

ASSESSING THE IMPACT OF CONTENT MARKETING, INFLUENCER MARKETING, AND ELECTRONIC WORD OF MOUTH ON SUBSIDIZED HOUSING PURCHASE DECISIONS: THE MODERATING EFFECT OF E-WOM

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Abstract

This study aims to examine the influence of Content Marketing, Influencer Marketing, and Electronic Word of Mouth (e-WOM) on purchase decisions for subsidized housing, as well as to evaluate the moderating role of e-WOM in the relationship between digital marketing strategies and consumer purchasing decisions. The research was conducted at PT. Digdaya Cipta Harjita, involving 190 respondents who had purchased subsidized housing in Jambi City and Muaro Jambi Regency. Employing a quantitative approach with Partial Least Square-Structural Equation Modeling (PLS-SEM), the results indicated that Content Marketing ($\beta = 0.125$; $T = 2.117$; $p = 0.036$), Influencer Marketing ($\beta = 0.261$; $T = 3.195$; $p = 0.002$), and e-WOM ($\beta = 0.254$; $T = 3.012$; $p = 0.003$) have a positive and significant impact on purchase decisions. Furthermore, e-WOM demonstrates a significant negative moderating effect on the relationship between Content Marketing and purchase decisions ($\beta = -0.153$; $T = 2.314$; $p = 0.022$), and a positive moderating effect on the relationship between Influencer Marketing and purchase decisions ($\beta = 0.161$; $T = 2.067$; $p = 0.040$). The model's R-square value of 0.267 indicates that the proposed variables explain 26.7% of the variance in purchasing decisions. These findings suggest that the effectiveness of digital marketing strategies in promoting subsidized housing is influenced not only by the quality of content and social influence but also by consumer perceptions shaped through digital word-of-mouth interactions, highlighting the critical role of online reputation management in enhancing marketing outcomes.

Keywords: Content Marketing, Influencer Marketing, Electronic Word of Mouth, Purchase Decision, Digital Marketing.

Introduction

Providing decent and affordable housing for low-income communities is an integral part of Indonesia's social development strategy. The subsidized housing program is here as a response to the basic needs of the community as well as the government's efforts to reduce the housing backlog. In the midst of this effort, the involvement of the private sector is crucial, including the role of property developers such as PT. Digdaya Cipta Harjita which focuses on the development of subsidized housing in the Jambi Province.

As competition between developers becomes increasingly fierce, the effectiveness of marketing strategies becomes one of the key factors in influencing consumer purchasing decisions. An interesting phenomenon occurred at PT. Digdaya Cipta Harjita, where there was a significant spike in sales volume after the company actively implemented Content Marketing and Influencer Marketing strategies. During the period from 2020 to 2022, the total number of subsidized housing units sold was only 118 units. However, after the digital marketing strategy was systematically implemented since early 2023, sales figures increased sharply to 242 units. This increase indicates that a relevant and consistent content-based marketing approach, as well as support from public figures trusted by the target market, has been able to significantly increase consumer interest and purchasing decisions.

The changing landscape of marketing communications due to the penetration of digital technology further emphasizes the urgency of implementing strategies that are responsive to modern consumer behavior. Today, consumers no longer rely entirely on information from conventional media such as brochures or property agents. They prefer to explore information through social media, online review platforms, and educational visual content. In this context, Content Marketing not only functions as a means of promotion, but also shapes the perception and credibility of the product in the eyes of consumers. Likewise, Influencer Marketing is an effective tool for building trust and emotional closeness with potential buyers through narratives that are considered authentic and inspiring.

In addition, the role of Electronic Word of Mouth (e-WOM) also plays a role in determining the formation of purchasing decisions. Opinions, experiences, and recommendations from other consumers spread in the digital realm are often more trusted than formal communication from companies. Dimensions of e-WOM such as discussion intensity, argument quality, and opinion valence can be both reinforcements and barriers in the decision-making process, especially in the context of purchasing high-value products such as subsidized housing.

Based on the existing phenomenon, this study specifically aims to analyze the influence of Content Marketing, Influencer Marketing, and Electronic Word of Mouth on purchasing decisions for subsidized

houses at PT. Digdaya Cipta Harjita. In addition, this study also evaluates the role of e-WOM as a moderating variable in strengthening or weakening the relationship between digital marketing strategies and purchasing decisions. The findings of this study are expected to provide theoretical and practical contributions in formulating more adaptive digital marketing strategies based on consumer behavior in the digital era.

Literature Review

Content Marketing

According to Chairina (2020) Content marketing is a marketing strategy where we plan, create, and content that can attract audiences, then encourage them to become customers. Content in content marketing can be in various forms, such as images, photos, videos, audio, writing, and so on. This strategy is widely used by marketers as a tactic to introduce their products to consumers.

According to Claesson and Jonsson (2017) , content marketing has three main dimensions, namely strategy, activity, and results. The strategy dimension includes determining the target audience, delivering value, and creating an appropriate brand image. The activity dimension focuses on communication style, consistency in delivering messages, and the format of the content used. Meanwhile, the results dimension emphasizes the impact of content in building consumer trust and engagement. Furthermore, according to Milhinhos (2015) , indicators of effective content include relevance to consumer needs, accuracy of information based on facts and reality, value of benefits provided to consumers, ease of understanding, ease of finding in the right media, and consistency in continuity and updating of content.

Influencer Marketing

The development of digital technology encourages companies to shift some of their marketing strategies to social media. One form of digital marketing that is currently popular is through influencer marketing, which is marketing that utilizes influential individuals on social media to promote products or services. According to Joseph Grenny (2013), influence is the ability to change human behavior, and individuals who have this ability are called influencers.

Based on this understanding, an influencer is an individual who has a significant number of followers on social media and has a big influence on their followers, either in the form of opinions, lifestyle, or purchasing decisions. Influencers can be celebrities, Instagram celebrities, bloggers, YouTubers, and others. Collaboration with influencers can be in the form of blog posts, videos, or images published through their social media accounts.

Solis (2012) stated that there are three main indicators in measuring the suitability of influencers with target audiences, namely reach, resonance, and relevance. Reach refers to the number of followers an influencer has, but more importantly is the extent to which the audience is relevant to the target market of a brand. Resonance refers to the level of involvement or engagement shown by followers to content shared by influencers. Meanwhile, relevance describes the suitability between the values, types of content, and demographic characteristics of influencers with the brand and its target consumers.

Electronic Word of Mouth

According to Kotler and Keller (2016), Electronic Word of Mouth (e-WoM) is a form of marketing that utilizes the internet to create a word-of-mouth communication effect to support marketing activities. One form of e-WoM is viral marketing, which is the rapid and widespread distribution of messages through digital media in the form of text, audio, or video, so that consumers can convey their experiences online to a wider audience.

The dimensions of Electronic Word of Mouth (e-WoM) according to Goyette et al. (2010) consist of three main aspects, namely intensity, valance of opinion, and content. Intensity reflects how often consumers talk about, promote, and compare companies online. Valance of opinion describes the tendency of consumers to provide positive opinions such as recommend, or negative ones such as being reluctant to talk about a company. Meanwhile, content refers to the quality of information conveyed by consumers, including details of product specifications and the quality of service experienced.

Buying decision

According to Morissan (2016) fatten that the purchase decision is the next stage after the intention or desire to buy. The purchase decision will occur when the desire to buy / interest in buying has been collected. The purchase decision is the stage of the decision where consumers make a purchase of a product. According to Kotler and Keller (2016), the purchase decision-making process includes five stages: the purchase decision-making process generally goes through five stages, namely problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. According to Pride and Ferrell (2013), the factors that influence purchasing decisions can be divided into two categories, namely personal factors and psychological factors. Personal factors include demographics, purchasing situations, and the influence of brand ambassadors or influencers. Meanwhile, psychological factors include motives, perceptions, knowledge, motivation, attitudes, and consumer personality.

According to Kotler and Armstrong (2016), the dimensions of purchasing decisions consist of product choice, brand choice, dealer choice, purchase amount, purchase time, and payment method. In addition, purchasing decision indicators according to Sutardjo et al. (2020) include the desire to use the product, the desire to buy the product, prioritizing purchases, and the willingness to sacrifice in terms of time, cost, and energy.

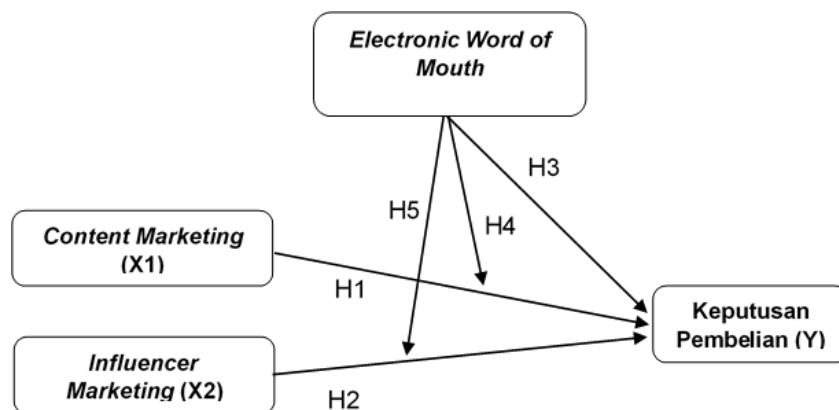


Figure 1. Research Model

Research Hypotheses

The hypothesis in this study is:

- H1 : Content Marketing has a positive and significant influence on the decision to purchase subsidized housing.
- H2 : Influencer Marketing has a positive and significant influence on the decision to purchase subsidized housing.
- H3 : Electronic Word of Mouth has positive and significant on the Subsidized Home Purchase Decision.
- H4 : Electronic Word of Mouth strengthens the influence of Content Marketing on Subsidized Housing Purchase Decisions.
- H5 : Electronic Word of Mouth strengthens the influence of Influencer Marketing on Subsidized Home Purchase Decisions

Methods

This study uses quantitative research type. The types and sources of data used in this study are primary data and secondary data. The population of this study is the community who have purchased subsidized housing developed by PT. Digdaya Cipta Harjita in the Jambi City and Muaro Jambi Regency areas with a total of 360 housing units that have been sold. The sample size is 190 respondents obtained through the Yamane, Isaac & Michael formula . The sampling technique used in this study uses probability sampling . The method of collecting data is through a closed questionnaire. The stages of analysis used are outer loading, validity test, reliability test, inner model test, and hypothesis testing through the SmartPLS program.

Results and Discussion

Respondent Identity

Respondents in this study were people who had purchased subsidized housing developed by PT. Digdaya Cipta Harjita in the Jambi City and Muaro Jambi Regency areas totaling 190 respondents. The majority of respondents were male, 110 people (57.89%) and 80 women (42.11%) . The age of 20-30 years was the largest, namely 78 people (41.05%), 31-40 years old were 70 people (36.84%), 41-50 years old were 42 people (22.11%). Respondents' last education , junior high school was 1 person (0.53%) , high school was 67 (35.26%) , diploma was 9 people (4.74), bachelor's degree (S1) was 108 people (56.84%) and master's degree (S2) was 5 people (2.63%) . Based on the most dominant private employee occupation, there are 114 people (60.00%) and then civil servants as many as 32 people (16.84%). Based on the most dominant income of 4,000,000-6,000,000 as many as 103 people (54.21%). Based on the most dominant year of housing purchase, namely 2023, there are 64 people (33.68%). Based on the most dominant housing purchased, namely Harjita Village 6 housing, there are 59 people (31.05%).

Convergent Validity

Convergent Validity measures how much the reflective indicators correlate with the construct being measured. Validity is said to be good if the loading factor value is > 0.7 . However, for exploratory research or the early stages of scale development, loading values between 0.5–0.6 are still acceptable. In this study, a minimum limit of 0.5 was used. Based on the results of data processing with SmartPLS 3.0, all indicators show loading values above 0.5, so they are declared to meet the convergent validity requirements and can be continued to the next validity test.

Discriminant Validity

Discriminant Validity is tested by looking at the cross loading value, which is how much the indicator correlates higher with its own variable compared to other variables. An indicator is considered valid if its cross loading value against the measured variable is more than 0.70.

Based on the results of data processing using SmartPLS 3.0, it can be stated that each indicator in this study has good discriminant validity in forming each variable. Another method to assess discriminant validity is by the Average Variance Extracted (AVE) value, here are the values of the Average Variance Extracted:

Table 1. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Content Marketing (X1)	0.675
Electronic Word of Mouth (M)	0.732
Influencer Marketing (X2)	0.643
Purchase Decision (Y)	0.771
Moderating Effect 1	1,000
Moderating Effect 2	1,000

Source: SmartPLS Data Processing Results, 2025

Based on table 1 The AVE value above shows that it is above 0.50, which means that all constructs in the estimated model have met the discriminant validity criteria.

Reliability Test

Composite Reliability is used to measure the internal consistency of a construct indicator. A construct is declared reliable if it has a Composite Reliability value above 0.70.

Table 2. Composite Reliability

	Composite Reliability
Content Marketing (X1)	0.961
Electronic Word of Mouth (M)	0.942
Influencer Marketing (X2)	0.915
Purchase Decision (Y)	0.971
Moderating Effect 1	1,000
Moderating Effect 2	1,000

Source: SmartPLS Data Processing Results, 2025

Based on Table 2, all variables in this study have a Composite Reliability value above 0.70, so it can be concluded that all constructs have met the reliability criteria.

Inner Model Test

Table 3. Value R- Square

	R-Square
Buying decision	0.267

Source: SmartPLS Data Processing Results, 2025

The R-square value of 0.267 indicates that the model is in the weak category. This means that the independent variables Content Marketing, Influencer Marketing, and Electronic Word of Mouth are only able to explain 26.7% of the variation in Purchasing Decisions. The remaining 73.3% is influenced by other factors outside the model, such as economic conditions, project location, developer reputation, and promotions from competitors.

The basis used in submitting a hypothesis to show the level of significance is by looking at the t-statistic value or p-value.

Table 4. Patch Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Content Marketing -> Purchase Decision	0.125	0.137	0.059	2,117	0.036
Influencer Marketing -> Purchase Decision	0.261	0.290	0.082	3,195	0.002
Electronic Word of Mouth -> Purchase Decision	0.254	0.238	0.084	3,012	0.003
Moderating Effect 1 -> Purchase Decision	-0.153	-0.152	0.066	2,314	0.022
Moderating Effect 2 -> Purchase Decision	0.161	0.152	0.078	2,067	0.040

The results of the hypothesis testing that have been carried out indicate that the path coefficient is positive in the relationship between Content Marketing and Purchasing Decisions, with a T-statistic value of 2.117 and a p-value of 0.036. This indicates a significant relationship ($T > 1.96$; $p < 0.05$) and a positive direction of the relationship (coefficient = 0.125). So, H1 is accepted. So it can be concluded that content marketing has a positive and significant influence on purchasing decisions.

The results of the hypothesis testing that have been carried out indicate that the path coefficient is positive in the relationship between Influencer Marketing and Purchasing Decisions, with a T-statistic of 3.195 and a p-value of 0.002. This relationship is significant with a positive direction (coefficient = 0.261). So, H2 is accepted. So it can be concluded that influencer marketing has a positive and significant influence on purchasing decisions.

The results of the hypothesis testing that have been carried out indicate that the path coefficient is positive in the relationship between e-WOM and Purchasing Decisions, with a T-statistic of 3.012 and a p-value of 0.003. This relationship is significant and positive (coefficient = 0.254). So, H3 is accepted. So it can be concluded that electronic word of mouth has a positive and significant influence on purchasing decisions.

The results of the hypothesis testing that have been conducted show that the path coefficient is negative on the moderating effect of e-WOM on the relationship between Content Marketing and Purchasing Decisions, with a T-statistic of 2.314 and a p-value of 0.022. This means that this relationship is significant but with a negative direction (coefficient = -0.153), which indicates that e-WOM weakens the influence of Content Marketing on Purchasing Decisions. Thus, H4 is rejected. So it can be concluded that electronic word of mouth has a significant negative influence in moderating the relationship between content marketing and purchasing decisions.

The results of the hypothesis testing that have been carried out indicate that the path coefficient is positive on the moderating effect of e-WOM on the relationship between Influencer Marketing and Purchasing Decisions, with a T-statistic of 2.067 and a p-value of 0.040. This relationship is significant and positive (coefficient = 0.161), indicating that e-WOM strengthens the influence of Influencer Marketing on Purchasing Decisions. Thus, H5 is accepted. So it can be concluded that electronic word of mouth has a significant positive influence in moderating the relationship between influencer marketing and purchasing decisions.

Discussion

The Influence of Content Marketing on Purchasing Decisions

The results of the study show that Content Marketing has a positive and significant effect on the decision to purchase subsidized housing. Content Marketing is measured through six main indicators: relevance, accuracy, value, ease of understanding, ease of finding, and consistency, all of which contribute to forming positive consumer perceptions. Relevant and accurate content increases consumer trust and confidence, while value-added content such as education helps make informed decisions. Ease of understanding and finding information and consistency of messages strengthen the company's professionalism in the eyes of consumers.

Thus, Content Marketing plays an important role in driving purchasing decisions for subsidized housing. Companies are advised to optimize content strategies by ensuring relevant, accurate, valuable, easy to understand, easy to access, and consistent content to build trust and accelerate purchasing decisions. This finding is in line with previous studies, such as Mahardini, Virginio, and Malik (2023) and Herman et al. (2023), which show a significant influence of Content Marketing on purchasing decisions and consumer satisfaction on digital platforms, especially TikTok.

The Influence of Influencer Marketing on Purchasing Decisions

The results of the study show that Influencer Marketing has a positive and significant effect on the decision to purchase subsidized houses. The existence of credible influencers can increase consumer trust, thereby encouraging purchasing decisions, especially for property products that require high confidence. Influencer Marketing is measured through six main indicators, namely audience reach, number of followers, suitability of content to consumer needs, creation of a positive impression, relevance to the target audience, and suitability to consumer interests.

Influencers with wide reach and many followers have the opportunity to spread information to potential buyers more effectively. Relevant and tailored content makes the message feel more personal and convincing, increasing the chance of purchase. In addition, the influencer's ability to build a positive image of the product helps improve the perception of subsidized housing that was previously less popular. In conclusion, Influencer Marketing plays an important role in accelerating the decision-making process for purchasing subsidized housing. Companies need to choose the right influencer so that marketing messages can be conveyed effectively and have a positive impact on consumers.

This finding is in line with the theory of influence-based marketing which states that consumers trust recommendations from individuals who are considered experts or have emotional closeness. The results of the study are also supported by studies by Shadrina Reza Nur and Yoestini (2022) and Nurniati Neng et al. (2023) which show the significant influence of influencers on purchasing decisions on various digital platforms.

The Influence of Electronic Word of Mouth on Purchasing Decisions

The results of the study show that Electronic Word of Mouth has a positive and significant effect on the decision to purchase subsidized houses. Communication between consumers in digital media such as forums, social media, and review platforms is a highly trusted source of information in decision making, especially for products with high involvement such as subsidized houses.

In this study, e-WOM was measured through six main indicators, namely the frequency of conversations about the company, voluntary promotion, comparison with competitors, consumer recommendations, home specification information, and building quality. These positive activities increase the perception of trust and reputation of the company, and help consumers feel confident about the suitability of the product to their needs and long-term investment value. Thus, e-WOM plays an important role in shaping purchasing decisions for subsidized houses. Companies are advised to actively encourage positive conversations online through testimonials, user reviews, and interactions on forums, in order to strengthen trust and the company's image.

This finding is in accordance with research by Yulindasari Elsa Rizki and Khusnul (2022) and Prayoga Iman and Rachman (2020) which shows a positive and significant influence of e-WOM on purchasing decisions for halal cosmetic products and coffee.

The Influence of Electronic Word of Mouth in Moderating the Relationship between Content Marketing and Purchasing Decisions

The results of the study show that Electronic Word of Mouth significantly moderates the relationship between Content Marketing and Purchasing Decisions, but the direction of the moderation coefficient is negative, which means that e-WOM actually weakens the influence of Content Marketing on purchasing decisions.

These findings indicate that even if marketing content is delivered well, its influence on purchasing decisions decreases if it is not supported by positive perceptions from consumers in the digital space. Consumers of subsidized housing tend to seek validation from other consumers' experiences, and negative opinions circulating can reduce trust in the company's official content. The open and difficult-to-control characteristics of e-WOM cause negative experiences from other developers to also affect consumer perceptions of the company. This makes marketing content less effective in driving purchasing decisions.

This finding is supported by research by Ningsih and Delpi (2024) which states that negative information on social media can reduce brand trust and influence purchasing decisions. Therefore, companies need to manage e-WOM well by encouraging positive reviews, responding to complaints, and maintaining consumer satisfaction, as emphasized by Salamah and Widodo (2023). Thus, companies must be careful in building marketing content, because good content alone is not enough without the support of positive consumer perceptions. In the context of subsidized housing involving high risks, social validation through e-WOM is very important in determining the success of purchasing decisions.

The Influence of Electronic Word of Mouth in Moderating the Relationship between Influencer Marketing and Purchasing Decisions

The results of the study indicate that Electronic Word of Mouth (e-WOM) significantly moderates the relationship between Influencer Marketing and Purchasing Decisions with a positive relationship direction. This means that the presence of e-WOM strengthens the influence of influencer marketing on purchasing decisions for subsidized houses.

These findings suggest that when consumers view content from influencers, the influence will be greater if it is supported by positive opinions or experiences from other consumers on digital media. Consumers tend to be more confident in making purchasing decisions when information from influencers is reinforced by e-WOM that is consistent, valuable, and in line with their needs. Social validation from e-WOM plays a role in strengthening the credibility of influencers in the eyes of potential buyers. This is in line with the characteristics of consumers in the digital era who do not only rely on one source of information, but tend to compare and seek support from various sources, including online testimonials, comments on social media, or reviews on digital forums. When what influencers say is in line with the experiences of other consumers shared online, the perception of the company or its products will be more positive and encourage purchases.

Research conducted by Sopiawadi et al. (2024) on Maybelline product consumers in Subang also supports this finding. The study shows that e-WOM plays an important role as a moderating variable that influences the relationship between influencers and purchasing decisions. When e-WOM is positive and supports the message conveyed by the influencer, the consumer's purchasing decision becomes stronger. In a similar context, the influence of influencers in marketing subsidized housing will also be more effective if the circulating e-WOM also strengthens trust and positive perceptions of the information conveyed.

Conclusion

Based on the empirical findings, Content Marketing, Influencer Marketing, and Electronic Word of Mouth (e-WOM) significantly influence the purchasing decisions of subsidized housing. These digital marketing strategies play a crucial role in shaping consumer perceptions, building trust, and accelerating the buying process. Effective content that is relevant, accurate, valuable, easy to understand, accessible, and

consistently enhances consumer confidence. Meanwhile, influencer selection aligned with the target audience strengthens message effectiveness. Additionally, managing e-WOM proactively is essential as it can both strengthen and weaken marketing influence, depending on public perception and customer feedback.

Recommendations

First, PT. Digdaya Cipta Harjita is advised to continuously develop and optimize its Content Marketing strategy, focusing not only on promotion but also on delivering relevant, educational, and easily understandable information to prospective buyers. Visual content such as video walkthroughs, mortgage simulation tutorials, and informative articles about the benefits of subsidized housing should be attractively and consistently packaged to foster positive perceptions and increase public trust.

Second, in terms of Influencer Marketing, the company should carefully select influencers whose audience characteristics match the subsidized housing market segment. Collaborating with credible influencers in finance, property, or young family lifestyles who can deliver authentic narratives and build emotional connections with the target market is highly recommended.

Third, considering the dual impact of e-WOM as both a booster and a potential detractor of digital marketing effectiveness, the company should actively manage public perception on digital platforms. This includes encouraging positive testimonials, efficiently addressing consumer complaints, and maintaining excellent post-purchase services. Building an online community of customers could also serve as a strategic move to create a positive and supportive communication ecosystem among consumers.

Fourth, the company should adopt an integrated digital marketing approach that combines content strategies, social influence, and consumer opinions into a customer-centric marketing framework. Regular evaluation of each digital channel's effectiveness and e-WOM monitoring will provide valuable data-driven insights to adapt marketing decisions effectively. Digital reputation management should be an integral part of the marketing strategy to maintain positive public opinion on social media and strengthen brand positioning.

Suggestions for Future Research

This study is limited to a single company and region; therefore, future research should expand the scope of objects and locations to produce more generalizable findings. Additional variables such as brand image, service quality, and consumer experience could be included to enrich the understanding of factors influencing subsidized housing purchase decisions. Employing mixed methods research is also recommended to explore deeper consumer motivations and reasoning behind their purchase decisions in the context of digital marketing.

By implementing these recommendations, PT. Digdaya Cipta Harjita is expected not only to enhance its marketing effectiveness but also to build a strong and sustainable brand position in the increasingly competitive subsidized housing market.

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