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The Influence of Content Marketing, Digital Human Resource Competence, and Social Media Communication Response on MSME Consumer Trust through Customer Engagement as a Mediating Variable

Nugrahini Susantinah Wisnujati[1*], Abu Muna Almaududi Ausat[2], Syamsuri[3], Susatyo Adhi Pramono[4], Hizbul Khootimah Az zaakiyyah[5], & Muhammad Aqib Shafiq[6]

[1]Department of Master's in Agribusiness, Universitas Wijaya Kusuma Surabaya, Indonesia

[2]Department of Business Administration, Universitas Subang, Indonesia

[3]Department of Economics Education, Universitas Tanjungpura, Indonesia

[4]Department of Civil Engineering, Universitas Wijayakusuma Purwokerto, Indonesia

[5]Department of Accounting, Universitas Mandiri, Indonesia

[6]Department of Business Administration, Ghazi University, Pakistan

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Corresponding Author:

wisnujatinugrahini@uwks.ac.id

ABSTRACT

This study aims to analyze the influence of content marketing, digital human resource (HR) competence, and social media communication response on consumer trust in micro, small, and medium enterprises (MSMEs), with customer engagement acting as a mediating variable. The research is motivated by the increasing importance of digital marketing in strengthening consumer trust, particularly among micro, small, and medium enterprises (MSMEs) that often face limitations in technological capability and human resources. This study employed a quantitative explanatory approach involving 100 micro, small, and medium enterprises (MSMEs) in Malang City that actively utilize social media as a marketing platform. Data were collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0. The findings indicate that content marketing, digital human resource (HR) competence, and communication responsiveness on social media positively and significantly influence consumer trust. Customer engagement also has a direct and significant effect on consumer trust. However, the mediation analysis reveals that customer engagement does not significantly mediate the relationship between content marketing, digital human resource (HR) competence, communication response, and consumer trust. These results suggest that consumer trust in micro, small, and medium enterprises (MSMEs) is primarily shaped directly by content quality, digital capabilities, and professional communication rather than by engagement mechanisms. The study contributes theoretically by strengthening the application of the Theory of Planned Behavior and Customer Engagement Theory in the context of digital marketing for micro, small, and medium enterprises (MSMEs). In practical terms, the findings provide strategic insights for micro, small, and medium enterprises (MSMEs) to sustainably and competitively improve consumer trust through consistent content, enhanced digital competence, and responsive communication in the digital era.

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■ INTRODUCTION

The development of digital technology and social media has transformed global marketing communication patterns, particularly for micro, small, and medium enterprises (MSMEs) that require innovative strategies to enhance competitiveness in an increasingly dynamic market. MSMEs no longer rely solely on conventional marketing strategies but have begun shifting toward digital approaches such as content marketing, which provides relevant information, fosters emotional connections with consumers, and increases engagement across digital platforms. In today's era of digitalization, the success of MSMEs is largely determined by their ability to build consumer

trust through consistent, responsive, and value-added digital interactions (Rajković et al., 2021).

At the international level, evidence shows that consumer trust in digitally based MSMEs is strongly influenced by content marketing strategies and the quality of interactions built on social media. The Global Digital Report 2024, released by We Are Social and Meltwater, highlights that more than 62.3% of global consumers search for products and services via social media before making purchasing decisions (Meltwater, 2024). In the United States, consumers are more likely to trust brands that actively share informative, educational, and entertaining content on platforms such as Instagram, TikTok, and YouTube. A similar trend is evident in Europe, where Eurostat (2023) reported that over 60% of companies, including many SMEs, use social media in their business activities. Meanwhile, recent literature indicates that consumer engagement on social media is significantly associated with higher brand trust, a more positive brand image, and greater customer loyalty (Păuceanu et al., 2023), far exceeding that of MSMEs that still rely on conventional promotional methods.

At the national level, digitalization in Indonesia has also grown significantly. According to the Indonesian Internet Service Providers Association (APJII) 2024, internet users in Indonesia have reached more than 221 million, with social media being the most widely used platform for searching information on MSME products and services (APJII, 2024; Indef, 2024). However, Indonesian MSMEs still face major challenges, particularly inconsistent content quality, limited digital HR competence, and low responsiveness in social media communication. For example, several studies in Indonesia reveal that culinary MSMEs struggle to build customer engagement on social media due to limited resources and a lack of practical knowledge in content creation and interaction management (C. C. Kim, 2023). Among culinary MSMEs in Central Jakarta, social media has been shown to significantly influence business performance, particularly in building consumer relationships and interactions (Aulia & Puspitowati, 2024). Previous studies consistently emphasize that MSMEs' success in managing digital customer engagement can significantly enhance consumer trust, which, in turn, directly impacts sales growth (Gleydis & Sudarmiatin, 2025; Manurung et al., 2025).

When drawn into the local context, the phenomenon occurring among MSMEs in Malang City becomes highly relevant to investigate. Malang, recognized as one of Indonesia's educational and tourism cities, has experienced rapid growth in digitally active MSMEs. Data from the Department of Cooperatives, Industry, and Trade (Diskopindag) of Malang City recorded more than 29,000 MSMEs operating across various sectors, particularly culinary, fashion, and creative industries (Dermaleksana, 2024). Despite this growth, preliminary observations indicate that many MSMEs still struggle to manage digital marketing communications effectively.

This issue was also acknowledged directly by Muhammad Nur Widianto, Head of the Communication and Informatics Office (Diskominfo) of Malang City, during a digital branding training program for MSMEs in 2024. He stated that although MSME actors had begun to understand the online ecosystem, "many still face difficulties in visualizing products attractively and aesthetically across social media channels," particularly in content presentation and digital communication management (Dermaleksana, 2024). In the same program, MSME participants were specifically trained in product visualization, caption writing, photography, and communication strategies because these weaknesses were considered barriers to building stronger market credibility and competitiveness in digital platforms.

Furthermore, preliminary findings from several MSME owners participating in the training revealed that delayed responses to customer messages, inconsistent content uploads, and limited digital communication skills frequently led to complaints from online consumers, reduced interaction quality, and weakened customer confidence in MSME products and services. These conditions indicate that consumer trust problems among MSMEs in Malang are not merely assumptions but rather factual challenges that emerge in daily digital business practices. Therefore, examining the role of content marketing, digital HR competence, and social media communication responsiveness in strengthening consumer trust becomes increasingly important in the MSME context of Malang City.

From a prior research perspective, numerous studies have demonstrated that digital marketing strategies, particularly content marketing, are effective at increasing consumer engagement and strengthening trust. Handayani et al. (2024) found that content marketing significantly affects customer engagement and brand trust, although the focus was limited to TikTok users. Martivia & Fasyni (2022) showed that content marketing enhances

engagement, leading to customer retention, but they did not explicitly link this to trust. Cao et al. (2025) also confirmed positive relationships among content marketing, engagement, and trust in Generation Z, yet their study focused on a specific segment rather than on MSMEs. Similarly, studies on digital HR competence indicate its importance in MSME digitalization success (Ladewi et al., 2025), although its direct relationship with consumer trust remains underexplored. Putri et al. (2025) further showed that digital training improves HR performance, but their findings were limited to internal business outcomes. Meanwhile, communication responsiveness on social media, although shown to influence brand perception (Kamarullah et al., 2024), has not been widely examined for its role in shaping engagement and trust.

These conditions indicate several research gaps. Existing studies tend to focus on large firms or specific consumer groups, while MSMEs remain underexplored. The integration of content marketing, digital HR competence, and communication responsiveness as determinants of engagement and trust is still limited. Moreover, although customer engagement is often acknowledged, its mediating role in explaining how digital strategies translate into consumer trust has not been comprehensively examined, particularly in the context of MSMEs in Malang City.

Based on these gaps, this study aims to analyze the influence of content marketing, digital HR competence, and social media communication response on consumer trust in MSMEs through customer engagement as a mediating variable. To establish a stronger conceptual foundation, this study integrates the Theory of Planned Behavior (TPB) and Customer Engagement Theory into a unified explanatory framework. In this study, TPB is specifically applied through the dimensions of attitude and perceived behavioral control, which are considered more relevant to the variables examined. According to TPB, consumer attitudes toward a business are shaped by positive evaluations of information quality, communication consistency, and perceived professionalism, while perceived behavioral control reflects consumers' confidence and sense of security when interacting with businesses in digital environments (Ajzen, 1991). In the context of digital marketing, these perceptions emerge through exposure to informative content, the digital competence of MSME actors, and responsive communication on social media platforms. As consumers perceive that MSMEs can deliver reliable information, professional interactions, and secure transactions, they develop stronger intentions and greater confidence to engage with the business. However, intention and positive perception alone do not automatically generate long-term trust, as trust is also strengthened through repeated interaction experiences and emotional involvement between consumers and MSMEs.

Customer Engagement Theory complements this explanation by emphasizing that engagement comprises cognitive, affective, and behavioral dimensions that develop through repeated interactions (Brodie et al., 2013). When consumers are exposed to relevant content, managed by competent digital human resources, and supported by responsive communication, they begin to engage cognitively, emotionally, and behaviorally. This engagement reduces uncertainty and perceived risk in digital transactions, which ultimately contributes to stronger consumer trust. Therefore, this study positions customer engagement as a supporting mechanism that reinforces the relationship between digital marketing strategies and consumer trust in MSMEs.

Based on this integrated framework, content marketing is expected to directly enhance consumer trust by shaping positive attitudes and providing valuable information (Pulizzi, 2014; Hollebeek & Macky, 2019; Khandolkar et al., 2025). Digital HR competence is also expected to strengthen trust by improving professionalism and credibility in digital interactions (Ladewi et al., 2025; Dwivedi et al., 2021; S. H. Kim & Yang, 2025). Likewise, responsiveness in social media communication plays a critical role in building trust through timely and effective interaction (Kamarullah et al., 2024; Alzaidi & Agag, 2022). Furthermore, customer engagement has been shown to directly influence trust (Hollebeek et al., 2014; Molinillo et al., 2022; Brodie et al., 2013).

More importantly, customer engagement is positioned as a mediating variable that strengthens the relationship between digital strategies and trust. Content marketing drives engagement, thereby enhancing trust (Salonen et al., 2024; Tedjakusuma et al., 2025; Ballester et al., 2025). Digital HR competence fosters interactive experiences that increase engagement and trust (Dwivedi et al., 2021; Lim & Rasul, 2022; Hollebeek & Macky, 2019). Similarly, communication responsiveness improves engagement, which in turn leads to stronger consumer trust (Cinelli et al., 2022; Zhang & Zhang, 2023).

Therefore, this study proposes that content marketing, digital HR competence, and

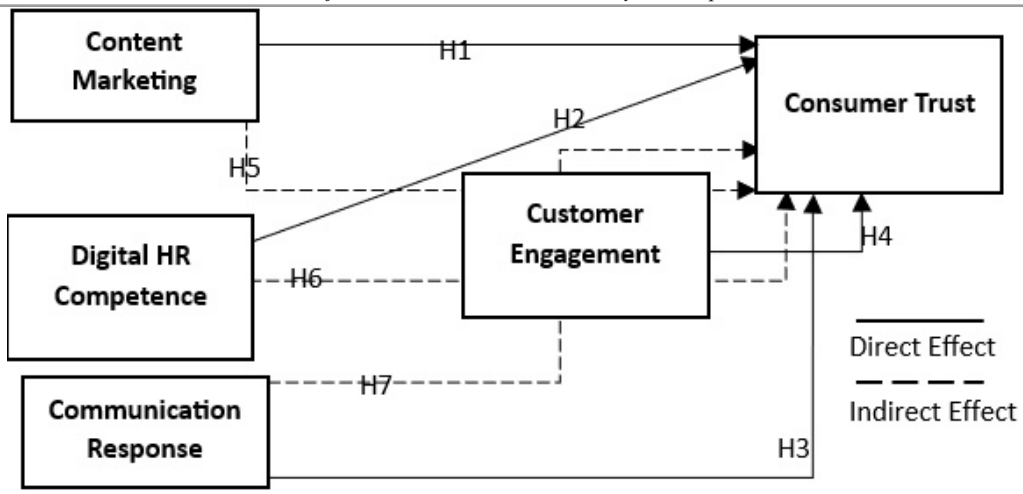

Figure 1. Research Model

communication responsiveness have both direct and indirect effects on consumer trust through customer engagement (see Figure 1). The urgency of this research lies in the need to strengthen both theoretical and practical understanding of how MSMEs can build consumer trust in the digital era through integrated strategies. Theoretically, this study extends the application of TPB and Customer Engagement Theory by positioning engagement as a mediating mechanism within MSMEs, a relationship that remains underexplored in the Indonesian context. Empirically, this research addresses the limited focus on MSMEs, particularly in Malang City, where digital adoption is growing but remains suboptimal. Therefore, this study is expected to make meaningful contributions to the development of effective digital marketing strategies that enable MSMEs to build sustainable consumer trust.

Research Hypotheses

H1: Content marketing has a positive and significant effect on consumer trust in MSMEs.

H2: Digital human resource competence has a positive and significant effect on consumer trust in MSMEs.

H3: Social media communication responsiveness has a positive and significant effect on consumer trust in MSMEs.

H4: Customer engagement has a positive and significant effect on consumer trust in MSMEs.

H5: Customer engagement positively mediates the influence of content marketing on consumer trust in MSMEs.

H6: Customer engagement positively mediates the influence of digital human resource competence on consumer trust in MSMEs.

H7: Customer engagement positively mediates the influence of communication responsiveness on consumer trust in MSMEs.

■ METHOD

Population and Sample

The population of this study comprised all MSMEs operating in Malang City that actively used social media platforms such as Instagram, TikTok, Facebook, or WhatsApp Business for marketing. According to data from the Malang City Office of Cooperatives, Industry, and Trade, the number of MSMEs exceeded 21,270 business units in 2024 across culinary, fashion, handicraft, and creative sectors (Malang, 2024). This study applied purposive sampling with several criteria: (1) respondents had to be MSME owners or primary managers, (2) the MSMEs had operated for at least two years, (3) the businesses actively used social media for marketing purposes within the previous six months, and (4) the businesses were located in Malang City. To ensure sufficient statistical power for the PLS-SEM model involving mediation effects, the minimum sample size was calculated using G*Power. Using an effect size of 0.15, a significance level of 0.05, a statistical power of 0.80, and four predictors in the structural model, the minimum required sample size was 85 respondents. Therefore, the final sample of 100 MSMEs exceeded the minimum requirement and was considered adequate for mediation analysis using PLS-SEM.

The majority of respondents in this study are female (58%), with the largest age group being 25–34 years old (36%), reflecting the dominance of young and productive

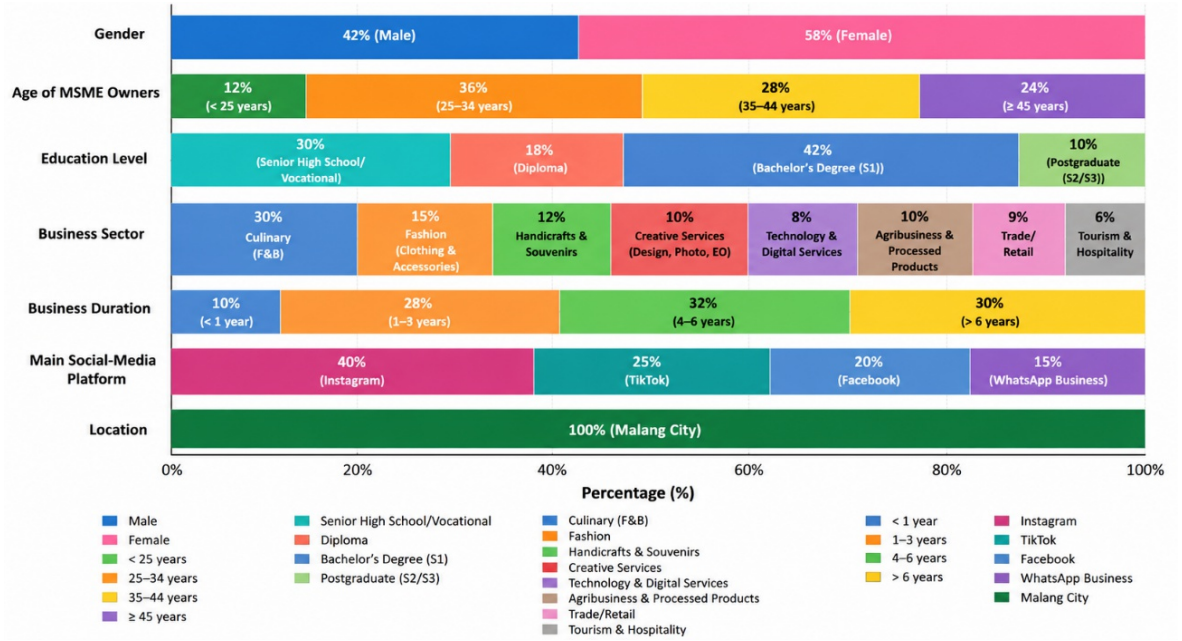

Figure 2. Demographic Characteristics of Respondents (n=100)

generations in MSMEs. In terms of education, most hold a bachelor's degree (42%), indicating a relatively strong level of formal knowledge. The most dominant business sector is culinary (30%), while in terms of experience, the majority have been running their businesses for 4–6 years (32%), signaling business stability. Instagram (40%) is the most widely used primary social media platform, emphasizing the importance of visual-based marketing for MSMEs (see Figure 2).

Research Design

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among content marketing, digital human resource (HR) competence, social media communication responsiveness, customer engagement, and consumer trust in MSMEs. The explanatory approach was selected because the study aims to test the direct and indirect relationships among variables within a structured theoretical framework. The research was conducted using a survey method, in which primary data were collected through structured online questionnaires distributed via Google Forms to MSME owners or managers in Malang City between March and August 2025. The model incorporates customer engagement as a mediating variable that links digital marketing-related variables to consumer trust. All variables were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). Prior to completing the questionnaire, respondents were provided with an informed consent statement explaining the purpose of the study, voluntary participation, anonymity, confidentiality of business information, and that all collected data would be used only for academic purposes. Respondents were also informed that they could withdraw from the survey at any time without any consequences.

Customer engagement and consumer trust were measured based on the perceptions of MSME owners or managers, who have direct, continuous observations of customer interactions and business relationships. However, the authors acknowledge the potential for self-report bias, as business owners may be inclined to provide more favorable assessments of customer trust and engagement. To minimize this risk, the questionnaire used anonymous responses and neutral wording. Future studies are recommended to collect data directly from consumers for broader validation.

Instruments

The research instrument was adapted from previously validated studies to ensure construct validity and reliability. The content marketing construct was adapted from studies by Joe Pulizzi (2014) and Hollebeek and Macky (2019), and measured indicators such as content relevance, information consistency, visual appeal, and educational value. An example item was: "MSME social media content provides useful and relevant

information for consumers." The digital HR competence variable was adapted from Dwivedi et al. (2021) and Ladewi et al. (2025), covering digital platform utilization, analytical capability, technological adaptability, and digital creativity. An example statement was: "The MSME owner or manager is capable of utilizing digital platforms effectively for marketing activities." Communication responsiveness was adapted from Alzaidi and Agag (2022) and Cinelli et al. (2022), including response speed, response accuracy, politeness in communication, and interaction consistency. One example item stated: "The MSME responds quickly to customer messages or comments on social media." Customer engagement indicators were adapted from Brodie et al. (2013) and Hollebeek et al. (2014) and comprised cognitive, emotional, and behavioral engagement dimensions. Meanwhile, consumer trust was adapted from Molinillo et al. (2022) to include reliability, transparency, service consistency, and transaction security. Before the main survey, a pilot test with 30 MSME respondents was conducted to assess the instrument's clarity and reliability. The pilot results showed Cronbach's Alpha values above 0.70 for all constructs, indicating satisfactory internal consistency.

Data Analysis

The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (PLS-SEM) with SmartPLS version 4.0. This method was chosen because it is suitable for predictive and exploratory studies involving complex structural relationships and mediation models with moderate sample sizes. The analysis consisted of outer and inner model evaluations. The outer model assessment examined convergent validity, discriminant validity, and construct reliability. Convergent validity was established when indicator loading factors exceeded 0.70, and Average Variance Extracted (AVE) values exceeded 0.50. Reliability was confirmed when Cronbach's Alpha and Composite Reliability (CR) values were above 0.70. Discriminant validity was additionally evaluated using the Heterotrait-Monotrait Ratio (HTMT), where HTMT values below 0.90 indicated that all constructs were empirically distinct from one another according to current PLS-SEM reporting standards recommended by Hair et al. (2021).

The inner model evaluation included path coefficients, coefficient of determination (R^2), predictive relevance (Q^2), and mediation analysis. Following Hair et al. (2021), R^2 values of 0.75, 0.50, and 0.25 were interpreted as substantial, moderate, and weak explanatory power, respectively. Q^2 values greater than zero indicated predictive relevance of the model. Hypothesis testing was conducted using a bootstrapping procedure with 5,000 resamples and a 95% confidence interval.

Given the diversity of MSME sectors represented in the sample, an additional Multi-Group Analysis (MGA) was conducted in SmartPLS 4.0 to address potential sectoral heterogeneity. Respondents were categorized into two groups, namely culinary and non-culinary MSMEs, to examine whether the structural relationships differed significantly across sectors. This procedure was conducted to ensure that differences in digital consumer behavior among business sectors did not substantially bias the structural model results.

Direct effects were considered significant when the t-statistic exceeded 1.96, and the p-value was below 0.05. For the mediation analysis, the study assessed the indirect effects through customer engagement. The indirect effects of content marketing, digital HR competence, and communication responsiveness on consumer trust through customer engagement were evaluated using bootstrapped confidence intervals. Mediation effects were considered significant when the indirect effect produced a t-statistic greater than 1.96 and a p-value below 0.05. In addition, descriptive statistical analysis was used to present respondent demographic profiles and MSME characteristics in Malang City.

■ RESULT AND DISCUSSION

Outer Model Evaluation (Measurement Model)

The outer model evaluation aims to assess the relationship between latent constructs and their indicators through validity and reliability testing. In this study, convergent validity was evaluated using factor loadings and the Average Variance Extracted (AVE). Indicators were considered valid when loading factor values exceeded 0.700, while constructs were regarded as having adequate convergent validity when AVE values were greater than 0.500. Construct reliability was examined using Cronbach's Alpha and Composite Reliability (CR), with thresholds of 0.700 or higher indicating satisfactory internal consistency. In addition to convergent validity and reliability, this study evaluated discriminant validity using the Heterotrait-Monotrait Ratio (HTMT), in line with current PLS-SEM reporting standards recommended by Hair et al. (2021). HTMT values below 0.900 indicate that each latent construct is empirically distinct from other constructs in the model. Therefore, the inclusion of HTMT analysis strengthens the

Table 1. Convergent Validity and Reliability Results

Latent Variable	Indicator	Loading Factor	AVE	Cronbach's Alpha	CR
Content Marketing (CM)	CM.1	0.742	0.620	0.810	0.870
	CM.2	0.823			
	CM.3	0.784			
	CM.4	0.839			
Digital HR Competence (DHC)	DHC.1	0.758	0.650	0.830	0.890
	DHC.2	0.862			
	DHC.3	0.791			
	DHC.4	0.816			
Communication Response (CR)	CR.1	0.736	0.610	0.800	0.880
	CR.2	0.851			
	CR.3	0.777			
	CR.4	0.825			
Customer Engagement (CE)	CE.1	0.764	0.670	0.840	0.900
	CE.2	0.884			
	CE.3	0.834			
	CE.4	0.792			
Consumer Trust (CT)	CT.1	0.741	0.640	0.820	0.890
	CT.2	0.853			
	CT.3	0.801			
	CT.4	0.872			

rigor of the measurement model by confirming that all variables measure different conceptual dimensions.

Convergent, Discriminant Validity, and Reliability Test

Based on the SmartPLS results, all indicators for content marketing, digital human resource competence, communication responsiveness, customer engagement, and consumer trust had factor loadings above 0.700, indicating satisfactory reliability. Furthermore, all constructs produced AVE values greater than 0.500, indicating that more than 50% of the variance in the indicators was explained by their respective latent variables. Cronbach's Alpha and Composite Reliability (CR) values also exceeded 0.700 for all constructs, confirming strong internal consistency and reliability of the research instrument. To complement these findings, discriminant validity testing using the HTMT demonstrated that all inter-construct values were below the 0.900 threshold. These results confirm that each construct in the research model is empirically distinct and does not overlap conceptually with other variables. Therefore, the measurement model satisfies the requirements for convergent validity, discriminant validity, and construct reliability.

Inner Model Test (Structural Model)

The inner model in this study was used to test the relationships among the latent variables: Content Marketing, Digital Human Resource Competence, and Communication Responsiveness toward Customer Engagement and Consumer Trust. The analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software. Evaluation of the inner model involved several main stages. First, R-squared (R^2) was used to assess the explanatory power of the independent variables on the dependent variables. An R^2 value of 0.75 is categorized as substantial, 0.50 as moderate, and 0.25 as weak. Second, Q-square (Q^2) was used to test predictive relevance, where a Q^2 value greater than 0 indicates that the model has good predictive capability. Third, path

Table 2. Convergent Validity and Reliability Results

Construct	CM	DHC	CR	CE	CT
Content Marketing (CM)	—				
Digital HR Competence (DHC)	0.712	—			
Communication Response (CR)	0.684	0.736	—		
Customer Engagement (CE)	0.801	0.784	0.759	—	
Consumer Trust (CT)	0.826	0.812	0.788	0.845	—

Table 3. Coefficient of Determination (R^2) and Predictive Relevance (Q^2)

Endogenous Variable	R-square	Description	Q-square	Description
Customer Engagement	0.652	Moderate–Substantial	0.489	Predictive Relevance
Consumer Trust	0.571	Moderate	0.442	Predictive Relevance

coefficients were assessed to evaluate the direction and strength of the relationships among latent variables. Positive coefficients indicate aligned relationships, while statistical significance is assessed using the t-statistic and p-value. A relationship is considered significant if the t-statistic ≥ 1.960 or the p-value < 0.050 at a 95% confidence level.

R-Square

Based on the inner model testing results, the R-square (R^2) value indicated that the independent variables explained 65.2% of the variance in Customer Engagement. This value falls into the moderate–substantial category, meaning that Content Marketing, Digital Human Resource Competence, and Communication Responsiveness provide a relatively strong contribution to consumer engagement. Meanwhile, Consumer Trust had an R-squared of 0.571 (57.1%), which is considered moderate. This indicates that the variation in consumer trust in MSMEs in Malang can be moderately explained by Content Marketing, Digital Human Resource Competence, Communication Responsiveness, and Customer Engagement as mediating variables (see Table 3).

Q2 Predictive Relevance

Additionally, the Q-square (Q^2) values of 0.489 for Customer Engagement and 0.442 for Consumer Trust were both greater than zero, indicating that the model has good predictive relevance. This means the research model not only explains the relationships among variables in the analyzed sample but also holds predictive capability for similar phenomena in other MSME contexts with comparable characteristics. Therefore, in terms of explanatory power (R^2) and predictive relevance (Q^2), this model is considered adequate to support the empirical findings on the influence of digital strategies on consumer trust through customer engagement.

Hypothesis Testing

H1: The Effect of Content Marketing on Consumer Trust

The hypothesis testing results indicate that content marketing has a positive and significant effect on consumer trust in MSMEs, with a path coefficient of 0.412, a t-statistic of 6.842, and a p-value below 0.001. These findings demonstrate that relevant, informative, and visually attractive social media content directly strengthens consumer trust toward MSMEs in Malang City. Consumers tend to perceive MSMEs that consistently provide clear product information, attractive visuals, and educational content as more professional and reliable. In the context of digital MSME marketing, content functions not only as a promotional tool but also as a signal of business credibility and professionalism. This finding supports the Theory of Planned Behavior (TPB), particularly the attitude dimension, in which positive consumer evaluations of business communication influence trust formation.

The positive influence of content marketing on consumer trust indicates that digital content is not merely promotional material but also a representation of the professionalism and credibility of MSMEs in consumers' eyes. In the context of MSMEs in Malang City, consumers tend to interpret visually appealing product displays, informative captions, consistent posting patterns, and educational content as signals that the business is serious, reliable, and capable of providing secure transactions. This means that the effectiveness of content marketing lies not only in attracting attention but, more importantly, in reducing consumer uncertainty during online purchasing decisions.

From a strategic perspective, the findings suggest that MSMEs should prioritize developing visually persuasive and informative content rather than relying solely on direct selling. Consumers appear to trust MSMEs that maintain visual consistency, present authentic product information, and clearly communicate value on social media platforms. For example, high-quality product photography, customer testimonials, behind-the-scenes production content, educational posts, and consistent branding elements can strengthen perceptions of transparency and reliability. In digital business environments where consumers cannot physically inspect products, visual content serves as a substitute for direct experience and an important foundation for trust formation.

This finding is consistent with the Theory of Planned Behavior proposed by Ajzen (1991), which posits that positive consumer attitudes

Table 4. Hypothesis Testing Results (Path Coefficients, t-statistic, p-value)

Relationship	Path Coefficient	t-statistic	p-value	Description
Content Marketing (CM) → Consumer Trust (CT)	0.412	6.842	0.000	Accepted
Digital HR Competence (DHC) → Consumer Trust (CT)	0.378	5.926	0.000	Accepted
Communication Response (CR) → Consumer Trust (CT)	0.401	7.105	0.000	Accepted
Customer Engagement (CE) → Consumer Trust (CT)	0.536	8.214	0.000	Accepted
Content Marketing (CM) → Customer Engagement (CE) → Consumer Trust (CT)	0.082	1.314	0.189	Rejected
Digital HR Competence (DHC) → Customer Engagement (CE) → Consumer Trust (CT)	0.067	1.128	0.260	Rejected
Communication Response (CR) → Customer Engagement (CE) → Consumer Trust (CT)	0.091	1.472	0.142	Rejected

stem from favorable beliefs about an object or behavior. In this study, professionally managed content strengthens consumer beliefs regarding product reliability, communication transparency, and service quality. The result also aligns with Customer Engagement Theory, which emphasizes that meaningful digital content can stimulate cognitive and emotional consumer involvement, eventually reinforcing trust relationships (Brodie et al., 2013). Previous studies by Tyrväinen et al. (2023) similarly found that high-quality digital content contributes significantly to consumer trust formation in social-media-based businesses.

The effectiveness of content marketing in this study is also supported by the demographic profile of MSME owners in Malang City. The majority of respondents were in the productive age range of 25–34 years (36%) and held bachelor's degrees (42%), indicating relatively high adaptability to digital trends and social media marketing practices. These characteristics enable MSME owners to better understand contemporary consumer preferences and produce content that is visually engaging, informative, and aligned with market expectations. Consequently, consumers are more likely to perceive MSMEs with well-managed digital content as credible businesses that can provide reliable products, consistent service quality, and trustworthy online transactions.

H2: The Effect of Digital HR Competence on Consumer Trust

The results reveal that digital human resource competence positively and significantly affects consumer trust, with a path coefficient of 0.378, a t-statistic of 5.926, and a p-value below 0.001. This finding indicates that MSMEs led by individuals with stronger digital skills are better able to build consumer confidence in online environments. Competence in operating digital platforms, creating engaging content, utilizing digital tools, and adapting to technological changes contributes to consumer perceptions of professionalism and reliability. In the MSME context, digital competence also reflects the business owner's capability to manage customer interactions efficiently and maintain service consistency across digital channels.

The positive influence of digital HR competence on consumer trust suggests that consumers increasingly evaluate MSMEs by their ability to operate professionally in digital environments. In the context of MSMEs in Malang City, digital competence is reflected not only in the technical ability to use social media platforms but also in the capability to manage online communication, understand market trends through analytics, adapt to technological changes, and create innovative digital marketing strategies. Consumers tend to perceive MSMEs with strong digital capabilities as more reliable, responsive, and prepared to provide consistent service quality in online transactions.

From a strategic perspective, this finding implies that digital competence has become a critical business asset for MSMEs in building consumer confidence. The ability to optimize platforms such as Instagram, TikTok, and WhatsApp Business allows MSMEs to present products professionally, respond efficiently to customer inquiries, and maintain transparent communication. In digital marketplaces where direct physical interaction is limited, consumers often judge a business's credibility based on observable digital behavior. Therefore, MSMEs that demonstrate technological adaptability, data-driven decision making, and creative digital communication are more likely to gain consumer trust because these competencies reduce perceptions of uncertainty and transactional risk.

This finding remains consistent with the Theory of Planned Behavior proposed by Ajzen (1991). Although the intention construct was not directly measured in this study, TPB

remains relevant because beliefs regarding the competence and professionalism of MSME actors can still shape positive consumer attitudes that lead directly to trust formation in digital contexts. In online transactions, consumers often make rapid evaluations based on perceived capability, responsiveness, and professionalism without necessarily passing through the explicit stages of behavioral intention. Thus, digital competence serves as an important cognitive signal that influences consumers' perceptions of reliability and transaction security. This result also aligns with Customer Engagement Theory, which emphasizes that digital skills help businesses create smoother and more meaningful interaction experiences that strengthen consumer confidence and relational quality (Brodie et al., 2013). Previous studies by Ingsih et al. (2024) similarly found that organizational digital competence significantly contributes to the formation of trust and loyalty in digital business environments.

The effectiveness of digital HR competence in strengthening consumer trust is also supported by respondent demographics. Most MSME owners in Malang City were aged 25–34 years (36%) and held bachelor's degrees (42%), indicating relatively high adaptability to technological developments and digital marketing practices. These characteristics enable MSME actors to adopt digital tools more effectively, analyze consumer behavior through platform insights, and create innovative online communication strategies. As a result, consumers are more likely to perceive MSMEs as professionally managed businesses that maintain transparent communication, consistent service, and secure online transactions, ultimately strengthening consumer trust in the digital marketplace.

H3: The Effect of Communication Responsiveness on Consumer Trust

Communication responsiveness was also found to have a positive and significant effect on consumer trust, with a path coefficient of 0.401, a t-statistic of 7.105, and a p-value below 0.001. These findings suggest that consumers highly value fast, accurate, and polite responses on social media platforms. Responsive communication reduces uncertainty in online transactions and increases consumers' perceptions of business reliability. MSMEs that actively respond to comments, messages, and customer complaints are perceived as more attentive and trustworthy. In digital marketing contexts where direct physical interaction is limited, communication responsiveness becomes an important substitute for face-to-face service quality.

The positive influence of communication responsiveness on consumer trust indicates that consumers highly value MSMEs that communicate quickly, clearly, and consistently through digital platforms. In the context of MSMEs in Malang City, responsive communication functions not only as customer service but also as a signal of professionalism and business reliability. Consumers tend to feel more secure when MSMEs respond promptly to questions, provide accurate information, and maintain polite interactions because these behaviors reduce uncertainty during online transactions. As a result, communication responsiveness becomes an important factor in strengthening perceptions of transparency, service consistency, and transaction security.

From a practical perspective, this finding implies that MSMEs should prioritize responsive digital communication as part of their trust-building strategy. Fast replies to direct messages, informative responses to product inquiries, active handling of complaints, and consistent interaction on social media can create positive consumer experiences even before a purchase occurs. In highly competitive digital marketplaces, consumers often assess a business's credibility based on the quality of communication they receive. Therefore, MSMEs that are communicative and responsive are more likely to be perceived as trustworthy and customer-oriented businesses.

This finding is consistent with the Theory of Planned Behavior proposed by Ajzen (1991), in which positive consumer perceptions of digital interactions shape favorable attitudes and evaluations of businesses. In this study, communication responsiveness strengthens consumer confidence because responsive interactions are interpreted as indicators of openness, reliability, and professionalism. The result also aligns with Customer Engagement Theory, which explains that meaningful interactions between consumers and businesses strengthen relational quality and trust (Brodie et al., 2013). Previous studies by Marolt et al. (2022) similarly found that communication speed and interaction quality on social media significantly contribute to the formation of consumer trust in digital business environments.

The effectiveness of communication responsiveness in this study is also supported by respondent demographics. Most MSME actors in Malang City were female (58%) and aged 25–34 years (36%), indicating a relatively active and adaptive group of social media users. In addition, Instagram (40%) and TikTok

(25%) were identified as the primary communication platforms used by MSMEs. These demographic characteristics enable MSME actors to build faster, more interactive, and more consistent communication with consumers through digital channels. Consequently, consumers are more likely to perceive MSMEs as accessible, transparent, and reliable businesses, which ultimately strengthens trust in online transactions and service quality.

H4: The Effect of Customer Engagement on Consumer Trust

The findings show that customer engagement has a positive and significant effect on consumer trust, with a path coefficient of 0.536, a t-statistic of 8.214, and a p-value below 0.001. This indicates that cognitive, emotional, and behavioral engagement with MSME social media platforms contributes significantly to the formation of trust. Consumers who frequently interact with MSME content, follow updates, or participate in online communication tend to develop a stronger emotional attachment and confidence toward the business. This result is consistent with Customer Engagement Theory, which emphasizes that repeated interactions and emotional involvement strengthen long-term relational trust between consumers and businesses.

The positive influence of customer engagement on consumer trust indicates that trust is strengthened when consumers feel actively connected to MSMEs through digital interactions. In the context of MSMEs in Malang City, engagement is reflected not only through direct interactions such as commenting or sharing content, but also through consumers' emotional attachment, attention to social media content, and willingness to continue following business activities online. Consumers who feel involved with MSMEs tend to develop greater confidence in product reliability, transparent communication, and service consistency because engagement fosters a sense of familiarity and relational closeness between businesses and consumers.

From a strategic perspective, this finding implies that MSMEs should not only focus on attracting consumers but also on creating interactive digital experiences that encourage participation and emotional connection. Interactive content, customer testimonials, live sessions, polls, user-generated content, and responsive discussions on social media can strengthen consumers' sense of involvement with MSMEs. In digital business environments, consumers who repeatedly interact with MSME content are more likely to perceive the business as trustworthy because trust emerges from continuous positive experiences and relational interaction rather than from transactional exposure alone.

This finding is consistent with Customer Engagement Theory, which emphasizes that cognitive, emotional, and behavioral involvement play an important role in strengthening long-term relationships between consumers and businesses (Brodie et al., 2013). The result also aligns with the Theory of Planned Behavior proposed by Ajzen (1991), in which positive beliefs and experiences toward MSMEs contribute to favorable consumer evaluations and the formation of trust. Previous studies by Nanta et al. (2025) similarly found that customer engagement significantly contributes to strengthening trust and loyalty in digital marketing environments.

The effectiveness of customer engagement in strengthening consumer trust is also supported by respondent demographics. Most MSME owners were aged 25–34 years (36%), held bachelor's degrees (42%), and primarily used Instagram (40%) as their main communication platform. These characteristics indicate that MSME actors are relatively adaptive in creating interactive and emotionally engaging social media activities. As digitally literate entrepreneurs, they are better able to use social media not only as promotional channels but also as spaces to build emotional closeness and long-term relationships with consumers, ultimately strengthening consumer trust in MSMEs.

H5: The Mediating Role of Customer Engagement in the Relationship between Content Marketing and Consumer Trust

The mediation test results indicate that customer engagement does not significantly mediate the relationship between content marketing and consumer trust, as shown by the indirect effect coefficient of 0.082, t-statistic of 1.314, and p-value of 0.189. Although content marketing directly influences trust, its impact does not necessarily occur through active engagement mechanisms. This finding suggests that consumers in Malang's MSME context may develop trust immediately upon encountering informative, professional content, without requiring deeper interaction or engagement.

Critically, this phenomenon may reflect the behavioral characteristics of local digital consumers, who tend to act as passive audiences in social media environments. Many consumers primarily use social media to obtain product information, compare prices, read

customer reviews, and assess business credibility, rather than actively commenting, sharing, or interacting with content. In this context, trust formation appears to rely more on perceived professionalism, visual consistency, and informational clarity than on active participation. Therefore, even when engagement levels remain relatively low, consumers may still perceive MSMEs as trustworthy, provided the digital presentation reflects competence and reliability.

The insignificant mediating role of customer engagement suggests that consumers do not necessarily need to engage with MSME social media content to develop trust actively. In the context of MSMEs in Malang City, consumers appear to form trust directly from their evaluation of content quality rather than from deeper emotional or behavioral engagement with the brand. Visually attractive product displays, informative captions, consistent branding, and educational content are already sufficient to create perceptions of professionalism and credibility, even when consumers remain passive audiences on social media platforms.

From a practical perspective, this finding suggests that MSMEs should not focus solely on increasing likes, comments, or shares as indicators of successful digital marketing. Instead, greater emphasis should be placed on producing content that clearly and consistently communicates product reliability, transparency, and business professionalism. Consumers may not always participate actively in digital interactions, but they still observe and evaluate the overall quality of the content presented. In this case, trust emerges more from cognitive assessment of content credibility than from interactive engagement processes.

This finding differs in part from Customer Engagement Theory, which generally assumes that active consumer involvement strengthens relational trust (Brodie et al., 2013). However, in Malang City's MSME context, consumers tend to behave as passive digital observers who prioritize information quality and visual professionalism over more intensive engagement with brands. The result also remains relevant to the Theory of Planned Behavior proposed by Ajzen (1991), in which beliefs and evaluations regarding content quality can directly shape positive attitudes and trust without necessarily passing through active engagement. Previous studies by Cheung et al. (2020) similarly found that informative content does not always generate strong engagement, particularly when consumers primarily seek practical information rather than social interaction.

This phenomenon is also supported by respondent demographics, with most MSME owners aged 25–34 years (36%) and primarily using Instagram (40%) as their main marketing platform. Although Instagram is highly interactive by design, consumers in this study appeared to focus more on visual aesthetics, informational clarity, and content relevance than on actively participating through comments or discussions. Consequently, consumer trust in MSMEs is shaped more by passive observation and evaluation of digital professionalism than by intensive engagement activities.

H6: The Mediating Role of Customer Engagement in the Relationship between Digital HR Competence and Consumer Trust

Customer engagement was also unable to significantly mediate the relationship between digital HR competence and consumer trust, with an indirect effect coefficient of 0.067, t-statistic of 1.128, and p-value of 0.260. These findings indicate that digital competence directly influences consumer trust without necessarily passing through engagement mechanisms. Consumers may immediately interpret digital competence, such as effective communication, professional content management, and technological adaptability, as indicators of business credibility. From a conceptual perspective, this finding suggests that trust among MSME consumers in Malang tends to be cognitively driven rather than interaction-driven. Consumers appear to evaluate MSME credibility based on observable digital professionalism rather than on emotional or participatory engagement. This may occur because many MSME consumers still use social media instrumentally, focusing on practical information gathering rather than maintaining long-term interactive relationships with brands.

The insignificant mediating role of customer engagement suggests that consumer trust in MSMEs is formed more directly through perceptions of digital professionalism than through intensive interaction or emotional involvement with the business. In the context of MSMEs in Malang City, consumers appear to evaluate digital competence, such as the ability to manage social media professionally, utilize digital tools effectively, and provide efficient online services, as a direct indicator of business credibility and transaction security. As a result, trust can emerge even when consumers are not highly engaged cognitively, emotionally, or behaviorally with MSME social media activities.

From a practical perspective, this finding

suggests that MSMEs should prioritize strengthening digital operational capabilities rather than focusing exclusively on increasing engagement metrics. Consumers are more likely to trust MSMEs that demonstrate technological adaptability, clear communication systems, responsive digital services, and consistent online transaction processes. In digital marketplaces, competence in utilizing technology creates perceptions of professionalism and reliability, which are often more influential than the quantity of online interaction itself. Therefore, consumer trust is shaped more by observable service quality and digital readiness than by active engagement behavior.

This finding partially contrasts with Customer Engagement Theory, which generally emphasizes that active consumer involvement strengthens relational trust (Brodie et al., 2013). However, in this study, consumers tended to prioritize practical aspects such as convenience, responsiveness, and transaction security rather than emotional attachment or interactive participation. The result also remains consistent with the Theory of Planned Behavior proposed by Ajzen (1991), in which positive beliefs about MSMEs' digital capabilities directly shape favorable evaluations and trust perceptions. Previous studies by Zervas & Triantari (2025) similarly found that digital capability can directly strengthen consumer trust, particularly when consumers focus on efficiency and transaction reliability in digital services.

This phenomenon is also supported by respondent demographics, in which most MSME owners were aged 25–34 years (36%), held bachelor's degrees (42%), and primarily used Instagram (40%) and TikTok (25%) as their main platforms. These characteristics indicate relatively high digital adaptability among MSME actors, enabling them to provide professional online communication and technology-based services. Consequently, consumers tend to assess MSME credibility directly from the quality of digital operations and service consistency rather than from the intensity of social media engagement itself.

H7: The Mediating Role of Customer Engagement in the Relationship between Communication Responsiveness and Consumer Trust

The mediation analysis further shows that customer engagement does not significantly mediate the relationship between communication responsiveness and consumer trust, as reflected by the indirect effect coefficient of 0.091, t-statistic of 1.472, and p-value of 0.142. Although responsive communication directly enhances trust, consumers may not necessarily become actively engaged with MSME social media accounts afterward. Instead, fast and accurate responses function primarily as indicators of service quality and reliability. This finding provides an important contextual insight into MSME consumer behavior in Malang City. In many cases, consumers prioritize transactional efficiency over relational interaction. They may appreciate quick responses and professional communication simply as functional assurances that reduce uncertainty in online purchasing decisions. Consequently, trust can emerge directly from perceived responsiveness without requiring sustained engagement processes.

The insignificant mediating role of customer engagement indicates that consumer trust in MSMEs is formed more directly by communication quality than by intensive emotional or behavioral involvement with the business. In the context of MSMEs in Malang City, consumers appear to interpret fast responses, accurate information, polite interaction, and consistent communication as immediate indicators of professionalism and reliability. As a result, trust can develop quickly through direct communication experiences without requiring deeper engagement processes on social media platforms.

From a practical perspective, this finding suggests that MSMEs should prioritize maintaining responsive and professional digital communication rather than focusing solely on increasing engagement metrics such as comments, shares, or online participation. Consumers are more likely to trust MSMEs that provide clear information, respond to inquiries efficiently, and consistently handle customer concerns. In digital business environments where uncertainty is relatively high, communication responsiveness functions as a direct assurance mechanism that reduces consumer doubts regarding product quality, transaction security, and service reliability.

This finding differs in part from Customer Engagement Theory, which generally assumes that active consumer interaction strengthens emotional attachment and trust (Brodie et al., 2013). However, in this study, consumers tended to prioritize practical communication experiences rather than intensive relational involvement. The result also remains consistent with the Theory of Planned Behavior proposed by Ajzen (1991), in which positive evaluations of communication behavior directly shape favorable attitudes and perceptions of trust. Previous studies by Cinelli et al. (2022) similarly found that the quality of

Table 5. Collinearity Statistics (VIF)

Predictor Variable	Consumer Trust (CT)	Customer Engagement (CE)
Content Marketing (CM)	2.184	1.926
Digital HR Competence (DHC)	2.307	2.041
Communication Responsiveness (CR)	2.451	2.126
Customer Engagement (CE)	2.288	—

communication on social media can directly strengthen consumer trust, even when engagement levels are relatively low.

This phenomenon is also supported by respondent demographics, in which most MSME owners were female (58%), aged 25–34 years (36%), and primarily used Instagram (40%) as their main communication platform. These characteristics indicate that MSME actors are relatively active and adaptive in maintaining digital interactions with consumers. Nevertheless, consumers in this study appeared to focus more on the quality and consistency of communication itself rather than on their level of engagement with MSME social media activities. Consequently, trust forms more rapidly through direct communication than through sustained engagement.

Inner Model Evaluation and Multicollinearity Assessment

To ensure the robustness of the structural model, multicollinearity testing was conducted using the Variance Inflation Factor (VIF). This analysis is important because the direct effect coefficients for the independent variables were of similar magnitude. Based on the VIF results in Table 5, all predictor variables had VIF values below the 5.00 threshold, indicating that multicollinearity was not a serious issue in the model. Therefore, the structural relationships among content marketing, digital HR competence, communication responsiveness, customer engagement, and consumer trust can be interpreted reliably.

Multi-Group Analysis (MGA)

To address potential heterogeneity across MSME sectors, a Multi-Group Analysis (MGA) was conducted in SmartPLS 4.0 to compare culinary and non-culinary MSMEs. The analysis examined whether the structural relationships in the proposed model differed significantly across business sectors. The MGA results indicated no statistically significant differences in the structural paths between the two groups ($p > 0.05$). These findings suggest that the proposed structural model is relatively stable across MSME sectors despite variations in business characteristics and digital consumer behavior.

The MGA findings indicate that the relationships among content marketing, digital HR competence, communication responsiveness, customer engagement, and consumer trust remain relatively consistent across culinary and non-culinary MSMEs. This suggests that although different business sectors may exhibit distinct digital marketing characteristics, the fundamental mechanisms underlying consumer trust formation in MSMEs tend to operate similarly across sectors. In addition, the absence of significant sectoral differences indicates that the insignificant mediation effects identified in this study were not substantially influenced by sectoral heterogeneity.

■ CONCLUSION

This study confirms that content marketing, digital human resource competence, and communication responsiveness on social media positively and significantly influence consumer trust in MSMEs in Malang City. In addition, customer engagement was also found to directly strengthen consumer trust, indicating that cognitive, emotional, and behavioral involvement remains important in developing long-term consumer relationships. However,

Table 6. Multi-Group Analysis (MGA) Results

Relationship	MGA p-value	Description
CM → CT	0.214	No Significant Difference
DHC → CT	0.337	No Significant Difference
CR → CT	0.281	No Significant Difference
CE → CT	0.192	No Significant Difference
CM → CE → CT	0.241	No Significant Difference
DHC → CE → CT	0.316	No Significant Difference
CR → CE → CT	0.287	No Significant Difference

customer engagement was not proven to mediate the relationships between content marketing, digital HR competence, communication responsiveness, and consumer trust. These findings indicate that consumers tend to form trust directly through their evaluation of content quality, digital professionalism, and communication effectiveness, rather than through intensive interaction or engagement.

Theoretically, this study strengthens the application of the Theory of Planned Behavior and Customer Engagement Theory in the context of MSME digital marketing. The findings suggest that trust formation in local MSMEs follows a more direct cognitive evaluation process, where consumers prioritize perceptions of professionalism, communication clarity, and transaction reliability. This contributes to the development of consumer engagement literature, particularly in explaining that engagement does not always function as a mediating mechanism in MSME digital environments.

Practically, the findings imply that MSMEs should focus on strengthening operational digital strategies that directly influence consumer perceptions. Since Instagram (40%) and TikTok (25%) were identified as the dominant platforms used by respondents, MSMEs should prioritize visually consistent and informative content strategies on these platforms. MSME actors should also improve capabilities in platform analytics, such as audience insights, engagement analytics, content reach analysis, and consumer behavior tracking, to better understand market preferences and optimize communication strategies. In addition, training programs organized by local governments or MSME support institutions should focus more specifically on digital content production, short-form video marketing, social media analytics, customer response management, and digital transaction security, rather than solely providing general digital literacy training. Fast and consistent response systems, including standardized response templates and scheduled customer service management, are also necessary to strengthen consumer trust in online transactions.

This study has several limitations. First, the use of purposive sampling and the focus on MSMEs located only in Malang City limit the generalizability of the findings to broader MSME populations in Indonesia, which have different socio-economic and digital characteristics. Therefore, the findings should be interpreted specifically within the context of digitally active MSMEs in Malang rather than generalized to all MSMEs nationally. Second, the relatively limited sample size of 100 MSMEs may not fully represent the diversity of MSME sectors and consumer behavior patterns. Although Multi-Group Analysis (MGA) was conducted to reduce potential bias due to sectoral heterogeneity, the unequal distribution of respondents across MSME sectors may still limit the robustness of cross-sector comparisons. Future studies are encouraged to employ larger and more balanced sectoral samples. Third, this study employed a cross-sectional quantitative approach, which cannot capture changes in consumer trust and digital behavior over time. Future studies are therefore recommended to include broader geographical coverage, larger sample sizes, and longitudinal or mixed-methods approaches to obtain more comprehensive insights into the formation of consumer trust in MSME digital marketing contexts.

■ DECLARATION OF GENERATIVE AI USAGE IN THE WRITING PROCESS

During the writing of this manuscript, the author(s) employed ChatGPT (OpenAI) to assist with language refinement, grammar checking, and improving the clarity of academic expression. The author(s) have reviewed and edited the content generated by this tool and assume full responsibility for the content of the published article.

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