

The Influence of Digital Marketing and Consumer Trust on Purchasing Decisions through Purchase Intention as an Intervening Variable

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ABSTRACT

This study aims to examine the effect of digital marketing and consumer trust on purchase decisions through purchase intention as an intervening variable. The research was conducted among consumers in Makassar City who have experience in online shopping. This study employed a quantitative approach using a purposive sampling technique with a total of 100 respondents. Data were collected through questionnaires using a Likert scale and analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS).

The results indicate that digital marketing and consumer trust have a positive and significant effect on purchase decisions. In addition, purchase intention is found to have the strongest influence on purchase decisions. The findings also reveal that purchase intention significantly mediates the relationship between digital marketing and consumer trust on purchase decisions, indicating partial mediation.

Overall, this study highlights the importance of integrating effective digital marketing strategies with efforts to build consumer trust in order to enhance purchase intention and ultimately drive purchase decisions.

INTRODUCTION

Digital technology advancements have fundamentally altered marketing operations, especially in the way businesses engage with customers. Businesses increasingly use digital marketing as their main tactic to more effectively, efficiently, and widely target markets (Ziakis & Vlachopoulou, 2023). Businesses can establish two-way connection with customers and provide real-time product information through a variety of venues, including social media, marketplaces, and websites. Large corporations are not the only ones impacted by this shift; micro, small, and medium-sized businesses (MSMEs) are also starting to use digital technology in their marketing initiatives (Gil-Gomez et al., 2020).

As one of Eastern Indonesia's economic hubs, Makassar has made notable strides in the use of digital technologies. Makassar people's high internet penetration and smartphone usage are causing a shift in consumer behavior from traditional to online shopping habits. Before making a purchase, consumers today frequently use e-commerce sites and social media sites like Facebook, Instagram, and TikTok to research products. This illustrates how important digital marketing is in shaping Makassar's customer behavior.

However, consumers perceive more hazards associated with the ease of access to information in the digital age, including inconsistent products, online fraud, and a lack of information openness. Customers become more picky when selecting goods and vendors as a result of this circumstance (Abbasi et al., 2022). As a result, a key element in evaluating a transaction's success is customer trust. Customers' faith in the seller's dependability, integrity, and capacity to live up to their expectations is reflected in their trust. Even a big digital marketing campaign might not be able to influence purchasing decisions in the absence of trust (Gharibshah et al., 2020).

After being exposed to marketing information, customers do not immediately make a purchase during the decision-making process. The formation of purchasing intention is one of the psychological stages they must go through (Chen et al., 2020). A consumer's propensity or desire to buy a product after assessing the information they have been given is known as purchase intention. This purchase intention serves as a mediating factor between the impact of marketing stimuli on purchasing decisions, such as customer trust and digital marketing (Loo et al., 2020).

The Makassar City phenomenon demonstrates that while many companies have made extensive use of digital marketing, not all of these initiatives may immediately boost sales. Without completing a transaction, some customers only view, like, or follow business accounts. This suggests that buying intention is another factor that mediates this association. However, some customers have strong purchase intentions but choose not to buy because they don't trust the vendor or the product (Hidayat et al., 2021).

Prior research has demonstrated that consumer trust has a major role in influencing purchasing behavior, while digital marketing has a beneficial impact on purchase intention and decisions. But the findings of these studies are still conflicting, especially when it comes to the direct connection between digital marketing and consumer choices (Hidayat et al., 2021). While some studies

revealed no significant effect without the intervening variable, others found that the effect was larger when purchase intention was used as a mediating factor.

Additionally, it is anticipated that the findings of this study will help Makassar City businesses create digital marketing strategies that not only draw in customers but also foster trust and raise interest in making purchases. Theoretically, by employing an intervening variable method, this study should also contribute to the body of knowledge in the field of marketing management, especially with regard to customer behavior in the digital age.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

Icek Ajzen's Theory of Planned Behavior (TPB) is one of the pertinent grand theories for understanding consumer behavior. According to this theory, intentions derived from three primary factors attitude toward the conduct (attitude), subjective norm (subjective norm), and perceived behavioral control (perceived behavioral control)—influence individual behavior, including purchasing decisions (Razali et al., 2020).

Purchase intention is a representation of intention inside the TPB in the context of this study. Through the information and material offered, digital marketing can affect consumer attitudes, and consumer trust helps to shape beliefs that support these aims (Kamalanon et al., 2022). Consequently, a consumer's buying intention, which ultimately influences their decision to buy, increases with the degree of positivity and trust they have in a product.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), created by Fred Davis, is another pertinent hypothesis. According to TAM, perceived utility and perceived usability are the two primary elements that impact an individual's acceptance of technology (Malatji et al., 2020).

According to this survey, people will embrace digital marketing as a technological application if they believe it to be practical and readily available. Customers will be more interested in making purchases when they believe that digital platforms make it simpler for them to discover information and conduct transactions. Additionally, a key element in increasing acceptance of digital technologies is consumer trust (AlHadid et al., 2022).

Digital Marketing

Digital marketing is a type of advertising that successfully reaches and engages with people by using digital technologies and the internet. Chaffey and Ellis-Chadwick define digital marketing as the use of social media, search engines, email marketing, and content marketing to establish connections with customers. In today's world, digital marketing serves as both an interactive communication tool that lets customers contact with firms directly and a promotional tool (Saura, 2021).

Digital marketing has the advantage of being able to reach particular target markets, track the success of campaigns in real time, and provide a more tailored customer experience. Customers are more receptive to visual content, customer evaluations, and influencer recommendations in the digital era. As a result,

interaction, communication consistency, and content quality are crucial metrics in digital marketing (Kim, 2020).

Consumer Trust

Customer trust is a psychological factor that reflects consumers' confidence in the reliability, integrity, and expertise of a company or vendor. According to Mayer et al., the three main elements that go into building trust are skill, kindness, and honesty (Pitardi & Marriott, 2021). Since transactions in digital marketing don't involve face-to-face connection, trust becomes even more important.

Particularly in online transactions, consumer trust contributes to a decrease in perceived risk. Customers are more likely to make a purchase when their level of trust is higher. On the other hand, even if a customer is interested in the product being offered, a lack of trust may make them pause or even cancel a transaction (C. Wang et al., 2023).

Purchase intention and decisions are positively and significantly impacted by consumer trust, according to a number of empirical research. Maintaining customer loyalty is also determined by trust. Building trust is a crucial tactic for companies to win market competition in an unpredictable digital environment (Pitardi & Marriott, 2021).

Purchase Interest

A consumer's propensity or intention to buy a good or service within a given time frame is known as buying interest. Purchase interest, according to Kotler and Keller, is a component of consumer decision-making that is impacted by attitudes, perceptions, and information.

A common early indication for forecasting real purchasing behavior is purchase interest. Strong buyers are more likely to move on to the decision-making stage. However, because it is impacted by other elements like price, trust, and outside conditions, purchase interest may not necessarily translate into a purchase (Koay & Lim, 2026).

Purchase interest is frequently positioned as an intervening variable that links the independent and dependent variables in marketing research. This is due to the fact that a consumer's internal reaction to marketing stimuli is reflected in buy interest, which eventually materializes into a purchase choice.

Purchase Decision

The last step in the consumer behavior process is the purchase decision, where customers choose whether or not to buy a product. Kotler claims that a number of internal and external elements, including needs, attitudes, perceptions, and social pressures, have an impact on purchase decisions (Guzman et al., 2021).

Online reviews, product ratings, and other user experiences are examples of digital elements that impact purchasing decisions in the digital era, in addition to conventional factors like price and quality. Before making a purchase, consumers frequently do research, which complicates the decision-making process (Guzman et al., 2021).

High purchase decisions are a sign that a business is successfully influencing customers with its marketing strategy. Thus, it is essential for business leaders to comprehend the elements that affect purchase decisions.

Based on the previous explanation, the following hypothesis can be formulated:

1. The Influence of Digital Marketing on Purchasing Decisions

According to research findings, purchasing decisions are positively and significantly impacted by digital marketing. This implies that a successful digital marketing plan may both draw in customers and promote direct sales.

However, the influence of digital marketing is frequently not independent as, according to Consumer Behavior Theory, purchasing decisions are the outcome of a complicated process. Sometimes, digital marketing serves more as an initial trigger that is subsequently strengthened by other elements like buying intention and trust.(Kamalanon et al., 2022).

In this regard, it has been demonstrated that digital marketing in Makassar City influences consumers' decisions to buy, particularly when the content is understandable, interesting, and customized to meet their demands.

H1: Digital marketing has a positive and significant impact on purchasing decisions..

2. The Influence of Consumer Trust on Purchasing Decisions

The study's findings demonstrate that purchasing decisions are positively and significantly impacted by consumer trust. This demonstrates that trust is a crucial component in encouraging customers to complete transactions, especially those made online (J. Wang et al., 2019).

These results are consistent with the Theory of Planned Behavior (TPB), which holds that customer intentions and behavior are influenced by beliefs that are shaped by trust. When making purchases, consumers with high levels of trust typically feel safer and more assured (Razali et al., 2020).

Given persistent worries about the dangers of online transactions, such as fraud or inconsistent products, trust in vendors is highly prized in Makassar.

H2: Consumer trust has a positive and significant influence on purchasing decisions.

3. The Influence of Purchase Intention on Purchase Decisions

The study's findings show that purchasing decisions are positively and significantly impacted by purchase intention. This suggests that a significant factor in motivating customers to make purchases is buy intention.

Purchase intention is a type of intention that directly affects real action, according to Icek Ajzen's Theory of Planned action (TPB). The likelihood that a consumer will make a purchasing choice increases with their purchase intention. (Razali et al., 2020).

Thus, purchase intention can be considered a key variable in bridging the influence of external factors on purchasing decisions.

H3: Purchase intention has a positive and significant effect on purchasing decisions.

4. The Role of Purchase Intention in Mediating the Influence of Digital Marketing on Purchasing Decisions

According to research findings, the impact of digital marketing on consumer choices might be mitigated by purchase intention. This indicates that

digital marketing raises customer purchase intention in addition to having a direct impact.

The theory of consumer behavior, which holds that marketing cues initially affect psychological aspects before eventually leading to a purchase, is supported by this research. Successful digital marketing can generate attention, which then leads to purchase intention and, in the end, influences the choice to buy. (Koay & Lim, 2026).

In this context, purchase intention plays a crucial role as an intervening variable in explaining the relationship between digital marketing and purchasing decisions.

H4: Digital marketing has a positive and significant effect on purchasing decisions through purchase intention.

5. Peran Minat Beli dalam Memediasi Pengaruh Kepercayaan Konsumen terhadap Keputusan Pembelian

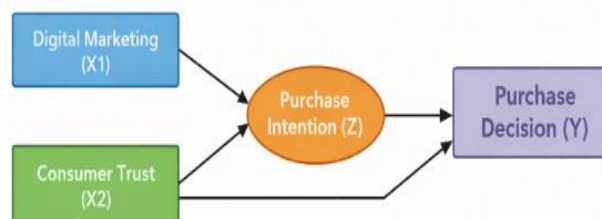
The findings of the study demonstrate that the impact of consumer trust on purchasing decisions can also be mediated by purchase intention. This indicates that consumer trust influences purchasing decisions both directly and indirectly through the development of purchase intention.

These results imply that consumer confidence, which in turn influences purchase intention, is influenced by consumer trust. Customers will find it easier to make decisions once they have developed a purchase intention. (Koay & Lim, 2026).

Thus, purchase intention functions as a psychological mechanism that bridges the relationship between trust and purchasing behavior.

H5: Consumer trust has a positive and significant influence on purchasing decisions through purchase intention.

Figure 1 Framework of Thought



METHODOLOGY

Using buy intention as an intervening variable, this study employs a quantitative, associative method to examine how consumer trust and digital marketing affect purchasing decisions. Makassar City citizens who had previously made purchases online participated in the study. Purposive sampling was used with predetermined criteria to choose a sample of 100 respondents. Primary data was gathered via an online questionnaire on a Likert scale of 1 to 5.

With the help of SmartPLS, Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) was used for data analysis. Testing was done using an inner model to look at the relationships between variables and hypotheses and

an outer model evaluation to evaluate validity and reliability. To ascertain the function of purchase intention as an intervening variable, hypothesis testing was carried out utilizing bootstrapping approaches, including direct and indirect effects testing.

RESEARCH RESULT

Table 1 Validity and Reability Results

Variables	Indicators	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Digital Marketing (X1)	X1.1	0.821	0.702	0.871	0.912
	X1.2	0.845			
	X1.3	0.862			
	X1.4	0.833			
Consumer Trust (X2)	X2.1	0.836	0.715	0.884	0.917
	X2.2	0.857			
	X2.3	0.869			
	X2.4	0.842			
Purchase Intention (Z)	Z1.1	0.879	0.756	0.893	0.925
	Z1.2	0.868			
	Z1.3	0.884			
	Z1.4	0.856			
Purchase Decision (Y)	Y1.1	0.901	0.801	0.918	0.941
	Y1.2	0.912			
	Y1.3	0.889			
	Y1.4	0.895			

Primary data will be processed in 2026

It is evident from the measurement model testing (outer model) results that every indicator for every variable has outer loadings greater than 0.7, meaning that every indicator in this study satisfies the requirements for convergent validity. This indicates that each indicator accurately captures the characteristics of the corresponding variable construct.

The Digital Marketing (X1) variable has an Average Variance Extracted (AVE) of 0.702 and outer loading values ranging from 0.821 to 0.862. A variable is said to have a good ability to explain the variance of its indicators if its AVE value is greater than 0.5. Furthermore, the Digital Marketing variable has a high degree of reliability, as shown by its Composite Reliability of 0.912 and Cronbach's Alpha value of 0.871.

Additionally, the Consumer Trust variable (X2) has an AVE of 0.715 and outer loadings between 0.836 and 0.869, suggesting that this construct is

convergent valid. The consumer trust variable has outstanding internal consistency, as seen by its Cronbach's Alpha of 0.884 and Composite Reliability of 0.917. For the Purchase Intention (Z) variable, the outer loading values range from 0.856 to 0.884, with an AVE of 0.756. This suggests that a considerable amount of the diversity in its indicators can be explained by the purchasing intention variable. This variable has exceptionally good reliability, as shown by its Cronbach's Alpha value of 0.893 and Composite Reliability of 0.925.

With an AVE of 0.801 and outer loading values ranging from 0.889 to 0.912, the Purchase Decision variable (Y) has the highest values among the other variables. This suggests a very high level of validity for the purchase decision variable. Additionally, a very high degree of reliability is shown by a Composite Reliability of 0.941 and a Cronbach's Alpha rating of 0.918.

Table 2 R-Square Test

	R-Square
Purchase Decision (Y)	0.801

Primary data will be processed in 2026

The Purchase Decision variable (Y) has an R-Square value of 0.801, meaning that the variables of digital marketing, consumer trust, and purchase intention account for 80.1% of the variation in purchase decisions, with the remaining 19.9% being influenced by factors not included in this study. An R-Square value greater than 0.75 is classified as considerable based on the SEM-PLS analysis criteria. Therefore, this research model can be used for additional hypothesis testing because it has a good predictive ability in describing the endogenous variables.

Hypothesis	Relationship	Path Coefficient (β)	T-Statistics	P-Values	Result
H1	Digital Marketing → Purchase Decision	0.284	3.215	0.001	Accepted
H2	Consumer Trust → Purchase Decision	0.312	3.587	0.000	Accepted
H3	Purchase Intention → Purchase Decision	0.421	4.876	0.000	Accepted
H4	Digital Marketing → Purchase Decision (via Purchase Intention)	0.198	2.945	0.003	Accepted
H5	Consumer Trust → Purchase Decision (via Purchase Intention)	0.231	3.102	0.002	Accepted

Primary data will be processed in 2026

According to the test results, digital marketing has a p-value of 0.001, a t-statistic of 3.215, and a path coefficient (β) of 0.284. Purchase decisions are positively and significantly impacted by digital marketing when the p-value is less than 0.05. This implies that the likelihood of consumers making a purchase choice increases with the effectiveness of the digital marketing technique used.

These results imply that digital marketing serves as an initial stimulus with the potential to directly affect consumer behavior.

Consumer trust has a coefficient of 0.312, a t-statistic of 3.587, and a p-value of 0.000, according to the test results. This suggests that purchasing decisions are positively and significantly impacted by consumer trust. Customers are therefore more likely to make a purchase when they have a higher degree of trust in the product or vendor. The perception of risk in online transactions has been shown to be significantly reduced by trust.

Purchase intention had a coefficient of 0.421, a t-statistic of 4.876, and a p-value of 0.000, according to the test results. When compared to the other variables, this number is the highest, suggesting that buying intention has the most impact on the choice to buy. This suggests that consumers' intents or wants prior to making a purchase have a significant impact on purchasing decisions.

Digital marketing through purchase intention has a coefficient value of 0.198, a t-statistic of 2.945, and a p-value of 0.003, according to the indirect effect test results. This suggests that the relationship between digital marketing and purchasing decisions is substantially mediated by purchase intention. Therefore, increasing customer purchase intent is one way that digital marketing affects consumers both directly and indirectly.

According to the test results, customer trust through purchase intention has a coefficient value of 0.231, a t-statistic of 3.102, and a p-value of 0.002. This suggests that the relationship between customer trust and purchase decisions can potentially be considerably mediated by buying intention. Purchase intention is shaped by high customer trust, which in turn motivates customers to make purchases.

DISCUSSION

1. The Influence of Digital Marketing on Purchasing Decisions

According to research findings, purchasing decisions are positively and significantly impacted by digital marketing. This suggests that a successful digital marketing approach can motivate customers to make direct purchases. Digital marketing helps consumers make decisions by giving them quick, interesting, and conveniently available information. According to consumer behavior theory, digital marketing is an outside factor that affects consumers' attitudes and perceptions. (Crisafulli et al., 2022). Informative and interactive content can increase consumer confidence in a product, thereby speeding up the purchasing decision process (Guzman et al., 2021). In the context of society in Makassar City, the high use of social media and digital platforms makes digital marketing an important factor in influencing purchasing decisions.

2. The Influence of Consumer Trust on Purchasing Decisions

Purchase decisions are positively and significantly impacted by consumer trust, according to research findings. This demonstrates that, particularly in an unpredictable digital environment, trust is a critical component in motivating customers to complete transactions.

Customers' faith in a seller's reliability, honesty, and capacity to live up to their expectations is reflected in their trust. Customers are more likely to make a purchase when they have a high degree of trust since perceived risk is lower. (Koay & Lim, 2026). This finding aligns with Icek Ajzen's Theory of Planned Behavior (TPB), which states that trust plays a role in shaping beliefs that influence consumer behavior (Razali et al., 2020).

3. The Influence of Purchase Intention on Purchase Decisions

The study's findings show that buying intention is the most important variable in the research model and has a favorable and substantial impact on purchase decisions. This suggests that a major factor in motivating customers to make a purchase is buy intention.

After assessing the information gathered, a consumer's psychological preparedness to make a purchase is reflected in their buy intention. Strong buyers are more likely to have preconceived notions and preferences about a product, which facilitates their decision to buy. Put differently, buying intention serves as a bridge between attitudes and real conduct. (Bhatti et al., 2022).

Furthermore, purchase intention can be influenced by various factors, both internal and external, such as product perception, previous experiences, and social influences. Therefore, purchase intention can be considered an important indicator in predicting future consumer behavior. The higher a consumer's purchase intention, the greater the likelihood of a purchase decision (Mckay, 2026).

4. The Role of Purchase Intention in Mediating the Influence of Digital Marketing on Purchasing Decisions

The findings of the study indicate that the impact of digital marketing on purchasing decisions is considerably mediated by purchase intention. This illustrates how digital marketing affects consumers both directly and indirectly through the psychological process of forming purchase intentions.

Engaging and pertinent content is one way that effective digital marketing may draw in customers. Customers are then motivated to make a purchase decision by this interest, which grows into buy intention. This procedure shows that building interest that results in purchase intention is just as important to the success of digital marketing as reaching consumers (Grand et al., 2021).

Furthermore, the results of this study indicate that the mediation is partial. This means that digital marketing still has a direct influence on purchasing decisions, but this influence is stronger when it is mediated through purchase intention. This suggests that purchase intention plays a crucial role in strengthening the relationship between digital marketing and purchasing decisions (Syahrizal et al., 2020).

5. The Role of Purchase Intention in Mediating the Influence of Consumer Trust on Purchase Decisions

The study's findings show that the impact of consumer trust on purchase decisions is substantially mediated by buying intention. This is demonstrated by the positive and substantial indirect path coefficient, which shows that consumer

trust preforms buying intention in addition to directly influencing purchase decisions.

These results show that favorable views and thoughts about a product or provider are greatly influenced by consumer trust. According to Icek Ajzen's Theory of Planned action (TPB), buy intention is a type of intention that serves as a major factor in determining actual action. In this instance, consumer trust plays a role in the development of beliefs that impact intention (buy interest), which subsequently shows up in purchase decisions. The TPB hypothesis, which highlights the significance of purpose as a connection between psychological elements and behavior, is thus consistent with the study's findings (Albayati et al., 2023).

Furthermore, considering the significant degree of uncertainty in online transactions, consumer trust is a critical component in the context of digital marketing. Customers mostly rely on information, reviews, and other users' experiences because they are unable to inspect products in person (Utari et al., 2021). Customers will be more self-assured and motivated to buy when trust is successfully established, which eventually raises the possibility that a purchase will be made (Machová, 2021).

The study's findings also show that the mediation function is only partially effective because consumer trust continues to have a substantial direct impact on purchasing decisions. This indicates that consumer trust continues to have a significant direct impact on purchasing decisions even while purchase intention serves as a mediator. To put it another way, trust both directly motivates the buying action and impacts it through psychological channels (purchase intention). Therefore, it can be said that buy intention plays a significant role in bridging the gap between customer trust and purchasing decisions. The likelihood that customers will make a purchase choice increases with consumer trust and purchasing intention.

CONCLUSIONS AND RECOMMENDATIONS

Purchase decisions are positively and significantly impacted by digital marketing and consumer trust, according to the study's findings. While consumer trust lowers perceived risk and boosts confidence in doing transactions, digital marketing plays a significant role in influencing consumer behavior by offering easily accessible, interesting, and pertinent information.

Additionally, the most significant factor influencing buying decisions is found to be purchasing intention. This suggests that a crucial factor in converting impressions and trust into actual purchase behavior is consumers' desire or willingness to buy. The results also show that the relationship between digital marketing and consumer trust in purchasing decisions is highly mediated by buy

intention. Both direct and indirect interactions are important because of the partial mediation effect.

Overall, this study demonstrates that judgments about what to buy are made through a process that involves both internal psychological reactions and external stimuli, especially purchasing intention. Several recommendations can be made in light of the study's findings. To draw in customers and encourage buy intent, companies should first improve their digital marketing tactics by producing interesting, educational, and interactive content. Second, businesses must concentrate on establishing and preserving customer confidence by guaranteeing product excellence, openness, and safe transactions.

Third, companies should create marketing techniques that not only draw in customers but also successfully turn their curiosity into a buy intention. Examples of these strategies include customer involvement, tailored promotions, and satisfying user experiences. To gain a more thorough picture of consumer behavior, it is advised that future study incorporate other variables like price perception, brand image, or customer happiness. Results may also be more broadly applicable if the study's scope is expanded to include larger sample sizes or other geographical areas.

ADVANCED RESEARCH

This study is limited by its sample size and focus on consumers in Makassar City. Future research is recommended to increase the sample size, expand the research area, and include additional variables such as price perception, brand image, and customer satisfaction to provide more comprehensive results.

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