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Digital Marketing Strategies and Service Quality on Purchase Decisions: The Role of Purchase Intention as a Mediator in MSMEs

Nining Farniati [1*], Mahmud Mahmud [2], Ibrahim Zakariah [3]

[1*, 2, 3] Sekolah Tinggi Ilmu Ekonomi Yapis, Dompu, Indonesia
Email: niningfarniati123@gmail.com

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The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

ABSTRACT

Purpose: This study aims to empirically examine the effects of digital marketing strategy and service quality on purchasing decisions, using purchase intention as a mediating variable in a fashion MSME.

Research Method: This explanatory quantitative study employed purposive sampling to select 97 active social media followers. Data were collected via online Likert-scale questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Results and Discussion: Findings reveal that digital marketing directly and significantly influences purchasing decisions without building purchase intention. Conversely, service quality does not directly impact purchasing decisions; rather, it requires purchase intention as a full psychological mediator to generate real transactions.

Implications: Fashion MSMEs should deploy aggressive digital marketing to drive quick sales conversions while simultaneously optimizing customer service quality to cultivate purchase intention for long-term engagement.

Originality: This research resolves theoretical inconsistencies regarding the direct effects of digital marketing and service quality by integrating purchase intention as a psychological mediator in the highly dynamic digital fashion MSME sector.

Keywords: digital marketing; service quality; purchase intention; purchasing decision; MSME.

1. Introduction

The retail industry, particularly the fashion sector at the Micro, Small, and Medium Enterprises (MSME) level, has experienced rapid growth and shifts in patterns due to lifestyle transformations and the digitalization of society (Yuliani, 2026). Purchasing decisions are the key to the financial sustainability of MSMEs, as consumers consciously compare, select, and choose the best alternatives to meet their needs (Ulya & Fikri, 2025). However, the “Toko Baju Negeri Belanja” MSME is currently facing a critical practical challenge. Based on preliminary research, there has been a trend of unstable and fluctuating sales over the past few quarters. Although the store has been actively engaging in digital marketing with high content reach on social media, this has not directly translated into higher sales conversion rates (purchase decisions). Furthermore, consumer complaints about slow response times and discrepancies in product details indicate that service quality is not yet optimal. This phenomenon—where high digital

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exposure is not accompanied by high actual sales conversion—forms the basis of the problem addressed in this study.

In response to the dynamics of the digital market, recent literature strongly emphasizes the importance of technological adaptation and service interactions. Digital marketing is considered essential because it enables SMEs to reach a broad target market, reduce promotional costs, and facilitate direct interactions (Rahmawati *et al.,* 2025). Concurrently, the implementation of digital marketing strategies must be supported by high-quality service—including responsiveness, assurance, empathy, reliability, and tangible evidence—to create a comfortable shopping experience (Chaniago, 2021). Several studies have confirmed the strength of these two variables separately: digital marketing has been shown to have a direct positive impact on purchasing decisions due to high information accessibility (Bidol & Suryadi, 2024), and superior service quality is directly capable of boosting retail consumers' purchasing decisions (Situmorang & Dewi, 2023). However, the current state of the literature has limitations, particularly when these direct mechanisms of influence do not occur in practice. This is where the research gap lies between empirical findings and theoretical aspects. Contrary to the findings above, a study by Panjaitan & Simanjuntak (2024) found that digital marketing has no significant direct influence on purchasing decisions unless the consumer's personal interest accompanies it. A similar inconsistency was found regarding service quality, where Zebua *et al.,* (2026) argued that service quality does not have a strong direct impact on purchasing decisions if consumers do not already have an initial intention to buy. These differing findings suggest that the direct influence of marketing strategies and service quality is often biased or inconsistent. Modern consumer behavior studies show that before making a transaction, consumers must go through a stage of psychological evaluation that bridges stimuli and actual actions, namely purchase interest (Wardhana, 2024). The theoretical literature confirms that digital marketing and excellent service must first stimulate purchase interest for it to materialize into an actual transaction (Setiawan, 2025; Oktaviani, 2025).

Based on gaps in previous studies and the phenomenon of sales conversion issues in the field, the research questions are: How do digital marketing and service quality influence purchasing decisions, and to what extent does purchase intent mediate the relationship between these variables at the Toko Baju Negeri Belanja SME? The objective of this study is to empirically test and analyze the role of purchase intention as a mediator between digital marketing and service quality and purchasing decisions. The novelty of this study lies in testing the integration of purchase intention as a mechanism to resolve inconsistencies in direct effects found in previous research, specifically within the context of fashion SMEs that are currently experiencing a disparity between online reach and offline/real-world transactions. The structure of this article is as follows: The first section, Introduction, outlines the problem background, research gaps, and research objectives. The second section presents the Literature Review and Research Methods, covering the research design, variable operationalization, and data analysis techniques. The third section, Results and Discussion, presents the results of empirical statistical tests and their theoretical discussion. This article concludes with a section that summarizes the main findings and their managerial implications for SME operators.

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2. Literature Review and Hypothesis Development

2.1 Literature Review

2.1.1 *Consumer Behavior*

This study is grounded in the theoretical framework of Consumer Behavior. Consumer behavior is a comprehensive field of study that does not focus solely on the moment a transaction occurs at the checkout counter, but rather encompasses the entire range of consumers' psychological processes and physical actions—from recognizing a need, seeking information, and evaluating various product alternatives, all the way through to post-purchase behavior. According to Kotler & Keller (2022), this decision-making process is highly dynamic, shaped by a combination of internal factors—such as emotional motivation and perception—and external factors (cultural and environmental influences). This framework provides a foundation for companies to design effective marketing strategies. By understanding how consumers' cognition and emotions respond to external stimuli—such as the barrage of digital marketing strategies and the quality of service provided by MSME business owners—companies can guide consumers from sparking initial interest in purchasing to making a firm purchase decision.

2.1.2 *Digital Marketing Strategies and Their Impact*

Digital marketing strategy is a planned effort to utilize digital media and the internet to promote products, reach a wider market, and build close, two-way relationships with consumers. Khairunnisa (2022) defines digital marketing as an internet-based process for communication and commercial transactions that can overcome time and space barriers. Furthermore, Hariyanti & Wirapraja (2018) emphasize that this strategy is highly measurable and interactive, enabling businesses to track audience responses in real time. The adoption of digital marketing is no longer merely a trend but a fundamental strategy that SMEs must embrace to remain competitive in an increasingly aggressive market (Haryanti *et al.,* 2019). Operationally, Melani *et al.,* (2024) measure this variable through four indicators: Interactivity, Informativeness, Trendiness, and Word of Mouth. Previous literature indicates that massive exposure to digital information can stimulate consumer cognition and drive transactional behavior. Building on the arguments from these studies, it is proposed that effective digital strategies directly trigger purchase decisions, generate purchase intent, and position purchase interest as a strong intermediary mechanism leading to the final decision.

2.1.3 *Service Quality and Its Impact*

Service quality is the comparison between what consumers expect and the experience they receive when interacting with a service provider. Mahira *et al.,* (2021), Jannah & Mansury (2026), and Hasanah *et al.,* (2026) state that service quality is the effort to meet needs and align with customer expectations accurately. This is supported by Ayunani *et al.,* (2023), who define it as the level of responsiveness and care demonstrated by the provider in creating a comfortable transaction experience. Suprianto (2023) emphasizes that service quality is the result of a customer's cognitive evaluation of actual performance relative to ideal standards prior to purchase. This evaluation is measured through the indicators of Tangibles, Reliability, Responsiveness, Assurance, and Empathy (Arianto & Difa, 2020). These studies indicate that excellent service creates a sense of security and comfort that accelerates decision-making.

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Based on these findings, it is hypothesized that service interactions evaluated positively by consumers not only directly increase purchase decisions and purchase intent but also enable purchase intent to act as a mediator, transforming service satisfaction into actual transactions.

***2.1.4** The Role of Purchase Interest and Purchase Decisions*

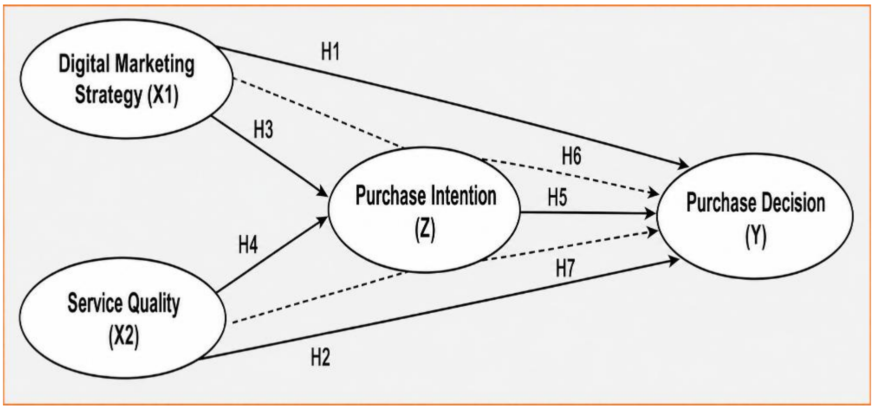
A purchase decision is a critical stage in which consumers translate their intentions into actual transactions after evaluating various options (Fauzi, 2021), ultimately settling on the product they believe best satisfies their needs (Hastuti & Anasrulloh, 2020; Haque, 2020). The indicators of this decision include problem recognition, information search, evaluation of alternatives, the purchase decision, and post-purchase behavior (Adabi, 2020). However, before reaching that stage, consumers go through the Purchase Interest phase—a psychological drive or desire to own a product after processing information. Sari (2020) identifies purchase interest as a strong predictor of actual consumer behavior. This aligns with the findings of Abdul *et al.,* (2022) and Mubarok (2016), who define purchase interest as a response to positive external stimuli that leads consumers to form purchasing intentions, measured through transactional, referential, preferential, and exploratory interests (Saputra *et al.,* 2023). This literature review confirms that psychological interest is a prerequisite for a transaction at checkout. Based on these findings, it is hypothesized that the higher the purchase interest, the greater the probability of a purchase decision.

2.2 Hypothesis Development

The conceptual framework in this study visualizes the causal relationships within the "Toko Baju Negeri Belanja" SME. This model is designed to test how Digital Marketing Strategies (X1) and Service Quality (X2) directly impact Purchase Decisions (Y), and their indirect influence through Purchase Interest (Z) as a mediating variable. The essence of this conceptual framework is to empirically demonstrate that an onslaught of promotions on digital media and excellent service must first stimulate consumers' psychological interest (purchase interest) before it crystallizes into an actual transaction.

This literature review and hypothesis development align with the research objective of making a theoretical contribution to the consumer behavior literature, specifically by clarifying inconsistencies in the effects of marketing and service on purchase interest and on a mediating mechanism in the SME sector.

Figure 1. Conceptual Framework



***Source:** Research adapted from (Zhao et al., 2010)*

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Note:
→ Direct Relationship
⇢ Indirect Relationship (Mediation)

H1: *Digital Marketing Strategies have a positive and significant effect on Purchase Decisions.*
H2: *Service Quality has a positive and significant effect on Purchase Decisions.*
H3: *Digital Marketing Strategies have a positive and significant effect on Purchase Interest.*
H4: *Service quality has a positive and significant effect on purchase interest.*
H5: *Purchase interest has a positive and significant effect on purchase decisions.*
H6: *Purchase interest mediates the effect of digital marketing strategies on purchase decisions.*
H7: *Purchase interest mediates the effect of service quality on purchase decisions.*

3. Research Method

This explanatory quantitative study aims to demonstrate the causal relationship between digital marketing strategies, service quality, purchase intent, and purchase decisions (Sugiyono, 2019). The study sample consisted of 97 respondents drawn from the population of social media followers of the SME "Toko Baju Negeri Belanja," selected through purposive sampling, who were deemed to meet the criteria for multivariate analysis (Hair *et al.*, 2014). Respondents were selected based on specific inclusion criteria: being aged 17–45 years, actively engaging with digital promotions, and having made at least one transaction in the past six months. Subsequently, primary data were collected online via a structured questionnaire administered through Google Forms, using a five-point Likert scale to capture consumer perceptions accurately; the operational definitions of the variables are presented in Table 1.

Table 1. Variables and Measurement

Variable	Code	Indicator	Primary References
Purchase Decision (Y)	Y1	Problem Recognition	(Adabi, 2020; Fauzi, 2021)
	Y2	Information Search	
	Y3	Alternative Evaluation	
	Y4	Purchase Decision	
	Y5	Post-Purchase Behavior	
Service Quality (X2)	X2.1	Tangibles	(Arianto & Difa, 2020; Suprianto, 2023)
	X2.2	Reliability	
	X2.3	Responsiveness	
	X2.4	Assurance	
	X2.5	Empathy	
Purchase Intention (Z)	Z1	Transactional Interest	(Saputra *et al.*, 2023; Abdul *et al.*, 2022)
	Z2	Referential Interest	
	Z3	Preferential Interest	
	Z4	Explorative Interest	
Digital Marketing Strategy (X1)	X1.1	Interactivity	(Melani *et al.*, 2024; Khairunnisa, 2022)
	X1.2	Informativeness	
	X1.3	Trendiness	
	X1.4	Word of Mouth	

Source: *Previous Research, 2026*

The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) due to its reliability in testing complex structural models—particularly mediation effects—without

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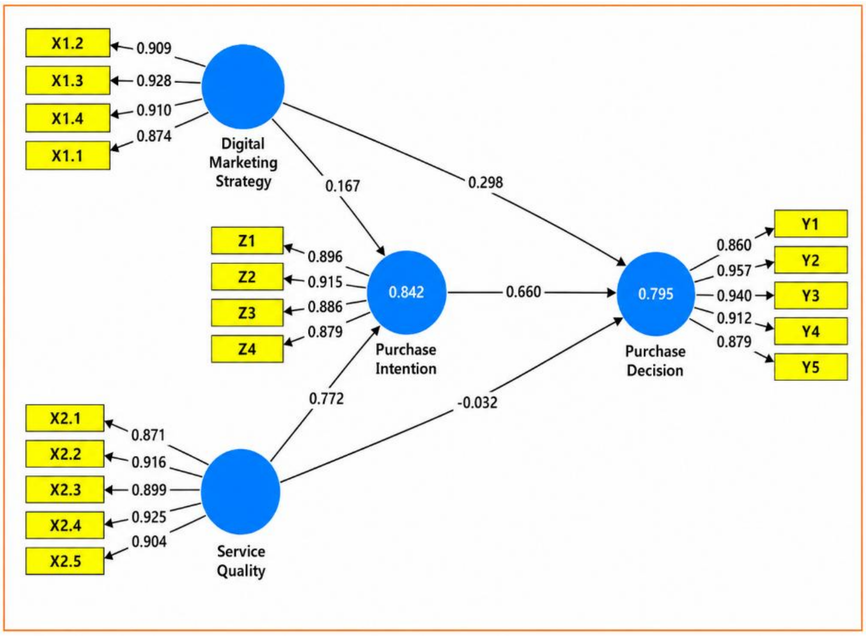
requiring strict normality assumptions (Ghozali, 2021). The evaluation was conducted in two main stages. First, an outer model analysis was performed to ensure convergent validity (factor loadings > 0.70; AVE > 0.50), discriminant validity using the square root of AVE approach (Fornell & Larcker, 1981) and the Heterotrait-Monotrait/HTMT ratio (Henseler & Sarstedt, 2013), as well as instrument reliability (Cronbach's Alpha and Composite Reliability > 0.70). Second, an evaluation of the inner model to measure predictive power using the coefficient of determination (R^2) and effect size (f^2) (Cohen, 1988). Finally, testing of all hypothesis paths and the significance of mediation effects was conducted using the bootstrapping procedure with 5,000 subsamples (Hair *et al.,* 2014), in which a hypothesis was considered empirically supported if the T-statistic was > 1.96 and the P-value was < 0.05.

4. Results and Discussion

4.1 Analysis Results

Figure 2. Path Analysis



Source: *Processed Primary Data, 2026*

An evaluation of discriminant validity based on the Fornell-Larcker criteria (Fornell & Larcker, 1981) showed that the majority of variables met the requirements, with the root-mean-square AVE values on the main diagonal for Purchase Decision (0.910), Service Quality (0.943), and Digital Marketing Strategy (0.906) being greater than their interconstruct correlations. Although there was a slight anomaly in the Purchase Interest variable (0.894), whose value was slightly below its correlation with Service Quality (0.913), the model was still deemed valid and worthy of further analysis because it was further confirmed using the more robust Heterotrait-Monotrait ratio (HTMT) approach (Henseler & Sarstedt, 2013). Based on the results of the outer model evaluation in Table 2, all research instruments demonstrated excellent validity and reliability (Hair *et al.,* 2014; Ghozali, 2021). Convergent validity was convincingly established because all indicators had outer loadings above 0.70, and the Average Variance Extracted (AVE) values for all variables exceeded the 0.50 threshold, indicating that these indicators

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strongly represent their respective constructs. Furthermore, the internal consistency of the instrument was confirmed to be highly reliable, as all constructs had Cronbach's Alpha and Composite Reliability (CR) values above the minimum criterion of 0.70; thus, the research instrument was deemed fully valid and reliable to proceed to the structural equation modeling (hypothesis testing) stage.

Table 2. Results of the Measurement Model Evaluation (Outer Model)

Variable	Code	Outer Loadings	Cronbach's Alpha	Composite Reliability (CR)	AVE
Purchase Decision (Y)	Y1	0.860	0.948	0.960	0.829
	Y2	0.957			
	Y3	0.940			
	Y4	0.912			
	Y5	0.879			
Service Quality (X2)	X2.1	0.871	0.943	0.957	0.816
	X2.2	0.916			
	X2.3	0.899			
	X2.4	0.925			
	X2.5	0.904			
Purchase Intention (Z)	Z1	0.896	0.916	0.941	0.800
	Z2	0.915			
	Z3	0.886			
	Z4	0.879			
Digital Marketing Strategy (X1)	X1.1	0.874	0.927	0.948	0.820
	X1.2	0.909			
	X1.3	0.928			
	X1.4	0.910			

Source: *Processed Primary Data, 2026*

Table 3. Discriminant Validity (Fornell-Larcker Criterion)

Variable	Purchase Decision	Quality of Service	Purchase Interest	Digital Marketing Strategy
Purchase Decisions	0.910			
Service Quality	0.825	0.943		
Purchase Interest	0.877	0.913	0.894	
Digital Marketing Strategies	0.815	0.852	0.824	0.906

Source: *Processed Primary Data, 2026*

Table 4. Structural Model Evaluation (Coefficient of Determination and Effect Size)

Testing Criteria	Concepts / Path Relationships	Value	Description
Coefficient of Determination (R2)	Purchase Decision	0.795	Strong
	Purchase Intention	0.842	Strong
Relative Contribution (f2)	Service Quality ➔ Purchase Decision	0.001	Small
	Service Quality ➔ Purchase Intention	1.034	Large
	Purchase Intention ➔ Purchase Decision	0.336	Large
	Digital Marketing Strategy ➔ Purchase Decision	0.113	Medium
	Digital Marketing Strategy ➔ Purchase Intention	0.048	Medium

Source: *Processed Primary Data, 2026*

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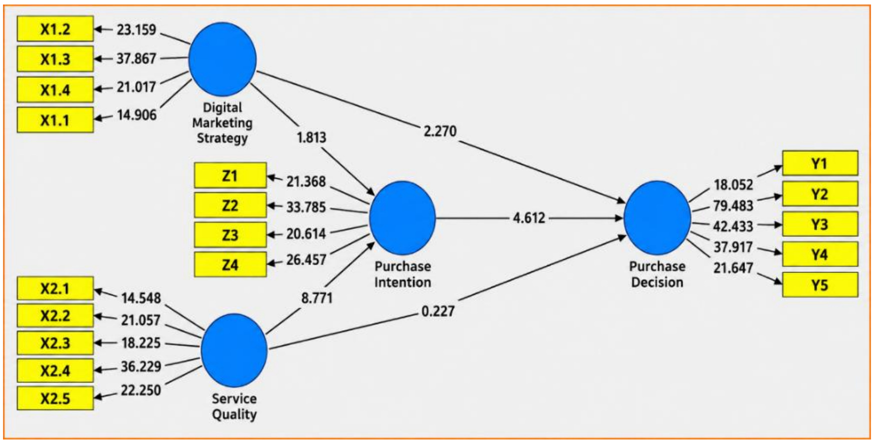
Figure 3. Structural Model



Source: *Processed Primary Data, 2026*

The evaluation of the inner model in Table 4 shows that the model has very strong predictive power (Hair *et al.,* 2014), with R^2 values for Purchase Decision (0.795) and Purchase Interest (0.842) falling into the "strong" category, indicating that the model explains more than 79% of the variance in both variables. Based on the effect size (f^2) analysis (Cohen, 1988), Service Quality makes a large contribution to Purchase Interest (1.034), as does Purchase Interest to Purchase Decision (0.336). Conversely, Digital Marketing Strategy only made a moderate contribution to both variables, and the direct effect of Service Quality on Purchase Decision was very small (0.001). Theoretically, these results further reinforce the mediating role of Purchase Interest in this research model.

Table 5. Model Fit

Fit Indicator	Saturated Model	Estimated Model	Description
SRMR	0.049	0.049	The Model Is Declared to Be Fit (Good).

Source: *Processed Primary Data, 2026*

Based on Table 5, the model fit evaluation indicates that the Standardized Root Mean Square Residual (SRMR) is 0.049 for both the saturated and estimated models. This value meets the acceptability standard because it is well below the maximum threshold of 0.08 (Henseler & Sarstedt, 2013), indicating that the research model as a whole has an excellent fit. This confirms that the conceptual framework accurately represents the observational data collected in the field and is well-suited to testing the hypotheses.

The results of the statistical tests confirm the existence of two distinct consumer behavior pathways. The first pathway is impulsive, in which digital marketing strategies directly trigger purchase decisions (H1 accepted), with purchase interest not mediating the effect (H3 and H6 rejected). Conversely, the second pathway operates through full mediation; service quality has no direct impact (H2 rejected) but absolutely requires purchase interest as a psychological bridge (H4 accepted) to result in an actual transaction (H5 and H7 accepted). These findings are consistent with studies by Zebua *et al.,* (2026) and Bidol & Suryadi (2024), which confirm that digital promotions trigger impulsive purchases. In contrast, excellent service requires a prior psychological evaluation by consumers.

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Table 6. Summary of Hypothesis Testing (Direct and Indirect Effects)

Hip	Relationship Paths	Original Sample (O)	T-Statistics	P-Values	Decision
Direct Relationship					
H1	Digital Marketing Strategy ➔ Purchase Decision	0.298	2.270	0.024	Accepted
H2	Service Quality ➔ Purchase Decision	-0.032	0.227	0.820	Rejected
H3	Digital Marketing Strategy ➔ Purchase Intention	0.167	1.813	0.070	Rejected
H4	Service Quality ➔ Purchase Intention	0.772	8.771	0.000	Accepted
H5	Purchase Intention ➔ Purchase Decision	0.660	4.612	0.000	Accepted
Indirect Relationship (Mediation)					
H6	Digital Marketing Strategy ➔ Purchase Interest ➔ Purchase Decision	0.110	1.570	0.117	Rejected
H7	Service Quality ➔ Purchase Interest ➔ Purchase Decision	0.509	4.340	0.000	Accepted

Source: *Processed Primary Data, 2026*

4.2 Discussion

4.2.1 *Digital Marketing Strategies and Their Impact on Purchase Decisions*

The test results prove that digital marketing strategies have a direct, positive, and significant influence on purchasing decisions (H1 accepted). These findings indicate that the barrage of promotional content, interactivity, and trend information generated by Toko Baju Negeri Belanja MSME can prompt consumers to make transactional decisions without lengthy deliberation. When analyzed through Kotler & Keller's (2022) framework on Consumer Behavior, consumer decisions are highly dynamic and reactive to external stimuli—namely, marketing stimuli. In this digital context, marketing serves as an immediate stimulus that shortens the information-search evaluation stage. Consumers exposed to product information, contemporary designs (trendiness), and online reviews (word of mouth) interactively on their mobile screens tend to take cognitive shortcuts and make impulsive purchases due to the ease of access (Khairunnisa, 2022). This phenomenon of direct transactional pathways aligns with the study's initial expectations. It strongly supports the findings of Bidol & Suryadi (2024) and Melani *et al.,* (2024), which confirm that massive exposure to digital information can rapidly stimulate consumer cognition to boost purchase decision-making. The visual and functional accessibility of social media makes audiences feel that their shopping needs can be fulfilled immediately. Interestingly, this empirical evidence also sparks academic debate by challenging previous theoretical perspectives, such as the study by Panjaitan & Simanjuntak (2024), which had assumed that digital marketing would not have a significant impact on transactional decisions unless accompanied by personal interest or engagement. In the highly dynamic reality of the fashion retail industry at the SME level, the penetration of digital marketing content has proven to be a strong, independent driver of sales conversions, demonstrating that adopting aggressive digital strategies is a key determinant of consumer decisions.

4.2.2 *Service Quality and Purchase Decisions*

Contrary to the model's initial expectations, the analysis results show that Service Quality does not have a significant direct influence on Purchase Decisions (H2 rejected). Rationally, this finding can be

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explained through Kotler & Keller's (2022) Consumer Behavior framework, which states that the consumer evaluation process involves complex internal and cognitive dynamics before reaching the checkout stage. In the context of the "Toko Baju Negeri Belanja" SME, service dimensions such as administrative responsiveness, friendliness, and information reliability (responsiveness and empathy) serve more as factors that support comfort (hygiene factors) than as immediate triggers for a transaction. This means that while consumers may be satisfied with an admin's quick response to questions about clothing sizes or stock availability, such positive service interactions do not automatically compel them to immediately click the "buy" button if a mature psychological evaluation has not already been established from the outset.

This field finding directly challenges and contradicts the view of Situmorang & Dewi (2023), who previously believed that superior service quality could directly boost retail consumers' purchase decision rates. However, rejecting this hypothesis actually confirms and reinforces the perspective of Zebua *et al.,* (2026), who found that service quality often becomes a confounding factor or has little direct impact on transactional decisions when consumers do not already have a strong intention to purchase. In other words, this result is entirely reasonable because service quality acts as the infrastructure for interaction; it cannot stand alone to generate financial conversions in the absence of product interest. The rejection of this direct pathway theoretically provides an essential common thread: service interactions that are positively evaluated by consumers require an additional psychological "vehicle"—in the form of purchase interest—to transform into actual purchasing actions.

4.2.3 *Digital Marketing Strategies and Purchase Interest*

Based on the results of the structural analysis, Digital Marketing Strategies do not have a significant influence on Purchase Interest (H3 is rejected). This finding highlights that exposure to digital marketing—such as social media interactivity, content trends, and extensive product information—does not translate into initial interest or purchase intention among consumers at the Toko Baju Negeri Belanja SME. From a Consumer Behavior perspective (Kotler & Keller, 2022), cognitive psychological processes such as information seeking and interest evaluation can be "bypassed" when external stimuli are overly strong and offer ease of access. Given that digital platforms are designed for fast and instant transactions, the visual stimuli from this SME's digital marketing are more likely to trigger spontaneous actions—as evidenced in H1—rather than prompting consumers at the cognitive stage to merely "save up their intent" or postpone their shopping desires for a later date.

This rejection of H3 is an interesting finding because it directly contradicts theoretical expectations in prior literature, such as the studies by Setiawan (2025) and Oktaviani (2025), which argue that digital marketing strategies must first successfully arouse purchase interest before a transaction can be completed. However, this finding becomes highly rational (reasonable) and consistent when reconsidered in light of the fast-paced dynamics of the fashion industry. The absence of digital marketing's influence on purchase interest actually confirms the view that the adoption of marketing technology in the modern era creates an impulsive pathway that successfully bypasses consumers' psychological barriers (Bidol & Suryadi, 2024). This means that consumers exposed to a barrage of digital marketing content are no longer held back in the exploratory phase or merely interested, as conceptualized by Saputra *et al.,* (2023), but instead immediately move on to the execution of actual decisions; consequently, purchase intent loses its relevance as a direct result of the digital marketing strategies applied in this study.

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4.2.4 *Service Quality and Purchase Intention*

The results of statistical testing conclusively demonstrate that Service Quality has a positive and highly significant effect on Purchase Intention (H4 accepted). Furthermore, the effect size analysis within the inner model indicates that Service Quality makes a very large contribution to the prediction of Purchase Intention. Conceptually, this finding can be thoroughly explained through Kotler & Keller's (2022) framework on Consumer Behavior, which emphasizes the importance of cognitive and affective processes in responding to external stimuli. The service quality provided by the Toko Baju Negeri Belanja SME—such as the admin's responsiveness in answering questions, assurance of product quality, and empathy in handling complaints—operates as a positive stimulus that instills a sense of security and comfort. It is this comfort stimulus that is then processed during the consumer's psychological evaluation stage, fostering transactional and preferential interest (Purchase Intent) before they ultimately decide to complete a transaction at the register.

The success of service quality in shaping Purchase Intent is highly rational (reasonable) and strongly supports the theoretical claims from previous literature. This finding aligns with the views of Setiawan (2025) and Oktaviani (2025), who consistently argue that excellent service from service providers must first successfully evoke consumers' purchase intent or interest. Furthermore, these results reinforce Suprianto's (2023) perspective that service quality serves as a tool for customers' cognitive evaluation prior to purchase. Given that previous results indicated that service quality fails to trigger a purchase (rejection of H2) directly, the acceptance of H4 provides a very clear thread: the true role of service interaction quality is not to trigger impulsive actions (direct effect), but rather to serve as a foundation for fostering engagement and gradually building purchasing intent. Today's retail consumers require validation of a store's reliability through interactive service so that their exploratory interest can grow into a strong purchasing intent.

4.2.5 *Purchase Interest and Purchase Decision*

Based on the test results, Purchase Interest had a positive and highly significant influence on the Purchase Decision (H5 accepted). This finding is also supported by the large effect size value in the inner model structure, which factually confirms that Purchase Interest is a predictor that makes a very significant contribution to the occurrence of actual transactions. Upon deeper analysis (why element), this phenomenon aligns closely with Consumer Behavior as described by Kotler & Keller (2022), who view decision-making as a dynamic and continuous process. In the operational context of the "Toko Baju Negeri Belanja" SME, once consumers have successfully processed external stimuli—such as the sense of comfort resulting from service quality—into transactional and preferential interest during the psychological evaluation stage, that interest crystallizes into a mature purchase intention. Here, purchase intention serves as the final cognitive bridge that triggers the consumer's affect, translating their intention into concrete action—namely, selecting a product deemed capable of satisfying their needs (Wardhana, 2024).

The acceptance of H5 presents findings that are highly reasonable and consistent with the initial expectations of the established conceptual framework. These field findings robustly support and affirm prior research, particularly Sari (2020), which unequivocally identified purchase interest as the strongest predictor of actual consumer behavior. Furthermore, this also supports the comprehensive arguments of Abdul *et al.*, (2022) and Saputra *et al.*, (2023), who define that a response to positive external stimuli

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leads consumers to form a shopping intention—an absolute prerequisite before the final decision-making stage (Fauzi, 2021). This finding is particularly significant because it does not contradict any existing theories; rather, it validates fundamental marketing principles. Even as the digital retail and fashion sectors evolve rapidly, consumers' psychological commitment remains the primary determinant of checkout conversion rates. The proven strength of Purchase Intention simultaneously provides a logical basis for the operation of the full mediation mechanism in the structural model of this study.

4.2.6 *Purchase Intention Mediates the Effect of Digital Marketing Strategy on Purchase Decisions*

The results of the statistical tests indicate that Purchase Interest does not significantly mediate the effect of Digital Marketing Strategy on Purchase Decisions (H6 is rejected). The rejection of this mediation hypothesis is a logical consequence of the previous finding that H3 was rejected: digital marketing failed to establish itself as an initial point of interest in consumers' minds. When analyzed through Kotler & Keller's (2022) Consumer Behavior theory, the consumer decision-making process is understood as a highly dynamic stage of psychological evaluation that responds to external stimuli. However, in the context of digitalization at the "Toko Baju Negeri Belanja" SME, the barrage of visual advertisements, product trends (trendiness), and social media interactivity actually function as stimuli that bypass this cognitive process. Rather than gradually absorbing information to cultivate purchase interest (the affective phase), consumers exposed to digital promotions instead "bypass" the evaluation process—taking a shortcut to make a purchase immediately.

The field finding that Purchase Interest fails to act as a mediator in this pathway is a highly reasonable conclusion, given the characteristics of today's online fashion industry, which strongly facilitates impulsive purchasing decisions. Academically, these results strongly contradict the findings of Setiawan (2025) and Oktaviani (2025), who previously argued that a barrage of digital marketing must first successfully stimulate purchase interest before it can materialize into actual transactions. On the other hand, the absence of this mediating effect strongly supports the argument put forth by Bidol & Suryadi (2024), who found that digital marketing has a direct positive impact on purchasing decisions, attributable solely to the high ease of access to information. Thus, it can be concluded that in the implementation of modern-era digital marketing strategies, purchase intent loses its relevance as an intermediary bridge because the visual appeal and practicality of digital platforms are already too strong and self-sufficient to drive direct sales conversions.

4.2.7 *Purchase Interest Mediates the Effect of Service Quality on Purchase Decisions*

Statistical testing confirms that Purchase Interest positively and highly significantly mediates the effect of Service Quality on Purchase Decisions (H7 accepted). Since previous tests showed that Service Quality failed to influence Purchase Decisions (H2 rejected) directly, the acceptance of H7 confirms a full mediation effect within the consumer behavior pathway of SME customers at Toko Baju Negeri Belanja. When examined through Kotler & Keller's (2022) grand theory of Consumer Behavior, the decision-making process is not a single, standalone entity, but rather a comprehensive series of cognitive and psychological processes. Service quality—such as high responsiveness and empathy demonstrated by customer service representatives during sales interactions—is not designed to trigger impulsive purchasing behavior; rather, consumers evaluate it as a positive experience that provides a sense of security and comfort during transactions. It is this positive cognitive evaluation of the service that is subsequently transformed into a psychological attraction or a strong purchase intention (Purchase

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Interest), which ultimately triggers the consumer's motivation to convert that intention into an actual transaction at checkout.

The success of Purchase Intention as an indispensable intermediary bridge in this service pathway presents a highly reasonable finding. It successfully addresses the research gap underpinning this study. This finding directly refutes the view of Situmorang & Dewi (2023), who assumed that excellent service would automatically lead to a purchase. Conversely, these mediation results strongly support the argument of Zebua *et al.,* (2026), who assert that, no matter how high the quality of service, its impact will be skewed or fail to translate into actual transactions if consumers lack the initial motivation to purchase. Furthermore, these results strongly support the studies by Setiawan (2025) and Oktaviani (2025), which hold that excellent service from service providers must first stimulate purchase interest before it crystallizes into a final decision. Thus, for MSME operators, investing in service quality is a psychological pathway that fosters engagement—operating through the mediating mechanism of purchase interest—to generate solid, rather than merely impulsive, sales conversions.

5. Concluding Remarks and Recommendation

This study originated from the phenomenon of high digital promotional reach among the fashion MSMEs at Toko Baju Negeri Belanja, which was not directly proportional to actual sales conversions. Through explanatory quantitative analysis using PLS-SEM with 97 respondents, this study successfully answered the research questions and concluded that there are two distinct decision-making pathways. First, digital marketing strategies were found to drive a direct, impulsive transactional pathway toward purchase decisions without requiring purchase intent as an intermediary. Second, service quality does not directly trigger purchases but operates through a psychological route, with purchase interest serving as a full mediator leading to the transaction. Theoretically, this finding is novel in resolving inconsistencies in direct effects observed in the previous literature. As a managerial implication, SME operators are advised to adopt a dual strategy: continuing to intensify aggressive digital marketing to pursue rapid conversion volumes, while simultaneously improving responsiveness and empathy in customer service to build engagement and nurture purchase interest among hesitant consumers.

Although this study presents important findings, it is not without several limitations, including a relatively small sample size and a scope focused solely on a single SME entity in the fashion sector; consequently, the generalizability of the results may be limited to similar industry contexts. Furthermore, this structural model does not yet account for other determinants of consumer behavior prevalent in the digital age. Given these limitations, future research is encouraged to expand the sample scope across various sectors of the creative industry and compare effectiveness across different social media platforms—such as TikTok and Instagram. Future researchers are also strongly encouraged to integrate additional relevant variables, such as perceived price, brand trust, or e-WOM, to develop a more comprehensive theoretical framework for consumer behavior.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve

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clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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Corresponding author:

Nining Farniati can be contacted at: niningfarniati123@gmail.com