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The Role of Digital Literacy and Online Promotion in MSME Product Purchase Decisions: The Mediating Role of Consumer Attitude and Perceived Ease of Use

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Abstract

This study aims to analyze the role of digital literacy and online promotion in MSME product purchase decisions by considering the mediating roles of consumer attitude and perceived ease of use. This study employed a quantitative approach involving 240 respondents, namely consumers who had purchased MSME products through digital platforms (social media or marketplaces) within the last six months in Makassar City. The sampling technique used purposive sampling with the following criteria: (1) being at least 17 years old, (2) having experience interacting with MSME online promotions, and (3) having conducted digital transactions. The research instrument was prepared as a questionnaire using a 1-5 Likert scale. The data were analyzed using path analysis with several software applications for data processing, including Microsoft Excel 2010, SPSS (Statistical Product and Service Solution) version 20.0, and Partial Least Squares (PLS) using SmartPLS version 4.0. The study's findings are as follows: (1) digital literacy and online promotion have a direct influence on purchasing decisions for MSME products; (2) consumer attitude and perceived ease of use have a direct influence on purchasing decisions for MSME products; (3)

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digital literacy and online promotion have a direct influence on consumer attitude and perceived ease of use; and (4) digital literacy and online promotion have an indirect influence on purchasing decisions for MSME products through consumer attitude and perceived ease of use as mediating variables.

Keywords: Digital Literacy, Online Promotion, Consumer Attitude, Perceived Ease of Use, MSME Product Purchase Decisions

INTRODUCTION

Digital transformation has fundamentally changed the pattern of interaction between micro, small, and medium enterprises (MSMEs) and consumers, particularly through the use of social media and e-commerce platforms as channels for promotion and transactions. In many developing countries, including Indonesia, MSME digitalization is regarded as a key strategy for enhancing business competitiveness and sustainability. In Indonesia, MSMEs contribute more than 60% to the national GDP and absorb a large share of the workforce, making digital transformation in this sector a national priority agenda. However, various reports indicate that the level of MSME digital adoption and the effectiveness of online promotion still face challenges, particularly in relation to consumer readiness and digital literacy. Recent studies show that digital literacy plays an important role in shaping consumer behavioral responses in the digital marketing environment (Van Laar et al., 2022; Alalwan, 2022). Nevertheless, the relationship between digital literacy, online promotion, and purchase decisions remains fragmented and has not fully explained the underlying psychological mechanisms, particularly in the context of emerging economies such as Indonesia.

From a theoretical perspective, the Technology Acceptance Model (TAM) emphasizes that perceived ease of use and attitudes toward technology are key determinants of technology acceptance and usage behavior (Dwivedi et al., 2022). Meanwhile, the Stimulus-Organism-Response (SOR) approach explains that external stimuli such as online promotion influence individuals' internal states (e.g., attitudes and perceptions), which ultimately determine behavioral responses (Leong et al., 2022). A number of recent studies confirm that digital promotion can influence consumer attitudes and purchase intention (Hanafizadeh et al., 2022; Liébana-Cabanillas et al., 2022); however, most of these studies examine direct relationships without exploring the simultaneous mediating roles of consumer attitude and perceived ease of use. Thus, the integration of digital literacy as an initial cognitive factor within the TAM and SOR

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frameworks remains relatively limited in contemporary digital marketing literature.

Furthermore, digital literacy is no longer understood merely as the technical ability to use devices, but also includes the critical ability to evaluate information credibility and navigate the digital ecosystem (Nuseir, 2022; Prentice et al., 2022). In the context of MSME promotion, which often relies on visual content and persuasive communication through social media, consumers' level of digital literacy may influence how such promotion is perceived as easy to use and valuable. However, empirical evidence on how digital literacy interacts with online promotion in shaping purchase decisions remains limited, particularly in the context of MSMEs in developing countries. This gap indicates the need for a conceptual model capable of explaining psychological mediation processes in a more comprehensive and integrated manner (Yadav et al., 2022; Rahman et al., 2022; Sharma et al., 2022).

Preliminary observations conducted among several MSME actors in Makassar City show that although most business owners have used social media such as Instagram, Facebook, and WhatsApp Business as promotional tools, the effectiveness of such promotion in driving purchase decisions remains suboptimal. Several MSME actors reported low conversion rates from digital interactions (likes, comments, and direct messages) into actual transactions. In addition, consumers often show hesitation in making purchases due to limited understanding of digital transaction mechanisms, payment security, and the credibility of product information delivered online. This condition indicates that the success of online promotion does not depend solely on promotional intensity, but also on consumers' cognitive readiness and their perceptions of the ease of using digital platforms.

Furthermore, the preliminary observations also reveal variations in consumers' digital literacy levels in Makassar City, particularly among productive-age segments that are the main targets of MSME marketing. Some consumers are able to compare products, assess reviews, and critically evaluate the credibility of seller accounts, while others still experience difficulties in navigating digital platform features, understanding payment procedures, or distinguishing valid from misleading information. This situation has implications for the formation of attitudes toward online promotion and perceived ease of use, which ultimately may influence purchase decisions. This empirical phenomenon in Makassar City strengthens the urgency of systematically examining how digital literacy and online promotion operate through psychological mechanisms in shaping MSME product purchase decisions.

This study offers three main contributions. First, theoretically, it extends the TAM framework by incorporating digital literacy as an initial cognitive antecedent in the formation of

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consumer perceptions and attitudes. Second, it proposes a simultaneous mediation model that explains the psychological mechanisms behind the effectiveness of online promotion in the MSME context. Third, contextually, this study enriches the digital marketing literature in developing countries by highlighting the dynamics of Indonesian consumer behavior in the MSME digital ecosystem.

The objectives of this study are: (1) to examine the direct effects of digital literacy and online promotion on MSME product purchase decisions, (2) to examine the direct effects of consumer attitude and perceived ease of use on MSME product purchase decisions, (3) to examine the direct effects of digital literacy and online promotion on consumer attitude and perceived ease of use, and (4) to examine the indirect effects of digital literacy and online promotion on MSME product purchase decisions through consumer attitude and perceived ease of use as mediating variables.

RESEARCH METHODS

Research Design

This study employed a quantitative approach with an explanatory design to examine the causal relationships between digital literacy and online promotion and MSME product purchase decisions, with consumer attitude and perceived ease of use serving as mediating variables. This design was selected because it enables the simultaneous and comprehensive testing of a theory-based structural model. The study was conducted in the MSME context in Makassar City, representing an urban area in Indonesia that has experienced significant growth in digital marketing adoption.

Population and Sample

The population of this study comprised consumers who had purchased MSME products through digital platforms (social media or marketplaces) within the last six months in Makassar City. The sampling technique used purposive sampling with the following criteria: (1) being at least 17 years old, (2) having experience interacting with MSME online promotions, and (3) having conducted digital transactions.

The sample size was determined based on the minimum sample size approach for Structural Equation Modeling (SEM), namely at least 10 times the largest number of indicators pointing to a single construct. Considering the complexity of the dual mediation model, this study targeted 240 respondents to ensure stable parameter estimation and adequate statistical power.

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Data Analysis

The collected data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) technique using SmartPLS version 4.0. SEM-PLS is a statistical analysis method used to test and model relationships among variables in a study. This method is used to analyze complex models involving latent variables (not directly measured) and observed variables.

RESULTS AND DISCUSSION

Results

Model testing was conducted using the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach to analyze the relationships among Digital Literacy, Online Promotion, Consumer Attitude, Perceived Ease of Use, and MSME Product Purchase Decisions. Each construct was represented by three reflective indicators, namely DL1-DL3 for Digital Literacy, OP1-OP3 for Online Promotion, CA1-CA3 for Consumer Attitude, PEOU1-PEOU3 for Perceived Ease of Use, and PD1-PD3 for MSME Product Purchase Decisions. The model examined direct effects, effects involving mediating variables, and indirect effects through Consumer Attitude and Perceived Ease of Use.

Figure 1 presents the PLS-SEM model linking all research variables and their indicators. The structural model shows that Digital Literacy and Online Promotion serve as exogenous variables, Consumer Attitude and Perceived Ease of Use serve as mediating variables, while MSME Product Purchase Decisions serve as the endogenous variable. All tested paths in the model show positive and significant effects; therefore, the research hypotheses are accepted.

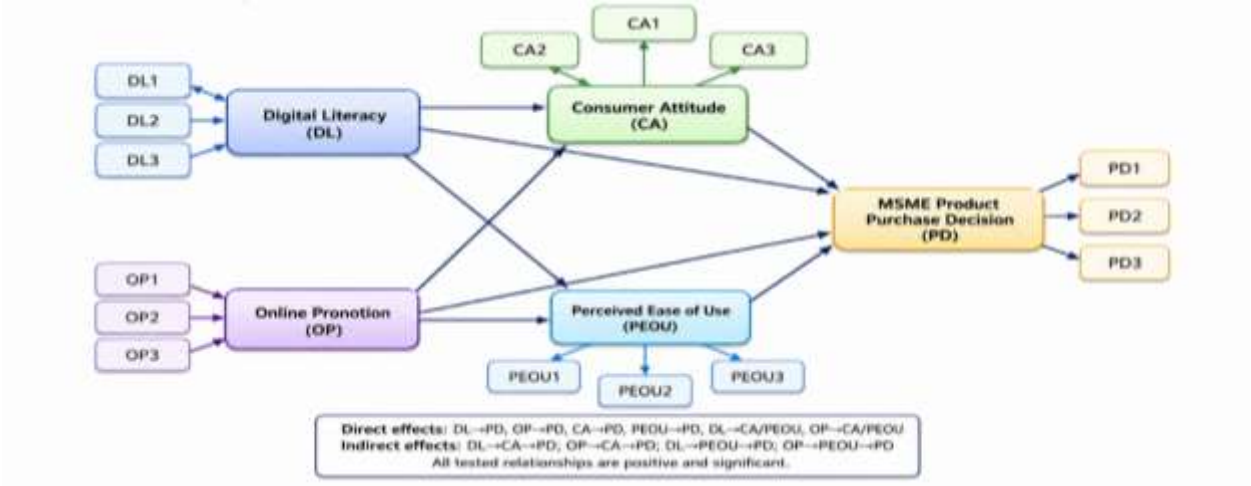


Figure 1. PLS-SEM model of relationships among research variables and indicators

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Table 1. Summary of hypothesis testing results

Hypothesis	Path	Type of Effect	Result
H1	DL -> PD	Direct	Positive, significant, accepted
H2	OP -> PD	Direct	Positive, significant, accepted
H3	CA -> PD	Direct	Positive, significant, accepted
H4	PEOU -> PD	Direct	Positive, significant, accepted
H5	DL -> CA and DL -> PEOU	Direct	Positive, significant, accepted
H6	OP -> CA and OP -> PEOU	Direct	Positive, significant, accepted
H7	DL -> CA -> PD	Indirect	Positive, significant, accepted
H8	OP -> CA -> PD	Indirect	Positive, significant, accepted
H9	DL -> PEOU -> PD	Indirect	Positive, significant, accepted
H10	OP -> PEOU -> PD	Indirect	Positive, significant, accepted

Note: DL = Digital Literacy; OP = Online Promotion; CA = Consumer Attitude; PEOU = Perceived Ease of Use; PD = MSME Product Purchase Decisions.

Based on the summary of hypothesis testing results, all direct and indirect relationships in the research model are proven to be positive and significant. This finding shows that MSME product purchase decisions in the digital ecosystem are influenced not only by promotional factors and consumers' ability to use technology, but also by psychological mechanisms in the form of consumer attitude and perceived ease of use. Thus, this research model supports the integration of the Technology Acceptance Model (TAM) and Stimulus-Organism-Response (SOR), indicating that digital stimuli and consumers' cognitive abilities can shape perceptions, attitudes, and purchase decisions.

DISCUSSION

Digital literacy directly affects MSME product purchase decisions

The results show that digital literacy has a positive and significant effect on MSME product purchase decisions. This finding indicates that consumers with better ability to access, understand, evaluate, and use digital information tend to be more confident in making purchase decisions through social media or marketplaces. In the MSME context, digital literacy helps consumers assess the credibility of seller accounts, compare product information, read reviews, understand transaction procedures, and reduce uncertainty in online purchasing. Thus, digital literacy functions not only as a technical ability to use digital devices but also as a cognitive

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capacity that helps consumers conduct rational evaluation before purchasing a product.

This finding is consistent with Van Laar et al. (2022), who emphasized that 21st-century digital skills support individuals' ability to work and behave productively in digital environments. The result also supports Nuseir (2022), who found that digital marketing influences consumers' purchase decision process, particularly when consumers are able to understand marketing information presented digitally. Rahman et al. (2022) also showed that online shopping behavior is influenced by consumers' experience in evaluating information, convenience, and trust in digital transactions. Therefore, the higher consumers' digital literacy, the stronger their ability to transform exposure to digital information into MSME product purchase decisions.

Online promotion directly affects MSME product purchase decisions

Online promotion is proven to have a positive and significant effect on MSME product purchase decisions. This indicates that promotional content delivered through social media and marketplaces can serve as an important stimulus that encourages consumers to recognize, consider, and purchase MSME products. Price information, product visuals, consumer testimonials, reviews, discounts, and sellers' quick responses are promotional elements that can strengthen the perceived value of products. In the digital environment, online promotion also expands the reach of marketing communication, enabling MSMEs to interact with consumers beyond conventional market networks.

This result supports Leong et al. (2022), who showed that electronic word of mouth (eWOM) information through social media can influence consumers' purchase intention. This finding is also in line with Nuseir (2022), who stated that digital marketing affects the purchase decision process, and Sharma et al. (2022), who emphasized that digital promotional messages can shape consumer attitudes and purchase intentions. In the context of MSMEs in Makassar City, online promotion is increasingly important because consumers not only evaluate product quality but also consider how product information is presented, how sellers respond to inquiries, and how easily consumers can obtain information to make a purchase.

Consumer attitude directly affects MSME product purchase decisions

Consumer attitude has a positive and significant effect on MSME product purchase decisions. A positive attitude toward products, promotions, and sellers increases consumers' confidence that MSME products are worth purchasing. Consumers who have a positive evaluation of product information tend to feel more confident, more interested, and more comfortable in

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making transactions. In this regard, consumer attitude serves as a psychological mechanism that connects digital information with actual purchasing behavior.

This finding is consistent with the Stimulus-Organism-Response (SOR) approach, in which promotional stimuli influence consumers' internal states before producing a purchase response. Sharma et al. (2022) showed that consumer attitude plays an important role in shaping purchase intention, while Leong et al. (2022) emphasized that digital information and eWOM can build consumer attitudinal responses toward products. Rahman et al. (2022) also demonstrated that online shopping behavior is influenced by consumer perceptions and experiences. Therefore, consumer attitude is an important variable because consumers do not purchase solely based on objective information, but also based on affective evaluation and trust in the promoted product.

Perceived ease of use directly affects MSME product purchase decisions

Perceived ease of use has a positive and significant effect on MSME product purchase decisions. This finding shows that consumers are more likely to make purchases when digital platforms, marketplaces, social media, or communication mechanisms with sellers are perceived as easy to understand and easy to use. Ease in searching for product information, contacting sellers, selecting payment methods, understanding ordering instructions, and completing transactions can reduce psychological barriers in online purchasing. The easier the digital experience perceived by consumers, the greater the possibility that they will complete a purchase. This result is consistent with the Technology Acceptance Model (TAM), which positions perceived ease of use as one of the main determinants of technology acceptance. Hanafizadeh et al. (2022) showed that ease of use is an important factor in mobile banking adoption, while Liébana-Cabanillas et al. (2022) found that perceived ease is related to continuance intention in using digital payment platforms. Yadav et al. (2022) also highlighted the importance of ease in internet banking adoption in developing countries. In the MSME context, the ease of using digital channels helps consumers perceive the purchase process as more practical, secure, and controllable.

Digital literacy directly affects consumer attitude and perceived ease of use

Digital literacy is proven to have a positive and significant effect on consumer attitude and perceived ease of use. Consumers with good digital literacy have greater ability to understand promotional information, assess content reliability, use digital platform features, and develop the perception that online transactions are easy to perform. This ability encourages the formation of a more positive attitude toward MSME products because consumers can better assess the

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benefits, credibility, and relevance of information. At the same time, digital literacy helps consumers feel more capable of using digital channels to search for products, communicate with sellers, and complete transactions.

This finding strengthens the view of Van Laar et al. (2022) that digital skills are not only related to technical ability but also include cognitive ability to navigate the digital ecosystem. This result is also in line with Hanafizadeh et al. (2022) and Yadav et al. (2022), who showed that users' readiness, understanding, and experience with technology can influence perceived ease and acceptance of digital services. Alalwan (2022) also emphasized that a digital experience that facilitates consumers can increase satisfaction and reuse intention. Thus, digital literacy is an important prerequisite for the formation of positive attitudes and perceived ease in purchasing MSME products digitally.

Online promotion directly affects consumer attitude and perceived ease of use

Online promotion has a positive and significant effect on consumer attitude and perceived ease of use. Clear, attractive, consistent, and easy-to-understand promotion can build consumers' positive evaluation of MSME products while creating the impression that the process of searching for information and making transactions is easy. Promotional content that presents product photos, price information, ordering procedures, testimonials, purchase links, and quick seller responses can reduce consumer uncertainty. Thus, online promotion not only introduces products but also simplifies consumers' experience in understanding and using digital channels.

This result is consistent with Leong et al. (2022), who stated that eWOM information on social media influences consumer responses. Sharma et al. (2022) also showed that digital promotional messages can shape attitudes and purchase intentions, while Alalwan (2022) emphasized that an easy digital experience can increase satisfaction and reuse intention. In the MSME context, informative online promotion can strengthen positive attitudes because consumers obtain sufficient information to evaluate products. At the same time, promotion that includes simple transaction instructions enhances perceived ease of use, making consumers more prepared to make purchases.

Digital literacy indirectly affects MSME product purchase decisions through consumer attitude as a mediating variable

The results show that consumer attitude positively and significantly mediates the effect of digital literacy on MSME product purchase decisions. This means that digital literacy does not only

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have a direct effect on purchase decisions but also operates through the formation of positive consumer attitudes. Consumers with good digital literacy are better able to assess information quality, understand product benefits, recognize promotional credibility, and compare product alternatives. This ability builds trust and a positive attitude toward MSME products, which subsequently increases consumers' tendency to make purchases.

This finding is consistent with Van Laar et al. (2022), who emphasized the importance of digital skills in shaping user responses in digital environments. This result is also supported by Nuseir (2022), who showed that digital marketing influences the purchase decision process, and Sharma et al. (2022), who affirmed that consumer attitude is an important pathway toward purchase intention. Theoretically, this finding strengthens the integration of TAM and SOR because digital literacy as a cognitive capacity can influence consumers' internal state, namely attitude, before producing a response in the form of purchase decisions. Therefore, increasing consumers' digital literacy is an important strategy for building positive attitudes toward MSME products.

Online promotion indirectly affects MSME product purchase decisions through consumer attitude as a mediating variable

Online promotion is proven to have a positive and significant indirect effect on purchase decisions through consumer attitude. This finding shows that the effectiveness of online promotion is determined not only by promotional intensity but also by its ability to build positive consumer attitudes. Informative promotion, attractive visuals, convincing testimonials, and responsive communication can foster interest, trust, and comfort toward MSME products. When such positive attitudes are formed, consumers become more motivated to continue the purchase process.

This result supports the SOR approach, which explains that promotional stimuli influence consumers' internal states before producing purchase responses. Leong et al. (2022) showed that eWOM information through social media can influence purchase intention, while Sharma et al. (2022) emphasized the role of promotion in shaping consumer attitudes. Rahman et al. (2022) also found that online shopping behavior is strongly influenced by consumer perceptions and experiences. Therefore, for MSMEs, online promotion should be designed not only to introduce products but also to build positive consumer attitudes through credible information, attractive presentation, and persuasive interaction.

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Digital literacy indirectly affects MSME product purchase decisions through perceived ease of use as a mediating variable

Digital literacy has a positive and significant indirect effect on purchase decisions through perceived ease of use. Consumers with good digital literacy tend to feel more capable of using social media, marketplaces, product search features, payment systems, and digital communication with sellers. This ability creates the perception that purchasing MSME products through digital channels is easy, uncomplicated, and controllable. This perception of ease then increases the likelihood that consumers will complete the purchase.

This finding strengthens the TAM framework, which positions perceived ease of use as an important mechanism linking consumers' digital abilities with actual behavior. Hanafizadeh et al. (2022), Liébana-Cabanillas et al. (2022), and Yadav et al. (2022) showed that understanding technology and perceived ease influence the adoption of digital services such as mobile banking, mobile payment, and internet banking. In the context of purchasing MSME products, digital literacy makes consumers better able to understand transaction flows and reduce barriers to platform use. Thus, digital literacy increases purchase decisions because consumers perceive technology as an easy and useful means.

Online promotion indirectly affects MSME product purchase decisions through perceived ease of use as a mediating variable

Online promotion has a positive and significant indirect effect on MSME product purchase decisions through perceived ease of use. Online promotion designed with clear information, easy ordering links, attractive product displays, and simple transaction instructions will make consumers perceive purchasing MSME products as an easy activity. In this condition, online promotion serves not only as a marketing communication tool but also as a guide to the digital experience that helps consumers understand the steps of purchasing.

This finding is supported by Alalwan (2022), who showed that digital experiences that facilitate consumers can increase satisfaction and reuse intention. Hanafizadeh et al. (2022) and Liébana-Cabanillas et al. (2022) also emphasized the role of ease of use in digital service adoption, while Leong et al. (2022) showed that digital information through social media influences purchase intention. Thus, effective online promotion must be able to communicate product value while also facilitating consumers in making transactions. For MSMEs, providing clear ordering information, quick responses, and simple payment channels is an important part of a promotional strategy that drives purchase decisions.

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Overall, this discussion shows that MSME product purchase decisions in the digital environment result from the interaction among consumers' cognitive capacity, online promotional stimuli, consumer attitude, and perceived ease of use. The findings strengthen the relevance of the Technology Acceptance Model (TAM) and Stimulus-Organism-Response (SOR) in explaining digital MSME consumer behavior. The practical implication is that improving consumer digital literacy and enhancing the quality of online promotion need to be carried out simultaneously so that MSMEs can build trust, simplify transaction experiences, and strengthen consumer purchase decisions.

CONCLUSION

Based on the analysis of the obtained data, the research findings can be concluded as follows:

1. Digital literacy directly affects MSME product purchase decisions.
2. Online promotion directly affects MSME product purchase decisions.
3. Consumer attitude directly affects MSME product purchase decisions.
4. Perceived ease of use directly affects MSME product purchase decisions.
5. Digital literacy directly affects consumer attitude and perceived ease of use.
6. Online promotion directly affects consumer attitude and perceived ease of use.
7. Digital literacy indirectly affects MSME product purchase decisions through consumer attitude as a mediating variable.
8. Online promotion indirectly affects MSME product purchase decisions through consumer attitude as a mediating variable.
9. Digital literacy indirectly affects MSME product purchase decisions through perceived ease of use as a mediating variable.
10. Online promotion indirectly affects MSME product purchase decisions through perceived ease of use as a mediating variable.

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