

FACTORS INFLUENCING PURCHASE INTENTION ON MSME PRODUCT: SOCIAL MEDIA INFLUENCERS, E-WOM, ONLINE TRUST, AND THE TAM MODEL IMPACT ON MILLENNIALS AND GEN Z IN JABODETABEK

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Abstract:

Background: The increasing development of the internet in this digital era brings many influences and benefits to people's lives, especially for Millennials and Gen Z. These generations tend to use social media to share daily activities, including online shopping. Social media platforms like Instagram and TikTok have become frequently used for shopping.

Purpose: The purpose of this study is to analyze the factors that influence purchase intention for MSME products, including an examination of the mediating role of online trust.

Design/methodology/approach: This research employs a quantitative descriptive approach utilizing an online survey method. The study involves 148 respondents from Micro, Small, and Medium Enterprises (MSMEs) consumers using a purposive sampling technique through an online survey distributed via Google Forms. Data were analyzed using SEM-PLS, ensuring a thorough analysis of the factors influencing purchase intention.

Finding/Result: The findings reveal the mediating role of online trust in mediating the effects of social media influencers and e-wom on consumer purchase intention. The results show that social media influencers, online trust, and perceived usefulness have a significant positive effect on purchase intention. Marketing MSME products requires identification from the consumer side, one of which is the socio-demographic characteristics formed by consumers when purchasing products on social media. The results of this study recommend MSMEs to promote through influencers, in addition to training for MSME actors on effective marketing strategies on social media, especially popular social media platforms such as Instagram and TikTok. Effective product marketing is essential to adapt to changes in the business environment and different consumer behaviors.

Conclusion: The study underscores the importance of understanding consumer demographics for effective marketing on social media platforms like Instagram and TikTok. Also, leverage influencer marketing and provide targeted training to enhance their social media strategies, emphasizing the need for adaptive marketing approaches to meet changing consumer behaviors and business environments.

Originality/value (state of art): This study contributes new insight into the consumer behavior of Millennials and Gen Z in Greater Jakarta, emphasizing the critical role of online trust in the digital shopping environment especially in social commerce.

Keywords: purchase intention, MSME (micro, small, and medium enterprises), social media marketing, millennials and gen z, greater Jakarta (Jabodetabek)

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INTRODUCTION

The digital transformation of commerce has induced a paradigmatic shift in consumer behavior, particularly evident in Indonesia's growing digital ecosystem, where internet penetration 77% with 167 million active social media users (We Are Social, 2023). This confluence of social networking and e-commerce has created a novel commercial paradigm – social commerce – a phenomenon disproportionately embraced by Millennials and Generation Z, who collectively constitute 53.81% of Indonesia's demographic tapestry and exhibit a marked proclivity for digital transactions (Badan Pusat Statistik, 2020).

The social commerce sphere, characterized by the symbiosis of social media platforms and commercial transactions, has experienced exponential growth globally, with market projections reaching a staggering \$2.9 trillion by 2026. In the Indonesian context, this sector is poised for a meteoric rise, with analysts forecasting a compound annual growth rate of 55.5% between 2022 and 2028, underscoring its pivotal role in the nation's digital economic landscape. This digital revolution holds particular significance for Indonesia's Micro, Small, and Medium Enterprises (MSMEs), which form the backbone of the nation's economy, representing 99.99% of businesses and contributing 61% to the GDP.

The inherent virtuality of social commerce interactions engenders trust issues that can potentially impede purchasing intentions, particularly for MSME brands. A comprehensive study by PwC (2022) revealed that 45% of Indonesian consumers cite a lack of trust as a significant barrier to online purchases, highlighting the criticality of establishing credibility in the digital marketplace. Within this ecosystem, social media influencers (SMIs) have emerged as pivotal intermediaries, research by Lou and Yuan (2019) stated that the significant impact of influencer-generated content on brand awareness and purchase intention, underscoring the potential of influencer marketing for MSMEs seeking market expansion. Lim an Wong (2017) demonstrate that the credibility and attractiveness of social media influencers affect consumer attitudes and purchase intention. Munukka et al. (2016) highlight the power of influencers in affecting product purchases and recommendations. Bratina and Faganel (2024) argue that SMIs help in identifying and targeting more focused audiences, often perceived as

more effective and reliable by consumers. Concurrently, electronic word-of-mouth (e-WOM) has become an indispensable factor in consumer decision-making processes, with 92% of Indonesian online shoppers consulting reviews before purchase. Electronic word of mouth (e-WOM) enables users to disseminate product reviews and commentary across social media platforms, profoundly influencing potential consumers due to the perceived credibility, quality, and volume of the shared information (Bataineh 2015). Chih et al. (2013) note that the internet has transformed E-WOM into a vast source of information for product purchases. Kumar et al. (2022) highlight social media as an ideal platform for E-WOM due to the ease of spreading opinions, ideas, and sentiments. A study by Shidqi et al (2019) demonstrates the positive effect of e-WOM on purchase intention in the social commerce ecosystem.

The Technology Acceptance Model (TAM) variables – perceived usefulness and perceived ease of use – have been empirically shown to significantly influence consumers' propensity to adopt social commerce platforms. PU refers to consumers' belief that online shopping will improve their shopping experience particularly among millennials (Pena-Garcia et al 2020; Xu et al 2021) and , PEOU relates to consumers' perceptions of how easily they can navigate e-commerce platforms, find product information, and complete transactions (Rehman et al., 2019). A recent McKinsey (2023) study revealed that 70% of Indonesian consumers exhibit a preference for social commerce platforms offering seamless, user-friendly experiences, highlighting the salience of these factors for MSMEs in the digital marketplace.

Central to the success of social commerce is the construct of online trust, which serves as a critical mediating variable between various antecedents and purchase intention in the absence of physical interaction. Reichheld and Schefter (2000) emphasize the critical nature of trust in transactional relationships involving risk, such as online shopping. Zendehelel and Paim (2015) argue that trust increases with the secure and timely delivery of information, highlighting the importance of transparent and reliable communication in online transactions. A study by Akinola and Asaolu et al. (2023) highlights the pivotal role of trust in e-commerce, demonstrating its strong positive effect on purchase intention. Despite the growing importance of social commerce for MSMEs in Indonesia, there exists a lack of research examining the intricate

interplay of influencer marketing, e-WOM, technology acceptance model, and online trust within this specific context. A report by the Asian Development Bank (2023) emphasizes the exigency of targeted research to support MSME growth in the digital economy, particularly in emerging markets like Indonesia.

In light of this gap in the extant literature, our study aims to address this research gap by clarifying the complex relationships between social media influencers, eWOM, perceived usefulness, perceived ease of use, and online trust in driving purchase intention for MSME products within Indonesia's social commerce landscape. Our focus is particularly directed towards Millennial and Gen Z consumers, who represent the largest and most active demographic group in social commerce.

This research endeavors to synthesize theoretical frameworks from diverse disciplines, including consumer behavior, technology adoption, and social psychology, to construct a holistic model of social commerce engagement. By integrating these perspectives, we aim to provide a comprehensive understanding of the factors that drive consumer trust and purchase intention in the uniquely dynamic context of Indonesian social commerce.

Our study employs a mixed-methods approach, combining quantitative survey data with qualitative insights from semi-structured interviews, to capture the multifaceted nature of social commerce interactions. This methodological triangulation enhances the validity and reliability of our findings, providing a nuanced understanding of the phenomena under investigation.

The theoretical underpinnings of our research draw upon several established frameworks, including the Elaboration Likelihood Model (Petty and Cacioppo 1986), Social Learning Theory (Bandura, 1976), and the Technology Acceptance Model (Davis, 1989). By synthesizing these theories, we develop a novel conceptual model that accounts for the unique characteristics of social commerce in the Indonesian context. Our findings have significant implications for both theory and practice. From a theoretical perspective, we contribute to the evolving discourse on social commerce by elucidating the complex interplay of factors influencing consumer behavior in emerging markets. Practically, our research provides actionable insights for MSMEs, policymakers, and platform developers seeking to optimize social commerce strategies and enhance user experiences.

The purpose of this research is to analyze the factors influencing purchase intention for MSME products on social media among Millennials and Gen Z in Greater Jakarta, specifically focusing on the role of social media influencers, E-WOM, online trust and TAM model (perceived usefulness and perceived ease of use). By unraveling these multifaceted dynamics, we aspire to contribute valuable insights for MSMEs, marketers, and policymakers navigating the rapidly evolving social commerce ecosystem in Indonesia.

METHODS

This research, scheduled for July 2024, employs a quantitative descriptive approach utilizing an online survey method. The study targets respondents from Micro, Small, and Medium Enterprises (MSMEs) consumers. A Google Form questionnaire was distributed to respondents via various social media platforms, including Facebook, WhatsApp, Line, Instagram, Twitter, and others, to ensure broad reach and accessibility. The study primarily relies on primary data collected through these online questionnaires completed by qualified respondents. Additionally, secondary data from relevant journals, books, scientific papers, articles, and official websites were used to support and contextualize the primary findings.

The population for this study comprises Millennial and Generation Z online MSME consumers in the Greater Jakarta (Jabodetabek) area. Respondent selection will be conducted using purposive sampling, a non-probability sampling technique that aims to obtain a sample aligned with the research objectives. This method ensures that only Millennials and Gen Z individuals who have previously purchased MSME products through social media are included in the study. The sample size determination Hair et al. (2014), that stated the sample should be at least five times the number of research indicators. With 29 indicators in this study, a total of 148 respondents were selected using non-probability sampling with purposive sampling technique.

The research variables are categorized into dependent (endogenous), intervening, and independent (exogenous) variables. The dependent variable is online purchase intention, while online trust serves as the intervening variable. Independent variables include social media influencers, electronic word-of-mouth (E-WOM), perceived usefulness, and perceived ease

of use. These variables are operationalized through multiple dimensions and indicators, measured using a five-point Likert scale ranging from “strongly disagree” to “strongly agree.”

Data analysis conducted using Microsoft Excel 2013 and SPSS with SMARTPLS 4.0 software, employing Structural Equation Modeling based on Partial Least Square (SEM-PLS). This analytical approach combines factor analysis, path analysis, and regression analysis, allowing for simultaneous examination of validity, reliability, model relationships, and predictive modeling. SPSS was used for descriptive analysis, which aimed to characterize the sample and provide insights into consumer purchasing behavior of MSME products via social media. Descriptive statistics including means and standard deviations were calculated to summarize the data.

The SEM-PLS was applied to evaluate both the measurement model (outer model) and the structural model (inner model). The measurement model evaluation include validity and reliability tests. Validity will be assessed through construct validity, convergent validity, and discriminant validity. A questionnaire item is considered valid if its calculated r-value exceeds the r-table value. Reliability will be examined using Cronbach’s alpha and composite reliability measures, with values above 0.7 considered acceptable, though composite reliability values of 0.6 may also be deemed satisfactory.

The structural model evaluation focused on hypothesis testing through the bootstrapping process in Smart-PLS. The main parameters for analysis are path coefficients and t-values. Hypotheses will be accepted if the t-table value exceeds the t-calculated value, with a significance level of 0.05. If the probability value is less than the required alpha value (0.05), the test result will be considered statistically significant.

This comprehensive methodological approach ensures a robust examination of the factors influencing online purchase intention for MSME products among Millennial and Gen Z consumers. By combining rigorous sampling techniques, well-defined variable operationalization, and advanced statistical analysis, the study aims to provide valuable insights into the

dynamics of social commerce in the context of MSMEs in Indonesia. The findings are expected to contribute both to academic understanding of consumer behavior in digital marketplaces and to practical strategies for MSMEs seeking to leverage social media platforms for business growth.

The conceptual framework (Figure 1) in this study reflects the interrelationships among the variables investigated. The variable considered as the dependent variable of this research is online purchase intention. Several variables influencing online purchase intention are drawn from various concepts from previous research. Based on the framework presented, the hypotheses formulated for this research are as follows: H1: Social media influencers significantly influence online trust.

H2: Electronic word-of-mouth (e-WOM) significantly influences online trust.

H3: Online trust significantly influences purchase intention.

H4: e-WOM significantly influences purchase intention with online trust acting as an intervening variable.

H5: Social media influencers purchase intention with online trust acting as an intervening variable.

H6: Social media influencers purchase intention.

H7: e-WOM significantly influences purchase intention.

H8: Perceived usefulness significantly influences online purchase intention.

H9: Perceived ease of use significantly influences online purchase intention.

RESULTS

The study’s demographic analysis reveals that the majority of respondents purchasing MSME products through social media are women, predominantly from Generation Z, and unmarried. This demographic profile suggests that MSME products primarily attract female consumers compared to males. The preference for fashion, snacks, and instant food products among the top three purchases aligns with this gender distribution. Research by Gul et al. (2014) indicates that women particularly favor purchasing fashion products on social media due to the ease of comparison shopping and access to information on new offerings. Characteristic demographic in Table 1.

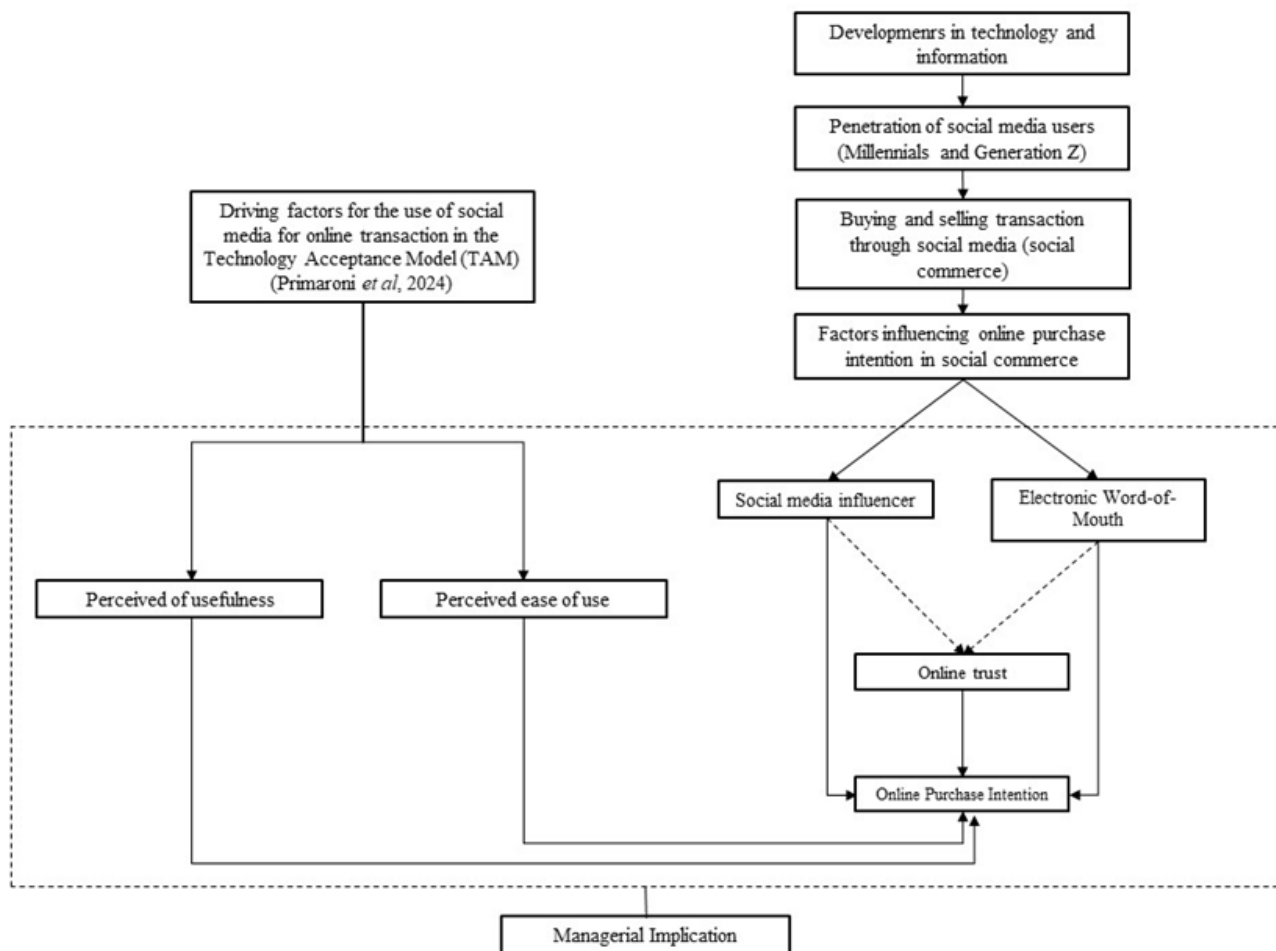


Figure 1. Conceptual framework

The dominance of Generation Z respondents, comprising 60% compared to Millennials, highlights the former's greater propensity for social media-based purchasing. This behavior is attributed to Gen Z's status as digital natives and their self-driven approach to information technology. Having grown up alongside technological advancements, Gen Z in Indonesia, particularly in the Jabodetabek area, more readily adapts to the shift from e-commerce to social media shopping platforms.

The marital status of respondents, with a majority being single, suggests that MSME products are primarily purchased for personal use rather than household needs. This is further supported by the popularity of fashion items and individual-sized snacks or instant meals. MSMEs might consider prioritizing products and packaging suitable for single consumers.

In terms of social media usage, Instagram emerges as the most popular platform, with over 60% of respondents favoring it over TikTok or Twitter. Instagram's popularity is attributed to its established presence and

features like high-resolution images and short videos, which are effective for product promotion. However, when it comes to actual shopping, TikTok Shop is preferred by over 50% of respondents. This preference is due to TikTok Shop's affiliation with the e-commerce platform Tokopedia and its user-friendly features for product information and purchasing. Purchasing behavior analysis reveals that fashion items, snacks, and instant foods are the most frequently bought MSME products through social media.

These insights into consumer demographics, social media preferences, and purchasing behaviors provide valuable guidance for MSMEs in the Jabodetabek area. By tailoring their product offerings, pricing strategies, and promotional efforts to align with these findings, MSMEs can more effectively target and engage their core consumer base of young, tech-savvy, and predominantly female shoppers. The preference for platforms like Instagram for browsing and TikTok Shop for purchasing also highlights the importance of a multi-platform approach in social media marketing strategies.

Table 1. Characteristic demographic

Characteristics	Number (people)	Percentage (%)
Gender		
Male	45	30.41
Female	103	69.5
Generation		
Millennial	51	34.46
Gen Z	97	65.54
Marital Status		
Single	100	67.57
Married	48	32.43
Occupation		
Student	33	22.30
Private sector employee	54	36.49
State-owned enterprise employee (BUMN/BUMD)	28	18.92
Civil servant (PNS)	2	1.35
Entrepreneur	14	9.46
Unemployed	2	1.35
Housewife	15	10.14
Popular social media		
Instagram	92	62.16
TikTok	40	27.03
Twitter (X)	14	9.46
Facebook	2	1.35
Preferred social media for Shopping		
TikTok shop	87	58.78
Instagram shop	35	23.65
Facebook shop	5	3.38
Others	21	14.19
Frequently Purchased UMKM Products (multiple choices allowed)		
Fashion	62	47.33
Snack	40	30.53
Instant food	29	22.14

Structural Equation Modeling (SEM) Analysis

The study employed Structural Equation Modeling (SEM) analysis using SmartPLS 4 software to examine the relationships between dependent, independent, and intervening variables, with a sample of 148 respondents. The latent variables included social media influencer (SMI), electronic word-of-mouth (E-WOM), online trust (OT), perceived usefulness (PU), perceived ease of use (PEOU), and purchase intention (PI), comprising 29 indicators initially. The outer model analysis, assessing the relationship between indicators and their latent variables, revealed that four indicators

did not meet the required loading factor threshold of >0.7 and were subsequently removed. The final model consisted of 26 indicators, all meeting validity criteria. Convergent validity was confirmed through Average Variance Extracted (AVE) values above 0.5 for all latent variables, while discriminant validity was established using the Fornell-Larcker criterion. Reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha (CA) values, with all latent variables showing values above 0.7, indicating good reliability, accuracy, and consistency. Loading factor value and AVE in Table 2.

Table 2. Loading factor value and AVE

Category	Symbol Indicator	Outer Loading	AVE	Description
Social Media Influencer (SMI)	X11	0.751	0.577	Valid
	X12	0.781		Valid
	X13	0.783		Valid
	X14	0.775		Valid
	X15	0.700		Valid
	X16	0.736		Valid
	X17	0.786		Valid
	X18	-		
Electronic word-of-mouth (E-WOM)	X21	0.813	0.661	Valid
	X22	0.770		Valid
	X23	0.874		Valid
	X24	0.795		Valid
	X25	0.859		Valid
	X26	0.760		Valid
Perceived usefulness (PU)	X31	0.887	0.798	Valid
	X32	0.914		Valid
	X33	0.879		Valid
Perceived ease of use (PEOU)	X41	0.887	0.784	Valid
	X42	0.912		Valid
	X43	0.855		Valid
Purchase Intention (PI)	Y1	0.815	0.693	Valid
	Y2	0.897		Valid
	Y3	0.781		Valid
Online trust (OT)	Z1	0.884	0.667	Valid
	Z2	0.821		Valid
	Z3	-		
	Z4	-		
	Z5	0.780		Valid
	Z6	0.778		Valid

The inner model analysis examined relationships between latent variables based on T-statistics and P-values. The R-square value (Table 3) for online trust was 0.404, indicating that social media influencers and E-WOM explained 40.4% of the variance in online trust. For purchase intention, the R-square value was 0.653, suggesting that the model explained 65.3% of the variance. Path coefficient analysis revealed that perceived usefulness and social media influence had the largest positive effects on purchase intention. Social media influencers showed a significant positive relationship with purchase intention, suggesting that enhancing the perception of social media influencers can increase purchase intention for MSME products. The highest loading factor for social media influencers was the similarity between the influencer and the consumer, indicating that consumers are more likely

to increase their purchase intention when they perceive similarities with the influencer. The Fornell-Lacker results are in Table 4. The Composite reliability value and Cronbach's alpha value results are in Table 5.

Contrary to the initial hypothesis, the data in Table 6 shows that e-WOM did not show a significant direct effect on purchase intention. This suggests that positive comments on MSME social media platforms are not directly used as a reference for increasing purchase intention. Possible explanations include the effectiveness of social media platforms in explaining products through photos and videos, reducing reliance on other consumers' comments, and the prevalence of "review" content serving as a more influential reference than user comments. Online trust demonstrated a significant positive effect on purchase intention,

with the highest loading factor being the perception that the MSME's social media platform provides honest information. This emphasizes the importance of MSMEs providing truthful and comprehensive product information through their social media accounts. However, The analysis presented in Table 7 reveals a significant indirect effect of e-WOM on purchase intention through online trust, indicating that e-WOM indirectly affects purchase intention by enhancing consumers' trust in MSMEs. A study by Arifin dan Syah (2024) stated that e-WOM on social media significantly affects trust and does not directly influence purchase intention. The analysis of indirect effects revealed that online trust significantly mediates the relationship between both social media influencers and e-WOM with purchase intention, underscoring of building online trust as a critical mediator in influencing purchase intention through social media channels. The mediating effect of online trust was stronger for E-WOM compared to social media influencers, suggesting that while influencer marketing can directly impact purchase intention, the effect of customer reviews and comments on purchase intention is more dependent on first establishing trust in the MSME's online presence.

Perceived usefulness showed a significant positive effect on purchase intention, with the highest loading factor being the effectiveness of shopping time. This suggests that applications increasing shopping time

efficiency, such as TikTok Shop, can enhance purchase decisions on social media. Interestingly, perceived ease of use did not show a significant effect on purchase intention, possibly because consumers are already familiar with using social media for various purposes, so the perceived ease of use for shopping doesn't significantly impact their purchase intention. The analysis also revealed a significant positive relationship between social media influencers and online trust, suggesting that a positive perception of social media influencers can enhance the perceived trustworthiness of MSME social media platforms.

Based on these findings, several recommendations can be made for MSMEs looking to enhance their social media marketing strategies. These include carefully selecting influencers who share similarities with the target audience, developing content that demonstrates how products fit into the daily lives of the target audience, leveraging platforms like TikTok Shop for direct sales due to its perceived usefulness inefficient shopping experiences, prioritizing trust-building through honest and comprehensive product information, encouraging positive E-WOM, ensuring detailed and accurate product descriptions, focusing on demonstrating product usefulness and value, timing marketing efforts to align with peak social media engagement hours, leveraging short-form video content, and maintaining a consistent and authentic brand voice across all social media platforms.

Table 4. Fornell-Lacker

	E-WOM	OT	PEOU	PI	PU	SMI
E-WOM	0.813					
OT	0.605	0.817				
PEOU	0.619	0.430	0.885			
PI	0.536	0.531	0.671	0.833		
PU	0.550	0.390	0.813	0.728	0.894	
SMI	0.512	0.477	0.442	0.584	0.431	0.759

Note: Social Media Influencer (SMI); Electronic word-of-mouth (E-WOM); Perceived usefulness (PU); Perceived ease of use (PEOU); Purchase Intention (PI); Online trust (OT)

Table 5. Composite reliability value and Cronbach's alpha value.

	Cronbach's alpha	Composite reliability
Electronic word-of-mouth (E-WOM)	0.897	0.921
Online trust (OT)	0.834	0.889
Perceived ease of use (PEOU)	0.861	0.916
Purchase Intention (PI)	0.777	0.871
Perceived usefulness (PU)	0.876	0.922
Social Media Influencer (SMI)	0.877	0.905

Table 6. Path coefficient values, t statistics, and p values (direct effect)

Path coefficient	Original sample (O)	T statistics	P values	Description
Social media influencer → purchase intention	0.258	3.385	0.000*	Significant
Electronic word-of-mouth → purchase intention	-0.052	0.409	0.341	Not significant
Online trust → purchase intention	0.204	2.742	0.003*	Significant
Perceived ease of use → purchase intention	0.123	0.936	0.175	Not Significant
Perceived usefulness → purchase intention	0.466	3.951	0.000*	Significant
Social media influencer → Online trust	0.227	2.373	0.009*	Significant
Electronic word-of-mouth → Online trust	0.489	5.602	0.000*	Significant

Note: * indicates significance at alpha 5%

Table 7. Path coefficient values, t statistics, and p values (indirect effect)

Path coefficient	Original sample (O)	T statistics	P values	Description
Social media influencer → Online trust → purchase intention	0.046	1.739	0.041	Significant
Electronic word-of-mouth → Online trust → purchase intention	0.100	2.362	0.009	Significant

Note: * indicates significance at alpha 5%

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The factors influencing purchase intention for MSME products among Millennial and Gen Z consumers in the Jabodetabek area are social media influencers, online trust, and perceived usefulness. Social media influencers can increase purchase intention through perceived similarities with consumers, while online trust is formed from confidence in the information provided by MSMEs on social media platforms. Perceived usefulness, reflecting the effectiveness of shopping through social media, also contributes to increasing consumer purchase intention.

Although electronic word-of-mouth (E-WOM) and perceived ease of use do not directly significantly affect purchase intention, E-WOM shows a significant influence through the intervening variable of online trust. This indicates that positive reviews can build consumer trust, which ultimately increases purchase intention.

In conclusion, this comprehensive analysis of factors influencing purchase intention for MSME products on social media platforms provides valuable insights for both researchers and practitioners, highlighting the complex interplay between social media marketing strategies, consumer trust, and purchase decisions in the digital marketplace. As the digital marketplace

continues to evolve, particularly in emerging economies like Indonesia, understanding these dynamics will be crucial for MSMEs looking to leverage social media platforms for growth and success

Recommendations

This study is limited to Millennials and Gen Z consumers in Jabodetabek and focuses on selected MSME product categories. Future studies may examine other demographic groups, product categories, and regions using longitudinal or comparative approaches. Additionally, longitudinal studies could offer insights into how these factors change over time and impact long-term customer loyalty.

Future research is recommended to expand the scope of variables, such as adding other factors that may influence purchase intention for MSME products focused on a single category on social media, for example, price, product quality, and user experience for fashion MSME products. Research can also be conducted on the most frequently used social media platform, TikTok Shop, and its features. Additionally, considering the use of UTAUT 2 theory, such as hedonic motivation, price value, and habit for Millennial or Gen Z generations could be valuable. From a generational aspect, differentiating between Millennials and Gen Z could provide insights into the differences between these two generations.

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