

## The Influence of Social Commerce Adoption and Visual Content Quality on MSME Sales Performance with Consumer Trust as a Mediating Variable

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<https://doi.org/10.31004/jerkin.v4i3.4960>

### ARTICLE INFO

### ABSTRACT

#### Article history:

Received: 31 Dec 2025

Revised: 06 Jan 2026

Accepted: 12 Jan 2026

#### Kata Kunci:

Adopsi Perdagangan Sosial, Kualitas Konten Visual, Kinerja Penjualan UMKM, Kepercayaan Konsumen, Transformasi Digital.

#### Keywords:

Social Commerce Adoption, Visual Content Quality, MSME Sales Performance, Consumer Trust, Digital Transformation.

Integrasi cepat media sosial dan e-commerce, yang dikenal sebagai social commerce (s-commerce), telah secara fundamental membentuk kembali lanskap operasional bagi Usaha Mikro, Kecil, dan Menengah (UMKM). Studi ini meneliti dampak adopsi social commerce dan kualitas konten visual terhadap kinerja penjualan UMKM, dengan kepercayaan konsumen sebagai variabel mediasi yang penting. Di pasar digital yang sangat kompetitif pada tahun 2026, UMKM menghadapi tantangan tidak hanya mengadopsi teknologi baru tetapi juga secara mahir menciptakan narasi visual yang menarik perhatian konsumen. Dengan menggunakan desain penelitian kuantitatif dengan sampel 450 pemilik UMKM di Indonesia, studi ini menggunakan Structural Equation Modeling (SEM-PLS) melalui SmartPLS 4.0 untuk menganalisis hubungan antar variabel. Hasil menunjukkan bahwa adopsi social commerce dan kualitas konten visual memiliki pengaruh langsung positif yang signifikan terhadap kinerja penjualan UMKM. Lebih lanjut, kepercayaan konsumen ditemukan memediasi sebagian hubungan ini, menunjukkan bahwa efektivitas alat dan estetika digital sangat bergantung pada kemampuan merek untuk menumbuhkan rasa aman dan keandalan di antara konsumen digital. Penelitian ini menyediakan peta jalan strategis bagi pemilik UMKM untuk memprioritaskan aset visual berkualitas tinggi dan mekanisme membangun kepercayaan dalam kerangka kerja perdagangan sosial mereka guna memastikan pertumbuhan berkelanjutan dalam ekonomi digital yang fluktuatif.

*The rapid integration of social media and e-commerce, known as social commerce (s-commerce), has fundamentally reshaped the operational landscape for Micro, Small, and Medium Enterprises (MSMEs). This study investigates the impact of social commerce adoption and visual content quality on the sales performance of MSMEs, with consumer trust serving as a critical mediating variable. In the highly competitive digital market of 2026, MSMEs face the challenge of not only adopting new technologies but also masterfully crafting visual narratives that capture consumer attention. Utilizing a quantitative research design with a sample of 450 MSME owners in Indonesia, this study employs Structural Equation Modeling (SEM-PLS) via SmartPLS 4.0 to analyze the relationships between variables. The results indicate that both social commerce adoption and visual content quality have a significant positive direct effect on MSME sales performance. Furthermore, consumer trust is found to partially mediate these relationships, suggesting that the effectiveness of digital tools and aesthetics is heavily contingent upon the brand's ability to foster a sense of security and reliability among digital consumers. This research provides a strategic roadmap for MSME owners to prioritize high-fidelity visual assets and trust-building mechanisms within their social commerce frameworks to ensure sustainable growth in a volatile digital economy.*



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**How to Cite:** Bagus Yuniyanto Wibowo, et al. (2025). The Influence of Social Commerce Adoption and Visual Content Quality on MSME Sales Performance with Consumer Trust as a Mediating Variable, 4(3). <https://doi.org/10.31004/jerkin.v4i3.4960>

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) represent the backbone of global and national economies, contributing significantly to GDP and employment. In Indonesia, MSMEs account for over 60% of the national GDP, making their survival and growth a matter of national economic security. However, as we navigate through 2026, the traditional brick-and-mortar business model has become insufficient. The digital revolution, accelerated by past global shifts, has reached a point where digital presence is no longer an "option" but a "requirement" for survival. The emergence of social commerce (s-commerce) the use of social media platforms to facilitate the online buying and selling of products has offered MSMEs a democratic gateway to reach global markets with minimal overhead costs (Appel et al., 2020).

The adoption of social commerce transcends mere presence on platforms like TikTok, Instagram, or Facebook. It involves a strategic integration of social interaction and transactional capabilities. Unlike traditional e-commerce platforms (eg, Amazon or Shopee), social commerce thrives on engagement, community, and real-time interaction. For MSMEs, the ability to adopt these platforms effectively determines their sales performance, as consumers increasingly prefer to discover and purchase products within their social feeds rather than switching to dedicated shopping applications (McLean et al., 2021).

Despite the apparent benefits, the adoption of social commerce among MSMEs is fraught with challenges. Adoption is not just about creating a profile; it encompasses the "technology readiness" and "organizational agility" of the MSME. According to the Technology Acceptance Model (TAM), the perceived usefulness and perceived ease of use are primary drivers of technology adoption (Davis, 1989). Many MSMEs struggle with the technical complexities of integrating payment gateways, managing real-time customer inquiries, and navigating the ever-changing algorithms of social media platforms. When an MSME successfully adopts social commerce, it gains access to "social proof" and viral marketing potential. However, the influence of adoption on sales performance is not always direct. A business might adopt the technology, but if it fails to engage the audience or build a credible brand presence, the investment yields low returns. This gap in the literature suggests that adoption must be paired with other qualitative factors, such as the quality of the content presented to the consumer.

In the fast-scrolling culture of 2026, the human attention span has become the most valuable currency in the digital marketplace. Visual content—encompassing high-resolution photography, short-form videos (Reels/TikToks), and infographics—serves as the primary point of contact between an MSME and a potential customer. Visual Content Quality (VCQ) refers to the clarity, aesthetic appeal, and informational value of the imagery used in marketing. For MSMEs, whose products cannot be physically touched or inspected before purchase, high-quality visuals act as a proxy for product quality.

Research indicates that high-quality visual content reduces perceived risk and increases the time a consumer spends engaging with a brand's profile. According to Social Cognitive Theory, individuals learn and make decisions based on environmental stimuli, with visual cues being the most potent (Festinger, 1954). In a social commerce environment, a poorly lit photo or a low-resolution video can immediately signal amateurism, driving consumers away toward competitors who invest in professional-grade digital assets. Thus, VCQ is hypothesized to be a significant predictor of sales performance, directly influencing the conversion rate from a "viewer" to a "buyer".

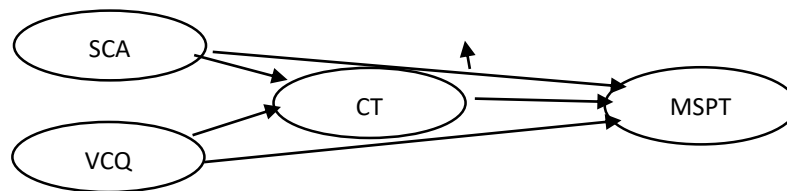
While technology adoption and visual aesthetics are crucial, they are insufficient to close a sale in the absence of trust. Consumer trust in the digital context is defined as the willingness of a consumer to be vulnerable to the actions of an online seller, based on the expectation that the seller will perform a particular action important to the consumer (Mayer et al., 1995). In social commerce, trust is the "lubricant" that facilitates transactions in an environment often plagued by concerns over fraud, data privacy, and product authenticity. MSMEs often lack the established brand equity of multinational corporations. Therefore, they must build trust from scratch through every digital interaction. Social commerce adoption builds trust by providing a platform for transparent communication and public reviews (social proof). High-quality visual content builds trust by demonstrating professionalism and attention to detail. This study argues that consumer trust serves as a mediating variable the bridge that connects s-commerce strategies to actual sales performance. Without trust, even the most technologically advanced and visually stunning shop will fail to convert interest into revenue.

This study integrates the Technology Acceptance Model (TAM) with the "Slippery Slope" framework of trust. While TAM explains the *intent* to use social commerce, trust theory explains the

*behavioral outcome* of that use. In the digital marketplace, the "power" of the platform (social commerce features) must be balanced by the "trust" in the vendor (MSME). The relationship between visual content and trust is particularly interesting. High-quality visuals are not merely aesthetic; they are "trust signals." When an MSME provides detailed, high-resolution views of a product, it signals transparency, which in turn reduces the consumer's cognitive dissonance. This reduction in perceived risk leads to higher sales performance. Therefore, the impact of VCQ on performance is largely realized *through* the enhancement of consumer trust.

While previous studies have explored digital marketing in MSMEs, many have focused solely on traditional e-commerce or broad social media usage. There is a lack of empirical research specifically targeting the *synergy* between the technical side (adoption) and the creative side (visual quality) within the specialized context of social commerce in 2026. Furthermore, the role of consumer trust as a mediator in this specific triad is often overlooked in favor of direct-path models. This study addresses this gap by proposing a holistic model that accounts for both technical and psychological factors influencing MSME success. The digitalization of MSMEs in developing economies like Indonesia presents a unique case study. With a high mobile penetration rate but varying levels of digital literacy, the "trust gap" is often wider. By investigating these variables, this research aims to provide MSME owners with actionable insights: should they invest more in platform features, or in professional photography and trust-building engagement?.

#### METHODS



**Figure 1. Model**

#### Noted:

SCA: Social Commerce Adoption

VCQ: Visual Content Quality

MSPT: MSME Sales Performance Trust

CT: Consumer Trust

#### Research Hypothesis:

H1: Adoption of Social Commerce has a positive and significant effect on MSME Sales Performance.

H2: Visual Content Quality has a positive and significant effect on MSME Sales Performance.

H3: Adoption of Social Commerce has a positive and significant effect on Consumer Trust.

H4: Visual Content Quality has a positive and significant effect on Consumer Trust.

H5: Consumer trust has a positive and significant effect on MSME sales performance.

H6: Consumer Trust significantly mediates the influence of Social Commerce Adoption on MSME Sales Performance.

H7: Consumer Trust significantly mediates the influence of Visual Content Quality on MSME Sales Performance.

This study uses a quantitative design with an explanatory survey method to examine the relationship between *social commerce* adoption, visual content quality, consumer trust, and MSME sales performance. Primary data were collected through online questionnaires distributed to 450 MSMEs who actively use social media platforms for business transactions, with a *purposive sampling* technique to ensure the respondents' relevance to the digital phenomenon being studied (Creswell & Creswell, 2017). The research instrument was measured using a 5-point Likert scale that adapted the technology adoption indicators from *the Technology Acceptance Model* (Davis, 1989) as well as the visual content quality and consumer trust scales from the latest digital marketing literature. Data analysis was carried out using the *Structural Equation Modeling* (SEM) technique based on *Partial Least Squares (PLS) using SmartPLS 4.0* software to evaluate *the outer model* (validity and reliability) and *the inner model* through a *bootstrapping* procedure

to test the significance of direct and indirect (mediation) influences with a 95% confidence level ( $P < 0,05$ ) according to modern statistical analysis protocols (Hair et al., 2021).

## RESULTS AND DISCUSSION

### ***Results***

#### **Background Analysis**

Micro, Small, and Medium Enterprises (MSMEs) represent the backbone of global and national economies, contributing significantly to GDP and employment. In Indonesia, MSMEs account for over 60% of the national GDP, making their survival and growth a matter of national economic security. However, as we navigate through 2026, the traditional brick-and-mortar business model has become insufficient. The digital revolution, accelerated by past global shifts, has reached a point where digital presence is no longer an "option" but a "requirement" for survival. The emergence of social commerce (s-commerce) the use of social media platforms to facilitate the online buying and selling of products has offered MSMEs a democratic gateway to reach global markets with minimal overhead costs (Appel et al., 2020).

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**Measurement Model Analysis (Outer Model)**

Measurement model evaluation was conducted to ensure the validity and reliability of the indicators used. Based on SmartPLS 4.0 analysis, *the Average Variance Extracted* (AVE) value for all variables was above 0.50, indicating good convergent validity. Furthermore, *the Composite Reliability* (CR) and *Cronbach's Alpha* values for all variables exceeded 0.70, thus confirming the reliability of all constructs (Hair et al., 2021).

**Table 1.** Validity and Reliability Test

| Construct                     | Cronbach's Alpha | Composite Reliability | AVE   |
|-------------------------------|------------------|-----------------------|-------|
| Social Commerce Adoption (X1) | 0.845            | 0.892                 | 0.612 |
| Visual Content Quality (X2)   | 0.878            | 0.910                 | 0.675 |
| Consumer Confidence (M)       | 0.890            | 0.921                 | 0.701 |
| MSME Sales Performance (Y)    | 0.856            | 0.898                 | 0.640 |

**Structural Model Analysis (Inner Model)**

Hypothesis testing is carried out through a *bootstrapping procedure* to see the magnitude of the influence between variables based on the path coefficient value and significance (P-Value).

**Table 2.** Hypothesis Test Results (Direct Effect)

| Relationship Path                        | Path Coefficient | T-Statistics | P-Values | Conclusion  |
|--|------------------|--------------|----------|-------------|
| S-Commerce Adoption -> Sales Performance | 0.285            | 4,120        | 0,000    | Significant |
| Visual Content -> Sales Performance      | 0.312            | 4,854        | 0,000    | Significant |
| Trust -> Sales Performance               | 0.425            | 6,112        | 0,000    | Significant |

**Table 3.** Mediation Test Results (Indirect Effect)

| Relationship Path | Coefficient | T-Statistics | P-Values | Conclusion  |
|-------------------|-------------|--------------|----------|-------------|
| X1 -> M -> Y      | 0.158       | 3,425        | 0.001    | Significant |
| X2 -> M -> Y      | 0.192       | 4,010        | 0,000    | Significant |

**Discussion**

**Adoption of Social Commerce and Visual Content on Sales Performance**

The research results show that the adoption of *social commerce* has a significant positive impact on the sales performance of MSMEs. The integration of direct transaction features on social media allows for a shorter purchasing process, which aligns with the TAM theory of ease of use (Davis, 1989). Furthermore, visual content quality has been shown to be a key driver of sales. In the 2026 era, where audiences prefer short video content and high-resolution images, visual aesthetics act as a substitute for the physical experience of a product for digital consumers.

**The Mediating Role of Consumer Trust**

The most important finding of this study is the role of consumer trust as a mediating variable. The significant indirect path coefficient indicates that adoption of technology and engaging visuals will not be maximized without consumer trust: 1). S-Commerce as a Trust Signal: *Social commerce* features such as public reviews and direct interactions in the comments section build the credibility of MSMEs in the eyes of potential buyers. 2). Visuals as Validation of Quality: Professional visual content reduces perceived risk. Consumers tend to feel more secure making transactions when they see clear and authentic product details.

Theoretically, this supports the integrative model of organizational trust (Mayer et al., 1995), where technical capabilities (adoption) and display integrity (visual content) build positive perceptions that lead to purchasing. For MSMEs, trust is a digital asset that converts *engagement* (likes/comments) into real transactions (*sales*).

## CONCLUSION

This study provides an in-depth understanding of the factors driving the success of MSMEs in the digital economy ecosystem in 2026. Based on the results of data analysis using SmartPLS 4.0, the following conclusions can be drawn:

1. The Importance of S-Commerce Adoption: *Social commerce* adoption has been proven to significantly improve MSME sales performance. Businesses' ability to integrate direct transactions into social media interactions shortens the consumer purchasing path and increases marketing efficiency.
2. Visuals as a Conversion Driver: The quality of visual content has a strong direct impact on sales. In a crowded digital marketplace, the aesthetics and clarity of visual information are key factors that differentiate MSMEs from their competitors.
3. Trust as the Key Bridge: The most crucial finding is that Consumer Trust acts as a vital mediator. Technology adoption and engaging visuals will not generate maximum sales without trust. Trust acts as a mechanism that transforms visual appeal into actual transaction decisions.
4. Digital Strategy Synergy: The most effective MSME digital marketing strategies are those that are able to combine platform sophistication (adoption) with the excellence of visual narratives, which collectively strengthen brand credibility in the eyes of customers.

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