



DIGITAL LITERACY AS A MODERATOR OF INFLUENCER AND DIGITAL MARKETING ON PURCHASE DECISIONS: EVIDENCE FROM HIJABQA

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Abstract: In HijabQA, a local hijab fashion e-commerce, this study investigates if digital literacy reduces the impact of digital marketing and influencer marketing on consumer purchasing decisions. A quantitative survey using purposive sampling was conducted with 50 Shopee customers who met specific purchase criteria, and in order to examine both direct and moderating effects, the data was examined using structural equation modeling. The findings reveal that influencer marketing significantly enhances purchase decisions, while digital marketing shows no direct effect. Moreover, digital literacy does not moderate either relationship, indicating that consumer behavior in the fashion e-commerce sector is driven more by emotional engagement and influencer credibility than by analytical digital skills. These findings highlight the significance of influencers as a motivating element in determining consumer behavior and suggest that fashion businesses should prioritize strategic collaborations with credible influencers and develop emotionally engaging digital content. Future research is recommended to employ larger samples and longitudinal designs to capture the dynamics of evolving consumer behavior.

Keywords: *digital marketing, influencer marketing, digital literacy, purchase decision.*

INTRODUCTION

Advances in digital technology have fundamentally reshaped the fashion industry by altering production, distribution, and especially promotion channels. Social media and e-commerce are now essential for connecting brands with customers. HijabQA, a local hijab-fashion e-commerce platform, exemplifies this transformation: despite the global pandemic, the company recorded notable sales growth during the last five years (see Table 1). This achievement is often attributed to the combined application of digital marketing techniques and collaborations with social media influencers, which increase visibility and stimulate consumer engagement. Previous studies in the Indonesian market also support this pattern, showing that price and promotion strategies (Laksono & Suartha, 2017), as well as brand image and online promotion (Tirtawan & Handayani, 2023), play a critical role in driving consumer purchase behavior. In addition, consumer trust and satisfaction are proven to strengthen repurchase intention in e-commerce platforms such as Tokopedia (Wijayanthi & Goca, 2022).

Table 1
Sales Data of HijabQA (2020-2024)

Year	Orders	Sales
2020	3.663	340.926.310
2021	17.669	1.205.320.000
2022	36.004	2.779.520.000
2023	84.279	5.740.190.000
2024	141.305	9.406.530.000

Source: Data processed by the researcher, 2025

Prior studies show that digital marketing (DM) broadens product reach and enhances consumer appeal (Darmawan & Nasir, 2024), while influencer marketing (IM) shapes attitudes and purchase intentions through perceived authenticity and source credibility (Hudders & Lou, 2022; Mubarak, Basalamah, & Halim K., 2024). Theoretically, the Elaboration Likelihood Model (Petty, R. E. & Cacioppo, 1986) explains how consumer ability and motivation influence message processing, while Source Credibility Theory (Ohanian, 1990) clarifies why influencer attributes such as expertise, trustworthiness, and attractiveness affect persuasion. Consumers' digital literacy—their competence in finding, evaluating, and using online information—may therefore determine how DM and IM shape purchase decisions (Hudders, De Jans, & De Veirman, 2021; Irawaty, Bilgies, Latif, Aqshel, & Utami, 2025).

Despite these insights, few research has tested digital literacy as a moderating variable while concurrently examining DM and IM inside a single model, especially in local e-commerce fashion contexts such as HijabQA. Addressing this gap is important to understand when and for whom DM and IM strategies are most effective, and to inform managerial decisions on content strategy and influencer selection.

Accordingly, this study investigates the joint effects of DM and IM on consumers' purchase decisions at HijabQA and tests whether digital literacy moderates these relationships. The research questions are:

RQ1: Does influencer marketing affect HijabQA customers' decisions to buy?

RQ2: Does HijabQA's digital marketing affect customers' decisions to buy?

RQ3: Does digital literacy decrease the impact of influencer marketing on purchasing decisions?

RQ4: Does digital literacy lessen the influence of digital marketing on purchasing decisions?

LITERATURE REVIEW

Digital Marketing's Impact on Consumers' Purchasing Decisions

Digital marketing refers to the use of multi-channel, technology-based platforms such as websites, social media, email, and search engines to communicate directly with consumers (Kotler, Setiawan, & Kartajaya, 2021). This strategy enables broad reach, personalization, and real-time analysis of consumer behavior. Empirical evidence shows its impact: Darmawan and Nasir (2024) demonstrated that well-executed digital marketing enhances product appeal and purchase decisions, particularly among digitally active consumers. Similarly, Deiss and Henneberry (2020) found that interactive and targeted content builds trust and facilitates consumer access to information. These findings suggest that digital marketing functions as a driver of consumer choice by increasing visibility and engagement.

H1: Digital marketing positively influences consumer purchase decisions.

Influencer Marketing's Effect on Consumer Purchase Behavior

Influencer marketing relies on individuals with substantial online followings to endorse products and shape consumer attitudes. Influencers act not only as message transmitters but also as lifestyle icons who establish psychological closeness with audiences (Hudders & Lou, 2022). Research by Mubarak et al. (2024) confirms that influencer-brand collaborations significantly affect Generation Z's purchasing behavior, primarily through authentic reviews and social engagement. The theoretical foundation is Source Credibility Theory (Hovland, Janis, & Kelley, 1953; Ohanian, 1990), which argues that expertise, trustworthiness, and attractiveness determine persuasion effectiveness. Influencers' suggestions are more likely to result in customer purchases when they are seen as reliable.

H2: Influencer marketing positively influences consumer purchase decisions.

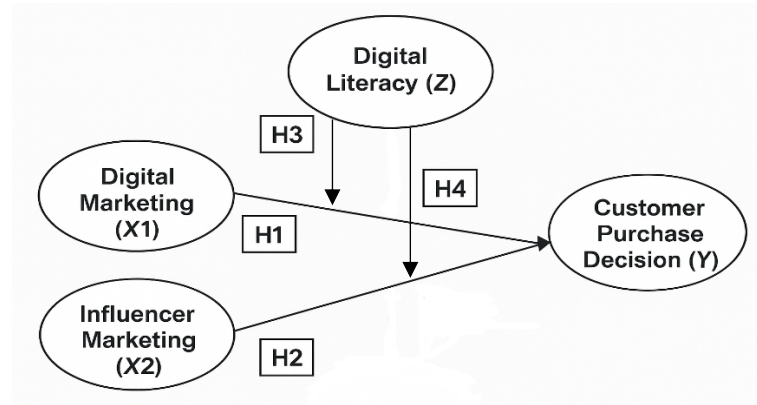
The Moderating Effect of Digital Knowledge

Digital literacy is the ability to locate, understand, evaluate, and apply digital information effectively and ethically (Setiawan, 2020). Consumers with high digital literacy tend to be more critical and selective in their purchasing behavior. Irawaty et al. (2025) found that digital literacy strengthens the impact of digital lifestyle and marketing strategies on purchase behavior. Similarly, Hudders et al. (2021) highlight that digital literacy enables consumers to distinguish manipulative promotions from informative content, enhancing the credibility of influencer campaigns. The Elaboration Likelihood Model (Petty, R. E. & Cacioppo, 1986) provides a theoretical lens: consumers with greater literacy are more likely to process persuasive messages via the central route, making message quality a crucial

determinant of influence. This implies that digital literacy can shape the strength of the relationships between both digital marketing and influencer marketing with purchase decisions.

H3: Digital literacy moderates the relationship between digital marketing and purchase decisions.

H4: Digital literacy moderates the relationship between influencer marketing and purchase decisions.



Source: Data processed by the researcher, 2025

Figure 1
Conceptual Framework

METHODS

To investigate the connections between digital marketing, influencer marketing, digital literacy, and purchasing decisions, this study uses a quantitative research methodology. A quantitative approach was selected due to its suitability for testing pre-formulated hypotheses and evaluating structural models with latent variables. Each construct was measured using previously validated indicators adapted from established sources in the field. Digital marketing and influencer marketing indicators were adapted from industry-recognized frameworks and key performance indicators relevant to e-commerce contexts, while digital literacy and purchase decision indicators were adapted from validated consumer behavior scales. A five-point Likert scale (1 being strongly disagree and 5 being strongly agree) was used to measure each construct. Two marketing academics and one industry practitioner provided expert judgment to establish content validity, and indicator loadings ($> 0,70$), Cronbach's alpha ($> 0,70$), composite reliability ($> 0,70$), and average variance extracted ($AVE \geq 0,50$) were used to evaluate construct reliability and validity.

The study population comprised active customers of HijabQA who purchased hijab products via the Shopee platform. Respondents were chosen using a non-probability method called purposeful sampling, which was based on predetermined standards that matched the goals of the study. Eligible participants were customers who had purchased at least five hijab

products with a total transaction value exceeding IDR 250,000 within the past year. Data from 50 qualified respondents were collected and used in the analysis. The selection of 50 respondents was justified by the fact that, out of 100 surveyed customers, only these 50 represented loyal customers, thus ensuring the data reflect the actual market condition and remain valid for analysis.

Google Forms was used to collect online data. The SmartPLS program was used to implement partial least squares structural equation modeling (SEM-PLS). The measurement (outer) model was evaluated using convergent validity, discriminant validity, and reliability, whereas the structural (inner) model was evaluated using R^2 , Q^2 , and path coefficients. To ascertain the statistical significance of each path coefficient, bootstrapping was used to test hypotheses for all paths, including both direct effects (such as influencer and digital marketing on purchase decisions) and moderating effects (such as interactions between digital literacy and the independent variables). This procedure provides a validated evaluation of the relationships between the variables and ensures that the observed effects in the model are not due to chance.

To evaluate how digital literacy affected the connection between the independent variables (influencer and digital marketing) and purchase decisions, moderation was looked at. To assess the moderating effect, interaction terms were developed between each independent variable and digital literacy. These interaction terms were then included in the structural model, and cross-validation was applied to verify the stability of the moderation results, ensuring that the observed effects were consistent across different subsets of the data. This procedure allowed for a detailed and validated assessment of how digital literacy moderates the impact of digital marketing and influencer marketing on consumer purchase decisions.

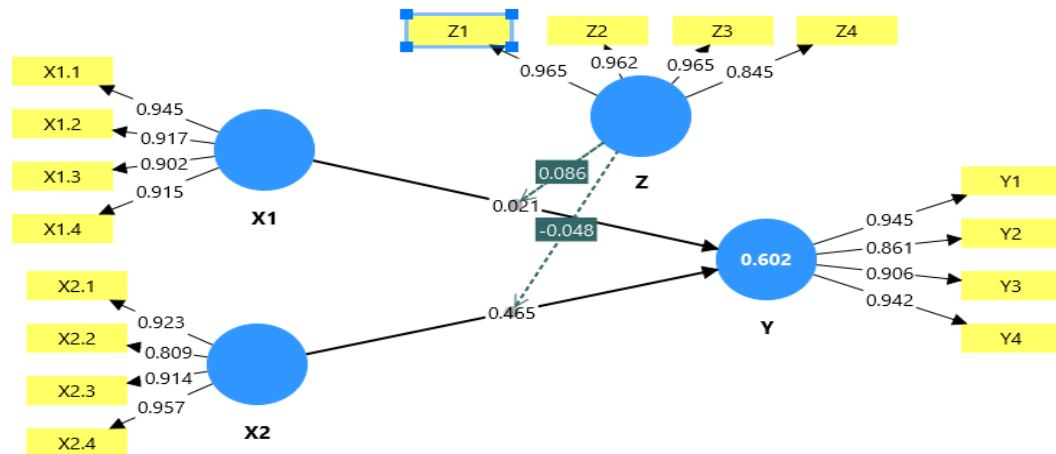
RESULTS AND DISCUSSION

Results

Outer Model Assessment Results

a. Convergent Validity

To determine whether each indicator consistently and reliably reflects a single latent construct, a convergent validity test was conducted. To meet the standard criteria for validity, the Average Variance Extracted (AVE) must be at least 0,5 and the loading factor must be at least 0,7. When both conditions are satisfied, the measurement instrument can be considered valid and reliable in representing the research variable, proving that the majority of the variance in the indicators can be explained by the construct.



Source: Data processed by the researcher, 2025

Figure 2

Results of Outer Loading Analysis

Based on the results shown in Figure 2, all AVE values for each indicator exceed the threshold of 0,7. This finding indicates that convergent validity has been successfully achieved in this study.

b. Discriminant Validity

Each construct in the study model must have unique qualities and not have the same meaning as other constructs, according to discriminant validity. According to the Fornell-Larcker criterion, each construct's square root of the AVE must be higher than the correlations between it and other constructs, is frequently used to evaluate this validity. This condition confirms that the measurement instrument can accurately identify and distinguish between constructs.

Table 2

Fornell-Larcker Test Results

	X1	X2	Y	Z
X1	0,920			
X2	0,389	0,902		
Y	0,312	0,725	0,914	
Z	0,314	0,676	0,687	0,936

Source: Data processed by the researcher, 2025

According to the findings of the Fornell-Larcker criterion test, for every variable in this study, the square root of the AVE score is higher than the correlations with other constructs. This implies that the constructs in the model are clearly distinguishable from one another, and that the

measurement instrument used has effectively and validly discriminated between the constructs.

c. Reliability Test

A reliability test evaluates the degree to which the indicators employed in a latent construct yield consistent and reliable outcomes. Cronbach's Alpha and Composite Reliability values used in this assessment must be at least 0.7 in order for a construct to be deemed reliable. These values reflect the indicators' ability to generate trustworthy data that is free from random error when measurements are repeated, thereby ensuring that the measurement instrument is reliable.

Table 2
Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability
X1	0,945	1,103
X2	0,923	0,924
Y	0,937	0,946
Z	0,952	0,963

Source: Data processed by the researcher, 2025

Table 3 shows that the Cronbach's Alpha and Composite Reliability values for every variable are more than the 0.7 limit. This indicates that the measurement instrument used possesses strong internal consistency and is considered reliable.

Inner Model Testing Results

Coefficient of Determination Test Results

R^2 is a metric used in the Partial Least Squares (PLS) approach to quantify the percentage of influence that independent variables have on dependent variables in the model that is built. Unlike conventional linear regression, the PLS method offers advantages in handling multicollinearity issues and can be applied even when the number of predictors exceeds the number of observations. The R^2 value in PLS encompasses assessments of both latent constructs and the overall structural model, demonstrating the extent to which the model explains the connections between latent variables. Although a high R^2 value suggests strong predictive power, it is important to conduct external validation—such as cross-validation techniques—to ensure that the model is not only accurate for the sample data but also generalizable.

Table 4
Coefficient of Determination Test Results

R^2	Adjusted R^2
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Consumer Purchase Decision	0,602	0,603
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Source: Data processed by the researcher, 2025

Influencer marketing and digital marketing are the two independent factors in this study that explain about 60% of the variation in consumer purchase decisions, according to the findings of the test for coefficient of determination. According to Ghozali (2021), this value falls within the moderate to high range, showing that the model can effectively describe the purchase behavior that is being studied.

Findings from the Goodness of Fit Assessment

The Goodness of Fit (GoF) test in the PLS-SEM approach aims to assess how well the overall model explains the analyzed data by combining two key components: the average communality value from the measurement model and the average R^2 value from the structural model. The result of this calculation yields a single composite value that reflects the overall degree of model fit to the data used. The following formula is used to determine GoF:

$$\text{GoF} = \sqrt{\text{average AVE} \times \text{average } R^2}$$

$$\text{GoF} = \sqrt{0,552072 \times 0,602}$$

$$\text{GoF} = \sqrt{0,552072}$$

$$\text{GoF} = 0,743$$

The calculation results yielded a GoF value of 0,743. This figure indicates that the PLS-SEM model employed demonstrates an excellent level of fit to the data. This is reflected in the combination of strong communality – showing how indicators relate to their corresponding latent constructs – and the R^2 values, which show how strongly the variables in the structural model are related to one another. Since the GoF value far exceeds the commonly accepted threshold of 0,36 for a well-fitting model, these results support the model's high overall explanatory power (Ghozali, 2021).

Results of Partial Effect Testing

In the PLS-SEM method, p-values are obtained through the bootstrapping technique, which is employed to determine whether path coefficients or connections between latent items are statistically significant. A statistically significant link between variables is shown by a p-value of less than 0,05 at a 95% confidence level. This suggests that there is substantial evidence to support the conclusion that the observed effect is not the result of chance. Conversely, statistical significance is not achieved if the p-value exceeds 0,05, in which case the relationship should be re-evaluated within the context of the research model.

Table 5
Partial Effect Test Result

	T-Statistics	P-Values
X1 → Y	0,187	0,426
X2 → Y	3,202	0,001

Source: Data processed by the researcher, 2025

Given that its p-value is greater than 0,05, the path coefficient analysis's findings show that the variable digital marketing (X1) has no discernible impact on consumers' purchasing decisions. In contrast, influencer marketing (X2) is shown to have a significant effect, with a p-value below 0,05.

Results of the Moderation Analysis

In the PLS-SEM approach, a moderation test is conducted to evaluate the extent to which a moderating variable can alter the direction or intensity of an independent variable's link to a dependent variable. This process involves the construction of an interaction term, which is the product of the independent construct and the moderator. The significance of this interaction term is then tested using the bootstrapping method. A p-value below the threshold of 0,05 serves as an indicator of a statistically significant moderating effect.

Table 6
Moderation Test Results

	T-Statistics	P-Values
X ₁ Z → Y	0,689	0,246
X ₂ Z → Y	0.360	0,360

Source: Data processed by the researcher, 2025

According to the findings of the moderation test, which are displayed in Table 6, the p-values for the interaction between the two independent variables under investigation and the moderating variable, digital literacy, surpass 0,05. Thus, it can be said that the interaction between influencer marketing and digital marketing on customer purchase decisions is not moderated by digital literacy.

Discussion

Digital Marketing's Impact on Consumer Purchase Behavior

The results demonstrate that HijabQA customers' decisions to buy were not much impacted by digital marketing. This contrasts with studies such as Mubarak et al. (2024), who reported positive effects of digital marketing on purchase behavior, particularly among younger consumers. Conversely, the results are consistent with Francis et al. (2023), which

argued that excessive exposure to online promotions can create advertising fatigue, thereby reducing consumer responsiveness.

From a psychological perspective, this outcome can be explained by the phenomenon of information overload in highly competitive digital fashion markets. In line with the Elaboration Likelihood Model (Petty, R. E. & Cacioppo, 1986), consumers overwhelmed with promotional stimuli may avoid central message processing and rely instead on superficial cues, reducing the effectiveness of repetitive or generic digital marketing campaigns. As Tuten and Solomon (2023) note, digital marketing is most persuasive when it creates emotional connections or differentiated value, rather than relying solely on frequency or exposure. Thus, the present results suggest that digital marketing strategies in fashion e-commerce must emphasize personalization and narrative-driven content to overcome consumer fatigue.

Influencer Marketing's Effect on Consumer Purchase Behavior

The study confirms that influencer marketing positively influences purchase decisions. This finding aligns with Mubarak et al. (2024) and can be explained by Source Credibility Theory (Hovland et al., 1953; Ohanian, 1990), which posits that message acceptance depends on the perceived expertise, trustworthiness, and attractiveness of the source. When influencers speak from the heart and reflect the company, they have a greater chance of influencing consumers' thoughts and behavior.

Additionally, influencer marketing's efficacy is increased by mechanisms of social proof—user reviews, testimonials, and user-generated content—that validate product claims. Djafarova and Trofimenko (2019) emphasize that micro-influencers with high engagement rates can foster strong parasocial relationships, reinforcing consumer trust. These findings indicate that in an era of limited attention spans, influencer credibility and emotional resonance serve as stronger persuasive mechanisms than traditional advertising, underscoring the strategic value of influencer collaborations for fashion brands.

Digital Literacy's Moderating Effect on the Impact of Digital Marketing

Contrary to Irawaty et al. (2025), this study did not find digital literacy to moderate the relationship between digital marketing and purchase decisions. One explanation lies in the behavioral characteristics of online fashion consumers. As Naderi, Steenburg, and Fox (2021) observed, fashion purchases are often impulsive and driven by emotional triggers such as visual appeal, limited-time promotions, and hedonic gratification. Under these conditions, consumers are more likely to follow the peripheral route of persuasion (ELM), where decisions are guided by affective cues rather than systematic evaluation of digital information.

Therefore, the lack of moderation implies that impulsive fashion buying behaviors are not significantly changed by increased digital literacy. Instead, decisions are driven by visual stimulation and promotional urgency. This implies that fashion e-commerce campaigns should prioritize emotionally engaging visuals and time-limited offers, as digital literacy may play a less decisive role in this product category.

Digital Literacy's Moderating Effect on Influencer Marketing's Impact

In addition, the study revealed that digital literacy did not reduce the impact of influencer marketing on purchasing decisions. This aligns with Djafarova and Trofimenko (2019), who showed that the effectiveness of influencers is largely independent of audience digital competence. One plausible explanation is the ceiling effect: in markets where the majority of consumers are digital natives (Prensky, 2001), basic digital skills are already widespread and relatively homogeneous. As noted by Euromonitor (LeRolland, 2024), most online fashion consumers have used e-commerce platforms for several years, leaving little variation in digital literacy levels.

In this context, influencer persuasion relies less on consumers' analytical abilities and more on perceived credibility and emotional connection, as explained by Source Credibility Theory. Therefore, influencer marketing remains broadly effective regardless of literacy differences, provided that content is authentic, relevant, and trust-enhancing. This lends credence to the notion that influencer credibility influences customer behavior in the fashion business more than technical digital abilities.

CONCLUSION

Using digital literacy as a moderating variable, this study examined how influencer and digital marketing affected HijabQA customers' decisions to buy. According to the results, digital marketing had no discernible effect on purchase decisions; only influencer marketing did. Additionally, the association between marketing strategy and purchase decisions was not moderated by digital literacy.

Practically speaking, these findings imply that fashion companies ought to give top priority to working with reliable influencers whose sincerity and dependability appeal to customers. At the same time, improvements in digital content strategy are necessary to ensure that digital marketing campaigns go beyond repetitive exposure and focus on personalization, narrative storytelling, and visual appeal to engage audiences more effectively.

This study theoretically contributes to the body of knowledge by focusing on the border conditions of digital literacy in the context of fashion e-commerce, where impulsive and emotionally motivated purchases may limit the moderating influence of cognitive factors. The results reinforce the

relevance of Source Credibility Theory in explaining influencer effectiveness and illustrate the limited applicability of digital literacy as a moderator in low-involvement product categories. The very small sample size is one of the limitations, as it may limit generalizability. Future studies should take longitudinal designs and larger, more varied samples into account.

SUGGESTIONS

Considering the significant influence of influencer marketing on consumer purchase decisions, it is recommended that HijabQA further optimize the use of this strategy, as supported by the present findings. The effectiveness of this approach largely depends on the selection of influencers with high credibility and audience engagement. In contrast, conventional digital marketing strategies should be critically re-evaluated to ensure better alignment with contemporary consumer behavior. Moreover, the R^2 value indicates that additional factors beyond the current model may contribute to consumer decision-making. Accordingly, future research is encouraged to incorporate other potential variables—such as customer engagement, brand trust, perceived value, and digital channel integration—to provide a more comprehensive understanding of consumer behavior within digital environments.

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