International Conference on Sustainable Tourism and Entrepreneurship

Vol. 01 No. 01 August 2026, ISSN: 3163-2912

The Effect of Instagram Social Media Marketing on Purchase Decisions for Sinar Mas Insurance in Jakarta

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ABSTRACT

Sinar Mas Insurance is a general insurance company in Indonesia that utilizes Instagram as a marketing channel. This study aims to determine respondents' opinions regarding Instagram social media marketing and Sinar Mas Insurance purchasing decisions, as well as to determine the influence of marketing through Instagram social media on Sinar Mas Insurance purchasing decisions in Jakarta. This type of research is quantitative with data collection using questionnaires to 100 samples determined using purposive sampling. The analysis technique used is descriptive statistics, namely simple regression, T-Test (hypothesis), and R^2. The results of the study indicate that marketing through Instagram social media has a positive and significant influence on Sinar Mas Insurance product purchasing decisions. Respondents stated that Instagram social media marketing is very good and Sinar Mas Insurance purchasing decisions are very high. These results emphasize the importance of the role of social media as an effective marketing platform in the insurance industry

Keywords: *Instagram, Social Media, Marketing, Social Media Marketing, Purchase Decision*

1. INTRODUCTION

The rapid development of technology in the digital era has significantly transformed the way companies market their products and services. Today, marketing through the internet has become a common and strategic approach, enabling companies to communicate, promote, and sell goods and services without geographical limitations. Through internet-based marketing systems, companies can reach global markets simultaneously without establishing physical branch offices in different countries. In addition, online marketing operates 24 hours a day, allowing companies to promote their products through devices connected to the internet [1]

Internet marketing, particularly through social media platforms, offers broader market reach with relatively lower promotional costs compared to conventional marketing methods [2]. Consumers can easily access information about products without the need for face-to-face interaction. In Indonesia, the number of internet users has shown a significant increase from 2021 to 2024. According to data from the Indonesian Internet Service Providers Association (APJII), internet penetration rose steadily from 77.02% in 2021–2022 to 79.5% in 2024. This steady growth indicates increasing digital engagement among the Indonesian population, which presents substantial opportunities for companies to leverage digital platforms for marketing purposes.

One of the most popular social media platforms in Indonesia is Instagram. Instagram allows users to share photos and videos enhanced with digital features, making it an attractive platform for visual-based marketing. Its visual orientation makes information easier to understand

across various age groups and demographics. The number of Instagram users in Indonesia fluctuated between 2021 and 2024, increasing from 92.5 million users in 2021 to 97.1 million in 2022, experiencing a decline in 2023, and slightly recovering in 2024. Despite this fluctuation, Instagram remains one of the most influential social media platforms in Indonesia.

Given its popularity and high interaction rate, Instagram has become a strategic marketing channel for many businesses, including insurance companies. PT Asuransi Sinar Mas, established in 1985, is one of the largest general insurance companies in Indonesia. The company operates 35 branch offices, 75 marketing offices, and 69 marketing points, with its headquarters located in Central Jakarta. It offers ten main insurance products, including Simas Mobil Exclusive, Simas Sehat Executive, Simas Travel Overseas, Simas Rumah Hemat, Simas Motor, Simas Surety Bond, Simas Custom Bond, Simas Marine Cargo, and Simas Property All Risk.

In its marketing activities, Asuransi Sinar Mas utilizes both conventional and digital channels. Conventional marketing tools include advertising, brochures, public relations activities, trade shows, and personal selling. According to Kotler [3], conventional marketing focuses on creating customer value and building long-term relationships to capture value in return. However, digital marketing has emerged as a modern alternative, enabling real-time communication and transactions on a global scale.

Despite the growth of digital marketing, the insurance industry still heavily relies on conventional sales methods [4]. Many customers prefer face-to-face interaction with agents to obtain detailed explanations and build trust before purchasing insurance products. This preference is reflected in the company's sales data from 2022 to 2024, where conventional sales significantly dominated online sales. Online sales contributed only a very small portion compared to conventional channels, indicating that digital marketing efforts, including Instagram, have not yet optimally translated into purchase decisions.

Asuransi Sinar Mas actively uses several digital platforms such as its website, TikTok, YouTube, and particularly Instagram. Among these platforms, Instagram has the highest number of followers and content posts. In 2024, the company's official Instagram account recorded more than 17,000 followers and over 3,600 content posts. From July to December 2024, both the number of followers and content posts showed consistent growth, although with slight fluctuations. The increase in content uploads was followed by a gradual increase in followers, suggesting a potential relationship between content activity and audience growth.

According to previous research [5], [6] consistent and integrated social media strategies can enhance brand image and strengthen relationships with audiences. Effective social media marketing can increase brand awareness and trust, which are crucial factors influencing consumer purchase decisions. However, inconsistencies in posting schedules, lack of visual theme consistency, and limited engagement optimization may reduce the effectiveness of Instagram's algorithm in expanding audience reach and improving conversion rates.

Considering the low contribution of online sales compared to conventional sales, as well as the fluctuations in Instagram engagement and content consistency, it becomes important to empirically examine whether Instagram marketing activities significantly influence consumer purchase decisions. Therefore, this study aims to analyze the effect of Instagram social media marketing on the purchase decisions of Sinar Mas Insurance customers in Jakarta

2. LITERATURE REVIEW

2.1 Social Media Marketing (Instagram)

Marketing is defined as a comprehensive business process aimed at planning, pricing, promoting, and distributing goods and services to satisfy consumer needs [7].It represents a social and managerial process through which individuals and groups obtain what they need and want through value creation and exchange. In the digital era, marketing has evolved significantly with the presence of internet-based platforms, particularly social media. Social media enables interaction, communication, content sharing, and relationship building among individuals and organizations through online networks [8].

Among various social media platforms, Instagram has emerged as one of the most effective marketing tools due to its visual orientation and high engagement level. Instagram allows users to share photos and videos, interact through likes and comments, utilize hashtags, and conduct live interactions [9]. Its visual-based content makes it particularly suitable for promotional activities, as consumers are generally more responsive to visual stimuli. For businesses, Instagram offers advantages such as relatively low promotional costs, broad market reach, ease of use, and real-time communication. However, it also requires consistent content updates and faces high competition.

Social media marketing effectiveness can be measured using dimensions proposed by Chen et al [10] namely: entertainment, interaction, trendiness, customization, and word of mouth. Entertainment refers to the attractiveness and enjoyment of content; interaction measures the extent of engagement between brand and audience; trendiness reflects how up-to-date and relevant the content is; customization relates to personalized communication and services; and word of mouth represents consumers' willingness to share brand-related information. These dimensions collectively explain how Instagram marketing activities may influence consumer perceptions and ultimately affect purchase decisions.

2.2 Purchase Decision

Purchase decision is part of consumer behavior, defined as the process through which individuals or groups select products or services to satisfy their needs and desires [3]. It is not a single action but a series of stages that begin with need recognition and continue through post-purchase evaluation. According to Kotler and Armstrong [7],the purchase decision process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

At the purchase decision stage, consumers develop preferences among brands and form purchase intentions. In implementing these intentions, they make several sub-decisions concerning product choice, brand choice, distributor choice, purchase timing, purchase quantity, and payment method [3]. These sub-decisions reflect the complexity of consumer judgment, which may be influenced by internal motivations, external stimuli, and marketing communication strategies.

In the context of digital marketing, social media plays a significant role in shaping information search, evaluation of alternatives, and brand preference formation [11]. Instagram, through engaging content, interactive features, and peer-generated reviews, may influence consumers' perceptions, trust, and confidence in a brand. Therefore, examining the relationship between Instagram marketing and purchase decisions is essential to understand how digital engagement translates into actual consumer buying behavior.

3. METHOD

A research design is required to achieve the objectives of a study effectively. It represents the structured plan and strategy used to answer research questions while controlling potential sources of bias. This study employs a quantitative research approach using a survey method to collect primary data [12]. The data analysis technique applied is descriptive statistics and simple linear regression analysis. The research instrument used in the survey is a structured questionnaire consisting of statements related to the research variables. The study involves two variables: Instagram Social Media Marketing as the independent variable (X) and Purchase Decision as the dependent variable (Y). The research process consists of several stages, starting from preparation, data collection, data analysis, and ending with reporting the research findings. This study utilizes both primary and secondary data sources:

Primary Data

Primary data are obtained directly from respondents through questionnaire distribution. The questionnaires were distributed to 100 customers of Sinar Mas Insurance in Jakarta who use Instagram.

Secondary Data

Secondary data are obtained indirectly from supporting sources such as company reports, financial statements, previous studies, books, journals, and official social media statistics. In this study, secondary data include information on conventional and online sales, company profile data, and Instagram account performance data. Data were gathered using a closed-ended questionnaire distributed via Google Forms. Responses were measured using a Likert Scale (1–5) ranging from Strongly Disagree (1) to Strongly Agree (5). The population consists of all Sinar Mas Insurance customers in Jakarta (unknown size).

The study uses non-probability purposive sampling with criteria:

- Instagram followers of Sinar Mas Insurance
- Residing in Jakarta
- Aged 18–50 years

Sample size was determined using the Cochran formula with 5% significance level and 10% margin of error, resulting in 100 respondents. Before conducting the main analysis, the research instrument was tested to ensure its validity and reliability. The validity test was performed using Pearson Product Moment correlation analysis with the assistance of SPSS version 25. With a total of 100 respondents and a significance level of 5% ($\alpha = 0.05$), the r-table value was 0.197. The results showed that all 33 questionnaire items had r-count values greater than 0.197 and significance values below 0.05. This indicates that each item is statistically valid and capable of accurately measuring the intended variables. Therefore, all items were deemed appropriate for further data analysis.

Reliability testing was conducted using Cronbach's Alpha to examine the consistency of the measurement instrument. The Instagram Social Media Marketing variable obtained a Cronbach's Alpha value of 0.865, while the Purchase Decision variable obtained a value of 0.842. Since both values exceed the minimum threshold of 0.60, the instrument is considered reliable. This means that the questionnaire items consistently measure the constructs and can be trusted to produce stable results. Descriptive statistical analysis was first conducted to provide a general overview of the research variables. This analysis includes calculating the mean, minimum value, maximum value, and standard deviation for each variable. The purpose of this analysis is to describe respondents' perceptions of Instagram social media marketing and their purchase decisions.

To examine the effect of Instagram Social Media Marketing (X) on Purchase Decision (Y), this study applied simple linear regression analysis. where Y represents the Purchase Decision variable, X represents Instagram Social Media Marketing, a is the constant, and b is the regression coefficient indicating the magnitude and direction of the effect. Hypothesis testing was conducted using the t-test to determine whether the independent variable significantly influences the dependent variable. The decision-making criterion is based on the significance value ($\alpha = 0.05$). If the

significance value is less than 0.05, Instagram social media marketing is considered to have a significant effect on purchase decisions. Conversely, if the significance value is greater than 0.05, no significant effect is found.

Furthermore, the coefficient of determination (R^2) was calculated to determine how much variation in purchase decisions can be explained by Instagram social media marketing. The R^2 value ranges from 0 to 1, where a higher value indicates a stronger explanatory contribution of the independent variable to the dependent variable. Before distributing the questionnaire to the full sample, a pilot test was conducted on 30 respondents to evaluate the validity of the research instrument. The validity test was carried out using Pearson Product Moment correlation analysis with a significance level of 5% ($\alpha = 0.05$). Based on the calculation results, all questionnaire items showed r-count values greater than the r-table value and significance values below 0.05. These findings indicate that all instrument items are statistically valid and capable of accurately measuring the intended constructs. Therefore, the entire questionnaire was declared valid and appropriate for wider distribution to the main sample of respondents in this study.

4. FINDINGS AND DISCUSSION

This section presents the findings and discussion of the study, focusing on respondents' perceptions of Instagram Social Media Marketing and Purchase Decision at Sinar Mas Insurance in Jakarta. The analysis begins with a descriptive overview of each variable and its dimensions to illustrate general response patterns, followed by an interpretation of how these findings reflect customer behavior and the role of Instagram marketing in influencing purchase decisions.

Table 1. Recapilutation Social Media Marketing Instagram

Dimension	Statement	Total Score	Mean	Category
Entertainment	Interaction with the Sinar Mas Insurance Instagram account is enjoyable.	426	4.26	Very Good
	The content posted on the Sinar Mas Insurance Instagram account is very attractive.	418	4.18	Good
	The things I see on the Sinar Mas Insurance Instagram account are entertaining.	406	4.06	Good
	Average of Entertainment		4.17	Good
Interaction	The Instagram account allows me to share information easily.	426	4.26	Very Good
	I can easily express my opinions through the Instagram account.	431	4.31	Very Good
	The brand responds quickly to comments or messages.	400	4.00	Good
	Average of Interaction		4.19	Good
Trendiness	The Instagram content provides up-to-date information.	442	4.42	Very Good
	Interaction with this Instagram account feels trendy.	452	4.14	Good
	The content follows current social media trends.	439	4.39	Very Good
	Average of Trendiness		4.32	Very Good
Customization	The Instagram account provides the information I need.	435	4.35	Very Good
	The content feels tailored to my needs.	397	3.99	Good
	I can easily obtain the information I need.	434	4.34	Very Good
	Average of Customization		4.23	Very Good
Word of Mouth	I have read positive reviews from other users.	432	4.32	Very Good
	I trust recommendations from friends or other users.	414	4.14	Good
	I have shared my experience or recommendations with others.	418	4.19	Good
	Average of Word of Mouth		4.22	Very Good
	Overall Average		4.22	Very Good

Source: Author 2026

Based on Table 1, Instagram Social Media Marketing at Sinar Mas Insurance is overall categorized as Very Good, indicating a strong positive perception from respondents. This shows that Instagram has been

effectively used as a marketing and communication platform [13].

Among the dimensions, Trendiness stands out as the strongest aspect, as respondents perceive the content to be up-to-date and aligned with current social media trends. Word of Mouth and Customization are also rated very positively, suggesting that customers trust recommendations and find the information provided useful. However, the perception that content is specifically tailored to individual needs is relatively lower, indicating room for improvement in personalization.

The Entertainment and Interaction dimensions are rated as good, meaning the content is considered attractive and engaging, although responsiveness and interactive communication could still be enhanced [14]. Overall, the findings confirm that Instagram plays an important role in shaping positive customer perceptions and supporting the company's marketing performance.

Table 2. Recapitulation Purchase Decision

Dimension	Statement	Total Score	Mean	Category
Product Choice	I choose Sinar Mas Insurance products that match my protection needs.	448	4.48	Very High
	The features of Sinar Mas Insurance products are relevant to my situation.	435	4.35	Very High
	I consider the variety of packages before making a purchase decision.	429	4.29	Very High
	Average of Product Choice		4.37	Very High
Brand Choice	I choose Sinar Mas Insurance because of its trusted reputation.	437	4.37	Very High
	I feel more comfortable with Sinar Mas Insurance compared to other brands.	420	4.20	High
	My familiarity with the Sinar Mas Insurance brand influences my purchase decision.	424	4.24	Very High
	Average of Brand Choice		4.27	Very High
Distributor Choice	I choose to purchase through the official Instagram account because it is easier to access.	412	4.12	High
	I trust the service provided through Sinar Mas Insurance distribution channels (agents/Instagram).	424	4.24	Very High
	I feel that there are flexible distribution options to purchase insurance.	434	4.34	Very High
	Average of Distributor Choice		4.23	Very High
Purchase Quantity	I determine the premium amount based on my financial needs.	441	4.41	Very High
	I choose the level of protection that best suits my needs.	445	4.45	Very High
	The number of policies I purchase is influenced by the benefits offered.	436	4.36	Very High
	Average of Purchase Quantity		4.41	Very High
Purchase Timing	I purchase Sinar Mas Insurance when I feel the timing is financially appropriate.	429	4.29	Very High
	I am interested in purchasing when there are promotions or special offers.	431	4.31	Very High
	Specific moments (e.g., New Year, holidays) influence my purchase timing decision.	423	4.23	Very High
	Average of Purchase Timing		4.28	Very High
Payment Method	I choose the payment method that is easiest for me (transfer, auto-debit, etc.).	434	4.34	Very High
	Having multiple payment options makes me more comfortable purchasing.	438	4.38	Very High
	My preference for a specific payment method (e.g., monthly auto-debit) influences my purchase.	431	4.31	Very High
	Average of Payment Method		4.34	Very High
	Overall Average of Purchase Decision		4.31	Very High

Based on Table 2, the overall level of Purchase Decision is categorized as Very High, indicating that respondents show a strong tendency to purchase Sinar Mas Insurance products.

The Product Choice dimension appears as one of the strongest factors. Respondents largely agree that they choose insurance products that match their protection needs, that the product features are relevant to their situation, and that they consider package variations before purchasing. This suggests that product suitability and benefits are key drivers in their decision-making process [15].

In the Brand Choice dimension, respondents demonstrate high trust in the reputation of Sinar Mas Insurance and acknowledge that familiarity with the brand influences their purchase decisions. Although comfort compared to other brands is rated slightly lower, it still remains in the high category, indicating overall positive brand perception [16].

The Distributor Choice dimension is also evaluated very positively. Customers trust the service provided through agents and Instagram, and they perceive the distribution channels as flexible. However, purchasing directly through Instagram as the easiest access point receives relatively lower evaluation compared to other

statements, suggesting potential improvement in optimizing digital purchase channels.

The Purchase Quantity, Purchase Timing, and Payment Method dimensions are all rated very high. Respondents determine premiums based on financial capability, select protection levels according to their needs, and are influenced by the benefits offered. Timing decisions are affected by financial readiness and promotional moments, while flexible and convenient payment options increase purchasing comfort.

Overall, the findings indicate that customers' purchase decisions are strongly influenced by product relevance, brand trust, flexible distribution, financial considerations, and convenient payment systems, reflecting a well-established decision-making process toward Sinar Mas Insurance products.

Table 3. Linear Regression

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.400	0.227		6.178	0.000
	Social Media Marketing	0.690	0.053	0.794	12.929	0.000
a. Dependent Variable: Keputusan Pembelian						

Table 3. presents the results of the simple linear regression analysis examining the effect of Instagram Social Media Marketing on Purchase Decision. The analysis shows that the significance value (Sig.) is 0.000, which is less than 0.05. This indicates that Instagram Social Media Marketing has a statistically significant effect on the Purchase Decision of Sinar Mas Insurance in Jakarta. The t-value is 12.929 and is positive, demonstrating that the influence is positive in direction. The regression results show a constant value (a) of 1.400 and a regression coefficient (b) of 0.690. Based on these results, the simple linear regression equation can be formulated as:

$$Y = 1.400 + 0.690X$$

If Instagram Social Media Marketing is assumed to be constant or equal to zero, the Purchase Decision value would be 1.400. The positive regression coefficient of 0.690 indicates that every one-unit increase in Instagram Social Media Marketing will increase the Purchase Decision by 0.690 units. This confirms that stronger Instagram marketing activities are associated with higher purchase decisions.

Table 4. T Result

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.400	0.227		6.178	0.000
	Social Media Markting Instagram	0.690	0.053	0.794	12.929	0.000
a. Dependent Variable: Keputusan Pembelian						

Based on the SPSS output in Table 4.15, the calculated t-value for Instagram Social Media Marketing is 12.929, which is greater than the t-table value of 1.984 (12.929 > 1.984). Additionally, the significance value is 0.000, which is less than 0.05. Therefore, it can be concluded that Instagram Social Media Marketing has a significant positive effect on Purchase Decision. Thus, the alternative hypothesis (H1) is accepted, and the null hypothesis (H0) is rejected.

Table 5. Cofficient Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794[a]	0.630	0.627	0.24023
a. Predictors: (Constant), Pemasaran media Sosial Instagram				

The coefficient of determination (R^2) measures the extent to which the independent variable explains the variation in the dependent variable. Based on Table 4.5, the R Square value is 0.630. This means that 63% of the variation in Purchase Decision can be explained by Instagram Social Media Marketing. The remaining 37% is influenced by other variables not included in this study, such as product characteristics, price, distribution, promotion strategies, and other external factors.

The R value of 0.794 indicates a strong positive relationship between Instagram Social Media Marketing and Purchase Decision. Overall, these results demonstrate that Instagram marketing plays a substantial role in influencing customers' purchase decisions at Sinar Mas Insurance in Jakarta.

5. CONCLUSIONS

Based on the findings and discussion of this study, several important conclusions can be drawn.First, Instagram Social Media Marketing is perceived very positively by customers of Sinar Mas Insurance in Jakarta. Among its dimensions, trendiness stands out as the strongest aspect, indicating that respondents consider the Instagram content to be up-to-date and relevant to current developments. This suggests that the company has been successful in presenting timely and engaging information through its social media platform. However, the customization dimension received comparatively lower evaluations, which implies that the personalization of content according to individual customer needs can still be further improved.

Second, the Purchase Decision variable reflects a very strong level of customer agreement. The product choice dimension appears to be the most influential aspect, demonstrating that customers primarily decide to purchase because the insurance products align with their protection needs. On the other hand, the distributor choice dimension shows relatively lower responses, suggesting that although customers perceive the distribution channels positively, improvements in accessibility and convenience particularly through Instagram could further enhance purchasing decisions.

Third, the overall analysis confirms that Instagram Social Media Marketing has a positive and meaningful influence on purchase decisions at Sinar Mas Insurance in Jakarta. More effective Instagram marketing activities are associated with stronger customer purchasing decisions. This indicates that social media, especially Instagram, plays a strategic role in shaping customer perceptions, building trust, and encouraging purchasing behavior.

In conclusion, optimizing Instagram marketing strategies particularly in terms of personalization, consistency, and engagement can further strengthen customers' purchase decisions and support the company's digital marketing performance in the insurance industry.

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