Volume 5 Issue 2 (2025) Pages 1043 - 1054
Amkop Management Accounting Review (AMAR)
ISSN : 2828-2248 (Online)

Women in Green MSMEs: The Role of Influencers through Digital Marketing

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Abstract

The objectives of this study are to analyze the role of education and social media on influencers, analyze the role of E-WOW and E-trust on digital marketing, analyze the role of influencers on MSME purchasing decisions, analyze the role of influencers on digital marketing, analyze the role of digital marketing on MSME purchasing decisions, and analyze the role of digital marketing in mediating the relationship between influencers and MSME purchasing decisions. The research data analysis method employs a quantitative descriptive approach, utilizing Structural Equation Modeling (SEM) as the data analysis technique. The research sample consists of women who have transacted with SMEs in the areas of Jakarta, Bekasi City, Bekasi Regency, and Tangerang, who have conducted transactions using e-commerce and other marketplaces. The sampling technique employs interviews, direct observation, and both online and offline questionnaires. The study's results indicate that the direct effect of the education variable has a significant impact on female influencers. Furthermore, the social media variable has a significant influence on female influencers. Additionally, the E-WOM variable has a significant influence on digital marketing. Furthermore, the E-Trust variable has a significant influence on digital marketing. Subsequently, the female influencer variable has a significant influence on the purchasing decisions of SMEs. The results of the female influencer variable do not influence digital marketing. The results of the digital marketing variable have a significant influence on the purchasing decisions of SMEs. However, the digital marketing variable does not mediate the relationship between female influencers and the purchasing decisions of SMEs.

Keywords: Digital Marketing, Female Influencers, Social Media, E-Trust, Purchasing Decisions of SMEs.

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INTRODUCTION

Significant technological developments have revolutionized how humans access information, interact, and purchase goods and services (Rajput & Gandhi, 2024). Online access to information has become an integral part of modern life, as it enables consumers to obtain information quickly, widely, easily, and in various forms, facilitating informed decision-making (Srivastava et al., 2024). Internet-based communication systems not only replace the characteristics of traditional communication but also introduce new communication devices that have proven capable of influencing consumer purchasing decisions (Abdullah & Ampauleng, 2024). Through various platforms, including YouTube, Facebook, Instagram, TikTok, and Twitter, virtual communities foster a sense of connection and enable continuous interaction among diverse user groups (Jin & Viswanathan, 2025).

DOI: 10.37531/amar.v5i2.2940

Influencer marketing has emerged as one of the most effective strategies in the digital age, as it relies on the influence and credibility of individuals with large followings on social media platforms (Ng et al., 2025). Although initially dominated by celebrities as brand ambassadors, social media's evolution and consumer behavior changes have driven the emergence of micro-influencers and specialized influencers in this strategy (Băltescu & Untaru, 2025). Influencers' credibility and reach within their social networks are key elements in building stronger interactions between brands and consumers (Benevento et al., 2025). Support from celebrities was previously seen as a symbol of exclusivity and brand status (Pedersen & Ritter, 2024). However, with the increasing penetration of social media, micro-influencers and specialists in specific fields also significantly influence consumer perceptions and decisions (Biemans & Malshe, 2024).

Women now show greater concern for social and environmental issues and expect more than just ordinary products or services. They tend to choose brands that demonstrate social responsibility and a commitment to sustainability (Alves et al., 2024). Therefore, marketing strategies that focus on sustainability and build emotional connections based on social values will be more effective in attracting women's attention. In today's digital age, SMEs must prioritize digital content, sustainability, and active participation as the primary pillars of their marketing strategy. Since women rely more on digital media to obtain information, the content must be appealing and tailored to their needs (Liu et al., 2025). Furthermore, direct social media or digital communication is crucial for building strong connections with female consumers.

The transformation of information triggered by the rapid development of social media has strengthened the role of digital influencers. More intimate and interactive communication channels with consumers are now widely available and have proven highly effective, making them a key dynamic in social media (Joshi et al., 2025). Communities of users that attract attention and have many active followers are an important element in this ecosystem (Tam & Lung, 2025). Social media has also evolved into a personality entity in the digital space, where their activities are conducted across platforms and have the potential to influence the consumption behavior of their followers significantly.

Influencer marketing continues to capture consumer attention, including in the United Arab Emirates, despite implementing several regulations and ethical considerations in the region to protect data privacy, respect cultural values, and ensure transparency in influencer marketing practices (Mushtaq et al., 2025). Social media has become the primary channel for people to share and interact with various forms of knowledge (Machin et al., 2025). Meanwhile, perceptions of ease of use suggest that companies do not always assume that something easy to use is automatically beneficial; therefore, AI-based solutions need to be positioned based on concrete business value, rather than just user-friendly interfaces. This presents both a challenge and an opportunity for SMEs in Malaysia, serving as a reference for decision-making and strategic planning (Enshassi et al., 2025). On the other hand, attention to social and environmental issues also plays a crucial role in building a positive image in the eyes of Generation Z, and the success of digital marketing strategies is significantly influenced by the ability to respond to the behavior of mobile device users (Razak, 2022). Marketing specifications, access to financing, and digital literacy positively improve the performance and competitiveness of women MSME actors (Priambodo et al., 2024). The original contribution of this research lies in developing an influencer model that combines educational and social media elements, as well as a digital marketing model based on E-WOM and E-Trust, where digital marketing serves as a mediating dimension.

LITERATURE REVIEW

Theory of Planned Behavior

As a theory in the field of social psychology, this approach explains that a person's intention to perform a behavior is influenced by three main components: the individual's attitude toward the behavior, subjective norms, and perceptions of control over the action itself

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(Ajzen, 1991). This theory has been widely used to analyze and predict various human behaviors, including health. Its use extends to various studies, such as health, consumer behavior, and environmental behavior (Godin & Kok, 1996). By understanding the factors that play a role in shaping intentions and behavior, this theory contributes to developing effective interventions to modify individual behavior.

MSME Purchasing Decisions

Purchasing decisions in MSMEs (Micro, Small, and Medium Enterprises) are processes undertaken by consumers in determining their choices and purchasing products or services from MSMEs (Tran et al., 2024). These decisions are influenced by several factors, both internal to the individual and external to their environment, and may vary depending on individual circumstances and personalities. Understanding how consumers make purchasing decisions is crucial for SMEs, enabling them to design products and services that align with market needs. By knowing the factors influencing these decisions, SMEs can present more attractive offers to consumers (Yeomans et al., 2025).

Hypothesis Development

The Relationship Between Education and Female Influencers

Education plays a significant role in determining the success of a female influencer (Gensler & Rangaswamy, 2025). A good education improves intellectual capacity and shapes critical and communicative thinking. Those who pursue higher education are usually more trusted, able to convey information accurately, and build trusting and sustainable relationships with their audience.

H1: Education has a significant influence on female influencers

The Relationship between Social Media and Female Influencers

The connection between social media and female influencers is very significant. Social media platforms allow them to develop an audience base, convey various content, and actively interact with their followers, ultimately impacting consumer opinions and behavior (Rajput & Gandhi, 2024). Additionally, female influencers can become agents of social change by addressing issues relevant to women and motivating their followers.

H2: Social media significantly influences female influencers

The Relationship Between E-WOW and Digital Marketing

E-WOM (Electronic Word of Mouth) is vital in digital marketing. This term refers to sharing information, providing reviews, and making recommendations about a product or service through digital platforms, which has been proven to influence consumer purchasing decisions significantly (Ng et al., 2025). E-WOM and digital marketing are closely interrelated: digital marketing builds brand presence and drives E-WOM, while E-WOM fosters customer trust and strengthens purchase intent.

H3: E-WOM has a significant effect on digital marketing

The relationship between E-Trust and digital marketing

E-trust, which refers to consumer confidence in conducting online transactions, has been proven to have a positive and meaningful relationship with implementing digital marketing. This trust is crucial in building customer loyalty and enhancing the success of digital marketing campaigns (Tam & Lung, 2025). When users do not feel safe or do not trust digital platforms, they tend to refuse to engage in online activities, such as purchasing products or interacting with brands.

H4: E-Trust has a significant impact on digital marketing

The Relationship Between Female Influencers and MSME Purchasing Decisions

Female influencers are important in shaping consumer decisions to purchase MSME products. The consumer decision-making process can be positively influenced by their ability to build credibility and trust (Biemans & Malshe, 2024). This is reinforced by high audience

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engagement and loyalty, which makes every influencer recommendation a real boost to MSME sales.
H5: Female influencers have a significant impact on SME purchasing decisions

The Relationship Between Female Influencers and Digital Marketing

Female influencers hold a crucial position in digital marketing strategies. They influence purchasing decisions and build closer relationships and trust with their audience (Machin et al., 2025). Through promotional content, they can help strengthen brand image and introduce products or services to their target market.
H6: Female influencers have a significant impact on digital marketing

The relationship between digital marketing and MSME purchasing decisions

Digital marketing contributes significantly to influencing consumer purchasing decisions in MSMEs. Digital platforms enable SMEs to reach a wider audience, increase product visibility, and foster two-way communication with customers (Ng et al., 2025). Targeted digital marketing strategies will enhance product presence in digital media, while the interactions created help SMEs identify consumer needs and preferences and strengthen relationships with them.
H7: Digital marketing has a significant effect on SME purchasing decisions

The Relationship between Female Influencers and MSME Purchasing Decisions, with Digital Marketing Mediation

Women who act as influencers can significantly influence consumer purchasing decisions, especially for MSME players, through the application of digital marketing strategies. Influencers with credibility and a loyal follower base can build trust in MSME products, which can increase sales figures (Joshi et al., 2025). Digital marketing, including content created by influencers, serves as a bridge connecting influencer messages with consumer purchasing decisions. Relevant and engaging content can increase brand awareness and consumer interest and drive purchasing decisions.
H8: Social media mediates the relationship between female influencers and SME purchasing decisions

METHODOLOGY

This study adopts a quantitative descriptive method, an approach used to describe data numerically or statistically. This method allows researchers to interpret phenomena and draw conclusions based on the data collected (Arikunto, 2019). The variables studied include Education, social media, the role of influencers, electronic word of mouth (E-WOM), and digital trust (E-trust) as independent variables. Purchase decisions by female SMEs serve as the dependent variable, while digital marketing is positioned as the mediating variable. According to Gujarathi (2022), the population is the entire set of elements that are the objects or subjects of study, which have specific characteristics and are used by researchers to conclude. The sample used in this study consists of women who have conducted transactions with SME actors in the Jakarta, Bekasi City, Bekasi Regency, and Tangerang areas through e-commerce platforms and marketplaces. The sampling technique was conducted through direct observation, the distribution of online questionnaires, and interviews using a purposive sampling approach.

The data analysis method used the Structural Equation Modelling (SEM) approach through SmartPLS software to test the research variables. SEM analysis is an advanced form of multiple linear regression analysis, which estimates the causal relationships between variables in a causal model determined based on previous theory, according to (Gunarto, 2018). The research instrument was evaluated through an outer model test, which involved testing validity and reliability to ensure that the questionnaire used was consistent in its measurements. The validity test aimed to assess the extent to which questionnaire data could be considered valid; that is, whether the statements in the questionnaire could represent the constructs being measured in a valid manner (Gujarathi, 2022). Meanwhile, the reliability test

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was conducted to measure the consistency of respondents' answers in the questionnaire regarding specific constructs or variables. The questionnaire is considered reliable if the responses given are stable and consistent over a specific period. Next, an inner model test was conducted using the R-squared value and SEM model structure. After the model was deemed feasible, the next step was to test the hypothesis using the Structural Equation Modelling (SEM) approach.

RESULTS AND DISCUSSION

Outer Model Results

Outer Loading

Table 1. Outer Loading Test Results

	Digital Marketing	E-Trust	E-WOM	Education	MSME Purchasing Decision	Social Media	Women Influencer
DM.1	0.825						
DM.2	0.868						
DM.3	0.862						
DM.4	0.824						
DM.5	0.866						
ET.1		0.813					
ET.2		0.840					
ET.3		0.794					
ET.4		0.789					
ET.5		0.808					
EW.1			0.844				
EW.2			0.853				
EW.3			0.704				
EW.4			0.836				
Ed.1				0.706			
Ed.2				0.809			
Ed.3				0.821			
Ed.4				0.813			
Ed.5				0.801			
MSME PD.1					0.850		
MSME PD.2					0.867		
MSME PD.3					0.895		
MSME PD.4					0.829		
SM.1						0.768	
SM.2						0.741	
SM.3						0.859	
SM.4						0.816	
SM.5						0.828	
WI.1							0.840
WI.2							0.836
WI.3							0.813
WI.4							0.775

Source: Processed by researcher (2025)

The information in Table 1 is the result of the outer loading of each research indicator. The results of the test show that each indicator in the latent variable has a value above 70% or > 0.70, so it can be concluded that the outer loading test on each indicator of the research latent variable is valid.

Validity Test Results

Table 2. Average Variance Extracted (AVE) Test Results

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	Average Variance Extracted (AVE)
Digital Marketing	0.721
E-Trust	0.654
E-WOM	0.658
Education	0.626
MSME Purchasing Decision	0.741
Social Media	0.646
Women Influencer	0.667

Source: Processed by Researchers (2025)

The information in Table 2 is the result of the Average Variance Extracted (AVE) test. If the AVE value is > 0.50, the conclusion is valid, and if the AVE value is < 0.50, it is invalid. The AVE values for digital marketing are 0.721, E-Trust 0.654, E-WOM 0.658, Education 0.626, SME Purchase Decision 0.741, Social Media 0.646, and Female Influencer 0.667. Since the overall AVE values of the research variables are greater than 0.50, they are deemed valid.

Reliability Test Results

Table 3. Cronbach Alpha Test Results

	Cronbach's Alpha
Digital Marketing	0.903
E-Trust	0.868
E-WOM	0.826
Education	0.850
MSME Purchasing Decision	0.883
Social Media	0.862
Women Influencer	0.834

Source: Processed by Researchers (2025)

The information in Table 3 is the result of the Cronbach alpha test to determine the reliability of the research variables. The assumption in decision-making is that if the Cronbach's alpha value is greater than 0.70, it is reliable, and if the Cronbach's alpha value is less than 0.70, it is unreliable. The Cronbach's alpha value for digital marketing is 0.903, E-Trust 0.86, E-WOM 0.826, Education 0.850, SME Purchase Decision 0.883, Social Media 0.862, and Female Influencer 0.834. The overall Cronbach's alpha value for the research variables is greater than 0.70, indicating high reliability and reliability.

Inner Model Results

R Square Test Results

Table 4. R Square Test Results

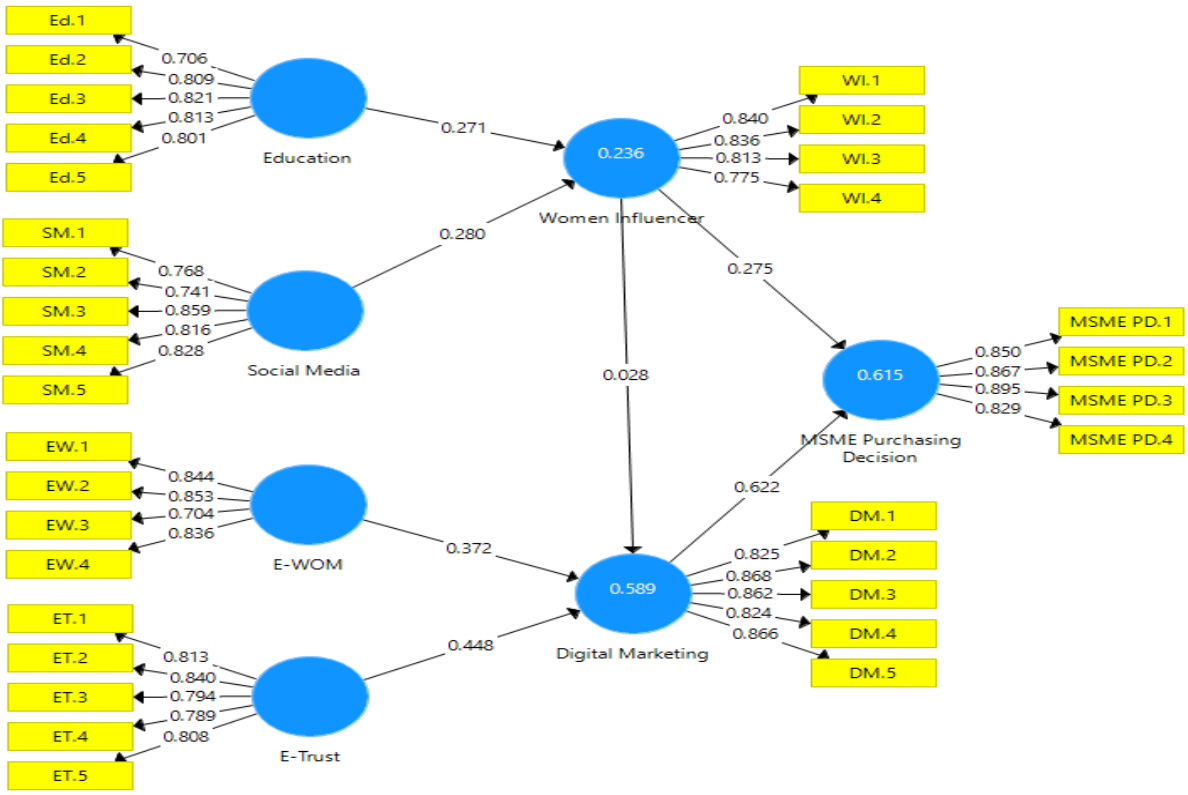
	R Square
Digital Marketing	0.589
MSME Purchasing Decision	0.615
Women Influencer	0.236

Source: Processed by Researchers (2025)

The information in Table 4 is the result of the R-Square test, where the first variable, digital marketing, with an R-Square value of 0.589 or 58.9%, is influenced by the research variables E-WOM and E-Trust. The R-Square value for the SME purchase decision variable is 0.615 or 61.5%, which is influenced by female influencers and digital marketing. For the female influencer variable, the R-Square value is 0.236 or 23.6%, which is influenced by education and social media.

Bootstrapping Test Results

DOI: 10.37531/amar.v5i2.2940



Source: Processed by Researchers (2025)

Figure 1. Bootstrapping Test Results

Figure 1 shows the results of hypothesis testing conducted in the form of Structural Equation Modeling to determine the influence of one construct on another in testing the outer model and inner model.

Path Coefficient Test Results

Table 5. Path Coefficient Test Results

		Sample Original(O)	Average Sample (M)	STDEV	(|O/STDEV|)	P Values
DM	MSME PD	0.622	0.621	0.050	12.548	0.000
E-Trust	DM	0.448	0.451	0.058	7.758	0.000
E-WOM	DM	0.372	0.372	0.054	6.960	0.000
Ed	WI	0.271	0.276	0.065	4.187	0.000
SM	WI	0.280	0.282	0.061	4.601	0.000
WI	DM	0.028	0.028	0.042	0.658	0.511
WI	MSME PD	0.275	0.277	0.049	5.667	0.000
WI DM	MSME PD	0.017	0.018	0.026	0.653	0.514

Source: Processed by Researchers (2025)

From Table 5 above, it can be concluded that:

The results of the first hypothesis test on the direct effect of the education variable significantly influence female influencers with a P-value of 0.000 < 0.05. Furthermore, the second hypothesis test results show that the social media variable significantly influences female influencers with a P-value of 0.000 < 0.05. Furthermore, the results of the third hypothesis indicate that the E-WOM variable significantly affects digital marketing with a P-value of 0.000 < 0.05. Additionally, the results of the fourth hypothesis indicate that the E-Trust variable significantly affects digital marketing with a P-value of 0.000 < 0.000. Then, the results of the fifth hypothesis show that the female influencer variable has a significant effect on

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MSME purchasing decisions with a P-value of 0.000 < 0.05. The results of the sixth hypothesis show that the female influencer variable does not affect digital marketing with a P-value of 0.511 > 0.05. The results of the seventh hypothesis show that the digital marketing variable significantly affects MSME purchasing decisions with a P-value of 0.000 < 0.05. Furthermore, the results of the eighth hypothesis show that the digital marketing variable does not mediate the relationship between female influencers and MSME purchasing decisions, with a P-value of 0.514 > 0.05.

Discussion

The influence of education on female influencers

The results of the first hypothesis in the statistical test in Table 5 show that the Education variable significantly influences female influencers. The Education variable has a significant direct influence on women, especially influencers. Better education can improve women's economic well-being, enabling them to pursue careers in the formal sector with more decent and stable incomes, which can provide access to education and health services for their children. Additionally, education can enhance women's self-confidence and communication skills and build their credibility and image as individual influencers. These findings align with (Alves et al., 2024), and (Liu et al., 2025), which state that education promotes progress in various transactions and negotiations, enhancing individual skills.

The influence of social media on female influencers

The results of the second hypothesis in the statistical test in Table 5 show that the social media variable significantly influences female influencers. Social media significantly influences women, especially influencers, regarding social identity, social image branding, and purchasing decisions. Essentially, the role of female influencers on social media encompasses various functions, such as shaping consumer interests, perceptions, and behaviors, which trigger various psychological impacts. Social media serves as a platform that provides space for women in the struggle for gender equality, expressing opinions, and sharing positive experiences. On a broader scale, influencers can achieve this by reaching a wider audience, embracing diversity, and promoting lifestyle choices. These results align with (Ng et al., 2025), and (Mushtaq et al., 2025) that social media is the most effective branding platform using influencers in the digital age, making social media an effective and efficient tool for influencers.

The Influence of E-WOM on Digital Marketing

The results of the third hypothesis in the statistical test in Table 5 show that the E-WOM variable significantly influences digital marketing. Electronic Word of Mouth has a significant impact on digital marketing. E-WOM is the online dissemination of information about services and products. The impact of E-WOM can strengthen purchasing decisions, increase consumer trust, and help achieve marketing objectives. E-WOM consists of online reviews, recommendations, and various consumer experiences shared electronically. This serves as a reference in marketing strategies and purchasing decisions. Positive reviews enhance consumer trust in the targeted product, while negative reviews can impact purchasing interest. Even a few negative reviews can significantly affect consumer trust, so E-WOM creates interaction between consumers and the brand. These findings align with (Gensler & Rangaswamy, 2025), who state that E-WOM bridges consumers and brands. They also align with (Razak, 2022), who notes that electronic reviews of products can influence purchasing decisions.

The Influence of E-Trust on Digital Marketing

The results of the fourth hypothesis in the statistical test in Table 5 show that the E-Trust variable significantly influences digital marketing. E-Trust is digital trust that has a significant influence on digital marketing. This form of trust plays an important role in building relationships between online businesses and consumers, which can lead to customer loyalty and satisfaction, thereby driving purchasing decisions. When customers feel safe and trust an

DOI: 10.37531/amar.v5i2.2940

online brand or platform, they are likelier to remain loyal and continue using the products and services. Businesses with a good reputation and E-Trust will build a positive image among consumers, thereby retaining and attracting new customers. These results align with (Benevento et al., 2025), and (Liu et al., 2025) that retaining customers is challenging, making E-Trust crucial in maintaining this. Developing E-Trust not only retains customer loyalty but can also attract new customers.

The influence of female influencers on MSME purchasing decisions

The results of the fifth hypothesis in the statistical test in Table 5 show that the female influencer variable significantly influences MSME purchasing decisions. Female influencers significantly influence MSME purchasing decisions because they can increase brand awareness, encourage people to buy products and services, and increase consumer trust. A loyal follower base is emotionally connected to female influencers, and this impact can be leveraged by SMEs in product promotions. SME products can be introduced to a broader audience by female influencers through engaging and relevant content. Content created by influencers is often more easily accepted and remembered by consumers, especially if the influencer has a distinctive style that aligns with the SME's target market. These results align with (Rajput & Gandhi, 2024), and (Srivastava et al., 2024) that marketing products and services through influencers, especially female influencers, is more effective in purchase decisions, as the engaging content encourages loyal followers to purchase branded products.

The influence of female influencers on digital marketing

The results of the sixth hypothesis in the statistical test in Table 5 show that the female influencer variable does not affect digital marketing. Digital marketing is part of or a tool used by influencers in creating product-related content, so the relationship between the two is very close because they share the same function and purpose in introducing each product on online platforms and social media. In this case, the lack of influence is due to the similarity between the technical aspects, meaning they do not influence each other, but are interconnected. Currently, digital marketing is closely associated with content creators known as influencers. These results align with the opinion (Jin & Viswanathan, 2025) that digital marketing at the sustainability stage will share similarities with other similar factors, such as content creators. Influencers can already be referred to as digital marketing, even though, fundamentally, digital marketing is for content creators and influencers.

The influence of digital marketing on MSME purchasing decisions

The results of the seventh hypothesis in the statistical test in Table 5 show that the digital marketing variable significantly influences MSME purchasing decisions. Digital marketing significantly influences MSME purchasing decisions, especially regarding visibility, as it can reach a broader range of consumers, thereby boosting sales. SMEs utilizing digital platforms such as e-commerce and social media can enhance direct consumer interaction and build stronger relationships. Closer interaction and better visibility increase opportunities and foster customer loyalty. Through digital marketing, costs are more economical than traditional methods, enabling SMEs with limited funds to reach a broader consumer base. These results align with (Ng et al., 2025), and (Joshi et al., 2025) that MSME products can be marketed more widely through digital marketing, in addition to low operational costs, the reach to consumers is more expansive, and can drive sales levels more optimally.

The effect of digital marketing mediation on female influencers and MSME purchasing decisions

The results of the eighth hypothesis in the statistical test in Table 5 show that the digital marketing variable does not mediate the relationship between female influencers and MSME purchasing decisions. Influencer marketing is the same as digital marketing, so digital marketing has shifted its function to influencers who use content to market a product through electronic platforms and social media. Therefore, digital marketing is insignificant in mediating the relationship between female influencers and SME purchasing decisions. This

DOI: 10.37531/amar.v5i2.2940

result aligns with the sixth hypothesis that female influencers do not directly influence digital marketing. Therefore, what is most needed now is not digital marketing tools but users or practitioners who utilize digital marketing. This result aligns with the opinion of (Biemans & Malshe, 2024) that digital marketing is synonymous with its practitioners or users, such as content creators and influencers, who play a role in introducing and marketing SME products and services.

CONCLUSION

This study is a descriptive study with a quantitative approach, discussing research variables in MSME purchasing decisions with the role of education, social media, female influencers, E-WOM, E-Trust, and digital marketing as mediating variables. The sample in this study used the Slovin method with a sample of 400 female respondents spread across the Greater Jakarta area. The study results indicate that the digital marketing variable, valued at 58.9%, is influenced by the E-WOM and E-Trust research variables. The SME purchasing decision variable, at 61.5%, is influenced by female influencers and digital marketing. For the female influencer variable, 23.6% is influenced by education and social media. The results of the first partial hypothesis test on the direct influence of the education variable showed a significant effect on female influencers. The results of the second hypothesis test showed that the social media variable significantly affected female influencers. The results of the third hypothesis test showed that the E-WOM variable significantly affected digital marketing. The results of the fourth hypothesis test showed that the E-Trust variable significantly affected digital marketing. Then, the results of the fifth hypothesis show that female influencer variables have a significant effect on MSME purchasing decisions. The results of the sixth hypothesis show that female influencer variables do not affect digital marketing. The results of the seventh hypothesis show that digital marketing variables have a significant effect on MSME purchasing decisions. Furthermore, the results of the eighth hypothesis show that digital marketing variables do not mediate the relationship between female influencers and MSME purchasing decisions.

Implications of the results: Practical implications, Increased brand awareness, building consumer trust, encouraging purchasing decisions, more effective market targeting, and Increased sales. Leveraging the power of influencers and social media enables SMEs to reach a broader consumer base, build trust, and increase sales. Theoretical Implications The influence of female influencers includes Building Trust, targeting a Specific Audience, Increasing Brand Awareness, Influencing Purchase Decisions, and Psychological Impact. The impact of digital marketing includes Wider Reach, Increased Engagement, Accurate Targeting, In-Depth Data Analysis, and Cost Efficiency. Combining the power of influencer marketing and digital marketing can create a strong synergy in SME marketing strategies.

ACKNOWLEDGEMENTS

The research team would like to thank DPPM of Pelita Bangsa University for their support in facilitating this research and ensuring that the research process and results were completed on time. We would also like to thank the Ministry of Education, Culture, Research, and Technology (KEMENDIKTI SAINTEK) for the successful implementation of the 2025 National Research Scholarship Program with Main Contract Number 125/C3/DT. 05.00/PL/2025, and Subcontract Number 7927/LL4/PG/2025; 010/07/KP/H/UPB/2025. We would also like to thank our colleagues and team members who have helped us at every stage of the research process.

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