AFRICAN JOURNAL OF HOSPITALITY, TOURISM AND LEISURE
2026, Vol. 15, No. 2, pp. 349-366
https://doi.org/10.46222/ajhtl.19770720.744

AJHTL
OPEN ACCESS

Research article

Trust, social influence, and sustainability strategies as drivers of repurchase intention in digital hospitality and tourism markets

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ABSTRACT

This study examines economic behaviour in digital markets by investigating how digital commerce mechanisms and sustainability-oriented strategies shape consumer repurchase intention through trust formation and social influence. Despite the rapid expansion of digital platforms and payment systems, their ability to generate sustained consumer demand remains inconsistent, revealing a critical gap between technological adoption and behavioural outcomes. This study addresses this gap by developing an integrated framework in which trust and social influence function as key transmission mechanisms linking digital infrastructure and sustainability signals to repeat purchase behaviour. A quantitative cross-sectional design was employed using data from 385 consumers with prior digital purchasing experience. The data were analyzed using partial least squares structural equation modelling (PLS-SEM) to estimate both direct and indirect effects. The results indicate that trust exerts the strongest positive influence on repurchase intention ($\beta = 0.484$), followed by social influence ($\beta = 0.300$) and sustainability-oriented strategies ($\beta = 0.145$). In contrast, digital payment systems ($\beta = -0.077$) and platform-based interactions ($\beta = 0.068$) do not demonstrate significant direct effects on repurchase intention, but operate indirectly through trust and social influence. The structural model shows strong explanatory power, with repurchase intention ($R^2 = 0.788$), trust ($R^2 = 0.758$), and social influence ($R^2 = 0.726$), indicating substantial predictive capability. These findings demonstrate that economic behaviour in digital markets is fundamentally relational and socially embedded, rather than driven by technological functionality alone. The study contributes to the economic behaviour and digital economy literature by revealing that digital market efficiency must be transformed into trust-based relational capital and socially reinforced value perceptions to generate sustained consumer demand. Practically, the results suggest that firms should prioritize integrated strategies combining digital infrastructure, sustainability orientation, and trust-building mechanisms to enhance long-term market performance.

KEYWORDS

Social commerce platforms; sustainable marketing strategy; digital payment; word of mouth; customer trust; repurchase intention

Introduction

Over the past decade, rapid digital transformation has become an increasingly important driver of change in consumer behavior and business practices, particularly within tourism-oriented small and medium-sized enterprises (MSMEs) (Kotler et al., 2021; Xiong & Zhang, 2024). Recent developments in digital technologies have reshaped how consumers search for information, evaluate offerings, interact with sellers, and make repurchase decisions, especially through social commerce platforms and digital payment systems (Busalim et al., 2021; A. Kumar et al., 2019). In emerging tourism economies, digitalization is no longer perceived merely as a transactional tool, but rather as a strategic mechanism that influences relationship building, trust formation, and long-term consumer loyalty (Leonidou et al., 2013; Tariq & Hassan, 2023). In Indonesia, the accelerated integration of digital technologies into tourism MSMEs has been driven by rising internet penetration, widespread smartphone usage, and growing consumer acceptance of online transactions

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HOW TO CITE: Simarmata, H.M.P., Lie, D. & Toni, N. (2026). Trust, social influence, and sustainability strategies as drivers of repurchase intention in digital hospitality and tourism markets. African Journal of Hospitality, Tourism and Leisure, 15(2), 349-366.
https://doi.org/10.46222/ajhtl.19770720.744

ISSN: 2223-814X (Online) | © 2026 AJHTL

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(K. Pramudito et al., 2023; Kotler et al., 2021). Tourism destinations such as the Lake Toba area represent a distinctive consumption context, where cultural heritage, local identity, and experiential value intersect with digitally mediated marketing and purchasing behaviors (Xiong & Zhang, 2024). MSMEs operating in this region increasingly depend on social commerce platforms to promote products, engage consumers, and stimulate post-purchase interactions, particularly through user-generated content and electronic word of mouth (Al-Adwan et al., 2022; Busalim et al., 2021). Social commerce platforms integrate social interaction with commercial functionality, enabling consumers to exchange information, provide feedback, and develop trust-based relationships within digital communities (Hussain et al., 2021; Yahia et al., 2018). Prior studies have shown that interactivity, social recommendations, and perceived value embedded in social commerce environments significantly influence consumer attitudes and behavioral intentions (Busalim et al., 2021; A. Kumar et al., 2019). However, empirical evidence remains inconclusive regarding their ability to directly generate repeat purchase behavior, particularly when relational mechanisms such as trust and social validation are weak or underdeveloped (Martensen & Mouritsen, 2016). This inconsistency suggests that platform features alone may be insufficient to sustain long-term consumer loyalty. Alongside digital platforms, sustainable marketing strategy has emerged as a central issue in tourism-related markets, reflecting growing consumer concern for economic, social, and environmental responsibility (Elkington, 1997; Sheth & Parvatiyar, 2021). Sustainable marketing strategy emphasizes the integration of long-term economic viability, social responsibility, and environmental stewardship, consistent with the Triple Bottom Line framework (Elkington, 1997; Leonidou et al., 2013). In tourism MSMEs, sustainability-oriented communication has been associated with enhanced brand credibility, stronger customer trust, and increased positive word of mouth, which are essential for fostering repeat purchasing behavior (Tariq & Hassan, 2023). Increasingly, consumers interpret sustainability not merely as a corporate attribute but as a moral and social signal that influences long-term purchasing decisions (Kotler et al., 2021; Pardede & Aprianingsih, 2023). Nevertheless, the effectiveness of sustainable marketing strategy remains highly contingent on perceived authenticity and consistency (Linh & Huyen, 2025; Yuan & Peluso, 2021). Symbolic or superficial sustainability initiatives may fail to generate trust and can even erode consumer confidence when perceived as opportunistic branding efforts. This tension highlights the need to examine sustainability not only as a direct antecedent of repurchase intention, but also through relational and social transmission mechanisms, particularly customer trust and word of mouth (García-Mainar & Montuenga-Gómez, 2020; Lin et al., 2022).

In parallel, the adoption of digital payment systems has transformed transactional experiences in tourism MSMEs by enhancing convenience, speed, and perceived security (K. Pramudito et al., 2023; Kwabena et al., 2019). Digital payment technologies, including e-wallets and QR-based systems, reduce transaction friction and improve service evaluations, thereby theoretically supporting repeat purchase behavior (Allen et al., 2022; Singh, 2019). However, empirical findings regarding their direct impact on repurchase intention remain mixed, as concerns related to data security, transaction costs, and trust persist among certain consumer segments (Allen et al., 2022). These findings indicate that digital payment may function more effectively as a trust-building infrastructure rather than as a direct loyalty driver. Prior research increasingly recognizes word of mouth (WOM) as a dominant social influence mechanism in digital tourism markets, particularly in community-based and culturally embedded destinations such as Lake Toba (Cheung & Thadani, 2012a; Rahaman et al., 2022). Electronic WOM reduces perceived risk, strengthens trust, and provides social validation by allowing consumers to rely on peer experiences rather than firm-generated communication (Bueno & Gallego, 2021; Yuan & Peluso, 2021). Empirical studies demonstrate that tourism MSME consumers place greater emphasis on experiential narratives and peer reviews than on formal promotional messages (Martensen & Mouritsen, 2016; Rahaman et al., 2022).Customer trust remains a foundational construct in sustaining long-term buyer–seller relationships in digital commerce environments (Gefen et al., 2003; Hellier et al., 2003). Trust reflects consumers' perceptions of integrity, reliability, and competence, which are particularly critical in online contexts characterized by information asymmetry and limited physical interaction (Hollebeek, 2019; Singh, 2019). In tourism MSMEs, trust mediates the conversion of transactional satisfaction into relational commitment, thereby increasing the likelihood of repeat purchasing behavior (Al-Adwan et al., 2022; Lin et al., 2022).Despite extensive research on digital marketing, social commerce, sustainability, and payment systems, existing studies often examine these constructs in isolation or focus predominantly on initial purchase intention rather than repurchase intention (Hellier et al., 2003; Hermansyah, 2024). Moreover, limited empirical attention has been given to the simultaneous interaction of social commerce platforms, sustainable marketing strategy, and digital payment through word of mouth and customer trust, particularly within tourism MSMEs operating in culturally embedded destinations (Xiong & Zhang, 2024; Yuan & Peluso, 2021).To address this research gap, the present study develops and tests an integrated framework that positions word of mouth and customer trust as key mediating mechanisms linking digital and sustainability-driven strategies to repurchase intention among tourism MSMEs in the Lake Toba area. By focusing on repurchase intention rather than one-time

transactions, this study extends prior literature and provides empirical evidence on how digital platforms, sustainable marketing, and relational trust jointly shape long-term consumer loyalty in emerging tourism economies (Kotler et al., 2021; Leonidou et al., 2013; Tariq & Hassan, 2023).

Literature review

Theoretical foundation and conceptual framework

This study is grounded in the logic that repurchase intention in tourism MSME markets is a multi-mechanism outcome rather than the result of a single functional trigger. Specifically, repurchase intention emerges from the interaction between digital infrastructure, platform-mediated social influence, and value-laden sustainability signals that are interpreted through trust formation and community communication (Elkington, 1997; Kotler et al., 2021). Numerous studies have argued that in digitally mediated tourism consumption, consumers repeatedly evaluate whether an MSME is credible, consistent, and socially endorsed before deciding to repurchase, particularly when products are experiential, locally embedded, and purchased outside routine contexts (Gefen et al., 2003; Hellier et al., 2003). The Lake Toba tourism setting strengthens this relational logic because purchase decisions are shaped by destination experience, cultural authenticity, and peer validation in addition to price and product features (Xiong & Zhang, 2024). Accordingly, the conceptual framework integrates Social Commerce Platforms (SCP), Sustainable Marketing Strategy (SMS), and Digital Payment (DP) as exogenous drivers, while positioning Customer Trust (CT) and Word of Mouth (WOM) as relational and social transmission mechanisms that translate digital and sustainability efforts into repurchase intention (Cheung & Thadani, 2012a; Lin et al., 2022).At the theoretical level, the framework is aligned with two complementary lenses: (1) sustainability value logic and (2) relationship-based marketing mechanisms. The Triple Bottom Line (TBL) provides a macro-foundation explaining why sustainability signals matter when tourists evaluate local MSMEs through economic, social, and environmental lenses (Elkington, 1997; Elkington & Rowlands, 1999; Sheth & Parvatiyar, 2021). At the same time, relationship-based marketing highlights that loyalty is created through long-term bonding, perceived ethical congruence, and credibility reinforcement within social systems (Leonidou et al., 2013; Tariq & Hassan, 2023). However, there has been relatively little literature that simultaneously connects TBL-driven sustainability signals with platform-based influence processes in tourism MSMEs, even though digital environments intensify peer influence and information adoption, making WOM and trust central to continuance behavior (Cheung & Thadani, 2012a; Rahaman et al., 2022). This dual foundation—sustainability value logic plus digital relational mechanisms—clarifies an important theoretical inconsistency: some digital variables may fail to exert direct effects unless they are converted into trust and WOM outcomes (Martensen & Mouritsen, 2016; Wu, 2020). This synthesis supports the 11 hypotheses tested in this study and explains why "technology availability" is not equivalent to "loyalty generation."

Customer trust and repurchase intention

Customer trust refers to consumers' belief that a seller is reliable, honest, competent, and able to deliver products and services consistent with promised expectations in an environment characterized by uncertainty (Gefen et al., 2003; Hellier et al., 2003). In digital commerce settings, trust is not merely an attitude; it is a risk-reduction mechanism enabling consumers to transact when they cannot physically inspect products or directly verify sellers (Gefen et al., 2003; Wu, 2020). Trust is particularly critical for tourism MSMEs because their products are frequently tied to authenticity cues, local narratives, and experiential value that are difficult to confirm prior to purchase (Xiong & Zhang, 2024). In such contexts, trust becomes a psychological bridge that supports consumers' willingness to re-engage after an initial purchase, thereby strengthening repurchase intention (Hellier et al., 2003; Lin et al., 2022).Theoretically, trust stabilizes buyer–seller relationships by reinforcing perceived integrity and benevolence under information asymmetry (Gefen et al., 2003; Rahaman et al., 2022). Empirically, the trust–repurchase link has been consistently supported because trusted sellers are associated with lower perceived risk, stronger satisfaction reinforcement, and higher commitment to repeated buying (Hellier et al., 2003; Lin et al., 2022). In social commerce environments, trust is also reinforced through platform credibility cues such as ratings, reviews, and interactive responsiveness, which validate seller reliability (Al-Adwan et al., 2022; Al-Adwan & Kokash, 2019; V. Kumar & Pansari, 2016). Nevertheless, a key limitation in prior work is that trust is sometimes treated as a direct outcome of platform presence, whereas in practice it depends on perceived transparency and consistency over repeated interactions (Martensen & Mouritsen, 2016; Wu, 2020). Therefore, customer trust is conceptualized as a direct predictor of repurchase intention and a central converting mechanism through which SCP, DP, and SMS influence loyalty outcomes (Gefen et al., 2003; Lin et al., 2022).

H1. Customer Trust positively influences Repurchase Intention

Digital payment and repurchase intention

Digital payment refers to electronic transaction systems enabling consumers to complete purchases without cash using e-wallets, QR-based payment, cards, and mobile banking (K. Pramudito et al., 2023; Kwabena et al., 2019). Numerous studies have argued that digital payment enhances transactional efficiency by reducing time costs, simplifying checkout procedures, and improving perceived convenience (Allen et al., 2022; Kwabena et al., 2019). In tourism MSMEs, payment digitalization is particularly relevant because tourists prefer fast and secure transactions under mobility and time constraints (K. Pramudito et al., 2023; Singh, 2019). The availability of seamless payment options can strengthen service evaluation by minimizing friction and improving transaction experience, which theoretically supports repurchase intention (Allen et al., 2022; Singh, 2019).Digital payment can also operate as a signal of seller professionalism and operational readiness, improving reliability perceptions and reducing transaction risk (Gefen et al., 2003; Singh, 2019). Empirical studies suggest payment convenience, security assurance, and ease of use are associated with satisfaction and continuance intention (Allen et al., 2022; K. Pramudito et al., 2023). However, the research to date has tended to show mixed effects on repurchase intention because loyalty is often driven by broader relational and social mechanisms beyond transaction convenience (Rahaman et al., 2022; Wu, 2020). One question that needs to be asked, however, is whether tourists perceive digital payment as a hygiene factor (common across sellers) rather than a differentiator, which can weaken its direct impact (K. Pramudito et al., 2023; Kwabena et al., 2019). In addition, privacy and perceived security concerns may reduce psychological comfort among risk-sensitive consumers (Allen et al., 2022; Wu, 2020). Therefore, based on efficiency and perceived risk-reduction logic, this study proposes a positive relationship between digital payment and repurchase intention, while recognizing that its strongest pathway may operate indirectly via trust and WOM (Allen et al., 2022; Kwabena et al., 2019).

H2. Digital Payment positively influences Repurchase Intention

Social commerce platforms and repurchase intention

Social commerce platforms (SCP) are digital environments integrating social interaction and commercial transactions, enabling consumers to communicate, exchange experiences, provide feedback, and participate in marketplace communities (Busalim et al., 2021; Yahia et al., 2018). By embedding social features into purchasing, SCP transforms consumption from a purely transactional process into a socially embedded experience where value is co-created through interaction, peer endorsement, and collective evaluation (Busalim et al., 2021; de Oliveira Santini et al., 2020). In tourism MSMEs, SCP is particularly influential because tourism consumption is shaped by experiential narratives, visual storytelling, social validation, and community recommendations (Xiong & Zhang, 2024). Interactivity, social recommendation tools, user-generated reviews, and real-time feedback strengthen engagement and perceived connection with MSMEs, supporting ongoing purchase relationships (Al-Adwan et al., 2022; A. Kumar et al., 2019).From a theoretical perspective, SCP should strengthen repurchase intention by reducing information asymmetry, increasing perceived value, and fostering relational closeness (Busalim et al., 2021; Yahia et al., 2018). Empirical work suggests social engagement and trust-enhancing interactions on SCP are associated with continuance intention and repurchase behavior (Al-Adwan et al., 2022; Hussain et al., 2021). However, there is inconsistency with this argument, given that SCP effectiveness depends on content quality, platform governance, and users' relational orientation (Selem et al., 2023; Wu, 2020). Issues such as information overload, privacy concerns, and digital fatigue may weaken engagement, and the existing research often fails to distinguish "platform intensity" from "platform credibility." When SCP is managed through authentic interaction and consistent responsiveness, its contribution to repeat purchasing becomes more salient (Babić Rosario et al., 2016; Fernandes & Oliveira, 2024). Therefore, grounded in social influence and digital relationship marketing, SCP is positioned as a positive antecedent of repurchase intention, while acknowledging that its effect may be amplified through trust and WOM mechanisms (Al-Adwan et al., 2022; Busalim et al., 2021).

H3. Social Commerce Platforms positively influences Repurchase Intention

Sustainable marketing strategy and repurchase intention

Sustainable marketing strategy (SMS) is a strategic orientation integrating ethical, social, economic, and environmental principles into marketing decisions to build long-term consumer relationships and sustainable outcomes (Elkington, 1997; Sheth & Parvatiyar, 2021). SMS extends beyond promotion by embedding sustainability into product development, communication, stakeholder engagement, and responsible market conduct (Leonidou et al., 2013; Lim, 2016). Within tourism MSMEs, sustainability is salient because

destinations are environmentally and culturally sensitive, making tourists more attentive to ecological impact, ethical conduct, and community value creation (Kotler et al., 2021). When MSMEs communicate sustainability credibly—through environmental concern, social responsibility, ethical conduct, and stakeholder engagement—consumers may perceive stronger legitimacy and moral alignment (Gordon et al., 2011; Lim, 2016). Empirical evidence indicates sustainability signals enhance loyalty and repurchase intention by strengthening perceived value and ethical credibility (Lin et al., 2022). However, a key problem with this argument is that sustainability messaging may be discounted when perceived as symbolic or opportunistic, generating skepticism rather than loyalty (Le et al., 2023). Thus, SMS is positioned as a direct driver of repurchase intention and as a value signal whose impact should be stronger when translated through trust and WOM (Leonidou et al., 2013; Lin et al., 2022).

H4. Sustainable Marketing Strategy positively influences Repurchase Intention

Word of mouth and repurchase intention

Word of mouth (WOM) refers to interpersonal communication about experiences, evaluations, and recommendations, which becomes especially powerful as electronic WOM in digital environments (Cheung & Thadani, 2012a; Rahaman et al., 2022). WOM reduces uncertainty and accelerates decision-making through peer credibility under information constraints (Bueno & Gallego, 2021; Yuan & Peluso, 2021). In tourism MSMEs, WOM often becomes decisive because tourists prioritize social proof, experiential narratives, and perceived authenticity (Martensen & Mouritsen, 2016; Xiong & Zhang, 2024). WOM therefore influences repurchase intention by reinforcing expectations and commitment through shared positive experiences, while also functioning as an external credibility signal strengthening trust (Cheung & Thadani, 2012a; Hellier et al., 2003). Accordingly, WOM is modeled as a direct predictor of repurchase intention and as a mediator converting SCP, DP, and SMS signals into repeat purchase behavior (Cheung & Thadani, 2012a; Lin et al., 2022).

H5. Word of Mouth positively influences Repurchase Intention

Mediation logic

Sustainable marketing initiatives can stimulate positive WOM when perceived as authentic and aligned with ethical/community values, particularly among tourists who share sustainability narratives for social and moral significance (Cheung & Thadani, 2012a; R.V. & Varshney, 2022). Yet, symbolic sustainability may trigger skepticism, weakening the mediated pathway (Vu Khanh et al., 2023). Digital payment experiences may generate trust and WOM by signaling safety and professionalism, but their direct loyalty impact may be limited when payments are viewed as standard infrastructure rather than differentiators (Allen et al., 2022; Kwabena et al., 2019). Similarly, SCP is structurally designed to stimulate WOM and trust via reviews, feedback, and social endorsement, but credibility and governance conditions determine whether these mechanisms translate into repurchase intention (Busalim et al., 2021; Selem et al., 2023). Collectively, these arguments justify the mediation hypotheses:

H6–H11. WOM and CT mediate the relationships between SMS/DP/SCP and RI

Conceptual framework

Based on the synthesis above, the proposed framework positions Repurchase Intention (RI) as the main outcome, driven by SCP, SMS, and DP, while explicitly incorporating CT and WOM as dual mediators. The key theoretical contribution lies in explaining why digitalization and sustainability signals may not yield direct loyalty effects unless converted into relational assurance (trust) and social validation (WOM). This integrated model reflects a realistic tourism MSME environment in which repeat purchasing depends on: (1) platform-driven credibility and interaction; (2) sustainability authenticity and ethical legitimacy; and (3) payment reliability as risk-reduction support. Consequently, the model tests 11 structural paths: five direct effects (H1–H5) and six mediation effects (H6–H11), providing a comprehensive explanation of how digital commerce and sustainability strategies jointly shape repurchase intention in tourism MSMEs around Lake Toba.

Methodology

This study employed a quantitative explanatory research design to examine the causal relationships among social commerce platforms, sustainable marketing strategy, digital payment, word of mouth, customer trust, and repurchase intention in tourism micro, small, and medium enterprises (MSMEs). A quantitative

approach was adopted as it enables empirical testing of both direct and indirect relationships among multiple constructs within an integrated framework, particularly through structural equation modeling (Hair et al., 2021; Sarstedt & Cheah, 2019). The study was conducted in the Lake Toba tourism area, Indonesia, a priority destination where tourism MSMEs actively adopt digital platforms, providing a relevant context to investigate the interaction between technological adoption and relational mechanisms influencing consumer behavior (Kotler et al., 2021; Rahaman et al., 2022; Xiong & Zhang, 2024) The target population consisted of consumers who had purchased products from tourism MSMEs in the Lake Toba area and had experience using social commerce platforms and digital payment systems. Since the population size was unknown, the sample size was determined using the Cochran formula with a 5% margin of error, resulting in a minimum requirement of 385 respondents. Data were collected באמצעות an online questionnaire distributed via Google Forms through digital channels such as WhatsApp and social media to ensure broad and efficient reach (Evans & Mathur, 2018). A purposive sampling technique was applied, with inclusion criteria requiring respondents to have made at least two purchases within the past six months, possess experience with social commerce and digital payment systems, and be at least 17 years old (Hair et al., 2021; Malhotra et al., 2017). To enhance data quality, screening questions were implemented, and responses were evaluated based on completion time, engagement level, and duplication patterns (Podsakoff et al., 2003; Meade & Craig, 2012; Evans & Mathur, 2018). After data cleaning, 385 valid responses were retained, which is considered adequate for PLS-SEM analysis involving complex models (Hair et al., 2021; Henseler et al., 2016).The research instrument was developed using validated measurement scales from prior studies on social commerce, sustainable marketing, digital payment, word of mouth, trust, and repurchase intention (Churchill Jr, 1979; Hair et al., 2021). The items were adapted to the tourism MSME context while maintaining conceptual equivalence (Malhotra et al., 2017). Six constructs were measured: social commerce platforms (SCP), sustainable marketing strategy (SMS), digital payment (DP), word of mouth (WOM), customer trust (CT), and repurchase intention (RI). Each construct was operationalized using multiple indicators reflecting key dimensions such as social interaction, sustainability practices, technological convenience, peer communication, trustworthiness, and customer loyalty (Busalim et al., 2021; Yahia et al., 2018; Elkington, 1997; Leonidou et al., 2013; Kotler et al., 2021; Kwabena et al., 2019; Allen et al., 2022; Pramudito et al., 2023; Cheung & Thadani, 2012; Rahaman et al., 2022; Gefen et al., 2003; Hellier et al., 2003; Lin et al., 2022). All items were measured using a five-point Likert scale ranging from strongly disagree to strongly agree, ensuring clarity and statistical robustness (Hair et al., 2021; Sarstedt & Cheah, 2019). A pre-test was conducted to ensure clarity and contextual suitability of the questionnaire (Churchill Jr, 1979) Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. This method was selected due to its suitability for complex models with multiple constructs and mediation effects, as well as its robustness to non-normal data distributions (Hair et al., 2021; Ringle et al., 2012). The analysis followed a two-stage approach involving the evaluation of the measurement model and the structural model. The measurement model was assessed through indicator reliability, internal consistency, convergent validity, and discriminant validity using outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), and the Fornell–Larcker and HTMT criteria (Fornell & Larcker, 1981; Henseler et al., 2016). The structural model was evaluated using path coefficients, t-statistics, p-values, and coefficients of determination (R^2), with significance testing conducted באמצעות bootstrapping procedures (Hair et al., 2021; Sarstedt & Cheah, 2019). Mediation effects were examined through indirect path analysis following established SEM procedures (Preacher & Hayes, 2008). Control variables such as age, gender, and purchase frequency were included to provide contextual insights into respondent characteristics (Malhotra et al., 2017). Ethical considerations were maintained throughout the study, including voluntary participation, informed consent, anonymity, and data confidentiality (Israel & Hay, 2006; Podsakoff et al., 2003).

Results

Characteristics respondent

This section presents the demographic characteristics of the 385 valid respondents who participated in this study. Data were collected through an online questionnaire administered via Google Forms and represent the profile of consumers aligned with the tourism MSME digital purchasing context. Respondents were classified by gender, age group, education level, occupation, and monthly income, and Table 1 provides a consolidated summary of the distribution.The results show that the majority of respondents were female (62.9%), while male respondents accounted for 37.1% of the total sample. This pattern indicates greater female representation, which is commonly reported in survey-based consumer studies, particularly those examining digital engagement and purchasing-related behaviors (Evans & Mathur, 2018; Malhotra et al., 2017). Prior evidence also suggests that women often exhibit higher responsiveness to questionnaire participation, especially in consumption contexts involving interaction and experiential evaluation (Kotler

et al., 2021).In terms of age, the sample was dominated by respondents aged 21–30 years (59.5%), followed by 31–40 years (11.7%), 41–50 years (2.5%), and above 50 years (0.5%). This distribution indicates a young adult concentration, a segment typically associated with higher digital familiarity and platform usage intensity, which is relevant for research focusing on social commerce and online payment experiences. The strong presence of this group suggests that the study captured perceptions from respondents who are more adaptive to digitally mediated transactions and online interaction environments (Evans & Mathur, 2018).

Regarding education level, most respondents reported senior high school completion (SMA/SMK: 73.3%). Respondents holding a bachelor's degree (13.7%) and diploma-level education (9.3%) constituted a moderate proportion, while postgraduate respondents (2.6%) and junior high school respondents (0.5%) were limited. Overall, this profile suggests that the respondents largely represented basic-to-intermediate educational attainment, which is consistent with the structure of many working-age consumer samples in emerging-market survey settings (Malhotra et al., 2017). This composition also implies that the dataset reflects mainstream consumer segments, not solely highly educated groups, which supports broader interpretability of the findings.From an occupational perspective, students formed the largest group (40.7%), followed by private-sector employees (33.8%). Other categories included civil servants (5.7%), freelancers (2.6%), entrepreneurs (2.4%), homemakers (0.7%), and respondents categorized as others (5.7%). This structure indicates that the sample includes both early-stage career individuals and economically active consumers, which strengthens coverage across purchasing motivations, budget constraints, and platform usage patterns. The dominance of students is also plausible in online distribution contexts, where digitally active groups are more reachable through social channels (Evans & Mathur, 2018; Malhotra et al., 2017).The income distribution shows that < IDR 1 million per month accounted for 31.2%, followed by IDR 1–3 million (22.4%), IDR 3–5 million (16.9%), IDR 5–10 million (14.7%), and > IDR 10 million (6.4%). This pattern suggests that most respondents were concentrated in the low-to-middle income segment, which is particularly relevant when interpreting repurchase intention, because purchasing repetition is often shaped by budget sensitivity, perceived value, and risk evaluation in digital contexts. In summary, the respondent profile indicates a sample dominated by young, digitally familiar consumers, with educational and income distributions that reflect typical consumer structures relevant to tourism MSME products marketed through digital channels (Kotler & Armstrong, 2010; Malhotra et al., 2017).

Table 1. Characteristics of respondents

Category	Sub-category	n	%
Gender	Male	143	37.1%
Age	Female	242	62.9%
	21–30 years	239	59.5%
	31–40 years	47	11.7%
	41–50 years	10	2.5%
	>50 years	2	0.5%
Education level	Junior high school or equivalent	2	0.5%
	Senior high school (SMA/SMK)	284	73.3%
	Diploma (D1–D3)	36	9.3%
	Bachelor's degree (S1)	53	13.7%
	Master's/Doctoral degree (S2/S3)	10	2.6%
Occupation	Students	171	40.7%
	Private-sector employees	142	33.8%
	Civil servants	24	5.7%
	Others	24	5.7%
	Freelancers	11	2.6%
	Entrepreneurs	10	2.4%
	Homemakers	3	0.7%
Monthly income	< IDR 1 million	131	31.2%
	IDR 1–3 million	94	22.4%
	IDR 3–5 million	71	16.9%
	IDR 5–10 million	62	14.7%
	> IDR 10 million	27	6.4%

Descriptive statistics

Social commerce platforms

This subsection presents the descriptive statistics of the Social Commerce Platforms (SCP) variable based on responses from 385 respondents. The analysis summarizes respondents' evaluations of social commerce features, particularly those related to interaction quality, usability, engagement, and perceived platform effectiveness, as reported in Table 2. As shown in Table 3, all SCP indicators fall within the "Good" category, with mean values ranging from 3.670 to 4.179 and an overall average mean of 3.88. These results indicate that respondents generally perceived social commerce platforms used by tourism MSMEs as functionally adequate and positively evaluated across multiple dimensions of interaction and experience. The highest mean score was recorded for SCP4 (Mean = 4.179), reflecting strong agreement with items related to social recommendation and engagement, which represent prominent characteristics of social commerce environments. Several other indicators also demonstrate relatively high mean values, including SCP8 (Mean = 4.034) and SCP13 (Mean = 3.966), suggesting favorable perceptions of perceived benefits, comfort, and ease of interaction when using social commerce platforms. These indicators contribute to the consistently

positive overall evaluation of SCP and indicate that respondents recognized the practical and experiential value offered by such platforms in the tourism MSME context. Conversely, SCP9 (Mean = 3.675) and SCP14 (Mean = 3.670) exhibit the lowest mean scores among the indicators, although both remain within the "Good" category. This pattern suggests relatively lower agreement on aspects related to product authenticity cues and emotional attachment, pointing to dimensions where respondent perceptions were less strong but not negative. These lower means reflect variation in user experience rather than dissatisfaction, consistent with the overall positive assessment of the SCP construct.The standard deviation values range from 0.770 to 0.908, indicating moderate response variability across indicators. Higher dispersion is observed for SCP2 (SD = 0.907) and SCP14 (SD = 0.908), suggesting differences in respondents' familiarity, frequency of use, or subjective experience with specific interactive and emotional features of social commerce platforms. Overall, the descriptive results confirm that respondents evaluated social commerce platforms positively, with consistent mean scores and acceptable variability, providing a solid descriptive foundation for subsequent structural model analysis.

Table 3. Descriptive statistics of social commerce platforms

Variable	Indicator	Mean	Category	Std. Dev
Social Commerce Platforms	SCP1	3.953	Good	0.795
	SCP2	3.829	Good	0.907
	SCP3	4.210	Very Good	0.819
	SCP4	4.179	Good	0.774
	SCP5	3.792	Good	0.873
	SCP6	3.894	Good	0.791
	SCP7	3.914	Good	0.806
	SCP8	4.034	Good	0.784
	SCP9	3.675	Good	0.874
	SCP10	3.810	Good	0.861
	SCP11	3.901	Good	0.770
	SCP12	3.844	Good	0.771
	SCP13	3.966	Good	0.784
	SCP14	3.670	Good	0.908
Average		3.905	Good	—

Sustainable marketing strategy

This subsection presents the descriptive statistics of the Sustainable Marketing Strategy (SMS) variable, which captures respondents' perceptions of how tourism MSMEs integrate environmental responsibility, social concern, ethical communication, and long-term value orientation into their marketing activities. The results summarized in Table 4 reflect respondents' overall evaluations of sustainability-oriented marketing practices.As reported in Table 4, all SMS indicators are classified in the "Good" category, with mean values ranging from 3.727 to 4.060 and an overall average mean of 3.88. These figures indicate that respondents generally perceived sustainable marketing practices as positively implemented and clearly communicated by tourism MSMEs. The highest mean score was observed for SMS5 (Mean = 4.060), suggesting strong respondent agreement regarding the long-term orientation and professional management of MSME marketing activities.Several indicators also recorded relatively high mean values, including SMS12 (Mean = 4.016) and SMS6 (Mean = 3.971), reflecting favorable perceptions of customer involvement and consistent sustainability messaging. These results suggest that respondents recognized sustainability not merely as symbolic messaging but as an embedded component of marketing strategy, manifested through transparency, innovation, and responsiveness to customer input.In contrast, indicators such as SMS1 (Mean = 3.727) and SMS2 (Mean = 3.738) recorded comparatively lower mean values, although they remained within the "Good" category. This pattern indicates variation in respondents' perceptions regarding environmental materials and production considerations, rather than negative evaluations. Such variation suggests differences in individual awareness or exposure to specific sustainability practices across MSMEs.The standard deviation values range from 0.752 to 0.863, indicating moderate variability in respondent evaluations. Higher dispersion is observed for SMS8 (SD = 0.863), suggesting heterogeneity in how respondents perceived advertising transparency and non-manipulative communication. Overall, the descriptive results demonstrate that sustainable marketing strategies were consistently and positively evaluated, providing empirical support for their relevance as a core strategic dimension in tourism MSMEs and forming a robust basis for subsequent structural analysis.

Table 4. Descriptive statistics sustainable marketing strategy

Variable	Indicator	Mean	Category	Std. Dev
Sustainable marketing strategy	SMS1	3.727	Good	0.841
	SMS2	3.738	Good	0.851
	SMS3	3.803	Good	0.857
	SMS4	3.894	Good	0.816
	SMS5	4.060	Good	0.752
	SMS6	3.971	Good	0.794
	SMS7	3.862	Good	0.831
	SMS8	3.766	Good	0.863
	SMS9	3.852	Good	0.810
	SMS10	3.922	Good	0.792
	SMS11	3.899	Good	0.811

	SMS12	4.016	Good	0.796
Average		3.88	Good	—

Digital Payment

This subsection reports the descriptive statistics of the Digital Payment (DP) variable, which reflects respondents' perceptions of convenience, efficiency, security, and reliability of digital payment systems used in tourism MSME transactions. The results summarized in Table 5 provide an overview of how respondents evaluated the role of digital payment in supporting their purchasing activities.As presented in Table 5, the Digital Payment variable received a high overall evaluation, with an average mean score of 4.18, indicating a strong and favorable perception among respondents. The highest mean scores were recorded for DP2 (Mean = 4.348) and DP1 (Mean = 4.335), both classified in the "Very Good" category, suggesting that respondents perceived digital payment systems as highly efficient, practical, and easy to use. These findings highlight the central role of transactional speed and usability in shaping positive user experiences.Other indicators also demonstrated strong evaluations, including DP3 (Mean = 4.286) and DP4 (Mean = 4.260), reinforcing the perception that digital payment systems effectively reduce transaction friction and support seamless purchasing processes. These results indicate that respondents widely accepted digital payment as a reliable transactional infrastructure within the tourism MSME context.The remaining indicators fall within the "Good" category, with mean values ranging from 3.984 to 4.190, reflecting consistent satisfaction across dimensions such as security, accessibility, cost efficiency, and compatibility with user habits. In particular, indicators related to data protection and transaction fees exhibit slightly lower mean scores, suggesting areas where user confidence may vary depending on prior experience or perceived risk. Standard deviation values range from 0.738 to 0.847, indicating moderate response variability. Higher dispersion is observed for DP6 (SD = 0.847) and DP10 (SD = 0.828), suggesting heterogeneity in respondents' perceptions of data security and cost-related considerations. Overall, the descriptive results demonstrate that digital payment systems are strongly perceived as functional and supportive tools, providing a robust technological foundation for online transactions, although their effectiveness may depend on complementary relational and trust-based mechanisms examined in subsequent analyses.

Table 5. Descriptive statistics of digital payment

Variable	Indicator	Mean	Category	Std. Dev
Digital Payment	DP1	4.335	Very Good	0.738
	DP2	4.348	Very Good	0.758
	DP3	4.286	Very Good	0.816
	DP4	4.260	Very Good	0.799
	DP5	4.094	Good	0.810
	DP6	3.984	Good	0.847
	DP7	4.062	Good	0.810
	DP8	4.190	Good	0.785
	DP9	4.078	Good	0.802
	DP10	4.145	Good	0.828
Average		4.18	Good	—

Word of Mouth (WOM)

This subsection presents the descriptive statistics of the Word of Mouth (WOM) variable, which reflects respondents' tendencies to share experiences, express opinions, and provide recommendations regarding tourism MSME products. The results summarized in Table 6 illustrate the overall intensity and consistency of WOM behavior within the study sample.As shown in Table 6, all WOM indicators are classified in the "Good" category, with mean values ranging from 3.792 to 4.135 and an overall average mean of 3.94. These results indicate a generally positive level of word-of-mouth engagement, suggesting that respondents were actively involved in informal communication related to their consumption experiences. The highest mean scores were recorded for WOM12 (Mean = 4.135) and WOM10 (Mean = 4.112), highlighting respondents' strong tendency to rely on peer experiences and share recommendations rather than depending solely on firm-generated information.Several indicators also demonstrated relatively high mean values, including WOM8 (Mean = 4.044) and WOM7 (Mean = 4.005), reinforcing the role of WOM as a credible and influential communication mechanism in shaping consumer perceptions. These findings suggest that respondents not only consumed WOM information but were also willing to actively advocate for tourism MSME products within their social networks.In contrast, indicators such as WOM5 (Mean = 3.792) and WOM3 (Mean = 3.823) recorded comparatively lower mean scores, although they remained within the "Good" category. This pattern reflects variation in individual communication intensity, rather than negative attitudes toward WOM behavior. Such differences may be associated with personal confidence, social media usage patterns, or situational factors influencing information-sharing behavior. The standard deviation values range from 0.776 to 0.917, indicating moderate variability in respondents' WOM engagement. Higher dispersion observed for WOM3 (SD = 0.917) and WOM1 (SD = 0.912) suggests heterogeneity in respondents' willingness to publicly share experiences or initiate conversations about MSME products. Overall, the descriptive results confirm that word of mouth was actively practiced and positively perceived,

underscoring its importance as a key social influence mechanism that supports consumer communication and decision-making within the tourism MSME context.

Table 6. Descriptive statistics of word of mouth (WOM)

Variable	Indicator	Mean	Category	Std. Dev
Word of Mouth	WOM1	3.839	Good	0.912
	WOM2	3.906	Good	0.881
	WOM3	3.823	Good	0.917
	WOM4	3.896	Good	0.818
	WOM5	3.792	Good	0.786
	WOM6	3.948	Good	0.801
	WOM7	4.005	Good	0.796
	WOM8	4.044	Good	0.783
	WOM9	3.922	Good	0.776
	WOM10	4.112	Good	0.871
	WOM11	3.849	Good	0.817
	WOM12	4.135	Good	0.820
Average		3.94	Good	—

Customer trust

This subsection presents the descriptive statistics of the Customer Trust (CT) variable, which captures respondents' confidence in the reliability, credibility, integrity, and security of tourism MSMEs and the digital platforms used for transactions. The results summarized in Table 7 provide an overview of the extent to which trust was established across multiple relational and technological dimensions.As reported in Table 7, all Customer Trust indicators are classified in the "Good" category, with mean values ranging from 3.862 to 3.987 and an overall average mean of 3.94. These findings indicate a consistently positive level of trust among respondents. The highest mean score was recorded for CT12 (Mean = 3.987), reflecting strong respondent confidence in the comfort and security provided by the digital platforms used by MSMEs.Several indicators also show similarly high mean values, including CT7 (Mean = 3.979) and a cluster of indicators—CT4, CT8, CT9, and CT10 (Mean = 3.969)—which suggest stable and uniform trust perceptions across dimensions such as competence, long-term orientation, data protection, and transactional safety. This pattern indicates that trust was not concentrated in a single aspect but was distributed consistently across multiple trust-building attributes. In contrast, indicators such as CT1 (Mean = 3.862) and CT5 (Mean = 3.870) recorded slightly lower mean values, although they remain within the "Good" category. These differences suggest variation in respondents' evaluations of honesty and complaint handling, rather than a lack of trust. Such variation may be influenced by differences in prior service encounters or perceived responsiveness of MSMEs.The standard deviation values range from 0.755 to 0.843, indicating moderate response variability. Higher dispersion is observed for CT8 (SD = 0.843) and CT11 (SD = 0.840), suggesting heterogeneity in how respondents perceive customer-oriented commitment and personal data protection. Overall, the descriptive results demonstrate that customer trust was well established and positively perceived, reinforcing its role as a foundational relational construct that supports consumer confidence and sustained engagement in tourism MSME transactions.

Repurchase intention

This subsection presents the descriptive statistics of Repurchase Intention (RI), which reflects respondents' willingness to make repeat purchases, maintain preferences, and sustain long-term relationships with tourism MSMEs based on prior consumption experiences. The results summarized in Table 8 provide an overview of the overall strength and consistency of repeat-purchase intentions among respondents.As reported in Table 7, all RI indicators are classified in the "Good" category, with mean values ranging from 3.686 to 4.018 and an overall average mean of 3.83. These findings indicate a generally positive intention to repurchase, suggesting that respondents were inclined to continue purchasing products from tourism MSMEs. The highest mean score was recorded for RI2 (Mean = 4.018), reflecting a strong tendency to prioritize the same MSME when similar products are needed.Several indicators also exhibit relatively high mean values, including RI1 (Mean = 3.917) and RI9 (Mean = 3.906), reinforcing respondents' favorable attitudes toward repeat purchasing and recommendation behavior. This pattern suggests that repurchase intention is not limited to transactional repetition but is also associated with preference formation and advocacy tendencies. In contrast, indicators such as RI10 (Mean = 3.686) and RI12 (Mean = 3.704) recorded comparatively lower mean scores, although they remain within the "Good" category. These results indicate moderate hesitation regarding resistance to switching, implying that some respondents may remain sensitive to alternative offers or competitive promotions despite generally positive experiences. The standard deviation values range from 0.744 to 0.959, indicating moderate to relatively high variability in respondents' repurchase intentions. Higher dispersion is observed for RI11 (SD = 0.938) and RI12 (SD = 0.959), suggesting heterogeneity in post-purchase evaluation and individual decision-making tendencies. Overall, the descriptive results demonstrate that repurchase intention among respondents was positively established yet not uniformly

strong, providing a solid empirical basis for examining the structural relationships and mediating mechanisms in subsequent analyses.

Table 7. Descriptive statistics of repurchase intention (RI)

Variable	Indicator	Mean	Category	Std. Dev
Repurchase Intention	RI1	3.917	Good	0.843
	RI2	4.018	Good	0.744
	RI3	3.888	Good	0.853
	RI4	3.764	Good	0.897
	RI5	3.764	Good	0.908
	RI6	3.795	Good	0.904
	RI7	3.894	Good	0.838
	RI8	3.852	Good	0.832
	RI9	3.906	Good	0.842
	RI10	3.686	Good	0.924
	RI11	3.725	Good	0.938
	RI12	3.704	Good	0.959
	RI13	3.868	Good	0.853
	RI14	3.821	Good	0.881
	RI15	3.779	Good	0.895
Average		3.83	Good	—

Quantitative analysis

Convergent validity and reliability

The measurement model was evaluated to assess convergent validity and construct reliability using outer loadings, Composite Reliability (CR), and Cronbach's Alpha, in accordance with established PLS-SEM evaluation criteria (F. Hair Jr et al., 2014; Fornell & Larcker, 1981; Hair et al., 2021). Convergent validity was considered satisfactory when indicator outer loadings exceeded the threshold of 0.70, indicating that the indicators adequately represented their respective latent constructs. As shown in Table 9, the majority of indicators across all constructs achieved outer loading values above 0.70, confirming that convergent validity was generally established. For Customer Trust (CT), all indicators demonstrated strong and consistent loadings, ranging from 0.824 to 0.880, indicating that trust-related dimensions such as reliability, integrity, and security were empirically well captured by the measurement model. The Digital Payment (DP) construct also met convergent validity requirements, with outer loading values ranging from 0.757 to 0.874. These results indicate that indicators associated with transaction convenience, speed, and security effectively represented the digital payment construct. Similarly, Repurchase Intention (RI) showed robust convergent validity, with all indicators loading between 0.771 and 0.878, suggesting that repeat-purchase intention was consistently measured across its behavioral dimensions. For Social Commerce Platforms (SCP), most indicators exceeded the recommended threshold; however, SCP3 (0.623) and SCP7 (0.700) were observed at or below the minimum cut-off value. In line with PLS-SEM methodological guidelines, these indicators were identified as candidates for removal to improve construct validity and model parsimony, without compromising the conceptual integrity of the construct. The Sustainable Marketing Strategy (SMS) construct demonstrated strong convergent validity, with outer loadings ranging from 0.761 to 0.878, indicating that sustainability-oriented marketing practices were consistently perceived by respondents. Likewise, the Word of Mouth (WOM) construct showed acceptable convergent validity, with indicator loadings between 0.716 and 0.877, confirming that recommendation and information-sharing behaviors were empirically well represented. Reliability analysis further supported the adequacy of the measurement model. As reported in Table 8, all constructs exhibited Composite Reliability values well above the recommended threshold of 0.70, indicating strong internal consistency. In addition, Cronbach's Alpha values for all constructs exceeded 0.90, reflecting excellent reliability and measurement stability across constructs. Collectively, these results confirm that the measurement model satisfied both validity and reliability criteria, providing a sound basis for subsequent structural model analysis.

Table 8. Outer loading range, AVE, and construct reliability

Variable	Outer Loading Range	Cronbach's Alpha	Composite Reliability
Customer Trust (CT)	0.824 – 0.880	0.967	0.971
Digital Payment (DP)	0.757 – 0.874	0.944	0.952
Repurchase Intention (RI)	0.771 – 0.878	0.973	0.975
Social Commerce Platforms (SCP)	0.623 – 0.831	0.938	0.946
Sustainable Marketing Strategy (SMS)	0.761 – 0.878	0.955	0.961
Word of Mouth (WOM)	0.716 – 0.877	0.952	0.958

Discriminant validity

Discriminant validity was assessed to ensure that each latent construct was empirically distinct and captured a phenomenon not represented by other constructs in the measurement model (F. Hair Jr et al., 2014; Fornell & Larcker, 1981). Following current PLS-SEM best practices, two complementary criteria were applied, namely the Heterotrait–Monotrait Ratio (HTMT) and the Fornell–Larcker criterion, to provide robust and convergent evidence of discriminant validity (Hair et al., 2021; Henseler et al., 2016).The HTMT analysis results, as presented in Table 9, show that all inter-construct HTMT values were below the conservative

threshold of 0.90, indicating that discriminant validity was adequately established across constructs (Henseler & Fassott, 2010). For instance, the HTMT value between Customer Trust (CT) and Digital Payment (DP) was 0.737, suggesting that although the constructs were related, they remained empirically distinct. Similarly, the HTMT value between Repurchase Intention (RI) and Digital Payment (DP) was 0.651, indicating sufficient separation between behavioral intention and perceptions of transactional systems. The HTMT values involving Social Commerce Platforms (SCP) ranged from 0.777 to 0.853, reflecting meaningful yet non-redundant associations with Customer Trust (CT) and Repurchase Intention (RI). Although the HTMT value between Sustainable Marketing Strategy (SMS) and Social Commerce Platforms (SCP) reached 0.897, it remained below the critical threshold, indicating close conceptual linkage without evidence of construct overlap or multicollinearity. Likewise, HTMT values associated with Word of Mouth (WOM) ranged from 0.745 to 0.890, confirming WOM as a distinct social influence construct within the model.The Fornell–Larcker criterion further supported discriminant validity by demonstrating that the square root of the Average Variance Extracted (AVE) for each construct exceeded its correlations with other constructs (Fornell & Larcker, 1981; Hair et al., 2021). As shown in Table 10, the diagonal values—0.856 for Customer Trust (CT), 0.815 for Digital Payment (DP), 0.851 for Repurchase Intention (RI), 0.772 for Social Commerce Platforms (SCP), 0.819 for Sustainable Marketing Strategy (SMS), and 0.810 for Word of Mouth (WOM)—were consistently higher than the corresponding off-diagonal correlation values. Taken together, evidence from both HTMT ratios and the Fornell–Larcker criterion confirms that all constructs demonstrated adequate discriminant validity, indicating that each latent variable represented a unique and non-overlapping conceptual domain (Hair et al., 2021; Henseler et al., 2016). These results confirm that the measurement model was well specified and statistically sound, thereby justifying its use for subsequent structural (inner) model analysis and hypothesis testing (Hair et al., 2021).

Table 9. Fornell–Larcker criterion (√AVE) dan HTMT ratio

Construct Comparison	Fornell–Larcker (√AVE)	HTMT Ratio
Customer Trust (CT) vs Itself	0.856	–
Digital Payment (DP) vs Itself	0.815	–
Repurchase Intention (RI) vs Itself	0.851	–
Social Commerce Platforms (SCP) vs Itself	0.772	–
Sustainable Marketing Strategy (SMS) vs Itself	0.819	–
Word of Mouth (WOM) vs Itself	0.810	–
CT vs DP	0.712	0.737
CT vs RI	0.863	0.890
CT vs SCP	0.816	0.853
CT vs SMS	0.842	0.876
CT vs WOM	0.855	0.890
DP vs RI	0.631	0.651
DP vs SCP	0.736	0.777
DP vs SMS	0.689	0.718
DP vs WOM	0.711	0.745
RI vs SCP	0.771	0.803
RI vs SMS	0.802	0.832
RI vs WOM	0.832	0.861
SCP vs SMS	0.853	0.897
SCP vs WOM	0.804	0.847
SMS vs WOM	0.816	0.851

Inner model analysis

At this stage, the analysis shifted from measurement model validation to an evaluation of the predictive capability of the structural (inner) model using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach (Hair et al., 2021; Sarstedt et al., 2019). The assessment of the inner model was conducted using three key indicators, namely the coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2), which collectively indicate the explanatory power, predictive accuracy, and relative contribution of exogenous constructs within the model. The coefficient of determination (R^2) was examined to assess the extent to which exogenous constructs explained variance in the endogenous constructs (Hair et al., 2021). All endogenous variables exhibited high to substantial R^2 values, indicating that the model demonstrated strong explanatory power in capturing the observed phenomena (Hair et al., 2021). Specifically, Customer Trust (CT) recorded an R^2 value of 0.758 and an adjusted R^2 of 0.756, indicating that more than 75% of the variance in customer trust was explained by Social Commerce Platforms, Sustainable Marketing Strategy, and Digital Payment. This result shows that the structural model provided a strong predictive explanation for trust formation in the studied context. Furthermore, Repurchase Intention (RI) demonstrated an R^2 value of 0.788 and an adjusted R^2 of 0.785, reflecting a very strong predictive capability. These values indicate that approximately 79% of the variance in repurchase intention was explained by Customer Trust, Word of Mouth, and Sustainable Marketing Strategy, confirming that repurchase intention was well captured as a central outcome variable in the model. Similarly, Word of Mouth (WOM) achieved an R^2 value of 0.726 and an adjusted R^2 of 0.724, suggesting that over 72% of the variance in recommendation behavior was explained by the exogenous constructs included in the model. This finding indicates that the predictors collectively provided substantial explanatory strength for WOM behavior. In

addition to R^2, predictive relevance (Q^2) was assessed to evaluate the model's overall predictive accuracy (Hair et al., 2021). The analysis yielded a Q^2 value of 0.986, which is far above the zero threshold, indicating very strong predictive relevance for all endogenous constructs. This result confirms that the model exhibited excellent out-of-sample predictive capability and strong overall fit (Hair et al., 2021).To complement the R^2 assessment, effect size (f^2) values were examined to determine the relative contribution of each exogenous construct to the endogenous variables (Hair et al., 2021). Sustainable Marketing Strategy (SMS) demonstrated a moderate effect on Customer Trust ($f^2 = 0.272$) and Word of Mouth ($f^2 = 0.179$), indicating its substantive role in shaping trust formation and advocacy behavior within the model. In addition, Customer Trust (CT) exerted a moderate effect on Repurchase Intention ($f^2 = 0.215$), confirming its central predictive contribution. In contrast, Digital Payment (DP) and Social Commerce Platforms (SCP) exhibited small effect sizes across endogenous constructs, suggesting that their contributions were more limited in magnitude, although they remained relevant as supporting elements within the overall digital ecosystem.

Hypothesis testing (PLS-SEM)

Hypothesis testing was conducted to evaluate the direction, magnitude, and statistical significance of the structural relationships among latent constructs using the bootstrapping procedure in SmartPLS 4. This procedure generated path coefficients (β), T-statistics, and p-values, allowing inferential assessment of each hypothesized relationship (Hair et al., 2021). A hypothesis was considered supported when T-statistics ≥ 1.96 and p-values < 0.05, corresponding to a 95% confidence level. The results reported in Table 11 and Table 12 indicate that most hypothesized paths were statistically significant, confirming that the proposed model provided strong empirical support for explaining consumer behavior in tourism-based MSMEs in Samosir Regency.

Direct effects

As shown in Table 10, the relationship between Customer Trust and Repurchase Intention was positive and statistically significant ($\beta = 0.484$; $T = 7.534$; $p = 0.000$). This result led to acceptance of the hypothesis and indicates that customer trust exerted the strongest direct effect on repurchase intention among all predictors tested. In contrast, the path from Digital Payment to Repurchase Intention was negative and not supported ($\beta = -0.077$; $T = 1.767$; $p = 0.039$). Despite the p-value being marginal, the T-statistic did not meet the required threshold, resulting in hypothesis rejection. This finding suggests that transactional convenience alone was insufficient to directly stimulate repeat purchase behavior. Similarly, the direct relationship between Social Commerce Platforms and Repurchase Intention was not statistically significant ($\beta = 0.068$; $T = 1.165$; $p = 0.122$). This result indicates that platform features and social interaction mechanisms did not directly translate into repurchase intention, leading to rejection of the corresponding hypothesis. By contrast, Sustainable Marketing Strategy demonstrated a positive and significant direct effect on Repurchase Intention ($\beta = 0.145$; $T = 2.253$; $p = 0.012$). This finding supports the hypothesis and indicates that sustainability-oriented marketing practices contributed directly to consumers' willingness to repurchase. Finally, Word of Mouth exhibited a strong and positive effect on Repurchase Intention ($\beta = 0.300$; $T = 4.291$; $p = 0.000$). This result confirms that recommendations and shared experiences significantly enhanced repeat purchase intentions, leading to acceptance of the hypothesis. Overall, the direct effect analysis reveals that Repurchase Intention was primarily driven by relational and value-based factors, namely Customer Trust, Word of Mouth, and Sustainable Marketing Strategy, while Digital Payment and Social Commerce Platforms did not exert significant direct effects.

Indirect effects (mediation analysis)

The specific indirect effect analysis, summarized in Table 11, demonstrates that all hypothesized mediation paths were statistically significant ($p < 0.05$). These results confirm that Customer Trust and Word of Mouth functioned as key mediating mechanisms within the structural model. The mediation path Sustainable Marketing Strategy → Word of Mouth → Repurchase Intention was significant ($\beta = 0.129$; $T = 3.379$; $p = 0.000$), indicating that sustainability-oriented practices stimulated positive word of mouth, which subsequently strengthened repurchase intention. Likewise, the indirect effect of Digital Payment → Customer Trust → Repurchase Intention was significant ($\beta = 0.087$; $T = 3.147$; $p = 0.001$). This result shows that digital payment systems contributed to repurchase intention primarily through trust formation rather than through a direct effect. The mediation path Social Commerce Platforms → Customer Trust → Repurchase Intention was also significant ($\beta = 0.125$; $T = 3.581$; $p = 0.000$), indicating that social interaction and platform-based engagement enhanced trust, which in turn influenced repurchase intention. Notably, the strongest mediation effect was observed for Sustainable Marketing Strategy → Customer Trust → Repurchase Intention ($\beta = 0.242$; $T = 5.324$; $p = 0.000$). This finding highlights that sustainability initiatives were most effective when they successfully translated into higher levels of customer trust. In addition, the

mediation paths Digital Payment → Word of Mouth → Repurchase Intention (β = 0.061; T = 2.648; p = 0.004) and Social Commerce Platforms → Word of Mouth → Repurchase Intention (β = 0.086; T = 2.538; p = 0.006) were significant, confirming that positive transactional and social experiences encouraged recommendation behavior, which subsequently reinforced repurchase intention.

Table 10. Direct effect results

Relationship	β (Original Sample)	Std. Dev	T Statistics	p-value	Decision
Customer Trust → Repurchase Intention	0.484	0.064	7.534	0.000	Accepted
Digital Payment → Repurchase Intention	−0.077	0.044	1.767	0.039	Rejected
Social Commerce Platforms → Repurchase Intention	0.068	0.058	1.165	0.122	Rejected
Sustainable Marketing Strategy → Repurchase Intention	0.145	0.064	2.253	0.012	Accepted
Word of Mouth → Repurchase Intention	0.300	0.070	4.291	0.000	Accepted

Table 11. Indirect effect results

Relationship	β (Original Sample)	Std. Dev	T Statistics	p-value	Decision
Sustainable Marketing Strategy → Word of Mouth → Repurchase Intention	0.129	0.038	3.379	0.000	Accepted
Digital Payment → Customer Trust → Repurchase Intention	0.087	0.028	3.147	0.001	Accepted
Social Commerce Platforms → Customer Trust → Repurchase Intention	0.125	0.035	3.581	0.000	Accepted
Sustainable Marketing Strategy → Customer Trust → Repurchase Intention	0.242	0.045	5.324	0.000	Accepted
Digital Payment → Word of Mouth → Repurchase Intention	0.061	0.023	2.648	0.004	Accepted
Social Commerce Platforms → Word of Mouth → Repurchase Intention	0.086	0.034	2.538	0.006	Accepted

Discussions

This study advances the literature on repurchase intention in tourism-based MSMEs by demonstrating that consumer loyalty in digital contexts is not driven solely by technological adoption, but rather emerges from the dynamic interplay between Customer Trust, Word of Mouth, and Sustainable Marketing Strategy (Gefen et al., 2003; Hajli, 2015; Sheth & Parvatiyar, 2021). In contrast to prior studies that emphasize direct technological effects, the present findings show that digital payment systems and social commerce platforms influence repurchase intention primarily through relational mediating mechanisms, particularly Customer Trust and Word of Mouth (Miranda et al., 2024; Sakurai & Shaw, 2022; Selem et al., 2023; Wang et al., 2021). This shift highlights the importance of social and psychological processes in shaping repeat purchase behavior in tourism MSMEs. The strong and significant effect of Customer Trust on Repurchase Intention confirms that trust remains the most critical determinant of repeat purchasing behavior in digital MSME environments (Gefen et al., 2003; Hellier et al., 2003; Masri et al., 2020; Qureshi et al., 2009). This finding reinforces relational marketing theory, which argues that trust reduces perceived risk and transforms transactional exchanges into long-term relational commitment (Morgan & Hunt, 1994). In the context of tourism MSMEs in Samosir Regency, trust is particularly salient due to the experiential and intangible nature of tourism products, where consumers rely heavily on credibility, reliability, and service consistency before engaging in repeat transactions (Hajli, 2015).Contrary to initial expectations, the direct effect of Digital Payment on Repurchase Intention was not supported, despite its significant indirect role through trust and word of mouth. This finding suggests that transactional efficiency alone is insufficient to sustain consumer loyalty, especially when emotional attachment and relational depth remain underdeveloped (Oliveira et al., 2017; Singh, 2019). Consistent with socio-technical perspectives, digital payment systems function primarily as infrastructural enablers rather than loyalty drivers, underscoring the necessity of integrating technological convenience with trust-building mechanisms to generate sustained consumer engagement (Gefen et al., 2003).A similar pattern was observed for Social Commerce Platforms, which did not exert a significant direct influence on Repurchase Intention. This result indicates that social interaction features alone do not automatically translate into repeat purchasing behavior (Tseng et al., 2025; H. Zhang et al., 2018; Y. Zhang, 2023). Instead, the strategic value of social commerce platforms lies in their capacity to facilitate social presence, interaction, and reputation formation, which subsequently enhance Customer Trust and stimulate positive Word of Mouth (Hajli et al., 2017; H. Zhang & Ren, 2024). This finding aligns with prior research suggesting that social commerce environments operate as relational spaces rather than transactional triggers, particularly in collectivist societies where social validation strongly shapes decision-making.

The significant positive effect of Sustainable Marketing Strategy on Repurchase Intention highlights the increasing importance of sustainability values in shaping consumer loyalty (Kotler et al., 2016; Sheth & Parvatiyar, 2021). Consumers are progressively drawn to MSMEs that demonstrate ethical conduct, environmental responsibility, and social commitment, as these attributes enhance brand credibility and emotional attachment (Elkington, 1997; Sheth & Parvatiyar, 2021). In tourism destinations such as Samosir, sustainability-oriented marketing resonates strongly with consumers seeking authentic and responsible travel experiences, thereby reinforcing repeat purchase behaviour (Kotler & Armstrong, 2010).The findings further emphasize the pivotal role of Word of Mouth as a direct predictor of Repurchase Intention, confirming that peer-to-peer communication remains one of the most influential drivers of consumer behaviour in tourism and digital commerce(Jalilvand & Samiei, 2012; Litvin et al., 2008). Positive WOM acts as a social endorsement mechanism, enhancing perceived value and reducing uncertainty, particularly in contexts

where experiential quality cannot be fully evaluated prior to consumption (Litvin et al., 2008).More importantly, the mediation analysis demonstrates that Customer Trust and Word of Mouth jointly function as central transmission mechanisms linking digital payment, social commerce platforms, and sustainable marketing strategies to repurchase intention (Hellier et al., 2003; Hermansyah, 2024). The strongest indirect effect observed through the pathway Sustainable Marketing Strategy → Customer Trust → Repurchase Intention indicates that sustainability initiatives are most effective when they successfully cultivate consumer trust (Gefen et al., 2003; Sheth & Parvatiyar, 2021). This finding extends sustainability marketing theory by empirically showing that trust serves as the psychological conduit through which sustainability values are converted into behavioral loyalty (Elkington, 1997; Sheth & Parvatiyar, 2021).Similarly, the mediating role of Word of Mouth underscores the social amplification effect of digital and transactional experiences (Jalilvand & Samiei, 2012; Litvin et al., 2008). Positive transaction experiences and interactive social environments encourage consumers to share recommendations, which subsequently reinforce repeat purchase decisions at the collective level (Hajli, 2015; Singh, 2019). This mechanism is particularly salient in tourism MSMEs, where consumer narratives and shared experiences play a decisive role in shaping destination image and brand reputation. This study demonstrates that repurchase intention in tourism MSMEs is fundamentally relational rather than purely technological. Digital payment systems and social commerce platforms enhance loyalty only when embedded within a broader ecosystem of trust-building practices, social communication, and sustainability-oriented strategies. These findings suggest that MSME managers and policymakers should prioritize integrated digital strategies that balance technological efficiency with trust, social engagement, and sustainability values to achieve long-term consumer retention in digital tourism markets

Conclusions and further research

This study examined how digital and sustainability-driven strategies influence repurchase intention in tourism-based MSMEs by integrating Social Commerce Platforms, Digital Payment, Sustainable Marketing Strategy, Customer Trust, and Word of Mouth within a unified explanatory framework. The findings indicate that repurchase intention is primarily shaped by relational and value-based mechanisms rather than by technology adoption alone, suggesting that consumer loyalty in digital tourism markets is fundamentally trust-driven and socially embedded. Customer Trust emerged as the strongest direct predictor of repurchase intention. This finding highlights the critical role of trust in reducing perceived risk, strengthening relational commitment, and sustaining long-term consumer relationships, particularly in digital environments where product quality and service outcomes cannot be fully verified before purchase. In tourism destinations such as Samosir, where consumption is experiential and context-dependent, trust functions as a fundamental prerequisite for repeat purchasing behavior. Word of Mouth also demonstrated a significant positive effect on repurchase intention, emphasizing the importance of peer communication and social endorsement in tourism consumption. Positive word of mouth transforms individual experiences into collective validation, increasing credibility and encouraging repeat engagement beyond firm-controlled marketing efforts. In contrast, Digital Payment and Social Commerce Platforms did not exhibit significant direct effects on repurchase intention. Although these technologies contribute to building trust and stimulating word of mouth, transactional convenience and platform features alone are insufficient to sustain loyalty. Instead, digital technologies primarily function as enabling infrastructures whose influence materializes through relational mechanisms. Sustainable Marketing Strategy showed both direct and indirect effects on repurchase intention, indicating that ethical practices, environmental responsibility, and social commitment strengthen loyalty by enhancing credibility, emotional attachment, and trust among consumers in tourism MSME contexts. Despite its contributions, this study is subject to several limitations. First, the use of a cross-sectional design limits the ability to capture dynamic changes in trust formation and loyalty over time. Second, the focus on tourism MSMEs in a single destination may restrict the generalizability of the findings to other contexts. Third, the reliance on self-reported survey data may introduce perceptual bias, despite procedural controls.Future research should adopt longitudinal or mixed-method approaches to explore how trust, sustainability perceptions, and digital experiences evolve across repeated consumption cycles. Further studies may also extend this framework to other tourism destinations or MSME sectors, and incorporate additional relational constructs—such as customer engagement or perceived authenticity—to deepen understanding of digital and sustainability-driven loyalty formation.

Acknowledgments

The author gratefully acknowledges the financial support provided by the Center for Higher Education Financing and Assessment, Ministry of Higher Education, Science, and Technology of Indonesia, through

the Doctoral Completion Scholarship Program 2025, which supported the completion and publication of this article.

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