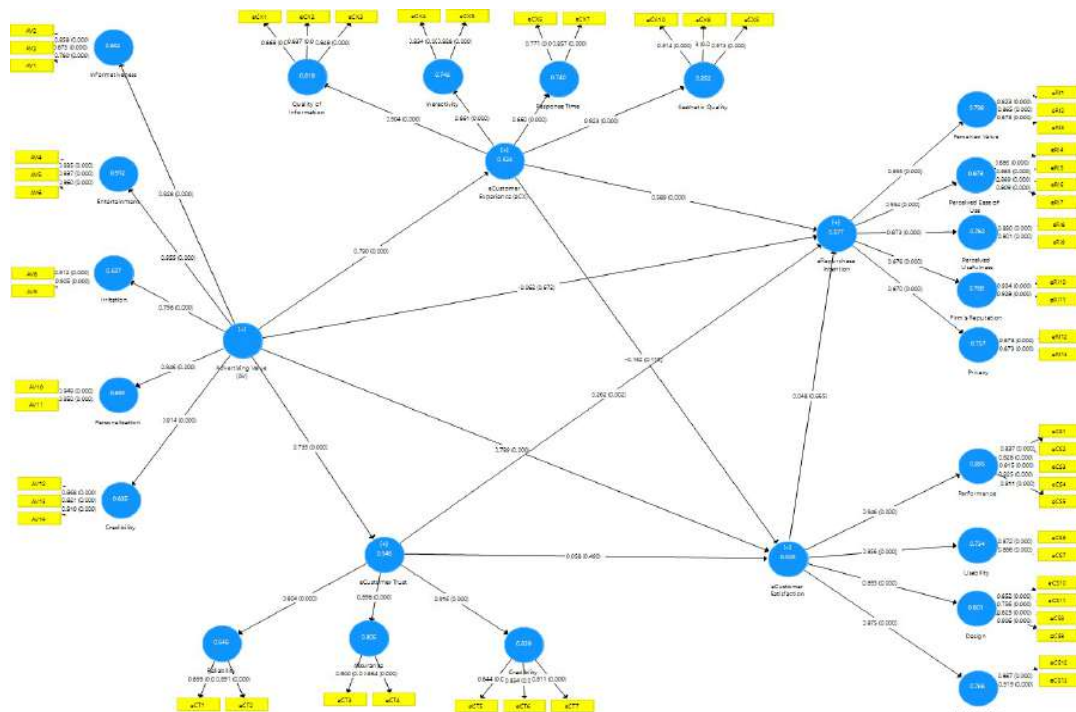
Figure 4. Full Model

Overall, the full model in the SmartPLS 3 software above can be created in the form of an SEM model as follows:
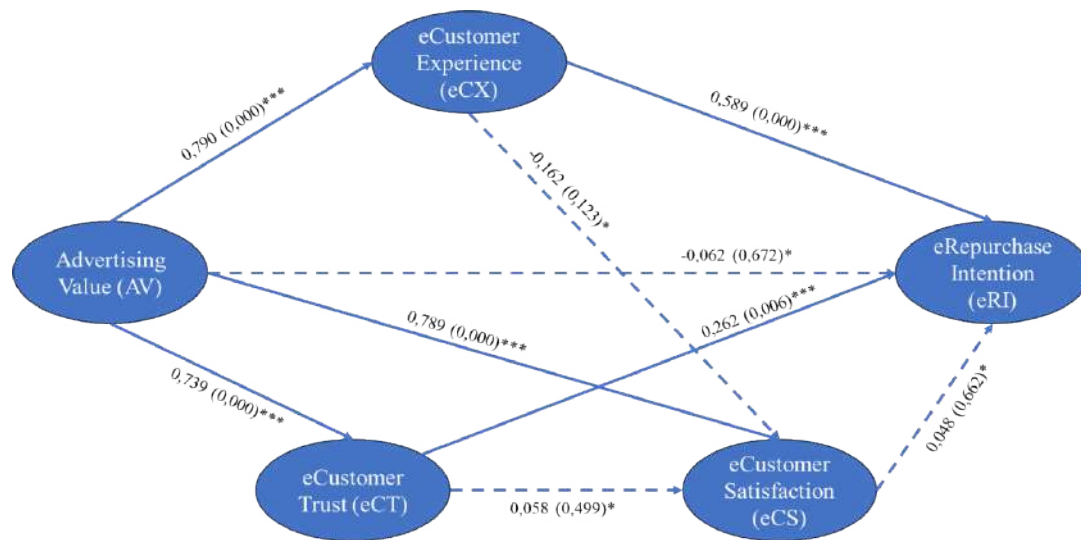
Figure 5. Full Structural Model

Note: * : not significant at the level of 0.01; 0.05 and 0.1

*** : Significant at the level of 0.01; 0.05 and 0.1

The full model illustrated above depicts the relationships between exogenous and endogenous latent variables. The displayed values represent the path coefficients for each relationship, indicating the magnitude of direct effects. These values can then be used to calculate the magnitude of indirect effects and total effects. The values in parentheses represent p-values, which are used to assess the significance of the relationships between variables. Solid lines in Figure 4 indicate significant effects, while dashed lines represent non-significant effects.

Hypothesis Testing

Hypothesis 1: Advertising Value (AV) has an influence on e-Repurchase Intention (eRI)

The test results indicate that there is no positive and significant effect of AV on eRI, as the statistical t-value is smaller than the critical t-value at a 5% significance level (0.424 < 1.96). Additionally, the influence of AV on eRI, based on the path coefficient value of 0.062, is proven to be insignificant with a p-value of 0.699 > 0.05. This means the hypothesis is rejected.

Hypothesis 2: e-Customer Experience (eCX) mediates the influence of Advertising Value (AV) on e-Repurchase Intention (eRI)

The test results demonstrate a positive and significant effect of AV on eRI mediated by eCX. Statistically, this is evident from the t-statistic value of 7.427 > 1.96 and a p-value of 0.000 < 0.05. This means that by improving eCX, the mediation effect accounts for 46.5% and can increase up to 57.5%.

Hypothesis 3: e-Customer Trust (eCT) mediates the effect of Advertising Value (AV) on e-Repurchase Intention (eRI)

The test results for the mediation variable show a p-value of 0.009 < 0.050, indicating significance at a 95% confidence level, and thus, the hypothesis is accepted. This means that the eCT variable significantly acts as a mediation variable, mediating the indirect effect of AV on eRI. By improving eCT, the mediation effect accounts for 19.3% and can increase up to 31.8%.

Hypothesis 4: e-Customer Satisfaction (eCS) mediates the effect of Advertising Value (AV) on e-Repurchase Intention (eRI)

The test results for the mediation variable show a p-value of 0.665 > 0.050, indicating insignificance. This implies that eCS does not significantly act as a mediation variable in mediating the indirect effect of AV on eRI. Thus, the hypothesis is rejected.

Hypothesis 5: e-Customer Experience (eCX) and e-Customer Satisfaction (eSC) mediate in parallel the influence of Advertising Value (AV) on e-Repurchase Intention (eRI).

The test results for the mediation variable show a p-value of 0.713 > 0.050, indicating insignificance. This means that eCX and eCS do not significantly act as mediation variables in mediating the indirect effect of AV on eRI. Thus, the hypothesis is rejected.

Hypothesis 6: e-Customer Trust (eCT) and e-Customer Satisfaction (eCS) mediate in parallel the influence of Advertising Value (AV) on e-Repurchase Intention (eRI).

The test results for the mediation variable show a p-value of 0.820 > 0.050, indicating insignificance. This means that eCT and eCS do not significantly act as mediation variables in mediating the indirect effect of AV on eRI. Therefore, the hypothesis is rejected.

Research Discussion

The research focuses on enhancing consumers' repurchase intentions through cosmetic marketplaces in Indonesia using Mobile Augmented Reality Advertising, involving five variables: Advertising Value (AV), e-Customer Experience (eCX), e-Customer Trust (eCT), e-Customer Satisfaction (eCS), and e-Repurchase Intention (eRI). Among these, the eRI variable in Indonesian cosmetic marketplaces achieved the highest score compared to the other four variables, although all variables were measured to perform very well.

Based on the results of the data processing carried out, the respondents' perceptions of each variable can be seen as follows:

1. **Advertising Value**
   The AV variable, as measured, encompasses consumers' overall perceptions of AV through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia, which falls into the high category at 83%. This indicates that the advertising value delivered through Mobile Augmented Reality in Indonesian cosmetic marketplaces is regarded positively in terms of the information provided, the entertainment offered, the personalized presentation tailored to individual consumer needs, the credibility of the message conveyed, and the minimal disturbances.
   The AV variable was measured based on five constructs: Informativeness (IF), Entertainment (EN), Irritation (IR), Personalization (PZ), and Credibility (CR). Based on the respondents' recap responses, all AV dimensions achieved high scores, with an average value of 83%. The EN and PZ dimensions scored the highest, at 85%, while the IR dimension had the lowest score, at 79%. The IF dimension achieved a score of 84%, followed by the CR dimension with a score of 83%.

2. **e-Customer Experience**
   The eCX variable measured in this study reflects consumers' overall perceptions of eCX through Mobile Augmented Reality Advertising (MARA) in cosmetic marketplaces in Indonesia, which falls into the high category at 85%. This indicates that consumers' experiences with MARA in Indonesian cosmetic marketplaces are rated highly in terms of the quality of information provided, the application's response time to commands, the aesthetic quality of visuals, and the application's interaction with consumers.

The eCX variable was measured based on four dimensions: Quality of Information (QI), Interactivity (ITR), Response Time (RT), and Aesthetic Quality (AQ). Based on the respondents' recap responses, all eCX dimensions achieved high scores, with an average value of 85%. The AQ dimension scored the highest at 87%, while the QI dimension had the lowest score at 84%. Both the ITR and RT dimensions achieved scores of 85%.

3. **e-Customer Trust**

   Trust can be defined as a sense of confidence and expectation in an individual regarding the online risks they may face (Oliveira, Alhinho, Rita, & Dhillon, 2017). In this study, the eCT variable was measured based on three dimensions: Reliability (RL), Assurance (AS), and Credibility (CR). Based on the respondents' recap responses, all eCT dimensions achieved high scores, with an average value of 85%. The CR dimension scored the highest at 86%, while the AS dimension had the lowest score at 83%. The RL dimension achieved a score of 85%.

4. **e-Customer Satisfaction**

   Customer satisfaction is one of the key indicators for evaluating a company's performance. According to Kotler and Keller (2016), satisfaction refers to the level of an individual's feelings after comparing the results obtained with their expectations. In this study, the eCS variable was measured based on four dimensions: Performance (PF), Usability (US), Design (DS), and Merchandising (MCR). Based on the respondents' recap responses, all eCS dimensions achieved high scores, with an average value of 85%. Three dimensions, namely PF, US, and MCR, scored the highest at 86%, while the DS dimension had the lowest score at 85%.

5. e-**Repurchase Intention**

   In this study, the eRI variable measured encompasses consumers' overall perceptions of eRI through Mobile Augmented Reality in cosmetic marketplaces in Indonesia, which falls into the high category at 89%. This indicates that consumers' repurchase intentions using Mobile Augmented Reality applications in cosmetic marketplaces in Indonesia are rated highly, considering the value received by consumers, ease of use, perceived benefits, company reputation, and consumer privacy.

   The eRI variable was measured based on five dimensions: Perceived Quality (PQ), Perceived Ease of Use (PEU), Perceived Usefulness (PU), Firm's Reputation (FR), and Privacy (PRV). Based on the recap of respondents' responses, all eRI dimensions achieved high scores, with an average value of 89%. The dimensions PEU, PU, and FR scored the highest at 90%, while the PRV dimension had the lowest score at 87%, and the PQ dimension achieved a score of 88%.

Discussion of research results on the relationship between variables

The Influence of Advertising Value (AV) on e-Customer Experience (eCX)

The results indicate that the AV variable has a significant influence on eCX. This suggests that the advertising value of Mobile Augmented Reality Advertising contributes substantially to consumers' experiences when using this application. This finding aligns with the study by Poushneh and Vasquez-Parraga (2017), which stated that AR significantly enhances consumer experiences.

The Influence of Advertising Value (AV) on e-Customer Trust (eCT)

Based on the statistical analysis, the advertising value (AV) variable in Mobile Augmented Reality Advertising can generate customer trust (eCT) by 73.9%. This indicates that the advertising value in Mobile Augmented Reality Advertising significantly contributes to consumers' trust in using the application. Consumer trust is built on reliability, which includes the clarity of ad visualizations displayed and the interaction between the company (device) and consumers. Credibility is established through the accuracy of the products and the relevance of the information provided. Regarding security, consumers feel confident and trust the safety of their data while using Mobile Augmented Reality Advertising.

The Influence of Advertising Value (AV) on e-Customer Satisfaction (eCS)

Customer satisfaction (eCS) is considered one of the key factors in business success and is a crucial feature in online business activities. The analysis results show that advertising value (AV) directly contributes to eCS by 78.9%. This indicates that the advertising value in Mobile Augmented Reality has a significant impact on consumers' satisfaction with using the application.

The Influence of e-Customer Experience (eCX) on e-Customer Satisfaction (eCS)

Empirically, this study shows that eCX does not contribute to the improvement of eCS. This may occur because the experiences perceived by consumers when using Mobile Augmented Reality applications in cosmetic marketplaces in Indonesia—measured by the quality of information, response time, interactivity, and aesthetic quality—do not significantly enhance consumer satisfaction for shopping through Mobile Augmented Reality.

The Influence of e-Customer Trust (eCT) on e-Customer Satisfaction (eCS)

Empirically, this study demonstrates that eCX does not contribute to the enhancement of eCS. This may be due to the consumer experiences with Mobile Augmented Reality applications in cosmetic marketplaces in Indonesia, in terms of information quality, response time, interactivity, and aesthetic quality, not significantly improving consumer satisfaction for shopping through Mobile Augmented Reality.

The Influence of e-Customer Experience (eCX) on e-Repurchase Intention (eRI)

This study has demonstrated that consumers' eCX with Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia contributes to eRI. This means that consumer experiences, reflected in the quality of information, consumer interaction with the company, response time, and the aesthetic quality of Mobile Augmented Reality Advertising, are positively perceived and influence consumers' intention to repurchase. These findings align with studies conducted by Fausta et al. (2023) and Sari & Padmantyo (2023), which indicate a significant effect of customer experience on repurchase intention. To achieve optimal results, companies must ensure that customers are actively engaged through interactions with the company, whether via customer service, social media, or other communication channels. However, this study contrasts with the findings of Surahman et al. (2021), which stated that customer experience does not influence repurchase intention in e-commerce in Indonesia.

The Influence of e-Customer Trust (eCT) on e-Repurchase Intention (eRI)

Empirically, this study has proven that trust (eCT) contributes to consumers' repurchase intention (eRI). This means that consumer trust, as reflected in the dimensions of reliability, credibility, and assurance when using Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia, contributes to eRI.

The Influence of e-Customer Trust (eCT) on e-Repurchase Intention (eRI)

Empirically, this study has proven that trust (eCT) contributes to consumers' repurchase intentions (eRI). This indicates that consumer trust, reflected in the dimensions of reliability, credibility, and assurance when using Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia, significantly contributes to eRI. This finding is supported by the study conducted by Purnamasari and Suryandari (2023), which stated that eCS has a positive and significant impact on eRI. This implies that the level of satisfaction experienced by consumers directly influences the extent of their intention to repurchase from the e-commerce platform. These results are also supported by the research of Syacroni, Hamdan, and Ilhamalimy (2023). However, some studies present opposing findings, such as the research by Ginting et al. (2023), which concluded that customer trust does not significantly affect consumers' repurchase intentions in e-commerce in Indonesia.

The Influence of e-Customer Satisfaction (eCS) on e-Repurchase Intention (eRI)

This study empirically shows that eCS does not have a significant effect on eRI. These findings align with the research by Ashghar and Nurlatifah (2020) on online repurchase intentions among Gopay users transacting with MSMEs, which found that satisfaction does not significantly influence repurchase intentions. Similarly, Prahiawan et al. (2021) demonstrated in their study that e-satisfaction from online stores does not significantly affect consumers' repurchase intentions toward the same store on e-commerce platforms. This might occur because satisfaction is not always a prerequisite for repurchase intentions, as intentions may not arise until after an initial purchase.

However, these results contradict studies by Chen and Chou (2012), Purnamasari and Suryandari (2023), and Mohamed et al. (2014), which show that customer satisfaction has a significant positive effect on the intention to continue shopping online. These findings are further supported by research from T. Ali (2016), Fausta et al. (2023), Ginting et al. (2023), Ibzan, Balarabe, and Jakada (2016), and Surahman et al. (2021), all of which affirm a similar conclusion.

The Influence of Advertising Value (AV) on e-Repurchase Intention (eRI)

The results of this study indicate that there is no significant direct effect of advertising value (AV) on e-Repurchase Intention (eRI) when using MARA in cosmetic marketplaces in Indonesia. These findings align with the research conducted by Huang et al. (2018), which found that advertising value does not have a significant effect on consumers' repurchase intentions. This suggests that other factors, such as product quality or price, may also influence consumers' repurchase intentions.

However, other previous studies have shown that AV can have a positive effect on consumers' repurchase intentions (Chen et al., 2016; Kim et al., 2017), where consumers feel satisfied with the advertising value presented and tend to develop an intention to repurchase.

Advertising Value (AV) has an indirect effect on e-Repurchase Intention (eRI) through e-Customer Satisfaction (eCS)

The eCS variable is not significant in mediating the indirect effect of the AV variable on eRI. In other words, eCS does not mediate the relationship between AV and eRI. Based on empirical findings, the advertising value presented through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia can enhance customer satisfaction. This is supported by previous studies demonstrating the impact of advertising value on customer satisfaction, particularly among consumers who transact online. However, customer satisfaction with using Mobile Augmented Reality Advertising does not necessarily guarantee an increase in consumers' repurchase intentions in these cosmetic marketplaces.

Advertising Value (AV) has an indirect effect on e-Repurchase Intention (eRI) through e-Customer Experience (eCX)

The mediation results show that the effect of the AV variable on eCX is 0.790, and the effect of eCX on eRI is 0.589. Additionally, as seen in Table 4.55, the mediation test results for AV on eRI through eCX have a p-value of 0.000 < 0.050, indicating significance at a 95% confidence level. The eCX variable significantly mediates the indirect effect of AV on eRI. Furthermore, it is observed that at a 95% confidence level, eCX enhances its mediation role by 46.5% and could increase up to 57.5%.

Empirically, this result can be understood as AV presented through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia plays a crucial role in providing consumers with a positive experience using this technology. Considering that augmented reality is a relatively new technology in Indonesia's cosmetic industry, it encourages consumers to try this application during their online shopping process. The mediation role significantly contributes to enhancing consumers' repurchase intentions.

Advertising Value (AV) has an indirect effect on e-Repurchase Intention (eRI) through e-Customer Trust (eCT)

The mediation results show that the effect of the AV variable on eCT is 0.739, and the effect of eCT on eRI is 0.589. Additionally, as seen in Table 4.55, the mediation test results for AV on eRI through eCT have a p-value of 0.009 < 0.050, indicating significance at a 95% confidence level. The eCT variable significantly mediates the indirect effect of AV on eRI. Furthermore, it is observed that at a 95% confidence level, eCT enhances its mediation role by 19.3% and could increase up to 31.8%.

Empirically, this result can be understood as the AV presented through Mobile Augmented Reality Advertising (MARA) in cosmetic marketplaces in Indonesia plays a crucial role in fostering consumer trust in using Mobile Augmented Reality Advertising.

Advertising Value (AV) has an indirect effect on e-Repurchase Intention (eRI) through e-Customer Experience (eCX) and e-Customer Satisfaction (eCS)

The mediation results show that the effect of the AV variable on eCX is 0.790, and the effect of eCX on eRI is 0.589. Meanwhile, the effect of AV on eCS is 0.789, but eCS does not have an effect on eRI. Furthermore, the mediation test results for AV on eRI through eCX and eCS show a p-value of 0.713 > 0.050, indicating that this measurement is not significant at a 95% confidence level. The variables eCX and eCS, collectively, do not significantly mediate the indirect effect of AV on eRI.

Advertising Value (AV) has an indirect effect on e-Repurchase Intention (eRI) through e-Customer Trust (eCT) and e-Customer Satisfaction (eCS)

The mediation results show that the effect of the AV variable on eCT is 0.739, and the effect of eCT on eRI is 0.262. Meanwhile, the effect of AV on eCS is 0.789, but eCS does not have an effect on eRI. Furthermore, the mediation test results for AV on eRI through eCX and eCS show a p-value of 0.820 > 0.050, indicating that this measurement is not significant at a 95% confidence level. The variables eCT and eCS, collectively, do not significantly mediate the indirect effect of AV on eRI.

Based on the relationships between the variables examined in this study, a model for Enhancing e-Repurchase Intention through Mobile Augmented Reality Advertising (MARA) in Cosmetic Marketplaces in Indonesia can be developed, as shown in Figure 6 below.
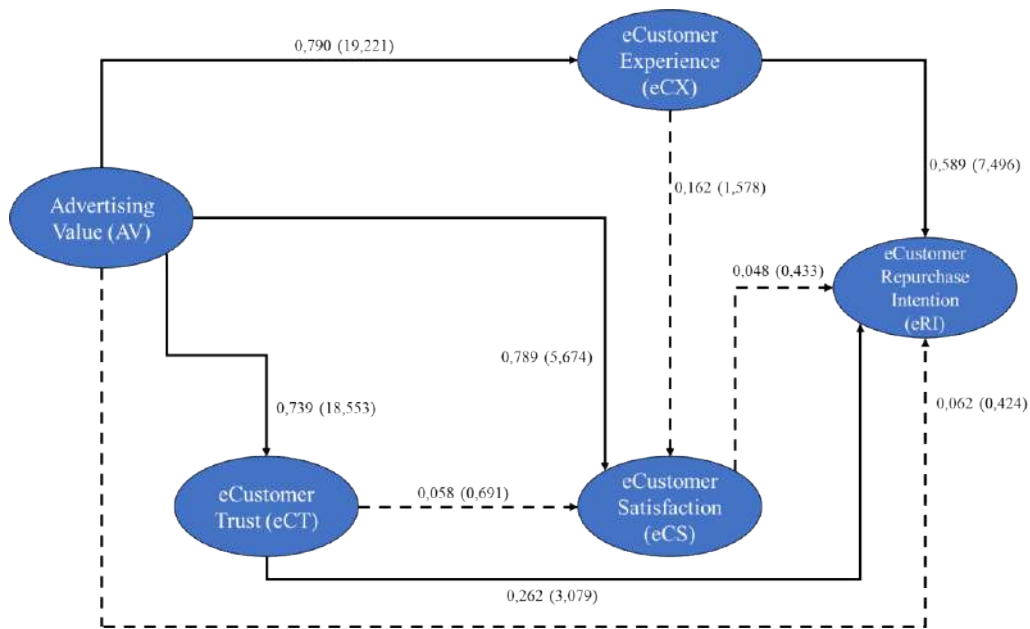
Figure 6. Mobile Augmented Reality Advertising-Based e-Repurchase Intention Enhancement Model in Cosmetic Marketplace in Indonesia

Research Findings

This study focuses on advertising value, online consumer experience, online consumer trust, and online consumer satisfaction to enhance online repurchase intention through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia. Using 214 respondents, the study developed an e-Repurchase Intention (eRI) model, as shown in Figure 7.

The model is highly contextual, designed to provide an empirical depiction of how each dimension of advertising value contributes to predicting repurchase intentions. The Mobile augmented reality advertising repurchase intention model for cosmetic marketplaces in Indonesia successfully addresses the research gap identified in this study. The research gap lies in the lack of clarity regarding the "how-to" process of how advertising value enhances consumers' repurchase intentions. This "how-to" gap is resolved by demonstrating that the latent variables of consumer experience, consumer trust, and consumer satisfaction can mediate advertising value to positively and significantly increase consumers' repurchase intentions.

Another key finding of this study is its empirical validation of the theoretical gap addressed in this research. Advertising value does not directly have a positive impact on repurchase intention (Kim & Kim, 2020; Chen & Chang, 2013; Lee & Lee, 2017). Empirically, the results of this study align with those of Kim & Kim (2020), who found that advertising value does not directly influence repurchase intentions for snack products. Similarly, Chen & Chang (2013) showed that advertising value does not affect repurchase intentions for cosmetic products. Additionally, Lee & Lee (2017) demonstrated that advertising value does not influence repurchase intentions for electronic products.

However, this study successfully proves that advertising value can have a significant impact on repurchase intention when mediated by other factors, specifically consumer experience and consumer trust. With these two mediating variables, advertising value becomes more meaningful and effectively enhances consumers' repurchase intentions.
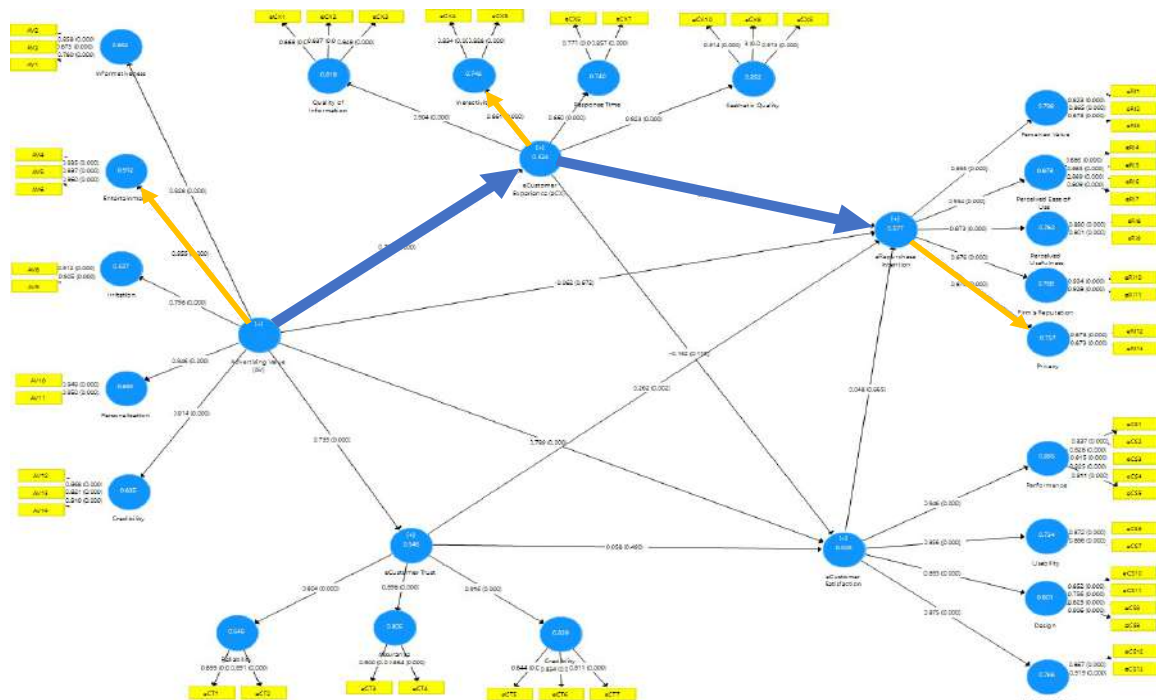
Figure 7. Findings of the e-Repurchase Intention Enhancement Model based on Mobile Augmented Reality Advertising.

Based on Figure 7, the findings of this study empirically demonstrate that enhancing e-repurchase intention through Mobile Augmented Reality Advertising is achieved through the contributions of the variables examined, along with the dimensions of those variables that have the highest outer loading values.

Figure 7 illustrates that improving e-repurchase intention based on Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia can be achieved by increasing advertising value through the mediation of e-customer experience. Enhancing advertising value can be focused on the entertainment dimension, while e-customer experience can be improved by emphasizing interactivity. By focusing on these dimensions with the highest outer loading values, e-repurchase intention through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia can be effectively increased.

Research Novelty

Based on direct observations, the distribution of online questionnaires, and interviews with several consumers, supported by statistical evidence, the following findings were obtained:

1. To enhance repurchase intention (eRI) in cosmetic marketplaces in Indonesia, the variables of advertising value, e-customer experience, e-customer trust, and e-customer satisfaction were utilized. The indicators used to measure these variables are new and distinct from those in previous studies, making them a valuable reference for measuring repurchase intention, particularly through Mobile Augmented Reality Advertising (MARA) in cosmetic marketplaces in Indonesia for future research.

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2. A new model for increasing consumer repurchase intention (eRI) based on augmented reality advertising in the cosmetics marketplace in Indonesia
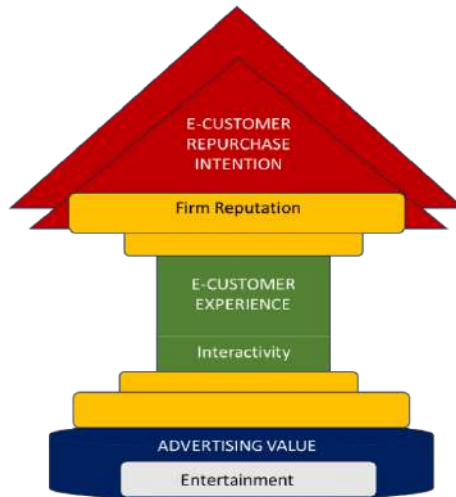
Figure 8. Consumer Repurchase Intention Enhancement Model Based on Advertising Value through e-Customer Experience

3. The variables advertising value, e-customer experience, e-customer trust, and e-customer satisfaction are new variables that can be used to increase consumer purchasing intentions.
4. The dimensions of the advertising value (AV) variable are a combination of several dimensions that were tested separately in previous studies. In this study, these dimensions were measured collectively, including informativeness and entertainment (Ducoffe, 1996; M. Kim, 2019), credibility (Gaber & Wright, 2014), personalization (Feng, Fu, & Qin, 2016; Gaber et al., 2019; Xu, 2016), and irritation (Haghirian & Inoue, 2007; Suarsa, 2020).
5. Advertising value (AV) has an impact in contributing to consumer experience (eCX) and trust (eCT)
6. The variables of consumer experience (eCX) and trust (eCT) significantly mediate the indirect effect of the advertising value (AV) variable on repurchase intention (eRI).
7. The consumer satisfaction (eCS) variable is unable to mediate the indirect effect of the advertising value (AV) variable on repurchase intention (eRI).

Conclusion

Based on the findings and discussions conducted, the Mobile Augmented Reality Advertising-Based e-Repurchase Intention Model can be summarized as follows:

1. a) The overview of advertising value can be seen through its dimensions, which consist of informativeness, entertainment, irritation, personalization, and credibility, all categorized as High. This indicates that the advertising value delivered through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia is rated as high or favorable by Indonesian consumers. Overall, the dimensions receiving the highest responses are entertainment and personalization, while the dimension receiving the lowest response is irritation.
b) The overview of e-customer experience can be seen through its dimensions, which consist of quality of information, interactivity, response time, and aesthetic quality, all categorized as High. This indicates that the experiences consumers gain through the MARA application in cosmetic marketplaces in Indonesia are rated as high or favorable by Indonesian consumers. Overall, the

dimension receiving the highest response is aesthetic quality, while the dimension receiving the lowest response is quality of information.

c) The overview of e-customer trust can be seen through its dimensions, which consist of reliability, assurance, and credibility, all categorized as High. This indicates that consumer trust in using the Mobile Augmented Reality Advertising application in cosmetic marketplaces in Indonesia is rated as high or favorable by Indonesian consumers. Overall, the dimension receiving the highest response is credibility, while the dimension receiving the lowest response is assurance.

d) The overview of e-customer satisfaction can be seen through its dimensions, which consist of performance, usability, design, and merchandising, all categorized as High. This indicates that consumer satisfaction with using the Mobile Augmented Reality Advertising application in cosmetic marketplaces in Indonesia is rated as high or favorable by Indonesian consumers. Overall, the dimensions receiving the highest responses are performance, usability, and merchandising, while the dimension receiving the lowest response is design.

e) The overview of e-repurchase intention can be seen through its dimensions, which consist of perceived value, perceived ease of use, perceived usefulness, firm's reputation, and privacy, all categorized as High. This indicates that consumers' repurchase intentions through the MARA application in cosmetic marketplaces in Indonesia are rated as high or favorable by Indonesian consumers. Overall, the dimensions receiving the highest responses are perceived ease of use, perceived usefulness, and firm's reputation, while the dimension receiving the lowest response is perceived value.

2. Advertising value in Mobile Augmented Reality Advertising within cosmetic marketplaces in Indonesia does not directly influence the increase in e-repurchase intention. Therefore, based on the proposed research paradigm, the researcher conducted a deeper investigation into several concepts that could potentially mediate the relationship between advertising value and the enhancement of consumers' repurchase intentions.

3. e-Customer experience significantly acts as a mediating variable, mediating the indirect effect of advertising value on e-repurchase intention. Empirically, this result can be understood because the advertising value presented through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia plays a crucial role in providing consumers with a positive experience when using Mobile Augmented Reality Advertising. Given that augmented reality is a new technology in Indonesia's cosmetic industry, it encourages consumers to try this application during their online shopping process. This mediation role contributes to enhancing consumers' repurchase intentions.

4. e-Customer trust significantly acts as a mediating variable, mediating the indirect effect of advertising value on e-repurchase intention. Empirically, this result can be understood because the advertising value presented through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia plays a vital role in fostering consumer trust in using Mobile Augmented Reality Advertising. Building consumer trust in advertising is crucial for companies, as consumers tend to be skeptical of advertisements. Therefore, companies need to focus on how they can build consumer trust through the value conveyed in their advertisements.

5. e-Customer satisfaction does not significantly act as a mediating variable in the indirect effect of advertising value on e-repurchase intention. Based on empirical findings, the advertising value presented through Mobile Augmented Reality Advertising in cosmetic marketplaces in Indonesia can enhance customer satisfaction. However, customer satisfaction with using Mobile Augmented Reality Advertising does not guarantee an increase in consumers' repurchase intentions within these cosmetic marketplaces. This could be attributed to the intense competition among similar companies in the marketplace selling the same products. This fierce competition drives companies to adopt various strategies to gain an edge. These efforts include offering competitive prices, discounts, cashback programs, and more. On one hand, consumers benefit greatly, as the products they purchase offer significant value compared to the costs incurred. On the other hand, such strategies may give rise to

different consumer behaviors, particularly a tendency to purchase only when promotional programs are available. Such consumer behavior does not foster loyalty, even when they are satisfied.

6. e-Experience and e-Customer Satisfaction, collectively, do not significantly act as mediating variables in the indirect effect of advertising value on e-Repurchase Intention.

7. e-Customer Trust and e-Customer Satisfaction, collectively, do not significantly act as mediating variables in the indirect effect of Advertising Value on e-Repurchase Intention.

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The Role of e-Trust in Mediating the Impact of Social Media Marketing via Instagram on e-Purchase Decisions

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Abstract. This research explores how e-trust functions as an intermediary in the connection between marketing efforts on Instagram and customers' decisions to buy online. The study uses a purposive sampling technique with a descriptive verification approach, involving an explanatory survey of 215 followers from the @bloodsclothofficial Instagram account, associated with Bloods Distro. Data were analyzed through path analysis using SPSS 25 software. The findings indicate that e-trust plays a significant role in mediating the relationship between Instagram marketing activities and e-purchase choices. These results highlight the need for businesses to enhance the quality of their Instagram-based marketing strategies to attract customers effectively, establish trust, and ultimately improve sales outcomes.

Keywords: E-Trust, Instagram Marketing, e-Purchase Decisions, Social Media Marketing, Consumer Behavior

Introduction

Purchase decisions are a pattern of consumer behavior in determining and following the decision-making process, which consists of various stages to make a choice (Erasmus et al., 2001; Ramirez & Shonkwiler, 2017). Purchase decisions are the result of a series of activities carried out by consumers to identify needs, seek information, evaluate several alternatives, and select the most appropriate option (Rafdinal, 2019). Consumers will evaluate product performance by assessing additional features when making purchase decisions (Lew & Sulaiman, 2014). Along with technological advancements, conventional buying and selling transactions have gradually shifted to using the internet for online purchases (Widodo, Putranti, & Nurchayati, 2016). E-purchase decisions are defined as the buying process conducted by consumers using internet media, which offers higher utility value (Devaraj et al., 2003; Ity et al., 2014; Anggraeni & Madiawati, 2016; Khatib, 2016).

With the advancement of technology and changes in consumer behavior toward online shopping, several distro brands in Bandung City, particularly those in Plaza Parahyangan, have utilized online platforms as a marketing medium to enhance purchase decisions. The competition among various distro brands in Bandung City, especially in Plaza Parahyangan, can be observed based on online market share data from 2021 to 2023, as shown in Table 1 below:

Table 1. Online market share distro in Bandung 2021-2023

No	Brand Distro	Market Share (%)		
		2021	**2022**	**2023**
1	Skaters	24,70	26,11	29,78
2	Proshop	17,07	19,32	14,29
3	Evil Army	10,20	9,11	10,11
4	Linkswear	9,96	8,87	9,23

5	Arena Experience	9,47	9,14	9,14
6	Blankwear	9,43	9,01	9,11
7	Bitsnnons	9,32	8,76	9,03
8	Wellborn	2,67	2,69	3,14
9	Badger	3,22	2,74	2,17
10	Gummo	1,60	1,31	1,69
11	Cosmic	1,29	1,85	1,25
12	Bloods	1,07	1,18	1,06
Total		**100%**	**100%**	**100%**

Source: Suave Magazine & bandungcreative.com, 2024

Based on Table 1 regarding the market share of distro brands in Plaza Parahyangan, Bandung City, it is shown that among the twelve distro brands, Bloods ranks last in total online market share. This indicates that Bloods is still lagging behind other distro brands in Bandung City. Bloods Industries is a company operating in the fashion industry and was established in 2002.

Bloods has engaged in online marketing through Instagram. According to data from 2023, the most widely used social media applications are YouTube, WhatsApp, Instagram, Facebook, and Twitter, with Instagram rising to third place from its previous fourth position in Indonesia (Tekno.kompas.com, 2023). A survey conducted by Instagram in 2022 revealed that 87% of respondents, consisting of Small and Medium Enterprises (SMEs), reported an increase in sales due to using Instagram (Katadata.co.id, 2022). This indicates that Instagram presents an opportunity as a social media platform for marketing purposes, including for Bloods. Social media marketing through Instagram was chosen by Bloods as an initial step to promote its products online, aiming to create broad product and brand awareness among the public.

Not only has Bloods utilized Instagram as a marketing platform, but other distro businesses in Bandung City, particularly in Plaza Parahyangan Bandung, have also leveraged Instagram to promote their brands and products, ultimately leading to increased purchase decisions. Below are the distro brands that use Instagram as an online marketing platform, as shown in Table 2:

Table 2. Count of followers brand distro Instagram account

No	*Brand* Distro	*Instagram*	**Count of followers (Thousand)**
1	Bloods	@bloodsclothofficial	508
2	Wellborn	@wellborncompany	276
3	Cosmic	@cosmicclothes	211
4	Arena Experience	@arena_xprnc	150
5	Evil Army	@evil___ official	159
6.	Badger	@badgerinv	99.8
7.	Blankwear	@blankwear	51.2
8.	Skaters	@skaters.92	39.8
9.	Proshop	@proshoporiginal	35.7
10.	Gummo	@gummolimited	16
11.	Bitsnbobs	@bitsnbobs76_	13.3
12.	Linkswear	@linkswearofficial	1.251

Source: Social Media Instagram (2024)

Based on Table 2, it is evident that Bloods has the highest number of Instagram followers compared to other distro brands. However, this contrasts with the data in Table 1, which shows that Bloods' online market share in 2023 is only 1.06%. This indicates that the quality of Bloods' Instagram account is still low, despite its efforts to utilize Instagram as an opportunity for online marketing. The increasing number of business accounts on Instagram also poses a challenge for businesses to compete with one

another. Therefore, it is intriguing to study how to improve the quality of business accounts on Instagram to enhance purchase decisions for a product.

Bloods' Instagram account has utilized several features on the platform as part of its marketing efforts. These include Highlights, which showcase and save various posts categorized by specific topics such as product sizes, reseller terms, online ordering procedures, and instructions for obtaining e-membership for customers. The Shop feature is used to display products available for purchase, integrated with the website, allowing customers to buy products directly online. Bloods also employs Shopping Ads, integrating Instagram with its website so that customers can easily purchase products through the website. The Insight feature provides valuable information about products, promotions, and other activities related to the distro, helping track interaction metrics for each piece of content. Additionally, Hashtags such as "#distrobdg" and "#bloodscloth" are utilized to simplify content searches, facilitate promotional efforts, reach a broader audience, and increase follower counts. To enhance engagement, Bloods uses Reels to share short-duration videos featuring product information, promotions, and community activities related to the distro. Finally, Instagram Stories are used to post specific photos or videos about product information, promotions, and other content, with a maximum duration of 24 hours.

Purchase decisions, whether made directly or online, are crucial components related to consumer behavior (Ramirez & Shonkwiler, 2017). Consumer behavior is the study of how individuals, groups, and organizations select, purchase, use, and dispose of or refrain from using goods, services, ideas, or experiences to meet their needs and desires (Kotler & Keller, 2016). Companies are required to understand consumer behavior in their target markets to enhance purchase decisions, which ultimately leads to positive impacts and profitability (Nursalam, 2016). Purchase decisions, whether offline or online, represent a pattern of consumer behavior in determining and following the decision-making process, which consists of various stages to make a choice (Erasmus et al., 2001).

Based on previous studies, several factors can influence e-purchase decisions, including trust (Agustiningrum & Andjarwati, 2021; Ilmiyah & Krishernawan, 2020; Hahn et al., 2016; Murwatiningsih & Apriliani, 2013; Mahkota, 2014; Prasad et al., 2017), ease of use (Ardyanto, 2015; Yusran, 2019), security (Alwafi & Magnadi, 2016; Irawan, 2018; Budiono, 2021), online reviews (Chen, 2008; Walsh et al., 2004; Hu et al., 2011), brand image (J. Kim & Park, 2005; Hariyadi et al., 2015; Oladepo et al., 2015; Malik et al., 2013), brand trust (Gurviesz, 2003; Rizan, 2012; Lien et al., 2015), electronic word of mouth (Lopez & Parra, 2016; Bai et al., 2015; Shankar in Paquete, 2013), product quality (Fan, Xi & Liu, 2017; Damardi et al., 2001), lifestyle, promotion, celebrity endorsement, price, perceived value, purchase intention, content, valence of opinion, and intensity (Cheung et al., 2009; Choi et al., 2015; Robert & Lomax, 2008; Jalivand et al., 2012; Lin et al., 2015; Tien & Rivas, 2018; Zhao & Li, 2018), social media marketing (Lubiana & Mileva, 2018; Gunelius, 2011; Khatib, 2016; Suandy, 2017; Kozinets, 2002; Mangold & Faulds, 2009; Bilal, Ahmed & Shehzad, 2014; Yogesh & Yesha, 2014; Gul et al., 2018; Husnain et al., 2017; Jabbar & Chaerudin, 2021), and social media marketing on Instagram (L. Sanny et al., 2020; S. Vinerean, 2019; A.F. Maradona et al., 2022; R. Juliadi et al., 2022; Rotua Purba, 2022; Meruvishnu et al., 2022).

The use of social media marketing is a key component in marketing strategies (Dolan, 2015). Social media marketing has transformed and compelled businesses to adopt new ways of communicating with consumers (Vries, A & Leeflan, 2012). Social media is utilized for seeking information, sharing information, entertainment, relaxation, and social interaction (Whiting & Williams, 2013). Businesses also use social media as a tool for marketing activities, commonly referred to as social media marketing (Lubiana & Mileva, 2018). Social media marketing serves as a connector through social media, considered a means of communication that facilitates consumers in sharing information about products and services (Hanaysha, 2018).

Social media plays a significant role and has an influence on consumers in determining their purchase decisions for products or services (Husnain et al., 2017). The phenomenon of increased marketing through social media, particularly Instagram, continues to evolve. Currently, businesses utilizing social media as their marketing platform have seen growth alongside advancements in digital technology. Thus, social media marketing through Instagram presents an opportunity for businesses to leverage this phenomenon for easier marketing efforts and broader audience reach. Understanding the various dimensions of social media marketing that influence consumers' e-purchase decisions will enable businesses to innovate in developing their marketing strategies. Marketers can also use social media marketing to build e-trust or consumer confidence in the products and brands offered on social media.

The various impacts of social media marketing have been studied by several researchers. However, most researchers focus on the direct influence of social media marketing on purchase decisions. In an online environment, trust plays an important mediating role in purchase decisions (Prasad et al., 2017). Studies on trust in the context of online media have increasingly become the focus of research, particularly in understanding how trust shapes customer behavior (Tang & Liu, 2015). E-trust serves as a mediating variable to examine the influence of social media marketing on e-purchase decisions, as investigated in this study.

In the online environment, trust is paramount in the online shopping process (Hahn et al., 2016). The higher the consumer's trust, the greater the likelihood of making an e-purchase decision for a product (Murwatiningsih & Apriliani, 2013). Studies on trust in the context of online media have increasingly become the focus of research, particularly in understanding how trust shapes customer behavior (Tang & Liu, 2015). Trust plays an important mediating role in purchase decisions (Prasad et al., 2017), as consumer trust significantly influences the decision to purchase a product. E- trust holds a crucial role in e-purchase decisions (Mahkota et al., 2014; Naomi et al., 2016; Hahn et al., 2016; Murwatiningsih & Apriliani, 2013; Prasad et al., 2017).

Research on the relationship between social media marketing, e-trust, and e-purchase decisions needs to be conducted. Social media also has a significant positive influence on trust (Zulfikar, 2017). Trust is considered one of the key factors in strengthening relationships with customers (A. J. Kim & Ko, 2012). Trust is influenced by the use of social media, and social media impacts customers' trust perceptions (Chahal, H., & Rani, A., 2017; Khan, M. I., Rehmani, M., & Mubushar, M., 2016).

The research findings revealed that social media marketing does not have a significant influence on e-purchase decisions, as social media is currently perceived primarily as a platform for information dissemination (Ivane Eka C., 2013; Brotojoyo, 2017; Muslim, 2018). However, other studies show differing results, indicating that social media marketing has a positive effect on e-purchase decisions (Gunelius, 2011).

The research by Baskara & Hariyadi (2012) found that among several factors influencing e-purchase decisions, trust was positive but did not have a significant impact. In contrast, Mahkota (2014) found that e-trust had a positive and significant effect on e-purchase decisions. Trust is an important factor that can influence consumers to make a purchase. Marentek's (2013) study showed that trust positively affects e-purchase decisions, although in his research, trust alone was not sufficient to drive consumers to make an e-purchase directly.

The author's analysis of the research gap highlights the effectiveness of e-purchase decisions. Therefore, the development of the research gap in this study aims to provide a precise theoretical solution for the future projection of marketing science, recognizing that businesses today are influenced by the rapid growth of the internet. Consequently, every company must innovate in marketing development, particularly in its ability to manage social media marketing, to establish broad marketing

communication. This will enable information dissemination and online purchases to be carried out more easily through online platforms.

Based on the explanation of previous studies, the author assumes that there are inconsistencies in the research findings, specifically differences in results that serve as the foundation for conducting this study. From the background described, it is evident that Social Media Marketing through Instagram and e-Trust can provide solutions to address issues related to e-Purchase Decisions in research studies within the fashion industry, particularly for distro businesses.

Research questions:

1. What is the overview of social media marketing through Instagram, e-trust, and e-purchase decisions?
2. How does social media marketing influence e-trust?
3. How does social media marketing affect e-purchase decisions?
4. How does e-trust impact e-purchase decisions?
5. How does e-trust mediate the influence of social media marketing on e-purchase decisions?

Methods

This study analyzes the role of e-Trust in mediating the influence of Social Media Marketing on e-Purchase Decision. The research adopts a marketing management approach, specifically examining the influence of Social Media Marketing (X) with dimensions of Content Creation, Content Sharing, Connecting, and Community Building (Gunelius, 2011) through the mediating variable of e-Trust (M) with dimensions of Ability, Integrity, and Benevolence (Wang et al., 2015) on e-Purchase Decision (Y) with dimensions of Stability in Product, Habits in Buying Products, Providing Recommendations to Others, and Making Repeat Purchases (Kotler & Keller, 2009; Pranata et al., 2020; Herawati, 2021). This study consists of three variables: the independent variable (X), Social Media Marketing; the mediating variable (M), e-Trust; and the dependent variable (Y), e-Purchase Decision. The respondents in this study are consumers of Distro Bloods who are followers of the Bloods Instagram account (@bloodsclothofficial). The method used in this research is the cross-sectional method.

This research is a descriptive-verificative study with a quantitative approach. The data obtained in this study are empirical (observable) data that meet specific criteria, namely validity, reliability, and objectivity. The research method used in this study is the explanatory survey method, which aims to explain the relationship between variables through hypothesis testing in the field.

This study utilizes both primary and secondary data. Primary data were collected directly through the distribution of questionnaires to respondents considered representative of the population. Secondary data for this study were obtained from external sources, including books, literature, articles, and data from previous relevant scientific research.

The target population in this study consists of consumers of Distro Bloods who are followers of the Bloods Instagram account (@bloodsclothofficial), totaling 504,000 followers as of March 2023. The sample size was determined using the approach by Hair et al. (2016), where the number of indicators (26) is multiplied by 5. Thus, the minimum sample size required for this study is 185. However, after distributing the questionnaire, a total of 215 respondents were obtained. These respondents are consumers of Distro Bloods who are followers of the Bloods Instagram account (@bloodsclothofficial). The questionnaire was distributed through Google Forms to respondents who met the study's criteria. The technique used in this study is probability sampling with the simple random sampling method.

Validity testing

The calculation technique used to analyze the validity of this test is the standard correlation technique, which involves correlating the test scores being validated with the benchmark test scores from the same participants. In this study, the validity of the social media marketing (X1), e-trust (X2), and e-purchase decision (Y) instruments will be tested. Based on the validity test, it was found that all items for all variables had an r-value greater than the r-table value. Therefore, all items for each variable in this study are declared valid and can proceed to further testing.

Reliability testing

The reliability test of the instrument was conducted using the Cronbach's Alpha formula. The results of the reliability test in this study are presented in Table 3.

Table 3. Reliability testing results

Variable	Cronbach's Alpha	Critical point	Information
Social Media Marketing (X)	0.855	0.7	Reliable
e-Trust (Mediation)	0.843	0.7	Reliable
e-Purchase Decision (Y)	0.807	0.7	Reliable

Source: Data processing results, 2024

Based on Table 3 on the reliability test, it can be seen that all three variables exhibit good reliability, as they have reliability coefficients (Cronbach's Alpha) greater than the critical value (0.7). Therefore, all three variables are declared reliable.

Data Analysis Techniques

In this study, the instrument used is a questionnaire developed by the researcher based on the variables in the study. The research examines e-Trust (M) as a mediator of the influence of Social Media Marketing (X) on e-Purchase Decision (Y), using a Likert scale for measurement.

Descriptive Data Analysis Techniques

This study uses descriptive analysis to describe the research variables. Descriptive analysis techniques are used to determine the strength of the relationship between variables through correlation analysis and to make comparisons by comparing the means of sample or population data without requiring significance testing. To determine the strength of the relationship between variables, the author calculates the correlation between variables using the Pearson Product Moment correlation formula. The correlation values obtained can be interpreted based on Table 4 as follows:

Tabel 4. Interpretation of Correlation Coefficient Values

No	Interval Koefisien	Information
1.	0.00 – 0.199	Very Low
2.	0.20 – 0.399	Low
3.	0.40 – 0.599	Medium
4.	0.60 – 0.799	Strong
5.	0.80 – 1.000	Very Strong

Source: Sugiyono (2016)

Classical Assumption Test

Normality test

The normality test is conducted to determine whether the data distribution is normal or not. In this study, the Kolmogorov-Smirnov test is used, which is a goodness-of-fit test that evaluates the

conformity between the distribution of a sample set and a specific theoretical distribution. The advantage of the Kolmogorov-Smirnov test is its simplicity and consistency, minimizing differences in interpretation among observers.

Heteroscedasticity Test

The heteroscedasticity test can be observed through a scatterplot, where the distribution of points appears random, without forming any specific pattern, and the spread of points is both above and below the value of 0 on the Y-axis. Thus, there is no indication of heteroscedasticity, making the model suitable for use (Sanusi, 2013:96).

Multicollinearity Test

The multicollinearity test is used to determine whether there is a deviation from the classical assumption of multicollinearity, which refers to the presence of a linear relationship between variables. The purpose of the multicollinearity test is to examine whether the path analysis model reveals any correlation among independent variables (Sanusi, 2013:91).

Verification Data Analysis Techniques

The verificative data analysis technique in this study is used to examine e-Trust (M) as a mediator of the influence of Social Media Marketing (X) on Purchase Decision (Y). Verificative analysis in this study employs path analysis with the assistance of IBM SPSS 25 software. The primary analysis is conducted to test whether the path constructs are empirically validated. Further analysis is performed to identify the direct and indirect effects of a set of independent variables on the dependent variable. Additionally, path analysis is a type of multivariate analysis used to study the direct and indirect effects of multiple hypothesized variables. So the purpose of this analysis is to obtain the path coefficient value of each independent variable. Based on the explanation, the path analysis in this study can be seen in Figure 1 below.
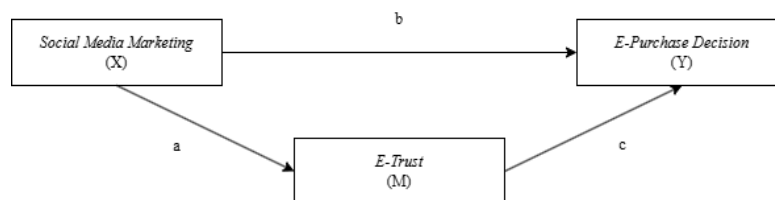

Figure 1. Path Analysis Model

A direct effect occurs when one variable influences another without a third variable mediating the relationship between the two variables. An indirect effect occurs when a third variable mediates the relationship between these variables.

Sobel Test

The Sobel test is used to determine the effect of the mediating variable, namely e-Trust. According to Baron and Kenny (1986) in Ghozali (2011), a variable is considered intervening or mediating if it influences the relationship between the independent variable and the dependent variable. The Sobel test is used to examine the strength of the indirect effect of the independent variable (X) on the dependent variable (Y) through the mediating variable (X2). This is calculated by multiplying *a* (the path coefficient from X1 to X2) by *b* (the path coefficient from X2 to Y). The assessment in the Sobel test is that if the t-value is greater than the t-table value, it can be concluded that mediation occurs.

Hypothesis Testing

Hypotheses in quantitative research can be single-variable hypotheses and hypotheses of two or more variables known as causal hypotheses (Priyono, 2016). The research object that serves as the independent variable in this study is Social Media Marketing (X), with e-Trust as the mediating variable (M), while the dependent variable is e-Purchase Decision (Y).

The null hypothesis (H0) is a hypothesis stating that there is no significant influence between the independent variable and the dependent variable, while the alternative hypothesis (Ha) is a hypothesis stating that there is a significant influence between the independent variable and the dependent variable. This test is conducted partially (t-test). If H0 is accepted, it indicates that the partial influence of the independent variable on the dependent variable is considered not significant. Conversely, if H0 is rejected, it indicates that the partial influence of the independent variable on the dependent variable is considered significant.

Coefficient of Determination

The coefficient of determination (R^2) indicates the percentage of influence of all independent variables on the dependent variable, both partially and simultaneously.

Result and Discussion

Descriptive Test Results

Consumer Response to the Use of Social Media Marketing Through Instagram

Overall, the conceptualization of the social media marketing variable is based on the results of an online questionnaire distributed to consumers of Distro Bloods who are followers of the Instagram account @bloodsclothofficial. This variable aims to assess the extent to which social media marketing is perceived by Distro Bloods consumers. The social media marketing variable consists of four dimensions: Content Creation, Content Sharing, Connecting, and Community Building. The recap of scores for the Instagram social media marketing variable, with dimensions of content creation, content sharing, connecting, and community building, is presented in Table 5 below:

Table 5. Recapitulation of Instagram Social Media Marketing Variables

No	Dimension	Count of Steatment	Score Total	Average Score	Category
1.	*Content creation*	3	2.103	701	Enough
2.	*Content sharing*	2	1.646	823	Good
3.	*Connecting*	3	2.171	723	Enough
4.	*Community building*	2	1.448	724	Enough
	Total		**7.368**	**2.971**	

Source: Data Processing Result, 2024

Overall, the social media marketing variable, consisting of content creation, content sharing, connecting, and community building, can be assessed based on the scores from the data recap by comparing the standard score criteria through the calculation of the ideal score (criterion) and the

smallest score to determine the ideal range of the variable. This is done using the formula proposed by Sugiyono (2016).

The ideal score for the social media marketing variable is based on 10 statement items. The score obtained from data processing for the social media marketing variable is 7,368 or 68.5%. This indicates that the Social Media Marketing conducted through Instagram by Distro Bloods is rated positively by respondents, who are followers of the Instagram account @bloodsclothofficial. It also shows that Distro Bloods has provided information that is well-received by its users on Instagram.

Consumer Response to e-Trust

Overall, the conceptualization of the e-trust variable is based on the results of an online questionnaire distributed to consumers of Distro Bloods who are followers of the Instagram account @bloodsclothofficial. This variable aims to assess the extent to which e-trust is perceived by Distro Bloods consumers. The e-trust variable consists of three dimensions: Ability, Integrity, and Benevolence. The recap of scores for the e-trust variable, with dimensions of Ability, Integrity, and Benevolence, is presented in Table 6 below:

Table 6. Recapitulation of e-Trust Variables

No	Dimension	Count of Steatment	Score Total	Average Score	Category
1.	*Ability*	3	2.246	748	Good
2.	*Integrity*	2	1.316	658	Enough
3.	*Benevolence*	3	2.063	687	Enough
	Total		**5.625**	**2.093**	

Source: Data Processing Result, 2024

The ideal score of the e-trust variable is for 8 statement items. The score obtained based on the data processing results on the e-trust variable is 5,625 or 65.4%. Based on the calculation, it can be observed that the e-trust variable on Distro Bloods' Instagram falls into the moderate category. This indicates that the e-trust on Distro Bloods' Instagram is rated as moderate by respondents, who are followers of the Instagram account @bloodsclothofficial. It also suggests that the information provided by Distro Bloods online through its Instagram has not yet fully succeeded in building consumer trust in Distro Bloods' online product marketing.

Consumer Response to e-Purchase Decision

Overall, the conceptualization of the e-purchase decision variable is based on the results of an online questionnaire distributed to consumers of Distro Bloods who are followers of the Instagram account @bloodsclothofficial. This variable aims to assess the extent to which e-purchase decisions are perceived by Distro Bloods consumers. The e-purchase decision variable consists of four dimensions: stability in product, habits in buying products, providing recommendations to others, and making repeat purchases.

The recap of scores for the e-purchase decision variable, consisting of the dimensions stability in product, habits in buying products, providing recommendations to others, and making repeat purchases, is presented in Table 7 below:

Table 7. Recapitulation of e-Purchase Decision Variable

No	Dimension	Count of Steatment	Score Total	Average Score	Category
1.	*Stability in product*	2	1.329	664	Enough
2.	*Habits in buying products*	2	1.260	630	Enough
3.	*Provide recommendations to others*	2	1.300	650	Enough
4.	*Make repeat purchases*	2	1.326	663	Enough
	Total		**5.215**	**2.607**	

Source: Data Processing Result, 2024

The ideal score for the e-purchase decision variable is based on 8 statement items. The score obtained from data processing for the e-purchase decision variable is 5,215 or 60.6%. Based on this calculation, it can be observed that the e-purchase decision variable on Distro Bloods' Instagram falls into the moderate category. This indicates that the e-purchase decision on Distro Bloods' Instagram is rated as moderate by respondents, who are followers of the Instagram account @bloodsclothofficial. It also suggests that the information provided by Distro Bloods online through its Instagram has not yet fully succeeded in generating strong e-purchase decisions. In this case, the social media marketing conducted through Instagram by Distro Bloods serves as the initial stage for consumers to obtain various information about the products offered and sold online. If the social media marketing is created with quality and based on the dimensions of content creation, content sharing, connecting, and community building, it can build consumer e-trust, which is expected to lead to e-purchase decisions.

Verificative Test Results

Classical Assumption Test

Based on the research model, three sub-structures are used for conducting classical assumption tests. These sub-structures are as follows: (1) Sub-Structure 1 examines the influence of Social Media Marketing (X) on e-Trust (M/mediator); (2) Sub-Structure 2 investigates the influence of Social Media Marketing (X) and e-Trust (M) on e-Purchase Decision (Y); and (3) Sub-Structure 3 analyzes the influence of Social Media Marketing (X) on e-Purchase Decision (Y) through e-Trust (M/mediator).

Normality Test

The normality test for data distribution in this study uses the Kolmogorov-Smirnov Test with a Monte Carlo approach. According to Cyrus (2013), Monte Carlo provides highly accurate estimates of p-values.

Table 8. Normality test results

		Unstandardized Residual
N		215
Normal Parameters	Mean	.0000000
	Std. Deviation	1.58813613
Most Extreme Differences	Absolute	.054
	Positive	.051
	Negative	-.054
Test Statistic		.054
Asymp. Sig. (2-tailed)		**.200**

Source: Data Processing Result, 2024

Based on Table 8, which presents the results of the normality test, it is shown that the Kolmogorov-Smirnov test values for the variables Social Media Marketing (X), e-Trust (M/Mediator), and e-Purchase Decision (Y) are all 0.200. This value is greater than the data normality threshold of 0.05. Therefore, all three variables can be declared as normally distributed and meet the requirements for further testing.

Heteroscedasticity Test

A good regression model is one that is declared homogeneous or homoscedastic based on the test results. Homogeneity indicates that the data aligns with the objectives of this study. A regression model is considered free from heteroscedasticity if the residual scatterplot does not form a specific pattern.
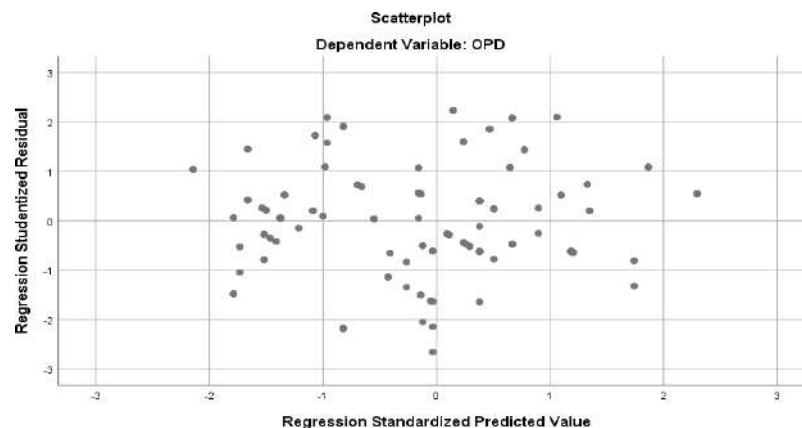
Below is the scatterplot result from the heteroscedasticity test:

Figure 2. Heteroscedasticity Test Using Scatterplot

Based on Figure 2 regarding the heteroscedasticity test, it can be observed that the residual data distribution appears scattered and does not resemble any specific pattern, indicating that the data distribution meets the requirements of the heteroscedasticity assumption model.

Multicollinearity Test

The results of the multicollinearity test can be seen in Table 9 below:

Table 9. Multicollinearity Test Results

Model		Collinearity Statistics	
1	(Constant)	Tolerance	VIF
	Social Media Marketing	.246	4.064
	e-Purchase Decision	.246	4.064

Source: Data Processing Result, 2024

Based on the results of the multicollinearity test shown in Table 9, it can be concluded that all variables have tolerance values above 0.1 and VIF values below 10, indicating that multicollinearity does not occur.

Verification Research Results

The Influence of Social Media Marketing on e-Trust

To determine the results of the test on the influence of Social Media Marketing on e-Trust, regression analysis was conducted using IBM SPSS 25 software. The hypothesis testing was formulated as follows:

First Hypothesis
H0: ß < 0, meaning there is a negative influence of Social Media Marketing on e-Trust.
H1: ß > 0, meaning there is a positive influence of Social Media Marketing on e-Trust.

Partial hypothesis testing is carried out using the t-test, which is shown through the path coefficient in the following table:

Table 10. Social Media Marketing Coefficient to e-Trust

Model		Unstandarized Coeeficients		Standarized Coefficients	t	sig.
		B	Std. Error	Beta		
(Constant)		6.922	1.196		5.786	.000
Social *Marketing* (X)	*Media*	.956	.024	.941	40.522	.000

Source: Data processing result, 2024

This indicates that the influence of Social Media Marketing on e-Trust has a positive relationship, as the value of b = 0.956. If the Social Media Marketing variable is 0, then e-Trust will have a value of 6.922. Conversely, if the Social Media Marketing variable increases by one scale, the e-Trust variable will increase by 0.956. Furthermore, Table 11 presents the coefficient of determination (R^2), which is used to measure the extent to which the model can explain the variation in the dependent variable, as follows:

Table 11. Coefficient of Determination of Social Media Marketing on e-Trust

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.868[a]	.754	.753	1.78266

Source: Data Processing Result, 2024

Based on Table 11, it is shown that the R value is 0.868 with an R-square value of 0.754. This indicates that the Social Media Marketing variable influences the e-Trust variable by 75.4%. The resulting correlation, R = 0.868, falls within the "Strong" category, according to Table 4 on the interpretation of coefficient values, as it lies within the range of 0.60–0.799. Therefore, it can be concluded that e-Trust is influenced by Social Media Marketing (Instagram) by 75.4%.

The Influence of Social Media Marketing on e-Purchase Decisions and e-Trust on e-Purchase Decisions

Testing was conducted to determine the influence of Social Media Marketing on e-Purchase Decision and the influence of e-Trust on e-Purchase Decision. Regression analysis was performed, and partial hypothesis testing was conducted using the t-test, as shown through the path coefficients in the table below:

Table 12. Path Coefficient of X to Y and M to Y

Model	Unstandardized Coeeficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.205	1.286		5.602	.000
Social Media Marketing (X)	.354	.066	.458	5.326	.000
e-Trust (M)	.308	.076	.520	4.082	.000

Source: Data Processing Result, 2024

The hypotheses to be tested are the influence of Social Media Marketing on e-Purchase Decision and the influence of e-Trust on e-Purchase Decision, to evaluate the significance of each variable.

Second Hypothesis

H0: ß < 0, meaning there is a negative influence of Social Media Marketing on e-Purchase Decision. H1: ß > 0, meaning there is a positive influence of Social Media Marketing on e-Purchase Decision.

Third Hypothesis

H0: ß < 0, meaning there is a negative influence of e-Trust on e-Purchase Decision. H1: ß > 0, meaning there is a positive influence of e-Trust on e-Purchase Decision.

For the second hypothesis, it is shown that the t-value (5.326) for the Social Media Marketing variable is greater than the t-table value (1.971). Therefore, it can be concluded that H0 is rejected and Ha is accepted, indicating that Social Media Marketing has an influence on e-Purchase Decision. For the third hypothesis, it is shown that the t-value (4.082) for the e-Trust variable is greater than the t-table value (1.971). Therefore, it can be concluded that H0 is rejected and Ha is accepted, indicating that e-Trust has an influence on e-Purchase Decision.

Furthermore, simultaneous hypothesis testing (F-test) was conducted to examine the influence of Social Media Marketing and e-Trust on e-Purchase Decision. The results of the simultaneous hypothesis testing are obtained from the data analysis table using IBM SPSS 25 software, as presented in the following table:

Table 13. Results of Simultaneous Hypothesis Test (F Test) X and M to Y

ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1300.580	2	650.290	168.218	.000[b]

Residual	819.540	212	3.866
Total	2120.121	214	

Source: Data Processing Result

Based on Table 13 regarding the simultaneous hypothesis testing, it is shown that the calculated F-value in this study is 168.218, while the F-table value is 3.038. Thus, it can be concluded that 168.218 > 3.038, confirming that the calculated F-value is greater than the F-table value. Therefore, H0 is rejected, and Ha is accepted, indicating that Social Media Marketing and e-Trust have an influence on e-Purchase Decision. To analyze the influence of Social Media Marketing (X) and e-Trust (M) on e-Purchase Decision (Y), regression analysis was conducted. Linear regression analysis is used to determine the magnitude of the influence of an independent variable. Based on the output results in Table 12, it can be seen that the value of a = 7.205, $b1$ = 0.354, and $b2$ = 0.308. This indicates that the influence of Social Media Marketing and e-Trust on e-Purchase Decision has a positive relationship, as the b values are positive. Therefore, it can be concluded that if the Social Media Marketing and e-Trust variables are 0, the e-Purchase Decision value will be 7.205. Conversely, if the Social Media Marketing and e-Trust variables increase by one scale, the e-Purchase Decision variable will increase by 0.662.

Furthermore, Table 4.26 presents the coefficient of determination (R^2), which is used to measure the extent to which the model explains the variation in the dependent variable, as follows:

Table 14. Coefficient of determination of X and M against Y

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783a	.613	.610	1.96615

Source: Data Processing Result, 2024

Based on Table 14, it can be seen that the R value is 0.783, with an R-square value of 0.613. This indicates that the variables Social Media Marketing and e-Trust influence the e-Purchase Decision variable by 61.3%. The resulting correlation, R = 0.783, falls into the "Strong" category according to Table 4 on the interpretation of coefficient values, as it lies within the range of 0.60–0.799. Therefore, it can be concluded that e-Purchase Decision is influenced by 61.3% by Social Media Marketing (Instagram) and e-Trust.

The Influence of Social Media Marketing on e-Purchase Decisions Through e-Trust

To determine the magnitude of the influence of social media marketing on e-purchase decision through e-trust, the Sobel test is used. The path between the independent variable (X) and the mediating variable (M), as well as the path between the mediating variable (M) and the dependent variable (Y), are analyzed. Below are the path coefficients between the independent variable (X) and the mediating variable (M), and the path coefficients between the mediating variable (M) and the dependent variable (Y).
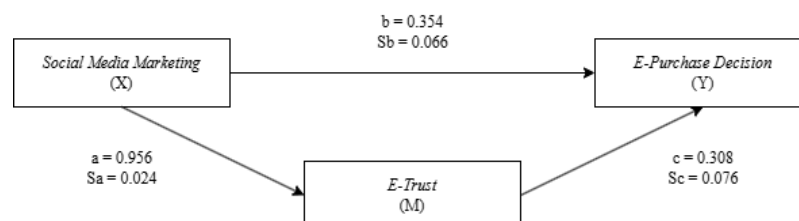

Figure 3. Path Analysis Model

Based on Figure 3, it is shown that the test result for Social Media Marketing (X) on e-Trust (M) is positive, with a value of 0.956 and a significance level of < 0.05, indicating that Social Media Marketing (X) has a significant positive influence on e-Trust (M). Additionally, the test result for e-Trust (M) on e-Purchase Decision (Y) is 0.308, with a significance level of < 0.05, meaning that e-Trust (M) has a positive influence on e-Purchase Decision (Y). Subsequently, the Sobel test calculation was performed. The Sobel test calculation is presented as follows:

$$t = \frac{ab}{s_{ab}}$$

$$t = \frac{0.956 \times 0.308}{\sqrt{0.308^2 \times 0.024^2 + (0.956^2 \times 0.076^2)}}$$

$$t = 4.031$$

Based on the calculation above, the t-value is 4.031. This result is compared to the t-table value at a 5% significance level, which is 1.980. The comparison shows that the Sobel test value (4.031) > t-table (1.980), indicating that the e-Trust variable can mediate the influence of Social Media Marketing on e-Purchase Decision.

Direct Effect

The direct effect in this study refers to the influence of Social Media Marketing (X) on e-Trust (M), the influence of Social Media Marketing (X) on e-Purchase Decision (Y), and the influence of e-Trust (M) on e-Purchase Decision (Y). The following are the results of the direct effect calculations in this study.

$$X \rightarrow M: 0.941$$
$$X \rightarrow Y: 0.458$$
$$M \rightarrow Y: 0.520$$

From the calculations above, it can be determined that the influence of Social Media Marketing (X) on e-Trust (M) is 0.941, the influence of Social Media Marketing (X) on e-Purchase Decision (Y) is 0.458, and the influence of e-Trust (M) on e-Purchase Decision (Y) is 0.520.

Indirect Effect

The indirect effect in this study refers to the influence of Social Media Marketing (X) on e-Purchase Decision (Y), mediated by e-Trust (M). The following are the results of the indirect effect calculations in this study:

$$X \rightarrow Y: (a \times b)$$
$$= (0.941 \times 0.520)$$
$$= 0.489$$

From the calculation above, it can be determined that the magnitude of the indirect effect of the Social Media Marketing (X) variable on the e-Purchase Decision (Y) variable, mediated by the e-Trust (M) variable, is 0.489.

Total Influence

The following is the total influence in this study

$$\text{Total Influence} : 0.458 + (0.941 \times 0.520)$$

$$: 0.458 + 0.489$$

$$: 0.947$$

From the calculation, it can be determined that the total effect of the Social Media Marketing (X) variable on the e-Purchase Decision (Y) variable is 0.947. Based on the calculation, the result of the direct effect is compared to the indirect effect. If the indirect effect is greater than the direct effect, then the e-Trust (M) variable mediates the influence of the Social Media Marketing (X) variable on the e-Purchase Decision (Y) variable. As explained earlier, the indirect effect of 0.489 is greater than the direct effect of 0.458. Therefore, the e-Trust (M) variable mediates the influence of the Social Media Marketing (X) variable on the e-Purchase Decision (Y) variable. This indicates that H0 is rejected and Ha is accepted, meaning that the e-Trust (M) variable can mediate the influence of Social Media Marketing (X) on e-Purchase Decision (Y).

Discussion

Discussion of Descriptive Research Results

Social Media Marketing Variables Through Instagram

Overall, the calculation results show that the use of social media marketing on Distro Bloods' Instagram falls into the "Good" category. The analysis results indicate that each dimension has different values. The highest score is in the Connecting dimension, with a total score of 2,171. This demonstrates that the use of social media marketing, including Instagram, as a medium for marketing and sales can reach a wide audience. The ease of interaction, both with the business operator (admin) of Distro Bloods' Instagram and with other consumers, helps establish connections on the Instagram platform. Connecting provides a unique way to interact with others who share similar interests. This implies that building online relationships between parties aims to fulfill needs related to a product. In these connections, the interactions influence each party in making decisions to meet their needs.

The dimension of the social media marketing variable with the lowest score is Community Building, with a total score of 1,448. The use of Instagram social media marketing by Distro Bloods in the Community Building dimension highlights the ease of finding communities of Distro Bloods users and the presence of hashtags in each post as a way to reach a broader audience and make the content easily discoverable. However, the Community Building dimension on Distro Bloods' Instagram has the lowest score due to the relatively low number of followers, which limits the brand and products from being widely recognized by the public. Additionally, the limited number of Distro Bloods communities and the underutilization of hashtags result in a lower perception of the Community Building dimension among consumers. The influence of online communities, as a part of community building, has a strong positive impact and enhances purchase decisions, driven by the interaction with opinion leaders within those communities.

e-Trust Variable

Overall, the calculation results show that e-Trust in social media marketing through Distro Bloods' Instagram falls into the "Moderate" category. The analysis indicates that each dimension has different values, with the highest score being in the Ability dimension, with a total score of 2,246. This reflects trust in Distro Bloods' capability as an online sales platform, which is rated positively because Distro Bloods' Instagram utilizes various features, including the Shop feature, which displays products for sale and integrates with the website, allowing consumers to purchase products directly online. Additionally, the ability of the admin is trusted by consumers in managing online product sales for Distro Bloods, as they provide information on how to order products online, starting from selecting products and contacting customer support to completing transactions.

The dimension of the e-Trust variable with the lowest score is Integrity, with a total score of 1,316. Integrity reflects the extent to which an online platform can provide information that aligns with reality. In this case, consumers evaluate whether the Distro Bloods Instagram admin can convey honest

information about their products. The Integrity dimension of e-Trust has the lowest score because consumers do not fully trust online platforms, especially Instagram, as a medium for selling products. Consumers feel more confident in making online purchases if the online seller is trustworthy and the transaction process is reliable (Camp, 2001 in Cheng and Yee, 2014:1).

e-Purchase Decision Variables

Overall, the calculation results show that e-Purchase Decision in social media marketing through Distro Bloods' Instagram falls into the "Moderate" category. The analysis indicates that each dimension has different values, with the highest score being in the Stability in Product dimension, with a total score of 1,329. Stability in Product relates to factors associated with e-purchase decisions, such as good quality, which builds consumer trust to make e-purchase decisions. In this context, consumers assess that the quality of information and the presentation of the online platform, Distro Bloods' Instagram, can convince them to make an e-purchase decision. These findings support the studies conducted by Rian Prima (2014) and Suhari (2008), which stated that the quality of an online platform's presentation influences e-purchase decisions. A high-quality online platform presentation can encourage consumers to make e-purchase decisions.

The dimension of the e-Purchase Decision variable with the lowest score is Habits in Buying Products, with a total score of 1,260. This dimension relates to the habit of repeatedly purchasing the same product, where consumers feel the product has become ingrained in their minds. The Habits in Buying Products dimension of e-Purchase Decision has the lowest score, indicating that consumers do not feel satisfied with Distro Bloods, leading to reluctance to make repeat purchases of Distro Bloods products.

Discussion of Verification Research Results

The Influence of Social Media Marketing on e-Trust

Based on the data processing and statistical tests, it can be determined that the contribution of social media marketing directly influencing e-trust has a t-value of 5.786, which is greater than the t-table value of 1.971. This statistical test result indicates that social media marketing (X) has a positive direct effect on e-trust (M). Based on the calculation of the coefficient of determination, the R-square value was obtained. This R-square value is used to determine the percentage contribution of social media marketing (X) to e-trust (M). The calculation of the coefficient of determination shows that e-Trust is influenced by 75.4% by Social Media Marketing (Instagram).

The Influence of Social Media Marketing and e-Trust on e-Purchase Decisions

Based on the data processing and statistical tests, it can be determined that the contribution of social media marketing (X) and e-trust (M) in influencing e-purchase decision (Y) is indicated by an F-value of 168.218, which is greater than the F-table value of 3.038. This statistical test result suggests that social media marketing (X) and e-trust (M) simultaneously have a positive influence on e-purchase decision (Y).

Partially, the results of the t-test calculations show a positive influence of social media marketing (X) on e-purchase decision (Y), with a t-value of 5.326 > t-table value of 1.971. The second calculation indicates a positive influence of e-trust (M) on e-purchase decision (Y), with a t-value of 4.082 > t-table value of 1.971.

Based on the calculation of the coefficient of determination, the R-square value was obtained. This R-square value is used to determine the percentage of the influence of social media marketing (X) and e-trust (M) on e-purchase decision (Y). The calculation shows that e-Purchase Decision is influenced by 61.3% by Social Media Marketing (Instagram) and e-Trust.

The Influence of Social Media Marketing on e-Purchase Decisions Through e-Trust

Based on the results of the path analysis, it was found that e-trust mediates the influence of social media marketing on e-purchase decision. From the Sobel test calculation, the t-value was determined to be 4.031, which is greater than the t-table value of 1.980. Additionally, mediation is established when the indirect effect is greater than the direct effect. In this study, the indirect effect of 0.489 is greater than the direct effect of 0.458. Therefore, the e-Trust (M) variable mediates the influence of the Social Media Marketing (X) variable on e-Purchase Decision (Y).

Conclusion

Based on the research findings and the discussion grounded in theories related to e-trust mediating the influence of social media marketing on e-purchase decision on Instagram @bloodsclothofficial, the following research conclusions can be drawn:

1. The general overview of Distro Bloods consumers regarding the use of social media marketing on Instagram @bloodsclothofficial falls into the "Good" category, while e-trust and e-purchase decision are both in the "Moderate" category. This is because consumer trust (e-trust) in Distro Bloods' Instagram is still low, and consumers do not fully trust Instagram as a sales medium, which impacts the low e-purchase decision for Distro Bloods through Instagram @bloodsclothofficial.
2. There is an influence of social media marketing on e-trust, meaning that the higher the quality of social media marketing, the more it will enhance e-trust in Distro Bloods' Instagram @bloodsclothofficial.
3. There is an influence of social media marketing on e-purchase decision, meaning that social media marketing provides facilities for the public to leave online reviews, which can influence their thinking when making purchasing decisions for a product.
4. There is an influence of e-trust on e-purchase decision, meaning that the higher the consumer's trust, the more their purchasing decisions for a product will increase.
5. There is an influence of social media marketing through e-trust as a mediating variable on e-purchase decision, meaning that social media marketing has an indirect effect on e-purchase decision through e-trust.

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The Determination of Perceived Ease of Use and Security on the Usage Decisions of the DANA E-Wallet by Generation Z

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Abstract

This study explores the influence of perceived ease of use, service features, and security on the usage decisions of the DANA e-wallet among Generation Z in Garut Regency. Using a quantitative approach with Structural Equation Modeling based on Partial Least Squares (SEM-PLS), data were collected from 100 active Generation Z users of the DANA application. The results demonstrate that perceived ease of use and security have a significant positive impact on usage decisions, while service features do not significantly influence these decisions. These findings align with the Technology Acceptance Model (TAM), highlighting the importance of an intuitive and secure user experience in driving technology adoption. Generation Z in Garut prioritizes simple navigation and strong data protection over the completeness of service features. This preference reflects the specific challenges of semi-urban areas, such as varying digital infrastructure and user familiarity with technology. Developers, such as DANA, are advised to enhance navigation simplicity, strengthen data protection, and improve transaction security to foster user trust and loyalty.This study contributes to strategies for enhancing e-wallet adoption and supports broader financial inclusion in Indonesia's semi-urban regions.

Keywords: Perceived ease of use, service features, security, usage decisions, Generation Z, DANA e-wallet, SEM-PLS.

Introduction

In recent years, the development of digital technology has transformed the way people conduct financial transactions. One prominent innovation is the electronic wallet (e-wallet), which offers convenience, efficiency, and flexibility in payments. In Indonesia, e-wallets are becoming increasingly popular, especially among younger generations such as Generation Z, known as digital natives. One widely used e-wallet platform is DANA, which provides various features such as bill payments, money transfers, and online transactions. However, despite the growing adoption of e-wallets, challenges remain in understanding the factors influencing usage decisions, particularly regarding perceived ease of use, service features, and security.

Garut Regency, a semi-urban region in West Java, Indonesia, represents an area with unique characteristics that influence technology adoption. The region has seen steady growth in digital infrastructure, with increasing access to reliable internet services and the proliferation of smartphones.

However, digital literacy among its population remains varied, creating a blend of early adopters and late entrants to technology use. Generation Z in Garut exhibits adaptive consumption habits, blending traditional practices with modern digital tools. This context makes the region an ideal case study for understanding how semi-urban dynamics affect e-wallet adoption. Unlike metropolitan areas where digital ecosystems are mature, semi-urban regions face distinct challenges and opportunities, such as limited physical banking infrastructure and the potential for e-wallets to bridge financial inclusion gaps.

Most previous studies have focused on user behavior in general or across broader age groups, without considering the unique characteristics of Generation Z. This generation has a distinctive digital lifestyle, making their responses to technology, including e-wallets, different from those of other generations (Laukkanen, 2007; Venkatesh et al., 2003). Recent studies suggest that Generation Z has unique preferences in selecting technology based on personal values and user experience (Chaffey, 2022). Additionally, research on financial technology adoption in Indonesia has primarily been conducted in metropolitan areas such as Jakarta or Surabaya, while semi-urban regions like Garut Regency remain underexplored (Amin, 2014). This study addresses this gap by focusing on Generation Z in Garut Regency, a region with significant potential for technology adoption growth.

Theoretically, many previous studies have adopted the Technology Acceptance Model (TAM), emphasizing perceived usefulness and perceived ease of use as the primary determinants of technology adoption (Davis, 1989). However, security aspects are often excluded as a core component of this framework, despite their critical role in influencing user trust in financial technology (Gefen et al., 2003). Recent studies highlight the importance of trust and security in financial technology, particularly in enhancing user loyalty (Alam et al., 2022). Moreover, although service features are an essential element of service quality, their impact on e-wallet usage decisions has not been comprehensively integrated into theoretical frameworks (Parasuraman et al., 2005). This study complements the theoretical framework by integrating perceived ease of use, service features, and security to understand e-wallet usage decisions.

Empirical research on e-wallet adoption in Indonesia has mostly focused on behavioral intention or general technology adoption levels (Davis et al., 1989; Pavlou, 2003). Recent studies highlight that factors such as user experience and service personalization play a crucial role in shaping user decisions (Kim et al., 2021). Research on actual usage decisions, particularly in the context of Generation Z, remains limited. Furthermore, most studies emphasize benefits such as efficiency and convenience, while security is often regarded as a secondary variable (Alalwan et al., 2015). This study addresses the empirical gap by focusing on actual usage decisions influenced by perceived ease of use, service features, and security. By incorporating the semi-urban characteristics of Garut and the unique digital behaviors of its Generation Z population, this study provides a nuanced understanding of technology adoption in such contexts. This study aims to identify the extent to which perceived ease of use, service features, and security affect e-wallet usage decisions among Generation Z in Garut Regency. By addressing research, theoretical, and empirical gaps, the findings of this study are expected to contribute to the development of e-wallet services, marketing strategies, and broader support for digital financial inclusion in Indonesia.

Methods

This study employs a quantitative approach using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) analysis. This approach was chosen because it can simultaneously measure the relationships between latent variables and indicator variables, and it is well-suited for studies with relatively small sample sizes (Hair et al., 2021). The research hypothesis tested is that perceived ease of

use, service features, and security influence the usage decisions of the DANA e-wallet among Generation Z in Garut Regency.

The population in this study consists of Generation Z individuals in Garut Regency who use the DANA e-wallet. Generation Z is defined as individuals born between 1997 and 2012 (Francis & Hoefel, 2018). The research sample comprises 100 respondents selected using a purposive sampling technique with the following criteria:

1. Respondents aged 18–26 years.
2. Respondents who have used the DANA e-wallet at least three times in the past three months.
3. Respondents residing in Garut Regency.

Most respondents in this study are Generation Z aged 21–23 years (50%), with 60% male and 40% female. Most respondents are students (60%) with the last level of education being high school or vocational school (50%). As active users of the DANA e-wallet, most respondents have used the application for more than 6 months (40%) to over 1 year (40%), with a usage frequency exceeding six times per month (75%). The primary purpose of using e-wallets is for bill payments and daily needs (50%), followed by money transfers (30%) and online shopping (20%). These findings indicate that the respondents tend to have dynamic activities and a high need for easily accessible digital payment solutions. Generation Z in Garut Regency generally utilizes the DANA e-wallet to support mobility and efficiency in daily transactions, reflecting adaptive digital consumption patterns integrated into their lifestyles.

Data were collected using a structured questionnaire distributed online via digital platforms such as Google Forms. The questionnaire was designed using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure perceived ease of use, service features, security, and e-wallet usage decisions. Each variable was measured using indicators validated in previous studies:

Exogenous Variables:

1. X1, Perceived Ease of Use (Davis, 1989): Ease of learning, user interaction, and accessibility.
2. X2, Service Features (Parasuraman et al., 2005): Feature completeness, innovation, and usefulness.
3. X3, Security (Gefen et al., 2003): Trust in data protection and transaction security.

Endogenous Variable: Y, Usage Decision (Pavlou, 2003): Usage frequency, loyalty, and user satisfaction.

The SEM-PLS approach was chosen due to its flexibility in handling non-normal data distributions and its capability to manage models with latent variables as well as reflective and formative indicators. Additionally, this method is effective for validating theoretical models that are still developing (Hair et al., 2021).

1. Validity and Reliability Tests. Convergent validity was assessed using Average Variance Extracted (AVE), with AVE values required to exceed 0.5. Reliability was tested using Composite Reliability (CR) and Cronbach's Alpha, with a cut-off value of ≥ 0.7.
2. Structural Model Testing. Conducted using SEM-PLS software such as SmartPLS. Examined causal relationships between variables based on path coefficients (t-value > 1.96 and p-value < 0.05).
3. Significance and Hypothesis Testing. Used bootstrapping to test the significance of relationships between latent variables.

The research stages began with developing the questionnaire based on the theoretical framework to ensure alignment with the study's objectives. Data were then collected from Generation Z respondents residing in Garut Regency using a structured online questionnaire. The collected data were processed using SmartPLS to assess validity, reliability, and the relationships between variables. Finally, conclusions were drawn, and recommendations were formulated based on the results of the analysis.

Result and Discussion

The results of the data analysis indicate that the measurement model (outer model) fulfills the validity and reliability criteria. Convergent validity is achieved, as shown by all indicators having a loading

factor greater than 0.7 and Average Variance Extracted (AVE) values exceeding 0.5. Furthermore, composite reliability (CR) and Cronbach's Alpha for each construct are above the threshold of 0.7, confirming the internal consistency of the data.

The structural model (inner model) has also been evaluated, and the results demonstrate that the proposed relationships among variables are supported. Path coefficients and t-values indicate significant relationships between constructs, and the R-squared value suggests a strong explanatory power of the model. The structural model is illustrated in Figure 1, providing a clear visualization of the relationships between perceived ease of use, service features, security, and usage decisions.
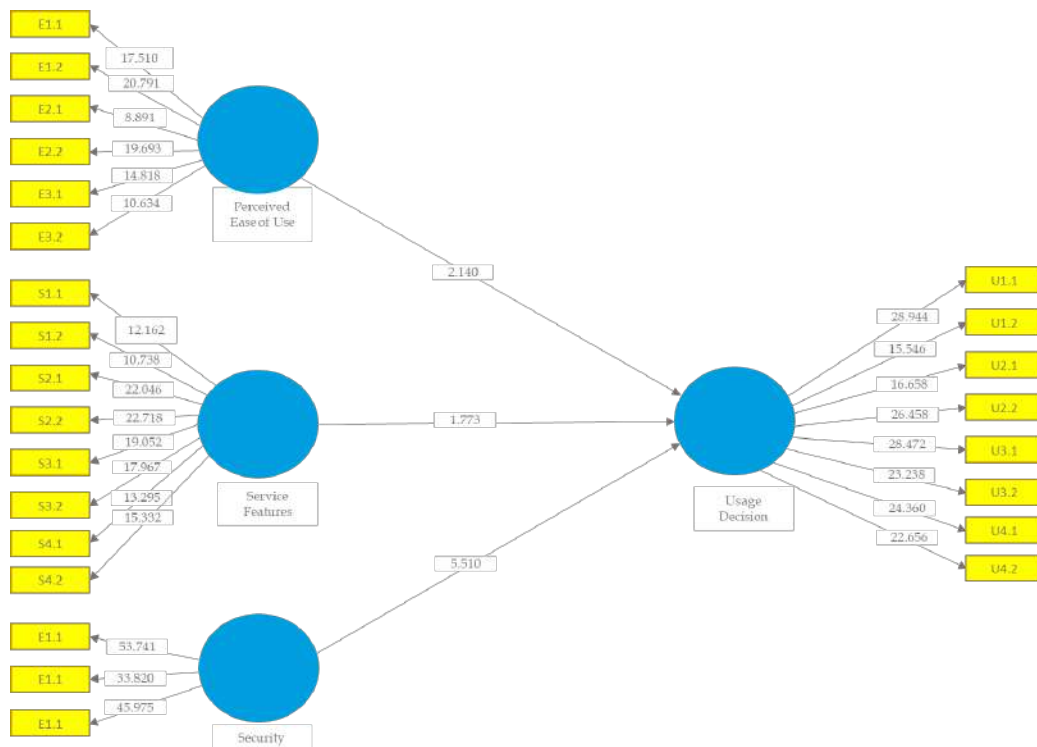

Figure 1. Inner Model

Based on the research findings, the variables of perceived ease of use, service features, and security have varying effects on the usage decisions of the DANA application among Generation Z in Garut Regency. Perceived ease of use has been proven to have a positive and significant influence on usage decisions. As digital natives, Generation Z prioritizes applications that are easy to learn, flexible, and provide a seamless user experience. This emphasizes that ease of use is a key factor driving technology adoption, consistent with the Technology Acceptance Model (TAM). This finding is also supported by recent research asserting that a simple and efficient user experience enhances the decision to adopt digital technology (Chong, 2013; Yadav & Dabhade, 2022).

The dimensions of "ease of learning" and "flexibility" are the most significant indicators in this study. Users perceive the DANA application as easy to learn and quick to master, aligning with the Cognitive Load Theory, which states that technologies reducing cognitive load are more likely to be adopted by users (Sweller, 2011). Additionally, the "flexibility" indicator shows that the DANA application meets users' transaction needs in various situations, adding value in a semi-urban context like Garut Regency. Generation Z also appreciates the application's ease of access anywhere, which is a crucial factor in supporting their high mobility. These findings align with other studies showing that

flexibility and accessibility are critical to the success of digital technology among younger generations (Bukhari et al., 2020; Alam et al., 2022).

The semi-urban characteristics of Garut Regency, such as limited access to advanced technology infrastructure, varying internet speeds, and traditional consumption patterns, significantly influence the preferences of Generation Z. Unlike metropolitan users who may emphasize innovative features, users in semi-urban areas prioritize essential functionalities like ease of use and transaction security. These priorities align with the daily challenges faced by semi-urban users, such as sporadic internet connectivity and the need for reliable and user-friendly tools to support basic transactions. Literature discussing technology adoption in semi-urban areas suggests that these constraints can shift user preferences towards simplicity and reliability over additional features (Laukkanen, 2007; Alam et al., 2022). Thus, these findings confirm that the semi-urban context plays a crucial role in shaping the adoption patterns of digital tools like e-wallets.

Another noteworthy indicator is "ease of switching between features," highlighting the importance of a responsive user interface and intuitive application design. In the context of Generation Z, seamless navigation creates a positive user experience and encourages technology adoption (Kim et al., 2021). Future research could expand the scope by adding variables such as trust and usefulness to explore deeper factors influencing e-wallet usage decisions. Additionally, qualitative approaches could be employed to better understand user preferences, particularly regarding feature innovation and expected user experiences. This research significantly contributes to understanding the dynamics of technology user behavior in semi-urban areas while offering strategic implications for e-wallet service development in Indonesia.

In contrast, the service features variable does not have a significant effect on the usage decisions of the DANA e-wallet among Generation Z in Garut Regency. This finding contradicts several previous studies, which suggest that service features, such as completeness and innovation, are often key factors in attracting digital technology users (Parasuraman et al., 2005; Lu et al., 2019). One potential reason for this result is that Generation Z prioritizes the overall user experience, such as ease of use and security, over the completeness of service features. This aligns with recent research indicating that young users tend to regard service features as a basic attribute, making their influence on usage decisions less significant (Yadav & Dabhade, 2022).

Dimensions encompassing feature completeness, innovation, and usefulness appear to have less impact on the decisions of Generation Z in Garut Regency. For instance, indicators such as "feature completeness for transaction needs" are considered less important than aspects like navigation ease or application accessibility. This can be explained by the Overchoice Effect theory (Iyengar & Lepper, 2000), which states that too many choices or features can overwhelm users and diminish the appeal of an application. For Generation Z, overly diverse service features may be seen as irrelevant or excessive if the core features of the application already meet their basic needs.

These findings highlight the need for further research to explore other factors more influential on e-wallet usage decisions, such as user experience or perceived value. Future studies could also investigate whether the impact of service features can be enhanced through personalization approaches, where specific features are tailored to individual user preferences (Kim et al., 2021). Additionally, qualitative approaches could be used to understand the reasons behind Generation Z's perceptions of e-wallet service features. Thus, this research provides new insights that the success of e-wallets does not solely rely on service features but also on how these features are designed to create enjoyable and relevant user experiences.

Conclusion

Based on the research findings, it can be concluded that the variables of perceived ease of use, service features, and security have varying effects on the usage decisions of the DANA application among Generation Z in Garut Regency. Perceived ease of use and security were found to have a positive and significant influence on usage decisions. In contrast, service features did not show a significant effect on usage decisions. These findings indicate that for Generation Z, feature completeness or application innovation is considered a basic attribute that does not directly influence their decisions. This may be due to Generation Z's focus on a more holistic user experience, such as easy navigation and a sense of security, rather than the completeness of service features themselves.

Application developers like DANA should enhance usability by focusing on intuitive designs and streamlined navigation to minimize the cognitive load on users. Security measures, such as transparent data protection policies and robust fraud prevention systems, should be highlighted in marketing and user education to build trust. Developers could also introduce semi-personalized features, catering to the specific needs of users in semi-urban areas like Garut, such as offline transaction options or low-data consumption modes. Collaboration with local stakeholders to improve digital literacy among Generation Z in semi-urban regions could further drive adoption. Future research is expected to explore the interaction between these variables and other factors, such as service personalization and user trust, to gain deeper insights into Generation Z's behavior in using e-wallets.

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Transforming SMEs: Bridging Digital Marketing Strategy Adoption Gaps through Perceived Usefulness and Ease of Use

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Abstract. This study examines the adoption of digital marketing strategies among SMEs, focusing on the integration of Perceived Ease of Use (PEU), Perceived Usefulness (PEOU), and Compatibility with Business (CWB) as critical factors influencing Digital Marketing Strategy (DMS) effectiveness and SMEs Business Performance (SBP). Using the Technology Acceptance Model (TAM) and Resource-Based Theory (RBT) as theoretical foundations, the research highlights the cognitive and strategic dimensions that facilitate or hinder digital marketing adoption on SMEs. The study employs an explanatory quantitative approach, utilizing Partial Least Squares-Structural Equation Modeling (PLS-SEM) to analyze data from 138 SME owners in Indonesia, collected through voluntary sampling. The results reveal significant relationships between PEU, PEOU, CWB, and DMS, confirming their impact on SBP. Notably, business compatibility plays a pivotal role in bridging adoption gaps, ensuring digital tools align with business processes. These findings underscore the importance of user-friendly technologies and strategic alignment in driving adoption. The study concludes that adopting holistic digital marketing strategies enhances SME performance, offering practical insights for policymakers and practitioners to address barriers through training and tailored solutions.

Keywords: technology acceptance model, digital marketing strategy, small medium enterprises, business compatibility, business performance

Introduction

Micro, Small, and Medium Enterprises (SMEs) serve as the backbone of many economies, particularly in developing countries, where they contribute significantly to employment, GDP, and poverty reduction. Despite their undeniable importance, SMEs face persistent challenges in keeping up with the rapid technological advancements shaping modern business landscapes. One of the most notable issues is their reluctance or inability to fully adopt digital marketing strategies as a critical component of their business operations(Zamri, Abdul Rahim, & Norizan, 2024). Digital marketing offers a vast array of tools and platforms that can enhance customer engagement, optimize marketing efforts, and ultimately boost business performance. However, many SMEs either avoid integrating digital tools altogether or limit their use to isolated, piecemeal implementations, such as relying solely on social media marketing or basic website creation (Rike Selviasari & Sudarmiatin, 2024). This fragmented

approach leads to suboptimal results, often discouraging further investment in digital strategies. Consequently, SMEs are left behind in an increasingly competitive market where digital capabilities are no longer a luxury but a necessity for survival and growth.

The gap in adopting digital marketing strategies among SMEs is not merely a reflection of resource limitations but also a result of deeper systemic issues that warrant closer examination (Zahoor, Zopiatis, Adomako, & Lamprinakos, 2023). While numerous studies have addressed external barriers such as inadequate infrastructure, high technology costs, and regulatory hurdles, the internal organizational dynamics remain underexplored (Jeniffer GarcÍA-Mendoza, 2023; Putritamara et al., 2023; Yilmaz, Salter, McFarlane, & Schönfuß, 2023). Understanding the factors within SMEs that contribute to their hesitancy or failure to adopt digital marketing strategies holistically is critical for addressing this issue. The Technology Acceptance Model (TAM) by Davis provides a valuable framework for understanding how psychological factors—such as perceived usefulness and perceived ease of use—influence the adoption of technology. However, most studies applying TAM have focused on individual technology users rather than businesses, leaving a research gap in understanding how these psychological dimensions play out in an SME context (Stergiou, Kavakli, & Kotis, 2023). Coupled with this is the relevance of Resource-Based Theory (RBT) by Jay Barney, which emphasizes the strategic alignment of internal resources to gain competitive advantage (Chun, 2016; Srivastava, Kumar, & Tarabasz, 2024). Integrating these two theories provides a novel lens to investigate how SMEs can overcome adoption barriers by aligning digital tools with their existing business processes.

Despite the growing body of research on digital marketing adoption, there is a lack of comprehensive studies exploring the interplay between perceived usefulness, perceived ease of use, and business compatibility in the SME context. Many previous studies have approached these variables in isolation, resulting in fragmented insights that fail to capture the complexity of digital marketing strategy adoption (Bhagat & R, 2021). For instance, perceived usefulness may drive initial interest in digital tools, but without alignment with business needs and compatibility, these tools may remain underutilized or abandoned altogether. Similarly, perceived ease of use can lower the cognitive barriers to adoption, but if the tools do not integrate seamlessly with existing operations, their practical utility is diminished (Affandi, Ridhwan, Trinugroho, & Hermawan Adiwibowo, 2024). This research gap underscores the need to examine these factors collectively to provide a more nuanced understanding of why SMEs struggle with adopting digital marketing strategies holistically and how these struggles impact their business performance (Han, Wang, & Zhang, 2023).

The integration of TAM and RBT in this study provides a dual framework that captures both the cognitive and strategic dimensions of digital marketing strategy adoption. TAM focuses on the psychological barriers that hinder SMEs from embracing digital tools, such as skepticism about their benefits or fears about the technical complexity of implementation. On the other hand, RBT highlights the importance of aligning digital marketing tools with the firm's internal resources and existing capabilities to ensure strategic fit. Together, these theories offer a comprehensive approach to understanding how SMEs can navigate the challenges of digital marketing adoption (Talafidaryani & Asarian, 2023). This study seeks to identify not only the barriers but also the enablers of successful adoption, emphasizing the importance of a strategic alignment between perceived benefits, ease of use, and operational compatibility.

By addressing these gaps, this research makes significant contributions to both academic literature and practical applications in the SME sector. For academia, it provides a new theoretical perspective by integrating TAM and RBT to explore digital marketing adoption in SMEs, an area that remains under-researched. For practitioners and policymakers, it highlights actionable insights that can help SMEs overcome barriers to digital transformation. For instance, the findings can inform the design of training

programs that address psychological barriers, the development of digital tools that are tailored to SME needs, and the formulation of policies that incentivize holistic adoption of digital marketing strategies. Ultimately, this research aims to empower SMEs to embrace digital marketing not as a fragmented add-on but as a core component of their business strategy, enabling them to thrive in an increasingly digital economy.

Methods

This research is an explanatory quantitative research used to get an explanation of the occurrence of a phenomenon. Explanatory quantitative research is a methodological approach that aims to explain the relationship between variables through the collection and analysis of numerical data (Creswell & Creswell, 2017). This study also uses the Partial Least Square-Structural Equation Modeling (PLS-SEM) analysis method which allows the testing of several alternative models that are quite complex. Testing using PLS-SEM is carried out in two stages, where the first stage is measurement testing, which is then followed by structural testing (Hair, Babin, Black, & Anderson, 2019).

The population used is using empirical data from SMEs in Indonesia that have implemented digital marketing, both in the form of push and pull strategies. The number of samples used is 138 SMEs represented by owners from each business. The number of samples was obtained by taking into account the effect size of 0.15 using the G-Power application (Faul, Erdfelder, Buchner, & Lang, 2009). Data was collected by survey method and using questionnaire instruments distributed by voluntary sampling method. The profiles of the respondents who were the research sample can be seen in table 1.

Table 1. Sample of Survey

Category		Number	Percentage
Age	17-25	16	12%
	26-35	53	38%
	36-45	43	31%
	46-55	16	12%
	56-65	10	7%
Gender	Male	87	63%
	Female	51	37%
Education	Vocational	33	24%
	Graduates	67	49%
	Postgraduates	8	6%
	High School	27	20%
	Junior High School	3	2%
Location	DKI Jakarta	44	32%
	DKI Yogyakarta	32	23%
	Jawa Barat	13	9%
	Jawa Timur	28	20%

	Lampung	21	15%
Business Scale	< 300 juta/Tahun	41	30%
	300 Juta - 2,5 Milyar/Tahun	44	32%
	2,5 milyar - 50 milyar/tahun	53	38%
Business Type	Agribusiness	6	4%
	Education	3	2%
	Electronic & Computer	8	6%
	Fashion	49	36%
	Handicraft	15	11%
	Culinary	36	26%
	Otomotive	4	3%
	Tourism	11	8%
	Retail	6	4%

The instrument used to collect the data was a structured questionnaire and began with basic questions regarding the demographic profile of the respondents, followed by a series of detailed questions related to research variables adapted from previous empirical studies, as briefly presented in Table 1. Afterwards, to verify the validity of the content and appearance of the questionnaire, in-depth interviews with a small number of academic specialists and SMEs managers were conducted. The survey instrument uses a Likert-Interval Scale with a value of 1-7, ranging from Strongly Disagree (1) to Strongly Agree (7). This instrument is distributed both offline and online has been tested for validity and reliability.

The conceptual framework for this research has been meticulously developed to address the persistent challenges SMEs face in adopting and implementing digital marketing strategies. Numerous studies have emphasized the transformative potential of digital marketing in enhancing business performance, yet adoption rates among SMEs remain suboptimal due to limited resources, insufficient technical knowledge, and fragmented implementation efforts (Avelar, Borges-Tiago, Almeida, & Tiago, 2024; Fiona, Salim, Hadi, & Hayu, 2024; Lestari, Sulastri, Shihab, & Andriana, 2024). This model draws insights from prior research on digital marketing adoption and implementation to propose an integrated approach that bridges these gaps. By focusing on critical factors such as perceived ease of use, perceived usefulness, compatibility with business operations, and the eventual impact on business performance, this framework seeks to provide a comprehensive understanding of how SMEs can effectively integrate digital marketing strategies into their operational structures. This framework emphasizes not only the adoption but also the strategic alignment and holistic utilization of digital tools to enhance competitiveness in the digital era.

The development of research framework is grounded in two theoretical underpinnings: the Technology Acceptance Model (TAM) by Davis and the Resource-Based Theory (RBT) by Jay Barney. TAM serves as the foundation for understanding the psychological determinants of digital tool adoption, highlighting the significance of perceived usefulness and ease of use in influencing user attitudes and behaviors (Taherdoost, 2018). Meanwhile, RBT provides a complementary perspective by emphasizing the importance of aligning digital marketing strategies with the firm's internal resources and

capabilities to achieve sustainable competitive advantages (Jiang, Liu, Fey, & Jiang, 2018). The integration of these theories allows the model to capture both cognitive and resource-based dimensions of digital marketing adoption, making it a holistic representation of the factors influencing SME business performance. This framework, therefore, serves as both a theoretical and practical guide for understanding and addressing the barriers to digital marketing strategy implementation among SMEs.
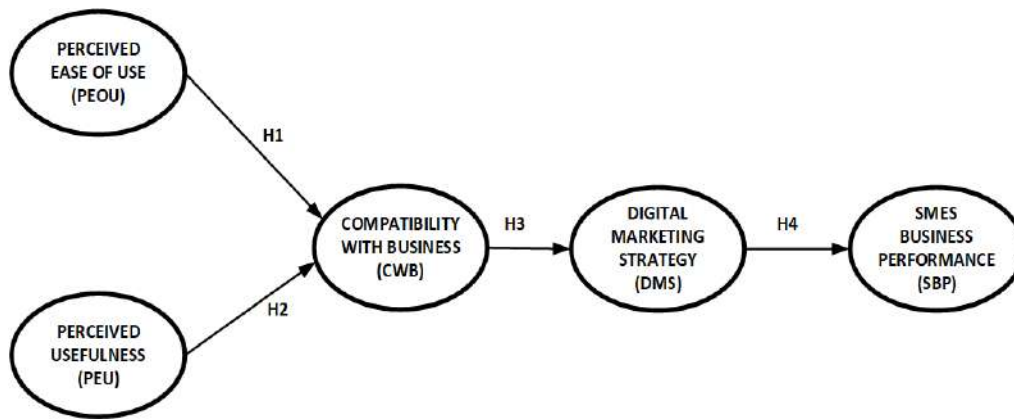

Figure 1. Research Conceptual Frameworks

The relationship between Perceived Ease of Use (PEOU) and compatibility with business in the context of digital marketing implementation by small and medium enterprises (SMEs) is critical for enhancing business performance. PEOU refers to the degree to which a person believes that using a particular system would be free of effort, which significantly influences the adoption of digital marketing strategies among SMEs. Research indicates that when SMEs perceive digital marketing tools as easy to use, they are more likely to integrate these tools into their business processes, thereby improving their marketing effectiveness and operational efficiency (Maulana, Hidayat, & Agustina, 2022). Furthermore, compatibility, defined as the degree to which a technology aligns with the existing values, past experiences, and needs of potential adopters, plays a pivotal role in this relationship. SMEs that find digital marketing practices compatible with their business models are more inclined to embrace these innovations, leading to enhanced customer engagement and market reach (Taiminen & Karjaluoto, 2015; Thakur, 2023). This synergy between PEOU and compatibility not only facilitates the adoption of digital marketing but also fosters a more resilient business environment, allowing SMEs to adapt to changing market dynamics and consumer behaviors effectively (Budiarto, Diansari, Afriany, Nusron, & Seta, 2022). Thus, understanding and addressing these factors can significantly enhance the success of digital marketing initiatives within SMEs, ultimately contributing to their growth and sustainability in a competitive landscape. Thereby, it can be hypothesized that:

H1: Perceived Ease of Use (PEOU) have significant effect on compatibility business (CWB) to implement digital marketing

Perceived Usefulness (PEU) refers to the degree to which a person believes that using a particular system enhances their job performance, which is particularly relevant for SMEs adopting digital marketing strategies. When SMEs perceive digital marketing as useful, they are more likely to integrate these tools into their operations, enhancing their marketing effectiveness and overall business performance (Maulana et al., 2022; Ramdani, Chevers, & Williams, 2013). If SMEs find that digital marketing tools align well with their current practices and customer engagement strategies, they are more inclined to adopt these technologies, leading to improved customer outreach and satisfaction. Furthermore, studies indicate that the perceived usefulness of digital marketing is heightened when it is seen as compatible with the firm's goals and operational frameworks, thereby facilitating a smoother

transition and greater acceptance among stakeholders (Rupeika-Apoga, Petrovska, & Bule, 2022). This interplay between PEU and compatibility not only enhances the likelihood of successful digital marketing adoption but also contributes to the long-term sustainability and competitiveness of SMEs in an increasingly digital marketplace. Thus, it can be hypothesized that:

H2: Perceived Usefulness (PEU) have significant effect on compatibility business (CWB) to implement digital marketing

The compatibility of business practices with digital marketing strategies is essential for the effective implementation of digital marketing in small and medium enterprises (SMEs). When SMEs adopt digital marketing strategies that are compatible with their operational frameworks, they can leverage these tools to enhance customer engagement and expand their market reach (Herawati, Sarwani, Listyawati, Kamariyah, & Widiarto, 2023). For instance, a digital marketing strategy that integrates social media platforms can significantly improve brand visibility and customer interaction, provided it aligns with the company's overall marketing goals and customer demographics (Malesev & Cherry, 2021). Moreover, research indicates that SMEs that successfully align their digital marketing strategies with their business objectives experience improved marketing performance and innovation(Giakomidou, Kriemadis, Nasiopoulos, & Mastrakoulis, 2022). This alignment not only facilitates a smoother transition to digital marketing but also fosters a culture of adaptability and responsiveness to market changes, ultimately leading to sustainable business growth (Dimitrijević, 2023). Therefore, ensuring compatibility between business practices and digital marketing strategies is crucial for SMEs aiming to thrive in a competitive digital landscape. Thus, it can be hypothesized that:

H3: compatibility of business (CWB) on SMES with digital marketing tools have significant effect on their effective digital marketing strategy (DMS)

The effectiveness of digital marketing strategies is fundamentally linked to the overall business performance of small and medium enterprises (SMEs). Effective digital marketing strategies enable SMEs to enhance their visibility, engage with customers more meaningfully, and ultimately drive sales growth (Malesev & Cherry, 2021; Vuttichat, 2023). By leveraging digital channels such as social media, email marketing, and search engine optimization, SMEs can reach a broader audience and tailor their marketing efforts to meet the specific needs of their target market. Research indicates that SMEs that implement well-defined digital marketing strategies experience improved customer acquisition and retention rates, which are critical for sustaining competitive advantage in a rapidly evolving marketplace (Shiratina, Ramli, Imaningsih, Rajak, & Ali, 2023). Furthermore, the integration of digital marketing into business operations not only facilitates better market intelligence and responsiveness to consumer behavior but also fosters innovation in product offerings and service delivery (Chinakidzwa & Phiri, 2020; Setyawan, Mudhofar, Arum, Susila, & Nasir, 2022). Consequently, the alignment of effective digital marketing strategies with business objectives is essential for SMEs to enhance their performance, adapt to market changes, and achieve long-term success. Thus, it can be hypothesized that:

H4: Digital Marketing Strategy (DMS) have significant effect on SME's Business Performance (SBP)

Result and Discussion

A. Descriptive and Normality Statistics
Evaluating normality is particularly important as it determines the suitability of parametric tests, which assume that the data is symmetrically distributed around the mean. Constructs such as Perceived Ease

of Use (PEU), Perceived Usefulness (PU), Compatibility with Business (CB), Digital Marketing Strategy (DMS), and SMEs Business Performance (SBP) are central to this study, and their distributions must adhere to these normality assumptions to ensure robust and accurate results. By examining the descriptive and normality statistics for each construct, this analysis aims to establish a solid foundation for the subsequent hypothesis testing and model evaluation. In this study, the normality of the data is assessed using skewness and kurtosis values as per the thresholds constituted by Curran, West, and Finch (1996) and West, Finch, and Curran (1995). These thresholds specify that the data is considered normally distributed when skewness values fall between -2 and 2, and kurtosis values are within the range of -7 to 7. The detailed normality descriptive and normality result for all constructs indicators are shown in table 2 below.

Table 2. Descriptive and Normality Statistics

Constructs	Item Code	Mean	Min	Max	Std. Deviation	Kurtosis	Skewness
PEU	PEU1	4.203	1	5	0.724	1.458	-0.795
	PEU2	4.312	3	5	0.657	-0.729	-0.436
	PEU3	4.217	2	5	0.689	-0.309	-0.451
	PEU4	4.109	2	5	0.729	-0.718	-0.285
	PEU5	4.101	1	5	0.828	0.473	-0.735
PEOU	PEOU1	4.333	1	6	1.287	-0.701	-0.418
	PEOU2	4.399	1	6	1.225	-0.602	-0.515
	PEOU3	4.391	1	6	1.282	-0.650	-0.516
	PEOU4	5.507	2	7	1.078	0.217	-0.667
	PEOU5	4.072	1	5	0.795	0.326	-0.568
CWB	CWB1	4.072	1	5	0.795	0.326	-0.568
	CWB2	4.051	1	5	0.871	0.004	-0.632
	CWB3	4.051	1	5	0.828	0.736	-0.792
	CWB4	4.188	1	5	0.873	0.639	-0.974
DMS	DMS1	4.783	2	6	0.907	-0.257	-0.438
	DMS2	5.000	1	6	0.940	2.030	-1.163
	DMS3	4.522	2	6	1.098	-0.800	-0.288
	DMS4	4.964	2	6	0.928	-0.261	-0.588
SBP	SBP1	5.355	2	7	1.256	-0.554	-0.300
	SBP2	5.442	1	7	1.222	0.526	-0.707
	SBP3	5.080	2	7	1.415	-0.823	-0.329
	SBP4	5.087	1	7	1.201	0.230	-0.449
	SBP5	4.971	1	7	1.351	-0.314	-0.375

SBP6	4.688	3	6	0.999	-0.977	-0.266

Based on Table 2, Descriptive and Normality Statistics, an evaluation of all constructs in the dataset reveals that the data consistently meets the normality criteria outlined by Curran et al. (1996) and West et al. (1995). Specifically, skewness values for all constructs and their respective items fall within the acceptable range of -2 to 2, while kurtosis values remain between -7 and 7. These results suggest that the data exhibits no significant skewness or kurtosis across any construct, indicating that the distribution of responses is symmetrical and falls within the parameters of normality. The consistency in skewness and kurtosis across all constructs strengthens the reliability of the dataset, ensuring it is suitable for parametric statistical analyses. This uniformity implies that the constructs have been effectively measured, with responses distributed appropriately to support further hypothesis testing and model validation. As a result, the findings can confidently proceed with the assumption of normal distribution, bolstering the robustness and credibility of the study's conclusions.

Similarly, the standard deviation values across the items are consistent, indicating relatively low variability in the responses. This uniformity enhances the reliability of the data for subsequent statistical analyses. The adherence of skewness and kurtosis values to the specified thresholds across all constructs indicates that the data for the study are robust and normally distributed. Consequently, parametric statistical tests, which assume normal distribution, can be confidently employed for further analysis, ensuring the validity and reliability of the findings

B. Measurement Model
The measurement model analysis is a crucial step in structural equation modeling (SEM) as it validates the relationships between observed variables (indicators) and their underlying latent constructs. In this study, constructs such as Perceived Ease of Use (PEOU), Perceived usefulness (PEU), Compatibility with Business (CWB), Digital Marketing Strategy (DMS), and SMEs Business Performance (SBP) are evaluated through their respective indicators to ensure they accurately represent the latent variables. This process involves assessing reliability, convergent validity, and discriminant validity to confirm that the measurement model is robust and suitable for further structural analysis. By doing so, the analysis ensures that the constructs are properly defined, which is essential for testing the hypothesized relationships in the structural model. The detailed hypothesized PLS path model can be described on Figure 2.
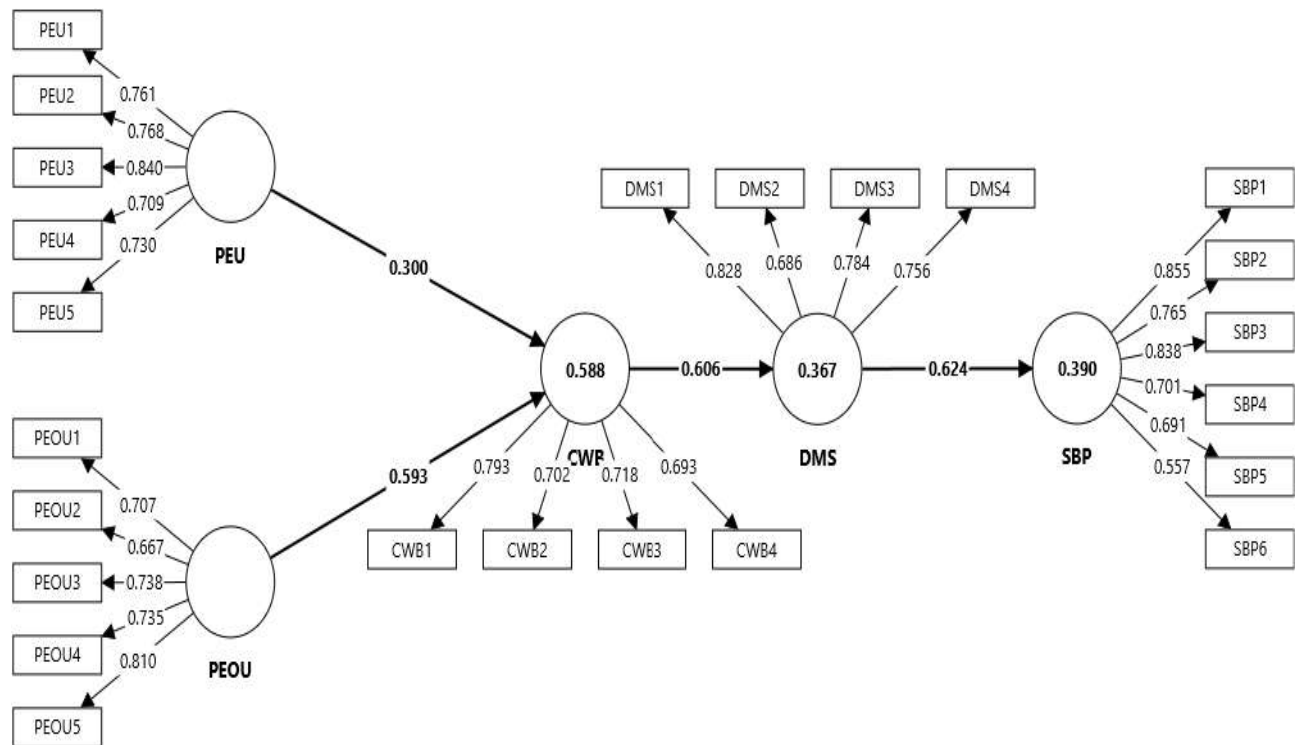
Figure 2. hypothesized PLS Measurement Model

The analysis of convergent validity and internal consistency reliability is crucial to ensure the measurement model's robustness and accuracy. Convergent validity assesses the extent to which a construct's indicators are correlated, while internal consistency reliability evaluates the consistency of the items in measuring the same construct. In this study, the validity and reliability of the constructs were examined based on established thresholds. Indicators are considered valid if their outer loadings exceed 0.50, and constructs are deemed reliable if they meet the following criteria: Cronbach's Alpha > 0.70, Rho_A > 0.70, Composite Reliability > 0.70, and AVE > 0.50 (Hair et al., 2019). These benchmarks provide a comprehensive assessment of the constructs and their associated items, ensuring that the model can accurately represent the theoretical framework. The detailed Convergent Validity & Internal Consistency Reliability can be shown on table 3.

Table 3. Convergent Validity & Internal Consistency Reability

Constructs	Item Code	Outer Loadings	Cronbach's alpha	Rho_A	Rho_C	AVE
PEU	PEU1	0.761	0.820	0.827	0.874	0.582
	PEU2	0.768				
	PEU3	0.840				
	PEU4	0.709				
	PEU5	0.730				
PEOU	PEOU1	0.707	0.814	0.886	0.852	0.537

	PEOU2	0.667				
	PEOU3	0.738				
	PEOU4	0.735				
	PEOU5	0.810				
CWB	CWB1	0.793	0.711	0.738	0.818	0.530
	CWB2	0.702				
	CWB3	0.718				
	CWB4	0.693				
DMS	DMS1	0.828	0.766	0.785	0.849	0.585
	DMS2	0.686				
	DMS3	0.784				
	DMS4	0.756				
SBP	SBP1	0.855	0.832	0.835	0.878	0.549
	SBP2	0.765				
	SBP3	0.838				
	SBP4	0.701				
	SBP5	0.691				
	SBP6	0.557				

The construct Perceived Ease of Use (PEU) exhibits exemplary validity and reliability across all metrics. Each indicator, from PEU1 to PEU5, demonstrates outer loadings above the required threshold, ranging from 0.709 to 0.840. These high outer loading values indicate strong correlations between the individual indicators and the latent variable. Additionally, the construct achieves robust reliability, with a Cronbach's Alpha of 0.82, Rho_A of 0.827, Composite Reliability of 0.874, and an AVE of 0.582. These metrics collectively validate that the construct is internally consistent and its indicators effectively capture the concept of perceived ease of use. Similarly, the construct Perceived Usefulness (PEOU) maintains its reliability and validity. All its indicators exhibit strong outer loadings between 0.707 and 0.810, while reliability metrics such as Cronbach's Alpha (0.814), Rho_A (0.886), Composite Reliability (0.852), and AVE (0.537) consistently exceed the specified benchmarks, confirming the construct's robustness. The constructs Compatibility with Business (CWB), Digital Marketing Strategy (DMS), and SMEs Business Performance (SBP) further reinforce the model's reliability and validity. For CWB, the AVE of 0.53 and Composite Reliability of 0.818 indicate a solid measure of the construct's variance explained by its indicators, with outer loadings consistently surpassing 0.50. Meanwhile, DMS achieves strong reliability with a Cronbach's Alpha of 0.766, Rho_A of 0.785, Composite Reliability of 0.849, and AVE of 0.585. These values confirm that the construct is both reliable and valid in measuring digital marketing strategies. Finally, SBP demonstrates the highest reliability among the constructs, with a Cronbach's Alpha of 0.832, Rho_A of 0.835, Composite Reliability of 0.878, and AVE of 0.549. All indicators for SBP have outer loadings exceeding the threshold, showcasing their significant contributions to the construct.

The results of the analysis unequivocally show that all constructs and their respective indicators meet the rigorous criteria for convergent validity and internal consistency reliability. The outer loadings of all indicators exceed the required threshold of 0.50, confirming their relevance to the latent constructs. Similarly, the high values of Cronbach's Alpha, Rho_A, Composite Reliability, and AVE across all constructs demonstrate robust internal consistency and explanatory power. These findings affirm that the measurement model is both valid and reliable, providing a strong foundation for subsequent analyses such as structural model evaluation and hypothesis testing. The well-established reliability and validity metrics ensure that the constructs accurately reflect the theoretical framework, contributing to the overall credibility and rigor of the study.

Meanwhile, one of the most widely used methods for assessing discriminant validity is the Heterotrait-Monotrait (HTMT) ratio, as proposed by (Gold, Malhotra, & Segars, 2001). The HTMT criterion suggests that the ratio should be below 0.90 to confirm that discriminant validity is established. Values exceeding 0.90 indicate a lack of discriminant validity, implying that the constructs may not be sufficiently distinct. For a model to be valid and reliable, it is critical that all HTMT values across constructs fall below this threshold, demonstrating the uniqueness of each variable. The detailed Heterotrait Monotrait Ratio Statiscics (HTMT) analysis can be shown on table 4.

Table 4. Discriminant Validity: Heterotrait Monotrait Ratio Statiscics (HTMT)

Constructs	CWB	DMS	PEOU	PEU	SBP
CWB					
DMS	0.779				
PEOU	0.728	0.721			
PEU	0.697	0.560	0.417		
SBP	0.503	0.743	0.574	0.362	

Based on the analysis of Table 4, all constructs in the measurement model exhibit HTMT values below the threshold of 0.90. This indicates that the constructs are distinct and do not exhibit significant overlap in their measurement. For example, the HTMT values between constructs such as Perceived Ease of Use (PEU), Perceived Usefulness (PEOU), Compatibility with Business (CWB), Digital Marketing Strategy (DMS), and SMEs Business Performance (SBP) are all well within the acceptable range. These results confirm high discriminant validity, suggesting that the variables are conceptually unique and can independently contribute to the structural model. Consequently, the model is well-suited for hypothesis testing and structural path analysis, as the constructs reliably measure their intended dimensions without redundancy or cross-loading.

Another method to measure discriminant validity is by using Fornell and Larcker Criterion. This method evaluates whether a construct is distinct and sufficiently unique compared to other constructs in the model. According to this criterion, the square root of the Average Variance Extracted (AVE) of a construct, represented by bold diagonal values, must be greater than the correlation coefficients (off-diagonal values) with other constructs. If this condition is met, it can be concluded that the construct shares more variance with its own indicators than with other constructs, indicating high discriminant validity. This evaluation ensures that each construct uniquely represents its respective theoretical concept without significant overlap. The detailed Fornell and Larcker Criterion analysis can be shown on table 5.

Table 5. Discriminant Validity: Fornell and larcker Criterion

Constructs	CWB	DMS	PEOU	PEU	SBP
CWB	**0.728**				
DMS	0.606	**0.765**			
PEOU	0.717	0.631	**0.733**		
PEU	0.545	0.446	0.413	**0.763**	
SBP	0.416	0.624	0.508	0.313	**0.741**

Based on Table 5, the discriminant validity of all constructs in the model has been successfully established. The diagonal values, representing the square root of the AVE, are consistently larger than the off-diagonal correlation coefficients across all constructs. For example, constructs such as Perceived Ease of Use (PEU), Perceived Usefulness (PEOU), Compatibility with Business (CWB), Digital Marketing Strategy (DMS), and SMEs Business Performance (SBP) all exhibit this property, confirming their uniqueness and lack of significant overlap. These results demonstrate that each construct predominantly explains the variance in its own indicators rather than being influenced by other constructs. Consequently, the Fornell and Larcker analysis confirms that the measurement model achieves high discriminant validity, making it suitable for subsequent structural modeling and hypothesis testing.

The Cross-Loading criterion also one of obvious method for assessing discriminant validity in structural equation modeling. This method ensures that each item's loading on its designated latent variable is higher than its loadings on any other latent variables. When an item demonstrates this property, it confirms that the construct it belongs to uniquely explains the variance in that indicator, thereby establishing discriminant validity (Hair et al., 2019). This criterion is critical for ensuring that the constructs in the model are not overlapping and that each represents a distinct theoretical concept. Evaluating cross-loadings is a rigorous process that provides confidence in the distinctiveness and validity of the measurement model. The complete cross loading analysis result can be exhibit on table 6.

Table 6. Discriminant Validity: Cross-Loading

	CWB	DMS	PEOU	PEU	SBP
CWB1	**0.793**	0.507	0.810	0.412	0.391
CWB2	**0.702**	0.383	0.307	0.394	0.211
CWB3	**0.718**	0.414	0.404	0.537	0.282
CWB4	**0.693**	0.440	0.423	0.237	0.287
DMS1	0.535	**0.828**	0.636	0.353	0.519
DMS2	0.263	**0.686**	0.389	0.257	0.433
DMS3	0.554	**0.784**	0.514	0.336	0.543
DMS4	0.440	**0.756**	0.345	0.416	0.394
PEOU1	0.334	0.327	**0.707**	0.182	0.366

PEOU2	0.248	0.358	**0.667**	0.103	0.319
PEOU3	0.330	0.418	**0.738**	0.136	0.338
PEOU4	0.548	0.600	**0.735**	0.438	0.429
PEOU5	0.793	0.507	**0.810**	0.412	0.391
PEU1	0.379	0.336	0.259	**0.761**	0.128
PEU2	0.333	0.327	0.202	**0.768**	0.220
PEU3	0.481	0.367	0.378	**0.840**	0.278
PEU4	0.404	0.343	0.275	**0.709**	0.242
PEU5	0.450	0.323	0.415	**0.730**	0.302
SBP1	0.312	0.493	0.413	0.242	**0.855**
SBP2	0.217	0.451	0.303	0.094	**0.765**
SBP3	0.372	0.498	0.364	0.207	**0.838**
SBP4	0.296	0.448	0.297	0.264	**0.701**
SBP5	0.215	0.252	0.290	0.151	**0.691**
SBP6	0.371	0.513	0.518	0.373	**0.557**

From the data in Table 6, all items demonstrate higher loadings on their respective latent variables compared to loadings on other constructs. For instance, items under Perceived Ease of Use (PEU), such as PEU1, PEU2, and PEU3, exhibit significantly higher loadings on PEU than on other constructs like Perceived Usefulness (PEOU) or Compatibility with Business (CWB). Similarly, items under PEOU show dominant loadings on their assigned construct, ensuring minimal overlap with other constructs. This pattern is consistent across all constructs, including Digital Marketing Strategy (DMS) and SMEs Business Performance (SBP), where items demonstrate their strongest associations with their respective latent variables. These results confirm that the measurement items distinctly represent their intended constructs, affirming the discriminant validity of the model. This robust validation provides confidence that the constructs are well-defined and suitable for further structural analysis

C. Structural Model

After measurement model already conducted, the next analysis is structural analysis to testing hypothesis. Hypotheses testing plays a pivotal role in structural equation modeling (SEM) to determine whether the proposed relationships between constructs are statistically significant. In this analysis, hypotheses are evaluated using t-values and p-values, with t-values greater than 1.96 (at a 95% confidence level) and p-values below 0.05 indicating significant relationships. Additionally, the variance inflation factor (VIF) is used to assess multicollinearity, with values below 10 confirming the absence of multicollinearity issues. Furthermore, adjusted R-squared values measure the explanatory power of independent variables, while f-squared values assess the effect size of each construct (Hair, Hult, Ringle, & Sarstedt, 2022). Together, these metrics provide a comprehensive evaluation of the structural model's validity and reliability. The hypotheses testing analysis can be describe as seen on table 7

Table 7. Summary of Hypotheses Testing

Hyphotheses	Path	Std.Beta	Std. Error	t-value	p-value	VIF	Adjusted R Squared	f-squared	Decision
H1	PEOU -> CWB	0.593	0.045	13.305	0.000	1.206	0.582	0.708	**Supported**
H2	PEU -> CWB	0.300	0.061	4.944	0.000	1.206		0.182	**Supported**
H3	CWB -> DMS	0.606	0.054	11.267	0.000	1.000	0.363	0.581	**Supported**
H4	DMS -> SBP	0.624	0.053	11.851	0.000	1.000	0.385	0.639	**Supported**

The evaluation of H1 (Perceived Ease of Use -> Compatibility with Business) demonstrates a strong positive relationship with a t-value of 13.305 and a p-value of 0.000, far surpassing the thresholds for significance. This implies that the perceived ease of using digital tools significantly enhances their compatibility with business operations. For H2 (Perceived Usefulness -> Compatibility with Business), the t-value is 4.944, and the p-value is also 0.000, confirming that perceived usefulness strongly contributes to business compatibility. H3 (Compatibility with Business -> Digital Marketing Strategy) highlights the importance of aligning digital tools with business operations, as reflected by a t-value of 11.267 and a p-value of 0.000. Finally, H4 (Digital Marketing Strategy -> SMEs Business Performance) exhibits a significant relationship, with a t-value of 11.851 and a p-value of 0.000, indicating that effective digital marketing strategies positively impact SME performance. These results collectively validate the theoretical pathways proposed in the model.

To ensure the reliability of the structural paths, multicollinearity was assessed using the Variance Inflation Factor (VIF). All VIF values in the model fall below the critical threshold of 10, with the highest value being 1.206 for H1 and H2. These low VIF values confirm that multicollinearity is not a concern, meaning that the independent variables contribute distinct and non-overlapping information to the dependent variables. This ensures the stability and reliability of the structural model, making it robust for further interpretation and application.

The adjusted R-squared values provide insights into the explanatory power of the independent variables for their respective dependent variables. For Compatibility with Business, the adjusted R-squared value is 0.582, indicating that 58.2% of its variance is explained by Perceived Ease of Use and Perceived Usefulness. For Digital Marketing Strategy, the adjusted R-squared value is 0.363, and for SMEs Business Performance, it is 0.385, reflecting moderate explanatory power. The f-squared values further highlight the effect sizes of the relationships, with H1 showing a large effect size (f-squared = 0.708), H2 a small effect size (f-squared = 0.182), H3 a medium-to-large effect size (f-squared = 0.581), and H4 a large effect size (f-squared = 0.639). These results demonstrate varying contributions of constructs to the overall model.

The structural model analysis confirms the validity and robustness of all proposed hypotheses, as evidenced by significant t-values and p-values for H1, H2, H3, and H4. The absence of multicollinearity, supported by low VIF values, ensures the distinctiveness of the independent variables. The adjusted R-squared and f-squared analyses further validate the explanatory power and relative importance of the constructs, emphasizing the central role of Compatibility with Business and Digital Marketing Strategy in influencing SMEs Business Performance. These findings underline the importance of aligning digital tools with business operations and highlight how well-implemented digital marketing strategies can significantly enhance SME performance, providing actionable insights for researchers and practitioners alike.

The structural model depicted in the figure 3 provides a comprehensive visual representation of the relationships between constructs, incorporating path coefficients and p-values to substantiate the significance of each hypothesized relationship.
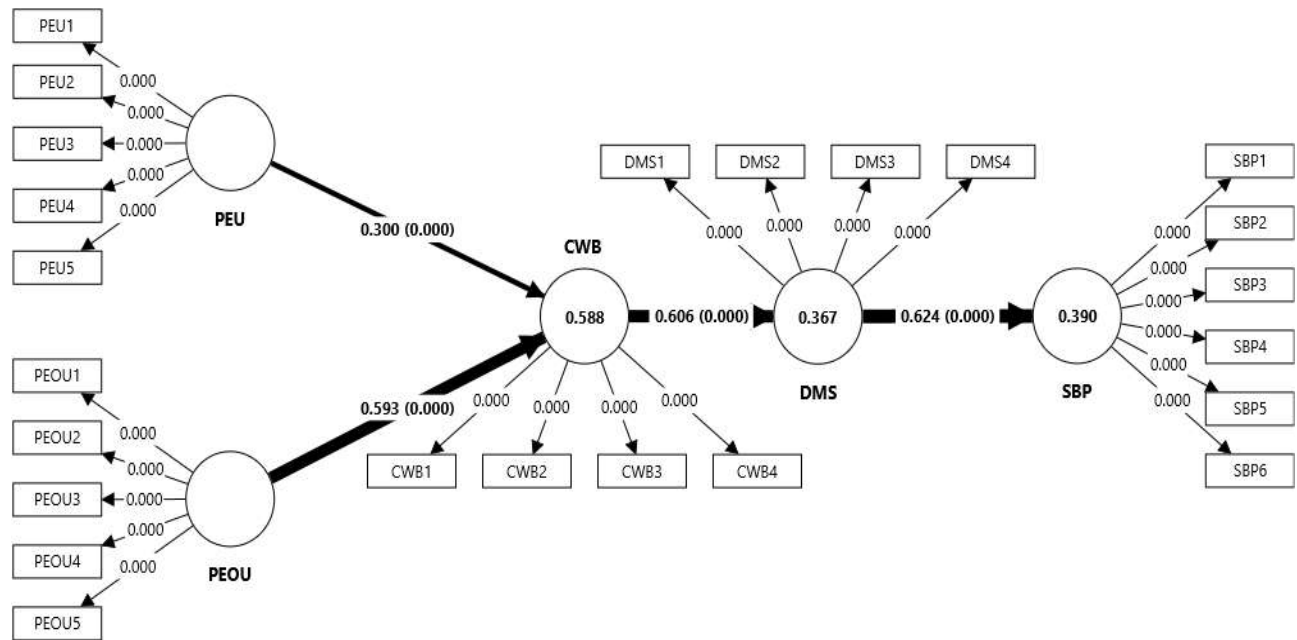

Figure 3. hypothesized PLS Structured Model

The path from Perceived Ease of Use (PEU) to Compatibility with Business (CWB) exhibits a significant coefficient of 0.300 (p = 0.000), while the stronger relationship between Perceived Usefulness (PEOU) and CWB is supported by a coefficient of 0.593 (p = 0.000). Both pathways highlight the critical role of these factors in influencing business compatibility. Moreover, the transition from CWB to Digital Marketing Strategy (DMS) is supported by a robust coefficient of 0.606 (p = 0.000), underscoring the importance of aligning digital tools with operational compatibility to foster effective strategies. Lastly, the path from DMS to SMEs Business Performance (SBP), with a coefficient of 0.624 (p = 0.000), affirms that well-implemented digital marketing strategies significantly enhance SME performance outcomes. The model's results emphasize the interdependence of these constructs and the cascading impact of initial factors like PEU and PEOU on overall business success, reinforcing the validity and practical relevance of the proposed framework.

D. Discussion

The structural model offers profound insights into the mechanisms driving the adoption and success of digital marketing strategies among SMEs, emphasizing the interconnectedness of key factors and their ultimate impact on business performance. Beginning with Perceived Ease of Use (PEU) and Perceived Usefulness (PEOU), the model underlines the importance of intuitive and practical digital tools in fostering adoption. SMEs, often constrained by limited technical expertise and time, are more inclined to adopt digital technologies that are user-friendly and provide clear, tangible benefits. These perceptions play a pivotal role in enhancing Compatibility with Business (CWB) by ensuring that the technologies align seamlessly with the organization's operational processes and objectives. For SMEs, this alignment reduces the perceived risks of digital transformation, fosters confidence among decision-makers, and facilitates the integration of these tools into everyday business practices, thereby enabling a smoother transition to a digital-first approach (Wu, Botella-Carrubi, & Blanco-González-Tejero, 2024).

The model further highlights the critical role of Compatibility with Business in enabling the successful development and implementation of Digital Marketing Strategies (DMS). For SMEs, this signifies that digital strategies must be tailored to address their specific operational realities and market conditions. Unlike larger corporations with extensive resources, SMEs often operate under financial and human resource constraints, making strategic alignment essential (Rike Selviasari & Sudarmiatin, 2024). The model underscores that when digital tools are compatible with existing workflows and business objectives, they enable SMEs to allocate their resources more effectively. This leads to the creation of targeted, efficient marketing strategies that not only resonate with the intended audience but also provide measurable outcomes. Whether through social media campaigns, search engine optimization, or e-commerce enhancements, these strategies ensure that SMEs can maximize their return on investment while staying competitive in a fast-paced digital environment (Boom-Cárcamo, Molina-Romero, Galindo-Angulo, & del Mar Restrepo, 2024).

Finally, the model establishes a robust link between DMS and SMEs Business Performance (SBP), demonstrating the transformative potential of effective digital marketing strategies. The relationship between these constructs highlights how well-implemented digital marketing initiatives directly contribute to tangible outcomes such as increased sales, improved customer loyalty, enhanced brand visibility, and market competitiveness. For SMEs, this is a critical insight, as it demonstrates that investing in strategic digital initiatives is not merely an operational adjustment but a pathway to sustained growth and scalability. By overcoming traditional barriers such as geographic limitations or limited access to larger markets, SMEs equipped with strong digital marketing strategies can tap into new customer segments, improve engagement through personalized experiences, and build a strong digital presence that sets them apart from competitors (Amiri, Kushwaha, & Mishra, 2024).

Beyond these direct relationships, the model provides a broader framework for actionable insights that SMEs can leverage to enhance their digital transformation journey. Policymakers and practitioners can use these insights to design supportive ecosystems, including subsidies for digital tools, training programs for SME owners, and industry partnerships that enable knowledge sharing. The focus on fostering Compatibility with Business also points to the need for customized solutions that reflect the unique realities of SMEs across industries. Moreover, by addressing perceived barriers related to the complexity or usefulness of digital tools, technology providers can develop solutions that are better suited to SME needs (Wang & Xia, 2024). These combined efforts can ensure that SMEs not only adopt but also optimize digital marketing strategies, enabling them to thrive in increasingly competitive and digitalized markets.

Furthermore, SMEs can optimize their digital marketing strategies by adopting a structured approach that aligns technology with their unique business needs while leveraging opportunities effectively. This begins with defining clear, measurable objectives tailored to their target audience by analyzing customer preferences, behaviors, and demographics to create impactful and relevant strategies. Selecting user-friendly and scalable tools is critical, as intuitive platforms, such as Google Ads, social media management tools, or CRM systems, enhance adoption and efficiency by streamlining processes. Ensuring compatibility with business needs is equally important, as aligning digital strategies with specific operational and market conditions ensures seamless integration; for instance, retail SMEs might focus on e-commerce and social media ads, while B2B-focused SMEs could prioritize email marketing and LinkedIn campaigns. SMEs must also leverage data analytics to monitor campaign performance, track key metrics like ROI and conversion rates, and refine their strategies for continuous improvement. Upskilling their teams through training or consulting with digital marketing experts can bridge knowledge gaps, enabling effective tool management. A multi-channel approach, combining SEO, social media, content marketing, and paid advertising, ensures comprehensive reach and balanced efforts across platforms (Kalender & Žilka, 2024). Lastly, remaining agile to market trends and customer

feedback allows SMEs to experiment with emerging tools, such as TikTok or video marketing, and fine-tune their campaigns. By systematically implementing these strategies, SMEs can address common challenges, fully capitalize on digital tools, and achieve sustainable growth in an increasingly competitive digital landscape (Wu et al., 2024).

To complement these efforts, SMEs must develop digital dynamic capabilities—the ability to sense, seize, and transform in response to rapid technological and market changes. Digital dynamic capabilities enable SMEs to anticipate emerging trends, adapt their strategies swiftly, and reconfigure their resources to maintain competitive advantages (Momeni, Raddats, & Martinsuo, 2023). For instance, sensing involves scanning the digital environment for new opportunities, such as trends in social media engagement or advancements in e-commerce platforms. Seizing these opportunities requires swift decision-making and investment in technologies or campaigns that align with market needs, such as launching tailored ad campaigns on platforms like Instagram or optimizing mobile-first customer experiences. Transformation, the final dimension, involves restructuring internal processes, such as integrating customer feedback systems, adopting AI-driven analytics, or automating marketing workflows, to sustain agility and innovation. By cultivating these dynamic capabilities, SMEs not only enhance their capacity to respond to disruptions but also position themselves as proactive players capable of shaping market dynamics (Marcon et al., 2022). This adaptability ensures that their digital marketing strategies remain effective and resilient amidst evolving consumer behaviors and technological advancements, ultimately securing their long-term success in a competitive digital economy.

Conclusion

The findings of this study reveal that the integration of Perceived Ease of Use (PEU) and Perceived Usefulness (PEOU) significantly enhances Compatibility with Business (CWB), which in turn positively influences the effectiveness of Digital Marketing Strategies (DMS) and ultimately improves SMEs Business Performance (SBP). The results underscore the critical role of aligning digital tools with business operations, demonstrating that SMEs are more likely to adopt and optimize digital marketing when these tools are user-friendly, practical, and compatible with their existing processes. Moreover, the study highlights the transformative potential of digital marketing in driving tangible outcomes, such as increased sales, improved customer engagement, and enhanced market competitiveness. These insights contribute to bridging the gap in SME adoption of digital strategies, offering a comprehensive framework grounded in the Technology Acceptance Model and Resource-Based Theory. The implications of these findings are twofold: for practitioners, they emphasize the need for SMEs to invest in user-friendly and strategically aligned digital tools and for policymakers, the necessity to support SMEs through training programs, subsidies, and initiatives that address adoption barriers. Additionally, technology providers can benefit from these insights by designing solutions that cater to the specific needs of SMEs. Future research could extend these findings by exploring the long-term impact of digital marketing strategies on SME scalability and innovation, as well as the role of industry-specific factors in shaping digital adoption. Studies could also incorporate cross-country comparisons to understand how contextual variables influence the effectiveness of digital marketing in SMEs globally.

Acknowledgments

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APPENDIX A. Item Scale of Questionnaire

Constructs	Item Code	Indicators	Scale
SMES Business Performance (SBP)	SBP1	Sales Performance	Sales of our company's products/services are stable and tend to increase from time to time.
	SBP2	Profitability Performance	Our company is currently experiencing a consistent increase in profits from time to time
	SBP3	Market Share Performance	Our company is able to maintain and even increase a significant market share compared to competitors
	SBP4	New Customer Performance	Our company has experienced a significant increase in the number of new customers in recent times.
	SBP5	Investment Performance	Our company feels that the funds invested in business activities are able to provide optimal profits.
	SBP6	Customer Satisfaction Performance	Our company feels that the company's customer satisfaction level is at a high level.
Digital Marketing Strategy (DMS)	DMS1	Customer relationship strategy	My company always uses digital marketing (both in the form of social media, mobile apps and websites) to manage good customer relationships
	DMS2	Strategic Customer Insights	My company is able to predict customer tastes and preferences by using digital marketing.
	DMS3	Strategic Partnership Management	My company is able to manage relationships with suppliers and business partners strategically by using digital marketing.
	DMS4	Consumer Attraction Strategy	My company is aggressively using digital marketing to attract consumers.
Perceived Ease of use (PEOU)	PEOU1	Ease of Learning	Overall, it is easy to learn digital marketing
	PEOU2	Ease of Customer Identification	It is easy to identify new customers using digital marketing
	PEOU3	Ease of Understanding Customer Demand	It is easy to identify customer demand using digital marketing
	PEOU4	Ease of Information Retrieval	Information retrieval about a customer is easy using digital marketing
	PEOU5	Ease of Advertising	Advertising products and services on digital marketing platforms are easy
Perceived Usefulness (PU)	PEU1	Business Utility	Digital Marketing is useful for business
	PEU2	Marketing Value	Digital Marketing is a valuable tool for marketing
	PEU3	Productivity Enhancement	Digital Marketing enhances the productivity of the business
	PEU4	Query Management	Digital Marketing helps better query management

	PEU5	Customer Satisfaction	Digital marketing helps more customer satisfaction
	CWB1	Versatility of Use	Our enterprise is compatible for using Digital Markeitng for different purposes
Compability with Business (CWB)	CWB2	Regular Usage	I use Digital Marketing regularly for business purposes
	CWB3	Training Support	My organization provides me support for getting training on Digital Marketing
	CWB4	Marketing Alignment	Our business is compatible using Digital Marketing for marketing purpose

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Digital Marketing

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First and foremost, we would like to thank our keynote speakers, session chairs, and panelists, whose invaluable insights and expertise have greatly enriched this conference. Their contributions have provided participants with a wealth of knowledge and inspiration in line with our theme, *"Technology Disruption in Sustainable Digital Business Transformation."*

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It is our hope that the discussions and collaborations sparked during this conference will continue to grow, contributing to innovation and sustainable development in the ever-evolving digital business landscape. Thank you for being part of ICONBIT 2024, and we look forward to welcoming you to future conferences.

Warm regards,
Hafid Kholidi Hadi
Chairperson
ICONBIT 2024 Organizing Committee
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