

# Analyzing Factors Influencing Subscription Decisions for Exclusive Content on Instagram

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## Abstract

This study examines the impact of service quality, price, and electronic word of mouth (e-WOM) on purchasing decisions for subscribing to exclusive influencer content on Instagram, with user satisfaction serving as a mediating variable. Utilizing a quantitative explanatory approach, data were collected from 101 active Instagram users in Indonesia, aged 17-40, who have previously subscribed to exclusive content. Structural Equation Modeling (SEM) with SmartPLS 4 software was employed to analyze the direct and indirect relationships between variables. The findings reveal that service quality significantly influences both purchasing decisions and user satisfaction, indicating that users are more likely to subscribe and feel satisfied when the platform is reliable and easy to use. Price also positively affects purchasing decisions and satisfaction, demonstrating that competitive pricing enhances users' willingness to subscribe and satisfaction with the service. Although e-WOM directly impacts user satisfaction, it does not significantly influence purchasing decisions, either directly or through the mediating variable. User satisfaction emerges as a key mediator, with satisfied users being more inclined to make or continue subscriptions. These results highlight the importance of improving platform service quality and pricing strategies while leveraging e-WOM to boost user satisfaction and indirectly influence purchasing decisions. This study provides valuable insights for businesses implementing subscription models on social media platforms.

**Keyword:** Purchase decisions; exclusive content; service quality; price; electronic word of mouth; user satisfaction

## 1. Introduction

Advances in digital technology and the internet have significantly impacted various aspects of life, including how people access content and entertainment services. With easier internet access, social media platforms have transformed from simple communication tools into spaces where users can access exclusive content from their favorite influencers or creators. This shift has created new opportunities for creators to monetize their content, while users enjoy more personalized and unique content through subscription features (Kim & Ko, 2022).

In Indonesia, Instagram has a large and active user base. According to recent data from Hootsuite and We Are Social, Indonesia had 167 million active social media users in 2024, accounting for 60.4% of the population of 276.4 million. Among them, 85.3% engage with Instagram, making it the primary platform for following influencers and content creators in the country (Riyanto, 2024). This highlights Instagram's significant potential as a key platform for distributing exclusive content from both local and global influencers.

As digital technology and internet penetration continue to grow in Indonesia, e-commerce and digital services are becoming more popular. This shift is changing how consumers discover and consume content, moving towards subscription models for exclusive content. Users feel that paid exclusive content provides more value, offering deeper and more personal access to content not available to the general public.

Subscribing to exclusive content is influenced not only by an individual's preference for a particular influencer but also by several external factors, including the quality of the platform, pricing, and electronic word of mouth (e-WOM). The quality of the platform's service is crucial in providing a positive experience for users accessing exclusive content. Key elements such as platform stability, ease of navigation, and quick content access contribute to a better user experience. A platform that delivers high service quality can enhance user satisfaction, which in turn promotes ongoing subscriptions.

Pricing also plays a significant role in the decision to subscribe, with competitive pricing that aligns with perceived value encouraging users to invest in a subscription. Additionally, e-WOM, which includes reviews and recommendations from other users or influencers, can strongly influence users' choices. Positive feedback from peers or influencers increases the likelihood of users subscribing to paid content (Parulian & Tannady, 2023).

Other studies have also demonstrated that e-WOM and price impact users' purchase intentions, while the perceived value of exclusive content is shaped by the quality of the products or services offered by influencers (Amanda et al., 2021). Moreover, factors like perceived price and service quality are critical drivers in influencing users' decisions to purchase or subscribe to services on platforms like Instagram (Abdullah et al., 2023).

In this context, user satisfaction plays an essential role as a mediating variable connecting service quality, price, and e-WOM with the decision to subscribe. Satisfaction

gained after experiencing quality service and valuable content can enhance loyalty and users' interest in sustainable subscriptions.

## **2. Literature Review**

### **2.1 Service Quality**

Service quality on digital platforms plays a crucial role in shaping user experience, especially for services like social media. Almas et al. (2023) define service quality as a comprehensive assessment of a service's excellence, emphasizing the platform's ability to meet or exceed consumer expectations. In the digital context, this refers to how well a platform performs, considering factors like stability, reliability, user accessibility, and its ability to quickly address user needs and resolve complaints.

Tjiptono (2020) further elaborates that emotional aspects, such as ensuring security and comfort during transactions, are also integral to digital platform service quality. Parasuraman et al. (1988), in their SERVQUAL model, identify five key dimensions of service quality: reliability, responsiveness, assurance, empathy, and tangibles. For platforms like Instagram, these dimensions translate into elements such as app stability, content processing speed, data security, and seamless user interaction.

Research by Sabat and Bhattacharyya (2023) demonstrates that service quality on subscription-based platforms significantly influences user satisfaction. Factors like app stability, effective complaint handling, and easy content access directly affect users' decisions to continue their subscriptions. Kim (2021) also highlights that platforms offering consistent service quality foster user satisfaction and loyalty, leading to higher chances of repeat purchases or subscription renewals.

Sadiyah et al. (2023) also highlight the importance of the quality of interaction between users and the platform, including service speed and ease of navigation. A positive user experience, particularly on social media platforms offering subscription content, can encourage users to continue using the service over the long term.

### **2.2 Price**

Price is a critical factor in influencing consumer purchasing decisions, representing the balance between cost and perceived benefits. Monroe (2020) defines price as the monetary amount paid by consumers for a product or service, while Kotler and Keller (2016) emphasize that pricing should align with consumer expectations and perceived value.

In digital marketing, particularly on subscription-based platforms like Instagram, the pricing strategy plays a crucial role in influencing user decisions. Transparent and competitive pricing fosters trust and satisfaction, which ultimately enhances user loyalty. Research by Khurshid et al. (2022) and Abdullah et al. (2023) confirms that clear, value-aligned pricing encourages repeat purchases and builds customer confidence. Moreover, psychological pricing techniques, such as offering discounts or using .99 price endings, can make subscriptions seem more affordable and appealing, further driving user engagement and subscriptions.

Overall, fair and competitive pricing plays a key role in retaining users, fostering loyalty, and ensuring the sustainability of subscription-based business models.

### **2.3 Electronic Word of Mouth**

Digital word-of-mouth communication, commonly known as e-WOM, involves users sharing their reviews, recommendations, and experiences about products or services through online platforms. On social media platforms like Instagram, this type of communication has a strong influence on consumer behavior, as potential buyers often turn to the opinions and feedback of others before making decisions.

Paloma et al. (2021) highlight that e-WOM is highly impactful because consumers perceive peer messages as more credible than those from service providers. Positive reviews on platforms like Instagram can encourage potential users to try or subscribe to services. Li & Huang (2022) emphasize that e-WOM enhances consumer perceptions, particularly in subscription-based services, driving repeat purchases and loyalty through trust in user recommendations. Chen et al. (2023) further argue that consumer engagement boosts e-WOM's effectiveness. Active consumer interactions lead to stronger and more persuasive e-WOM. Similarly, Zhang et al. (2020) suggest that marketers should optimize e-WOM strategies by leveraging platform-specific features and building consumer trust.

In conclusion, e-WOM plays a pivotal role in shaping consumer decisions, offering credibility and persuasion that traditional advertising often lacks. Effectively leveraging e-WOM can enhance brand appeal and foster consumer loyalty.

### **2.4 Purchase Decisions**

The decision to subscribe follows a series of steps where consumers evaluate different factors before making a choice. Tjiptono and Diana (2019) outline this process as identifying the need, seeking information, assessing alternatives, and making the final decision. In the case of digital subscription services like exclusive content on Instagram, factors such as perceived benefits, pricing, customer reviews, and the quality of service play a crucial role in shaping this decision.

Kotler and Armstrong (2008) highlight key factors influencing purchase decisions, such as brand trust, service quality, pricing, and recommendations. Similarly, Piramita et al. (2021) found that social media marketing and service quality significantly impact subscription purchase decisions, with users more likely to subscribe when services meet their expectations.

Husnan et al. (2021) emphasize the combined impact of quality of platform service, pricing, and e-WOM on digital subscription decisions. Their study shows that these factors work synergistically, alongside user satisfaction, to encourage repeat purchases, as satisfied consumers are more likely to renew subscriptions.

### **2.5 Customer Satisfaction**

Customer satisfaction refers to the positive feelings or contentment consumers experience after using a product or service. Oliver (1980) defines satisfaction as an emotional

evaluation derived from comparing consumer expectations with the actual performance of a product or service. In digital subscription services, user satisfaction is closely tied to service quality, pricing, and the overall user experience on the platform.

Kim et al. (2020) emphasize that user satisfaction plays a critical role in fostering loyalty and driving repeat purchase decisions. Satisfied users, enjoying benefits such as easy access and high-quality content, are more likely to renew their subscriptions and recommend the service to others through e-WOM. The study also highlights that higher satisfaction levels increase the likelihood of users sharing positive reviews, thereby strengthening the service's reputation among potential consumers.

User satisfaction plays a vital role as a mediator between service quality, pricing, and repeat subscription decisions, as highlighted by Tani et al. (2021). Consumers who perceive value in both the pricing and service quality are more inclined to remain loyal and continue their subscriptions. In addition, Khurshid et al. (2022) emphasize that user satisfaction amplifies the influence of positive electronic word of mouth (e-WOM) on the purchasing decisions of new users. Therefore, user satisfaction is crucial not only for fostering loyalty but also for driving repeat purchases in the realm of digital subscription services.

### **3. Material and Method**

#### **3.1 Design Study**

A total of five variables were analyzed in this research: service quality (X1), price (X2), and electronic word-of-mouth (e-WOM) (X3) as independent variables, user satisfaction (Y) as the mediator, and purchasing decisions (Z) as the dependent variable. The goal is to explore how service quality, price, and e-WOM influence user satisfaction, and how these factors ultimately affect users' decisions to subscribe to exclusive influencer content on Instagram.

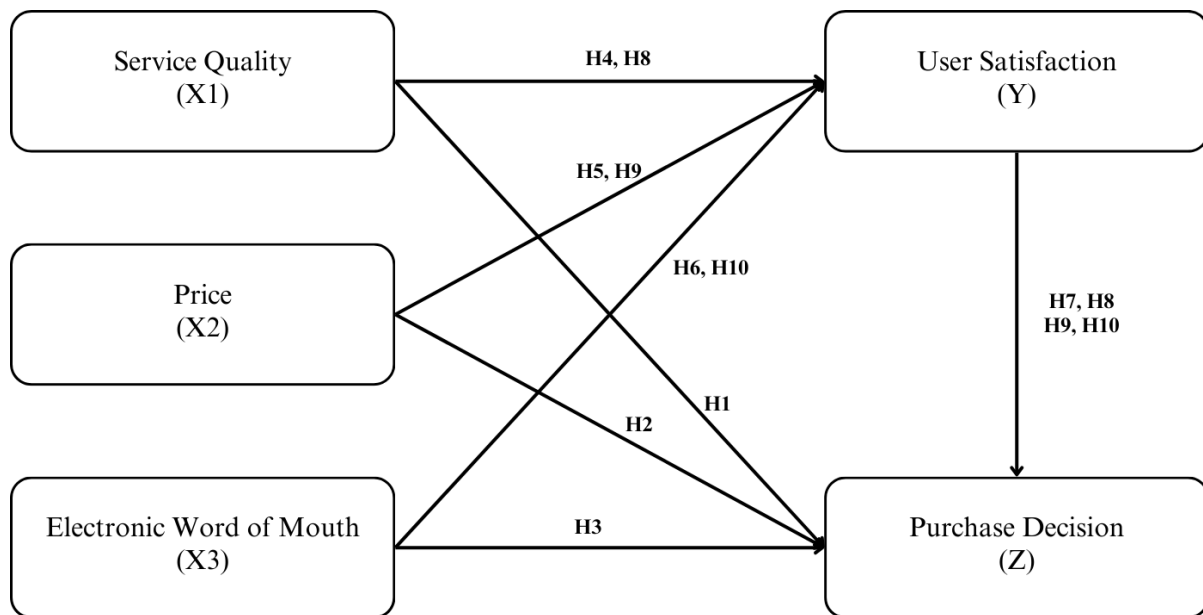
Instagram users in Indonesia who are subscribed to exclusive influencer content made up the target population. To identify relevant participants, purposive sampling was utilized based on predetermined criteria that align with the research objectives. The sample consisted of 100 respondents, which is considered an adequate size for quantitative research, as outlined by Hair et al. (2017).

Data collection involved a structured questionnaire distributed via Google Forms and shared through social media platforms. Participants were asked to rate their agreement with various statements using a Likert scale, where 1 represents strong disagreement and 5 represents strong agreement.

#### **3.2 Data Analysis**

Data analysis was conducted using Microsoft Excel and the SmartPLS 4 application to perform data analysis. The research framework includes exogenous factors, namely service quality (X1), price (X2), and e-WOM (X3), as well as endogenous factors, which are user satisfaction (Y) and purchase decisions (Z). In this structure, user satisfaction (Y) functions as

a mediator, linking service quality (X1), price (X2), and eWOM (X3) to purchase decisions (Z).



**Figure 3.1.** Research Model  
*Source: Primary Data Processing, 2024*

#### 4. Result

In this research, 101 respondents were surveyed to test the hypotheses. The survey was divided into three parts: demographic data to determine the respondents' profiles, questions regarding their personal experiences, and their opinions on factors such as service quality, pricing, electronic word of mouth (eWOM), user satisfaction, and their decisions to subscribe to exclusive Instagram content. To gather responses, participants were asked to evaluate each statement using a five-point Likert scale, with ratings ranging from 5 (Strongly Agree) to 1 (Strongly Disagree).

##### 4.1. Characteristic of the Respondents

Here is a breakdown of the respondent characteristics based on the survey data:

**Table 4.1.** Characteristic of the Respondent

Characteristic		Frequency	Percentage
Gender	Female	57	56.40%

	Male	44	43.60%
Age Range	17 - 25 years	54	53.50%
	26 - 30 years	30	29.70%
	30 - 40 years	12	11.90%
	> 40 years	5	5%
Occupation	Student/University Student	51	50.50%
	Entrepreneur	13	12.90%
	Civil Servant	12	11.90%
	Private Employee	24	23.80%
	Others	1	1%
Monthly Income	Rp0 - 500,000	56	55.40%
	Rp500,000 – Rp1,000,000	22	12.80%
	Rp1,000,000 – Rp2,500,000	10	9.90%
	Rp2,500,000 – Rp5,000,000	11	10.90%
	> Rp5,000,000	2	2%
Subscription Frequency	Rarely (< 3 times a month)	39	39%
	Often (< 10 times a month)	42	42%
	Always (> 10 times a month)	20	19%

*Source: Primary Data Processing, 2024*

As shown in Table 4.1, the majority of respondents who are likely to subscribe to exclusive content on Instagram are female (56.4%), aged between 17 and 25 years (53.5%), and primarily students (50.5%). Most of these respondents earn less than IDR 500,000 (55.4%). Regarding subscription frequency, 42% of respondents indicated they subscribe "often," 39% subscribe "rarely," and 19% subscribe "always." This data highlights that the largest group of subscribers to exclusive Instagram content consists of Generation Z and Millennials, with a strong preference for frequent subscriptions.

## **4.2. Measurement Model Test (Outer Model)**

### **4.2.1. Internal Consistency Analysis**

To evaluate the reliability of the measurement tool in this study, internal consistency analysis was performed. This method helps determine how well the items in the tool align with one another in measuring a specific construct. The reliability was assessed through two key

indicators: Cronbach's alpha (CA) and Composite Reliability (CR). A value of 0.7 or higher for both CA and CR is generally considered indicative of acceptable reliability.

**Table 4.2.** Result of Cronbach alpha (CA) and Composite Reliability (CR)

	<b>Cronbach's alpha</b>	<b>Composite reliability</b>	<b>Criteria</b>
X1	0.844	0.852	Substantial
X2	0.851	0.86	Substantial
X3	0.838	0.983	Substantial
Y	0.81	0.812	Substantial
Z	0.851	0.855	Substantial

*Source: Primary Data Processing, 2024*

Based on the results presented in Table 4.2, the reliability of this study is confirmed, as the Cronbach's alpha (CA) value exceeds 0.7, signifying strong internal consistency.

#### 4.2.1 Construct Validity Evaluation

To assess construct validity, both convergent and discriminant validity are examined. Convergent validity evaluates the extent to which an instrument accurately captures data that corresponds with other measures of the same construct. This is determined by analyzing the correlation between individual item/component scores and the construct scores, also referred to as outer loadings. The next section outlines the process of measuring convergent validity by evaluating the outer loadings or factor loadings.

**Table 4.3.** Result of Outer Loading

Construct	Indicator	Loading Factor	Criteria	Results
Service Quality (X1)	X1.1	0.79	0,7	Valid
	X1.2	0.806	0,7	Valid
	X1.3	0.779	0,7	Valid
	X1.4	0.81	0,7	Valid
	X1.5	0.733	0,7	Valid
Price (X2)	X2.1	0.83	0,7	Valid
	X2.2	0.85	0,7	Valid
	X2.3	0.814	0,7	Valid
	X2.4	0.722	0,7	Valid

	X2.5	0.738	0,7	Valid
eWoM (X3)	X3.1	0.836	0,7	Valid
	X3.2	0.728	0,7	Valid
	X3.3	0.683	0,7	Invalid
	X3.4	0.872	0,7	Valid
	X3.5	0.628	0,7	Invalid
	Purchase Decision (Y)	Y1	0.73	0,7
Y2		0.884	0,7	Valid
Y3		0.761	0,7	Valid
Y4		0.849	0,7	Valid
Y5		0.733	0,7	Valid
Customer Loyalty (Z)	Z1	0.782	0,7	Valid
	Z2	0.732	0,7	Valid
	Z3	0.753	0,7	Valid
	Z4	0.797	0,7	Valid
	Z5	0.705	0,7	Valid

*Source: Primary Data Processing, 2024*

According to Table 4.3, the majority of the survey items in this study meet the convergent validity criteria, with outer loading values exceeding 0.7. However, two indicators under the e-WOM (X3) construct, X3.3 (0.683) and X3.5 (0.628), have loading values below 0.7, which do not meet the validity threshold. Despite this, since the overall construct validity and reliability criteria are met, these values are considered acceptable, and the indicators can still be included in the analysis. All other constructs and indicators in the study meet the required outer loading standards.

The following step in evaluating convergent validity involves calculating the Average Variance Extracted (AVE).

**Table 4.4.** Result of Average Variance Extracted (AVE)

Variabel	AVE	Criteria	Results
X1	0.615	0,5	Valid
X2	0.628	0,5	Valid
X3	0.574	0,5	Valid

Y	0.569	0,5	Valid
Z	0.63	0,5	Valid

*Source: Primary Data Processing, 2024*

Table 4.4 demonstrates that all variables have AVE values above 0.5, indicating that the indicators contribute significantly to their respective constructs.

#### 4.2.3. Determine Discriminant Validity

To assess the extent to which different constructs are distinct from each other, discriminant validity was evaluated using the Fornell-Larcker Criterion. The following presents the results based on this method:

**Table 4.5.** Result of Fornell-Larcker Criterion

	Y	X1	X2	X3	Z
Y	0.755				
X1	0.691	0.793			
X2	0.601	0.615	0.794		
X3	0.515	0.433	0.356	0.784	
Z	0.265	0.246	0.249	0.401	0.757

*Source: Primary Data Processing, 2024*

In the Fornell-Larcker Criterion table, the diagonal values represent the Average Variance Extracted (AVE) for each construct. Based on the data in Table 4.5, the discriminant validity is deemed satisfactory, as the AVE values for each construct exceed the values of the other constructs, indicating clear differentiation between them.

#### 4.3. Hypothesis Testing

To assess the hypotheses, the T-statistic and P-value were analyzed from the results table. The T-statistic indicates the extent of difference between the sample and population values, while the P-value shows the significance level of the findings, helping to determine whether the results are meaningful or due to random variation.

**Table 4.6.** Result of Hypothesis Testing

Hypothesis	Path	T statistics ( O/STDEV )	P values	Description
H1	X1 -> Z	0.025	0.98	Rejected
H2	X2 -> Z	3.16	0.002	Accepted

<b>H3</b>	X3 -> Z	0.738	0.46	Rejected
<b>H4</b>	Y -> Z	2.468	0.014	Accepted
<b>H5</b>	X1 -> Y	2.442	0.015	Accepted
<b>H6</b>	X2 -> Y	5.147	0	Accepted
<b>H7</b>	X3 -> Y	0.163	0.87	Rejected
<b>H8</b>	X2 -> Y -> Z	2.186	0.029	Accepted
<b>H9</b>	X1 -> Y -> Z	1.75	0.08	Rejected
<b>H10</b>	X3 -> Y -> Z	0.148	0.883	Rejected

*Source: Primary Data Processing, 2024*

The results of hypothesis testing are displayed in Table 4.6, which outlines the following findings:

1. The service quality variable (X1) does not directly influence purchase decisions (Z), as it has a T-statistic of 0.025, which is below the threshold of 1.96, and a P-value of 0.98, which exceeds the significance level of 0.05.
2. The price variable (X2) shows a significant direct effect on purchase decisions (Z), indicated by a T-statistic of 3.16, which is above 1.96, and a P-value of 0.002, which is below 0.05.
3. The e-WOM variable (X3) does not exhibit a direct impact on purchase decisions (Z), with a T-statistic of 0.738, lower than 1.96, and a P-value of 0.46, which is greater than 0.05.
4. User satisfaction (Y) has a significant direct effect on purchase decisions (Z), with a T-statistic value of 2.468 (greater than 1.96) and a P-value of 0.014 (less than 0.05).
5. The service quality variable (X1) has a direct, significant effect on user satisfaction (Y), shown by a T-statistic value of 2.442 (above 1.96) and a P-value of 0.015 (below 0.05).
6. The price variable (X2) significantly influences user satisfaction (Y), with a T-statistic value of 5.147 (exceeding 1.96) and a P-value of 0.000 (less than 0.05).
7. The e-WOM variable (X3) does not directly affect user satisfaction (Y), as the T-statistic value is 0.163, below 1.96, and the P-value is 0.87, which is greater than 0.05.
8. Price (X2) has a significant indirect influence on purchase decisions (Z) through user satisfaction (Y), with a T-statistic of 2.186 (greater than 1.96) and a P-value of 0.029 (below 0.05).
9. The service quality variable (X1) does not significantly affect purchase decisions (Z) through user satisfaction (Y), with a T-statistic of 1.75 (below 1.96) and a P-value of 0.08 (above 0.05).
10. The e-WOM variable (X3) does not have a significant indirect effect on purchase decisions (Z) through user satisfaction (Y), indicated by a T-statistic of 0.148 (below 1.96) and a P-value of 0.883 (above 0.05).

## **5. Discussion**

### **5.1. Direct Influence on Purchase Decisions**

The findings indicate that the service quality (X1) and e-WOM (X3) variables do not have a significant direct impact on purchase decisions (Z). This could be because, in today's market, consumers may place more emphasis on practical factors such as pricing or personal experiences rather than just service quality or online reviews. Furthermore, although e-WOM can offer useful recommendations, it may not necessarily lead to a purchasing decision unless other strong incentives or influencing factors are present.

### **5.2. Direct Influence on User Satisfaction**

The findings reveal that both service quality (X1) and price (X2) have a significant direct impact on user satisfaction (Y). In contrast, e-WOM (X3) does not significantly affect user satisfaction. This indicates that service quality and pricing are key drivers of user satisfaction, with higher quality services and favorable pricing leading to more positive user experiences. On the other hand, e-WOM, while valuable for gathering opinions and recommendations, may not directly influence satisfaction, as users are likely to base their satisfaction more on personal experiences than on external feedback.

### **5.3. Direct Influence on Purchase Decisions through User Satisfaction**

The findings reveal that user satisfaction (Y) plays a pivotal role in influencing purchase decisions (Z), with a notable direct effect. Furthermore, pricing (X2) has a strong impact on purchase decisions, but this effect is mediated through user satisfaction. On the other hand, service quality (X1) and e-WOM (X3) do not significantly affect purchase decisions when mediated by user satisfaction. This underscores the importance of user satisfaction as a central factor in driving purchases. While service quality and e-WOM contribute to overall satisfaction, they don't have the same direct impact on purchase decisions as satisfaction itself, particularly when price is factored in.

## **6. Conclusion, Implication, and Recommendation**

### **6.1. Conclusion**

The data analysis reveals that price (X2) plays a crucial role in influencing purchasing decisions (Z), with a direct and significant impact. In contrast, service quality (X1) and e-WOM (X3) do not show a significant effect on purchasing decisions. User satisfaction (Y) is a significant factor that directly affects purchasing decisions and acts as a mediator between price and purchase outcomes. However, service quality and e-WOM, while contributing to user satisfaction, do not have a significant influence on purchasing decisions when mediated by satisfaction. These results highlight the central role of pricing and user satisfaction in driving purchasing decisions, while suggesting that the influence of service quality and e-WOM on purchase behavior needs further exploration.

## 6.2.

### Implication

Businesses should prioritize implementing competitive and value-driven pricing strategies as price significantly influences purchasing decisions. User satisfaction is a critical factor, both as a direct driver and a mediator, highlighting the need for continuous improvement in customer experience and post-purchase satisfaction. Efforts to enhance service quality should focus on meeting customer expectations to indirectly support user satisfaction, even if its direct impact on purchasing decisions is not significant.

Although e-WOM does not directly impact purchasing decisions in this study, businesses can still capitalize on its potential by encouraging satisfied customers to share their experiences online. Strategies like offering incentives for reviews, launching referral programs, and actively engaging with followers on social media can help amplify positive word-of-mouth. By fostering an environment where users feel motivated to share their experiences, businesses can indirectly influence potential customers' perceptions and increase the likelihood of conversions.

Integrated strategies combining price optimization, customer service enhancements, and targeted digital marketing campaigns are essential for creating a cohesive brand experience. Businesses should also invest in real-time feedback tools to better understand and adapt to customer needs, thereby improving satisfaction levels and driving purchasing decisions.

## 6.3.

### Recommendation

Future research should broaden its scope by including respondents from various demographics and regions to ensure more representative results. Incorporating additional variables such as trust, brand loyalty, product innovation, and perceived value could offer a more holistic understanding of purchasing decisions. Businesses should consider conducting focused studies on user satisfaction to explore its nuances, including emotional and cognitive factors contributing to satisfaction. Service quality should not be disregarded; instead, efforts should aim at aligning quality improvements with customer expectations to enhance satisfaction indirectly.

Digital transformation tools such as AI-driven customer insights, chatbots, and CRM systems can be utilized to provide personalized services and address pain points. For e-WOM, businesses should implement strategic campaigns that involve key opinion leaders and influencers to boost online engagement and credibility. Lastly, pricing strategies should be revisited regularly to remain competitive while ensuring alignment with customer perceptions of value. Collaboration between marketing, product development, and customer service teams is essential to create a unified strategy that enhances user satisfaction and ultimately drives purchasing decisions.

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