

The Influence of Social Media Marketing, Service Quality, and Ease of Transactions on Purchase Decisions

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Article Info	Abstract
Keywords: ○ Social Media Marketing ○ Quality of Service ○ Ease of Transaction ○ Purchase Decision	Objective – This study aims to examine the impact of social media marketing, service quality, and ease of transactions on consumer purchase decision. Design/methodology/approach – This research employs a quantitative approach, using a questionnaire distributed to 110 consumers of sea makeup products via social media. Each questionnaire contained 51 questions. A total of 66 valid responses were collected. The data was analyzed using SmartPLS 3 to determine the relationship between the variables. Findings – The study found that both social media marketing and ease of transactions positively and significantly influence purchase decision. Limitations of the Research – The study's limitations include the use of social media marketing platforms (Whatsapp and Instagram) to distribute the questionnaire, which may have effected the respondents' understanding and honesty in answering. Additionally, the data collected reflect respondents' perceptions, which may vary. Some respondents might not have fully understood the questions, potentially leading to irrelevant or inaccurate answers.
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INTRODUCTION

Sea Makeup is a cosmetic brand that was founded in November 2021 and distributed by PT Nayue Kosmetik Indonesia. With a focus on make-up products for acne-prone skin. All Sea makeup products are safe to use for various skin types, especially sensitive skin, because they contain nourishing ingredients that help treat and prevent acne. Sea Makeup offers 12 products including, acne butter cleansingbalm, look it matte acne setting spray, acne cover & smooth two way cake, and others. These products have unique and multifunctional packaging at affordable prices, and can be used by teenagers from the age of 14 (Sociolla, 2023)

The development of digital technology has changed the way consumers interact with brands and make purchase decisions. In this digital era, social media marketing is the main strategy used by companies to reach and interact with the target audience. Platforms like

Intsagram and Tiktok provide an effective way for brands to tailor their marketing strategies to meet consumer expectations. For Sea Makeup, the relevance of this change is even stronger with their focus on products that address acne-prone skin problems, an issue that is widely talked about and searched for by young consumers on social media.

The relevance of this research lies in the increasing dependence of consumers on digital platforms in making purchasing decisions. Social media has become a very effective tool for interacting with consumers, especially among the younger demographic. Sea Makeup a focus on acne-prone skin positions the brand uniquely in the market, targeting a growing group of consumers looking for skincare solutions that also meet beauty needs. Given that acne is the most common skin problem among teens and adults, understanding how social media marketing, service quality, and ease of transactions affect purchasing behavior is critical to the success of this brand.

Although Sea Makeup has grown, the brand is facing challenges in their social media marketing efforts. These challenges include inappropriate and irrelevant content and improper platform selection that is ineffective in reaching the target audience. In addition, although Sea Makeup prioritizes the quality of service and customer-friendly transaction processes, it is not clear whether these factors have a positive influence on consumer purchasing decisions. This study aims to address the gap in understanding how social media marketing, service quality, and ease of transactions together affect consumer purchase decision behavior. The purpose of this study is to identify the most effective strategies that can increase the engagement and conversion rate of sea makeup (Faisal et al., 2023).

The study was designed to fill a knowledge gap regarding the effectiveness of social media marketing in influencing purchasing decisions, especially for the Sea Makeup brand targeting young consumers with sensitive skin concerns. The study will also explore how service quality and ease of transactions affect consumer satisfaction and repeat purchases. By understanding these factors, sea makeup can refine their marketing strategy, improve customer satisfaction, and improve overall sales performance.

There is a link between social media marketing, service quality, and ease of transactions. The close relationship between the factors that influence the purchase decision. Social media marketing plays a crucial role in building brand awareness and interacting directly with consumers, so it is crucial for Sea Makeup to present relevant and engaging content. However, even the most effective social media marketing campaigns can fail if the quality of service does not meet consumer expectations. Quality service ensures a positive consumer experience, encourages repeat purchases and builds customer loyalty. Additionally, the ease of transactions, including a secure payment process and an easy-to-use platform, is a great tool for turning engagement into real purchases. This study aims to explore how the three factors of social media marketing, service quality, and ease of transactions interact to drive purchasing behavior, with a particular focus on the unique products that sea makeup offers.

Overall, this study provides valuable insights into how social media marketing, service quality, and ease of transactions affect consumer purchasing decisions in the context of sea makeup. The research highlights the importance of an integrated marketing approach in the digital age and emphasizes the need for companies to adapt to evolving consumer expectations in order to remain competitive.

LITERATUR REVIEW

Grand Theory

Word of mount (WOM) theory refers to the dissemination of information or recommendations about a product or service through personal communication, be it in person or digitally. In the digital age, word of mount (WOM) is increasingly popular through social media, content platforms, which accelerate the dissemination of information and can influence purchasing decisions. Digital word of mount (WOM) is more credible because it comes from a trusted source, such as a friend or influencer. Technology adoption theory (TAM) explains that the ease of use of technology encourages consumers to adopt products. Digital word of mount (WOM) reinforces technology adoption theory (TAM) by providing social and personal elements that increase the credibility of recommendations. However, while social media can attract large audiences, the quality of service and ease of transactions also influence purchasing decisions. Research shows that ease of transaction is more important than service quality in a digital context, where consumers value efficiency and convenience.

Purchase Decision

A purchase decision is a process that a person goes through when deciding to buy a product or service. It involves a series of stages, such as need identification, information search, alternative evaluation, and final decision-making. Purchasing decisions can be influenced by various factors such as needs, preferences, income levels, attitudes and views towards the brand, and other situational factors. The purchasing decision process can be very complex and varied, depending on factors such as the type of product, the level of complexity of the product, and individual preferences. Some people can make a purchase decision quickly and easily, while others may take longer to make an informed decision (Wiralaga, 2020).

Social Media Marketing

Social media marketing is a valuable context for marketing because of its access to society and its function. Marketing is an activity, a set of institutions, and processes for creating, communicating, delivering and exchanging offers of value to customers, clients, partners and the wider community. The classic view is that organizations achieve this goal through a marketing mix that includes the so-called four: product, price, promotion, customer relationship, informing customers about our benefits, promoting a brand or related special offer, developing a new product, or influencing brand attitudes, new social media options come into play. Social media marketing is the utilization of social media technology, channels, and software to create, communicate, deliver, and exchange offers that are valuable to an organization's stakeholders. We can see this definition play a role in the trends that are emerging on social media (Tracy, 2021).

Quality of Service

Service quality is the quality of a product offered. Quality is everything. This is because each individual as a consumer has different desires so that this desire becomes a necessity for

consumers. However, it must be able to be defined or translated by business owners or managers. Service is an act of activity that is offered or carried out to other parties that provide benefits. This service is essentially intangible, and does not give rise to ownership. (Anugrah & Sudarmayasa, 2020) From this definition, it can be interpreted that the service can only be felt by each individual and the service will be different for each individual consumer, so that the feeling of happiness that arises only belongs to one individual.

Ease of Transaction

The ease of transactions will be a consideration for consumers before making an online purchase. This user convenience factor is related to how operational how to shop online. Although online shopping has many benefits, the complexity of interacting with the media is complicated. The ease of transactions is related to whether the site is used by potential buyers or not or not the site is easy to make a purchase. Usually, prospective buyers will experience difficulties when they first do online shopping activities and tend to confine their intentions because they find it difficult to make a purchase, currently many users adopt a system that is easier to use (See also Author, 2022).

Research Hypothesis

Social media marketing plays a significant role in influencing consumer purchasing decisions. With a large population and rapid economic development, the Bekasi region has a wide market share for products and services from various industries. Through platforms such as Instagram, Facebook, and Tiktok, local and national businesses in Bekasi can reach a wider audience, both at the local and national levels. The use of engaging visual and video content allows companies to showcase products directly to consumers, showcasing the quality of the product or the benefits of the service in an interactive and evocative way. In addition, direct interaction features such as comments, likes, and direct messages allow companies to communicate directly with consumers, build trust, and provide quick responses to questions or feedback. On the variable *social media marketing* Measured by 4 dimensions: context, communication, collaboration, and connection (Barus Clara Silvina, 2021). The results of previous research show that the understanding of *social media marketing* have a positive effect on purchase decisions. Results (Anggraini et al., 2021; Barus Clara Silvina, 2021; Daeli et al., 2024; Kamaruddin et al., 2023; Nengah Suardhika et al., 2023) indicates that *social media marketing* have a positive and significant effect on purchase decisions. Based on this explanation, the researcher took the hypothesis, namely:

H1 : *Social media marketing* has a significant positive effect on *purchasing decisions*

Quality of service in the Bekasi area greatly influences purchasing decisions, especially in the service or retail sector. Good service such as friendly staff, punctuality, and the ability to handle complaints quickly, make consumers feel comfortable and trust the business. Many consumers choose shopping places based on recommendations or social media reviews. So that good service can make customers come back again and even recommend to others. Adopting from previous research (Salsabila & Maskur, 2022) The service quality variable has 5 dimensions, namely, physical evidence, empathy, reliability, responsiveness, and assurance. Results (Nukak et al., 2024; Oktafiani Tana & D Bassie, 2020; Salsabila & Maskur, 2022; Sucipto & Fuad, 2020; Supriyanto & Widiyanto, 2022) indicates that *Quality of Service* have a

positive effect on purchase decisions. Based on this explanation, the researcher takes a hypothesis, namely:

H2 : *Service quality* has a significant positive effect on *purchasing decisions*.

Ease of transactions in the Bekasi area also affects consumer purchasing decisions. Thanks to digital payment technologies such as e-wallets, bank transfers, qris, and cards, consumers can transact quickly and practically without the need to carry cash. Businesses that offer multiple payment methods are preferred because they are more in line with consumer needs, both in physical and online stores, thus breaking down the queue and making shopping more convenient. In the variable of ease of transaction there are 6 dimensions, namely, easy to use, easy to learn, clear and understandable, controllable, skilled and flexible (Rayhan & Aryza, 2023). Results (Fauzan & Sujana, 2022; Munda et al., 2022; Rayhan & Aryza, 2023; Suryawan et al., 2023; Suyar et al., 2023) indicates that *Ease of Transactions* positively affect the purchase decision based on this explanation, so the researcher takes the hypothesis namely:

H3 : *Ease of transactions* has a positive and insignificant effect on *purchase decisions*.

RESEARCH METHOD

This study aims to test the influence of independent variables *social media marketing*, *service quality*, and *Ease of Transactions* to the dependent variable, namely *purchase decision*. By using a correlational study design and a quantitative approach to analyze the significant relationship between the variables studied, with a non-probability sampling design and a cross-sectional approach. Data analysis was carried out through hypothesis testing. The unit of analysis in this study is the individual, with lecturers and product users as research subjects. Data was obtained through a questionnaire given to 66 respondents. The analysis methods used are regression and correlation. Data collection is done through social media platforms such as Instagram and WhatsApp, which can lead to bias because only active users of these platforms can participate, so they are not fully representative of the population. The research object includes independent variables *social media marketing*, *service quality*, and *Ease of Transactions* To *Purchase decision* as a dependent variable.

Table 1. Variable Measurement

Type	Variable	Dimension	Source
Independent Variables	Social Media Marketing	1. Context 2. Communication 3. Collaboration 4. Connection	(Barus Clara Silvina, 2021)
	Quality of Service	1. Tangible 2. Empathy 3. Reliability 4. Responsive Style 5. Guarantee	(Nukak et al., 2024)
	Ease of Transaction	1. Easy to Use	

		2. Easy to Learn 3. Clear and Understood 4. Controllable 5. Skilled 6. Flexible	(Rayhan & Aryza, 2023)
Dependent Variables	Purchase Decision	1. Priduk Choice 2. Brand Choice 3. Distributor Options 4. Purchase Amount 5. Purchase Time 6. Payment Methods	(Barus Clara Silvina, 2021)

The data analysis method used in this study is the partial least square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is more suitable for this research than other SEM approaches

RESULTS

Respondent Demographics

This research was conducted based on the age of Sea Makeup users, most of whom use sea makeup aged 20-25 years on average, gen z. Of them, 49 are students, 13 are others, and 7 are private employees. After that, as many as 48 of his last education were in high school, 14 who went to college, and 10 who were still in junior high school. Then their monthly income averages <Rp 2,000,000 for >12 months. Furthermore, there are several platforms such as Instagram, Tiktok, Facebook, Whatsapp and Telegram and there are about 54 who know sea makeup through tiktok, 13 through Instagram, and 2 through Whatsapp.

Table 2. Respondent Demographics

Category	Number of Respondents	Percentage (%)
Age		
<17 Years	27	41%
20-25 Years	36	55%
26-30 Years	3	5%
>30 Years	0	0%
Work		
Students / Students	46	70%
PNS	0	0%
Private Employees	7	11%
Others	13	20%

Education		
SD	0	0%
College	13	20%
SMA	46	70%
SMP	7	11%
Income		
< Rp 2.000.000	39	59%
IDR 2,000,000 - IDR 2,500,000	3	5%
IDR 2,600,000 - IDR 3,000,000	7	11%
> Rp 3.000.000	17	26%
Long Time Using Sea Makeup		
1 - 6 Months	45	68%
7 - 12 Months	14	21%
> 12 Months	7	11%
Knowing Where Sea Makeup Products Come From		
Tiktok	53	80%
Instagram	11	17%
Facebook	0	0%
Whatsapp	2	3%
Telegram	0	0%

Normality Testing, Convergent Validity and Reliability Testing

The basic assumption of multivariate analysis is normality. The data is considered normal if the skewness value is in the range of ± 1.96 at a significance of 0.05 (Hair, 2013) The data is considered normal because based on the table, the normality test shows that the skewness value of each variable is less than 1.96. Meanwhile, the data processing findings show that all indicators and dimensions form latent variables, with a loading factor of >0.7 and AVE >0.5 that meet the validity of convergence (Hair, 2013) In addition, reliability tests showed that each variable had a Cronbach's alpha value and composite reliability greater than 0.7, indicating data dependence. Overall, the assessment of the measurement model (outer model) verifies that all dimensions and indicators are derived from latent variables.

Uji Hipotesis

The hypothesis in this study can be known from the calculation of the model using the PLS *bootstrapping technique*. From the results of the *bootstrapping calculation*, the statistical t value of each relationship or path will be obtained. Testing this hypothesis was set to a significance level of 0.05. A hypothesis is acceptable if the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct influence of independent variables on dependent variables were obtained as follows:

Tabel 3. Path Coefficient

$$BD = \beta_1 SMM + \beta_2 QS + \beta_3 ET$$

No.	Path Structure	Hypothesis	Direction	Original Sample (O)	T Statistic	P Values
1	SMM -> KP	H1	+	0,194	1,709	0,088**
2	KL -> KP	H2	+	0,157	0,962	0,336**
3	KT -> KP	H3	+	0,648	4,299	0,000*
R - Square				0.914		
Adjusted R - Square				0.909		

Non-significance : * =0.05 : **0.1

Source : data processing results, 2024

Information:

SMM: *social media marketing*; KL: *quality of service*; KT: *ease of transactions*; KP : *Purchase Decision*

Explanatory

R-Square is one of the key indicators in regression analysis used to measure how much proportion of the variability of dependent variables can be explained by independent variables in the model. In other words, R-Square shows how well a regression model can explain the movement of data on dependent variables based on independent variables (Ummah, 2019). The R-Square value obtained for the purchase decision variable is 0.914 which shows that 91.4% of the variability of the purchase decision can be explained by independent variables, namely *social media marketing*, *service quality*, and *Ease of Transactions*. The value belongs to the good category because it is greater than 0.67 which indicates that the model has a strong and relevant influence on purchase decisions. The implication of these findings is that factors such as *social media marketing*, *service quality*, and *Ease of Transactions* has a significant influence on purchasing decisions.

Adjusted R-Square is a variant of R-Square that is used to correct R-Square's shortcomings in measuring the strength of a model when there are many independent variables. The adjusted R² takes into account the number of variables in the model and provides a more accurate picture of how well the model explains the variability of the data. This Adjusted R - Square value will be lower if the variables fed into the model do not contribute significantly to the model. The Adjusted R - Square value obtained is 0.909. This value indicates that the regression model used has a very high level of ability to explain data variants in purchasing decisions. With an Adjusted R-Square value close to 1, it can be concluded that this model is very good at measuring the relationships of the variables

involved and is reliable. Therefore, this model is very effective in describing the influence of *social media marketing*, *service quality*, and *ease of transactions* on *purchase decisions*.

DISCUSSIONS

Social Media Marketing on Purchase Decisions

The results of the analysis in the path coefficient table show that the influence of social media marketing on purchase decisions has a *P Value* of 0.088 and the original sample (O) of 0.194. These results show that the influence of *social media marketing* on purchase decisions is significant to a singnification level of 0.1, with a positive nurturing direction. This means that the more optimal the use of social media marketing, the better the purchase decision for potential customers. This supports the H1 money hypothesis which means that the theory underlying the relationship between social media marketing and purchase decisions is proving relevant and accepted.

Another study that supports these results is the research (Barus Clara Silvina, 2021; Daeli et al., 2024; Kamaruddin et al., 2023; Nengah Suardhika et al., 2023) which shows that social media marketing has a positive and significant effect on purchasing decisions. These findings are in line with word of mount (WOM) theory, which emphasizes the importance of communication between individuals in building trust and influencing purchasing decisions. Social media serves as an extension of word of mount (WOM) in digital format, allowing consumers to share experiences and reviews widely with a larger audience (Patminingsih et al., 2023).

In practice, these results provide insight for Sea Makeup to optimize their marketing strategy. One of his recommendations is to harness the power of interactive visual and video content on platforms like Instagram, Facebook, and Tiktok. By showcasing products directly through demonstrations or consumer reviews, companies can build a strong brand reputation, strengthen relationships with consumers, and increase credibility and trust (sari et al., 2021).

In the context of digital trends, the evolution of platforms like Tiktok shows a significant impact on purchasing decisions. Tiktok's algorithm, which promotes content based on user interests, allows products to reach a more relevant audience. Use trend-based marketing campaigns, such as viral challenges or collaborations with influencers. In this way, the company not only increases brand visibility but also encourages greater consumer engagement.

Quality of Service towards Purchase Decisions

The results of the analysis in the *path coefficient* table show that the influence of *service quality* on purchase decisions has a *P Value* of 0.336 and an *original sample* (O) of 0.157. These results show that the influence of *service quality* on defense decisions is significant to the significance level of 0.1, with a positive influence direction. This means that the more optimal the use of *service quality*, the better the purchase decision for potential customers. This supports the H2 hypothesis which means the theory underlying the relationship between *service quality* and purchasing decisions proves relevant.

Other research that supports the results of the research by (Nukak et al., 2024; Oktafiani Tana & D Bassie, 2020; Salsabila & Maskur, 2022; Sucipto & Fuad, 2020; Supriyanto & Widiyanto, 2022) which shows that *Quality of Service* have a positive and significant effect on purchase decisions. In line with the word of mount (WOM) theory, this theory suggests that satisfied consumers are more likely to share their experiences, which influences the purchasing behavior of others. The high quality of service is characterized by friendly staff, punctuality, and effective complaint resolution achieving a sense of satisfaction that fosters a positive word of mount (WOM). For practical applications, Sea Makeup was able to improve its marketing strategy by focusing on staff training programs to ensure consistent customer interactions, simplifying service processes for timeliness, and using real-time complaint resolution tools to improve customer satisfaction and loyalty.

Given the growing influence of digital trends, platforms like Tiktok play a crucial role in shaping purchasing decisions. Engaging content that highlights Sea Makeup's commitment to service quality, such as testimonials, behind-the-scenes customer service, and user-generated content, can amplify its reach and impact. Leverage influencers and interactive campaigns on Tiktok and further strengthen brand trust and attract a wider audience.

Ease of Transaction towards Purchase Decision

The results of the analysis in the *path coefficient table* show that the influence of *ease of transaction* on purchase decisions has a *P Value* of 0.000 and an *original sample (O)* of 0.648. These results show that the effect of *ease of transaction* on purchase decisions is significant with a significance level of 0.05, with a positive influence direction. This means that the more optimal *the ease of transactions*, the better the purchase decision for potential customers. This supports H3 which means the theory underlying the relationship between *ease of transactions* and purchase decisions proves relevant and accepted.

Other research that supports the results of this study conducted by (Fauzan & Sujana, 2022; Munda et al., 2022; Rayhan & Aryza, 2023; Suryawan et al., 2023; Suyar et al., 2023) which shows that *Ease of Transactions* have a positive and significant effect on purchase decisions. This result is in line with the word of mount (WOM) theory which states that consumer experience, including a smooth transaction process, affects perceptions and recommendations so as to encourage purchase behavior. The use of easily accessible systems, such as websites that operate efficiently anywhere and anytime, enhances the transactional experience and strengthens positive WOM, which contributes to stronger consumer trust and engagement.

From a practical standpoint, Sea Makeup can leverage these insights to optimize its marketing strategy. For example, by investing in an easy-to-use digital platform and integrating secure, fast and mobile-optimized payment gateways, the brand can further simplify the buying process. In addition, creating interactive tutorials or testimonials on these platforms can amplify the effect of WOM, encouraging new and returning customers.

In the context of digital trends, the emergence of social media platforms such as TikTok plays an important role in shaping purchasing decisions. Platforms like TikTok not only facilitate rapid product discovery but also allow brands to demonstrate their commitment to ease and accessibility through engaging content. By leveraging short-form videos that show a smooth transaction process or display a satisfying customer experience, Sea Makeup can

effectively adapt to contemporary consumer behavior trends and increase its market reach.

CONCLUSIONS

(1) Social media marketing has a positive and significant effect on purchase decisions, social media marketing plays an important role in influencing purchase decisions. This shows that platforms like Instagram, Facebook, and Tiktok can be a key driver to attract interest and convince potential customers to buy. Sea Makeup should focus on creating engaging and authentic content that resonates with their audience on social media platforms. Collaboration with influencers or interactive campaigns can also increase visibility and trust (2) Service quality has a positive and significant effect on purchase decisions. Customers are more likely to make a purchase when they consider the services offered to be of high quality, which includes timely responses, personalized experiences, and customer support. Ensure customer service is responsive and proactive, offering seamless interactions both online and offline. This can include staff training, optimizing response times, and personalizing customer communications (3) Ease of transactions has a positive and significant effect on purchase decisions, suggesting that simplifying the purchasing process can drive conversions and reduce friction in the buying process. Simplify the checkout experience by offering multiple payment options, ensuring a mobile-friendly platform, and providing clear instructions for completing a purchase. Additionally, implementing an easy return policy can increase customer confidence.

Theoretical Implications

The results of this study are expected to contribute to the academic literature by enriching the understanding of consumer behavior in the digital marketing landscape, especially in the context of social media, service quality, and ease of transactions. This research is in line with word of mouth (WOM) theory because it examines how recommendations, experiences, and communication between users on social media affect consumer purchase decisions. By demonstrating the importance of social media marketing as a form of digital word of mount (WOM) theory, this study provides insights into consumer interactions to fellow consumers through platforms such as Instagram, Tiktok, and Whatsapp shaping purchasing perceptions and behaviors.

This study can be a reference to examine the relationship between social media marketing variables, service quality, and ease of transaction with purchase decisions as dependent variables, especially in the Sea makeup consumer base. By applying these theories and frameworks, the research offers a more comprehensive model to understand how digital marketing strategies, perception of service quality and ease of online transactions influence consumer purchasing decisions in the beauty industry.

Managerial Implications

This research provides guidance for companies to strengthen their understanding of *social media marketing*, demonstrating the importance for companies to optimize the use of social media platforms in their marketing strategies. By understanding consumer behavior and evolving trends on social media, marketing managers can design campaigns that are more relevant, personalized, and interactive, increasing customer engagement and loyalty. In

addition, the use of analytical data from social media can provide valuable insights in making more targeted decisions. Therefore, companies need to continue to innovate and adapt their approach to the changing dynamics of social media in order to remain competitive in the market.

Policy Implications

From the results of this research, it can help Sea Makeup users to get original products through the official Sea Makeup website which is introduced through social media, including the need for clearer regulations regarding the protection of users' personal data, transparency in paid advertising, and supervision of content disseminated by brands. This policy is important to ensure that marketing practices through social media are not only effective, but also ethical and do not harm consumers. In addition, it is important to increase digital literacy among the public so that they are more critical of the information they receive and consume. The government also needs to facilitate further research to understand the long-term impact of *social media marketing* on consumer and market behavior.

Limitations

The limitations of this study are all the research variables, namely *social media marketing variables*, *service quality*, *ease of transactions* as independent variables, *purchase decisions* as dependent variables, so that the data obtained is the respondent's perception. Respondents were obtained through WhatsApp and Instagram so that the filling out of the questionnaire obtained was not guided in filling it out. Multiple respondents having the same understanding of the questions asked can lead to irrelevant or inappropriate answers.

Suggestion

The next suggestion for researchers is that it is necessary to conduct a preliminary research because there are still limited research that examines the concept of *ease of transactions* can be focused on a more in-depth analysis of factors that affect security and efficiency in transactions, both offline and online transactions. Researchers can then examine how new technologies, such as QR Code-based payments, E-Wallets. As well as increasing the speed and security of transactions.

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