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**The Effect of Factors of  
E-marketing on Purchase  
Decision in MSME's snack  
product: A case study in  
PT. Saikho Indo Kreatif**

## 1. Introduction

The internet has brought about significant changes in human life. Every company should be aware of the benefit and build its existence by optimizing the use of internet. Internet marketing has been an advantageous strategy in almost all business sector. It enhances the company's visibility among broader population of customer. Marketing strategy is undeniably an important factor of a company's business. Internet marketing is significantly helpful for introducing the company's product and service to prospective customers and help them make purchasing decision. With business plan that optimizes the internet use, a company potentially create and maintain demands, relevance, reputation, competitiveness, and many other positive aspects (Maulana et al., 2022)

Many companies have shifted their operating strategy in this modern digital era. Digital marketing has become the most

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effective means to help the growth of companies in various sectors. The last few years have witnessed the importance of digital marketing, especially among growing small-scale businesses (Dwivedi et al., 2021). Technological advancement has brought a significant impact on the business environment. The present study focuses on customers' decision in purchasing a product through digital marketing. Customers' behavior have exhibited significant changes due to the technological advancement and extensive use of cellular device. These advancements directly influence how individuals interact and utilize social commerce platforms to make online purchasing decisions. The growth of digital marketing and social media has had a positive impact on customers' attitudes towards engaging in online shopping activities, thereby expanding the market share for companies with a focus on e-Commerce (Abou-Elgheit, 2018). The proliferation of shopping channels has also been found to influence customers' behavior, resulting in more enriching shopping experiences (Hossain et al., 2020). Mobile devices have become a ubiquitous feature of customers' lifestyles in this era, greatly influencing their shopping experiences through shopping applications, location-based services, and digital wallets (Shukla & Nigam, 2018). Digital marketing enables companies to precisely promote their products, thereby increasing the likelihood of customers making spontaneous or impulsive purchases. Deals, discounts, and offers are employed to incentivize customers to make purchases.

Marketing strategies have shifted from traditional to digital techniques, which eventually affect customers' behaviors. Digital marketing may influence customers' purchasing opinion through digital channel consideration among customers. Digital marketing tends to be customer-oriented strategies (Siva Kumar & Chandra Sekhar, 2019). Digital marketing serves as a powerful tool to capture global attention and provides numerous advantages for both sellers and customers. This study specifically aims to picture the effect of e-marketing carried out by a small-scale snack producer on consumers' sustainable behaviors. To this end, the technology acceptance model (TAM (Davis, 1989) and The Unified theory of acceptance and use of technology (UTAUT2) (Venkatesh et al., 2003) were applied.

While digital marketing has become widely utilized to support business development in the current era (Nabieva, 2021), many sectors still face challenges in effectively implementing digital marketing strategies. Therefore, it is crucial to investigate the impact of digital marketing on micro, small, and medium-scale snack businesses through a comprehensive study examining its influence on purchasing decisions. The present study was conducted at PT. Saikho Indo

Kreatif in Bandung, West Java Province. This company has been operating for approximately eight years with a primary focus on producing authentic snacks from the Bandung region. Over the past few years, PT. Saikho Indo Kreatif has actively engaged in digital marketing activities through its website and various social media platforms.

This study focuses to explore the digital transformation and adoption of e-marketing strategies by the company, and how these factors influence customer trust, which in turn affects their purchasing decisions. Specifically, it examines the role of customer trust in sustaining purchasing decisions, particularly in the context of snack products. Additionally, it also aims to validate the effectiveness of trust-building initiatives through digital marketing efforts. In addition, this study aims to offer valuable insights to marketing practitioners regarding the dynamics of digital marketing and its influence on customers' purchasing decisions (Siva Kumar and Chandra, 2019). The investigation delves into various factors associated with e-marketing, including affective factors such as perceived usefulness, information quality, and perceived ease of use, as well as cognitive factors such as social influence, hedonic motives, and personal traits such as perceived risk. The study seeks to explore how these factors collectively contribute to the development of customer trust and its subsequent impact on continuous purchasing decisions. The specific focus of this study is within the snack product sector, providing a comprehensive analysis of the aforementioned factors in the context of e-marketing. By employing the TAM and UTAUT2 models, this study proposes a trust-based theoretical framework that elucidates the process through which snack entrepreneurs can better understand their customers and optimize their digital marketing techniques. Furthermore, the study aims to validate and expand the application of the TAM and UTAUT2 models in explaining the affective, cognitive, and personal factors that influence the digital marketing strategies of snack products.

One of the key aspects of sustainable customer behavior is the establishment of trust, which can ultimately lead to purchasing decisions. To address the identified research gap, this study presents a model that illustrates the relationship between trust and purchase decisions. This contribution is significant, as the TAM and UTAUT2 models offer a comprehensive understanding of how trust influences purchasing decisions within the context of snack e-marketing. Furthermore, this study extends its contribution to the field of digital marketing in small-scale snack businesses by examining the moderating effects of age and education, which have been consistently recognized as important factors in e-marketing for small and medium-scale enterprises (Odusanya et al., 2022; Yoon et al., 2020)

; Irayani & Ayuningsasi, 2021). This study contributed to the existing body of literature by analyzing factors promoting digital transformation in the context of MSME's product digital marketing. The application of the TAM and UTAUT2 models allows for the proposal of a theoretical model of trust, which elucidates the multi-step processes undertaken by MSMEs in determining their acceptance of digital marketing techniques. From a managerial perspective, this study is expected to provide practical implications, such as the significance of considering the moderating effects of age and education on customers' purchase decisions. Additionally, the study emphasizes the importance of building customer trust through marketing efforts, as it directly influences continuous purchasing decisions.

## 2. Literature Review

In this study, customers' technological adaptation was discussed using the Technology acceptance model (TAM) (Davis, 1989) and unified theory of acceptance and use of technology (UTAUT2) (Venkatesh et al., 2003). Many studies on e-commerce and digital marketing adoption develop models based on these theories. Another relevant theory is the diffusion of innovation theory, which states that customers' level of technological adaptation is affected by various factors, including compatibility, complexity, trialability, and observability, and perceived relative advantage. (Rogers, 2003).

Technology acceptance model represents the adaptation of the theory of reasoned action. The model aims to provide general depiction of determinants of computer and digitalization acceptance, which is able to explain the attitudes towards computing technology among end customers and population of users. According to TAM, acceptance comprises two aspects: perceived usefulness and perceived ease of use (Davis, 1989). The model states that the technology use may be determined by one's behavioral intention. Together with attitude, behavioral intention potentially affects the system use and perceived usefulness.

UTAUT is formed using for main constructs: performance expectancy, effort expectancy, social influence, and enabling condition (Venkatesh et al., 2003). The first three factors may affect one's intention to use, while the fourth factor is believed to affect user's behaviors. Based on previous eight models, this theory was developed and reviewed: the theory of reasoned action, technology acceptance model, motivation model, social cognitive theory, personal computer utilization, the theory of diffusion of innovation, the planned behavior method, and the extended unified theory of acceptance and use of technology.

The UTAUT model determines users' behavioral intention to use technology based on their performance expectancy, effort expectancy, social influence, and enabling conditions. Gender, experience, age, and willingness are estimated to affect the four main variables. The initial model of UTAUT was developed to measure the company's implementation and use of technology, and was not relevant with the customers' acceptance process. Therefore, UTAUT2 was developed by adding three constructs: Hedonic motivation, price value, and habit. In a previous study by Dwivedi et al. (2021), UTAUT2 was claimed to be more predictive than TAM. The hypothesized direct effect contributes to more variance in behavioral intention and exhibit less effect on the variance in technological use. As a part of the quantitative analysis of this study, we attempted to use various determinants of UTAUT2 and TAM as the primary aspects when developing questionnaires.

In addition to theoretical framework in different studies, various investigations have also been conducted to identify most prominent determinants with respect to customers' vulnerability in digital marketing contexts. A range of factors, including subjective norms, perceived usefulness, attitude toward use, and perceived risks, may affect customers' intention to adopt digital shopping system (Liébana-Cabanillas et al., 2017). The adoption of this new system reflect the effect of various factors, such as performance expectancy, effort expectancy, social influence, facilitation condition, information quality, habit, price value, hedonic motives, perceived risk, trust in the provider. Each factor plays important role in determining the acceptance or refusal of the applied system (Slade et al., 2015). Previous studies report that several factors, such as perceived technological uncertainty, perceived information asymmetry, perceived rule uncertainty, perceived intangible service, perceived financial risk, perceived privacy risk, perceived performance risk, perceived psychological risk, perceived time risk, and perceived value, played important roles in digital marketing system adoption (Veríssimo, 2016).

## 2.1. Snack Product

In general, product is a complex object generated from a production process, which could be in the form of goods or services, which comprises several aspects including packaging, price, and service, which could be transacted to fulfill customers' desire and needs. While most people think that product should be always tangible, it is actually any object that could be offered to the market to fulfill one's needs, including physical goods, service, experience, event, people,

place, property, organization, information, and even idea (Kotler Philip & Kevin Lane Keller, 2016). The marketing process of food product in culinary business sector could be considered challenging, as many new businesses emerge and often offer similar products. To remain competitive, a culinary business should pay attention to effective marketing strategies (Indria Guntarayana et al., 2018).

Effective marketing strategies are important to build a strong brand. One of the most valuable intangible assets of a company is its brand, and it is a must to manage its value properly through marketing. Building a strong brand is the combination of art and science. It requires a thorough planning, long-term commitment, and creative marketing (Philip Kotler and Kevin Lane Keller, 2010). A strong brand demands high customers' loyalty and excellent product or service. Brand building is a never-ending process. In other words, product could be in the form of goods or services, while brand is the identity of the goods and services. In PT. Saikho Indo Kreatif, the product was Mie Lidi, and the brand was Si Umang.

PT. Saikho Indo Kreatif is a company specializing in producing snack. It was established in early January 2015, located in Kp. Bulaksaga no 82, RT/RW: 002/006, Cibadung Village, Gunung Sindur District, Bogor. Capturing a business opportunity in nostalgic snack sector, Saeful Bachri and Siti Khoiriah, the founder of PT. Saikho Indo Kreatif, attempt to reintroduce their childhood snacks as a means of nostalgia. At the same time, they also attempt to improve the value of such snack to compete with the modern snack in the market. Therefore, they are committed to produce high-quality product and express creativity in each product. This company's vision is to be the largest snack company in Indonesia through five missions: creating different products, maintaining taste quality and product durability, involving creativity in each product, developing skillful and expert managements, and developing honest and loyal employees who have integrity. PT. Saikho Indo Kreatif has recorded an improved performance in the last three years by engaging in electronic marketing, including social media like Whatsapp, Instagram, and TikTok, and e-commerce like Lazada, Shopee, and Tokopedia. Previous study also reported that PT. Saikho Indo Kreatif's trademark exhibit higher sales than its competitors (Azhar, 2020).

Millennial people appear to prefer snack with unique packaging and taste, and one of the unique foods that currently gain popularity is Mie lidi, which could be loosely translated to noodle stick snack. Millennial customers demand up-to-date taste variants with a low price. To answer this demand, mie lidi is often presented in a unique packaging and broader taste variants with an affordable price. Mie Lidi Si Umang is the pioneer of 30cm- long noodle stick, which



resembling the real-life palm broom stick, packaged in an attractive and unique packaging with the company's proprietary seasonings. Based on the description above, this study attempted to describe the decision purchase in E-marketing in improving Mie Lidi Si Umang sales in the digital era using social media like Tiktok, instagram, twitter, Facebook, and lidisiumang.co.id.

## 2.2. Purchase Decision

Having adequate understanding of customers' purchase decisions is pivotal in marketing context. Purchase decision refers to any decision made by customer when buying goods or services before, during, and after the transaction (Qazzafi, 2019). Understanding of this process helps seller and marketers promote and present their offers effectively. Understanding customers' behavior that aligns with their purchase decision potentially enhance marketers' opportunities to sell their goods or services. To develop an effective marketing strategy, marketers need to understand customers' problem-solving process when making a decision. Marketers who target some market segments simultaneously should understand the problem-solving process in each market segment, requiring them to develop multi-strategies to affect different decisions. While customers' purchase decision may end up in buying a product, they like the most, two factors may exist between their intention and decision to buy (Kotler Philip & Kevin Lane Keller, 2016). Basically, purchase decision involves selection of two or more alternative choice. In other words, individuals have several available options when making their purchase decision, and how the decision is made highly depends on the individuals themselves (Schiffman & Kanuk, 2009).

## 27 3. Hypotheses' Development

### 3.1. The Effect of Perceived Usefulness on Trust

Every individual has their own perception regarding the usefulness of a product or service. Perceived usefulness, as many scholars assert, is linked to the performance level. Perceived usefulness could be defined as the level of individual's belief regarding the extent to which a system is able to improve performance (Mutahar et al., 2018). It represents how customers view a technology and how it affects their decision to adopt and use it. In this study, perceived usefulness refers to the value a customer obtains from the digital marketing implementation. Previous studies have reported a positive correlation between



perceived usefulness and intention to buy using Technology Acceptance Model (TAM). This positive effect has also been confirmed by a study examining the relationship between performance expectation and behavioral intention in customer setting. However, the effect of perceived usefulness on trust in the digital marketing context is still unclear. A study found that PU improves trust in digital marketing context, and this trend appears to extend to the agricultural marketing context. Micro, small, and medium-scale entrepreneurs also view digital marketing as a means that facilitate their direct communication with customers through online retail platforms (Wang, 2016). Perceived usefulness, as a component of digital marketing, may affect customers' trust (Agag & El-Masry, 2017). Therefore, the following hypothesis was proposed:

H1: Perceived usefulness positively affect trust

**Information quality.** A survey conducted by Indonesian Internet Service provider Association (APJII) found that there are 215.63 million internet users in Indonesia between 2022-2023, increasing 2.67% from the previous period. Individuals obtain information from various sources, and some sources are more credible than others. Information quality is determined by relevance, accuracy, and the extent to which adequate information is available. Many MSMEs in Bekasi and Jakarta lack experience in using technology, causing them to remain selling their product traditionally (Winarso, 2020). On the other hand, information related to MSMEs, quality marketing, and high-quality product are considered beneficial for MSMEs in Indonesia.

H2: Information quality positively affects trust

**Perceived Ease of Use.** Technology customers are known to be interested in the technology that alleviate their workload and improve the task accomplishment effectiveness. Perceived ease of use refers to an evaluative measure that is incorporated in Technology Acceptance Model (TAM) (Chen & Aklikokou, 2020). Previous studies define perceived ease of use as a process of modifying procedure in order to minimize efforts needed to achieve successful implementation (Davis, 1989). Technology adaptation and minimized effort due to technology adaptation have been reported to account for an individual's perceived ease of use (Venkatesh et al., 2003). Within the context of technology, perceived ease of use refers to one's belief in their ability to understand and utilize a technology easily (Purnamasari

et al., 2020). This variable positively affects the technology adaptation, as it belongs to one's cognitive aspect, and many studies have reported similar findings (Agag & El-Masry, 2017). A previous study reported that perceived usefulness and perceived ease of use positively affect customers repurchase intention, both directly or indirectly through trust and satisfaction (Keni, 2020). Therefore, in the context of the relationship between MSMEs and digital marketing, it is expected that:

H3: Perceived ease of use positively affects trust.

**Social Influence.** The theory of social influence posits that individuals are highly affected by other people's thought and behavior. This theory is usually applied in a persuasive context, used to influence a large group of people, or to form certain behaviors in certain period. Social influence is defined as the effect of one's opinion related to the decision-making process of other individuals (Ajzen & Fishbein, 1977). People who are considered more important in one's life would be more influential to them. In general, social influence may significantly affect the new technology adaptation. Customers would likely consider previous customers' opinion before deciding to make online purchase. In this regard, digitalization has helped many businesses in increasing their sales (Kalia et al., 2022). Thus, when applied to the context of purchase decision of MSME's snack product, it is expected that:

H4: Social influence positively affects trust.

**Hedonic Motives (HM).** Hedonic motive refers to one's willingness to engage in behaviors that enhance positive experiences while diminishing negative ones. This notion has been used in two contexts in the literature. First, it is used to explain the general principle of human behavior, that is, individuals are likely to exhibit behavior that leads to reward (Kaczmarek, 2017). Second, within the context of well-being, hedonic well-being (seeking pleasure and avoiding pain) is contrasted to eudaimonic motivation (seeking personal excellence) to describe how people differ when it comes to pursuit of happiness (Huta & Waterman, 2014). The strongest adaptation of hedonic motives in the use of technology include trust, satisfaction, loyalty, and enjoyment (Venkatesh et al., 2003). Currently, online website and marketing channels provide unique features that allow customers to make product comparison or watch product demonstration. Such features may contribute to hedonic motives and lead to digital marketing

adoption. Hedonic motives may also be associated with past practices MSMEs and customers are reticent to leave. Although their reasons to trust and distrust digital marketing may be unclear, such reasons may be extremely strong. Therefore, it is expected that:

H5: Hedonic motives positively affect trust.

**Perceived Risk.** Perceived risk is subjective in nature. This perception combines emotional, contextual, and personal experiences, and is not always in line with the actual risk. User's perception of risk and benefit accounts for their technology adoption process (Marin et al., 2017). In this context, perceived risk is associated with one's fear that digital marketing would cause losses. Risk and trust are among factors causing users to be reticent in adopting digital marketing. These factors are responsible for MSMEs owners' and customers' carefulness in adopting digital marketing since they perceive the risks. We believed that the lower trust results in higher perceived risk to engage in digital marketing transaction. Therefore, the following hypothesis was proposed:

H6: Perceived risk negatively affects trust.

**Trust.** Trust is an important concept that should be further clarified, considering that scholars in various disciplines have defined this concept in different ways. Typology of trust would be helpful for comparing and communicating the outcome, and be valuable to see the relationship among types of trust. This study confirms interdisciplinary typology and link the construct of trust to digital marketing customers' action, (Mcknight & Chervany, 2002). Trust could be categorized into two groups: retailer and environmental trust. the former refers to customers' trust in the retailer's character, including integrity, competency, and friendliness. Meanwhile, the latter plays positive role in affecting customers' purchase decision. Trust could enhance customers' preference toward a business, minimize their perceived risk, and increase their intention to make purchase. Furthermore, trust may also affect collaboration, communication, and information sharing, which eventually improve the quality of information sharing activities. It also plays pivotal roles in developing customers' trust and their intention to repurchase (Huan & Lijun, 2019). Trust in security is pivotal in any internet-based application, it includes users' trust in data storage security and transaction related to their accounts (Yadav & Mahara,

2017). Customers' purchase decision is highly influenced by their trust in digital marketing. Therefore, it is expected that:

H7: Trust positively affects continuous purchase decision.

**Moderating Role of Sociodemographic aspect.** The level of ease experienced by an individual when using new technologies heavily relies on two main factors: age and their ability to adapt to daily routines. Customers remain interested in technology due to its user-friendliness. A previous study has reported that younger customers can significantly faster when adapting to changes, compared to younger customers (Kalia, 2016). The following hypothesis was proposed to test the moderating role of age in the relationship between trust and purchase decision:

H8: Age moderates the relationship between trust and continuous purchase decision.

As a fundamental factor, the educational background actively contributes to the attainment and mastery of new technology and plays pivotal roles in one's process of learning and adapting emerging technological advances (Kalia, 2016). Individuals with higher educational background may likely adapt to technology more easily. Besides, it plays important roles in developing trust, loyalty, and sustainable technological use (Mcknight & Chervany, 2002). The following hypothesis was proposed to see the moderating role of education in the relationship between trust and continuous purchase decision.

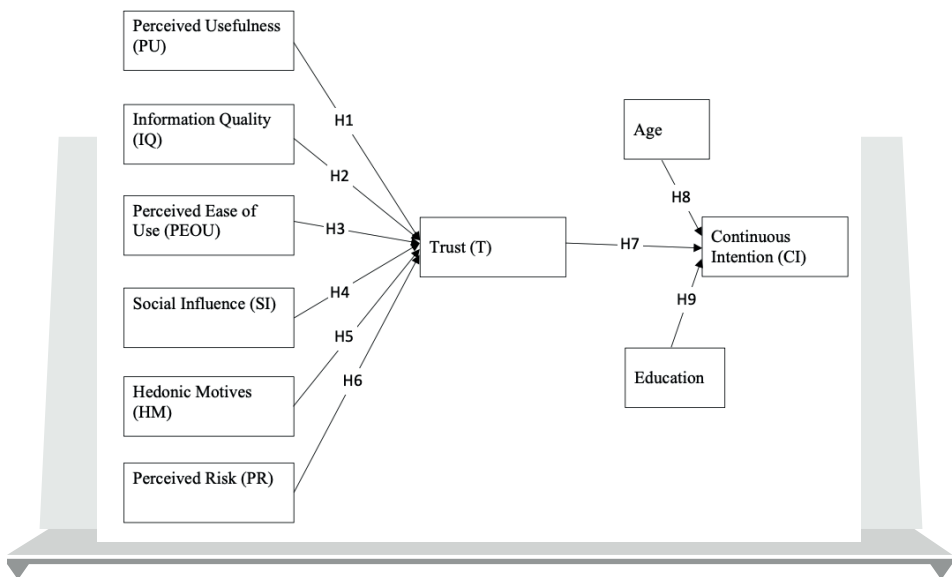
H9: Education moderates the relationship between trust and continuous purchase decision

#### 4. Method

This descriptive quantitative method aimed to analyze the effect of perceived usefulness, ease of use, motivation, information quality of e-marketing, social influence, and perceived effect on customers' purchase decision. It also analyzed the effect of trust and continuous purchase decision in e-marketing. The population of the study was customers of PT. Saikho Indo Kreatif, who have purchased Mie Lidi and experienced online purchasing. PT. Saikho Indo Kreatif has a database of customers' phone number who made online purchase. Data

were collected by distributing questionnaires to respondents, and only those who have consumed Mie Lidi Si Umang. A close-ended questionnaire was distributed to 150 customers listed in PT Saikho Indo Kreatif customer database, and 122 responses were obtained.

The questionnaire was distributed through Google Form. The measurement in this study was performed by referring to the previous study conducted by Zia and Alzahrani (2022). The questionnaire used a 4-point Likert scale, ranging from 1 (strongly agree) to 4 (strongly disagree) (Ruane M. Janet, 2013). Data were analyzed using Partial Least Square (PLS), in which indicators were Used to describe the variable extract in the research model. This study applied a formative regression model. It analyzed the effect of several independent variables on the dependent ones. The independent variables in this study included perceived usefulness, information quality, perceived ease of use, social influence, hedonic motives, and perceived risk. Meanwhile, the dependent variables were trust and continuous purchase intention. Figure 1 presents the research model.



**Figure 1. Research Framework**

Source: Modified from Zia & Alzahrani (2022)

## 5. Results

### 5.1. Respondent Profile

The initial stage is to explain the profile of the respondents in this study. Below is the respondent profile table as follows:

**Table 1. Respondents' Profile**

Respondents' Data	Description	Frequency	Percentage (%)
Gender	Male	65	53.3
	Female	57	46.7
Education Level	Associate's degree	15	12.3
	Master's degree	19	15.6
	Bachelor's Degree	73	59.8
	Senior High School	15	12.3
Position	Dept Head	10	8.2
	Manager and Top Management	20	16.4
	Operator	9	7.4
	Staff	54	44.3
	Supervisor	29	23.8
Marital Status	Not married	47	38.5
	Married	75	61.5
Age	< 20 years	2	1.6
	> 20 - < 30 years	51	41.8
	> 30 - < 40 years	39	32
	> 40 - < 50 years	24	19.7
	>50 years	6	4.9

Source: own study

As shown in the table 1, out of 122 respondents, 65 respondents were male (53.3%) while 57 respondents were female (46.7%). In other words, most respondents were male. Majority respondents hold bachelor's degree (n=73 - 59.8%), followed by master's degree (n=19 - 15.6%), and associate's degree and senior high school (n= 15 - 12.3% each). With regard to their occupation, most respondents were in non-managerial position, including staff (n=54, 44.3%), supervisor (n=29, 23.8%), and operator (n=9). Meanwhile 24.6% of respondents were in managerial positions. 10 respondents (8.2%) were department heads, while 20 respondents (16.4%) were managers. In terms of marital status, 75 respondents (61.5%) were married. Most respondents were in age group of > 20 - < 30 years (n=51, 41.8%). The questionnaire distribution has met the stratified sampling technique criteria. Respondents were considered representative of the population in terms of age, education level, job position, and marital status. The collected data were used as the basis to test a research model. The effect of digital marketing on continuous purchase decision was examined using Partial least square.

## 5.2. Statistical Results

Measurement model evaluation was performed to ensure validity and reliability of indicators measuring the latent variable. In this study, six latent variables, namely Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Hedonic Motives (HM), Information Quality (IQ), Social Influence (SI), Trust (T), Perceived Risk (PR), and Continuous purchase intention (CI), were the reflective indicator measurement. It was evaluated by examining the convergent and discriminant validity of the indicator and the composite reliability of the indicator block. The following figure displays the path diagram of the full structural model. Convergent validity aims to measure the validity of an indicator that measures the construct, which could be viewed in the outer loading (Smart-PLS output). In this study, the convergent validity was examined by identifying the factor loading. According to Hair et al. (in Indrawati, 2015), an item is considered to have convergent validity if it exhibits a factor loading higher than 0.7. The contribution of each indicator to its latent variable could be identified from the outer loading value. An indicator with the highest outer loading may likely act as the most important indicator for the latent variable. The following table presents the outer loading of each indicator.



**Table 2. Outer Loading**

Variable	Indicator	Factor Loading	Description
Perceived usefulness	Q1	0.729	Valid
	Q2	0.846	Valid
	Q3	0.819	Valid
Ease of Use	Q4	0.881	Valid
	Q5	0.913	Valid
	Q6	0.899	Valid
Hedonic Motivation	Q7	0.889	Valid
	Q8	0.868	Valid
	Q9	0.856	Valid
Information quality	Q10	0.848	Valid
	Q11	0.855	Valid
	Q12	0.832	Valid
Social Influence	Q13	0.922	Valid
	Q14	0.93	Valid
	Q15	0.824	Valid
Trust	Q16	0.722	Valid
	Q17	0.879	Valid
	Q18	0.926	Valid
	Q19	0.866	Valid
Perceived Risk	Q20	0.843	Valid
	Q21	0.803	Valid
	Q22	0.896	Valid
	Q23	0.819	Valid
Purchase Decision	Q24	0.902	Valid
	Q25	0.898	Valid

**Source:** own study

As shown in the table 2, all indicators exhibited factor loadings that were higher than 0.7, meaning that they were valid and could be used to measure the variable.

### 5.3. Discriminant validity

The discriminant validity was determined by comparing the square root of average variance extracted ( $\sqrt{\text{AVE}}$ ) of each latent variable to the correlation between other latent variables in the model. The test result shows that the AVE was higher than 0.50, while the six latent variables show  $\sqrt{\text{AVE}}$  higher than coefficient of correlation among variables, indicating Good discriminant validity. Below is the discriminant validity table as follows.

**Table 3. Discriminant Validity**

	AVE	$\sqrt{\text{AVE}}$	CI	HM	IQ	PEOU	PR	PU	Educa-tion	SI	T	Age
CI	0.810	0.900	0.900									
HM	0.759	0.871	0.444	0.871								
IQ	0.715	0.846	0.506	0.574	0.845							
PEOU	0.806	0.898	0.480	0.557	0.499	0.898						
PR	0.707	0.841	-0.314	-0.205	-0.316	-0.224	0.841					
PU	0.640	0.800	0.468	0.400	0.493	0.450	-0.498	0.800				
Educa-tion	1,000	1,000	0.092	-0.007	0.034	0.118	0.082	0.092	1,000			
SI	0.798	0.893	0.400	0.328	0.464	0.295	-0.224	0.532	0.026	0.893		
T	0.725	0.851	0.578	0.625	0.609	0.565	-0.512	0.640	0.035	0.486	0.852	
Age	1,000	1,000	-0.076	-0.006	-0.025	-0.101	0.038	-0.054	0.145	0.010	-0.136	1,000

Source: own study

Table 3 shown discriminant validity could be identified from the cross loading. When the correlation of a construct with the measurement of each indicator was

higher than with other constructs, the variable was considered to have a high discriminant validity.

#### 5.4. Composite Reliability and Cronbach's Alpha

Composite reliability and Cronbach's alpha were used to evaluate the reliability of the indicator. The composite reliability was found to be higher than 0.70, while the Cronbach's alpha was found to be higher than 0.60, indicating that the indicator was reliable to measure the variable.

Table 4. Composite Reliability and Cronbach's Alpha

	Composite Reliability	Cronbach's Alpha
Purchase Decision	0.895	0.765
Hedonic Motivation	0.904	0.842
Information quality	0.883	0.801
Ease of Use	0.926	0.880
Perceived Risk	0.906	0.862
Perceived usefulness	0.841	0.719
Education	1,000	1,000
Social Influence	0.922	0.872
Trust	0.913	0.870
Age	1,000	1,000

Source: own study

As shown table 4 in the test result above, the composite reliability was higher than 0.7, and the Cronbach's alpha was higher than 0.6, indicating that the indicators are reliable to measure each variable. Following the convergent validity, discriminant validity, and composite reliability of each indicator, it could be concluded that indicators in each latent variables were valid and reliable.

## 5.5. Coefficient of Determination ( $R^2$ )

The effect of dependent variable could be identified using  $R^2$  value, as shown in the following table.

**Table 5. R-square**

Variables	R Square
Purchase Decision	0.344
Trust	0.665

**Source:** data processing

As shown table 5 explained in the substructure 1, the r-square of purchase decision was 0.344, indicating that the trust account for purchase decision by 34.4%. Meanwhile, in substructure 2, the r-square value of trust was 0.665, indicating that trust was accounted for by perceived usefulness, perceived ease of use, hedonic motives, information quality, social influence, and perceived risk by 66.5%.

## 5.6. Hypothesis Test

Hypotheses in this study were tested using path coefficient and t-values in order to see the significance of the effect. Furthermore, the path significance test result also shows the parameter's coefficient values. The parameter coefficient shows the significance of effect of each variable.

**Table 6. Path significance test**

Hypothesis	Original sample (O)	T Statistics ( O/STDEV )	P Values	Conclusion
H1	0.200	2,327	0.010	Supported
H2	0.129	1,421	0.078	Not supported
H3	0.156	2,037	0.021	Supported
H4	0.121	1,874	0.031	Supported

H5	HM -> T	0.292	3,520	0.000	Supported
H6	PR -> T	-0.249	3,081	0.001	Supported
H7	T -> CI	0.572	6,067	0.000	Supported
H8	T*Age -> CI	-0.073	0.764	0.223	Not supported
H9	T*Education -> CI	0.027	0.265	0.395	Not supported

Source: own study

In this study, confidence level of 95% was applied. The path coefficient, indicated by the t-statistics, should be higher than 1.65 and the p-value should be < 0.05. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 2.327, higher than the t-table (1.65) with p-value of 0.010 < 0.05. Thus, Ho was rejected and H1 was accepted, meaning that perceived usefulness positively and significantly affect trust. The analysis result, as shown in the table above, used a significance level of 5%. t-statistics was found to be 1.421, lower than the t-table (1.65) with p-value of 0.078 (> 0.05.) Thus, Ho was accepted and H2 was rejected, meaning that perceived information quality positively and significantly affect trust. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 2.037, higher than the t-table (1.65) with p-value of 0.021 < 0.05. Thus, Ho was rejected and H3 was accepted, meaning that perceived ease of use positively and significantly affects trust. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 1.874, higher than the t-table (1.65) with p-value of 0.031 (< 0.05). Thus, Ho was rejected and H4 was accepted, meaning that perceived social influence positively and significantly affects trust. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 3.520, higher than the t-table (1.65) with p-value of 0.000 < 0.05. Thus, Ho was rejected and H5 was accepted, meaning that hedonic motive positively and significantly affects trust. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 3.081, higher than the t-table (1.65) with p-value of 0.000 < 0.05. Thus, Ho was rejected and H6 was accepted, meaning that perceived risk negatively and significantly affect trust. The analysis result, as shown in the table above, used a significance level of 5%. T-statistics was found to be 6.067, higher than the t-table (1.65) with p-value of 0.000 < 0.05. Thus, Ho was rejected and H7 was accepted, meaning that trust positively and significantly affects Purchase Decision. The analysis

1 result, as shown in the table above, used a significance level of 5%. t-statistics was found to be 0.764, lower than the t-table (1.65) with p-value of 0.223 ( $> 0.05$ ). Thus,  $H_0$  was accepted and  $H_8$  was rejected, meaning that age does not moderate the effect of trust on continuous purchase decision. The analysis result, as shown in the table above, used a significance level of 5%. t-statistics was found to be 0.265, lower than the t-table (1.65) with p-value of 0.395 ( $> 0.05$ ). Thus,  $H_0$  was accepted and  $H_9$  was rejected, meaning that education does not moderate the effect of trust on continuous purchase decision.

## 6. Discussion

The analysis result demonstrates that four variables positively affect trust. They were perceived usefulness, perceived ease of use, social influence, and hedonic motives. The first hypothesis test result demonstrates that perceived usefulness positively and significantly affects trust by around 20%. This finding was consistent with Wang (2016), who reported that perceived usefulness improves the trust in e-marketing. This study was also supported by the fact that the company has utilized various social media platform as marketing tools, allowing customers to make purchase easily through various platforms according to their preference.

Perceived ease of use positively and significantly affects trust by 15.6%, indicating that Customers find easy to buy a product through e-marketing. This finding supports Venkatesh's (2003) study, which found that technology adoption and minimized efforts due to technology adoption affect one's perceived ease of use. (Venkatesh et al., 2003). The company should be up-to-date regarding the latest technology for marketing their product, such as marketplace platforms in social media like Facebook and Tiktok. Transaction in social media like Tiktok provides better accessibility for customers to select product, review the product and the ease of transaction.

Social influence was found to positively affect trust by 12.1%. This finding supports the previous study by Kaczmarek (2017), which states that social influence is the general principle in human behavior, where individuals may likely exhibit behaviors that lead to rewards. Social influence is the effect that stemming from others' decision (Ajzen & Fishbein, 1977). In practice, the company exhibits a good sales performance, which is possibly attributed to Loyal customers' satisfaction, review, and recommendation. Snack is a product that could be enjoyed together with family or coworkers, thus affecting customers' social aspects.

Hedonic motive was found to positively and significantly affect trust by 29.2%. This finding supports Andriko, M., Setiawa, M., & Das Prena, G. (2019), who reported positive and significant effect of trust, service quality, and hedonic shopping motive on interest in using online shopping application (Andriko et al., 2019). Customers' trust would bring various advantages for companies. A company with excellent service potentially satisfies its customer, and satisfied customers would likely return to repurchase and recommend the product to their surroundings.

In this study, perceived risk negatively and significantly affect trust by -24.9%, supporting previous study reporting that perceived risk negatively and significantly affect intention to use (Jayantari & Seminari, 2018). Put differently, the higher the perceived risk, the lower the users' intention to engage in digital transaction through e-marketing, especially in using mobile banking application. This study also supports Della Rosalia & J. Ellyawati (2016), who state that six risks in e-marketing, namely financial risk, product risk, time risk, shipping risk, social risk, and information security risk, predict the changes in customers' trust by 46.3%. In other words, customers' trust may be determined by the level of financial risk, product risk, time risk, shipping risk, social risk, and information security. Financial risk, product risk, time risk, and shipping risk were reported to negatively and significantly affect customers' trust in the online business context. Meanwhile, social risk did not significantly affect the customers' trust. Lastly, information security was reported to positively and significantly affects customers' trust in the online business context. (Rosalia & Ellyawati, 2016).

Information quality was found to positively affect customers trust by 12.9%, although not significant. Customers tend not to pay attention to the information quality in e-marketing, thus not significantly affecting their purchase decision. Although information quality did not exhibit significant effect, companies still needs to pay attention to the information they provide through e-marketing platform to maintain customers trust, which eventually affect continuous purchase decision. For instance, the company should provide up-to-date and actual information. The finding of this study supports a previous study by Agani and Azis (2021), who reported that information quality positively affected the satisfaction of online shopping application users

The moderating variables, i.e., age and education, exhibited scores of 0.73% and 0.27%, respectively, indicating that both variables do not moderate trust. This finding is in line with Hermawan (2017), who states that age does not correlate with one's attitude towards online shopping (Hermawan, 2017). In other words, people may likely engage in online shopping activities regardless of their age.



This finding could be viewed as a valuable information, as online marketers do not need to design a strategy that distinguishes age groups. Online purchase trend is also not correlated with educational background, implying that marketers have broader freedom to develop their marketing strategy without limited to certain education level.

## 7. Conclusion

<sup>19</sup> This study found that perceived usefulness, perceived ease of use, social influence, hedonic motives, and perceived risk significantly affect customers' continuous purchase decision. Hedonic motive was found to be the most significant factor that positively affect continuous purchase decision. Small-Medium Enterprise (SME) in this study acknowledge that e-marketing helps them communicate directly with customers, which improve their trust and eventually affect their continuous purchase decision. Information quality was found not to significantly affect trust. Although the result was not significant, companies still need to pay attention to the information quality in e-marketing.

Future studies are recommended to examine other variables, such as the role of social media, information technology, collaboration, and customer loyalty, as well as the moderating role of demographic aspect in marketing context. Examining these variables would bring a different perspective on continuous purchase decision. It is also important to thoroughly select the statistical method. Logistic regression, multinomial, and panel data may be used, depending on the research model. A business organization could grow when it keeps up with the technological and entrepreneurial demands. Therefore, future studies need to focus on issues related to information technology advancement.

## Abstract

Due to the multiple advantages that it offers to both sellers and consumers, the digitalization of services is a process that is gaining popularity on a global scale. <sup>26</sup> The aim of this research was to explore the impact of e-marketing elements related to SME products on sustainable customer behavior in the context of purchasing decisions. The expanded unified theory of acceptance and use of technology (UTAUT2) model and the technology acceptance model (TAM) were both used to research the elements that lead to long-term behavioral changes in favor of more sustainable consumer purchasing decisions. Sustainable consumer

behaviors are those that are based on trust and continuation intention (CI). The case study is based on a SME company that creates modernized versions of traditional snacks and markets them online. Researchers surveyed 122 of their customers for the survey-based statistics. The findings reveal that, out of the six factors, only 4 factors that had significant impact on trust, which are Perceived of Usefulness (PU), Perceived Ease of Use (PEOU), Social Influence (SI), and the most significant is Hedonic Motives (HM). While, Quality Information (IQ) did not contribute to Trust. Trust (T) appears to have a substantial positive impact on the development of customer's continuous purchase decision (CI). Age and education did not moderate the relationship between trust and CI. Small and medium-sized enterprise (SME) business owners should therefore focus on Perceived Risk related variables to build greater levels of trust and capture customers' ongoing interest. This study contributes to a body of knowledge on the e-marketing of SME items, particularly snacks, by demonstrating how CI might cause long-term behavioral changes in favor of more sustainable customer purchase decisions.

**Keywords:** *E-marketing, Purchase Decision, Small-Medium Enterprise, Consumer Behavior.*

**JEL**

**Classification:** M31, M00.

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