Journal of Economics, Finance and Management Studies

ISSN (print): 2644-0490, ISSN (online): 2644-0504

Volume 09 Issue 11 November 2026

Article DOI: 10.47191/jefms/v9-i11-26, Impact Factor: 8.735

Page No: 6069-6076

Social Commerce Adoption and MSME Marketing Performance: The Mediating Role of Digital Trust and the Moderating Role of Digital Literacy

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ABSTRACT: This study aims to analyze the effect of social commerce adoption on the marketing performance of micro, small, and medium enterprises (MSMEs) through the mediating role of digital trust, and to examine the moderating role of digital literacy in the relationship between social commerce adoption and digital trust. A quantitative approach was employed, with the population consisting of culinary, fashion, and craft MSMEs in Surakarta City that have adopted social commerce. The sample was determined using purposive sampling, yielding 150 MSME respondents. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The results show that social commerce adoption has a positive and significant effect on both MSME marketing performance and digital trust; digital trust has a positive and significant effect on MSME marketing performance; and digital trust partially mediates the effect of social commerce adoption on MSME marketing performance. However, digital literacy does not moderate the effect of social commerce adoption on digital trust. This study contributes theoretically by applying the Stimulus–Organism–Response framework to the context of MSME digital transformation, and practically by showing that strengthening digital trust is a key strategy for MSMEs to optimize the benefits of social commerce, while digital literacy functions more as a direct predictor than as a reinforcing factor.

KEYWORDS: Social Commerce Adoption, Digital Trust, Digital Literacy, MSME Marketing Performance, Stimulus–Organism–Response, PLS-SEM

I. INTRODUCTION

Digital transformation has shifted MSME marketing patterns from conventional approaches toward the use of digital platforms, one of which is social commerce. Surakarta City is a relevant research context because it has a rapidly growing MSME ecosystem. The number of MSMEs in Surakarta increased from 11,157 units in 2022 to 13,203 units in 2023, absorbing more than 16,000 workers (Espos.id, 2024). The dominance of the culinary, fashion, and craft sectors (Pemerintah Kota Surakarta, 2023), together with creative economy centers such as Kampung Batik Laweyan and Kauman, which made Surakarta a member of the UNESCO Creative Cities Network in the Crafts and Folk Art category (UNESCO, 2023), gives Surakarta great potential for developing digital content-based marketing and social commerce. In addition, the growth of the information and communication sector, one of the fastest-growing contributors to the Gross Regional Domestic Product (GRDP), as well as various local government digitalization programs, further strengthens the opportunities for MSMEs to transform toward the digital economy (BPS Surakarta, 2025; Espos.id, 2024).

However, this potential has not been fully matched by MSMEs' readiness to adopt social commerce. Most business owners are still at the stage of basic social media use and have not been able to optimize the integration of content creation, customer interaction, and digital transactions (Pemerintah Kota Surakarta, 2023). Other barriers include limited digital competence, low product legality, and limited capital for technology investment (Pemerintah Kota Surakarta, 2023), including an intergenerational digital divide presumed to occur among heritage-based businesses such as the batik industry. These conditions indicate that the success of social commerce adoption is determined not only by the availability of technology, but also by the ability of MSME actors to build digital trust and use technology strategically.

In this context, this study views social commerce adoption not merely as a technological factor that directly improves marketing performance, but as a stimulus that must pass through a process of digital trust formation. This perspective draws on the Stimulus–Organism–Response (S-O-R) framework, in which social commerce adoption acts as the stimulus, digital trust as the internal state

(organism) that is formed, and marketing performance as the final response (Hassan, Ramayah, & Kasim, 2023). Furthermore, digital literacy is positioned as a contingency factor that may strengthen the relationship between social commerce adoption and digital trust, since the effectiveness of technology depends heavily on business owners' ability to understand, manage, and utilize digital technology (Farhan, Eryanto, & Saptono, 2022; Lestari et al., 2025).

Previous studies have shown that digital technology adoption has a positive effect on MSME performance, but most of them still test this relationship directly without explaining the underlying mechanism through which technology generates performance improvement (Ausat & Peirisal, 2021; Rolando, 2024; Saputri et al., 2026). Studies on digital literacy have also mostly positioned it as an independent variable that directly affects MSME performance, rather than as a moderating factor that determines the effectiveness of technology adoption (Farhan, Eryanto, & Saptono, 2022; Edward et al., 2023; Lestari et al., 2025). Meanwhile, research on digital trust in the social commerce context has largely focused on individual consumer behavior and has rarely linked it to the marketing performance of MSMEs as business actors (Sarpiana et al., 2023; Hassan, Ramayah, & Kasim, 2023).

Based on these gaps, this study proposes an integrative model that places digital trust as a mediating variable in the relationship between social commerce adoption and MSME marketing performance, and digital literacy as a moderating variable that determines the strength of that relationship. Unlike previous studies that tested technology adoption and digital literacy as direct factors, this study explains the mechanism by which social commerce adoption can improve performance through the formation of digital trust.

The novelty of this study also lies in its empirical context, namely Surakarta City, which has unique characteristics as a creative city—designated a member of the UNESCO Creative Cities Network in the Crafts and Folk Art category since 2023 (UNESCO, 2023)—with a predominance of culture- and craft-based MSMEs, yet facing the challenge of an intergenerational digital divide. Thus, this study not only contributes to the development of the MSME digital marketing literature, but also provides an understanding of the conditions that determine the success of digital transformation among creative economybased MSMEs.

Therefore, this study aims to analyze the effect of social commerce adoption on MSME marketing performance through the mediating role of digital trust, and to examine the role of digital literacy as a moderating variable that strengthens the relationship between social commerce adoption and digital trust. The findings are expected to contribute theoretically to the development of a digital marketing model based on the S-O-R perspective and to provide practical implications for MSMEs and policymakers in designing more effective digital transformation strategies.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

A. Grand Theory: Stimulus–Organism–Response (S-O-R)

This study adopts the Stimulus–Organism–Response (S-O-R) theory developed by Mehrabian and Russell (1974) as its theoretical foundation to explain how an external stimulus can influence a particular behavior or outcome through the internal state of an individual or organization. The S-O-R theory posits that a stimulus (S), in the form of environmental or technological factors, affects the internal state (organism/O), such as perceptions, beliefs, and cognitive evaluations, which in turn produces a response (R) in the form of a particular behavior or performance, as applied in consumer behavior research on social commerce platforms (Hassan, Ramayah, & Kasim, 2023). In the context of MSME digital transformation, this theory explains that the success of technology use depends not only on the presence of the technology itself, but also on the internal processes that occur after the technology is implemented.

In this study, social commerce adoption (UGC) is positioned as the stimulus (S), representing MSMEs' use of digital technology in marketing activities, customer communication, and business transactions. The use of social commerce provides stimulation through various digital features such as social interaction, content dissemination, customer reviews, and ease of transaction. Digital trust (M) then acts as the organism (O), the internal mechanism explaining how technology adoption can generate business impact. When MSMEs are able to use social commerce effectively, this process can build confidence in the security, credibility, and reliability of the digital environment, thereby fostering digital trust (Hassan, Ramayah, & Kasim, 2023).

MSME marketing performance (Y) is positioned as the response (R), reflecting the final outcome of the digital transformation process, such as increased market reach, customer relationships, marketing effectiveness, and business competitiveness. In addition, this study extends the S-O-R model by incorporating digital literacy (Z) as a moderating variable that acts as a boundary condition, strengthening or weakening the relationship between social commerce adoption and digital trust. MSMEs with higher levels of digital literacy tend to be better able to understand, manage, and optimize digital technology, so that the stimulus of social commerce adoption is more effective in building digital trust and improving marketing performance (Farhan, Eryanto, & Saptono, 2022; Lestari et al., 2025). Accordingly, the research model explains that the effect of social commerce on marketing performance does not occur only directly, but also through a digital trust mechanism influenced by the digital literacy level of MSME actors.

B. MSME Marketing Performance (Y)

MSME marketing performance refers to a business's ability to achieve its marketing objectives through effective marketing strategies, promotional activities, customer relationships, and the attainment of expected market outcomes; it is measured not only by sales growth but also by customer growth, market expansion, and the ability to retain customers (Kotler, Keller, & Chernev, 2023). In the digital business environment, marketing performance is increasingly influenced by a firm's ability to leverage technology to create value and build sustainable relationships with customers, where marketing success is also reflected in the ability to compete and survive amid a dynamic business environment (Rosmayani, 2022).

In the MSME context, improving marketing performance is one of the main goals of digital transformation, since technology provides small businesses with opportunities to overcome the limited resources of conventional marketing. Various studies show that digital literacy and social media use are positively associated with improved marketing performance of e-commercebased MSMEs because they enhance market access and the effectiveness of marketing communication (Lestari et al., 2025). Indicators of MSME marketing performance include sales volume growth, marketing cost efficiency, and business competitiveness in an innovation-based market (Rosmayani, 2022).

C. Social Commerce Adoption (UGC)

Social commerce adoption is the degree of acceptance and use of social media-based platforms integrated with transaction features, enabling business actors to carry out marketing activities, customer interaction, and transactions in a single, integrated digital environment, in which visual elements, interactivity, and platform features shape a more personalized shopping experience than conventional e-commerce (Hassan, Ramayah, & Kasim, 2023). In the MSME context, social commerce adoption is reflected in a business's ability to integrate this technology into its marketing processes through flexibility in stock management, distribution, and customer service, which ultimately supports the transformation of the business model from a traditional to a digital approach (Rolando, 2024).

In this study, social commerce adoption is operationalized as the initial stimulus that drives the formation of digital trust among consumers, measured by the extent to which MSMEs actively use the flexibility of digital platforms in performing their marketing and product distribution functions.

The indicators of social commerce adoption include flexibility in product stock management through digital platforms, flexibility in product distribution and delivery, and the ability to provide integrated customer service within the social commerce platform (Rolando, 2024).

D. Digital Trust (M)

Digital trust is an individual's belief in the security, credibility, and reliability of a digital environment for exchanging information and conducting transactions, where the absence of direct physical interaction between sellers and consumers makes trust a crucial element that determines the continuity of transactions on social commerce platforms (Habiburrahman & Andriansyah, 2025). Within the S-O-R framework, digital trust acts as the organism, namely the internal psychological state that bridges the stimulus of technology adoption with the response in the form of transaction decisions or performance (Hassan, Ramayah, & Kasim, 2023).

For MSMEs, digital trust serves as the linking mechanism between technology use and marketing success. High social commerce adoption does not necessarily lead to improved performance if business owners have not been able to build digital credibility through information transparency, communication quality, and service consistency, in line with the finding that consumer trust significantly influences purchase decisions on social commerce platforms (Sarpiana et al., 2023).

The indicators of digital trust include seller integrity, reflected in honesty in conveying product information; competence, in the form of ability and skills in providing services; consistency, namely the seller's reliability in fulfilling orders; loyalty, in the form of willingness to protect and safeguard consumer interests; and openness, reflected in the transparency of information provided to consumers (Habiburrahman & Andriansyah, 2025).

E. Digital Literacy (Z)

Digital literacy is the ability of individuals or business actors to understand, use, and utilize digital technology effectively, safely, and responsibly to support business activities, encompassing not only the technical ability to use digital devices but also the ability to manage online communication, create content, and maintain digital security (Farhan, Eryanto, & Saptono, 2022). The most widely referenced digital literacy framework in Indonesia is the four-pillar framework of the Ministry of Communication and Informatics together with Siberkreasi and Japelidi, which emphasizes mastery of the dimensions of digital skills, digital safety, digital culture, and digital ethics (Kementerian Komunikasi dan Informatika, 2021).

In this study, digital literacy is positioned as a moderating variable because the digital capabilities of MSME actors determine how effectively social commerce adoption builds digital trust. MSMEs with high digital literacy tend to be better able to utilize

technological features and produce quality content, in line with the finding that digital literacy significantly affects the marketing performance of e-commerce-based MSMEs (Lestari et al., 2025).

The indicators of digital literacy include digital skills, namely the ability to operate and manage technological devices and platforms; digital safety, namely awareness of protecting business data and transactions from cyber threats; digital culture, namely the ability to interact positively with consumers in the digital space; and digital ethics, namely the ability to act with integrity in online marketing and transaction practices (Kementerian Komunikasi dan Informatika, 2021).

F. Research Model and Hypotheses

The research model, which systematically represents the flow of relationships among the variables, is presented in Figure 1.

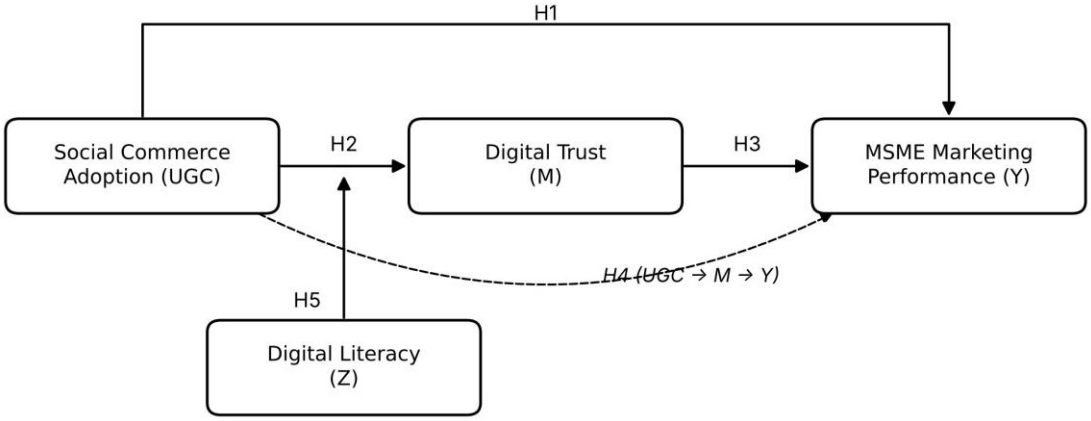


Fig. 1. Research Model

Based on the research model, the hypotheses of this study are developed to test the relationships among the identified variables as follows:

H1: Social commerce adoption has a positive effect on MSME marketing performance.

H2: Social commerce adoption has a positive effect on digital trust.

H3: Digital trust has a positive effect on MSME marketing performance.

H4: Digital trust mediates the effect of social commerce adoption on MSME marketing performance.

H5: Digital literacy moderates the effect of social commerce adoption on digital trust, such that the higher the digital literacy of MSME actors, the stronger the effect of social commerce adoption on digital trust.

III. RESEARCH METHOD

The population of this study comprises all MSMEs in Surakarta City that have adopted social commerce in their marketing activities, focusing on three dominant sectors, namely culinary, fashion, and crafts, out of a total of 13,203 MSME units recorded in 2023, with the highest concentration in Pasar Kliwon District (24.05%) (Espos.id, 2024). The sampling frame was narrowed to a list of culinary, fashion, and craft MSMEs registered with the Office of Cooperatives and Small and Medium Enterprises of Surakarta City and verified as actively using social commerce platforms, either through data on assisted MSMEs that have active business social media accounts with transaction features, or through a pre-survey (screening question) during field data collection. The sample size was determined using the rule of Hair et al. (5 10 times the number of indicators) based on a total of 15 research indicators; thus, 150 MSME respondents were set as the sample to provide better stability of PLS-SEM estimates.

This study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS, preceded by data preanalysis (missing data, outliers, and indicator normality). The evaluation of the measurement model (outer model) comprised 0.70 may be retained if they do not reduce

AVE/reliability; < 0.40 are removed); internal consistency reliability through Cronbach's alpha, composite reliability, and rho_A with CR of 0.60

discriminant validity through the Fornell-Larcker criterion, cross loadings, and HTMT (< 0.85 or < 0.90) (Hair et al., 2021, pp. 76 85). alternatively < 10 according to Ghozali, 2016), followed by testing the significance of path coefficients through bootstrapping (significant if t > 1.96 or p < 0.05), the coefficient of determination (R^2) interpreted as 0.75/0.50/0.25 for substantial/moderate/weak, effect size (f^2) and predictive relevance (Q^2, via blindfolding) with thresholds of 0.02/0.15/0.35, and model fit through SRM 113). The

mediating role of digital trust was tested through the indirect effect (bootstrapping) and Variance Accounted For (VAF); the moderating role of digital literacy was tested through an interaction term and simple slope analysis; potential common method bias was anticipated through procedural remedies and a full collinearity VIF/marker variable test; and, as optional additional analyses, Multi-Group Analysis (MGA) across districts and a robustness check may be conducted.

IV. RESULTS

A. Measurement Model Evaluation (Outer Model)

80 81). Social Commerce Adoption (UGC) had the highest AVE of 0.805, followed by MSME Marketing Performance (0.740), Digital Literacy (0.671), and Digital Trust (0.668). The Composite Reliability (CR) values of all constructs were above 0.70 (0.891 0.925), indicating very good internal reliability. Cronbach's alpha values of all constructs were also above 0.70, further confirming internal consistency reliability (Hair et al., 2021, pp. 78 80).

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT). The results show that all HTMT values between constructs were below the threshold of 0.85 (Hair et al., 2021, pp. 81 85). Therefore, all constructs in the model have adequate discriminant validity, meaning that each construct measures a distinct and unique domain compared with the other constructs in the model.

TABLE I. MEASUREMENT MODEL EVALUATION RESULTS (OUTER MODEL)

Variable	Outer Loading Range	AVE	CR	Cronbach's α	HTMT	Remark
Social Commerce Adoption (UGC)	0.884 0.911	0.805	0.925	0.879	0.677	Fulfilled
Digital Trust (M)	0.772 0.873	0.668	0.910	0.876	0.737	Fulfilled
MSME Marketing Performance (Y)	0.840 0.883	0.740	0.895	0.824	0.737	Fulfilled
Digital Literacy (Z)	0.786 0.859	0.671	0.891	0.836	0.498	Fulfilled

Overall, the measurement model shows good quality. All constructs have AVE values above 0.50 and CR values above 0.70, confirming adequate convergent validity and construct reliability. Discriminant validity evaluated through HTMT is also satisfied. With all requirements for convergent validity, discriminant validity, and construct reliability fulfilled, the analysis can proceed to the structural model (inner model) evaluation.

B. Structural Model Evaluation (Inner Model)

The collinearity test in the structural model was conducted by examining the Variance Inflation Factor (VIF) values of the predictor construct indicators. VIF values exceeding 3.3 indicate serious collinearity problems (Hair et al., 2021, pp. 100 102). As shown in Table II, all VIF values were below 3.3, the maximum acceptable limit. The highest VIF was recorded for indicator UGC.2 (2.737), while the lowest was recorded for indicator Z2 (1.678). These values remain within the safe range, so it can be concluded that there is no serious collinearity problem among the indicators in the structural model. Thus, the path coefficient estimates are not distorted by multicollinearity, and the hypothesis testing results can be considered statistically valid.

TABLE II. STRUCTURAL MODEL EVALUATION (INNER MODEL)

Indicator	VIF	Variable
Social Commerce Adoption (UGC)	UGC.1	2.557
	UGC.2	2.737
	UGC.3	2.151
Digital Trust (M)	M1	2.660
	M2	1.889
	M3	1.980
	M4	2.267
	M5	1.942
MSME Marketing Performance (Y)	Y1	1.789
	Y2	2.022
	Y3	1.825

Digital Literacy (Z)	Z1	1.802
	Z2	1.678
	Z3	1.826
	Z4	2.254
Construct	**Adjusted R^2**	**Q^2**
Digital Trust (M)	0.379	0.248
MSME Marketing Performance (Y)	0.433	0.313
Model Fit	**Saturated Model**	**Estimated Model**
SRMR	0.060	0.080

The coefficient of determination (R^2) measures the amount of variance in the endogenous variables that can be explained by , and weak, respectively (Hair et al., 2021, pp. 105 107). As shown in Table II, the adjusted R^2 for Digital Trust (M) is 0.379, meaning that 37.9% of the variance in digital trust is explained by the exogenous variables in the model, namely Social Commerce Adoption and Digital Literacy. Meanwhile, the adjusted R^2 for MSME Marketing Performance (Y) is 0.433, indicating that 43.3% of the variance in MSME marketing performance is explained by the predictor variables (Social Commerce Adoption and Digital Trust). Both values fall into the moderate category, indicating that the model has adequate explanatory power.

Predictive relevance (Q^2) was evaluated using the blindfolding procedure to assess how well the model predicts the observed values of the endogenous constructs. $Q^2 > 0$ indicates adequate predictive relevance; $Q^2 > 0.25$ is categorized as medium; and $Q^2 > 0.50$ as large (Hair et al., 2021, pp. 109 111). As shown in Table II, the Q^2 for MSME Marketing Performance (Y) is 0.313, in the medium category, while the Q^2 for Digital Trust (M) is 0.248, lying at the threshold between small and medium. Both Q^2 values are greater than 0, meaning that the model has predictive relevance for both endogenous constructs. 113). As shown in Table II, the SRMR for the saturated model is 0.060 and for the estimated model is 0.080, both within the good fit category. Thus, the structural model shows a good fit between the estimated model and the empirical data.

Overall, the structural model evaluation shows no collinearity problems, moderate explanatory power for both endogenous constructs, adequate predictive relevance, and good model fit. With all structural model criteria fulfilled, the analysis proceeds to hypothesis testing through the bootstrapping procedure.

C. Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS with 5,000 subsamples. Decisions were based on t-statistics and p-values, with a relationship considered significant if the t-statistic > 1.96 or the p-value < 0.05 at the 5% significance level (Hair et al., 2021, pp. 102 105). The tests covered five hypotheses: three direct relationships (H1, H2, H3), one mediating relationship (H4) tested through the indirect effect, and one moderating relationship (H5) tested through the interaction term between Social Commerce Adoption and Digital Literacy (UGC×Z) on Digital Trust. If the path coefficient is in the hypothesized direction and meets the significance criteria, the hypothesis is supported; conversely, if the p-value is greater than 0.05, the hypothesis is not supported. The results are presented in Table III.

TABLE III. HYPOTHESIS TESTING RESULTS

Hypothesis	Path	β	t-statistic	p-value	Decision
H1	Social Commerce Adoption (UGC) → Digital Trust (M)	0.254	3.466	0.001	Significant, H1 supported
H2	Social Commerce Adoption (UGC) → MSME Marketing Performance (Y)	0.567	10.152	0.000	Significant, H2 supported
H3	Digital Trust (M) → MSME Marketing Performance (Y)	0.480	7.100	0.000	Significant, H3 supported
H4	Social Commerce Adoption (UGC) → Digital Trust (M) → MSME Marketing Performance (Y)	0.272	5.884	0.000	Significant, H4 supported (partial mediation)
H5	Digital Literacy (Z) × Social Commerce Adoption (UGC) → Digital Trust (M)	0.051	0.732	0.464	Not significant, H5 rejected

V. DISCUSSION

A. Effect of Social Commerce Adoption on MSME Marketing Performance

0.254; t = 3.466; p = 0.001); thus, H1 is supported. This finding is consistent with Ausat and Peirisal (2021), who demonstrated that e-commerce adoption significantly affects the business performance of MSMEs in Malang City through market expansion and operational efficiency. Similar results were reported by Rolando (2024), who showed that the use of e-commerce drives MSME growth in Indonesia through flexibility in stock management, distribution, and customer service. Saputri et al. (2026) further reinforce this finding by showing that e-commerce adoption contributes positively to business process optimization and the competitiveness of MSMEs. Hence, the more optimally MSMEs in Surakarta City utilize social commerce platforms, the greater the opportunity to improve their marketing performance.

B. Effect of Social Commerce Adoption on Digital Trust

p = 0.000), which is the strongest path coefficient in the model; thus, H2 is supported. This finding is in line with the Stimulus Organism Response framework proposed by Hassan, Ramayah, and Kasim (2023), which explains that visual elements, interactivity, and social commerce platform features act as stimuli that directly shape consumer trust. The strength of this effect indicates that the more actively and integratively MSMEs use social commerce features, the greater consumers' confidence in the integrity, consistency, and openness of the information provided by the business.

C. Effect of Digital Trust on MSME Marketing Performance

p = 0.000); thus, H3 is supported. This finding is consistent with Habiburrahman and Andriansyah (2025), who demonstrated that consumer trust significantly influences purchase decisions on the TikTok Shop marketplace, contributing 30.6% to changes in purchasing behavior. This confirms that digital trust not only acts as a driver of transactions at the individual consumer level, but also contributes substantially to the aggregate marketing performance of MSMEs, as the trust that is formed encourages loyalty and repeat purchases, which ultimately improve business marketing outcomes.

D. Mediating Role of Digital Trust in the Effect of Social Commerce Adoption on MSME Marketing Performance

The indirect effect test shows that digital trust significantly mediates the effect of social commerce adoption on MSME significant, the mediation is partial rather than full. This finding reinforces the logic of the S-O-R framework, which emphasizes that technology adoption does not automatically produce performance without first forming an internal psychological state (Hassan, Ramayah, & Kasim, 2023). In other words, the success of MSMEs in improving marketing performance through social commerce depends heavily on their ability to build digital trust, consistent with the role of trust as a bridging mechanism identified by Habiburrahman and Andriansyah (2025).

E. Moderating Role of Digital Literacy in the Effect of Social Commerce Adoption on Digital Trust

The interaction term test (UGC×Z) shows a nonsupported. This finding differs from Astari and Candraningrat (2022), who found that financial literacy significantly moderates the relationship between fintech and the financial performance of MSMEs. This discrepancy can be explained by the different way digital literacy functions in the context of this study: the direct effect of Digital Literacy on Digital Trust is in fact significant or that strengthens the adoption trust relationship. This pattern is consistent with the findings of Farhan, Eryanto, and Saptono (2022) and Lestari et al. (2025), both of which positioned and demonstrated digital literacy as an independent variable that directly affects performance or outcomes, rather than as a moderating variable. Thus, digital literacy capability appears to contribute to trust formation independently, rather than by enhancing the effectiveness of social commerce adoption.

VI. CONCLUSIONS

Based on the results of this study, it can be concluded that social commerce adoption has a positive and significant effect on MSME marketing performance; social commerce adoption has a positive and significant effect on digital trust; digital trust has a positive and significant effect on MSME marketing performance; and digital trust partially mediates the effect of social commerce adoption on MSME marketing performance. Meanwhile, digital literacy does not moderate the effect of social commerce adoption on digital trust, although digital literacy still shows a significant direct effect on digital trust.

The implications of this study emphasize that the success of MSMEs in improving marketing performance through social commerce is not determined solely by the intensity of technology adoption, but depends heavily on the ability to build digital trust as the main bridging mechanism. Theoretically, this study enriches the application of the Stimulus Organism Response framework in the context of MSME digital transformation and shows that digital literacy is more appropriately positioned as a direct predictor than as a variable that strengthens the adoption trust relationship. Practically, MSME actors in Surakarta City are advised to prioritize digital trust-building strategies through product information transparency, service consistency, and open communication

while digital literacy improvement should continue to be encouraged as a fundamental capability that directly contributes to consumer trust, rather than merely as a complement to technology adoption.

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