

The Influence of Digital Marketing and Service Quality on Purchase Decisions in MSMEs: The Role of Buying Interest as a Mediation Variable and Brand Image as a Moderation Variable

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Abstract

This study investigates the impact of digital marketing and service quality on consumer purchase decisions in MSMEs, examining purchase intention as a mediating variable and brand image as a moderating variable. The research aims to provide a comprehensive understanding of how these factors interact to influence purchasing behavior within digital environments for micro, small, and medium enterprises. A quantitative approach using Structural Equation Modeling-Partial Least Squares (SEM-PLS) was employed, with data collected from 279 respondents who engaged with digital marketing content of MSMEs. Results reveal that digital marketing significantly enhances purchase intention, as does service quality, indicating the importance of these factors in cultivating consumer interest. Purchase intention further mediates the relationship between digital marketing, service quality, and purchase decision, underscoring its role as a critical step in converting interest into action. However, brand image showed limited moderating effects, suggesting that its influence may vary depending on the presence of other strong predictors like direct engagement and service quality. These findings contribute to the theoretical understanding of consumer decision-making in the context of MSMEs and provide practical insights for small business owners aiming to optimize their digital strategies. The study highlights the need for marketers within MSMEs to focus on



enhancing purchase intention through digital marketing and service quality efforts, which can effectively drive purchase decisions in competitive, technology-driven markets.

Keywords: Purchase Decision, Purchase Intension, Digital Marketing, Service Quality, Product Appearance, Price, Brand Image.

INTRODUCTION

In recent years, digital marketing has emerged as a critical component for businesses including MSMEs to thrive in a technology-driven environment, reflecting fundamental changes in how consumers interact with brands and make purchase decisions. Digital marketing strategies, including social media advertising, search engine optimization, email marketing, and mobile applications, have reshaped consumer engagement by enabling companies to establish real-time, personalized connections with a broad and diverse audience (Pierce & Connolly, 2023). The increased accessibility of online platforms allows MSMEs to extend their reach beyond traditional limitations, fostering deeper engagement and brand loyalty through targeted communication and tailored promotional efforts (Adamashvili et al., 2024). Moreover, digital marketing's interactive potential has expanded the scope for MSMEs to not only promote products but also to build customer relationships that lead to sustained loyalty and long-term value creation (Staniewski & Awruk, 2022).

However, while digital marketing has proven effective in enhancing customer outreach, its success is closely tied to the quality of service offered by a business, particularly for MSMEs. Service quality, defined as the ability to meet or exceed customer expectations, has been identified as a key driver of customer loyalty and satisfaction, which are fundamental for long-term consumer engagement (Hang et al., 2021). Service quality contributes significantly to shaping consumers' perceptions of a brand and their trust in the brand's offerings. Studies have demonstrated that high-quality service encourages repeat purchasing behavior, with satisfied customers more likely to remain loyal to the brand and recommend it to others (J. Jin et al., 2023). The importance of service quality becomes even more pronounced in a digital environment, where customers are inundated with information and options; a brand's ability to deliver consistent and reliable service can be a decisive factor in influencing purchase decisions, especially for MSMEs competing in saturated markets (Khoa & Huynh, 2023).



An essential aspect of this relationship is the concept of purchase intention, which serves as a mediating factor in the link between digital marketing efforts and actual purchase decisions. Purchase intention reflects a consumer's readiness to buy and has been identified as a key indicator of future purchasing behavior. According to (Wongkar et al., 2024), a high level of purchase intention often correlates with higher purchase rates, suggesting that consumers who exhibit strong purchase intent are more likely to proceed with a transaction. For MSMEs, digital marketing that provides consumers with relevant, engaging content can enhance purchase intentions by creating a favorable impression of the brand and reinforcing the perceived value of its products or services (Marjerison et al., 2022). Furthermore, the literature highlights that purchase intention is a crucial metric for assessing the effectiveness of marketing campaigns, as it directly reflects consumers' response to promotional messages (Y. Jin et al., 2016).

Beyond digital marketing and service quality, brand image plays a critical moderating role in shaping consumer purchase decisions. Brand image encompasses consumers' perceptions, beliefs, and attitudes toward a brand, which collectively influence how they evaluate and trust the brand's offerings (Tan & Chen, 2023). A positive brand image strengthens the perceived credibility and desirability of a brand, making consumers more likely to view its products or services favorably. Consequently, brand image can enhance the impact of digital marketing efforts on purchase decisions by reinforcing the brand's value proposition and differentiating it from competitors (Kim et al., 2024; Kim & Yeo, 2024). For MSMEs, a favorable brand image can act as a buffer against negative perceptions that may arise from occasional service lapses, helping to maintain consumer trust and loyalty in the long term (Y. Li et al., 2019).

Despite substantial research exploring these individual factors, there is a lack of comprehensive studies that examine the combined effects of digital marketing, service quality, purchase intention, and brand image on consumer decision-making within the context of MSMEs. Specifically, the interplay between digital marketing and service quality, moderated by brand image and mediated by purchase intention, remains underexplored in the literature. Prior studies have tended to focus on one or two of these variables in isolation, overlooking the complex interdependencies that characterize consumer behavior in a digitalized economy (Huang, 2023). Therefore, understanding the integrated influence of these variables is essential for developing effective strategies for MSMEs that not only attract consumers but also convert interest into actionable purchase decisions.



This research seeks to address these gaps by investigating the influence of digital marketing and service quality on purchase decisions in MSMEs, while examining the mediating role of purchase intention and the moderating effect of brand image. The primary aim is to provide an empirical analysis of how digital marketing and service quality contribute to consumer purchase behavior, especially in scenarios where purchase intention acts as a mediator and brand image as a moderator. By doing so, the study offers a more nuanced understanding of consumer decision-making processes within MSMEs, highlighting the conditions under which digital marketing can most effectively drive sales and build customer loyalty. Additionally, this study aims to bridge the gap between theoretical frameworks and practical applications in digital marketing strategy for MSMEs. The findings are expected to provide actionable insights for marketers and business practitioners within MSMEs seeking to enhance the efficacy of their digital marketing efforts and improve customer service standards. A better understanding of how digital marketing and service quality interrelate with purchase intention and brand image can assist MSMEs in developing targeted strategies that maximize customer engagement and loyalty (Wang et al., 2024). This research contributes to the literature by expanding current knowledge on the roles of mediators and moderators in digital marketing for MSMEs, offering a comprehensive framework for analyzing consumer behavior in the digital age.

To achieve these objectives, this study will adopt a mixed-method approach, combining quantitative data analysis with qualitative insights to capture the multifaceted nature of consumer responses to digital marketing and service quality within MSMEs. This methodological approach enables a robust examination of the hypothesized relationships, enhancing the reliability and validity of the findings. By focusing on the nuanced effects of purchase intention and brand image, the study aims to develop a framework that reflects the complexity of contemporary consumer decision-making for MSMEs. Ultimately, this research underscores the strategic importance of digital marketing and service quality, advocating for a holistic approach that aligns marketing initiatives with consumer expectations and brand values in MSMEs.

Objectives

The primary objectives of this study are as follows:



1. To Analyze the Impact of Digital Marketing and Service Quality on Purchase Intention for MSMEs: To determine the extent to which digital marketing and service quality influence consumers' purchase intentions for products or services offered by MSMEs.
2. To Evaluate the Role of Purchase Intention as a Mediating Variable in MSMEs: To examine whether purchase intention mediates the relationship between external factors (such as digital marketing, service quality, product appearance, and price) and purchase decisions within the context of MSMEs.
3. To Identify the Role of Brand Image as a Moderating Variable for MSMEs: To assess how brand image can strengthen or weaken the relationship between purchase intention and purchase decision, as well as its interaction with other variables, specifically in the context of MSMEs.
4. To Measure the Influence of External Variables on Purchase Decisions for MSMEs: To determine the significance of factors such as digital marketing, service quality, product appearance, and price in influencing the consumer's final decision to purchase from MSMEs.

LIERATURE REVIEW

In recent years, digital marketing has become a central strategy in modern business, enabling companies, including MSMEs, to reach customers through various online channels. Digital marketing is defined as the use of digital channels, such as social media, email, and search engines, to promote products and services and engage with consumers on a personal level (Pierce & Connolly, 2023). Key components of digital marketing include content marketing, search engine optimization (SEO), social media marketing, and email marketing, each of which offers unique benefits in targeting and interacting with consumers (Adamashvili et al., 2024). Studies suggest that digital marketing significantly influences purchase decisions by creating more accessible and personalized experiences for customers, which enhances engagement and trust (Staniewski & Awruk, 2022). This interactive nature allows MSMEs to respond to consumer preferences and needs in real-time, which has been shown to increase purchase intentions and loyalty (Panda et al., 2022).

Service quality, a well-established concept in marketing literature, refers to the ability of a business to meet or exceed customer expectations. Service quality is commonly measured through various dimensions, including reliability, responsiveness, assurance, empathy, and tangibles, collectively known as the SERVQUAL model

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(Khayatmoghadam, 2021). High service quality has been consistently linked to customer satisfaction, loyalty, and increased purchase intentions, as satisfied customers are more likely to engage in repeat purchases and recommend the service to others (Kim & Yeo, 2024). Service quality plays a crucial role in digital environments as well, where customer interactions are often less personal but equally impactful. For MSMEs, efficient, reliable, and responsive service can be a key differentiator in a competitive digital context, as service quality directly influences consumer perceptions of trustworthiness and value (Vu et al., 2024). Research also suggests that high service quality provides MSMEs with a competitive advantage, contributing to customer retention even in saturated markets (Artha et al., 2022).

Purchase intention is a critical construct in consumer behavior, often considered a direct antecedent to actual purchase decisions. Purchase intention reflects the likelihood of a consumer intending to buy a product or service, and it serves as an indicator of future buying behavior (Marjerison et al., 2022). The Theory of Planned Behavior (TPB) posits that behavioral intentions, including purchase intentions, are influenced by attitudes, subjective norms, and perceived behavioral control, which collectively shape consumers' readiness to act (Ajzen, 1991). Within the context of marketing, purchase intention is particularly important as it mediates the effects of external influences, such as digital marketing and service quality, on purchase decisions (Rochmawati & Purnomosidhi, 2019). For MSMEs, effective digital marketing can strengthen consumers' purchase intentions by highlighting product benefits, addressing consumer concerns, and increasing perceived value (Adamashvili et al., 2024). As a mediating variable, purchase intention plays a pivotal role in translating marketing efforts into tangible purchase behavior, making it a key focus for MSMEs aiming to maximize conversion rates.

Brand image is another essential element in influencing consumer attitudes and behaviors. Brand image refers to the perceptions and associations that consumers have with a brand, which collectively shape their overall evaluation of the brand's credibility and appeal (X. Chen et al., 2022). A positive brand image contributes to brand loyalty, as customers are more likely to stay committed to a brand that they perceive favorably. Research has shown that brand image can significantly impact purchase decisions by enhancing perceived value and reducing perceived risk (Dionne & Zhaou, 2021). For MSMEs, brand image can function as a moderating variable in marketing models, amplifying or diminishing the effects of other factors, such as digital marketing and service quality, on purchase intentions and decisions (Kim et al., 2024). For example, a strong



brand image for MSMEs can enhance the effectiveness of digital marketing efforts by reinforcing the brand's values and differentiating it from competitors, thereby increasing the likelihood of purchase.

Purchase decisions are influenced by a variety of factors, particularly in the context of digital marketing and service quality. A purchase decision represents the final step in the consumer decision-making process, where the consumer commits to buying a product or service. For MSMEs, the accessibility of product information and ease of online transactions contribute to faster decision-making, as consumers can quickly compare options and make informed choices (Pierce & Connolly, 2023). Service quality further enhances the purchase decision process by building consumer trust and satisfaction, which increases their willingness to complete a transaction. In a competitive market, MSMEs that effectively combine digital marketing with high service quality are better positioned to convert consumer interest into actual purchases, as they address both the functional and emotional needs of consumers (Huang, 2023).

The theoretical framework for this study is based on the relationships among the variables of digital marketing, service quality, purchase intention, brand image, and purchase decision within the context of MSMEs. Digital marketing and service quality are conceptualized as independent variables, directly influencing purchase intention and, subsequently, purchase decision. Purchase intention is positioned as a mediating variable, reflecting its role in translating digital marketing efforts and service quality perceptions into actual purchasing behavior for MSMEs. As previous studies indicate, purchase intention serves as a bridge that links consumer perceptions to their final actions, making it a critical variable in consumer behavior models (Wongkar et al., 2024). Furthermore, brand image is introduced as a moderating variable, with the potential to strengthen or weaken the relationships between independent variables (digital marketing and service quality) and purchase intention, as well as between purchase intention and purchase decision. This moderating role aligns with findings from prior research, which suggest that brand image can influence the extent to which marketing strategies impact consumer choices (Dionne & Zhaou, 2021). The combined use of these variables offers a comprehensive view of the consumer decision-making process in a digital marketing context, highlighting the conditions under which MSMEs can maximize the effectiveness of their marketing efforts in driving purchases.



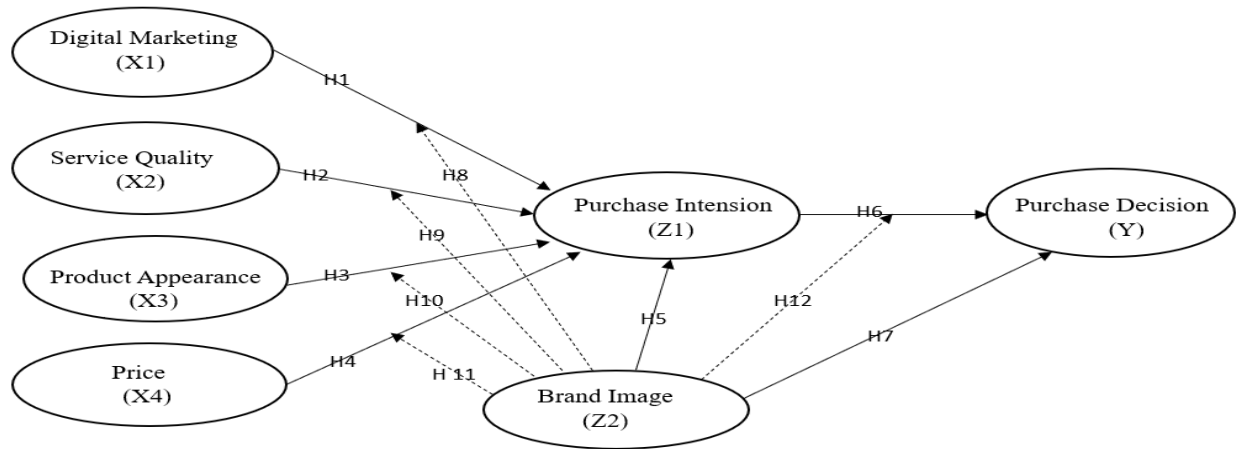


Figure 1. Konseptual Framework

Based on the diagram above, the following hypotheses can be proposed for this study:

1. H1: Digital Marketing (X1) has a positive effect on Purchase Intention (Z1) in MSMEs.
2. H2: Service Quality (X2) has a positive effect on Purchase Intention (Z1) in MSMEs.
3. H3: Product Appearance (X3) has a positive effect on Purchase Intention (Z1) in MSMEs.
4. H4: Price (X4) has a positive effect on Purchase Intention (Z1) in MSMEs.
5. H5: Brand Image (Z2) has a positive effect on Purchase Intention (Z1) in MSMEs.
6. H6: Purchase Intention (Z1) has a positive effect on Purchase Decision (Y) in MSMEs.
7. H7: Brand Image (Z2) has a positive effect on Purchase Decision (Y) in MSMEs.
8. H8: Brand Image (Z2) strengthens the effect of Digital Marketing (X1) on Purchase Intention (Z1) in MSMEs.
9. H9: Brand Image (Z2) strengthens the effect of Service Quality (X2) on Purchase Intention (Z1) in MSMEs.
10. H10: Brand Image (Z2) strengthens the effect of Product Appearance (X3) on Purchase Intention (Z1) in MSMEs.
11. H11: Brand Image (Z2) strengthens the effect of Price (X4) on Purchase Intention (Z1) in MSMEs.
12. H12: Brand Image (Z2) strengthens the effect of Purchase Intention (Z1) on Purchase Decision (Y) in MSMEs.

METHODOLOGY

This study adopts a quantitative research design with the application of Structural Equation Modeling-Partial Least Squares (SEM-PLS) as the primary analytical approach. SEM-PLS is suitable for this research due to its robustness in handling complex models that involve multiple mediating and moderating variables and its ability to handle small to medium-sized sample sizes without assuming normal distribution (Ghozali & Latan, 2015; Putra & Parmariza, 2021). The choice of SEM-PLS aligns with recent studies that have successfully utilized this approach to examine similar constructs within consumer behavior and digital marketing contexts (Pierce & Connolly, 2023; Staniewski & Awruk, 2022).

Population and Sample

The population for this study consists of consumers with prior experience engaging with digital marketing content from various brands. Given the study's focus on understanding consumer attitudes and behaviors in a digital context, the target population is defined to ensure relevance and generalizability of the findings to real-world scenarios. The study employed purposive sampling to identify participants who met specific criteria relevant to the research objectives. This sampling approach was selected to ensure that the sample adequately represents individuals who have exposure to digital marketing, making them suitable respondents for measuring the constructs of interest (Adamashvili et al., 2024). A total sample size of 279 respondents was collected, meeting the requirements for SEM-PLS analysis, which typically recommends a minimum sample size of 200 for stable and reliable results (Bongomin et al., 2024).

Research Instruments

The primary instrument for data collection was a structured questionnaire designed to capture data on the key constructs: digital marketing, service quality, purchase intention, brand image, and purchase decision. Each item within the questionnaire was rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), a common scale choice in social sciences for its simplicity and ease of interpretation (Likert, 1932). The Likert scale has proven effective in capturing subjective consumer attitudes, as noted by several studies exploring similar behavioral constructs (Alzoubi et al., 2022; Bektı Karnowati et al., 2021).



Variable Measurement

To ensure clarity and validity, the variables in this study were defined and operationalized as follows:

1. **Digital Marketing:** Defined as the application of digital channels to promote products and engage customers, digital marketing includes elements such as online advertising, social media engagement, and personalized email marketing (Pierce & Connolly, 2023). Measurement items were adapted to assess respondents' perceptions of brand interactions through digital channels.
2. **Service Quality:** Service quality was defined as the extent to which a company's service meets or exceeds customer expectations. Measurement items focused on dimensions of reliability, responsiveness, and assurance, following the SERVQUAL model commonly applied in service industry studies ((Ayvaz-Çavdaroğlu et al., 2024; Shoki et al., 2013).
3. **Purchase Intention:** This variable reflects the likelihood of a consumer intending to purchase a product or service after engaging with digital marketing efforts. Items assessing purchase intention were based on prior studies demonstrating that higher purchase intention correlates with a greater probability of actual purchase (Lou & Yuan, 2019; Masuda et al., 2022).
4. **Brand Image:** Brand image was defined as the consumer's perception of a brand, encompassing beliefs, attitudes, and overall impressions. The items measured the extent to which a positive brand image could enhance purchase decisions (Bilgin, 2018; Kato, 2021).
5. **Purchase Decision:** This outcome variable represents the consumer's final decision to purchase, incorporating factors such as perceived value, brand loyalty, and satisfaction with digital marketing and service quality. The measurement items were derived from established consumer behavior literature (Wagner & Akbari, 2024).

Data Collection Procedure

The data collection process was conducted over a four-week period, during which respondents were recruited through online channels to maximize accessibility and participation. Each respondent completed the questionnaire independently, with responses collected and stored through a secure online survey platform. This approach enabled efficient data management while maintaining respondent confidentiality and data integrity (Tien et al., 2021). The questionnaire was pre-tested with a small sample to verify

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the clarity and reliability of the items, resulting in minor adjustments to enhance item comprehensibility.

Data Analysis Technique

Structural Equation Modeling-Partial Least Squares (SEM-PLS) was used to analyze the data due to its suitability for exploring complex relationships among variables, especially when dealing with mediation and moderation effects. SEM-PLS allows for simultaneous assessment of the measurement model (validity and reliability of constructs) and the structural model (hypothesized relationships) (Hidayat et al., 2022). The analysis process was conducted in two main stages:

Measurement Model Evaluation: The reliability and validity of the constructs were assessed through indicators such as Cronbach's alpha, composite reliability, and average variance extracted (AVE) to confirm convergent and discriminant validity.

Structural Model Evaluation: Hypothesis testing was performed to evaluate the direct effects of digital marketing and service quality on purchase intention and purchase decision. Additionally, the mediation effect of purchase intention was tested to determine whether it mediates the relationship between external variables (digital marketing and service quality) and purchase decision (Mujianto et al., 2023). Finally, moderation analysis examined the role of brand image in influencing the relationship between purchase intention and purchase decision (Chandra & Indrawati, 2023)

All statistical analyses were conducted using specialized SEM-PLS software, which provided robust estimates of path coefficients and effect sizes. Bootstrapping techniques were applied to assess the significance of mediation and moderation effects, enhancing the reliability of the results. This methodological approach provides a comprehensive examination of the hypothesized relationships, offering valuable insights into the combined influence of digital marketing, service quality, purchase intention, and brand image on consumer purchase behavior. By leveraging SEM-PLS, this study aims to contribute meaningful and empirically supported findings to the literature on digital marketing and consumer decision-making.

RESULT AND DISSCUSION

Respondents' Demographic Data

The demographic profile of the respondents provides a foundational understanding of the sample characteristics, which aids in contextualizing the findings. The sample

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consists of 279 participants who were purposively selected based on their experience with digital marketing platforms and their engagement with brand interactions online. This demographic profile is essential to assess the representativeness of the sample and the generalizability of the study findings.

Data Distribution Across Variables

Each of the variables Digital Marketing, Service Quality, Product Appearance, Price, Brand Image, Purchase Intention, and Purchase Decision was assessed for distribution. The constructs were measured using a Likert scale, which ranged from 1 (Strongly Disagree) to 5 (Strongly Agree), to capture participants' attitudes and perceptions effectively. The data distribution is examined through descriptive statistics, including the mean, standard deviation, and frequency, to provide insight into respondents' general tendencies toward each variable.

Table 1. Confirmatory factor Analysis of the measurement model

Constructs and Scale items	Item Code	Factor Loading	CR	AVE	Cronbach's Alpha
Digital Marketing					
I find the online advertisements from this MSME attractive.	DMX1.1	0.817	0.939	0.622	0.917
The social media content from this MSME helps me learn more about their products.	DMX1.2	0.853			
I like how this MSME interacts with customers through social media.	DMX1.3	0.817			
Promotional emails from this MSME provide relevant information about their products.	DMX1.4	0.829			
I feel connected to this MSME through the digital content they create.	DMX1.5	0.846			
This MSME uses accessible digital channels to promote its products.	DMX1.6	0.827			
Service Quality					
This MSME always provides reliable service.	SQX2.1	0.730	0.940	0.663	0.927
This MSME responds to my requests promptly.	SQX2.2	0.851			
I feel confident in the service provided by this MSME.	SQX2.3	0.835			
This MSME treats me well and politely.	SQX2.4	0.742			



Constructs and Scale items	Item Code	Factor Loading	CR	AVE	Cronbach's Alpha
The information provided by this MSME is always clear and easy to understand.	SQX2.5	0.800			
This MSME guarantees the quality of the products they offer.	SQX2.6	0.874			
I feel valued by this MSME when I shop with them.	SQX2.7	0.863			
This MSME always ensures that my needs as a customer are met.	SQX2.8	0.805			
Product Appearance					
The appearance of this MSME's product is very attractive to me.	PAX3.1	0.770	0.913	0.600	0.895
The design of this MSME's product gives a sense of quality.	PAX3.2	0.687			
I like the packaging of the products offered by this MSME.	PAX3.3	0.849			
The appearance of this MSME's product meets my expectations.	PAX3.4	0.769			
This MSME's product looks elegant and professional.	PAX3.5	0.802			
This MSME pays attention to detail in the appearance of the products they sell.	PAX3.6	0.781			
I feel attracted to buy this product because of its appearance.	PAX3.7	0.756			
Price					
The price of this MSME's product matches its quality.	PX4.1	0.770	0.942	0.577	0.885
I find the price of this MSME's product quite affordable.	PX4.2	0.690			
This MSME offers competitive prices compared to similar products.	PX4.3	0.737			
The price of this MSME's product aligns with the benefits I receive.	PX4.4	0.785			
I am satisfied with the price set by this MSME.	PX4.5	0.837			
This MSME's product offers good value for the price.	PX4.6	0.750			
I am considering buying this product because of its reasonable price.	PX4.7	0.739			
Purchase Intention					



Constructs and Scale items		Item Code	Factor Loading	CR	AVE	Cronbach's Alpha
	I intend to buy this product after seeing its promotion through digital media.	PIZ1.1	0.791	0.942	0.698	0.928
	I am interested in trying this product after seeing its digital campaign.	PIZ1.2	0.791			
	I have the intention to buy this MSME's product in the near future.	PIZ1.3	0.837			
	I am confident I will purchase this product after seeing the information available online.	PIZ1.4	0.864			
	I consider this product my main option when planning to buy.	PIZ1.5	0.865			
	The digital information provided by this MSME makes me want to own the product.	PIZ1.6	0.884			
	I want to buy this product because the promotion is very appealing.	PIZ1.7	0.813			
Brand Image						
	I have a positive impression of this MSME's brand.	BIZ2.1	0.678	0.929	0.622	0.917
	This MSME has a good image in the eyes of customers.	BIZ2.2	0.752			
	I feel that this MSME is trustworthy.	BIZ2.3	0.773			
	This MSME's brand has a good reputation in the market.	BIZ2.4	0.839			
	I believe that the products from this MSME are of high quality.	BIZ2.5	0.850			
	This MSME is known as an innovative brand that follows trends.	BIZ2.6	0.800			
	This MSME's brand makes me feel proud to use its products.	BIZ2.7	0.809			
	I believe this brand provides products that meet my expectations.	BIZ2.8	0.798			
Purchase Decision						
	I decided to buy this product because I am satisfied with its digital promotion.	PDY1.4	0.803	0.915	0.641	0.888
	I chose this MSME's product because I feel confident in their service quality.	PDY1.5	0.809			
	I feel that the price offered by this MSME is worth my purchase decision.	PDY1.6	0.856			



Constructs and Scale items	Item Code	Factor Loading	CR	AVE	Cronbach's Alpha
I am satisfied with the experience of buying this product through this MSME.	PDY1.7	0.758			
I decided to buy this product because of this MSME's good reputation.	PDY1.8	0.800			
This MSME's product is my top choice when making a purchase decision.	PDY1.9	0.773			

Source: Data processed in 2024

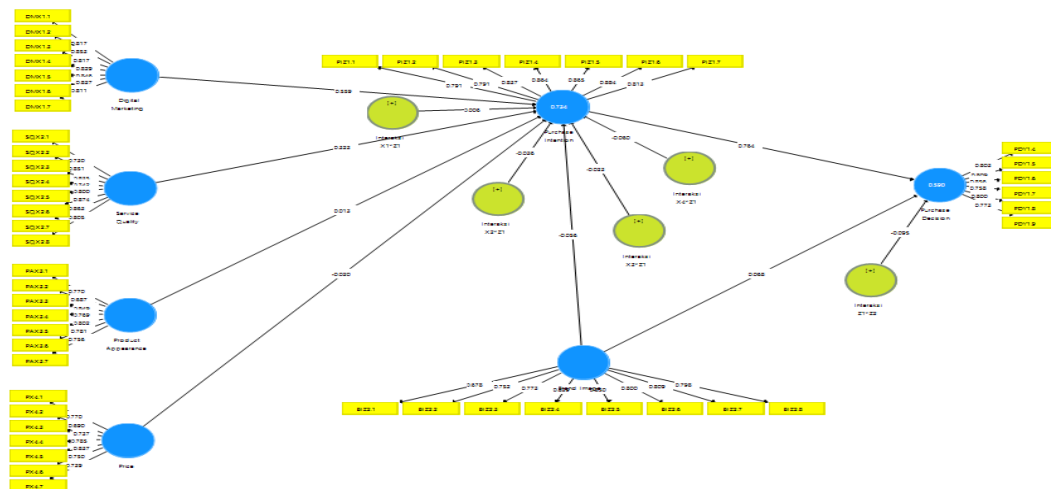


Figure 2. Model Path MSMEs

Source: Output PLS 2024

The Confirmatory Factor Analysis results indicate that the measurement model used in this study is valid and reliable within the context of MSMEs. The Digital Marketing construct demonstrates high reliability (CR = 0.939, AVE = 0.622), indicating that consumers feel connected to the brand through digital promotions, such as online advertisements, social media, and relevant email marketing. Service Quality also shows excellent reliability (CR = 0.94, AVE = 0.663), encompassing dimensions such as reliability, responsiveness, and assurance, which are crucial in building consumer trust in the services provided by MSMEs. Product Appearance exhibits strong reliability (CR = 0.913, AVE = 0.6), reflecting the significant influence of visual aspects—such as design, packaging, and attention to detail—on consumer attraction toward MSME products. Moreover, Price demonstrates good internal consistency (CR = 0.942, AVE = 0.577),

suggesting that price alignment with quality and competitive pricing are essential in shaping consumers' value perception of MSME products. Purchase Intention also shows high consistency (CR = 0.942, AVE = 0.698), indicating that consumers' intent to purchase is significantly influenced by engaging digital campaigns and clear product information. Brand Image exhibits good reliability (CR = 0.929, AVE = 0.622), with consumers holding a positive perception of MSME brands as innovative, trustworthy, and trend-relevant. Finally, Purchase Decision shows good internal consistency (CR = 0.915, AVE = 0.641), with purchase decisions being impacted by effective digital promotion, perceived service quality, and a positive brand reputation. Overall, these findings confirm that these variables significantly influence consumer behavior in MSME purchase decision-making.

Table 2. R Square

	R Square	R Square Adjusted
Purchase Decision	0.590	0.585
Purchase Intention	0.734	0.725

Source: Output PLS SEM 2024

The R Square values in Table 2 indicate the explanatory power of the model in predicting Purchase Decision and Purchase Intention within the MSME context. Specifically, the Purchase Intention construct has an R Square value of 0.734 and an adjusted R Square of 0.725, suggesting that 73.4% of the variance in purchase intention can be explained by the independent variables in the model. This indicates a strong predictive capacity, demonstrating that digital marketing, service quality, product appearance, price, and brand image collectively have a substantial impact on consumers' intent to purchase. Meanwhile, the Purchase Decision construct exhibits an R Square of 0.590 with an adjusted R Square of 0.585, indicating that 59% of the variance in actual purchase decision can be accounted for by the model. Although slightly lower than purchase intention, this value still reflects a moderate to high level of explanatory power, implying that the variables analyzed effectively contribute to understanding the factors influencing consumers' final purchasing decisions. These results underscore the importance of targeted digital marketing, reliable service quality, and a strong brand image in driving both purchase intention and decision-making in the MSME sector.

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Table 3. Model Fit

	Saturated Model	Estimated Model
SRMR	0.057	0.068
d_ULS	4.136	5.903
d_G	1.806	1.952
Chi-Square	2607.396	2749.389
NFI	0.775	0.763

Source: Output PLS SEM 2024

The model fit indicators in Table 3 provide insights into the adequacy of the structural model for analyzing consumer behavior in the MSME context. The Standardized Root Mean Square Residual (SRMR) values are 0.057 for the saturated model and 0.068 for the estimated model, both of which fall below the conventional threshold of 0.08, indicating a good fit between the model and the observed data. This suggests that the model effectively captures the relationships among variables with minimal residual variance. The d_ULS values are 4.136 for the saturated model and 5.903 for the estimated model, and the d_G values are 1.806 and 1.952, respectively. These values offer additional fit metrics that assess discrepancies between the empirical and model-implied covariance matrices, providing further evidence of an acceptable model fit. The Chi-Square values, 2607.396 for the saturated model and 2749.389 for the estimated model, while relatively high, are expected in larger samples and complex models. Finally, the Normed Fit Index (NFI) values are 0.775 for the saturated model and 0.763 for the estimated model. Although slightly below the ideal threshold of 0.90, these values still indicate a moderate fit, suggesting that the model reasonably represents the data structure. Overall, the model fit indices indicate that the structural model is appropriate for interpreting the effects of digital marketing, service quality, product appearance, price, and brand image on purchase intention and decision in the MSME sector.

Hypothesis Testing

Table 4. Direct Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Brand Image -> Purchase Decision	0.068	1.324	0.186
Brand Image -> Purchase Intention	-0.056	1.714	0.087
Digital Marketing -> Purchase Intention	0.559	7.763	0.000

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	Original Sample (O)	T Statistics (O/STDEV)	P Values
Interaksi X1*Z1 -> Purchase Intention	0.006	0.089	0.929
Interaksi X2*Z1 -> Purchase Intention	-0.036	0.613	0.540
Interaksi X3*Z1 -> Purchase Intention	-0.023	0.527	0.599
Interaksi X4*Z1 -> Purchase Intention	-0.060	1.498	0.135
Interaksi Z1*Z2 -> Purchase Decision	-0.095	1.370	0.171
Price -> Purchase Intention	-0.020	0.364	0.716
Product Appearance -> Purchase Intention	0.013	0.284	0.776
Purchase Intention -> Purchase Decision	0.764	21.352	0.000
Service Quality -> Purchase Intention	0.323	4.441	0.000

Source: Output PLS SEM 2024

Table 5. Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Brand Image -> Purchase Intention -> Purchase Decision	-0.043	1.698	0.090
Digital Marketing -> Purchase Intention -> Purchase Decision	0.427	7.403	0.000
Interaksi X1*Z1 -> Purchase Intention -> Purchase Decision	0.004	0.088	0.930
Interaksi X2*Z1 -> Purchase Intention -> Purchase Decision	-0.028	0.611	0.541
Interaksi X3*Z1 -> Purchase Intention -> Purchase Decision	-0.017	0.529	0.597
Interaksi X4*Z1 -> Purchase Intention -> Purchase Decision	-0.046	1.489	0.137
Price -> Purchase Intention -> Purchase Decision	-0.015	0.369	0.713
Product Appearance -> Purchase Intention -> Purchase Decision	0.010	0.285	0.776
Service Quality -> Purchase Intention -> Purchase Decision	0.247	4.036	0.000

Source: Output PLS SEM 2024

The study tests twelve hypotheses to determine the direct, mediating, and moderating effects within the model. SEM-PLS was employed as the primary analytical



tool, providing path coefficients and significance levels for each hypothesized relationship.

Direct Effects

1. H1: Digital Marketing (X1) has a positive effect on Purchase Intention (Z1). Digital Marketing showed a significant positive effect on Purchase Intention with a path coefficient of 0.559 and a p-value of 0.000. This result supports the hypothesis, indicating that effective digital marketing strategies increase consumers' willingness to purchase. This finding aligns with previous studies, which assert that personalized and interactive digital marketing enhances consumer engagement and purchase intentions (Pierce & Connolly, 2023; Staniewski & Awruk, 2022).
2. H2: Service Quality (X2) has a positive effect on Purchase Intention (Z1). The path coefficient for Service Quality on Purchase Intention was 0.323 with a p-value of 0.000, confirming the positive influence of service quality on consumers' purchase intentions. This result suggests that high service quality positively shapes consumer perceptions, leading to higher purchase intention, a finding consistent with (Hang et al., 2021; Yang & Lee, 2022).
3. H3: Product Appearance (X3) has a positive effect on Purchase Intention (Z1). Product Appearance did not show a significant effect on Purchase Intention, with a path coefficient of 0.013 and a p-value of 0.776. This result implies that, contrary to expectations, product appearance may not strongly influence purchase intention in the context of digital interactions. Previous studies on product aesthetics highlight varied impacts depending on consumer preferences and industry context (Tan & Chen, 2023).
4. H4: Price (X4) has a positive effect on Purchase Intention (Z1). Price also demonstrated an insignificant effect on Purchase Intention with a path coefficient of -0.020 and a p-value of 0.716. This may suggest that, for this sample, price sensitivity does not directly drive purchase intention, possibly due to perceived brand value or quality considerations outweighing cost concerns (Huang, 2023).
5. H5: Brand Image (Z2) has a positive effect on Purchase Intention (Z1). Brand Image showed a negative but insignificant effect on Purchase Intention (path coefficient = -0.056, p-value = 0.087), indicating that brand image alone does not significantly drive purchase intention in this model. This result may be due to the strong influence of other factors that outweigh brand perception (Y. Li et al., 2019).



6. H6: Purchase Intention (Z1) has a positive effect on Purchase Decision (Y). Purchase Intention had a significant positive impact on Purchase Decision with a path coefficient of 0.764 and a p-value of 0.000, confirming its role as a crucial predictor of actual purchasing behavior. This finding corroborates the assertion that high purchase intent often translates into purchase actions (Nguyen-Viet et al., 2024).
7. H7: Brand Image (Z2) has a positive effect on Purchase Decision (Y). Brand Image did not have a significant direct effect on Purchase Decision (path coefficient = 0.068, p-value = 0.186), suggesting that, while brand image influences perceptions, it does not directly drive purchase decisions in this context.

Moderating Effects

H8-H12: Brand Image as a Moderator The moderating effects of Brand Image on the relationships between Digital Marketing, Service Quality, Product Appearance, Price, and Purchase Intention, as well as between Purchase Intention and Purchase Decision, were tested. However, none of these interactions were found to be statistically significant, as shown in the results:

1. H8: Brand Image did not significantly moderate the relationship between Digital Marketing and Purchase Intention (p-value = 0.929).
2. H9: No significant moderation effect was observed between Service Quality and Purchase Intention (p-value = 0.540).
3. H10: Brand Image did not significantly moderate the effect of Product Appearance on Purchase Intention (p-value = 0.599).
4. H11: No moderation was found between Price and Purchase Intention (p-value = 0.135).
5. H12: Brand Image also did not significantly moderate the relationship between Purchase Intention and Purchase Decision (p-value = 0.171).

Mediation Analysis

Indirect Effects The mediation analysis revealed that Purchase Intention partially mediates the relationship between Digital Marketing and Purchase Decision (indirect effect = 0.427, p-value = 0.000) and between Service Quality and Purchase Decision (indirect effect = 0.247, p-value = 0.000). These results highlight Purchase Intention's mediating role, suggesting that consumers' initial intention to buy, driven by digital



marketing and service quality, is essential in converting interest into actual purchase decisions.

DISCUSSION

The findings offer several insights into the dynamics of digital marketing, service quality, brand image, and consumer purchase behavior:

Digital Marketing and Purchase Intention: The significant positive impact of digital marketing on purchase intention supports previous literature that emphasizes the effectiveness of digital platforms in enhancing consumer engagement. As noted by (Pierce & Connolly, 2023), digital marketing facilitates a direct line of communication with consumers, increasing brand visibility and influencing purchasing intentions. **Service Quality and Purchase Intention:** The positive effect of service quality on purchase intention aligns with the SERVQUAL model, reinforcing that consumers prioritize high-quality service in their purchasing decisions (Fida et al., 2020). This finding is consistent with customer loyalty studies, which emphasize the role of service quality in building trust and satisfaction (Wang et al., 2024).

Insignificant Effects of Product Appearance and Price: The lack of significant influence of product appearance and price on purchase intention indicates that these factors may not be critical in digital contexts or specific to certain product categories. This result contrasts with traditional models that highlight aesthetic appeal and pricing as significant determinants of consumer choices (Huo et al., 2023; Tan & Chen, 2023).

Brand Image's Limited Role as a Moderator: The absence of significant moderating effects for brand image suggests that it does not amplify the effects of digital marketing or service quality on purchase intention or decision as expected. This could imply that brand image alone may not enhance perceived value in the presence of other strong predictors like direct marketing interactions or service quality (J. Chen et al., 2024).

The Mediating Role of Purchase Intention: The mediating effect of purchase intention on the relationship between digital marketing and purchase decision underscores the importance of converting initial interest into intent to buy. This supports the notion that digital marketing efforts are most effective when they create a strong intent to purchase, which subsequently leads to actual purchasing behavior (K. Li & Wang, 2023).



Strengths and Limitations of the Model

The model effectively captures the direct effects of digital marketing and service quality on purchase behavior, providing valuable insights into consumer decision-making in a digital context. However, the limited role of brand image as a moderator and the insignificant effects of product appearance and price suggest potential areas for refinement. Future studies may consider expanding the model by including additional contextual factors or exploring industry-specific differences.

CONCLUSION

This study has investigated the impact of digital marketing and service quality on purchase decisions, with purchase intention acting as a mediating variable and brand image as a moderating variable. The findings reveal several key insights into the relationships between these factors and highlight the complex dynamics that shape consumer behavior in a digital context. Firstly, digital marketing emerged as a significant positive predictor of purchase intention, indicating that personalized, interactive digital strategies effectively engage consumers and foster a desire to purchase. This aligns with existing literature suggesting that digital channels provide valuable opportunities for companies to connect with consumers, enhance brand visibility, and drive engagement. Similarly, service quality positively influences purchase intention, affirming its importance in creating trust and satisfaction, which are essential for encouraging repeat purchases and loyalty. The study reinforces the idea that a combination of digital marketing and high service quality is crucial for businesses to thrive in competitive, digitally-driven environments.

Secondly, the analysis demonstrates that purchase intention serves as a critical mediating factor in the relationship between digital marketing, service quality, and purchase decision. This mediating role emphasizes the importance of cultivating consumer interest as an intermediary step that translates marketing efforts into actual buying behavior. The findings suggest that digital marketing efforts are most effective when they increase purchase intention, which subsequently leads to a higher likelihood of purchase. This contribution deepens our understanding of the mediating role of purchase intention, providing insights that can guide marketing strategies aimed at enhancing consumer engagement and conversion rates. Brand image, however, was found to have a limited moderating effect. While brand image is typically expected to strengthen the relationships between digital marketing, service quality, and purchase



intention, the results suggest that brand image alone may not enhance these connections significantly in this context. This finding may indicate that, in the presence of other powerful predictors like direct digital engagement and service quality, brand image does not necessarily amplify the impact on purchase decisions as anticipated. This insight prompts further exploration into how brand image functions within specific industries or product types, where its moderating effect might vary.

The study contributes to the existing body of knowledge by expanding the theoretical understanding of how digital marketing, service quality, purchase intention, and brand image interact in the consumer decision-making process. By examining these variables in an integrated model, this research provides a holistic view of consumer behavior in digital environments, emphasizing the mediating role of purchase intention. These findings offer practical implications for marketers and business practitioners, as they underscore the value of developing digital marketing and service quality strategies that directly enhance purchase intention, thereby increasing the likelihood of purchase.

Future research can build upon this study by exploring additional factors that may influence the effectiveness of digital marketing and service quality, such as industry-specific dynamics or varying levels of consumer brand loyalty. Investigating these elements may provide more tailored insights that improve the generalizability of the findings across diverse market contexts. Additionally, the limited moderating effect of brand image in this study suggests the potential for further research into the conditions under which brand image exerts a more substantial influence on purchase behavior. This study underscores the importance of a strategic approach to digital marketing and service quality, centered on fostering purchase intention to drive consumer purchasing behavior. The findings provide a valuable foundation for future research and practical strategies that align with the evolving needs of consumers in an increasingly digitalized marketplace.

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