

The Effect of Word of Mouth (WOM) and Marketing Strategy in Mediating Consumer Loyalty to UMKM Product Purchasing Decisions

Resty Agustin¹, Budi Eko Soetjipto², Ludi Wishnu Wardana³

¹Student Faculty of Economics and Business, State University of Malang

^{2,3}Lecture Faculty of Economics and Business, State University of Malang

*Correspondence: resty.agustin.2404138@students.um.ac.id

Abstract

This research systematically explores the roles of Word of Mouth (WOM) and marketing strategies in mediating consumer loyalty and its impact on purchasing decisions for Micro, Small, and Medium Enterprises (MSMEs) products. Applying a Systematic Literature Review (SLR) method, this study synthesizes scholarly articles sourced from major academic databases such as Scopus, ScienceDirect, Google Scholar, and ProQuest, covering publications from the past decade. The selection of literature followed rigorous procedures including identification, screening, and eligibility assessments, with strict inclusion criteria to ensure the relevance and quality of the reviewed studies. The analysis reveals that WOM significantly influences consumer perception and trust, while well-implemented marketing strategies help establish long-term consumer engagement. These two factors contribute positively to consumer loyalty, which in turn plays a pivotal role in shaping purchasing behavior toward MSME products. Additionally, consumer loyalty is identified as a key mediating variable that reinforces the relationship between WOM, marketing strategies, and purchase decisions. The findings offer valuable insights for both academic and practical perspectives, particularly in designing relationship-oriented marketing approaches to strengthen MSME competitiveness.

Keywords: Systematic Literature Review, Word of Mouth, marketing strategy, consumer loyalty, purchasing behavior, MSMEs.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) serve as a vital component of national economic development, particularly in emerging economies like Indonesia. These enterprises contribute substantially to the Gross Domestic Product (GDP) and play a pivotal role in job creation and equitable economic growth. Based on statistics from the Ministry of Cooperatives and SMEs, MSMEs are responsible for over 60% of Indonesia's GDP and employ more than 97% of the country's workforce. Despite their prominent contribution, MSMEs continue to encounter significant obstacles in sustaining and boosting their competitiveness within a dynamic and increasingly saturated market. A major hurdle lies in their ability to both attract new customers and maintain existing ones in a business environment marked by constant change. The ability of MSMEs to drive consumer purchasing decisions today hinges not solely on product or service quality, but also on the effectiveness of their marketing approaches and the manner in which product information circulates among consumers. One particularly impactful element influencing buying behavior is Word of Mouth (WOM), or the informal communication between consumers regarding their product or service experiences. Unlike conventional advertising, WOM is generally perceived as more credible, as it originates from trusted individuals such as friends, relatives, or coworkers. Numerous studies have confirmed the significant role WOM plays in influencing consumer purchase decisions.

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in supporting national economic growth, especially in developing countries like Indonesia. MSMEs make a significant contribution to the Gross Domestic Product (GDP) and offer broad employment opportunities. Nevertheless, challenges in maintaining business continuity and enhancing competitiveness remain major obstacles. In an increasingly competitive market and amid dynamic shifts in consumer behavior, MSMEs are required to adopt flexible and well-targeted

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marketing strategies. One approach that has proven effective in influencing consumer purchasing decisions is Word of Mouth (WOM), which refers to informal communication between consumers based on their personal experiences with a product or service. WOM is considered more trustworthy than traditional advertising, as it is delivered by individuals perceived as credible and close, such as family members or friends. In addition, the application of appropriate marketing strategies also plays a crucial role in building long-term relationships between businesses and consumers. Both of these aspects have been shown to foster consumer loyalty, which in turn positively impacts the sales of MSME products.

Despite its significance, research that integrates WOM, marketing strategy, consumer loyalty, and purchasing decisions in the context of MSMEs remains limited. In particular, studies that position consumer loyalty as a mediating variable are still rarely emphasized. This indicates a research gap that needs to be addressed. Therefore, this study holds substantial urgency in exploring how WOM and marketing strategies influence purchasing decisions, and the role of consumer loyalty in mediating this relationship. The findings of this research are expected to enrich marketing science theoretically and provide strategic recommendations for MSME actors in formulating more effective and sustainable marketing approaches.

LITERATURE REVIEW

1. Theory

The Theory of Planned Behavior (TPB)

Introduced by Icek Ajzen in 1991, is a behavioral theory that explains how an individual's intention to perform a specific action is influenced by three key factors: attitude toward the behavior, subjective norms, and perceived behavioral control. TPB expands on the earlier Theory of Reasoned Action (TRA) by incorporating perceived behavioral control, which refers to an individual's perception of their ability to carry out the behavior in question. In the context of this study—purchasing decisions of MSME (Micro, Small, and Medium Enterprises) products—TPB suggests that behavioral intention is shaped by the following components:

a. Attitude toward the behavior

This refers to the degree to which a person evaluates a particular behavior favorably or unfavorably. Within this research, a well-executed marketing strategy can foster a positive consumer attitude toward MSME products, thereby enhancing their intention to make a purchase.

b. Subjective norms

These represent the perceived social pressure to engage or not engage in a behavior. Word of Mouth (WOM) plays a vital role in this regard, as recommendations from trusted individuals—such as family, friends, or colleagues—can significantly influence consumers' decisions to purchase MSME products.

c. Perceived behavioral control

This involves an individual's belief about how easy or difficult it is to perform a certain behavior. Effective marketing strategies can improve this perception by providing clear product information, increasing accessibility, or offering promotional incentives—thus facilitating the purchasing process.

1. Effect of Word of Mouth (WOM)

Chevalier and Mayzlin (2006) conducted a study focusing on the impact of online Word of Mouth (WOM), particularly through customer reviews on e-commerce platforms, on product sales. This study is considered one of the early empirical works demonstrating that online reviews can significantly influence consumer purchasing decisions. Their research compared book review data from two leading e-commerce platforms, Amazon and Barnes & Noble, to analyze how differences in the content and volume of reviews affect sales rankings. The results showed that positive customer

reviews can significantly increase sales figures, while negative reviews tend to reduce purchase interest. One of the interesting findings of this study is that not only the rating matters, but also the length and depth of the review content have an effect on consumers' perception of product quality. In addition, they emphasized that online WOM has a broader reach and a stronger influence compared to traditional WOM, as it is more accessible and perceived as more trustworthy by consumers. This study serves as an important foundation in digital marketing, indicating that digital WOM is a strategic tool in shaping consumer behavior and enhancing sales performance—particularly in the context of internet-based businesses and MSMEs that sell products online.

2. Marketing strategy

According to Philip Kotler and Kevin Lane Keller (2016), a marketing strategy refers to a systematic and logical approach that businesses employ to create customer value and foster long-term, mutually beneficial relationships. Rather than focusing solely on short-term sales, this strategy emphasizes delivering meaningful customer experiences that promote loyalty and support business sustainability. In application, marketing strategy consists of three core elements: market segmentation, targeting, and positioning (STP). Market segmentation involves dividing consumers into distinct groups based on characteristics such as needs, behaviors, demographics, or psychographics. After identifying the segments, companies then select the most promising ones to target. The next step is positioning, which aims to shape a unique and favorable perception of the product in the minds of consumers, distinguishing it from competitors. Furthermore, marketing strategy integrates the marketing mix, commonly referred to as the 4Ps: Product, Price, Place, and Promotion. These components are carefully designed to satisfy the target market, deliver customer value, and establish a competitive advantage. This comprehensive approach is particularly relevant for MSMEs, enabling them to formulate effective strategies for attracting, engaging, and retaining customers in an increasingly competitive environment.

3. Consumer Loyalty

According to Kotler and Keller (2016), consumer loyalty is a form of long-term commitment reflected in a customer's positive attitude toward a brand or company. This loyalty is demonstrated not only through repeated purchases but also through the willingness of customers to recommend the product or service to others. In other words, loyal consumers are not only satisfied but also emotionally attached and strongly trust the brand. Consumer loyalty typically grows from a high level of satisfaction with various aspects, such as reliable product quality, satisfying service, and an overall positive experience when interacting with the brand. When customers feel that their needs and expectations are consistently met, a deeper sense of trust and emotional connection with the brand is formed. More than just a transactional relationship, loyalty fosters an emotional and long-lasting bond. In a highly competitive business environment, consumer loyalty is a valuable asset, as it helps reduce marketing costs, increases customer retention, and strengthens a brand's position in the market. Therefore, for Micro, Small, and Medium Enterprises (MSMEs), building consumer loyalty is a crucial strategy to achieve long-term growth and business sustainability.

4. Product Purchasing Decisions

Based on the explanation by Philip Kotler and Gary Armstrong (2018), the process of making a purchasing decision involves a series of interconnected and thoughtful steps that consumers undertake to satisfy their needs or desires through

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buying a product or service. This process unfolds gradually, beginning with problem recognition, when consumers realize a gap between their current situation and what they need or want. Next, consumers engage in an information search, which includes collecting relevant data from personal experiences, opinions from others, and external sources such as online platforms, advertisements, or other media. After gathering enough information, consumers move to the evaluation of alternatives, where they assess various options based on key features like price, quality, and utility. Once a suitable option is identified, they proceed to the purchase decision—selecting the product or service that best aligns with their expectations. However, the journey doesn't stop there. In the post-purchase stage, consumers evaluate their satisfaction with the product, which plays a vital role in determining whether they will repurchase or recommend it to others. In essence, purchasing decisions are more than a simple transaction—they involve psychological and behavioral elements that shape loyalty, satisfaction, and the overall relationship between the consumer and the brand.

5. Relationship Between Variables

a) WOM influences consumer loyalty.

This study finds that adopting environmentally friendly (green) practices has a significantly positive influence on customer loyalty, word-of-mouth (WOM), and customers' willingness to pay a premium. Consumer loyalty serves as a key factor that reinforces the connection between green practices and WOM. Customers who feel genuinely cared for tend to remain loyal, recommend the brand to others, and are often willing to pay more for products that offer better value or sustainability. Moreover, integrating sustainability into a company's core business strategy can be a powerful driver in strengthening customer loyalty and promoting positive consumer behavior. Therefore, it is recommended that supermarkets and other retail businesses implement green practices as a long-term strategy to enhance competitiveness and support the sustainability of their operations.

b) Marketing strategy influences consumer loyalty.

This research emphasizes the critical role of psychological loyalty in shaping overall consumer loyalty, noting that positive experiences and feedback can enhance it, whereas negative responses may weaken it. Moreover, consumer satisfaction is influenced by behavioral factors tied to individual traits and actions, which also relate closely to a company's profitability. To ensure greater precision in the analysis, the study applies a time-bound, focused research approach that minimizes interpretation bias and strengthens the reliability of the results. Consequently, gaining deeper insights into consumer behavior enables businesses to craft more targeted and effective strategies to boost both customer satisfaction and long-term loyalty.

c) Consumer loyalty influences purchasing decisions.

In conclusion, this study explores how consumers with strong awareness and interest in product information can progressively influence several elements of their purchasing decisions, including pricing, promotional offers, and brand image. Additionally, the hesitation shown by some consumers in adopting new technologies—such as blockchain or QR codes—suggests that they are actually receptive to innovations that enhance the buying experience. Specifically in the wine industry, consumers who actively seek detailed product information are more inclined to use QR codes as a means to access more reliable and comprehensive product data. Therefore, recognizing consumer behavior that values both information and novelty enables businesses to craft more innovative and targeted marketing

strategies. These strategies can boost product sales while simultaneously strengthening consumer loyalty.

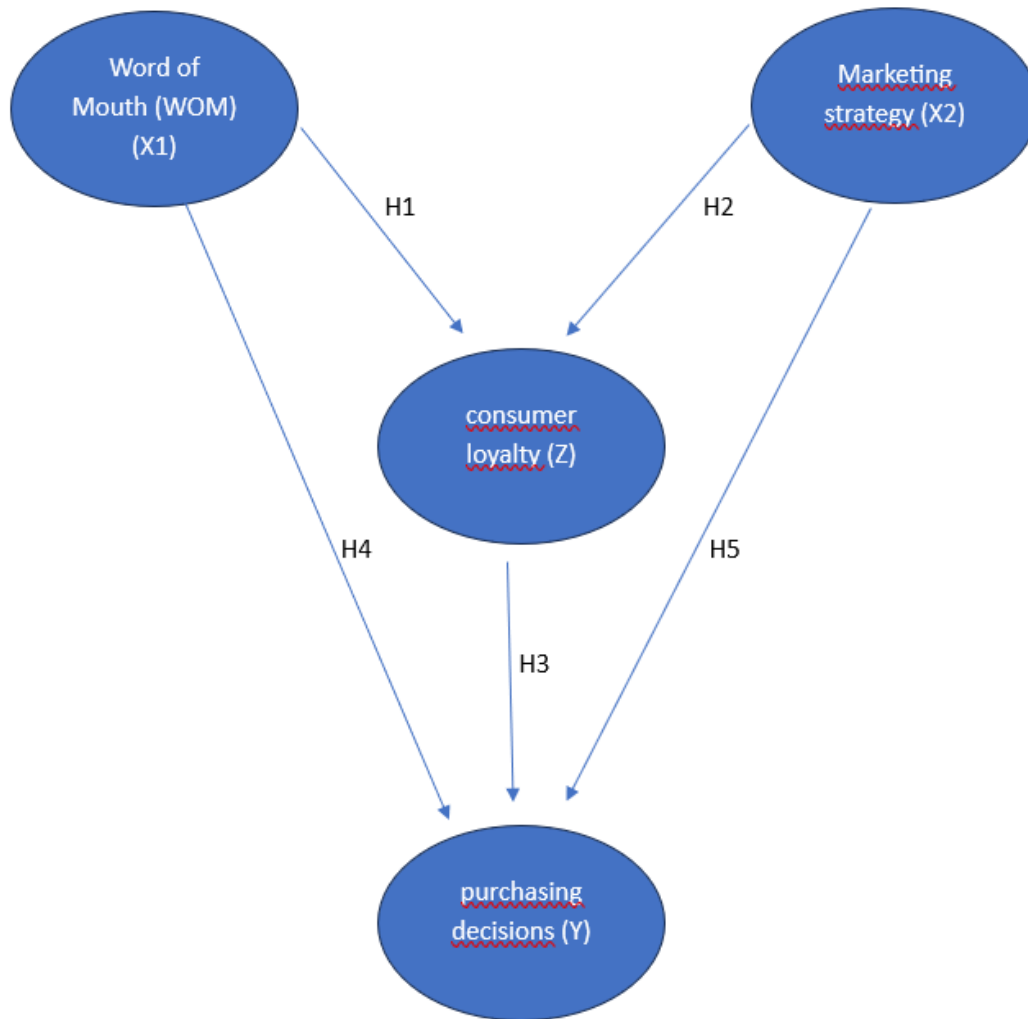
- d) Word of Mouth (WOM) influences purchasing decisions through consumer loyalty.

The findings of this study indicate that implementing green business practices, especially within the retail and supermarket sectors, positively contributes to customer loyalty, word-of-mouth (WOM), and consumers' willingness to pay a premium. Consumers tend to support and remain loyal to businesses that demonstrate environmental responsibility. These eco-friendly practices not only improve customer satisfaction and enhance a company's reputation but also strengthen customer relationships and encourage healthy market competition. Moreover, the study emphasizes that consumer loyalty, positive word-of-mouth, and willingness to pay act as mediating variables that reinforce the link between green practices and customer loyalty. Therefore, for businesses aiming to boost competitiveness and ensure long-term sustainability, it is crucial to integrate environmentally conscious strategies into both their operations and marketing efforts.

- e) Marketing strategy influences purchasing decisions through customer loyalty.

This study reveals that several elements—such as product characteristics, customer trust, loyalty, religion, lifestyle, and subjective norms—play crucial roles in shaping consumer behavior and influencing purchasing decisions, especially within the food industry. Moreover, a high level of customer satisfaction significantly enhances the likelihood of repeat purchases. For Muslim consumers, religious values are particularly influential, as they strongly prefer halal-certified products. Social influences and lifestyle choices also matter, with consumers often guided by the opinions and behaviors of friends and family before making a purchase decision. Purchase intention acts as the main mediating factor that connects various external influences with actual consumer buying behavior. In other words, consumers' intention to buy serves as a bridge between these psychological, social, and personal factors and their ultimate decision to make a purchase. Therefore, in order to strengthen customer loyalty and increase sales, businesses should design strategic approaches that emphasize building trust, fostering loyalty, and enhancing access to product information. These efforts can better align with consumer expectations and drive more consistent and meaningful engagement with the brand.

6. Conceptual Framework



Explanation :

H1: Word of Mouth (WOM) has an effect on consumer loyalty.

H2: Marketing strategy has an effect on consumer loyalty.

H3: Consumer loyalty has an effect on purchasing decisions.

H4: Word of Mouth (WOM) influences purchasing decisions through consumer loyalty.

H5: Marketing strategy influences purchasing decisions through consumer loyalty.

METHOD

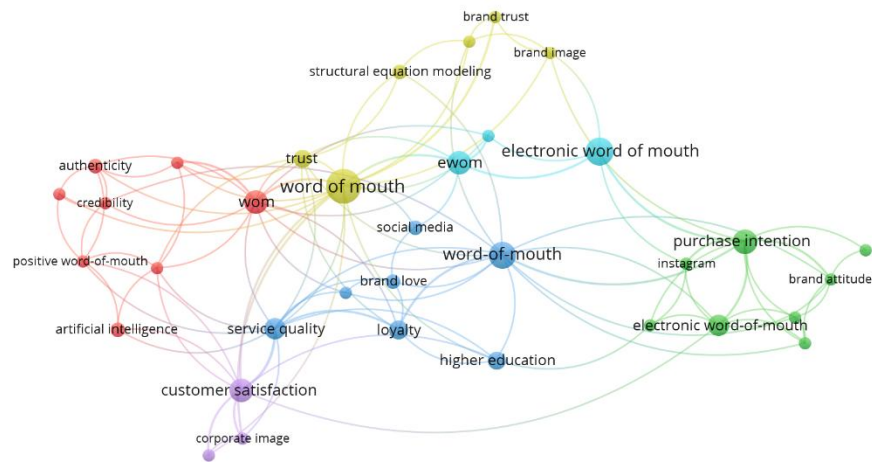
The Systematic Literature Review (SLR) method is an academic approach used to thoroughly, methodically, and objectively review and analyze various research findings. The purpose of this study is to identify, evaluate, and interpret all relevant studies related to a particular topic or research question. In contrast to subjective and subjective research, SLR is conducted using systematic, transparan, and potentially applicable methods by other researchers.

RESULT AND DISCUSSION

Bibliometric Analys

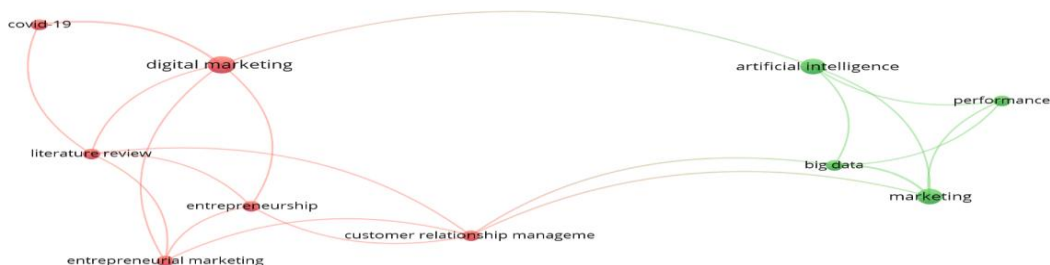
This study performed a bibliometric analysis utilizing VosViewer software. The author used the following keywords “The Effect of Word of Mouth (WOM) and Marketing Strategy in Mediating Consumer Loyalty to UMKM Product Purchasing Decisions”

a. Word of Mouth (WOM)



Furthermore, purchase intention emerges as the final outcome of the interaction of these various factors. When customers are satisfied and trust a brand, they tend to be loyal and spread positive experiences through WOM or e-WOM, which ultimately encourages other consumers to make a purchase. Therefore, effective marketing strategies should not only focus on product promotion but also on enhancing trust, service quality, customer satisfaction, and the utilization of social media. The integration between digital strategies and emotional connections with customers will be the main key in increasing competitiveness and driving consumer purchasing decisions in the current digital era.

b. Marketing Strategy

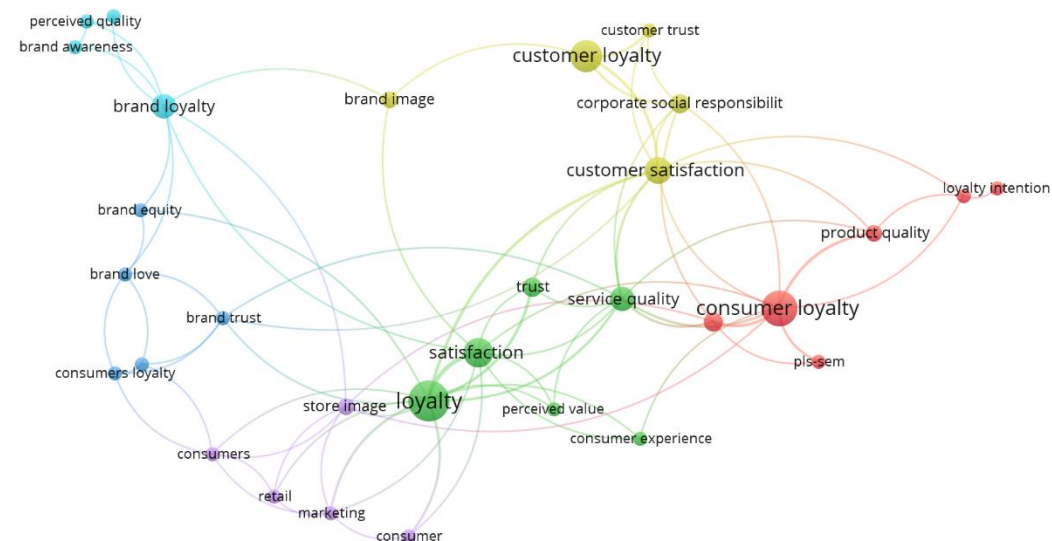


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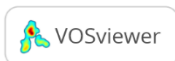
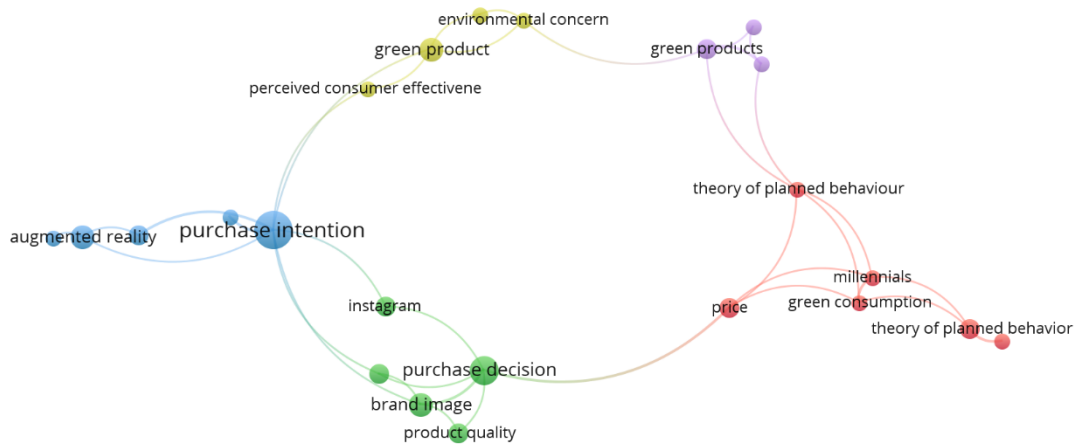
The VOSviewer bibliometric analysis shows that research heavily concentrates on "digital marketing" and "marketing" as core ideas. The visual network indicates a strong link between "digital marketing," "customer relationship management," and "entrepreneurship," emphasizing how crucial it is to integrate customer relations and entrepreneurial thinking in digital marketing. Moreover, the close ties between "marketing," "big data," and "artificial intelligence" confirm technology's vital role in modern marketing research and practice. Notably, "covid-19" appearing with "digital marketing" suggests studies addressing the pandemic's influence on digital strategies. The connection of "literature review" to "digital marketing" and "entrepreneurship" points to efforts to consolidate knowledge in these overlapping areas. Finally, the link between "marketing" and "performance" indicates a focus on measuring marketing success. In essence, the visualization illustrates evolving research trends that blend classic marketing with digital advancements, customer focus, entrepreneurial drive, data analytics, AI, and reactions to global events like the pandemic

c. Consumer Loyalty



The VOSviewer bibliometric analysis reveals that studies mainly concentrate on customer and brand loyalty, considering satisfaction and trust as vital pre-conditions. The visual network confirms the often-studied strong links between satisfaction, trust, and loyalty, supporting marketing theories that see the first two as major factors in creating loyal customers. Additionally, brand elements like image, quality perception, and awareness significantly influence loyalty development. What consumers experience and the value they perceive also importantly contribute to loyalty. Notably, the inclusion of "corporate social responsibility" with customer loyalty suggests research explores the connection between ethical business conduct and customer faithfulness. Ultimately, customer loyalty is viewed as a potential catalyst for increased "purchase intention." In summary, the network map depicts a research area centered on understanding loyalty and its influencing factors in marketing.

d. Product Purchasing Decisions



The VOSviewer bibliometric analysis reveals that research predominantly centers on understanding what drives consumers to buy, with a strong focus on how digital tools like augmented reality and Instagram play a role. There's also significant attention paid to green consumption, investigating how environmental worries and consumers' sense of impact affect their choices. The buying habits of millennials, especially regarding eco-friendly products and price sensitivity, are a key area of study. Moreover, the theory of planned behavior is used to explain purchase intention in various contexts, including adopting green products. However, conventional marketing elements such as brand image and product quality are still recognized as important in shaping what consumers intend to buy. In essence, the visualization shows a lively research field that combines modern tech and sustainability with traditional marketing ideas to grasp what makes consumers decide to purchase.

CONCLUSION

The VOSviewer bibliometric analysis provides crucial findings about how Word of Mouth (WOM) and marketing strategy act as key links between consumer loyalty and the decision to buy products from UMKM (micro, small, and medium-sized enterprises). The large size and central location of the terms "consumer loyalty" and "purchase intention" in the visualization emphasize their importance as central themes in this area of study. This implies that much research aims to understand what makes consumers loyal to and ultimately purchase UMKM products. Additionally, the strong connections between "WOM," "marketing strategy," and "consumer loyalty" clearly show that these factors are widely seen as intermediaries. The frequent appearance of these terms together indicates that researchers consistently examine how good marketing methods and positive customer recommendations help build stronger relationships between consumers and UMKM brands, which eventually affects their buying actions.

Moreover, the close presence of concepts like "customer satisfaction," "trust," and "brand image" alongside "consumer loyalty" suggests that these are considered vital factors in developing and keeping loyalty towards UMKM products. Consumers who are satisfied, trust the brand, and have a good impression of it are more likely to be loyal, which then leads to purchasing. The somewhat smaller but still important presence of terms like "social media marketing" and "digital marketing" points to a growing

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awareness of how online platforms influence WOM and the implementation of marketing strategies for UMKM. This suggests increasing research into how the digital world impacts consumer loyalty and purchasing decisions specifically for smaller businesses. To summarize, the VOSviewer map underscores the key role of consumer loyalty in driving purchases of UMKM products. It further emphasizes WOM and marketing strategy as essential intermediary factors, shaped by elements like satisfaction, trust, and brand image, with an increasing understanding of the impact of online marketing channels. Future studies could explore in more detail the specific ways and contextual differences in these relationships within the unique operating conditions of UMKM.

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