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The Influence of Sales Promotion Content, Content Attractiveness, and User-Friendliness on Financial Decision Making through Imitation Intention

Vernandes Dalen Christian [(1*)] ***Apriani Simatupang*** [(2)]

[(1,2)] *Management Study Program, Universitas Pelita Harapan, Indonesia*

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* Corresponding author.
E-mail addresses: vernandes45@gmail.com

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Influencer marketing; sales promotion content; content attractiveness; imitation intention; financial decision making.

Conflict of Interest Statement:

The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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ABSTRACT

Purpose: This study examines the influence of sales promotion content, content attractiveness, and user-friendliness on financial decision making through imitation intention among social media users in Indonesia, particularly in the context of influencer marketing for Micro, Small, and Medium Enterprises (MSMEs) in the food and beverage sector.

Research Method: This study uses a quantitative explanatory design with a cross-sectional approach. Data are collected through an online questionnaire using a five-point Likert scale and purposive sampling. Data analysis employs Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS.

Results and Discussion: The study proposes that sales promotion content, content attractiveness, and user-friendliness influence imitation intention and financial decision making. Imitation intention is also expected to influence financial decision making and mediate the relationships between promotional content characteristics and financial decisions. These relationships will be evaluated empirically.

Implications: The findings are expected to help MSMEs and influencers develop promotional strategies that encourage informed financial decisions among social media users. Future research may examine other factors affecting consumer financial behavior.

Originality: This study integrates three influencer promotional content characteristics with imitation intention to explain financial decision making in the Indonesian MSME food and beverage sector.

1) Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the important sectors in the Indonesian economy because they make a significant contribution to employment and economic activity (Pan et al., 2025). One MSME sector that has experienced rapid development is the food and beverage (F&B) sector. Based on data from Statistics Indonesia (BPS), the number of food and beverage service businesses in Indonesia reached approximately 4.85 million businesses in 2023 and increased to approximately 5.28 million businesses in 2024. This large number indicates that MSMEs in the F&B sector have significant market potential as well as a high level of competition (Wu et al., 2023; Chen et al., 2024). This development means that F&B MSMEs need to pay attention not only to product quality and price but also to understand how consumers make decisions when purchasing the products offered (Mrisha & Xixiang, 2024; Pan et al., 2025).

The increasingly competitive conditions in the F&B sector make financial decision making an important aspect to consider. Consumers have various choices of food and beverage products with different characteristics, prices, and promotional offers (Wu et al., 2023). Therefore, consumers' decisions to allocate their financial resources to purchase a particular product can be influenced by various types of information received before making a purchase (Mrisha & Xixiang, 2024; Pan et al., 2025). Previous studies have shown that consumer decisions can be influenced by factors such as product information, trust in information sources, content attractiveness, digital media usage experiences, and recommendations from influential parties (Garg & Bakshi, 2024; Pan et al., 2025). In this study, one factor that requires further attention is imitation intention, which refers to

consumers' tendency to follow the behaviors, choices, or recommendations presented by influencers (Ki et al., 2022; Ashraf & Hameed, 2023).

The development of digital technology has changed the way people obtain information and make purchasing decisions (Dwivedi et al., 2021). Social media platforms such as Instagram, TikTok, and YouTube are increasingly used as sources for finding product references, comparing alternatives, and determining consumption decisions (Appel et al., 2022). In addition to serving as a medium for obtaining information, social media has also developed into a marketing channel that enables companies and MSMEs to deliver sales promotion directly to consumers. Through social media, information about discounts, vouchers, cashback, bonuses, giveaways, and special offers can be delivered in a faster, more interactive, and easily shareable form. Therefore, social media functions not only as a communication medium but also as a channel that connects sales promotion activities with consumers' consideration and decision-making processes.

The development of sales promotion activities on social media is no longer limited to official company or MSME accounts but also involves third parties such as social media influencers. The presence of social media influencers has become an important part of this development because they are able to establish close relationships with their followers and influence how audiences perceive a product (Lou & Yuan, 2022). Through content shared regularly, influencers can shape perceptions, increase interest, and encourage followers to pay attention to recommended products (Hudders et al., 2021). Influencers can also communicate promotional information such as discounts, vouchers, promo codes, gifts, or special offers in a more personal manner. As a result, promotional messages may not be perceived merely as advertisements but also as recommendations from someone followed by the audience. This condition allows influencers to influence the consumer process from receiving information, developing interest in a product, following recommendations, to making purchasing decisions.

The characteristics of content delivered by influencers are among the factors that determine whether the messages can be well received by audiences (Casaló et al., 2021). In this study, one aspect of these characteristics is explained through content attractiveness, which refers to the level of attractiveness of content as reflected in its visual elements, creativity, message presentation, and ability to create an enjoyable experience for audiences. Thus, content attractiveness is not only related to the presence of promotional information but also to how the information is presented in a way that captures attention and encourages audiences to view and understand the content.

Attractive content containing promotions such as discounts, vouchers, or special offers can often attract attention because it provides direct benefits to consumers (Raji et al., 2021). In this regard, discounts, vouchers, and special offers are components of sales promotion content, while the way such information is presented attractively represents content attractiveness. In addition, appealing and creative visual displays are also components of content attractiveness that can encourage audiences to view, understand, and remember the messages delivered (Camilleri & Kozak, 2022). Sales promotion content explains the type of promotional incentive being offered, whereas content attractiveness explains how appealingly the promotion is presented to the audience. Distinguishing these two aspects is important because content may offer an attractive promotion but may not necessarily capture attention if it is presented monotonously.

The ease of using social media platforms also plays a role because it allows users to access and interact with available content more easily (Kayode et al., 2021). In this study, user-friendliness refers to the ease with which users can find, access, understand, and interact with influencer content. When a platform is easy to use, consumers can obtain promotional information more quickly and experience fewer barriers when following influencer content. This condition can increase user comfort when viewing content and create opportunities for more frequent interaction with the content provided. These three factors are interconnected in shaping users' experiences when viewing influencer content (Tafesse & Wood, 2023).

A positive experience when accessing influencer content can encourage the emergence of imitation intention, which refers to an individual's desire to imitate the behavior or recommendations provided (Belanche et al., 2021). Imitation intention may arise from trust and closeness between influencers and their followers, causing recommendations to be perceived as relevant and worthy of following (Sokolova & Kefi, 2022). When individuals feel confident in the information they receive, they tend not only to become interested but also to consider following the actions demonstrated by influencers (Ki et al., 2022). This indicates that influencer influence does not stop at the attention stage but can develop into an intention to take action.

In F&B MSMEs, imitation intention is particularly relevant because food and beverage products can be easily presented through photographs, videos, reviews, and influencers' consumption experiences. When an influencer tries and recommends a particular food or beverage product, followers may be encouraged to take the same action because they perceive the influencer's behavior

as a reference. Therefore, imitation intention can serve as a mechanism explaining how sales promotion content, content attractiveness, and user-friendliness may influence consumer behavior before reaching the purchasing decision stage.

Previous studies have mainly discussed imitation intention as an outcome of exposure to influencer content without directly linking it to financial decisions (Belanche et al., 2021). However, the primary objective of marketing activities is to encourage consumers to make purchases (Venkatesh et al., 2022). The intention to imitate that emerges among consumers has the potential to develop into purchase intention, which refers to the desire to purchase a product recommended by an influencer (Sokolova & Kefi, 2022). Purchase intention reflects an individual's readiness to allocate financial resources to a product and can therefore be used to describe the financial decision-making process (Lim et al., 2023).

The relationship between imitation intention and financial decisions is important to examine further because it can provide a clearer understanding of how influencer influence operates from the initial stage to the final stage of the purchasing decision (Ki et al., 2022). Understanding this relationship can help businesses develop more effective marketing strategies, particularly in determining the types of content that can encourage audiences to progress toward purchasing decisions (Tafesse & Wood, 2023). This study develops a model that connects sales promotion content, content attractiveness, and user-friendliness with imitation intention and financial decision making. The findings are expected to provide broader insights into the role of influencer content in influencing consumer behavior and assist businesses in developing more targeted marketing strategies (Lim et al., 2023).

The relationship between imitation intention and financial decision making is important to examine further because it can provide an understanding of how influencer influence develops from receiving information, developing a desire to follow recommendations, to forming a purchasing decision (Ki et al., 2022; Pan et al., 2025). In the context of F&B MSMEs, this process becomes increasingly relevant because consumers' decisions to purchase food and beverage products can be influenced by various forms of information and stimuli received through social media. One such stimulus comes from sales promotion content, which provides economic benefits through discounts, vouchers, bonuses, or special offers. In addition, content attractiveness can increase consumer attention and interest through visual appeal, creativity, and engaging content presentation. Meanwhile, user-friendliness provides consumers with greater ease in accessing, understanding, and interacting with influencer content. These three aspects can shape consumers' experiences when interacting with influencer content and subsequently encourage the emergence of imitation intention (Tafesse & Wood, 2023; Lim et al., 2023).

Although previous studies on influencer marketing have extensively examined the influence of influencer and content characteristics on consumer behavior, research that simultaneously examines sales promotion content, content attractiveness, and user-friendliness as factors that may shape imitation intention and their relationship with financial decision making, particularly in the context of F&B MSMEs, still requires further development. Therefore, this study develops a model that connects sales promotion content, content attractiveness, and user-friendliness with imitation intention and financial decision making. This study is expected to provide broader insights into how influencer content characteristics can encourage consumers to follow recommendations and subsequently influence their decisions to allocate financial resources for purchases. Practically, the findings are expected to assist F&B MSMEs in determining more targeted types of content and influencer promotion strategies to influence consumer behavior (Lim et al., 2023).

2) Literature Review and Hypothesis Development

Sales Promotion Content

Sales promotion content refers to promotional messages containing discounts, vouchers, cashback, bonuses, and special offers delivered through influencer content (Raji et al., 2021). These incentives can increase consumers' attention, interest, and willingness to follow recommendations (Sinha & Verma, 2022). Sales promotion can also encourage purchase intention by providing economic benefits to consumers (Tanarto et al., 2024).

Content Attractiveness

Content attractiveness refers to the extent to which influencer content is perceived as appealing through visual quality, creativity, emotional appeal, and message presentation (Camilleri & Kozak, 2022). Attractive content can increase attention, engagement, and consumers' interest in products promoted by influencers (Tafesse & Wood, 2023). It can also encourage consumers to imitate influencer recommendations and develop purchase intention (Ampornklinkaew, 2025).

User-Friendliness

User-friendliness refers to the ease of accessing, understanding, navigating, and interacting with social media content (Kayode et al., 2021). Easy access allows consumers to obtain information with less effort and interact more comfortably with influencer content (Lin & Benneker, 2022). This condition can support consumers in observing influencer recommendations and making consumption decisions (Li et al., 2023).

Imitation Intention

Imitation intention refers to consumers' willingness to follow or reproduce behaviors, choices, and recommendations demonstrated by influencers (Belanche et al., 2021). Influencers can serve as behavioral references, allowing followers to observe and imitate their consumption choices (Casaló et al., 2021). Imitation intention can also encourage consumers to consider purchasing products recommended by influencers (Sokolova & Kefi, 2022).

Financial Decision Making

Financial decision making refers to the process of evaluating alternatives and determining how financial resources are allocated for consumption activities. Influencer recommendations, promotional offers, and product information can become considerations in consumers' decisions to spend money (Ki et al., 2022). Purchase intention can therefore reflect consumers' willingness to allocate financial resources toward promoted products (Venkatesh et al., 2022).

Hypotheses Development

Based on influencer marketing and consumer behavior literature, sales promotion content is expected to positively influence imitation intention because discounts, vouchers, and special offers can increase consumers' willingness to follow influencer recommendations (Ampornklinkaew, 2025). Sales promotion content is also expected to positively influence financial decision making because promotional incentives can increase perceived value and encourage consumers to consider purchasing promoted products (Tanarto et al., 2024).

Content attractiveness is expected to positively influence imitation intention because appealing visual presentation and creative messages can increase consumers' attention and willingness to follow influencer recommendations (Ampornklinkaew, 2025). Content attractiveness is also expected to positively influence financial decision making because attractive influencer content can strengthen product interest and purchase intention (Chen et al., 2024). User-friendliness is expected to positively influence imitation intention because easy access and interaction allow consumers to observe and follow influencer recommendations more comfortably (Ampornklinkaew, 2025). User-friendliness is also expected to positively influence financial decision making because convenient access to product information can support consumers when evaluating purchasing alternatives (Lin & Benneker, 2022).

Finally, imitation intention is expected to positively influence financial decision making because consumers who are willing to imitate influencers may be more likely to follow their product recommendations and allocate financial resources to the promoted products (Sokolova & Kefi, 2022). Sales promotion content is also expected to positively influence content attractiveness because promotional incentives can make influencer content more appealing (Raji et al., 2021). User-friendliness is expected to positively influence content attractiveness because easy access and interaction can create a more comfortable experience with influencer content (Kayode et al., 2021).

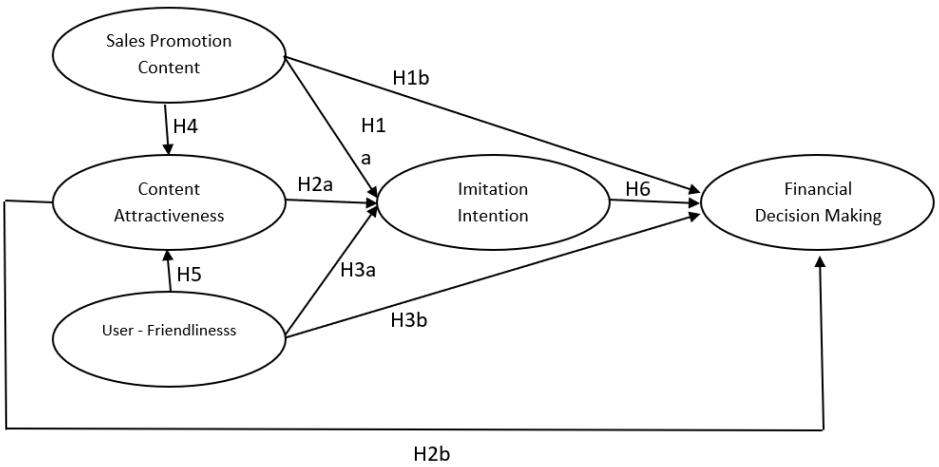


Figure 1. Research Model

Source: Research Data (2026).

H1a : Sales Promotion Content positively influences Imitation Intention.
H1b : Sales Promotion Content positively influences Financial Decision Making.
H2a : Content Attractiveness positively influences Imitation Intention.
H2b : Content Attractiveness positively influences Financial Decision Making.
H3a : User-Friendliness positively influences Imitation Intention.
H3b : User-Friendliness positively influences Financial Decision Making.
H4 : Imitation Intention positively influences Financial Decision Making.
H5 : Sales Promotion Content positively influences Content Attractiveness.
H6 : User-Friendliness positively influences Content Attractiveness

3) Research Method

This study uses a quantitative approach with an explanatory research design to examine the relationships among sales promotion content, content attractiveness, user-friendliness, imitation intention, and financial decision making (Creswell, 2021). A cross-sectional design is applied because data are collected from respondents at one point in time (Spector, 2022). The population consists of social media users who have been exposed to influencer promotional content. Purposive sampling is used with criteria including active use of Instagram, TikTok, or YouTube and previous exposure to influencer product promotions (Etikan & Bala, 2021).

Data are collected through an online questionnaire using Google Forms and a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree (Sekaran & Bougie, 2021). The sample size follows the recommended minimum for structural equation modeling, which is 100 respondents (Hair et al., 2022). The measurement instruments are adapted from previous studies. Sales promotion content measures promotional incentives, content attractiveness measures the appeal of influencer content, and user-friendliness measures ease of access and interaction. Imitation intention measures consumers' willingness to follow influencer recommendations, while financial decision making is measured through purchase intention as an indicator of consumers' willingness to allocate financial resources to recommended products (Lim et al., 2023).

4) Results and Discussion

a) Analysis Results

Respondent Profile

This study analyzes the relationships among *Sales Promotion Content* (SPC), *Content Attractiveness* (CA), and *User-Friendliness* (UF) toward *Imitation Intention* (II) and *Financial Decision Making* (FDM). The analysis was conducted using *Partial Least Squares Structural Equation Modeling* (PLS-SEM) through SmartPLS. The research instrument used a five-point Likert scale, while *Financial Decision Making* was measured using *purchase intention* indicators to represent respondents' readiness to make purchasing decisions. The respondents consisted of business owners operating in food and beverage (F&B) and other business sectors.

Table 1. Respondent Characteristics by Business Sector

Business Sector	Percentage
Food and Beverage (F&B)	63.5%
Others	36.5%
Total	**100%**

Based on Table 1, 63.5% of respondents operated F&B businesses, while 36.5% operated businesses in other sectors. The sample was therefore dominated by F&B business owners. Respondents also operated their businesses in several areas, including Tangerang, Jakarta, Depok, Bogor, Bekasi, and other areas.

Table 2. Respondent Characteristics by Business Operating Area

Operating Area	Percentage
Tangerang	53.4%
Jakarta	22.5%
Depok	9.2%
Bogor	2.8%
Bekasi	2.4%
Others	9.6%

Tangerang represented the largest proportion at 53.4%, followed by Jakarta at 22.5% and Depok at 9.2%. Bogor accounted for 2.8%, Bekasi for 2.4%, and other areas for 9.6%. These results indicate that the respondents were distributed across several business locations. In terms of total business assets, most respondents belonged to the micro-business category.

Table 3. Respondent Characteristics by Total Business Assets

Business Asset Category	Percentage
Micro, up to IDR 1 billion	61.4%
Small, >IDR 1–5 billion	23.7%
Medium, >IDR 5–10 billion	8.8%
Do not know	6.0%
Total	100%

A total of 61.4% of respondents had business assets of up to IDR 1 billion, followed by 23.7% with assets above IDR 1 billion to IDR 5 billion and 8.8% with assets above IDR 5 billion to IDR 10 billion. Meanwhile, 6.0% of respondents did not know their total business assets. Regarding the number of employees, the largest group consisted of businesses with 6–19 employees.

Table 4. Respondent Characteristics by Number of Employees

Number of Employees	Percentage
1–5 people	32.1%
6–19 people	46.6%
20–99 people	18.9%
Category not fully readable	2.4%
Total	100%

The largest proportion of respondents, 46.6%, had 6–19 employees. Businesses with 1–5 employees accounted for 32.1%, while 18.9% had 20–99 employees. Another 2.4% belonged to a category that could not be fully identified from the available data. Based on business age, the largest group had operated for 4–6 years.

Table 5. Respondent Characteristics by Business Age

Business Age	Percentage
Less than 1 year	20.9%
1–3 years	25.3%
4–6 years	34.9%
More than 6 years	18.9%
Total	100%

Businesses operating for 4–6 years represented the largest group at 34.9%, followed by those operating for 1–3 years at 25.3%. Businesses operating for less than one year accounted for 20.9%, while 18.9% had operated for more than six years.

Social Media and Influencer Usage

Respondents used TikTok, Instagram, Facebook, YouTube, and other social media platforms to promote their businesses. Respondents could select more than one platform, so the total percentage could exceed 100%.

Table 6. Social Media Platforms Used for Promotion

Social Media	Number	Percentage
TikTok	173	69.5%
Instagram	124	49.8%
Facebook	103	41.4%
YouTube	64	25.7%
Others	41	16.5%

Note: Respondents could select more than one social media platform.

TikTok was the most frequently used platform, with 173 respondents or 69.5%, followed by Instagram with 124 respondents or 49.8%. Facebook was used by 103 respondents or 41.4%, YouTube

by 64 respondents or 25.7%, and other platforms by 41 respondents or 16.5%. Regarding influencer usage, most respondents had experience using influencers for business promotion.

Table 7. Influencer Usage in Promotional Activities

Influencer Usage	Percentage
Internal influencer	33.7%
External influencer	31.3%
External and internal influencers	26.1%
Do not use influencers	8.8%
Total	100%

A total of 33.7% of respondents used internal influencers, while 31.3% used external influencers. Another 26.1% used both internal and external influencers, and 8.8% did not use influencers. These results indicate that most respondents had experience using influencers as part of their promotional activities.

Measurement Model Assessment

The measurement model was assessed to determine whether the indicators adequately measured each construct. The assessment included outer loading, reliability, convergent validity, and discriminant validity.

Outer Loading

Table 8. Outer Loading Results

Konstruk	Indikator	Outer Loading
Content Attractiveness	CA1	0,879
	CA2	0,794
	CA3	0,852
	CA4	0,786
	CA5	0,853
Financial Decision Making	FDM1	0,872
	FDM2	0,876
	FDM3	0,833
	FDM4	0,820
	FDM5	0,873
Imitation Intention	II1	0,832
	II2	0,867
	II3	0,801
	II4	0,908
	II5	0,834
Sales Promotion Content	SPC1	0,781
	SPC2	0,921
	SPC3	0,935
	SPC4	0,832
	SPC5	0,874
	SPC6	0,924
User-Friendliness	UF1	0,847
	UF2	0,861
	UF3	0,867
	UF4	0,813
	UF5	0,863

The outer loading values ranged from 0.781 to 0.935. The highest value was found for SPC3 at 0.935, while the lowest was SPC1 at 0.781. All indicators exceeded 0.70 and were therefore retained in the model.

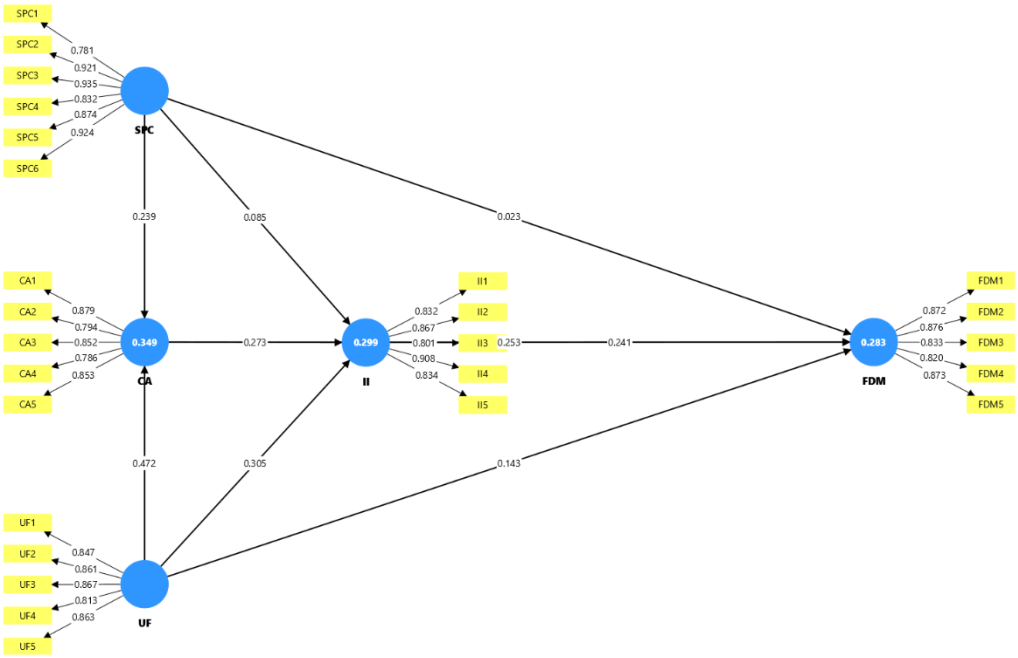


Figure 2. PLS-SEM Model Estimation Results

Reliability and Convergent Validity

Table 9. Construct Reliability and Validity

Konstruk	Cronbach's Alpha	rho_A	rho_C	AVE
CA	0,890	0,903	0,919	0,695
FDM	0,909	0,921	0,931	0,731
II	0,903	0,904	0,928	0,721
SPC	0,943	0,969	0,953	0,774
UF	0,905	0,915	0,929	0,723

All Cronbach's Alpha values ranged from 0.890 to 0.943, while composite reliability values ranged from 0.919 to 0.953. All values exceeded the recommended threshold, indicating good internal consistency. The AVE values ranged from 0.695 to 0.774 and exceeded 0.50, indicating that all constructs achieved convergent validity.

Discriminant Validity

Table 10. HTMT Results

Hubungan Konstruk	HTMT
FDM ↔ CA	0,487
II ↔ CA	0,515
II ↔ FDM	0,464
SPC ↔ CA	0,385
SPC ↔ FDM	0,235
SPC ↔ II	0,277
UF ↔ CA	0,594
UF ↔ FDM	0,436
UF ↔ II	0,523
UF ↔ SPC	0,313

The HTMT values ranged from 0.235 to 0.594, with the highest value occurring between UF and CA. All values were below 0.90, indicating that discriminant validity was established. The Fornell-Larcker criterion also supported discriminant validity, with diagonal values higher than the corresponding correlations between constructs.

Structural Model Assessment

The structural model was evaluated using inner VIF, R^2, f^2, and bootstrapping results. These assessments were used to examine multicollinearity, explanatory power, effect sizes, and the significance of relationships among constructs.

Inner VIF

Table 11. Inner VIF Results

Jalur	VIF
CA → FDM	1,643
CA → II	1,537
II → FDM	1,426
SPC → CA	1,102
SPC → FDM	1,200
SPC → II	1,190
UF → CA	1,102
UF → FDM	1,578
UF → II	1,445

The VIF values ranged from 1.102 to 1.643, indicating that the structural model did not show problematic multicollinearity.

Coefficient of Determination (R^2)

Table 12. R-Square Results

Konstruk Endogen	R^2	R^2 Adjusted
CA	0,349	0,322
II	0,299	0,253
FDM	0,283	0,219

The R^2 value for CA was 0.349, indicating that SPC and UF explained 34.9% of the variance in CA. The R^2 value for II was 0.299, meaning that SPC, CA, and UF explained 29.9% of its variance. Meanwhile, the R^2 value for FDM was 0.283, indicating that SPC, CA, UF, and II explained 28.3% of its variance.

Effect Size (f^2)

Table 13. F-Square Results

Hubungan	f^2
SPC → CA	0,080
SPC → II	0,009
SPC → FDM	0,001
CA → II	0,057
CA → FDM	0,054
UF → CA	0,311
UF → II	0,092
UF → FDM	0,018
II → FDM	0,057

The largest f^2 value was found for UF → CA at 0.311. This indicates that UF made the largest contribution to CA among the relationships tested in the structural model.

Hypothesis Testing

Hypotheses were tested using the bootstrapping procedure in SmartPLS at a 5% significance level. A relationship was considered significant when the *p-value* was below 0.05.

Table 14. Hypothesis Testing Results

Hipotesis	Hubungan	ß	T-Statistics	P-Values
H1a	SPC → II	0,085	0,580	0,562
H1b	SPC → FDM	0,023	0,167	0,868
H2a	CA → II	0,273	1,879	0,060
H2b	CA → FDM	0,253	1,516	0,130
H3a	UF → II	0,305	2,369	0,018
H3b	UF → FDM	0,143	1,077	0,281
H4	SPC → CA	0,239	1,928	0,054
H5	UF → CA	0,472	4,288	0,000
H6	II → FDM	0,241	1,764	0,078

The results show that two relationships were statistically significant at the 5% level, namely UF → II and UF → CA. The remaining seven relationships were not statistically significant.

b) **Discussion**

Sales Promotion Content and Imitation Intention

Sales Promotion Content did not significantly influence Imitation Intention. The path coefficient was 0.085, with a *t-statistic* of 0.580 and a *p-value* of 0.562. Therefore, H1a was rejected. This result indicates that promotional content containing discounts, vouchers, bonuses, and special offers delivered by influencers was not sufficient to encourage respondents to imitate influencer behavior or recommendations.

Although promotional offers can create attention and provide economic benefits, respondents may not automatically consider these incentives as a reason to follow the actions or choices of influencers. Imitation intention may depend more strongly on how easily respondents can access and understand the content, how clearly the message is communicated, and whether the promoted product matches their personal needs. The result also indicates that promotional incentives alone may have limited influence when consumers evaluate influencer content. Respondents may observe promotional messages without developing an intention to imitate the influencer's behavior or recommendations.

Sales Promotion Content and Financial Decision Making

Sales Promotion Content did not significantly influence Financial Decision Making. The path coefficient was 0.023, with a *t-statistic* of 0.167 and a *p-value* of 0.868. Therefore, H1b was rejected. This finding indicates that discounts, vouchers, bonuses, and special offers communicated through influencers did not directly increase respondents' purchase intention. Promotional incentives may attract consumers' attention, but attention does not necessarily result in an immediate financial decision. Respondents may evaluate additional information before deciding whether to purchase a product promoted by an influencer.

Factors such as product quality, price, trust in the influencer or brand, personal needs, and financial conditions may influence this decision. Consumers may also compare promotional offers with competing products before allocating their money. The very low path coefficient further indicates that the direct relationship between Sales Promotion Content and Financial Decision Making was weak in this study. Therefore, promotional content should not be viewed as the only factor determining consumers' purchase-related financial decisions.

Content Attractiveness and Imitation Intention

Content Attractiveness had a positive but statistically insignificant effect on Imitation Intention, with a path coefficient of 0.273, a *t-statistic* of 1.879, and a *p-value* of 0.060. Therefore, H2a was rejected. The positive coefficient indicates that more attractive influencer content was associated with higher Imitation Intention, but the relationship did not reach the 5% significance level.

Attractive visual presentation, creative concepts, and engaging messages may capture respondents' attention, yet these characteristics alone were not sufficient to encourage them to imitate influencer behavior or recommendations. Respondents may enjoy or pay attention to attractive content without considering the influencer as a behavioral reference. Their willingness to imitate may depend on other factors, including the influencer's credibility, perceived similarity, trust, and the usefulness of the recommendation. The result suggests that attractive content can support audience engagement but may not directly create imitation behavior. Therefore, content

creators and businesses may need to combine attractive presentation with other factors that strengthen behavioral influence.

Content Attractiveness and Financial Decision Making

Content Attractiveness did not significantly influence Financial Decision Making. The path coefficient was positive at 0.253, while the *t-statistic* was 1.516 and the *p-value* was 0.130. Therefore, H2b was rejected. This result indicates that attractive influencer content was not sufficient to directly increase respondents' purchase intention. Although visual quality, creativity, and appealing message presentation can make promotional content more noticeable, respondents may require additional considerations before making a financial decision.

Attractive content can encourage users to watch, engage with, or remember a product, but these responses do not necessarily lead to an intention to purchase. Consumers may assess product quality, price, usefulness, brand reputation, trust, and personal financial capacity before spending money. The positive coefficient suggests that content attractiveness may still have a potential relationship with Financial Decision Making, but the statistical evidence was insufficient at the 5% significance level. Therefore, businesses should consider attractive content as one communication element rather than as a direct determinant of consumers' purchase-related decisions.

User-Friendliness and Imitation Intention

User-Friendliness had a positive and significant influence on Imitation Intention. The path coefficient was 0.305, with a *t-statistic* of 2.369 and a *p-value* of 0.018. Therefore, H3a was accepted. This result indicates that the ease of accessing, understanding, and interacting with influencer content can increase respondents' willingness to follow influencer recommendations. When content is simple to access and easy to understand, users may require less effort to process the information provided by influencers.

Clear communication and convenient interaction may also make recommendations easier to follow. The significant relationship suggests that User-Friendliness plays a meaningful role in encouraging imitation compared with promotional incentives or content attractiveness. Users may be more willing to follow an influencer when the information can be obtained and understood without difficulty. This finding also indicates that social media content should provide a convenient user experience. Clear messages, accessible information, and simple interaction features can support the process through which respondents develop an intention to follow influencer behavior or recommendations.

User-Friendliness and Financial Decision Making

User-Friendliness did not significantly influence Financial Decision Making. The path coefficient was 0.143, with a *t-statistic* of 1.077 and a *p-value* of 0.281. Therefore, H3b was rejected. This finding indicates that the ease of accessing, understanding, and interacting with influencer content did not directly encourage respondents to purchase recommended products. Although a user-friendly social media environment can make information easier to process, purchasing decisions involve considerations beyond convenience.

Respondents may understand and interact with influencer content easily but still postpone or reject a purchase because of price, product quality, personal needs, trust, or financial capacity. The positive coefficient suggests that User-Friendliness had a positive direction toward Financial Decision Making, but the effect was not statistically significant. This result indicates that convenience may support the information-search process without automatically producing a financial decision. Therefore, user-friendly content should be accompanied by information that addresses consumers' product-related concerns and provides sufficient reasons for them to consider purchasing the promoted product.

Sales Promotion Content and Content Attractiveness

Sales Promotion Content did not significantly influence Content Attractiveness. The path coefficient was 0.239, with a *t-statistic* of 1.928 and a *p-value* of 0.054. Therefore, H4 was rejected. The positive coefficient indicates that promotional content was associated with higher perceived attractiveness, but the relationship did not meet the 5% significance criterion. The *p-value* of 0.054 was close to the significance threshold, suggesting that promotional incentives may have some relationship with how users perceive influencer content, although the statistical evidence was insufficient to confirm a significant effect at the selected level.

Discounts, vouchers, bonuses, and special offers can provide additional information or create a sense of value, but they do not necessarily make content more visually appealing or creatively presented. Content attractiveness may depend more on presentation quality, creativity, storytelling,

visual elements, and message delivery. Therefore, promotional incentives and content attractiveness represent different aspects of influencer communication. A promotional message may contain attractive offers while still requiring effective presentation to be perceived as attractive by users.

User-Friendliness and Content Attractiveness

User-Friendliness had a positive and significant influence on Content Attractiveness. The path coefficient was 0.472, with a *t-statistic* of 4.288 and a *p-value* of 0.000. Therefore, H5 was accepted. This result indicates that users who can access, understand, and interact with influencer content more easily are more likely to perceive the content as attractive.

Ease of use can reduce the effort required to process promotional information and create a smoother experience when users interact with social media content. When information is presented clearly and can be accessed without difficulty, users may have a more positive perception of the content. The relationship also had the largest effect size among the tested paths, with an f^2 value of 0.311. This indicates that User-Friendliness had a substantial contribution to Content Attractiveness within the structural model. The finding suggests that attractiveness is not only associated with visual or creative elements but can also be influenced by the convenience of accessing and interacting with the content.

Imitation Intention and Financial Decision Making

Imitation Intention did not significantly influence Financial Decision Making. The path coefficient was 0.241, with a *t-statistic* of 1.764 and a *p-value* of 0.078. Therefore, H6 was rejected. The positive coefficient indicates that respondents who showed greater willingness to follow influencer behavior or recommendations also tended to report higher purchase intention, but the relationship did not reach statistical significance at the 5% level. This result indicates that imitation does not necessarily translate directly into a financial decision.

Respondents may follow an influencer's behavior, pay attention to recommendations, or consider a promoted product without actually deciding to purchase it. Before spending money, consumers may evaluate other factors such as price, product quality, usefulness, trust, personal needs, and financial capacity. The finding suggests that imitation intention may represent an intermediate behavioral response rather than a direct determinant of purchase intention. Influencer recommendations can therefore influence consumers' attention or behavioral tendencies while the final financial decision remains dependent on additional product and consumer considerations.

5) Concluding Remarks and Recommendation

Based on the research findings regarding the effects of *Sales Promotion Content*, *Content Attractiveness*, and *User-Friendliness* on *Imitation Intention* and *Financial Decision Making* among social media users, it can be concluded that not all relationships between the variables in the research model were statistically significant. The hypothesis testing results showed that *User-Friendliness* had a positive and significant effect on *Imitation Intention*, with a ß value of 0.305 and a *p-value* of 0.018. *User-Friendliness* also had a positive and significant effect on *Content Attractiveness*, with a ß value of 0.472 and a *p-value* of <0.001. These findings indicate that ease of use in social media can increase users' interest in influencer content and encourage their willingness to follow influencer behavior or recommendations.

Meanwhile, *Sales Promotion Content* was not found to have a significant effect on *Content Attractiveness*, *Imitation Intention*, or *Financial Decision Making*. *Content Attractiveness* also did not significantly influence *Imitation Intention* or *Financial Decision Making*. In addition, *User-Friendliness* did not have a significant direct effect on *Financial Decision Making*, while *Imitation Intention* also did not significantly influence *Financial Decision Making*. The indirect effect analysis showed that all mediation paths were not significant. The research model explained 34.9% of the variance in *Content Attractiveness*, 29.9% of the variance in *Imitation Intention*, and 28.3% of the variance in *Financial Decision Making*.

Statement of Use of Generative AI

During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

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