

Digital Marketing, Digital Payment, and Food SME Performance: The Mediating Role of Competitive Advantage

Pemasaran Digital, Pembayaran Digital, dan Kinerja UMKM Pangan: Peran Mediasi Keunggulan Kompetitif

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ABSTRACT

This study presents an analysis of the influence of digital marketing and digital payment on competitive advantage and food SME performance, as well as examines the mediating role of competitive advantage on food SME performance. The study involved 60 food SME actors in East Bogor selected using a purposive sampling technique. Data analysis was conducted using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. The results of the study indicate that the competitive advantage and performance of food MSMEs are influenced by digital marketing, but not by digital payment. Competitive advantage also affects the performance of food MSMEs. In addition, competitive advantage is proven to mediate the effect of digital marketing on food SME performance, but it does not mediate the effect of digital payment. These findings indicate that the implementation of digital marketing has become an important strategy for improving the competitiveness and performance of food SMEs in the cashless economy era, particularly in East.

Keywords: *Competitive advantage; Digital payment; Marketing; Performance; MSME*

ABSTRAK

Penelitian ini menyajikan analisis pengaruh pemasaran digital dan pembayaran digital terhadap keunggulan kompetitif dan kinerja UMKM pangan serta menguji adanya mediasi keunggulan kompetitif terhadap kinerja UMKM pangan. Penelitian menggunakan 60 sampel yang berasal dari pelaku UMKM pangan di Bogor Timur dengan teknik purposive sampling. Analisis dilakukan dengan SEM-PLS. Hasil penelitian membuktikan keunggulan kompetitif dan kinerja UMKM pangan dipengaruhi oleh pemasaran digital, namun tidak dipengaruhi oleh pembayaran digital. Keunggulan kompetitif juga mempengaruhi kinerja UMKM pangan. Selain itu, keunggulan kompetitif terbukti menjadi mediasi pemasaran digital terhadap kinerja UMKM pangan, namun tidak menjadi mediasi pembayaran digital. Temuan ini memberikan gambaran bahwa pengaplikasian pemasaran dengan cara digital menjadi strategi penting dalam meningkatkan daya saing kinerja UMKM pangan di era cashless economy, khususnya di Bogor Timur.

Kata Kunci: Analisis Konjoin, Keputusan Pembelian, Pemasaran, Preferensi Konsumen

1. Introduction

Digital technology has substantially transformed the operations of food Micro, Small, and Medium Enterprises (SMEs), affecting transaction systems, marketing practices, customer engagement, and operational efficiency (Prabaswari et al., 2025). Digitalization strengthens SME competitiveness, particularly as consumers increasingly prefer online transactions and cashless payment systems (Muslihah & Ginting, 2024). These shifts in consumer behavior compel SMEs to adapt to technological advancements to sustain market competitiveness. This adaptation is especially critical for food SMEs, which operate in highly competitive markets characterized by fast-moving products and continuously increasing demand (Warcito & Saleh, 2016). Digital marketing has emerged as a key innovation widely adopted to enhance market reach and the competitiveness of MSMEs. (Kusuma et al., 2022; Primadhita et al., 2023; Wicaksana, 2021).

Digital marketing also facilitates improved customer communication and contributes to increased sales performance. At the organizational level, digital marketing implementation has been shown to positively influence performance outcomes (Liesander & Dharmayanti, 2017).

Digital payment platforms simplify transaction processes (Alkhwaldi et al., 2023). Digital payment systems improve efficiency, streamline transactions, and enhance customer convenience (Momani, 2020). Empirical evidence indicates that digital payments positively affects SME performance. Digital payment play a crucial role in reducing time of transaction and improving customer satisfaction during the payment process (Alzura et al., 2025). Digital transformation in SMEs increase business transactions and foster competitive advantage through improved operational efficiency, market expansion, and strengthened customer relationships (Kurniawan & Saputra, 2024). Competitive advantage serves as a foundation for sustaining market position and enhancing business performance through differentiation strategies and cost efficiency (Islami et al., 2020). Empirical evidence suggests that competitive advantage contributes to SME performance improvement (Asyhari et al., 2018). Technological transformation increases the competitive advantage, and SMEs that effectively optimize digital technology tend to achieve higher levels of competitiveness (Kurniawan & Saputra, 2024).

Performance represents a critical indicator of success for food SMEs (Primadhita et al., 2021). Business performance can be assessed through increased sales, customer growth, profit improvement, and business sustainability (Rialdy & Melisa, 2023; Wicaksana & Primadhita, 2022). However, not all food SMEs are able to utilize digital technology effectively. Many enterprises continue to face limitations in digital literacy, technological capability, and adaptation to cashless payment systems. East Bogor represents one of the regions experiencing rapid growth in food SMEs. Various businesses, including snack producers, processed agricultural products, beverages, and home-based culinary enterprises, have expanded in response to increasing consumer demand for food products in the region (Chasanah et al., 2021). Some business actors have begun adopting social media as a marketing innovation and digital payment systems to facilitate transactions. Nevertheless, the level of digital technology utilization varies across SMEs, influencing their ability to enhance competitiveness and business performance. The current conditions shows that the digital marketing and digital payment have become increasingly important.

Most existing studies have generally examined the effects of digital marketing and digital payment separately. Therefore, this study integrates both variables by focusing on food SMEs in East Bogor. Therefore, the novelty of this study is analyzing the digital marketing and digital payment within a single model on food SME performance through competitive advantage. The focus on food SMEs adds further value, as this sector exhibits distinctive characteristics, particularly in product durability, marketing dynamics, and transaction processes that are fast and highly competitive. This study is expected to contribute to the advancement of digital agribusiness studies and provide insights for SMEs and policymakers in promoting digital transformation among food SMEs, particularly in East Bogor.

2. Research Methods

The population comprised all food SMEs operating in East Bogor. Sample selection was conducted using a purposive sampling technique with the following criteria: enterprises engaged in the food sector, businesses operating for at least one year, utilization of digital media for marketing purposes, and the use of digital payment systems. Based on these criteria, 60 food SME owners were included in the study. SEM-PLS applies the minimum sample size rule of ten times the largest number of structural paths directed toward an endogenous construct (Hair et al., 2017). In this study, the largest number of structural paths was three, namely SME performance which was influenced by digital marketing, digital payment, and competitive advantage. The use of 60 respondents exceeded the minimum requirement and was considered sufficient to produce stable model estimations. In addition, this study employed purposive sampling with specific criteria, resulting in a more limited number of eligible respondents. In SEM-PLS-based research, the quality and relevance of respondent characteristics are considered more important than obtaining a larger sample size that may not align with the research objectives (Hair et al., 2017). Primary data were collected through questionnaires distributed to food SME owners in East Bogor. Food SMEs in this study included snack producers, processed food businesses, beverage enterprises, traditional culinary businesses, and bakery businesses.

The questionnaire employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study included four variables: digital marketing, digital payment, competitive advantage, and food SME performance. Digital marketing was measured using indicators of social media usage, marketplace utilization, digital promotion, online customer interaction, and digital market expansion (Taiminen & Karjaluoto, 2015; Parveen et al., 2016). Digital payment was measured through QRIS usage, e-wallet adoption, transaction convenience, transaction speed, and payment comfort (Sihaloho et al., 2020; Teoh et al., 2015; Oliveira et al., 2016). Competitive advantage was measured using indicators of service capability, market accessibility, operational efficiency, customer responsiveness, and product differentiation (Asyari et al., 2018; Khin & Ho, 2019; Islami et al., 2020). Food SME performance was assessed through sales growth, profit improvement, customer growth, business productivity, and business sustainability (Primadhita et al., 2023; Melo et al., 2023).

The analysis consisted of outer model and inner model evaluations. The outer model evaluation examined the validity and reliability of the research instruments. Validity was achieved when the outer loading values exceeded 0.70 and the Average Variance Extracted (AVE) values were greater than 0.50. Reliability was assessed using Composite Reliability and Cronbach's Alpha values exceed 0.70. Furthermore, the inner model evaluation tested the coefficient of determination (R^2) and hypothesis testing based on path coefficient and p-value values. Hypotheses were accepted when p-values were below 0.05.

3. Results

The outer loading results indicate that most indicators for digital marketing, digital payment, competitive advantage, and business performance exceed 0.70, demonstrating adequate representation of their respective constructs. For the digital marketing (DM) construct, indicators DM1, DM2, DM4, and DM5 exhibit outer loading values of 0.771, 0.844, 0.759, and 0.729, respectively. These values confirm that the indicators validly reflect the digital marketing construct. However, indicator DM3 records an outer loading value of 0.678, which falls within the moderate range. This indicator may still be retained because its value is close to 0.70, and the overall construct validity of the model remains acceptable. For the digital payment (DP) construct, all indicators demonstrate satisfactory outer loading values: DP1 (0.805), DP2 (0.806), DP3 (0.745), DP4 (0.732), and DP5 (0.733). These results indicate that the digital transaction indicators reliably and consistently represent the construct. The relatively high outer loading values suggest that digital payment adoption among food SMEs is well captured through indicators related to transaction convenience, QRIS usage, and payment efficiency.

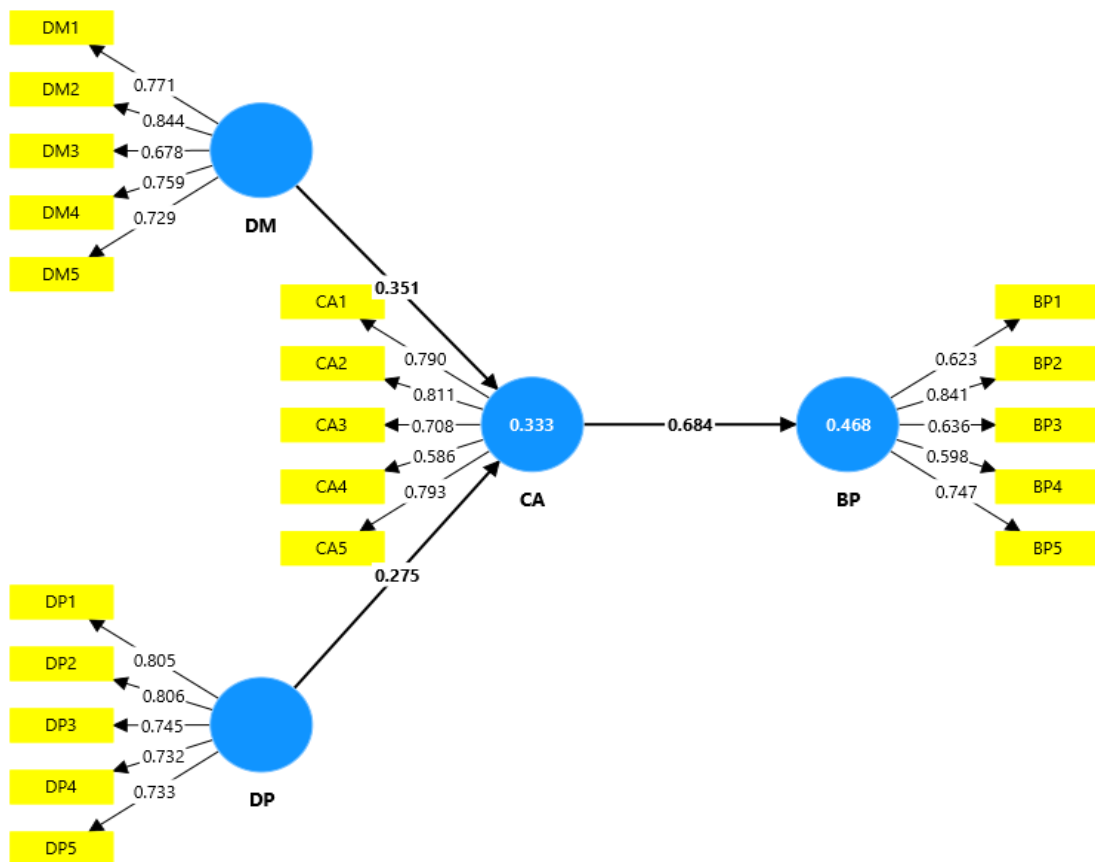


Figure 1: Outer Loading Results
Source: Author's calculation

Regarding the competitive advantage (CA) construct, the outer loading values show moderate variation. Indicators CA1, CA2, CA3, and CA5 record values of 0.790, 0.811, 0.708, and 0.793, respectively, confirming their validity in measuring competitive advantage. However, indicator CA4 presents an outer loading value of 0.586, indicates a relatively lower contribution of CA4 in representing the competitive advantage construct. For the business performance (BP) construct, indicators BP2 (0.841) and BP5 (0.747) demonstrate strong outer loading values. In contrast, BP1 (0.623), BP3 (0.636), and BP4 (0.598) fall within the moderate range. These results suggest that several business performance indicators do not fully represent the construct optimally, but still be retained (Hair et al., 2019).

The AVE results show that all constructs have exceeded 0.50. The Composite Reliability and Cronbach’s Alpha values above 0.70 indicate adequate reliability. The discriminant validity results show that each construct possesses distinct characteristics and adequately represents its respective latent variable. The R-square results is 0.333 for competitive advantage confirming that digital marketing and digital payment jointly explain 33.3% of the variance in competitive advantage. The R-square results is 0.468 for SME performance suggests that digital marketing, digital payment, and competitive advantage collectively explain 46.8% of the variance in SME performance.

Table 1. Hypothesis Test Results

	Original sample	Sample mean	Standard deviation	T statistics	P values	Result
CA -> BP	0,475	0,487	0,057	12.031	0.000	Significant
DM -> BP	0,167	0,175	0,073	2.282	0.023	Significant
DM -> CA	0,244	0,249	0,101	2.425	0.015	Significant
DP -> BP	0,131	0,139	0,071	1.851	0.064	Not significant
DP -> CA	0,191	0,199	0,100	1.915	0.056	Not significant

3.1 Effect of Competitive Advantage on Food SME Performance

Competitive advantage has a positive and significant effect on food SME performance, with a path coefficient of 0.475, a t-statistic of 12.031, and a p-value of 0.000. Competitive advantage has a crucial role in increasing SME performance by generating added value relative to competitors through service quality, operational efficiency, product innovation, and the ability to meet customer needs. These results are consistent with Anwar dan Shah, (2021) who reported that competitive strategies significantly affect performance of SMEs. Similarly, Khin dan Ho (2019) demonstrated that the ability to develop competitive advantage significantly improves organizational performance.

Based on field conditions, food SMEs in East Bogor are predominantly engaged in snack foods, beverages, and processed food products characterized by intense market competition and relatively similar product offerings. The ability to maintain taste consistency, product hygiene, service responsiveness, and attractive packaging has become an important factor in attracting consumer interest. Food SMEs that actively utilize digital media for promotion and customer communication tend to achieve broader market reach and stronger customer engagement.

3.2 Effect of Digital Marketing on Food SME Performance

Digital marketing has a positive and significant effect on food SME performance, with a path coefficient of 0.167, a t-statistic of 2.282, and a p-value of 0.023. The results are consistent with Qalati (2024) who emphasized that digital marketing adoption positively influences SME performance. Similarly, Taiminen dan Karjaluoto (2015) found that digital marketing channels improves marketing effectiveness and enhances the competitiveness of SMEs.

The utilization of digital platforms has enabled food SMEs in East Bogor to conduct promotional activities more extensively at relatively lower costs, expand market coverage, and accelerate information dissemination. Most food SME actors in East Bogor have adopted social media platforms as primary tools for product promotion. Several business actors also utilize marketplaces and online food delivery applications to reach consumers beyond the surrounding business area.

3.3 Effect of Digital Marketing on Competitive Advantage

Digital marketing has a positive and significant effect on competitive advantage, with a path coefficient of 0.244, a t-statistic of 2.425, and a p-value of 0.015. These findings indicate that stronger implementation of digital marketing leads to higher competitive advantage among food SMEs. These results support the findings of Bala dan Verma (2018) who reported the increasing of digital marketing in the digital era. Furthermore, Parveent, et al. (2016) stated that social media utilization positively affects entrepreneurial orientation and organizational performance.

The use of digital media has proven to improve business differentiation and product sales among food SMEs in East Bogor. SMEs commonly use social media to display products, provide promotional information, receive customer orders, and maintain customer interaction. In the food and beverage sector, visual product presentation has become one of the key factors influencing consumer purchasing decisions. Digital marketing adoption also allows food SMEs to expand market access without establishing additional physical outlets.

3.4 Effect of Digital Payment on Food SME Performance

Digital payment shows not statistically significant effect on food SME performance, with a path coefficient of 0.131, a t-statistic of 1.851, and a p-value of 0.064. Since the p-value exceeds 0.05, the hypothesis regarding the effect of digital payment on performance is rejected. These

results indicate that digital payment has not yet produced a direct impact on improving business performance among food SMEs. These are consistent with Rahayu and Day (2017) who argue that digital technology adoption does not automatically enhance business performance unless it is supported by adequate managerial capabilities and strategic implementation.

Most food SMEs in East Bogor have adopted QRIS, mobile banking transfers, and e-wallets as additional payment facilities for customers. However, digital payment systems are still primarily used as practical transaction tools rather than as strategic instruments for business development. Several SME actors also have limited understanding regarding the utilization of digital transaction data for business decision-making processes. Consequently, digital payment adoption has not yet optimally improved operational efficiency or business performance.

3.5 Effect of Digital Payment on Competitive Advantage

Digital payment has a not significant effect on competitive advantage, with a path coefficient of 0.191, a t-statistic of 1.915, and a p-value of 0.056. Digital payment systems have not yet generated a significant competitive advantage among food SMEs in East Bogor. Currently, digital payment facilities have become widely available and are commonly adopted by most food SMEs in East Bogor. Consequently, the use of QRIS or e-wallets no longer serves as a primary differentiating factor in market competition. Customers tend to prioritize food quality, price, taste, and service rather than the available payment method. Furthermore, most food SMEs in East Bogor utilize digital payment systems mainly for administrative and transaction purposes without integrating them into broader strategies aimed at business differentiation or strengthening customer relationships.

Rahayu and Day (2017) explain that digital technology adoption in SMEs does not automatically improve business performance unless it is supported by adequate managerial capabilities and strategic alignment. Other studies emphasize that digital transformation requires organizational capability integration to effectively create competitive advantage and enhance performance (Khin & Ho, 2019). The limited use of digital technologies and the relatively low level of digital literacy among food MSME actors have resulted in a constrained potential for strengthening MSME competitiveness (Troise et al., 2022). Digital payment adoption alone is insufficient to improve competitive advantage or business performance without appropriate innovation capabilities and strategic implementation.

4. Conclusion

Digital marketing has a positive and significant effect on competitive advantage ($\beta=0.244$; $p=0.015$) and food SME performance ($\beta=0.167$; $p=0.023$) in East Bogor. The use of digital media facilitates market expansion, improves customer interaction, and enhances business outcomes. Competitive advantage also demonstrates a positive and significant effect on food SME performance ($\beta=0.475$; $p=0.000$), confirming that competitiveness plays a crucial role in supporting SME success. In contrast, digital payment shows a positive but not significant effect on competitive advantage ($\beta=0.191$; $p=0.056$) and business performance ($\beta=0.131$;

$p=0.064$). This suggests that digital payment systems are primarily used as transactional tools rather than strategic instruments for enhancing competitiveness or performance. The findings confirm that digital transformation through digital marketing is more effective in improving competitiveness and performance than digital payment adoption alone. Therefore, food SMEs need to strengthen and integrate digital marketing strategies to support sustainability in the digital and cashless era..

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