

The influence of Product Knowledge and Product Quality on Buying Interest is mediated by Product Advertising for MSMEs

Sulaiman Helmi^{1*}, Tamamudin², Bakti Setyadi³, Ratna Sesotya Wedadjati⁴ M. Fitra Marsha Rolanda⁵

^{1,5} Master of Management, Universitas Bina Darma, Indonesia
³ Faculty of Social and Humanities, Universitas Bina Darma, Indonesia
² Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia
⁴ Sekolah Tinggi Pembangunan Masyarakat Desa "APMD" Yogyakarta, Indonesia

*E-mail: Sulaimanhelmi@binadarma.ac.id

Abstract. The importance of product knowledge and product quality in influencing consumer purchasing interest in MSMEs has become a major concern. This research aims to analyze the influence of Product Knowledge and Product Quality on Buying Interest, with the Product Advertising variable as a mediator. The method used in this research is a cross-sectional survey, involving 120 MSMEs in South Sumatra as respondents. Data analysis was carried out using Structural Equation Modeling with the Partial Least Squares method. The findings from this research show that Product Knowledge and Product Quality have a significant influence on Buying Interest. Apart from that, Product Advertising is proven to be a significant mediator in the relationship between Product Knowledge and Product Quality and Buying Interest. These results provide an in-depth understanding of the important role of Product Advertising in connecting product knowledge and product quality with the purchasing interest of MSMEs in South Sumatra.

Keywords: Product Knowledge, Product Quality, Buying Interest

1 Introduction

Micro, Small and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, including in Palembang, as a driver of local economic growth. MSMEs are not only the backbone of the community's economy, but also contribute significantly to employment and sustainable development [1]. Its main role is not only limited to its function as the backbone of the community's economy, but also in its contribution to employment (Darma et al., 2020). MSMEs have consistently been a major source of employment, providing economic opportunities to many individuals, and creating a positive impact on unemployment rates at both local and national levels [3]. In addition,

© The Author(s) 2024

K. B. Abiprayu and A. B. Setiawan (eds.), *Proceedings of the International conference of Economics Business and Economics Education Science (ICE-BEES-24)*, Advances in Economics, Business and Management Research 298, https://doi.org/10.2991/978-94-6463-522-5_67

MSMEs also play a role in building a sustainable economic ecosystem [4]. By mobilizing small and medium sectors, MSMEs can diversify local economies, create a variety of products and services, and contribute significantly to the development of local communities [5]. The sustainability of these businesses also impacts income redistribution, strengthens people's purchasing power, and stimulates inclusive economic growth. In the context of sustainable economic development, the role of MSMEs is crucial [6]. They not only drive local growth, but also stimulate innovation, create entrepreneurial opportunities, and build economic resilience in the face of challenges [7]. By understanding and supporting the development of MSMEs, a community or region can harness its full potential to realize sustainable and inclusive economic growth [8]. Understanding the condition of MSMEs, especially in Palembang, is essential to identify factors that can improve their competitiveness and contribution to economic development.

The importance of Product Knowledge and Product Quality in the context of Micro, Small and Medium Enterprises (MSMEs) cannot be ignored. These two factors are the main pillars of MSME marketing success, given that in-depth knowledge of products and superior quality can significantly influence consumers' Buying Interest [9,10]. Comprehensive knowledge of products helps create better understanding among consumers, while high product quality increases customer satisfaction [11]. However, the relationship between Product Knowledge, Product Quality, and Buying Interest is not independent. An important role is mediated by an effective Product Advertising strategy [12]. A good advertisement can be a bridge that connects product knowledge and product quality with consumer buying interest. A well-designed advertisement is able to convey adequate product information and emphasize its quality, build positive perceptions among consumers, and directly increase buying interest [13]. Thus, effective integration of product knowledge, product quality and product advertising is a key foundation in MSME marketing efforts [14,15]. Combining the strengths of each of these variables can create a holistic marketing strategy, ensure product appeal, and increase the likelihood of MSME business success in a competitive market.

Although many studies have reviewed the factors that influence consumer purchase intention, there is still a void both empirically and theoretically regarding the relationship between product knowledge, product quality, purchase intention, and product advertising, especially in the context of MSMEs in Palembang. This condition creates a knowledge gap which is the basis for the motivation of this research. This research not only seeks to fill the empirical void by presenting new findings that can be applied practically, but also aims to bridge the existing theoretical gap. The identification of this gap is not only a challenge to be conquered, but also an opportunity to bring significant contributions to the scientific literature and marketing practice of MSMEs [16]. By investigating the relationship between these variables, this research seeks to provide deeper insights into how MSMEs in Palembang can optimize their marketing strategies. Overall, this research is geared towards filling knowledge gaps and providing relevant new understanding, providing a foundation for the development of more effective and sustainable marketing practices for MSMEs in the Palembang context.

This research creates a difference or novelty by assembling the concepts of product knowledge, product quality, purchase intention, and product advertising as an integral unit in the reality of MSMEs in Palembang. Its contribution lies in developing deeper insights, providing a new view of the dynamics of effective marketing for MSMEs. Uniquely, this research not only explores these variables separately, but also integrates them to develop a holistic and relevant framework in the context of Palembang MSMEs.

The aim of this research goes beyond simply identifying the influence of each factor, but also seeks an understanding of the complex interactions among product knowledge, product quality, purchase intention and product advertising. By analyzing these relationships, this research aims to provide practical guidance for the development of future marketing strategies for MSMEs. The results of the study are expected to make a significant contribution in directing Palembang MSMEs to design more effective marketing campaigns, strengthen their competitiveness, and achieve success in an increasingly competitive market

2 Hypothesis Development

In exploring the factors that influence consumer purchase intention, this research is based on a carefully designed Research Framework and Hypotheses [17]. This research framework provides a theoretical foundation for understanding the relationship between key variables, while the hypotheses created provide guidance for testing theoretical sustainability and contributing to a practical understanding of the factors that influence purchase intention [18]. By combining marketing theory and elements of economic theory, this research aims to provide holistic and in-depth insights into consumer behavior in the context of specific products. The framework of this research is presented in Figure 1.

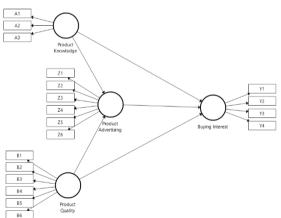


Figure 1. Research Framework (Source: own elaboration by Author, 2024)

Based on the previous research framework, the hypothesis formulation in this study are: H1: There is a significant influence between Product Advertising and Buying Interest. H2: There is a significant influence between Product Knowledge and Buying Interest H3: There is a significant influence between Product Knowledge and Product Advertising.

H4: There is a significant influence between Product Quality, Buying Interest, and Product Advertising.

H5: Product Knowledge has an indirect influence through Product Advertising on Buying Interest.

H6: Product Quality has an indirect influence through Product Advertising on Buying Interest

3 Method

This study uses a cross-sectional survey method to analyze the effect of product knowledge and product quality on consumer buying interest in Micro, Small and Medium Enterprises (MSMEs) (Creswell & Clark, 2011). Product Advertising variables are integrated as mediators in the relationship between product knowledge and product quality with consumer buying interest. The research respondents consisted of 120 MSME players in South Sumatra who were selected purposively.

Data collection was carried out through a questionnaire that had been prepared with consideration of the research concepts and framework. This questionnaire is designed to measure the level of product knowledge, perceptions of product quality, consumer buying interest, and product advertising effectiveness. The collected data will be analyzed using the Structural Equation Modeling (SEM) technique with the Partial Least Squares (PLS) approach, which allows proper evaluation of complex relationships between variables (AM et al., 2022).

The data analysis steps involve testing the validity and reliability of the research instruments, building a structural model to test the hypotheses, and measuring the mediating effect of Product Advertising on the relationship between product knowledge, product quality, and consumer purchase intention.

4 Result and Analysis

4.1 Outer Model

4.1.1 Convergent Validity

The convergent validity analysis results in Table 1 show a number of factor values for each item ranging from 0.750 to 0.936. These values reflect the level of fit between the constructs measured in this study. In particular, the values for Buying Interest (A1-A3), Product Advertising (B1-B6), Product Knowledge (Y1-Y4), and Product Quality (Z1-Z6) show high positive correlations, with figures ranging from 0.820 to 0.936. This indicates that the measurement instruments used in this study can be considered valid for measuring these constructs.

In addition, special attention needs to be paid to some items that have values below 0.8, such as B4 (0.820) and Z6 (0.750). Although these values are still above the generally accepted minimum limit for convergent validity, further monitoring of the reliability and validity of these items is needed. Thus, the results of the convergent validity

analysis show that the measurement instrument has a good ability to measure the desired construct, but requires further attention to several items to ensure its reliability and validity.

Table 1. Convergent Validity

Item	Buying Interest	Product	Ad-	Product	Product
	, ,	vertising		Knowledge	Quality
A1				0.885	
A2				0.897	
A3				0.895	
B1					0.831
B2					0.922
В3					0.930
B4					0.820
B5					0.935
B6					0.829
Y1	0.920				
Y2	0.936				
Y3	0.871				
Y4	0.910				
Z1		0.865			
Z2		0.884			
Z3		0.896			
Z 4		0.928			
Z 5		0.839			
Z6		0.750			

Source: own elaboration in SmartPLS (2024).

4.1.2 Discriminant Validity

Table 2. Discriminant Validity

Variable	Buying Inter- est	Product vertising	Ad-	Product Knowledge
Product Advertising	0.890			
Product Knowledge	0.787	0.899		
Product Quality	0.937	0.849		0.764

Source: own elaboration in SmartPLS (2024).

Based on the generally accepted discriminant validity criteria, namely the heterotrait-monotrait ratio (HTMT) value of less than 0.90, the analysis results in Table 2 show that all HTMT values between constructs are below this limit. For example, the HTMT value between Buying Interest and Product Advertising is 0.890, between Product Knowledge and Product Advertising is 0.899, and between Product Quality and the other two constructs are 0.937, 0.849, and 0.764 respectively. All these values are clearly below the 0.90 cutoff used as an indicator of discriminant validity.

This indicates that the constructs measured by the variables Buying Interest, Product Advertising, Product Knowledge, and Product Quality have a fairly high level of difference from each other, in line with expectations in measuring discriminant validity. Therefore, these results provide strong support for the ability of the measurement instrument to differentiate between these constructs, confirming its validity in measuring the variables in question in the context of this research.

4.1.3 Reliability Test

Table 3. Reliability Estimate

Variable	Cronbach's Alpha	CR	AVE
Buying Interest	0.930	0.950	0.827
Product Advertising	0.930	0.945	0.743
Product Knowledge	0.873	0.922	0.797
Product Quality	0.941	0.953	0.773

Source: own elaboration in SmartPLS (2024).

The results of the reliability analysis in Table 3 show that all construct variables, namely Buying Interest, Product Advertising, Product Knowledge, and Product Quality, meet generally accepted reliability criteria. According to the Cronbach's Alpha value, all construct variables have a number above 0.70, which indicates that the measurement instrument has an adequate level of internal consistency. Specifically, Buying Interest has a Cronbach's Alpha value of 0.930, Product Advertising is 0.930, Product Knowledge is 0.873, and Product Quality is 0.941. In addition, the analysis results also show that the Composite Reliability (rho c) value for all construct variables is above 0.70. Buying Interest has a value of 0.950, Product Advertising has a value of 0.945, Product Knowledge has a value of 0.922, and Product Quality has a value of 0.953. This Composite Reliability reliability criterion is also well accepted, indicating that the measurement instrument has a high level of reliability in measuring these constructs. It is important to note that all construct variables also met the Average Variance Extracted (AVE) criteria, with values above 0.50, indicating that the measurement instruments have a good ability to explain the variance of the constructs. Overall, the reliability analysis results confirm that the measurement instruments in this study are reliable and provide consistent results in measuring the variables in question.

4.1 4.2 Inner Model

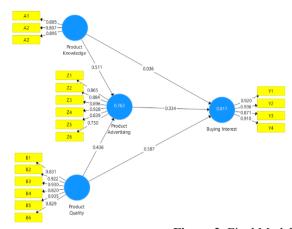


Figure 2. Final Model (Source: Analysis with Smart PLS)

4.2.1 Multicollinearity Test

Table 4. Collinearity Statistics (VIF)

Item	VIF	
A1	2.403	
A2	2.174	
A3	2.482	
B1	2.816	
B2	4.751	
В3	6.572	
B4	2.830	
B5	6.645	
В6	2.827	
Y1	4.663	
Y2	5.287	
Y3	2.773	
Y4	3.427	
Z 1	3.489	
Z2	3.951	
Z3	4.260	
Z 4	5.178	
Z5	2.678	
Z6	1.890	

Source: own elaboration in SmartPLS (2024).

The multicollinearity test analysis results in Table 4 show that all Variance Inflation Factor (VIF) values are below the threshold limit of 10, which, according to the multi-

collinearity criteria in the inner model, indicates the absence of significant multicollinearity problems in the dataset. The variables measured by items A1 to Z1 have their respective VIF values, which range from 2,174 to 6,645. In particular, VIF values that are below 10 indicate that there is no strong linear relationship between the independent variables in the model. This strengthens the reliability of the results of regression analysis or statistical models involving these variables, as there is no indication of a strong correlation or linear relationship that could affect the stability and interpretation of the results. Thus, it can be concluded that based on the inner model multicollinearity criterion, this dataset meets the requirements and can be relied upon for further analysis without the risk of significant multicollinearity issues.

4.2.2 Fit Model

Table 5. Test Model Fit

Model Criteria	Estimated Model
SRMR	0.061
d_ULS	0.713
d G	0.748
Chi-Square	407.659

Source: own elaboration in SmartPLS (2024).

The model fit test results in Table 5 show a number of criteria used to assess the extent to which the estimated model fits the observational data. In this case, the Standardized Root Mean Residual (SRMR) value of 0.061, which is smaller than the threshold limit of 0.10, indicates that the model has a good level of fit with the data. SRMR provides a measure of how well the model approximates the theoretical covariance matrix to the sample covariance matrix, and values below 0.10 are considered an indicator of adequate fit. In addition, the values of repeat deviation squared (d_ULS) and geomagnetic deviation (d_G) were 0.713 and 0.748, respectively. These two values provide a measure of how well the model approximates the observational covariance matrix. While there are no fixed rules for the limits of d_ULS and d_G, lower values tend to indicate a better fit.

However, it should be noted that the Chi-Square value of 407.659, which is commonly used as a test statistic to measure the difference between the estimated model and a perfect fit model, may vary depending on the sample size. Therefore, in this context, the Chi-Square value needs to be evaluated along with other fit indicators.

Considering that the SRMR value is smaller than 0.10, the model fit test results indicate that the estimated model has a good level of fit with the observational data. However, it is recommended to also consider the other values holistically to gain a more complete understanding of the quality of the model fit.

4.2.3 Coefficient of Determination

Table 6. R Square

Variable	R Square	R Square Adjusted	
Buying Interest	0.817	0.812	

The results of the coefficient of determination analysis in **Table 6** provide insight into how well the variability in the dependent variable can be explained by the independent variables in the model. R Square, which is the proportion of variance in the dependent variable that can be explained by the independent variables, indicates how strong the relationship between the variables is. For the Buying Interest variable, the R Square is 0.817, while the Adjusted R Square is 0.812. This indicates that about 81.7% of the variability in Buying Interest can be explained by the independent variables in the model. R Square Adjusted takes into account the number of independent variables in the model, and a value close to R Square indicates that the explanation of this variability is consistent. Furthermore, for the Product Advertising variable, the R Square is 0.763, with an Adjusted R Square of 0.758. This indicates that about 76.3% of the variability in Product Advertising can be explained by the independent variables in the model.

Based on general criteria, the model can be categorized as weak if the R Square is less than 0.25, moderate if between 0.25 to 0.50, and strong if more than 0.75. In this context, both Buying Interest and Product Advertising variables can be considered as strong models, considering that their R Square far exceeds the 0.75 threshold. Overall, the results of the coefficient of determination analysis indicate that the estimated model is able to explain most of the variability in the dependent variable, providing a strong basis for confidence in the accuracy of the predictions generated by the model.

4.2.4 Effect Size

	Table 7. F Square	
Variable	Buying Interest	Product Advertising
Product Advertising	0.145	
Product Knowledge	0.002	0.562
Product Quality	0.682	0.408

Source: own elaboration in SmartPLS (2024).

The results of the effect size analysis in **Table 7**, as measured by F Square, provide information on how much the independent variables in the model contribute to the dependent variable. F Square describes the proportion of variability in the dependent variable that can be explained by the independent variables, and the results are interpreted based on the effect size used.

For the Buying Interest variable, the effect size (F Square) is 0.145, which can be categorized as a small or low effect size. This indicates that about 14.5% of the variability in Buying Interest can be explained by the Product Advertising variable. In contrast, for the Product Advertising variable, the effect size (F Square) is 0.562, which falls into the medium or medium effect size category. This indicates that about 56.2% of the variability in Product Advertising can be explained by the Product Knowledge variable. Furthermore, for the Product Quality variable, the effect size (F Square) is 0.682, which can be considered a large or strong effect size. This indicates that approximately 68.2% of the variability in Product Quality can be explained by the Buying Interest variable.

Based on general criteria, an effect size of 0.02 is considered small/low, 0.15 as medium/medium, and 0.35 as large/strong. Therefore, the results of the effect size analysis show that the contribution of the independent variables to the dependent variable varies, with some variables such as Product Quality making a very large contribution. Overall, the results of the effect size analysis provide an overview of how much influence the independent variables have in the model, providing valuable insights regarding the strength of the relationship between variables in the context of this study.

4.2.5 Hypothesis Proving (Direct Effect)

Table 8. Path Coefficient Direct Effect

Hypothesis	T Statis-	P Val-	Description
	tics	ues	
Product Advertising -> Buying Interest	3.381	0.001	Significant impact
Product Knowledge -> Buying Interest	0.430	0.667	Not Signifi- cant impact
Product Knowledge -> Product Advertising	5.125	0.000	Significant impact
Product Quality -> Buying Interest	5.669	0.000	Significant impact
Product Quality -> Product Advertising	4.292	0.000	Significant impact

Source: own elaboration in SmartPLS (2024).

The results of the hypothesis proving analysis related to direct effects in **Table 8** provide a clear picture of the significance and direction of the relationship between the variables in the model. In this context, some hypotheses are acceptable, while others are not.

First, the hypothesis stating that Product Advertising has a significant influence on Buying Interest is accepted, with a T Statistics value of 3.381 and a p-value of 0.001. This shows that there is a significant relationship between Product Advertising and Buying Interest variables. That is, the higher the level of Product Advertising, the greater the Buying Interest.

Meanwhile, the hypothesis stating that Product Knowledge has a significant influence on Buying Interest is rejected, because the p-value of 0.667 does not reach the desired level of significance. Therefore, it can be concluded that there is no significant influence between the Product Knowledge variable and Buying Interest in this model.

Then, the hypothesis stating that Product Knowledge has a significant influence on Product Advertising is accepted with a T Statistics value of 5.125 and a p-value of 0.000. This shows that an increase in Product Knowledge contributes significantly to an increase in Product Advertising.

Finally, the hypothesis which states that Product Quality has a significant influence on Buying Interest and Product Advertising is also accepted, with a T Statistics value of 5,669 and 4,292 respectively, and a p-value of less than 0.001. This confirms that the Product Quality variable has a significant influence on the other two variables, namely Buying Interest and Product Advertising.

Thus, the results of this hypothesis verification analysis provide empirical support for some relationships in the model, while clarifying the insignificance of others, providing a valuable contribution to the understanding of the factors influencing the variables in the context of this research.

4.2.6 Indirect Influence (Mediation Effect)

Table 8. Path Coefficient of Indirect Influence

Hypothesis	T Statistics	P Values	Description
Product Knowledge -> Product Advertis-	3.695	0.000	Full Mediation
ing -> Buying Interest			
Product Quality -> Product Advertising -> Buying Interest	2.073	0.039	Partial Mediation

Source: own elaboration in SmartPLS (2024).

The results of the indirect influence analysis (mediation effect) in **Table 9** provide significant insight regarding the mediator role of the Product Advertising variable in the relationship between Product Knowledge and Product Quality and the Buying Interest variable. Two mediation hypotheses were evaluated in this context.

First, the hypothesis that Product Knowledge has an indirect influence through Product Advertising on Buying Interest is accepted with a T Statistics of 3.695 and a p-value of 0.000. This indicates full mediation, which means that the effect of Product Knowledge on Buying Interest is fully explained by the mediator role of Product Advertising. In other words, increasing Product Knowledge increases Product Advertising, which in turn increases Buying Interest.

Second, the hypothesis that Product Quality has an indirect influence through Product Advertising on Buying Interest is also accepted, but with nuances of partial mediation. The T Statistics value of 2.073 and p-value of 0.039 indicate that there is a significant mediation effect, but not completely. This means that part of the influence of Product Quality on Buying Interest is explained by the mediator role of Product Advertising.

These results provide a deeper understanding of the causal pathways in the model, identifying the extent to which and through which pathways certain variables influence other variables. Full and partial mediation in this context helps detail the process of how product knowledge and product quality can influence buying interest through the influence of product advertising. Thus, the results of the mediation effect analysis provide a significant contribution to an in-depth understanding of the causal mechanisms in the relationships between variables in the context of this research.

4.3 Discussion

Hypothesis analysis in this research provides a significant contribution in the context of economic theory regarding direct and indirect influences on consumer purchasing interest. The finding that Product Advertising has a significant influence on Buying

Interest supports marketing theory, where emphasis on product advertising strategies is considered an effective stimulus to influence consumer behavior and encourage buying interest. In contrast, the lack of support for the hypothesis regarding the influence of Product Knowledge on Buying Interest provides the insight that, from an economic perspective, product knowledge may not be the main factor in shaping buying interest, highlighting the importance of other variables such as price or utility in consumer decision making [19,20].

Increased Product Knowledge which is proven to influence the increase in Product Advertising is in line with the economic principle that better information can increase market efficiency. In this case, better knowledge of the product increases the effectiveness of advertising campaigns, optimizes the allocation of marketing resources and increases the effectiveness of advertising investments [11].

The findings regarding the influence of Product Quality on Buying Interest and Product Advertising are in accordance with economic theory which emphasizes the importance of product quality in forming consumer preferences. Product quality is considered the main determining factor in consumer decision making, strengthening theoretical considerations that consumers tend to choose quality products that provide added value [21,22].

Analysis of mediation effects adds an economic dimension by showing that product knowledge is fully mediated by Product Advertising on Buying Interest. From an economic perspective, this can be interpreted as a mechanism by which product information is translated into market value through advertising strategies, which in turn influences consumer purchasing interest [23,24]. The partial mediating effect of Product Quality shows that part of the impact of product quality on purchase intention is explained by the mediating role of Product Advertising, highlighting the importance of marketing strategy in exploiting product value in a competitive market [25,26]. As such, these findings make a substantial contribution to the economic understanding of consumer behavior, providing a strong foundation for the development of smarter and more focused marketing strategies.

5 Conclusion

This research makes an important contribution to understanding the factors that influence the buying interest of MSMEs in South Sumatra. The findings show that product knowledge and product quality have a positive and significant influence on buying interest, with product advertising acting as an effective mediator in connecting these two variables. These results provide a basis for MSME players in designing marketing strategies that utilize knowledge and product quality to increase consumer buying interest.

Although these findings provide valuable insight, the study has several limitations. The cross-sectional survey method used can have limitations in capturing changes over time. Apart from that, the focus of the research is only on MSMEs in South Sumatra, so generalization of the results needs to be done with caution. Aspects such as external environmental factors and consumer characteristics are also not fully covered in this research.

For future research, it is recommended to expand the geographic coverage and industrial sectors so that the research results can be applied more generally. The use of longer research methods, such as longitudinal studies, can provide deeper insight into the changing dynamics of relationships between variables. Further research can also enrich understanding by including external factors and more detailed consumer characteristics. Identifying additional mediating variables can also be a focus for uncovering specific factors in the process of influence between these variables.

6 References

- Tambunan T. Micro, small and medium enterprises in times of crisis: Evidence from Indonesia. J Int Counc Small Bus 2021;2:278–302. https://doi.org/10.1080/26437015.2021.1934754.
- Caisar Darma D, Lestari D, Muliadi M. FinTech and micro, small and medium enterprises development. Entrep Rev 2020;1:1–9. https://doi.org/10.38157/entrepreneurship-review.vli1.76.
- 3. Sahela KZ, Susanti R, Adjie AR. The influence of government dimension on financial education and empowerment of micro, smalland medium sized enterprises in Indonesia. J Asian Financ Econ Bus 2021;8:637–43. https://doi.org/10.13106/jafeb.2021.vol8.no3.0637.
- 4. Aprilian RI, S MA. Analysis of tax compliance of msme owners after the tax harmonisation law. J Ilm Manajemen, Ekon Akunt 2023;7:525–38. https://doi.org/10.31955/mea.v7i3.3395.
- 5. Tambunan T. Recent evidence of the development of micro, small and medium enterprises in Indonesia. J Glob Entrep Res 2019;9:1–15. https://doi.org/10.1186/s40497-018-0140-4.
- 6. Putri SA, Sartika D, Gunarto M, Helmi S. Factors Affecting the Level of Trust of MSMEs in Using Fintech Using the Technology Acceptance Model (TAM). Proc. 4th South Am. Int. Ind. Eng. Oper. Manag. Conf., 2023, p. 1–11. https://doi.org/10.46254/sa04.20230182.
- 7. Helmi S, Setyadi B. Mediation role of brand image and brand quality on the effect of sales promotion on purchase decisions: Study of Indonesian MSMEs. Cent Eur Manag J 2022;30:566–77. https://doi.org/https://doi.org/10.57030/23364890.cemj.30.4.053.
- 8. Susan M. Financial literacy and growth of micro, small, and medium enterprises in west java, indonesia. Int Symp Econ Theory Econom 2020;27:39–48. https://doi.org/10.1108/S1571-038620200000027004.
- Aristiawan A, Istiyono E. Developing instrument of essay test to measure the problem-solving skill in physics. J Pendidik Fis Indones 2020;16:72–82. https://doi.org/10.15294/jpfi.v16i2.24249.
- Ardani Sahputra HN, Program. Pengaruh pengetahuan, religiusitas, dan halal terhadap keputusan memilih melalui attitude dan brand trust pada bakeri modern (studi kasus 3 bakeri top brand). J Al Azhar Indones Seri Ilmu Sos 2020;1:8.
- 11. Krizanova A, Lazaroiu G, Gajanova L, Kliestikova J, Nadanyiova M, Moravcikova D. The effectiveness of marketing communication and importance of its evaluation in an online environment. Sustain 2019;11:1–19. https://doi.org/10.3390/su11247016.
- 12. Setyadi B, Helmi S, Hidayat A. The mediation role of brand image on the effect of sales promotion on small and medium enterprise (SME) product purchase decisions. Seybold Rep 2022;17:287–300. https://doi.org/10.5281/zenodo.7162325.

- 13. Manko BA. How digital marketing can use a smart phone app to improve any business's bottom line. J Inf Technol Teach Cases 2022;12:244–9. https://doi.org/10.1177/20438869221075638.
- 14. Alexandrescu M-B, Milandru M. Promotion as a form of Communication of the Marketing Strategy. L Forces Acad Rev 2018;23:268–74. https://doi.org/10.2478/raft-2018-0033.
- 15. Elpanso E, Helmi S. Pengaruh sales promotion terhadap keputusan membeli produk UMKM di kota Palembang dengan brand image dan brand quality product sebagai mediasi. J Manag Business, Account 2022;21:140–8.
- 16. Hamzah A, Shamsudin M. Why customer satisfaction is important to business? J Undergrad Soc Sci Technol 2020;2:1–14.
- 17. Joshi R, Garg P. Assessing brand love, brand sacredness and brand fidelity towards halal brands. J Islam Mark 2022;13:807–23. https://doi.org/10.1108/JIMA-04-2020-0104.
- 18. [Azzollini L. Scar effects of unemployment on generalised social trust: The joint impact of individual and contextual unemployment across Europe. Soc Sci Res 2023;109:1–16. https://doi.org/10.1016/j.ssresearch.2022.102787.
- 19. [Wu YL, Li EY. Marketing mix, customer value, and customer loyalty in social commerce: A stimulus-organism-response perspective. Internet Res 2018;28:74–104. https://doi.org/10.1108/IntR-08-2016-0250.
- 20. He H, Harris L. The impact of Covid-19 pandemic on corporate social responsibility and marketing philosophy. J Bus Res 2020;116:176–82. https://doi.org/10.1016/j.jbusres.2020.05.030.
- 21. Brata BH, Husani S, Ali H. "The importance of training programs in the improvement of the performance of employees in the petroleum companies"- case of sonatrach company the regional directorate of berkaoui (ouargla- algeria). Saudi J Bus Manag Stud 2017;2:433–45. https://doi.org/10.21276/sjbms.
- 22. Gunawan DG. Pengaruh label halal, electronic word of mouth dan kualitas produk terhadap keputusan pembelian skincare safi melalui brand image dan brand trust. J Ilm Ekon Islam 2022;8:815. https://doi.org/10.29040/jiei.v8i1.4508.
- 23. Andespa R. Hubungan perbedaan gender terhadap keputusan dalam membeli produk pakaian jadi. Open Sci Framew 2017;7:182–91.
- 24. Hermiyenti S, Wardi Y. A literature review on the influence of promotion, price and brand image to purchase decision. Adv Econ Bus Manag Res 2019;64:538–45. https://doi.org/10.2991/piceeba2-18.2019.34.
- 25. Rahman AA, Asrarhaghighi E, Ab Rahman S. Consumers and halal cosmetic products: Knowledge, religiosity, attitude and intention. J Islam Mark 2015;6:148–63. https://doi.org/10.1108/JIMA-09-2013-0068.
- 26. Albuquerque R, Koskinen Y, Zhang C. Corporate social responsibility and firm risk: Theory and empirical evidence. Manage Sci 2019;65:4451–69. https://doi.org/10.1287/mnsc.2018.3043.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (http://creativecommons.org/licenses/by-nc/4.0/), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

