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Reinforcing consumer purchasing decisions in the digital era through social media marketing, e-service quality, and payment security

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A B S T R A C T

This study examines the relationships between social media marketing, e-service quality, payment security, and purchasing decisions among Indonesian SMEs. A quantitative approach was employed, utilizing structured online questionnaires distributed through purposive sampling to 459 executives and senior managers of SMEs in Indonesia. Data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4.0. The measurement model evaluation confirmed strong reliability and validity across all constructs, with Cronbach's Alpha and Composite Reliability values exceeding 0.70 and Average Variance Extracted (AVE) above 0.50. The findings demonstrate that social media marketing has a positive and significant influence on purchasing decisions ($\beta = 0.279$, $t = 2.101$, $p = 0.016$), enabling businesses to reach wider audiences, build trust, and foster engagement. E-service quality exhibits a positive and significant influence on purchasing decisions ($\beta = 0.766$, $t = 2.777$, $p = 0.000$), indicating that superior online service quality increases consumer purchase likelihood. Payment security also positively influences purchasing decisions ($\beta = 0.289$, $t = 2.681$, $p = 0.010$), as consumers demonstrate greater confidence and willingness to transact when they perceive adequate security measures. The R^2 value of 0.654 indicates substantial explanatory power of the model, while Q^2 values above zero confirm satisfactory predictive relevance. These findings suggest that trust in transaction security can significantly enhance consumers' probability of making purchases in the digital era. The phenomenon of payment security carries significant implications for Small and Medium Enterprises (SMEs), where guaranteed security can increase revenue and customer trust, while security risks may lead to financial losses and data breaches.

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1. Introduction

The proliferation of digital technologies has fundamentally transformed the global business landscape, with particularly profound implications for Micro, Small, and Medium Enterprises (MSMEs) in developing economies. In Indonesia, MSMEs constitute the backbone of economic activity, contributing more than 60% of the nation's Gross Domestic Product (GDP) and employing approximately 96% of the workforce (Tambunan, 2019; OECD, 2022). The digital transformation of this sector represents not merely an opportunity for growth but an imperative for survival and competitiveness in an increasingly interconnected global economy (World Bank, 2021; Sari & Setiawan, 2023). As digital adoption accelerates, MSMEs are

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compelled to reimagine their business models, marketing strategies, and customer engagement approaches to remain relevant and thrive (Pramudito et al., 2023; Pratama et al., 2023).

The digital transformation of Indonesian MSMEs has been characterized by the rapid adoption of digital technologies for marketing, transactions, and operational management (Al-Khayyal et al., 2020; Suganda & Arrifianti, 2023). According to the Indonesia eTrade Readiness Assessment conducted by UN Trade and Development (UNCTAD), digital payments in Indonesia have surged dramatically, driven by the rapid rollout of a QR code-based national payment system that now supports more than 30 million merchants—a substantial increase from only 7 million MSMEs engaged in the digital economy in 2020 (UNCTAD, 2022; Bank Indonesia, 2023). This transformation has enabled MSMEs to expand their market reach beyond traditional geographic boundaries, optimize operational efficiency, and build stronger customer relationships (Pai et al., 2022; Wirawati et al., 2021). Social media platforms including Instagram, Facebook, TikTok, and LinkedIn have emerged as particularly effective marketing instruments for brand building and direct consumer interaction, offering cost-effective alternatives to traditional marketing channels (Demir et al., 2021; Soma et al., 2024).

1.1 The Evolution and Strategic Importance of Social Media Marketing

The evolution of social media from a mere social interaction platform into a sophisticated strategic marketing tool represents one of the most significant developments in contemporary business practice. Social media marketing enables businesses to reach broad audiences, build brand equity, and drive sales growth through advanced features including precise audience targeting capabilities, robust data analytics, and enhanced direct consumer interaction functionalities (Al-Khayyal et al., 2020; Rita et al., 2019). For MSMEs, social media marketing offers particular advantages due to its lower cost structure, extensive reach, and capacity for direct customer interaction (Andi, 2019; Pai et al., 2022). Research has identified several key dimensions of social media marketing that influence consumer behavior: entertainment, customization, interaction, and trendiness (Demir et al., 2021; Suganda & Arrifianti, 2023). Interaction has been found to have the greatest impact on driving purchase decisions, as it enables two-way communication and the creation of shared spaces on social media platforms where consumers can engage in discussions about specific products or brands and generate user-generated content that enhances brand affinity (Meltareza & Redyanti, 2022; Wongkar et al., 2024).

The benefits of social media marketing for MSMEs are substantial and well-documented. Marketing costs are significantly more efficient compared to traditional methods while achieving broader reach (Andi, 2019; Pratama et al., 2023). Social media facilitates two-way communication, enabling MSMEs to build personal relationships, address customer inquiries, and obtain direct feedback (Pramudito et al., 2023; Soma et al., 2024). Social media platforms serve as effective channels for organic word-of-mouth promotion and customer trust building, while also enabling targeted audience segmentation based on demographics, interests, and behavior, providing data for more strategic analysis (Pratama et al., 2023; Wirawati et al., 2021). Personalization features allow MSMEs to tailor content to meet specific consumer preferences, enhancing consumer relevance and engagement (Suganda & Arrifianti, 2023; Wongkar et al., 2024). Research confirms a positive and significant relationship between social media marketing and purchasing decisions, indicating that more effective social media marketing increases consumer purchase likelihood (Monica & Triyanto, 2025; Mashaqi et al., 2020; Hardoko, 2022).

Despite the clear benefits, social media marketing presents significant challenges that MSMEs must navigate. Issues including misinformation, consumer skepticism, privacy concerns, and difficulty reaching the right audience pose substantial obstacles to effective social media marketing implementation (Apriliani et al., 2024; Saputra & Nuvriasari, 2025). The spread of misinformation on social media platforms can damage brand credibility and consumer trust, while increasing consumer awareness of data privacy issues may reduce engagement and conversion rates (Rita et al., 2019; Wahyuningtiyas & Ramadhan, 2023). To overcome these challenges, marketing strategies need to focus on relevant content, consistency, interaction, and clarity of target audiences (Andi, 2019; Chan et al., 2020). Contemporary social media marketing trends emphasize personalization, short-form video content, and social commerce, supported by artificial intelligence for deeper analysis and personalization, alongside influencer marketing, user-generated content (UGC), and authentic interactive content creation (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025).

1.2 E-Service Quality in the Digital Marketplace

E-service quality has emerged as a critical determinant of success in the digital marketplace. It represents a consumer's overall evaluation of service quality provided through electronic media such as websites and applications, extending traditional service quality concepts by focusing on effectiveness and efficiency in facilitating online interactions including shopping, purchasing, and distribution (Ellitan & Suhartatik, 2023; Sutisna et al., 2023). The dimensions of e-service quality encompass efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact (Eryiğit & Fan, 2021; Bhati et al., 2022). Research has demonstrated that e-service quality is the most critical determinant of purchasing decisions and customer satisfaction levels in e-commerce platforms (Hardoko, 2022; Mashaqi et al., 2020). The implementation of superior e-service quality positively impacts sales performance, business profitability, and future customer behavioral intentions, making digital adoption imperative for MSMEs (Chan et al., 2020; Shafiee & Bazargan, 2018).

The evolution of e-service quality now incorporates more complex dimensions including efficiency, reliability, privacy, and customer satisfaction, driven by rapid information technology advancement and focused on improving digital customer experience to ultimately drive loyalty (Bhati et al., 2022; Pai et al., 2022). Studies have shown that e-service quality significantly influences repurchase intentions, with order fulfillment emerging as the most crucial element in service quality compared to other dimensions (Shafiee & Bazargan, 2018; Chang et al., 2009). Security and privacy have been identified as particularly important dimensions of e-service quality, as consumers increasingly demand protection of their personal and financial information in online transactions (Halim et al., 2023; Wen et al., 2014; Zarei et al., 2019). The benefits of e-service quality include enhanced customer satisfaction, which translates to customer loyalty, reputation building, and increased consumer trust (Hardoko, 2022; Mashaqi et al., 2020). High-quality e-service also facilitates customer needs identification and ensures timely and accurate order fulfillment (Pai et al., 2022; Sutisna et al., 2023).

Excellent service quality fosters positive corporate image, attracting potential new customers (Wirawati et al., 2021; Yunus et al., 2024). Accurate, transparent information and secure handling increase consumer trust in online services, crucial for transaction completion (Chan et al., 2020; Indrayani & Pardiyono, 2020). Efficient service quality enables customers to transact with ease, enhancing convenience, while helping companies understand and meet customer needs more precisely (Suganda & Arrifianti, 2023; Soma et al., 2024). The implementation of e-service quality focuses on improving digital service quality across seven key dimensions: efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact, ensuring seamless, fast, and secure user experiences that ultimately drive repurchase intentions and customer loyalty (Chan et al., 2020; Eryiğit & Fan, 2021).

1.3 Payment Security and Consumer Trust in Digital Transactions

Payment security has emerged as a fundamental concern in the digital economy, particularly for MSMEs that may lack the resources to implement sophisticated security infrastructure. Payment security encompasses practices, processes, and technological measures designed to protect data and financial transactions from unauthorized access, data breaches, and fraud (Halim et al., 2023; Wongkar et al., 2024). The objective is ensuring secure data transfer, minimizing financial loss, and building customer trust through standards implementation including PCI-DSS compliance and authentication methods such as two-factor authentication (Chang et al., 2009; Wen et al., 2014). Payment security represents rules, protocols, and tools used to protect financial transactions from fraud, unauthorized access, and data breaches, securing sensitive customer data and ensuring safe fund transfer while minimizing disruption to legitimate purchasers (Zarei et al., 2019; Wongkar et al., 2024).

The development of payment security for MSMEs represents a shift toward increasingly secure digital payments, driven by standards adoption such as QRIS (Quick Response Code Indonesian Standard) offering efficiency and data protection (Bank Indonesia, 2023; Halim et al., 2023). However, this improvement is accompanied by new cybersecurity risks, including hacking attacks, digital fraud, and potential data breaches, necessitating digital literacy, employee education, and selection of secure certified payment partners (Chang et al., 2009; Shafiee & Bazargan, 2018). Digital payments reduce cash-related risks such as loss or miscalculation and facilitate automated financial recording (Wongkar et al., 2024; Zarei et al., 2019). As digital transactions increase, customer data protection becomes critical (Halim et al., 2023; Wen et al., 2014). Government and relevant institutions actively promote digital and financial literacy to equip MSMEs with better understanding of digital security threats (Bank Indonesia, 2023; Sari & Setiawan, 2023). The current payment security phenomenon in SMEs is characterized by rapid digital payment adoption, accompanied by significant cybersecurity risks and limited resources to address them (Wongkar et al., 2024; Zarei et al., 2019). SMEs are attractive targets for cybercriminals due to frequent neglect of security protection importance (Shafiee & Bazargan, 2018; Halim et al., 2023). SMEs increasingly adopt digital payments, including QRIS, e-wallets, and digital bank transfers, to increase efficiency and customer reach (Bank Indonesia, 2023; Pramudito et al., 2023). While convenient, digital transactions carry risks including data theft, fraud, and malware attacks (Chang et al., 2009; Wen et al., 2014). Social engineering attacks are 350% more common among small business employees compared to large companies (Wongkar et al., 2024). Many SMEs face limited digital literacy and human resources, leading to underinvestment in cybersecurity solutions and vulnerability to attacks (Sari & Setiawan, 2023; Zarei et al., 2019). Consumers remain concerned about data security and privacy when transacting with SMEs with questionable security systems (Halim et al., 2023; Mashaqi et al., 2020). Research has demonstrated that payment security has a positive and significant influence on consumer purchasing decisions in SMEs (Mashaqi et al., 2020; Monica & Triyanto, 2025; Suganda & Arrifianti, 2023). The higher the security guarantees provided, the more likely consumers are to make purchases and transact with that MSME (Wen et al., 2014; Zarei et al., 2019). Payment security indicators include data confidentiality, data integrity (data cannot be arbitrarily altered), transaction security assurance, and system availability to protect sensitive information from unauthorized access and ensure smooth transaction processing (Racbhini et al., 2021; Halim et al., 2023; Wongkar et al., 2024).

1.4 The Convergence of Social Media Marketing, E-Service Quality, and Payment Security

The digital marketplace presents a complex environment where social media marketing, e-service quality, and payment security converge to influence consumer purchasing decisions (Suganda & Arrifianti, 2023; Wirawati et al., 2021). These three factors are interconnected: social media marketing attracts potential consumers to digital platforms, e-service quality

determines the user experience during the purchase process, and payment security provides the trust necessary for transaction completion (Chan et al., 2020; Hardoko, 2022). Research has shown that the combined effect of these factors significantly influences consumer purchase intentions and actual purchasing behavior (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025; Wongkar et al., 2024).

A purchase decision represents the final stage of the consumer decision-making process, where consumers choose to purchase or use a product or service after considering various alternatives (Indrayani & Pardiyono, 2020; Mashaqi et al., 2020). This process involves evaluation, selection, and ultimately purchasing the most advantageous alternative, influenced by various factors including needs, desires, and other considerations (Suganda & Arrifianti, 2023). A purchase decision is the final decision-making process by which consumers select and purchase a product or service after several stages of consideration and evaluation of various alternatives, involving problem or need recognition, information search, alternative evaluation, and finally purchase completion, as well as post-purchase behavior (Siboro et al., 2024; Wirawati et al., 2021). The purchase decision represents a fundamental psychological process in understanding how consumers make final choices (Mashaqi et al., 2020; Wen et al., 2014; Zaheer et al., 2024).

Despite extensive research on social media marketing, e-service quality, and payment security individually, limited studies have examined their combined influence on purchasing decisions specifically within the Indonesian MSME context (Suganda & Arrifianti, 2023; Wirawati et al., 2021). This study addresses this gap by investigating the relationships between these three critical factors and their collective impact on consumer purchasing decisions among Indonesian SMEs. The findings contribute to the growing body of literature on digital transformation in SMEs, providing empirical evidence for the critical roles of social media marketing, e-service quality, and payment security in shaping consumer purchasing decisions. Furthermore, the study offers practical implications for SME owners and managers seeking to optimize their digital strategies to enhance customer acquisition, satisfaction, and loyalty.

2. Literature Review

2.1 Social Media Marketing

Social media marketing is a digital marketing strategy that utilizes social media platforms including Facebook, Instagram, and TikTok to promote products or services, build audience relationships, and achieve business objectives such as increasing brand awareness and sales (Demir et al., 2021; Suganda & Arrifianti, 2023). It involves creative content creation, direct follower interaction, and campaign performance analysis to efficiently reach target audiences (Soma et al., 2024; Wongkar et al., 2024). The primary objectives include reaching wider audiences, increasing engagement, driving website traffic, building loyal customer communities, and ultimately increasing sales (Deviani et al., 2022; Wirawati et al., 2021). Social media marketing encompasses planning, engaging content creation, content sharing, monitoring and responding to comments and messages, and campaign performance data analysis (Andi, 2019; Pai et al., 2022).

The objectives of social media marketing include increasing brand awareness, enhancing audience engagement, increasing website traffic, building community and customer loyalty, increasing sales, obtaining customer data and feedback, and establishing more intensive consumer communication (Deviani et al., 2022; Pratama et al., 2023). The primary goal is introducing the brand to wider audiences and maintaining top-of-mind awareness (Wirawati et al., 2021; Wongkar et al., 2024). It encourages direct audience interaction through likes, comments, shares, and direct messages to build stronger relationships, directs visitors to websites or online stores through shared links to increase conversion opportunities, forms and maintains loyal brand communities, attracts new customers while retaining existing customers through effective product or service promotion (Meltareza & Redyanti, 2022; Soma et al., 2024), obtains valuable customer feedback to optimize products or services, and establishes direct, intensive communication channels enabling real-time two-way interaction (Rita et al., 2019; Wahyuningtiyas & Ramadhan, 2023). Social media marketing indicators include metrics for measuring campaign performance, including reach and impressions, engagement (engagement rate, brand mentions, audience sentiment), click-through rate (CTR), conversion rate, follower count and growth, and customer satisfaction (Demir et al., 2021; Suganda & Arrifianti, 2023).

2.2 E-Service Quality

E-service quality represents a consumer's overall evaluation of service quality provided through electronic media such as websites and applications (Ellitan & Suhartatik, 2023; Sutisna et al., 2023). It extends traditional service quality concepts by focusing on effectiveness and efficiency in facilitating online interactions including shopping, purchasing, and distribution, encompassing dimensions including efficiency, system availability, and privacy (Eryiğit & Fan, 2021; Bhati et al., 2022). E-service quality measures electronic service quality provided via the internet, including website or application effectiveness and efficiency in facilitating consumer activities such as shopping, purchasing, and product or service distribution (Pai et al., 2022; Zyberi & Polo, 2021). This concept adapts conventional service quality to measure the extent to which online services meet or exceed customer expectations, encompassing dimensions such as efficiency, reliability, fulfillment, and privacy (Chan et al., 2020; Chang et al., 2009).

E-service quality is a customer's overall evaluation of electronic service quality, measuring how well a website facilitates shopping, purchasing, and delivery of goods or services effectively and efficiently, representing an extension of traditional service quality models adapted for online environments focusing on user experience in online service interaction (Eryiğit & Fan, 2021; Halim et al., 2023). Indicators of e-service quality include efficiency, customer satisfaction, service availability, reliability, assurance, tangibles, empathy, responsiveness, and privacy (Bhati et al., 2022; Hardoko, 2022). Research models group these indicators into several main dimensions, including the Parasuraman model comprising seven dimensions: efficiency, fulfillment, system availability, privacy, responsiveness, compensation, and contact, referring to the ease and speed with which customers can access sites, search for products or information, and complete transactions with minimal effort (Chan et al., 2020; Shafiee & Bazargan, 2018).

2.3 Payment Security

Payment security encompasses practices, processes, and technological measures designed to protect data and financial transactions from unauthorized access, data breaches, and fraud (Halim et al., 2023; Wen et al., 2014). The objective is ensuring secure data transfer, minimizing financial loss, and building customer trust through standards implementation including PCI-DSS compliance and authentication methods such as two-factor authentication (Wongkar et al., 2024; Zarei et al., 2019). Payment security represents rules, protocols, and tools used to protect financial transactions from fraud, unauthorized access, and data breaches, securing sensitive customer data and ensuring safe fund transfer while minimizing disruption to legitimate purchasers (Chang et al., 2009; Mashaqi et al., 2020). Payment security comprises measures, practices, and protocols used to protect sensitive customer data and ensure secure financial transactions from fraud and unauthorized access, including technologies such as encryption and authentication, and adherence to standards including PCI Compliance to prevent unauthorized access and data breaches (Halim et al., 2023; Sari & Setiawan, 2023).

It protects customers' personal and financial information such as credit card or bank account numbers from theft and misuse, uses technology to detect suspicious or fraudulent transactions before completion, complies with relevant industry security protocols including PCI-DSS, verifies user identity through multiple authentication levels including passwords, one-time codes, or biometric authentication, and implements robust security measures continuously (Wirawati et al., 2021; Wongkar et al., 2024). Payment security is crucial for consumer trust in stores or platforms (Halim et al., 2023; Zarei et al., 2019). Consumers who feel secure are more likely to proceed with transactions; conversely, security risks can deter purchases (Wen et al., 2014; Mashaqi et al., 2020). Guaranteed security enhances customer loyalty and business reputation, influencing future purchasing decisions (Suganda & Arrifianti, 2023; Wirawati et al., 2021). Payment security has a positive and significant influence on consumer purchasing decisions in SMEs; higher security guarantees increase consumer purchase likelihood and transaction propensity with that SME (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025). Payment security indicators include data confidentiality, data integrity (data cannot be arbitrarily altered), transaction security assurance, and system availability to protect sensitive information from unauthorized access and ensure smooth transaction processing (Halim et al., 2023; Wongkar et al., 2024; Shankar & Jebarajakirthy, 2019).

2.4 Purchase Decision

A purchase decision represents the final stage of the consumer decision-making process, where consumers choose to purchase or use a product or service after considering various alternatives (Indrayani & Pardiyono, 2020; Mashaqi et al., 2020). This process involves evaluation, selection, and ultimately purchasing the most advantageous alternative, influenced by various factors including needs, desires, and other considerations (Suganda & Arrifianti, 2023; Wen et al., 2014). A purchase decision is the final decision-making process by which consumers select and purchase a product or service after several stages of consideration and evaluation of various alternatives, involving problem or need recognition, information search, alternative evaluation, and finally purchase completion, as well as post-purchase behavior (Rita et al., 2019; Siboro et al., 2024). A purchase decision is the final stage of the consumer decision-making process involving selection and purchasing of a product or service from available alternatives, determining what to purchase, which brand, how much, and when and how to purchase, resulting from previous considerations including problem recognition, information search, and evaluation (Hardoko, 2022; Sutisna et al., 2023).

The purchase decision represents a fundamental psychological process in understanding how consumers make final choices (Mashaqi et al., 2020; Zarei et al., 2019). It is the stage where consumers make actual purchases after previous stages from need recognition to alternative evaluation (Wen et al., 2014; Wirawati et al., 2021). A purchasing decision is a consumer's decision to select a product or service from available options to solve problems or meet needs, influenced by many factors including others' attitudes and unforeseen circumstances (Soma et al., 2024; Zyberi & Polo, 2021). Indicators of a purchasing decision include product fidelity, purchasing habits, recommendations to others, and repeat purchases (Siboro et al., 2024; Suganda & Arrifianti, 2023). Other indicators include product or brand selection, distributor, purchase timing, and purchase amount (Meltareza & Redyanti, 2022; Pratama et al., 2023). Benefits of a purchasing decision include product suitability to consumer needs and benefits, increased company profits because marketed products meet market expectations, and consumer loyalty encouraging repeat purchases (Monica & Triyanto, 2025; Sari & Setiawan, 2023). For companies, understanding purchasing decisions helps develop more effective marketing strategies and build strong brand images (Wahyuningtiyas &

Ramadhan, 2023; Wongkar et al., 2024). Purchasing decision variables are factors influencing consumers in deciding to purchase products or services, categorized as psychological, social, personal, cultural, and situational/technological, influenced by marketing aspects including price, product quality, promotion, and availability (Wirawati et al., 2021; Yunus et al., 2024).

3. Method

This study employed a quantitative research approach. Data were collected through structured online questionnaires distributed via purposive sampling. Respondents consisted of executives and senior managers of SMEs in Indonesia. A total of 459 questionnaires were distributed online. The survey employed a ten-point Likert scale ranging from "strongly disagree" to "strongly agree". All respondents participated voluntarily and were guaranteed confidentiality and academic use of the data.

Data analysis utilized Structural Equation Modeling (SEM) with SmartPLS 4.0. The Partial Least Squares (PLS-SEM) approach was selected due to its suitability for analyzing complex relationships with relatively small sample sizes. The analysis process involved two main stages: measurement model evaluation and structural model testing. The measurement model's reliability and validity were assessed by ensuring Cronbach's Alpha and Composite Reliability values exceeded 0.70, and Average Variance Extracted (AVE) exceeded 0.50. Explanatory and predictive power were evaluated using the coefficient of determination (R^2) and predictive relevance statistics (Q^2). Statistical significance was tested using a bootstrapping procedure with 5,000 resamples and a 95% confidence interval.

The hypotheses of this research are:

H_1: *Social media marketing has a positive and significant relationship with purchasing decisions.*

H_2: *E-service quality has a positive and significant relationship with purchasing decisions.*

H_3: *Payment security has a positive and significant relationship with purchasing decisions.*

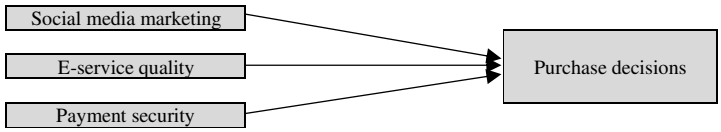

Fig. 1. Research Model

4. Result and Discussion

4.1 Measurement Model Evaluation

Reliability and validity testing confirmed that all constructs met acceptable statistical thresholds. The internal consistency of each construct was evaluated through Cronbach's Alpha, Composite Reliability and Average Variance Extracted (AVE). As shown in Table 1**,** all Cronbach's Alpha and Composite Reliability values exceeded 0.70, and all AVE values were greater than 0.50, indicating strong reliability and convergent validity

Table 1.
Reliability and Validity Test Results

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Social media marketing	0.936	0.939	0.692
E-service quality	0.762	0.783	0.679
Payment security	0.921	0.927	0.761
Purchasing decisions	0.979	0.983	0.619

To establish discriminant validity, the Fornell–Larcker criterion was applied. The square root of each construct's AVE (displayed diagonally) exceeded the correlations between constructs, confirming discriminant validity.

Table 2
Discriminant Validity – Fornell Larcker Criterion

Construct	SMM	ESQ	PC	PD
Social media marketing (SMM)	**0.832**			
E-service quality (ESQ)	0.810	**0.872**		
Payment security (PS)	0.758	0.737	**0.824**	
Purchasing decisions (PD)	0.766	0.652	0.578	**0.787**

The results demonstrated that the constructs were empirically distinct, ensuring that subsequent hypothesis testing could be conducted with confidence.

F Square

Effect size analysis (f-square) was used to assess the strength of the contribution of each independent variable to the dependent variables in the structural model. The results of the f-square tests for all inter-variable relationships are presented in Table 3 below.

Table 3
F-Square Results

Inter-Variable Relationship	f-square Value	Category
SMM→ PD	1,202	Strong
ESQ→ PD	1,787	Strong
PS→ PD	1.798	Strong

Based on Table 3, Data Type Mapping (DTM) demonstrates a strong effect size in strengthening Purchasing decisions (PD). E-service quality (ESQ) demonstrates a strong effect size in strengthening Purchasing decisions (PD)These findings indicate that the strength of relationships among variables in the model is uneven and depends on the strategic role of each construct in shaping Purchasing decisions (PD))

R Square

The R-square value is used to assess the ability of independent variables to explain the variance of endogenous variables in the structural model. In addition, the adjusted R-square value is used to examine model stability by accounting for the number of predictors. The results of the R-square analysis are presented in Table 6 below.

Table 4
Hasil R Square

Endogenous Variable	R-square	R-square Adjusted
Purchasing decisions (PD)	0,654	0,643

Based on Table 4, the R-square values for all endogenous variables fall within the moderate to high categories, indicating that the model has strong predictive power. The adjusted R-square values, which are relatively close to the R-square values, suggest that the structural model is stable and does not suffer from a reduction in explanatory power despite accounting for the number of predictor variables. These findings confirm that the independent variables in the model are able to explain substantial variation in the endogenous variables.

Q Square (Predictive Relevance)

The Q-square (Q^2) value is used to assess the predictive relevance of the structural model by evaluating the model's ability to predict endogenous constructs. The Q^2 values are obtained through the blindfolding procedure, where Q^2 values above zero indicate that the model has adequate predictive relevance. The results of the Q-square analysis are presented in Table 7 below.

Table 5
Hasil *Q Square*

Variable	Q^2
Purchasing decisions (PD)	0,333

Based on Table 5, all endogenous constructs exhibit Q^2 values greater than zero, indicating that the model has good predictive relevance. The relatively high Q^2 values for Social media marketing (SMM), E-service quality (ESQ), Payment security (PS) suggest that the model has strong predictive capability in explaining the Purchasing decisions (PD) These findings confirm that the developed structural model is appropriate for analyzing inter-variable relationships and for conducting further hypothesis testing.

Structural Model Evaluation

The model demonstrated satisfactory goodness-of-fit, with a Standardized Root Mean Square Residual (SRMR) value of 0.060 and a Normed Fit Index (NFI) of 0.93, indicating that the model provides an adequate representation of the observed data. The coefficient of determination (R^2) values were 0.58 for business model innovation, 0.57 for product innovation, and 0.69 for company performance, suggesting that the model explains a substantial proportion of variance in each endogenous construct.Figure 3 presents the structural equation modeling (SEM) results derived from SmartPLS analysis.

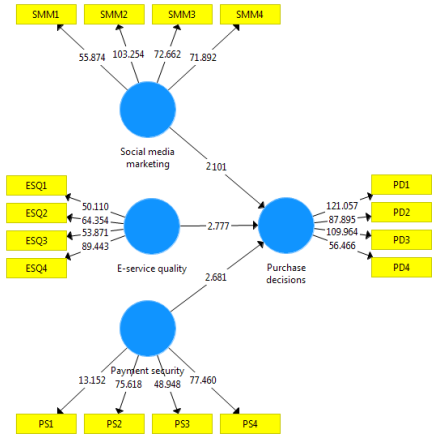

Fig. 2. Structural Equation Model Results

4.2 Hypothesis Testing

Hypothesis testing in SmartPLS is performed by analyzing bootstrapping results to determine the t-statistic (t-value) and p-value of the relationship between variables in the model. If the p-value is less than 0.05 or the t-value is greater than 1.96, the hypothesis is accepted. Conversely, if the p-value is greater than 0.05 or the t-value is less than 1.96, the hypothesis is rejected.

Table 3
Path Coefficients and Hypothesis Testing Results

Hypothesis	Path Relationship	β	t-value	p-value	Decision
H_1	Social media marketing → purchasing decisions	0,279	2.101	0,016	Supported
H_2	E-service quality → purchasing decisions	0,766	2.777	0,000	Supported
H_3	Payment security → purchasing decisions	0,289	2.681	0,010	Supported

The findings confirm that social media marketing has a positive and significant influence on purchasing decisions (β = 0.279, p = 0.016), supporting H1. This result aligns with previous research demonstrating that social media marketing influences purchasing decisions by increasing brand awareness, building customer loyalty, facilitating interactions, and promoting word-of-mouth (Meltareza & Redyanti, 2022; Won□kar et al., 2024). Social media enables businesses to reach target audiences, offer tailored promotions, and provide real-time customer service while saving marketing costs, enabling competitor analysis, and helping businesses remain relevant to market trends (Andi, 2019; Pai et al., 2022).

Social media facilitates direct, two-way interaction between businesses and customers, allowing rapid response to inquiries or complaints, which builds trust and satisfaction that ultimately drives purchasin□decisions (Naeem, 2019; Rita et al., 2019). Engaging content and positive social media experiences encourage customers to recommend products or services through word-of-mouth, a powerful factor in purchasin□decisions (Demir et al., 2021; Soma et al., 2024). SMM enables audience targeting based on demo□raphics, interests, and behaviors, makin□marketin□efforts more efficient (Pratama et al., 2023; Wirawati et al., 2021). Compared to traditional marketing, SMM is more cost-effective, delivering results across businesses of all sizes (Andi, 2019; Su□anda & Arrifianti, 2023). Social media serves as a tool for real-time market trend monitoring and competitor analysis to refine business strate□ies (Meltareza & Redyanti, 2022; Won□kar et al., 2024).

Social media plays a crucial role in purchasing decisions by expanding brand reach, building brand awareness, and influencing consumers throu□h content and interactions (Hardoko, 2022; Monica & Triyanto, 2025). It provides rapid product information, triggers purchase interest, and encoura□es purchases throu□h promotions and customer reviews (Saputra & Nuvriasari, 2025; Wahyuningtiyas & Ramadhan, 2023). Social media enables efficient, direct audience reach, allowing marketing messages to reach tar□et markets without intermediaries (Chan et al., 2020; Pai et al., 2022). Throu□h en□a□in□and consistent content, social media increases consumer awareness of brands, products, or slogans, a crucial first step before purchase decisions (Rita et al., 2019; Soma et al., 2024). Information about new products, discounts, or special offers published on social media influences consumer purchase intention (Apriliani et al., 2024; Su□anda & Arrifianti, 2023). Consumers seek information and reviews from other customers or trusted influencers before purchase decisions, with social media serving as a key platform for this information (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025). Two-way interaction between brands and customers builds relationships and trust, key factors in drivin□purchasin□decisions (Wirawati et al., 2021; Won□kar et al., 2024). Social media simplifies online promotions and transactions, making consumer information acquisition and purchase completion easier (Mashaqi et al., 2020; Pramudito et al., 2023).

Research confirms a positive and significant relationship between social media marketing and purchasing decisions, indicating that more effective social media marketin increases consumer purchase likelihood (Hardoko, 2022; Mashaqi et al., 2020). Social media marketing influences consumers through increased brand awareness, facilitated access to product information and promotions, trust building, and encouragement of e-word-of-mouth (di ital recommendations) (Naeem, 2019; Rita et al., 2019). Marketing on social media helps potential consumers recognize and remember brands or products, the first step in future purchasin decisions (Demir et al., 2021; Pratama et al., 2023). Consumers quickly and easily find product information such as details or discounts on social media, accelerating understanding and decision-making (Apriliani et al., 2024; Soma et al., 2024). Consistent content, positive interactions, and positive testimonials build consumer trust (Chan et al., 2020; Wirawati et al., 2021). Marketing through social media generates recommendations from other users, strongly influencing consumer purchasin decisions (Pai et al., 2022; Wahyunin tiyas & Ramadhan, 2023). Social media platforms enable companies to reach wide audiences directly and efficiently, allowing marketing messages to reach target consumers more quickly (Andi, 2019; Won kar et al., 2024). Advertisin and content on social media directly influence consumer behavior by driving en a ement, trust, and awareness of products (Rita et al., 2019; Su anda & Arrifianti, 2023). The benefits of social media marketing for SMEs include increased brand awareness, expanded global market reach, direct customer interaction, reduced promotional costs, and increased sales and credibility, enabling more effective and efficient promotion and relationship buildin than traditional methods (Wirawati et al., 2021; Yunus et al., 2024).

The Relationship between E-Service Quality and Purchase Decisions

The findings demonstrate that e-service quality has a positive and significant influence on purchasing decisions ($\beta = 0.766$, $p = 0.000$), supporting H2. This indicates that better e-service quality increases consumer likelihood of making online purchases, while poor service quality can decrease purchase decisions (Hardoko, 2022; Mashaqi et al., 2020). Good online service quality makes consumers feel more comfortable, trusting, and satisfied, ultimately encouraging purchase completion (Ellitan & Suhartatik, 2023; Sutisna et al., 2023). Services such as easy site navigation, reliability, and responsive customer support contribute to positive consumer experiences, increasin purchase likelihood (Bhati et al., 2022; Chan et al., 2020). E-service quality can indirectly influence purchase decisions through mediating variables such as trust (e-trust) (Chan et al., 2009; Shafiee & Bazargan, 2018). Online businesses need to invest in improving e-service quality to drive consumer purchase decisions, as this is crucial in digital business competition (Eryiğit & Fan, 2021; Pai et al., 2022).

E-service quality has a positive effect on purchasing decisions, meaning better quality increases consumer purchase likelihood, while poor quality reduces purchase decisions or decreases online purchase propensity (Mashaqi et al., 2020; Zyberi & Polo, 2021). This influence is supported by various studies showing positive and significant relationships between e-service quality and purchasing decisions in e-commerce (Bhati et al., 2022; Hardoko, 2022). Good e-service quality creates higher perceived value for consumers, who compare benefits received with sacrifices (price) incurred for products (Chan et al., 2020; Wen et al., 2014). Efficient and effective e-service makes search and purchase processes easier and more convenient, encouraging transaction completion (Ellitan & Suhartatik, 2023; Sutisna et al., 2023). Good service quality builds consumer trust, influencin decisions to purchase or repurchase in the future (Chan et al., 2009; Shafiee & Bazar an, 2018). In the e-commerce era, e-service quality has become crucial because it influences consumer perceptions of online stores, as important as other factors includin price and product quality (Pai et al., 2022; Zyberi & Polo, 2021).

The benefits of good e-service quality improve purchasing decisions because optimal quality positively builds customer satisfaction, trust, and loyalty (Eryiğit & Fan, 2021; Halim et al., 2023). Good e-service quality makes online shopping experiences more effective, efficient, and secure, encouraging more frequent purchases and product recommendations (Hardoko, 2022; Soma et al., 2024). When e-service quality is good, consumers are more likely to purchase products because they feel satisfied and trust the service; conversely, poor quality can decrease purchasin decisions (Mashaqi et al., 2020; Sutisna et al., 2023). Optimal service meets or exceeds customer expectations, increasing satisfaction with e-commerce platforms (Bhati et al., 2022; Chan et al., 2020). Good service quality, especially in data security (privacy), efficiency, and transaction fulfillment, builds consumer trust in online shoppin platforms (Halim et al., 2023; Wen et al., 2014). Satisfied and trustin customers are more likely to make repeat purchases and become loyal customers (Chan et al., 2009; Shafiee & Bazargan, 2018). Satisfied customers have potential to recommend products or services to others, serving as effective word-of-mouth marketing (Ellitan & Suhartatik, 2023; Pai et al., 2022).

The Relationship Between Payment Security and Purchase Decisions

The findings confirm that payment security has a positive and significant influence on purchasing decisions ($\beta = 0.289$, $p = 0.010$), supporting H3. Payment security positively influences purchase decisions because consumers tend to be more confident making transactions when they believe their sensitive data is secure (Halim et al., 2023; Won kar et al., 2024). Strong and reliable security enhances purchase decisions, while security concerns such as data breach risks can deter consumers (Wen et al., 2014; Zarei et al., 2019).

Payment security plays a crucial and decisive role in consumer purchasing decisions, especially in digital or online transaction contexts (Mashaqi et al., 2020; Monica & Triyanto, 2025). Security serves as a key factor influencin consumer trust levels, directly impactin whether consumers proceed with or cancel transactions (Chan et al., 2009; Hardoko, 2022). Security is the primary foundation for buildin trust (Wen et al., 2014; Wirawati et al., 2021). Consumers need confidence that their

sensitive information, including personal data and financial details (credit card numbers, passwords), is protected from identity theft or fraud risk (Halim et al., 2023; Zarei et al., 2019). High trust levels significantly increase consumer purchase likelihood and transaction completion on specific platforms (Saputra & Nuvriasari, 2025; Soma et al., 2024). Online shopping often involves greater uncertainty and risk than traditional transactions (Sutisna et al., 2023; Wen et al., 2014). Payment security features, including secure protocols (SSL), two-factor authentication (2FA), and fraud detection systems, minimize these risks (Halim et al., 2023; Wonkar et al., 2024). When perceived risk is low, consumers are more confident and comfortable completing transactions (Mashaqi et al., 2020; Zarei et al., 2019). Security has a positive and significant influence on purchase intention (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025). Consumers prioritize security before making online purchasing decisions (Hardoko, 2022; Wen et al., 2014). Platforms implementing high security standards are more attractive to buyers, ultimately increasing transaction willingness (Halim et al., 2023; Wirawati et al., 2021).

One of the main reasons consumers abandon shopping carts is payment security concern (Monica & Triyanto, 2025; Wonkar et al., 2024). By providing secure and transparent payment systems, businesses can reduce cart abandonment rates and increase sales conversion rates (Suganda & Arrifianti, 2023; Zarei et al., 2019). The trust built through consistent transaction security is crucial for maintaining long-term customer relationships (Chang et al., 2009; Wen et al., 2014). Consumers who feel secure and have positive transaction experiences are more likely to become loyal customers and make repeat purchases (Shafiee & Bazargan, 2018; Zyberi & Polo, 2021). Payment security is not merely a technical feature but a strategic component that directly influences consumer psychology, builds trust, and ultimately drives purchasing decisions (Halim et al., 2023; Mashaqi et al., 2020). Good payment security encourages consumers to make purchases with more confidence because it reduces fraud and data theft risk, positively influencing purchasing decisions (Wen et al., 2014; Wonkar et al., 2024). Key benefits include reducing identity theft and financial loss risk, increasing consumer trust in digital platforms, and encouraging more frequent cashless transactions (Sari & Setiawan, 2023; Zarei et al., 2019).

The benefits of payment security include protection against fraud and data theft by ensuring sensitive information such as credit card details and personal data are protected from unauthorized access, reducing fraud and identity theft risk (Halim et al., 2023; Wen et al., 2014). Payment security increases consumer trust when consumers are confident payment systems are secure, building trust in e-commerce platforms and digital payment services (Chang et al., 2009; Wirawati et al., 2021). High security levels make consumers more comfortable switching from cash to digital payments because they perceive transactions as more secure (Wonkar et al., 2024; Zarei et al., 2019). Secure systems help prevent direct financial loss due to fraud and confidential information loss (Hardoko, 2022; Sutisna et al., 2023). Guaranteed security is part of good service quality and can increase customer satisfaction and loyalty (Mashaqi et al., 2020; Shafiee & Bazargan, 2018). Research shows positive and significant relationships between security and purchasing decisions (Monica & Triyanto, 2025; Zarei et al., 2019). The more secure a system is, the more likely consumers are to purchase (Wen et al., 2014; Wonkar et al., 2024). Guaranteeing transaction security can eliminate consumer doubt, making them more confident in purchasing decisions, especially in online transactions (Halim et al., 2023; Saputra & Nuvriasari, 2025). If digital payment systems feel easy and secure, consumers are more likely to use the service (Sari & Setiawan, 2023; Zarei et al., 2019). Trust in security is a key factor in this decision (Chang et al., 2009; Wen et al., 2014).

5. Implications of Research Findings

The findings of this study carry significant implications for SMEs, policymakers, and digital platform developers. Security guarantees in transactions, such as encrypted systems, increase customer confidence in digital transactions, directly increasing sales (Halim et al., 2023; Wonkar et al., 2024). Secure payment systems, often integrated with automated transaction recording, help SMEs manage cash flow and improve financial reporting, reducing operational costs and administrative time (Sari & Setiawan, 2023; Zarei et al., 2019). Cashless payments reduce cash handling risks, including loss, theft, or counterfeit notes (Bank Indonesia, 2023; Pramudito et al., 2023). Adopting secure digital payment methods allows SMEs to reach wider customer bases, transcending geographic boundaries (Al-Khayyal et al., 2020; Pratama et al., 2023).

Optimal e-service quality results in customer satisfaction because needs are met effectively and efficiently, a key determinant of customer satisfaction (Ellitan & Suhartatik, 2023; Sutisna et al., 2023). Reliable and secure online services (e.g., data security, clear refund options) foster consumer trust in SMEs, forming a crucial basis for purchasing decisions, especially in online transactions (Bhati et al., 2022; Chan et al., 2020). Satisfied and trusting customers demonstrate stronger intentions to reuse or purchase products from that SME in the future (Chang et al., 2009; Shafiee & Bazargan, 2018). Good service quality builds positive reputations for SMEs, retaining existing customers (loyalty) and attracting new customers through online word-of-mouth (e-WOM) (Eryiğit & Fan, 2021; Pai et al., 2022). Good e-service quality ensures websites or online platforms are user-friendly, responsive, and provide accurate information, increasing shopping process convenience and efficiency for consumers (Hardoko, 2022; Mashaqi et al., 2020).

Marketing through social media helps SMEs gain wider recognition and build positive brand images (Andi, 2019; Demir et al., 2021). Interactions through social media build emotional connections with consumers, foster loyalty, and encourage repeat purchases (Naeem, 2019; Rita et al., 2019). Consumers quickly and easily access latest information on products, promotions, and discounts, significantly influencing decisions (Apriliani et al., 2024; Suganda & Arrifianti, 2023). SMEs can reach consumers beyond geographic areas more cost-effectively than traditional marketing (Pai et al., 2022; Wirawati et al., 2021).

Social media provides two-way interaction platforms where consumers provide reviews and feedback directly, building trust (Meltareza & Redyanti, 2022; Won□kar et al., 2024). Reviews or recommendations from influencers on social media □reatly influence purchasin□ decisions, especially for certain market se□ments (Monica & Triyanto, 2025; Saputra & Nuvriasari, 2025). All these factors collectively increase purchasing interest and ultimately drive sales, improving overall SME competitiveness (Soma et al., 2024; Yunus et al., 2024).

6. Conclusion

This study examined the relationships between social media marketing, e-service quality, payment security, and purchasing decisions among Indonesian SMEs. The findings demonstrate that social media marketing has a positive and significant influence on purchasing decisions, primarily through increased brand awareness, digital word-of-mouth, and direct consumer interaction. Social media marketing enables businesses to reach wider audiences, build trust, and encourage engagement, ultimately influencing consumers' final purchase decisions. E-service quality demonstrates a positive and significant influence on purchasing decisions, indicating that superior online service quality increases consumer purchase likelihood. Consumers are more likely to purchase when they perceive service provided through online platforms (including ease of navigation, response speed, and transaction security) as good and satisfactory. Payment security emerges as a crucial factor positively influencing purchasing decisions, as consumers demonstrate greater confidence and willingness to purchase when they perceive transaction security. Trust in transaction security can increase consumers' likelihood of making purchases, particularly in the digital era.

The phenomenon of payment security carries significant implications for SMEs, both positive and negative. Guaranteed security can increase revenue and customer trust, while security risks can lead to financial losses and sensitive data breaches. The R^2 value of 0.654 indicates substantial explanatory power of the model, with social media marketing, e-service quality, and payment security collectively explaining 65.4% of the variance in purchasing decisions. Q^2 values above zero confirm satisfactory predictive relevance. The study contributes to the growing body of literature on digital transformation in SMEs, providing empirical evidence for the critical roles of social media marketing, e-service quality, and payment security in shaping consumer purchasing decisions. Future research should explore potential mediating and moderating variables, including consumer trust, perceived risk, and demographic factors.

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