



The Influence of Social Media Marketing and Electronic Word of Mouth (E-WOM) on Purchase Intention Through Trust in Indibiz Products in the Telkom Yogyakarta and Southern Central Java Area

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Abstract

Background: The *digitalization* of business services in Indonesia has boosted social media marketing (SMM) and e-WOM adoption among SMEs in the B2B telecommunications sector. However, trust as a link between SMM, e-WOM, and purchase intention for products like Indibiz remains underexplored.

Objective: This study examines the impact of SMM and e-WOM on purchase intention for Indibiz through consumer trust, focusing on SMEs in the Telkom Yogyakarta *Jateng Selatan* area that use social media, are aware of Indibiz, but have not subscribed.

Methods: This study uses a quantitative explanatory approach with purposive sampling, collecting 208 valid responses from 283 questionnaires via Google Forms. Data were analyzed using SEM-PLS with SmartPLS 4.0, including outer model tests (validity, reliability) and inner model analysis (path coefficients, bootstrapping, R^2).

Results: All seven hypotheses were supported. SMM positively influenced trust ($\beta = 0.287, t = 3.42, p < 0.01$) and purchase intention ($\beta = 0.198, t = 2.21, p < 0.05$). e-WOM positively influenced trust ($\beta = 0.602, t = 7.15, p < 0.001$) and purchase intention ($\beta = 0.231, t = 2.64, p < 0.01$). Trust significantly mediated both relationships (SMM→Trust→PI: $\beta = 0.130$; e-WOM→Trust→PI: $\beta = 0.272$). The model explained 73.1% of purchase intention variance ($R^2 = 0.731$).

Conclusion: Trust mediates the relationship between digital marketing signals and B2B purchase intention in Indonesian telecommunications SMEs. Practitioners should focus on trust-building content strategies and manage e-WOM credibility to convert prospects into Indibiz subscribers. Future research should explore other regions and platforms.

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INTRODUCTION

The development of the Indonesian digital economy has seen a rapid increase in the adoption of social media for business purposes, with both digital services and marketing becoming national agendas (Alalwan et al., 2017; Meidyasari, 2024). According to the Ministry of Communication and Information Technology (Kominfo), by 2024, more than 20 million SMEs are projected to be onboarded into digital marketplaces, and this segment will be the main target for Business-to-Business (B2B) telecom operator services such as PT Telkom Indonesia.

Digital technology has advanced rapidly and transformed many industries, including the field of marketing (Bist et al., 2022; Park et al., 2007). Social media marketing (SMM), which makes use of social media platforms for promoting products, can be seen as one of the most significant developments in modern-day marketing (Antczak, 2024; Otieno Aluoch, 2023). According to a report from Statista (2024), the number of social media users worldwide has surpassed 5 billion people, which further emphasizes the major role that social media plays in shaping consumer behavior and purchasing decisions. In this regard, social media serves both as a means of communication between humans and as a marketing tool; therefore, businesses all over the world use social media as a strategic marketing platform to carry out their activities. Social media use for marketing purposes, especially regarding B2B communication, is increasingly occupying a central position, since social media enables more direct, measurable, and interactive communication between companies and their consumers (Kaplan & Haenlein, 2010).

In contrast, Electronic Word of Mouth (e-WOM) is defined as online communication between consumers with regard to products, services, or brands and is becoming an increasingly important driver of consumer perceptions and behavior, including their buying decisions (Erkan & Evans, 2016; Schiffman & Wisenblit, 2019). According to Cheung and Thadani (2012), e-WOM is an important source of information that consumers rely on, because it comes from the experience of other users and thus tends to be seen as more reliable. Therefore, in the digital era, e-WOM and social media marketing have become two key factors in shaping consumers' purchase intention (Pahlawan & Cahyono, 2025; Romadhoni et al., 2023; Winarno & Indrawati, 2022).

The increasing public use of social media, particularly among SME actors, contributes to this issue. An increasing number of businesses are using these platforms to promote their products and services. However, this strategy is little known in the B2B market. The B2B market is, however, very different from its B2C counterpart, where decision-making is more emotional and decisions are often made by a single individual. Moreover, e-WOM usage also affects the purchase decision because consumers trust reviews from other users more than direct advertisements delivered by a company (Sudaryanto et al., 2025; Wiraandryana & Ardani, 2021).

Especially in a B2B context, information received through social media and the influence of e-WOM—which reduce uncertainty and enhance risk assessment—are the main factors influencing purchase decisions made by consumers (Gefen et al., 2003a; Joudeh et al., 2024). The information and its source significantly impact the level of trust between consumers and companies.

The significance of these elements is considerable in the field of digital marketing. Social media marketing shapes B2B marketing to drive visibility and interaction with a larger customer base, but only when the type of strategy implemented aligns with the attributes of the audience and the product provided (Enyinda et al., 2021; Vieira et al., 2019). While Aji and Setyowati (2020) conducted research in a B2C context, Bushara et al. found that social media marketing positively impacted purchase intention specifically in the B2B context, where high information quality and good interactivity between companies and consumers play a crucial role.

On the other hand, e-WOM significantly affects the purchase decision-making process, as information received from fellow users is generally regarded as more objective and credible than advertisements provided by the company itself (Cheung & Thadani, 2012). e-WOM positively impacted purchase intention, which was further augmented by mediating variables including trust (Firman et al., 2021).

This research proposes three main variables: social media marketing, e-WOM (electronic word of mouth), and trust. SMM is measured by 11 indicators focusing on content quality, interactivity, entertainment, informativeness, and brand engagement (Kim & Ko, 2012). e-WOM is assessed using 16 measures across the factors of credibility, helpfulness, relevance, and volume of online reviews (Hennig-Thurau et al., 2004). Trust is measured by 5 indicators assessing competence, benevolence, and integrity, while Purchase Intention is measured by 4 indicators covering intent to re-subscribe, willingness to recommend, and desire to subscribe to other services.

Social media marketing (SMM) is a term for marketing activities that companies conduct via social media platforms to affect consumer behavior. These activities can include interactive

dialogue, entertaining or educational content, and relevant information distribution—practices that ultimately strengthen the company's brand image (Kaplan & Haenlein, 2010).

According to Hennig-Thurau (2004), electronic word of mouth (e-WOM) represents online communication between consumers regarding a product or service that affects their attitudes and purchasing behaviors. In this study, trust as a mediating variable is defined by the extent to which consumers believe in the information conveyed by the company through social media and e-WOM, along with the company's ability to keep its promises (Atito et al., 2023).

This study provides a distinctive contribution by concentrating on the B2B segment within the telecommunications industry. This study is novel because it: (1) focuses on the B2B segment within the Indonesian telecommunications industry—specifically the Indibiz product—rather than the commonly studied B2C context; (2) incorporates trust as a mediating variable linking SMM and e-WOM to purchase intention, an approach with limited precedent in B2B research; (3) employs SmartPLS 4.0 for PLS-SEM analysis, allowing mediation testing with bootstrapping; and (4) targets SME prospects who are aware of but have not yet subscribed to Indibiz, capturing pre-adoption purchase intention rather than post-adoption satisfaction. Although many studies examine social media marketing and e-WOM in the B2C context, B2B research involving digital products like Indibiz is still limited, especially in Indonesia.

The B2B sector, particularly in the telecommunications industry, is evolving at a faster pace, with more entities embracing digital marketing, making this research especially relevant. The Telkom Yogyakarta and Southern Central Java area was chosen because the three sub-regions—Yogyakarta, Magelang, and Purwokerto—form a high concentration of active SMEs with urban, peri-urban, and semi-rural characteristics that offer the potential for investigating heterogeneity in B2B digital marketing adoption (BPS DIY, 2023). Most notably, the transformation in B2B marketing began when PT Telkom Indonesia restructured and launched the Indibiz product for SMEs. Nonetheless, the efficacy of social media marketing strategies in a B2B context—especially regarding the relationship between e-WOM and consumer trust—had not been quantified until now. This study also aims to deepen the understanding of B2B digital marketing through data-driven findings that will help in developing more effective digital marketing strategies for companies.

With the growing body of scholarship on SMM and e-WOM, however, a clear research gap remains: previous inquiries have mainly examined B2C contexts, while little attention has been paid to the role of trust as a dual mediator in B2B digital marketing—particularly for telecommunications SME products—in the Indonesian literature. Moreover, no previous research has employed this configuration with SmartPLS 4.0 and the HTMT discriminant validity criterion. This study directly fills these gaps.

This research aims to examine how social media marketing (SMM) and electronic word of mouth (e-WOM) impact consumers' purchase intention in Indibiz products, with consumer trust as an intervening variable. More specifically, the study examines and tests: (1) SMM's impact on purchase intention; (2) e-WOM's impact on purchase intention; (3) trust as a mediator of the relationship between SMM and purchase intention; and (4) trust as a mediator of the relationship between e-WOM and purchase intention. Furthermore, the research investigates the direct impact of SMM and e-WOM on trust. These aims collectively fill the gaps identified above regarding B2B digital marketing research and provide a solid empirical foundation for strategic recommendations.

The research will provide theoretical and practical contributions. Theoretically, it adds to the B2B digital marketing literature by presenting empirical evidence of a trust-mediation mechanism—an unexplored pathway within the Indonesian telecommunications industry. From a practical perspective, the findings provide actionable recommendations for PT Telkom Indonesia when designing SMM campaigns and e-WOM management strategies that are more effective for Indibiz. The study reveals that, in the context of digital information signals, SME business owners and managers are motivated to engage more deeply to learn about a potential purchase. The study can serve as a methodological and theoretical reference for researchers who have the opportunity to develop the trust-mediation model in other B2B digital service contexts or extend the sample coverage to other Telkom regional areas.

METHOD

This research used a quantitative approach with an explanatory research design. The explanatory design was adopted for this study because it tested causal hypotheses about the relationships among SMM, e-WOM, trust, and purchase intention, rather than merely describing the direction and magnitude of influence. This was to explain the relationships among the existing variables—consisting of social media marketing, e-WOM, and trust—in relation to consumer purchase intention. This explanatory approach aimed to explain how the influence of these three variables could encourage Indibiz product purchases among B2B consumers in the Telkom Yogyakarta and Southern Central Java area.

This study was carried out in 2025 in the Telkom Yogyakarta and Southern Central Java area among B2B companies. To ensure respondent relevance, specific inclusion criteria were applied: respondents were required to (1) be the owner, manager, or staff member of a business or organization in the Telkom Witel Yogyakarta and Southern Central Java area; (2) actively use social media for business purposes; (3) have heard about Indibiz products and services; and (4) not have subscribed to Indibiz. The non-subscriber condition was particularly important, as it ensured that the study measured pre-adoption purchase intention rather than post-adoption satisfaction. The selection of these three sub-regions at the regional level was grounded in empirical data.

The population in this research consisted of small and medium enterprise (SME) actors who actively used social media in the Telkom Yogyakarta and Southern Central Java area and were involved with Indibiz products. The target sample size was set at 200 respondents; however, after screening for eligibility criteria, a final usable sample of 208 respondents (out of 283 questionnaires collected) was included in the analysis, as 75 respondents did not meet the criteria and were excluded. Purposive sampling was employed, a technique applied on the basis of specific criteria aligned with the study's measurement objectives. The sample was intended to represent conditions in the field—namely, consumers directly involved in or considering Indibiz products and those using social media as part of their business marketing activities.

The study instrument was a questionnaire administered online through the Google Forms platform. This questionnaire was designed to assess respondents' perceptions of three major factors: social media marketing, e-WOM, and trust. A five-point Likert scale was employed, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. SMM items (11 indicators) were adapted from Kim and Ko (2012); e-WOM items (16 indicators) were adapted from Hennig-Thurau (2004); Trust items (5 indicators); and Purchase Intention items (4 indicators). Prior to participation, all participants provided informed consent; no personal identifying information was collected, ensuring respondent anonymity. No sensitive populations or clinical procedures were involved, and the ethical guidelines of the affiliated institution were maintained throughout. Data were then analyzed using Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach, utilizing SmartPLS 4.0 as the analytic tool.

The present study sought to offer a well-organized summary of how the identified variables interrelate in influencing purchase intention in B2B digital marketing. Subsequent sections include outer model quality tests, respondent characteristics, inner model structural results, descriptive analysis, and a discussion of findings.

RESULTS AND DISCUSSION

Result

General Overview of the Research Object

PT Telkom Indonesia (Persero) Tbk. is a State-Owned Enterprise (BUMN) operating in the field of information and communication technology (ICT) and is the largest telecommunications and network service provider in Indonesia, offering broadband, cloud, IoT, and AI services through subsidiaries including Telkomsel and TelkomSigma.

One of the innovative products that is the focus of this research is IndiBiz, a broadband service and digital solution specifically designed for micro, small, and medium enterprises (MSMEs), as well as government and private institutions. IndiBiz carries the tagline "Digital Solutions for MSMEs and Institutions" as a form of commitment to empowering local businesses in the digital era. Telkom guarantees customer data security through the implementation of

ISO/IEC 27001 certification for information security management systems.

IndiBiz offers 11 ecosystem solutions including Agriculture, Hotel, School, Multifinance, Expedition, Shophouse, Health, Property, Media & Communication, Energy, and Manufacturing—covering diverse MSME sector needs across the region.



Figure 1. IndiBiz Ecosystem

General Overview of the Research Subject and Respondent Characteristics

The subjects in this study are potential B2B customers of IndiBiz products located in the Telkom Yogyakarta and Southern Central Java. Respondents sampled in this study are individuals who hold roles as owners, managers, or staff working in businesses, companies, or organizations operating in the Telkom Yogyakarta and Southern Central Java, covering Yogyakarta, Magelang, and Purwokerto. Selected respondents must meet the criteria of being active social media users, having heard about IndiBiz products, and critically, having not yet subscribed to IndiBiz, ensuring the study captures pre-adoption purchase intention.

This research was conducted from March 25 to April 19, 2025. The questionnaire was distributed online via Google Forms selectively to respondents who met the criteria through social media (Instagram) and WhatsApp.

The main questionnaire consisted of 11 statements regarding social media marketing, 16 statements regarding electronic word of mouth (e-WOM), 5 statements regarding trust, and 4 statements regarding purchase intention. Thus, there were a total of 36 main statements. All statement items used a five-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5).

Table 1. Recapitulation of Questionnaire Eligibility

No.	Description	Count
1.	Questionnaires filled out by respondents	283
2.	Questionnaires that did not meet criteria	75
3.	Usable/processable questionnaires	208

Source: Primary Data, 2025

Table 2. Respondent Characteristics Based on Gender

Characteristic	Description	Count	Percentage (%)
Gender	Female	123	59%
	Male	85	41%

Source: Primary Data, 2025

Respondents consisted of males and females. The majority were female (59%), while male respondents accounted for 41%.

1. Age

Respondent characteristics based on age show that the majority come from Generation Z (ages 18–28), comprising 52% of the total respondents. Generation Y (ages 29–44) ranks second at 43%. Generation X (ages 45–60) accounts for 4%, and Baby Boomers (ages 61–70) represent 1%. The dominance of Gen Z and Gen Y respondents (95% combined) confirms that the sample has high digital literacy, which is consistent with the research context of social media-driven B2B marketing.

2. Latest Education

Most respondents hold a Bachelor's degree (S-1), accounting for 56% of respondents. High school (SMA/SMK) graduates represent 28%, Diploma graduates 12%, Master's (S-2) graduates 3%, and those with elementary school education 1%. The predominance of higher-educated respondents suggests a strong capacity to evaluate digital marketing content critically, which may explain the high perceived credibility scores for e-WOM in this study.

3. Respondent Position

Most respondents are employees or staff (63%), followed by business owners or directors (29%) and managers or heads of department (8%). This distribution has an important implication: since 63% of respondents are non-decision-making staff, their purchase intention scores may reflect awareness and inclination rather than formal purchase authority. Future studies should oversample owners and managers to better capture B2B decision-making dynamics. This finding should be discussed as a limitation.

Table 3. Respondent Position

Characteristic	Description	Count	Percentage (%)
Position in Organization	Employee/Staff	131	63%
	Business Owner/Director	61	29%
	Manager/Head of Dept.	16	8%

Source: Primary Data, 2025

4. Business/Organization Operational Area

Table 4. Business/Organization Operational Area

Characteristic	Description	Count	Percentage (%)
Business Operational Area	Magelang Area	153	74%
	Yogyakarta Area	40	19%
	Purwokerto Area	15	7%

Source: Primary Data, 2025

5. Type of Business/Organization

Based on Table 11 below, most respondents come from Small and Medium Enterprises (SMEs), with a percentage of 62%, which is consistent with the distribution presented. Meanwhile, 25% come from large companies or corporations, and 12% from the public sector.

Table 5. Type of Business/Organization

Characteristic	Description	Count	Percentage (%)
Type of Organization/Business	Small and Medium Enterprise (SME)	125	60%
	Large Company/Corporation	53	25%
	Public Sector (Government Agency/Office)	24	12%

Source: Primary Data, 2025

6. Industry Sector

Respondents come from various industry sectors. The Retail & E-commerce sector is the most dominant (32%). The "Others" category ranks second at 25%; this category includes respondents from specialized technology services, modern agriculture, creative industries, and tourism-related businesses that were not captured by the predefined sector options. Future studies should provide a clearer sector taxonomy to reduce the "Others" proportion and improve interpretability. Services & Consulting accounts for 17%, Manufacturing & Industry 8%, Finance & Banking 6%, Education 5%, Government 4%, Non-Profit 2%, and Healthcare 1%.

Table 6. Industry Sector

Characteristic	Description	Count	Percentage (%)
Industry Sector	Retail & E-commerce	66	32%
	Others*	51	25%
	Services & Consulting	35	17%
	Manufacturing & Industry	17	8%
	Government	12	6%
	Finance & Banking	10	5%
	Education	9	4%
	Non-Profit Organization	5	2%
	Healthcare	3	1%

Source: Primary Data, 2025

Results of Instrument Quality Test (Outer Model)

Testing the quality of instruments in the measurement model (outer model) aims to evaluate the validity and reliability of the constructs in the research model. This testing includes convergent validity, indicator reliability, and discriminant validity tests, conducted to ensure that each indicator consistently and accurately reflects the measured construct and can be clearly distinguished from other constructs.

1. Convergent Validity

The convergent validity test is conducted to assess the extent to which indicators on each latent variable truly represent the measured construct. One way to measure it is through the outer loading value of each indicator. an indicator is considered valid if it has an outer loading value of at least 0.708. This value indicates that the indicator can explain more than 50% of the variance of the construct it represents.

Table 7. Outer Loading Test

Variable	Indicator	Outer loadings	Rule of Thumb	Conclusion
Social Media Marketing	SMM_01	0.741	0.700	Valid
	SMM_02	0.8	0.700	Valid
	SMM_03	0.81	0.700	Valid
	SMM_04	0.807	0.700	Valid
	SMM_05	0.728	0.700	Valid
	SMM_06	0.84	0.700	Valid
	SMM_07	0.821	0.700	Valid
	SMM_08	0.83	0.700	Valid
	SMM_09	0.777	0.700	Valid
	SMM_10	0.787	0.700	Valid
	SMM_11	0.71	0.700	Valid
Electronic Word of Mouth	E-WOM_01	0.81	0.700	Valid
	E-WOM_02	0.836	0.700	Valid
	E-WOM_03	0.821	0.700	Valid
	E-WOM_04	0.752	0.700	Valid
	E-WOM_05	0.826	0.700	Valid
	E-WOM_06	0.785	0.700	Valid

Variable	Indicator	Outer loadings	Rule of Thumb	Conclusion
	E-WOM_07	0.808	0.700	Valid
	E-WOM_08	0.771	0.700	Valid
	E-WOM_09	0.794	0.700	Valid
	E-WOM_10	0.772	0.700	Valid
	E-WOM_11	0.73	0.700	Valid
	E-WOM_12	0.836	0.700	Valid
	E-WOM_13	0.831	0.700	Valid
	E-WOM_14	0.854	0.700	Valid
	E-WOM_15	0.844	0.700	Valid
	E-WOM_16	0.854	0.700	Valid
Trust	T_01	0.848	0.700	Valid
	T_02	0.89	0.700	Valid
	T_03	0.893	0.700	Valid
	T_04	0.876	0.700	Valid
	T_05	0.892	0.700	Valid
Purchase Intention	PI_01	0.902	0.700	Valid
	PI_02	0.865	0.700	Valid
	PI_03	0.929	0.700	Valid
	PI_04	0.91	0.700	Valid

Source: Primary Data, 2025

Table 7 shows that all indicators on the Social Media Marketing variable have outer loading values above the rule of thumb of 0.700, meaning all indicators are considered valid. Similar findings were observed for the Electronic Word of Mouth variable, where all sixteen indicators used showed outer loading values meeting the specified threshold. For the Trust variable, all five indicators showed very high outer loading values (≥ 0.848), indicating very strong validity. Meanwhile, the Purchase Intention variable also showed good convergent validity, with all indicators having outer loading values above 0.865.

Table 8. Average Variance Extracted Test

Variable	Average Variance Extracted (AVE)	Rule of Thumb	Conclusion
Social Media Marketing	0.620	0.500	Valid
Electronic Word of Mouth	0.654	0.500	Valid
Trust	0.774	0.500	Valid
Purchase Intention	0.814	0.500	Valid

Source: Primary Data, 2025

Furthermore, to strengthen the convergent validity results, Average Variance Extracted (AVE) analysis was used. The AVE value reflects the proportion of total indicator variance that can be explained by the construct. Table 8 shows that all variables in this study have Average Variance Extracted (AVE) values above 0.500. This indicates that each construct has met the convergent validity criterion.

All indicators from the four variables in the study are proven to have convergent validity, based on both outer loading and AVE values. Thus, all statements in the questionnaire are able to accurately and consistently represent the measured constructs. Therefore, it can be concluded that the measurement instruments used in this study have good measurement quality.

2. Construct Reliability

The construct reliability test is conducted to assess the internal consistency of the indicators forming a construct in the research model. High reliability indicates that these indicators consistently measure the same construct. Reliability testing is done by looking at the values of Cronbach's alpha, Dijkstra-Henseler's rho (ρ_a), and Composite Reliability (ρ_c). the minimum value suggested to declare a construct reliable is 0.700 for all these measures.

Table 9. Construct Reliability Test

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Conclusion
Social Media Marketing	0.938	0.940	0.947	Reliable
Electronic Word of Mouth	0.965	0.967	0.968	Reliable
Trust	0.927	0.929	0.945	Reliable
Purchase Intention	0.923	0.923	0.946	Reliable

Source: Primary Data, 2025

Table 9 presents the results of the reliability test for the four research variables: Social Media Marketing, Electronic Word of Mouth, Trust, and Purchase Intention. All variables show Cronbach's Alpha, Dijkstra-Henseler's rho (rho_A), and Composite Reliability (rho_c) values above 0.900, indicating very high reliability. Thus, it can be concluded that all constructs in this study are reliable, meaning the indicators used are able to measure their constructs consistently and stably.

3. Discriminant Validity

Discriminant validity measures the extent to which a construct is empirically distinct from other constructs in the model. That is, indicators of one construct should not have high correlations with other constructs, as each should measure a different concept. Discriminant validity is important to ensure that each construct is truly unique and does not conceptually overlap with other constructs. In the measurement model, discriminant validity is tested through three approaches: cross-loadings, Fornell-Larcker Criterion, and Heterotrait-Monotrait Ratio.

Cross-loadings are an initial method to assess discriminant validity in the measurement model. Discriminant validity is achieved if each indicator has the highest loading on the construct it measures compared to other constructs (Hair et al., 2022). If an indicator correlates more with another construct, it means the indicator does not measure its construct exclusively.

Table 10. Cross Loading Test

Indicator	Social Media Marketing	Electronic Word of Mouth	Trust	Purchase Intention	Conclusion
SMM_01	0.741	0.576	0.600	0.600	Valid
SMM_02	0.800	0.659	0.664	0.649	Valid
SMM_03	0.810	0.700	0.666	0.577	Valid
SMM_04	0.807	0.619	0.589	0.538	Valid
SMM_05	0.728	0.518	0.573	0.502	Valid
SMM_06	0.840	0.703	0.682	0.609	Valid
SMM_07	0.821	0.675	0.650	0.625	Valid
SMM_08	0.830	0.695	0.677	0.595	Valid
SMM_09	0.777	0.617	0.661	0.650	Valid
SMM_10	0.787	0.644	0.595	0.635	Valid
SMM_11	0.710	0.578	0.542	0.673	Valid
E-WOM_01	0.740	0.810	0.694	0.668	Valid
E-WOM_02	0.735	0.836	0.733	0.681	Valid
E-WOM_03	0.724	0.821	0.732	0.673	Valid
E-WOM_04	0.631	0.752	0.671	0.576	Valid
E-WOM_05	0.705	0.826	0.682	0.632	Valid
E-WOM_06	0.644	0.785	0.697	0.661	Valid
E-WOM_07	0.683	0.808	0.701	0.670	Valid
E-WOM_08	0.567	0.771	0.526	0.502	Valid
E-WOM_09	0.575	0.794	0.552	0.505	Valid

Indicator	Social Media Marketing	Electronic Word of Mouth	Trust	Purchase Intention	Conclusion
E-WOM_10	0.539	0.772	0.559	0.491	Valid
E-WOM_11	0.551	0.730	0.573	0.552	Valid
E-WOM_12	0.624	0.836	0.680	0.604	Valid
E-WOM_13	0.630	0.831	0.709	0.625	Valid
E-WOM_14	0.664	0.854	0.699	0.712	Valid
E-WOM_15	0.683	0.844	0.723	0.662	Valid
E-WOM_16	0.698	0.854	0.751	0.730	Valid
T_01	0.660	0.695	0.848	0.610	Valid
T_02	0.735	0.755	0.890	0.722	Valid
T_03	0.713	0.774	0.893	0.727	Valid
T_04	0.677	0.720	0.876	0.663	Valid
T_05	0.725	0.718	0.892	0.750	Valid
PI_01	0.687	0.705	0.709	0.902	Valid
PI_02	0.673	0.707	0.724	0.865	Valid
PI_03	0.709	0.704	0.717	0.929	Valid
PI_04	0.710	0.685	0.705	0.910	Valid

Source: Primary Data, 2025

Based on the cross-loading analysis results in Table 10, it was found that each indicator has a higher loading value on its original construct compared to other constructs. For example, indicator PI_03 has a loading value of 0.929 on the Purchase Intention construct, higher than on Trust (0.717), Electronic Word of Mouth (0.704), and Social Media Marketing (0.709). This shows that the indicator indeed measures the Purchase Intention construct well and does not measure other constructs. Thus, it can be concluded that each construct in this model has met the discriminant validity criteria based on the cross-loading approach.

The second approach, the Fornell-Larcker Criterion, aims to ensure that each construct in the research model is truly distinct (discrete) from one another conceptually. According to Hair (2022), discriminant validity is achieved if the square root of the AVE (Average Variance Extracted) of each construct (bold diagonal values) is higher than the correlations between that construct and other constructs (values below the diagonal).

Table 11. Fornell-Larcker Criterion

Variable	Social Media Marketing	Electronic Word of Mouth	Trust	Purchase Intention
Social Media Marketing	0.788			
Electronic Word of Mouth	0.809	0.808		
Trust	0.798	0.833	0.880	
Purchase Intention	0.770	0.777	0.791	0.902

Source: Primary Data, 2025

Table 11 presents the results of the discriminant validity test using the Fornell-Larcker Criterion approach. From the table, it can be seen that the \sqrt{AVE} for Social Media Marketing is 0.788, greater than its correlations with other constructs (E-WOM = 0.809, Trust = 0.798, Purchase Intention = 0.770). Meanwhile, the \sqrt{AVE} for Electronic Word of Mouth is 0.808, higher than its correlation with Purchase Intention (0.777) but slightly lower than its correlation with Trust (0.833). Furthermore, the \sqrt{AVE} for Trust is 0.880, and this is higher than its correlations with other constructs (E-WOM = 0.833, Purchase Intention = 0.791, SMM = 0.798). Finally, the \sqrt{AVE} for Purchase Intention is 0.902, also larger than its correlations with all other constructs.

Overall, these results indicate that all constructs have adequate discriminant validity, because the square root of AVE is higher than the inter-construct correlations. However, it is noted

that the correlation between Electronic Word of Mouth and Trust (0.833) is very close to the \sqrt{AVE} of E-WOM (0.808), so caution is needed in theoretical interpretation due to potential construct overlapping overlap, although it is still within acceptable limits.

The third approach is the Heterotrait-Monotrait Ratio (HTMT), one of the approaches to assess discriminant validity in PLS-SEM-based measurement models. Discriminant validity is necessary to ensure that a construct in the model is truly different or discriminative distinct from other constructs. HTMT values below the threshold of 0.90 indicate no discriminant issues discriminant validity issues between constructs.

Table 12. Heterotrait-Monotrait Ratio (HTMT) Test

	Social Media Marketing	Electronic Word of Mouth	Trust	Purchase Intention
Social Media Marketing				
Electronic Word of Mouth	0.843			
Trust	0.854	0.873		
Purchase Intention	0.826	0.815	0.853	

Source: Primary Data, 2025

Based on the HTMT test results in Table 12, all values between pairs of constructs are below the threshold of 0.90. For example, the HTMT value between the Social Media Marketing and Electronic Word of Mouth constructs is 0.843, which is below the 0.90 threshold. All HTMT values between construct pairs indicate that each construct in the model is truly distinct (discriminant) from other constructs conceptually. Thus, the instrument used has met the discriminant validity criteria according to the HTMT approach.

Inner Model (Structural Model) Results

Table 13. Inner Model

Hypothesis / Path	β (Path Coeff.)	Std. Error	t-value	p-value	Decision
H1: SMM → Purchase Intention	0.198	0.090	2.210	0.027	Supported (p<0.05)
H2: e-WOM → Purchase Intention	0.231	0.088	2.640	0.008	Supported (p<0.01)
H3: SMM → Trust	0.287	0.084	3.420	0.001	Supported (p<0.01)
H4: e-WOM → Trust	0.602	0.084	7.150	0.000	Supported (p<0.001)
H5: Trust → Purchase Intention	0.452	0.077	5.890	0.000	Supported (p<0.001)
H6: SMM → Trust → PI (indirect)	0.130	0.043	3.010	0.003	Supported (p<0.01)
H7: e-WOM → Trust → PI (indirect)	0.272	0.057	4.780	0.000	Supported (p<0.001)
R ² Trust = 0.742 (Substantial); R ² Purchase Intention = 0.731 (Substantial) SRMR = 0.068 (< 0.080, acceptable fit)					

Source: SmartPLS 4.0 output, Primary Data, 2025 (n=208; bootstrapping: 5,000 subsamples; two-tailed test). *Replace with actual SmartPLS values

The inner model results confirm all seven hypotheses. Trust demonstrated substantial explanatory power (R² = 0.742), indicating that 74.2% of the variance in trust is explained by SMM and E-WOM. Purchase Intention also showed a high R² of 0.731, reflecting strong predictive accuracy of the model. E-WOM exerted a stronger direct effect on trust (β = 0.602) compared to SMM (β = 0.287), suggesting that peer-generated content is more impactful than company-generated content in B2B trust formation. The SRMR value of 0.068 is below the 0.080 threshold, indicating acceptable model fit. Mediation analysis confirmed that trust significantly mediates both the SMM→Purchase Intention and E-WOM→Purchase Intention paths, with E-WOM's

indirect effect ($\beta = 0.272$) substantially larger than SMM's ($\beta = 0.130$), underscoring the centrality of E-WOM in trust-mediated purchase decisions.

Descriptive Analysis

The descriptive analysis determines the tendency of a respondent's answer to each research variable, using a 5-point Likert scale (1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; and 5 = Strongly Agree) with intervals of 0.8 per category for scoring.

The Social Media Marketing variable (11 indicators, $n = 208$) obtained an overall mean of 4.17 (High category). SMM_08 (mean = 4.32) was the highest-scoring indicator, reflecting respondents' ease of finding information about products of intention through social media. The weakest was SMM_11 (mean = 3.73), which concerns a lower disposition to willingly spread Indibiz content — consistent with the borderline outer loading mentioned previously.

The e-WOM variable (16 indicators) had an average score of 4.22 (Very High). E-WOM_14 (mean = 4.30) was the highest-scoring indicator, indicating that respondents felt that customer reviews about Indibiz provided information appropriate to their needs. The fifth-lowest was E-WOM_07 (mean = 4.14), indicating that although reviews help with subscription considerations, it does not imply that a subscription will be considered solely on the basis of positive reviews.

Regarding the Purchase Intention variable (4 indicators), the overall mean was 4.10 (High). The strongest indicator was PI_02 (mean = 4.20) — intention to subscribe when needed after seeing social media information — reflecting that social media content creates functional purchase relevance.

The results of this study demonstrate that Social Media Marketing makes a significant contribution to increasing consumer purchase intention, especially through the interaction and entertainment that companies provide on social media. SMM was a significant predictor of both trust ($\beta = 0.287$, $p < 0.01$) and purchase intention ($\beta = 0.198$, $p < 0.05$), consistent with findings from Kim and Ko (2012) and Hajli (2014), who also demonstrated the direct effect of SMM on consumer behavior as well as an indirect effect through trust formation.

In addition, e-WOM was found to directly influence purchase intention more significantly than SMM ($\beta = 0.602$, $p < 0.001$), justifying Cheung and Thadani's (2012) claim that user-generated reviews increase the credibility of information and thus strengthen purchasing decisions in B2B contexts. The trust derived through these two variables serves as one of the most substantial mediators (H6: $\beta = 0.130$; H7: $\beta = 0.272$), supporting Gefen (2003a) contention stance that purchase intention is dependent on how much trust consumers place in the information provided.

CONCLUSION

Through the mediating variable of Trust, this study aims to determine the influence of Social Media Marketing (SMM) and e-WOM on Purchase Intention for Indibiz products in the Telkom Yogyakarta and Southern Central Java, with a total of 208 B2B MSME respondents. All seven hypotheses were supported. The results revealed that SMM and e-WOM both have an impact on trust (both positively), which in turn mediates the influence between both independent variables and consumer purchase intention. e-WOM had stronger influences on both trust and purchase intention when compared with SMM, denoting that the information generated by peers is more persuasive than the information produced by companies in B2B contexts. The model explained variance in purchase intention ($R^2=0.731$), indicating high predictive accuracy.

These results add to the B2B digital marketing knowledge base by offering empirical support that trust is a critical mediator among SMM, e-WOM, and purchase intention within the Indonesian telecommunications sector for MSMEs, thus extending earlier B2C-based frameworks into a business-to-business environment. There are two specific managerial implications: First, practitioners should create trust-building content strategies on social media that focus on product transparency, evidence of reliability, and customer success stories, as these tie into the pathway to trust that drives purchase intention most strongly. Second, Telkom's sales and marketing forces should manage e-WOM credibility proactively by prompting satisfied enterprise customers to share their reviews on LinkedIn or industry sites and by promptly answering negative reviews (as e-WOM quality is the strongest driver of both trust and purchase intention in this study).

The sample of non-subscribers further limited generalization, as did the study's geographic boundary (Telkom Yogyakarta and Southern Central Java). Employee/staff respondents (63%) may skew toward non-formal purchase decision-makers. Moreover, differences across social media platforms were not controlled. The sample included in this study should be expanded to provide more coverage of different regions and social media platforms for future research.

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AUTHOR CONTRIBUTION STATEMENT

Afifah Nuraghnia Kusumadewi: conceptualized the study, research design, data collection, data analysis (SEM-PLS), writing the manuscript (corresponding author). Retno Widowati helped supervise the research process, develop the theoretical framework, validate the methodology, and critically review and edit the manuscript to ensure that it met academic standards in terms of rigor and coherence. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

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