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Consumer Trust as a Missing Link between Digital Marketing Strategies and Purchase Intention in Culinary MSMEs: A Systematic Literature Review

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Abstract: This study examines the influence of digital payment, digital promotion, and brand awareness on consumer purchase intention in culinary MSMEs, emphasizing the mediating role of consumer trust. A Systematic Literature Review (SLR) following the PRISMA approach was conducted by synthesizing relevant national and international studies published between 2021 and 2025. The findings indicate that digital payment enhances transaction convenience, efficiency, and security, while digital promotion effectively expands market reach and strengthens consumer engagement. Brand awareness also positively influences purchase intention by increasing consumer recognition and confidence in MSME products. Furthermore, consumer trust consistently mediates the relationships between digital payment, digital promotion, brand awareness, and purchase intention, highlighting its strategic role in digital marketing effectiveness. This study contributes to the digital marketing and MSME literature by providing an integrated understanding of how digital marketing strategies foster consumer purchase intention through trust. The findings also offer practical insights for culinary MSME owners in designing trust-oriented digital marketing strategies to improve competitiveness in the digital economy.

Keywords: Digital Payment, Digital Promotion, Brand Awareness, Consumer Purchase Intention.

Introduction

Change the rapid growth of information and communication technology has brought significant changes. This is due to the rapid growth of information and communication technology. in consumer behavior patterns and the methods used by businesses to conduct their activities. One of the most striking changes is the emergence of digital payment systems and digital-based promotions, which have now become essential elements in today's business ecosystem, including in the Micro, Small, and Medium Enterprise (MSME) sector. MSMEs are a primary pillar of Indonesia's economy, contributing more than 60% to the Gross Domestic Product (GDP) and absorbing more than 97% of the labor force across the country (Medrofa, L., 2025).

E-commerce growth in Indonesia is projected to reach 20% per year by 2025, with the MSME sector in the culinary industry contributing 40% of total digital transactions (M. M. Ghaith et al., 2024); however, major challenges remain regarding consumer trust due to risks in the payment process. Many MSMEs still face difficulties in adopting digital technology, both in payment systems and promotional methods. The use of digital payment systems through platforms such as QRIS, GoPay, OVO, and Dana has opened numerous opportunities for MSMEs to expand their markets and facilitate transactions for customers. (Herawati., 2024).

Consumer purchase intention is crucial in marketing research as it is directly related to the decision to shop. Various factors can influence purchase intention, including transaction convenience, level of trust, perceived benefits, and exposure to advertising (Philip Kotler, 2022). Brand awareness is a critical factor in shaping consumer perceptions of products. The higher the brand awareness, the greater the likelihood of consumers making a purchase, as consumers tend to trust products that are already known compared to unfamiliar brands. However, increased purchase intention is not only directly influenced by digital payment, digital promotion, and brand awareness, but is also significantly affected by the level of consumer trust. This trust is particularly important in digital transactions as it relates to aspects of security, product quality, and the credibility of the business operator (Fera Nelfianti, 2024).

One of the effects of digital world technology we can feel is the ease of payment and the effectiveness of online promotions, which are considered to have a major impact on consumer purchase intention. Several previous studies have examined the impact of digital payment and digital promotion on purchase choices: (Apriandi et al., 2022) found that digital payment has a significant influence on purchase choices in culinary MSMEs in Subang with a T-count value reaching 6.357. On the other hand (Labitta, 2026), revealed that social media marketing has a

positive effect on consumer purchase decisions in MSMEs. Nevertheless, studies that specifically examine the influence of both factors simultaneously on consumer purchase intention in MSMEs are still quite rare. This study uses a Systematic Literature Review (SLR) approach with the PRISMA protocol to analyze, synthesize, and map findings from 25 relevant international studies. The research objectives include: (1) analyzing the influence of digital payment on the purchase intention of culinary MSME consumers; (2) analyzing the influence of digital promotion on the purchase intention of culinary MSME consumers; (3) analyzing the influence of brand awareness on the purchase intention of culinary MSME consumers; and (4) analyzing the role of consumer trust as a mediating variable in these relationships.

Literature Review

Digital Payment

Digital payment refers to a payment system that uses electronic or digital media as a substitute for cash. Digital payment encompasses various methods such as mobile banking, e-wallets, QRIS, and digital card-based payments (Pan & Jacobs, 2022). Convenience, speed, and security are the primary dimensions that influence consumer acceptance of digital payment systems. In the context of culinary MSMEs, the adoption of digital payment not only facilitates the transaction process but also enhances the legitimacy and professionalism of the business in the eyes of consumers (Rahmawati Z, 2025). The Technology Acceptance Model (TAM) developed by Davis in 1989 is frequently used as a theoretical reference to explain the acceptance of digital payments (Davis, 1993). Two key elements in TAM are perceived usefulness and perceived ease of use, which influence people's intention to use technology. More recent studies have also added that trust and security are highly important, serving as mediators in the relationship between digital payment usage and consumer purchase intention (Pratama, 2022).

Digital Promotion

Digital promotion is a marketing method that uses digital platforms to communicate promotional messages to a target audience. This strategy includes social media marketing, search engine optimization (SEO), email marketing, content marketing, and paid digital advertising (Yevseitseva O., 2022). The effectiveness of digital promotion is measured by its ability to increase awareness, engagement, and customer purchase conversion. In the context of culinary MSMEs, digital promotion through platforms such as Instagram, TikTok, and GoFood/GrabFood has

proven effective in significantly expanding market coverage. Social media marketing activities have a positive impact on brand equity and consumer purchase intention. Visually appealing content, customer reviews, and location-enabled promotions are key factors in the success of digital promotion for culinary MSMEs.

Brand Awareness

Brand awareness is the ability of consumers to recognize or recall a brand under various conditions (Philip Kotler, 2022). Brand awareness is divided into two main components: brand recall (the ability to recall a brand without assistance) and brand recognition (the ability to recognize a brand with assistance). A high level of brand awareness contributes to increased consumer preference, builds trust, and ultimately increases purchase intention (Nanyeli et al., 2024). In the digital ecosystem, brand awareness of culinary MSMEs is built through consistent visual identity, active presence on social media, and online reputation management. Brand awareness is the foundation of brand equity that plays an important role in influencing consumer purchase decisions, and has a significant influence on consumer purchase intention in Asian markets, including the culinary segment.

Consumer Trust

Consumer trust is defined as the consumer's belief that the other party will behave as expected in transactions that involve uncertainty. In the context of digital transactions, consumer trust encompasses confidence in system security, seller integrity, and platform reliability (Kristian et al., 2025). Trust is a fundamental prerequisite in e-commerce and m-commerce transactions; trust models developed in the e-commerce context demonstrate that trust directly influences online purchase intention. This study serves as an important theoretical foundation explaining the mediating role of consumer trust in the relationship between digital marketing factors and consumer purchase intention. A high level of trust can reduce consumers' perceived risk and encourage purchase decisions.

Purchase Intention

Consumer purchase intention is the tendency of consumers to purchase a specific product or service in the future. Purchase intention reflects consumer motivation as a conscious plan to take a purchasing action. In the Theory of Planned Behavior (TPB), behavioral intention is the strongest predictor of actual behavior, including purchasing behavior (Gondo, 2024).

Research Methodology

This study uses the Systematic Literature Review (SLR) method guided by PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses). The PRISMA protocol was selected for its ability to ensure transparency, reproducibility, and quality of literature synthesis (Siregar et al., 2024). The SLR process was carried out through four main stages: identification, screening, eligibility assessment, and inclusion. The selection process was conducted through the following stages:

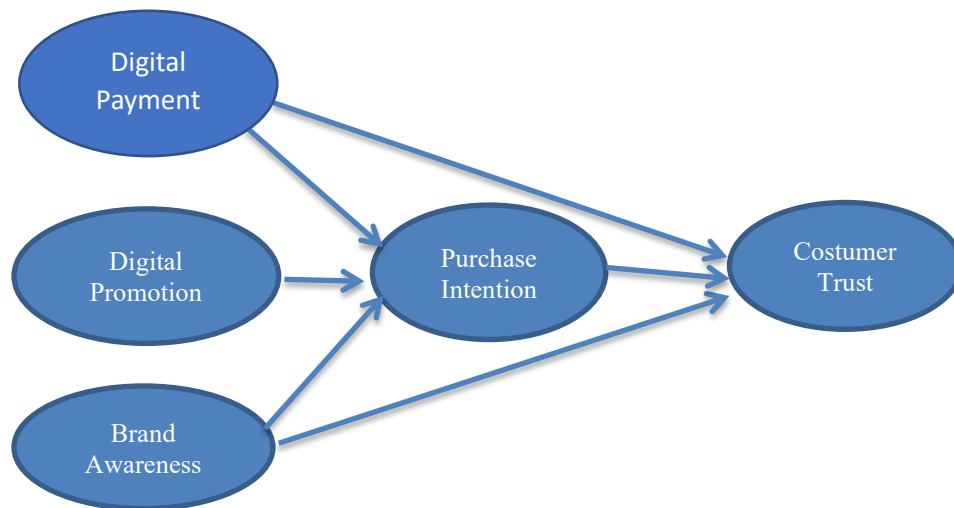
Initial Identification: Article searches were conducted in reputable international databases: Scopus, Google Scholar, and EBSCO. The keywords used were combinations of: digital payment, digital promotion, brand awareness, purchase intention, consumer trust, MSME, culinary, SME, food and beverage, and e-commerce. The publication time range was limited to 2022 to 2026 to ensure the relevance and currency of the research findings. **Year Filtering:** Filters were applied for publications between 2022 and 2026 to ensure the credibility of current data, leaving 40 articles.

Inclusion Criteria: Inclusion criteria in this study include: (1) articles published in reputable international journals (indexed in Scopus/WoS Q1-Q3); (2) addressing at least one main research variable; (3) using quantitative, qualitative, or mixed methods; (4) written in English or Indonesian; and (5) available in full text. Exclusion criteria include articles that have not undergone peer review, opinions, editorials, and studies not relevant to the MSME or culinary context.

Data Extraction: From a total of 40 articles initially identified, after the deduplication process, 35 articles remained. Subsequently, after screening based on title and abstract, the number of articles was reduced to 28. After an eligibility assessment based on full text, 25 articles were found to meet all inclusion criteria and were subsequently analyzed in depth in this study.

Results and Discussion

Based on an analysis of 25 international journals, several significant common threads emerged regarding how environmental issues affect market assessments.



The Influence of Digital Payment on Purchase Intention with Consumer Trust as Mediator

The results of the literature synthesis indicate that digital payment has a significant and positive influence on the purchase intention of culinary MSME consumers. Of the 25 articles analyzed, 19 articles (76%) confirmed a positive relationship between the ease of use of digital payment and increased purchase intention. Studies identified that perceived security and perceived ease of use are the primary determinants of mobile payment usage intention (Ranitya et al., 2025). Consumer trust has been proven to mediate the relationship between digital payment and consumer purchase intention. Consumers with a high level of trust in digital payment systems show significantly higher purchase intention compared to consumers with low trust (Fadhilah et al., 2021). This finding aligns with the view that trust is a critical mediator in internet banking adoption. In the context of culinary MSMEs, trust in the security of digital payment transactions is a key determining factor in purchase conversion.

Culinary MSMEs that use digital payments have a greater opportunity to increase consumer loyalty because the payment process becomes easier, especially in food delivery services through digital platforms such as GoFood, GrabFood, and ShopeeFood. However, there are several obstacles such as low digital literacy, limited internet access, and concerns about digital fraud. Therefore, MSMEs need to provide education to help consumers feel safe and comfortable using digital payments. Overall, digital payment is not only a transaction tool, but also an important strategy to improve consumer experience, build trust, and encourage purchase intention in culinary MSMEs (Putri, 2025).

Consumer trust also acts as a mediating variable in the relationship between digital promotion and purchase intention. Digital promotions delivered in an informative, transparent, and authentic manner can build consumer trust in both the product and the business operator. Conversely, excessive or misleading promotions can actually reduce the level of consumer trust. In the context of culinary MSMEs, customer testimonials and positive reviews are crucial factors in building consumer trust (Pratiwi et al., 2025). Many consumers consider reviews before making online food purchases. The more positive reviews an MSME receives, the higher the level of consumer trust in the quality of the products offered.

The Influence of Digital Promotion on Consumer Purchase Intention with Consumer Trust as Mediator

Digital promotion is one of the modern marketing strategies that plays a significant role in increasing consumer purchase intention. Based on the results of the literature synthesis, digital promotion is effective in attracting consumer attention, expanding market reach, and increasing interaction and closer relationships between MSMEs and their consumers. The rapid development of social media such as Instagram, TikTok, Facebook, and YouTube, along with marketplace platforms, provides great opportunities for culinary MSMEs to market their products more broadly at relatively low costs compared to conventional promotional methods. Visual content such as food photos, cooking process videos, customer reviews, and live streaming has been proven to increase consumer attraction to the culinary products offered.(Reza & Silalahi, 2023). Research results show that consumers tend to be more interested in buying products that frequently appear on social media with attractive visual displays and clear, complete product information. Digital promotions carried out consistently can increase brand exposure, making consumers more familiar with and trusting of the products offered (Yanti et al., 2025). Furthermore, influencer marketing and content marketing strategies also have a positive impact on consumer purchase intention. Influencers with high credibility and a large following can influence consumer purchase decisions, as their recommendations are considered more trustworthy and authentic.(Rahmawati et al., 2025).

The Influence of Brand Awareness on Consumer Purchase Intention with Consumer Trust as Mediator

Brand awareness is the extent to which consumers can recognize and remember a brand. According to the literature analysis conducted, brand awareness has a positive impact on

consumer purchase intention in the food MSME sector. Consumers tend to choose products they are familiar with over unfamiliar ones. When a brand frequently appears on social media platforms, online marketplaces, or through recommendations from other consumers, awareness of that brand increases (Ayu et al., 2024). A high level of brand recognition makes consumers feel more confident about the quality of the products offered, thereby increasing their desire to purchase. In today's digital era, brand awareness has become one of the crucial factors in MSME business competition in the culinary sector. Business operators who can build a consistent brand identity will find it easier to attract consumer attention. This brand identity can include logos, packaging designs, slogans, distinctive colors, and creative promotional concepts. Research results indicate that consumers tend to remember MSME brands that have attractive visual designs and are active on social media platforms. Digital activities such as regularly posting content, interacting with followers, and utilizing specific hashtags can increase brand prominence in the digital world (Priyono, 2024). In addition, a high level of brand awareness can improve consumer perceptions of product quality. Widely known brands are generally considered more reliable compared to lesser-known brands. This indicates that brand awareness is strongly related to trust formation among consumers.

Consumer trust has been proven to be the link between brand awareness and purchase intention. Consumers who are familiar with a brand will more easily trust the products offered, especially if that brand has a good reputation and receives many positive reviews. In the food MSME world, consumer trust can be formed through consistency in taste, product cleanliness, satisfactory service, and continuous interaction with buyers. If consumers are satisfied with previous shopping experiences, the likelihood of repeat purchases will be greater (Kurniawan et al., 2023). In this regard, creating brand awareness requires time and continuity. Many MSMEs still struggle in developing brand identity due to limited resources and insufficient knowledge of digital marketing strategies. Therefore, MSME operators need to prioritize building a strong and consistent brand identity to compete in the digital world. High brand awareness not only drives purchase intention but also contributes to building long-term customer loyalty.

The Role of Consumer Trust as a Mediating Variable

Based on the analysis of various literature sources, consumer trust serves as a critically important mediating variable in the relationship between digital payment, digital promotion, and brand awareness with consumer purchase intention. In digital transactions, consumers cannot see the products directly, making the level of trust a key element in the purchase decision-making process. Consumers will tend to make a purchase if they feel safe, trust the quality of the goods,

and believe in the seller (Suardhita et al., 2024). trust can be built through several factors, such as transaction security, service quality, clarity of product information, brand reputation, and previous consumer experience. As the level of consumer trust increases, so does the likelihood of them making a purchase.

Secure digital payments can increase consumer confidence in the transactions conducted. Authentic and informative digital promotions can nurture consumer belief in the products offered. Meanwhile, a high level of brand awareness creates a positive perception of the brand, thereby strengthening consumer trust. In the culinary MSME world, consumer trust is a valuable asset for retaining customers amid increasingly fierce business competition (Safitri & Rizan, 2023). Consumers who have confidence in a brand tend to make repeat purchases, provide favorable reviews, and recommend products to others. The findings of this study indicate that consumer trust plays an important role in increasing the effectiveness of marketing digitalization in culinary MSMEs. Therefore, MSME operators must make building consumer trust the primary focus of their business strategy (Saputra & Yuniarinto, 2023).

Research Implications

This study highlights consumer trust as a key mechanism linking digital payment, digital promotion, and brand awareness to consumer purchase intention in culinary MSMEs. The findings support the integration of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) by emphasizing the importance of trust in explaining consumer behavioral intentions. Future research is encouraged to empirically validate this framework using quantitative methods and to incorporate additional variables, such as customer experience, perceived value, and electronic word-of-mouth (e-WOM), across different industries and cultural contexts to improve the generalizability of the findings..

Conclusion

This systematic literature review demonstrates that digital payment, digital promotion, and brand awareness positively influence consumer purchase intention in culinary MSMEs, with consumer trust serving as a key mediating mechanism. The findings suggest that secure digital payment systems, authentic digital promotion, and strong brand awareness work synergistically to strengthen consumer trust and encourage purchase intention. These results highlight the importance of integrating trust-oriented digital marketing strategies to enhance the

competitiveness of culinary MSMEs. However, this study is limited by its database coverage and the inclusion of only English and Indonesian publications. Future research should employ quantitative meta-analysis or empirical approaches to validate the proposed conceptual framework across broader contexts and diverse MSME sectors..

Limitations of the Study

This study has several limitations. First, the review is limited to articles published between 2021 and 2025 and retrieved from selected databases, which may not capture all relevant studies. Second, only publications in English and Indonesian were included, potentially excluding valuable evidence from other languages. Third, as a Systematic Literature Review, the findings are based on synthesized evidence rather than primary empirical data, limiting the ability to establish causal relationships. Therefore, the proposed conceptual framework requires further empirical validation across different MSME sectors and geographical contexts.

Recommendations for Future Research

Future research is encouraged to empirically validate the proposed conceptual framework using quantitative methods, such as Structural Equation Modeling (SEM), across different MSME sectors and regions. Researchers may also incorporate additional variables, including customer experience, electronic word-of-mouth (e-WOM), perceived value, service quality, and digital engagement, to provide a more comprehensive understanding of consumer purchase intention. Furthermore, comparative and cross-cultural studies are recommended to examine the generalizability of the findings in different digital and business environments.

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