

Affiliate marketing, marketers' creative innovation, and SME competitiveness: Mediating customer mix – SME context in tourist areas

Eka Pranajaya

pranajaya@staimas.ac.id

STAI Al-Mas'udiah Sukabumi

Deri Firmansyah

STIE PASIM Sukabumi

Rahma Wahdiniwaty

Universitas Komputer Indonesia

Dadang Saepuloh

Universitas Islam Syekh-Yusuf

Research Article

Keywords: Affiliate Marketing; Marketer Creative Innovation, Customer Mix, SME Competitiveness, Tourism Areas

Posted Date: October 22nd, 2026

DOI: <https://doi.org/10.21203/rs.3.rs-10906158/v1>

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Additional Declarations: No competing interests reported.

Abstract

Affiliate marketing trends and their contribution to sustainable business competitiveness from the perspective of business organizations and affiliates as independent marketers is an interesting study in the current literature, but it still ignores marketers' creative innovation and customer mix. Therefore, this study aims to explore the relationship between affiliate marketing, marketers' creative innovation, and business competitiveness through the mediation of customer mix in the culinary and fashion SME sectors in tourist destinations in the Indonesian context. Quantitative research using a survey was developed to build a predictive relationship model. The survey successfully collected 128 selected respondents. Statistical analysis was applied using Partial Least Squares-Structural Equation Modeling 4 (PLS-SEM4). The research findings indicate that affiliate marketing and marketers' creative innovation have a significant direct effect on competitiveness. Affiliate marketing and marketers' creative innovation have a positive and significant effect on customer mix. Customer mix has a positive and significant effect on competitiveness. The results also confirm that customer mix has a positive partial mediation effect on the relationship between affiliate marketing and competitiveness. Customer mix also has a positive partial mediation effect on the relationship between marketers' creative innovation and competitiveness in this sector. These findings provide valuable evidence reflecting the current empirical trend that almost all customer mix parameters act as important facilitators that bridge the creation of effective affiliate marketing trends and creative innovations from e-commerce platform-based marketers that are able to influence the competitiveness of SMEs in tourist areas.

Introduction

Businesses in the era of digital disruption continue to evolve and are increasingly challenged by massive technological advances. As a result, business flexibility is increasingly under transformational pressure, highlighting the importance of adopting digital technologies in their operations for business survival and growth. Furthermore, the dynamic marketing landscape is reducing barriers to market entry and increasing competition to attract increasingly savvy and educated customers (Pitri et al., 2025). Maintaining a superior and high-performing business requires dynamic capabilities and innovation capabilities, as outlined in the resource-based view (RBV) (Heenkenda et al., 2022), and this also applies to more creative and innovative marketing resources and personnel (Hartika et al., 2023). Due to the adaptive and innovative business culture, human resource (HR) practices in the development of marketing strategies by marketers can be a more dynamic business life potion (Firmansyah et al., 2024) that allows products to be offered above the preferences of customer personnel that meet their expectations (Wahdiniwaty et al., 2023), so that businesses avoid the trap of fragility and destruction (Wahdiniwaty, Syafei, Firmansyah, Masduki, et al., 2025), but instead can be a fundamental force for creating competitive advantages in sustainable business practices (Wahdiniwaty, Soegoto, et al., 2025).

From a marketing perspective, marketing communications foster customer relationships. Marketing strategy is the vanguard that bridges business objectives and customer needs by offering products that are valuable to customers (Indriani & Firmansyah, 2020), and this is widely recognized as applicable to

both large-scale businesses and small and medium enterprises (SMEs). An effective marketing strategy can even be a driving force that strengthens customer value creation and the competitiveness of SMEs (Falát & Holubčík, 2017). Interestingly, the massive emergence of digital platforms driven by technological advances in the 21st century has further facilitated the implementation of online marketing strategies within the digital ecosystem to promote products, increase sales, and strengthen business competitiveness (Firmansyah, 2024). As suggested by Patrick & Hee (2021) SMEs in this era need to consider and enter the e-commerce market to communicate their products online by involving affiliates through affiliate marketing programs on social media channels.

Responding to this trend, SMEs are adapting to reach global markets and connect with millions of audiences. Digital marketing practices have become an alternative and crucial tool in efforts to increase customer engagement (Afolabi et al., 2024; Wahdiniwaty et al., 2022). Even adopting a commission-based affiliate marketing model that relies on the role of competent and trusted independent marketers allows for more effective marketing practices at a relatively low cost (Firmansyah et al., 2026). Marketing models involving third parties through affiliate marketing based on e-commerce platforms are increasingly trending due to their positive benefits in increasing customer participation and engagement (Mangiò & Di Domenico, 2022), influencing customer behavior and purchasing intentions (Jyotsna et al., 2024; Kertiriasih, 2023). For example, affiliates act as bloggers or YouTubers and TikTokers who actively promote the brand owner's goods or services, seeking to create mutually beneficial relationships between the parties involved (Xu et al., 2025). A successful framework in this online marketing model allows for the formation of digital customer community relationships and a wider market share through social media channels, the growth of trust and a good brand image to influence sales and business competitiveness among SMEs as actors whose products are marketed by affiliates.

Affiliate marketing trends related to the competitiveness of SMEs in the era of digital disruption are increasingly receiving attention among businesses, marketing managers, practitioners, and academics, and have even become an interesting issue explored and developed in many previous modern marketing studies. For example, Patrick & Hee (2021) identified the determinants of the driving factors of the intention to use affiliate marketing and business sustainability in SMEs by considering the importance of development culture; Hammoud et al., (2026) analyzed the impact of social media influencer-based affiliate marketing on the sustainability of the tourism industry; Jyotsna et al., (2024) analyzed the impact of affiliate marketing on customer behavior; Abdelhady et al., (2020) explored its relationship with customer loyalty; and Sharafi et al., (2024) identified the success factors of affiliate marketing. Firmansyah et al., (2026) documented their qualitative study related to the brilliant trend of affiliate marketing in the era of artificial intelligence based on human resources and marketer competencies as a path to business competitiveness, increasing customer participation and engagement, customer behavior and purchasing intentions towards commission-based affiliate income, expanding part-time job opportunities and active economic actors, strengthening people's purchasing power and its positive contribution to increasing gross domestic product (GDP).

Other similar studies that enrich the literature on affiliate marketing and SME competitiveness include those exploring the contribution of the digital economy and e-marketing as drivers of growth, innovation, and competitiveness for SMEs (Popescu et al., 2020); the effectiveness of user-generated and company-generated content as a response for SMEs in strengthening competitiveness (Afolabi et al., 2024); the influence of affiliate marketing on sustainability in SMEs based on technological advancements and government support for the development of e-commerce benefits (Tanuwijaya & Princes, 2025); an exploration of the role of websites and social media platforms in online marketing practices and their impact on improving competitiveness and business performance (Lányi et al., 2021); TikTok-based social media affiliate marketing as a driver of digital transformation and competitiveness for SMEs (Santoso, 2025); and affiliate marketing as a driver of increasing SME competitiveness in the digital economy era (Andrianata et al., 2025). Interestingly, existing valuable works largely examine the trend of affiliate marketing and its contribution to sustainable business competitiveness from the perspective of business organizations and affiliates as independent marketers, but still neglect their creative innovation. Furthermore, the customer perspective with all its characteristics remains neglected. Therefore, it is undeniable that investigating creative innovation as a strategic competency of affiliates, and the customer profile reflected in the customer mix, is crucial for improving affiliate marketing effectiveness.

To fill the existing gap, this study proposes a framework for a business competitiveness model based on affiliate marketing and customer mix. Critically, the creative aspects of affiliate innovation and sensitively, the customer mix aspects are considered for exploration, which also underlie the urgency of novelty and originality proposed in this paper. Because marketers' creative innovation is essential in efforts to discover, implement, and develop viral, innovative, and strategic marketing strategies (Lu et al., 2026; Hartika et al., 2023), and the customer mix is a crucial information source regarding customer characteristics and profiles that underpin the development of promotional strategies, content, and brand marketing through e-commerce platforms in online marketing practices, it has greater potential to reach target markets in clear and precise market segmentation, encouraging increased customer reviews, participation, and purchase intentions (e.g., Pitri et al., 2025; Suryana, 2023; and Jackson & Ahuja, 2016). The customer mix is an important facilitator that can strengthen the effectiveness of affiliate marketing to enhance business competitiveness among SMEs.

Therefore, this study aims to explore the predictive relationship model between affiliate marketing and competitiveness by examining the mediating effect of customer composition on SMEs in the culinary and fashion sectors in tourism areas in the Indonesian context. This research provides valuable insights into modern marketing management literature, offering a practical framework for business managers and marketers who have creative innovations on how customer mix can bridge the gap between affiliate marketing trends and business competitiveness to enable businesses to perform better and sustainably amidst increasingly dynamic and challenging online marketing competition, as well as increasingly educated and savvy customers in the digital era business landscape.

Literature review and hypothesis development

Literature review

Affiliate Marketing

Affiliate marketing programs in the era of digital disruption are increasingly becoming a trend for businesses, markets, and the global community. Affiliate marketing essentially describes the main framework of the role of affiliates who connect with product owners (primary sellers or advertisers) on online marketing platforms to increase customer engagement and sales (Wahdiniwaty et al., 2023). Online marketing platforms expand e-commerce platform-based marketing practices across various social media channels. To achieve profitable success for all parties involved, the affiliate marketing framework can be likened to a collaborative scheme in the Helix model (such as the triple helix, quadruple helix, quintuple helix, and their extensions) where efforts to achieve common goals require a cooperative mechanism based on interconnected contributions, involvement, and collaboration through the involvement of key components and actors, as described in research by Wahdiniwaty, Firmansyah, Dede, et al., (2022). Thus, the core actors involved in an affiliate marketing programs are "affiliates," businesses or merchants ("brands" or "retailers"), third-party e-commerce platforms, and "customers" or audiences as the target market.

According to Firmansyah et al., (2026) affiliate marketing is defined as a digital platform-based online marketing practice that involves partnerships in a scheme where independent marketers promote other companies' products without feeling ownership of those products in exchange for commissions based on the number of products successfully sold through their marketing accounts. Affiliate marketing is an online marketing partnership model based on a revenue-sharing marketing scheme in the form of sales commissions where an affiliate, such as a blogger, YouTuber, or TikToker, plays an active role in promoting a merchant's goods or services, thus enabling a mutually beneficial relationship between the parties involved (Xu et al., 2025). Perceived usefulness, social environment, observability, motivation and purchase intention (Patrick & Hee, 2021), audience engagement, number of reviews, sales and commission rates describe the practical parameters of affiliate marketing based on e-commerce platforms (e.g., Ghosal et al., 2020; Giron et al., 2025).

Marketers' Creative Innovation

Kim & Pierce (2013) have explained that creativity is the basis for emerging new solutions, leading to the development of various innovative ideas. Therefore, creativity and innovation carried out by individuals, communities, and businesses that demonstrate distinct and interesting aspects are none other than the application of creative innovative thinking. Creative innovation is the application of new and unique ideas that develop into well-managed knowledge and can be transformed into effective product production processes, service processes, new system applications, and the implementation of new procedures that can generate profits for the business (Popa et al., 2020).

Hartika et al., (2023) in their research provide an overview of creative innovation. They view creative innovation as the intelligence and thinking ability of organizational personnel to discover new things as appropriate methods, demonstrating innovation and usefulness by offering added value that aligns with changing needs over time. In the modern era, creative innovation in marketers supports a culture of adaptation that aligns with needs, thus becoming key to the success of business models, preventing extinction and fragility (Wahdiniwati & Firmansyah, 2026). A more dynamic business enables sustainable competitive advantage amidst the challenges of digital transformation and disruption (Marković et al., 2020; Hillson, 2023; Wahdiniwati, Syafei, Firmansyah, Azhari, et al., 2025). Empirical parameters reflecting the existence of creative innovation can be evaluated through divergent thinking, seeking novelty, and adequate connectivity.

Customer Mix

The 21st century digital landscape offers ever-evolving marketing techniques and challenges, including hybrid marketing communications with customer-centric services (Batat, 2024; Firmansyah et al., 2024). The increasingly discerning and selective purchasing behavior of today's generation of customers, as well as the effectiveness of online marketing communications within the e-commerce ecosystem, demonstrates the complex relationship between internal business objectives and the personal preferences of online customers, with all their volatile characteristics (Jyotsna et al., 2024; Wahdiniwati et al., 2023). However, a sufficient understanding of customer profiles and characteristics, as reflected in the customer mix, provides sufficient information to inform appropriate marketing activities in developing online marketing strategies and mapping the distribution of target markets on platforms by classifying them across various criteria and social class levels, with all their potential engagement and purchasing behaviors. According to Jackson & Ahuja (2016) the customer mix is a set of important customer elements that determine demand drivers, purchasing preferences, consumption behavior and patterns, as well as the relationship between customers with goods or services, and their experiences. Its main characteristics consist of people-audience, personality, perception, and participation (Pitri et al., 2025).

Business Competitiveness

From a current perspective, the level of company competitiveness is increasingly considered important, especially for SMEs, because it not only results in better organizational performance but also other growth metrics (Firmansyah et al., 2024), such as the ability to build anti-fragility and maintain business continuity. Competitiveness is a crucial dimension in accurately assessing the use of organizational resources and capabilities, which, if utilized effectively and efficiently, enable companies to achieve various competitive advantages (Bastos et al., 2023). Porter et al., (2007); Porter & Magretta (2014) state that competitiveness is also a relative concept, relating to how competitive a company is compared to other industries. Firmansyah et al., (2024) define competitiveness as a business's ability to perform well. Business competitiveness can be seen from the level of productivity, market share and sales, technology

adoption, innovation capabilities, operational performance, and organizational growth (Firmansyah et al., 2024; Bastos et al., 2023; Le & Ikram, 2022).

Hypothesis development

Affiliate marketing and SME competitiveness

In the modern e-commerce platform-based marketing landscape, affiliate involvement as independent marketers in affiliate marketing programs with ethical and transparent conversion rates can bring positive benefits to participating SMEs. This is particularly true for brands and products marketed online through social media channels, allowing SMEs to incur relatively lower marketing costs, while potentially increasing market share, enhancing brand image, trust, and satisfaction, as well as increasing sales, supporting operational smoothness, and strengthening their business competitiveness.

Research by Andrianata et al., (2025) revealed evidence that affiliate marketing is an effective tool for expanding digital transformation practices and enhancing SME competitiveness in the digital economy era. Interestingly, innovative, differentiated, and unique digital platform-based marketing communications contribute to influencing SME competitiveness (Moreno-Gómez et al., 2023). Affiliate marketing programs that leverage the development of e-commerce platforms resulting from advances in digital technology significantly benefit the competitiveness and sustainability of SMEs (e.g., studies by Hammoud et al., 2026; Tanuwijaya & Princes, 2025; Lányi et al., 2021). Thus, the affiliate marketing trend brings direct benefits to improving business competitiveness among SMEs.

H1. Affiliate marketing has a direct positive effect on SME competitiveness.

Marketers Creative Innovation and SME Competitiveness

Creativity and innovation are the lifeblood of humanity and business operations, exploiting opportunities for survival and growth (Firmansyah et al., 2024). In business development, competitiveness can be influenced by the creative innovation of employees and management at various levels, as a mechanism for practical, critical, and adaptive thinking, enabling organizations to become more competitive (Ocasal et al., 2022). In response to the impact of digital technology advancements, one effective breakthrough is creativity and innovation, which together can be the key to success for SMEs and their marketers, increasing competitiveness and sustainably developing their businesses.

In short, creativity and innovation are crucial instruments for strengthening the competitiveness of SMEs currently undergoing transformation and digitalization, which require adaptive behavior and business model adjustments (Darwish et al., 2024). Studies by Otache (2024); Hien & Tam (2025); Taneo et al., (2022) found that creative innovation has a positive influence on competitiveness and sustainable business performance in SMEs. This condition indicates that divergent thinking, novelty seeking, and

connectivity, as strategic parameters of marketers' creative innovation, can drive increased competitiveness in SMEs.

H2. Marketers' creative innovation has a positive effect on SME competitiveness.

Affiliate Marketing and Customer Mix

Affiliate marketing challenges the complexity of marketing techniques, requiring a thorough understanding of the various characteristics of the customer mix to support successful online marketing targeting, address preferences and needs, influence purchasing behavior, inspire customers, and generate feedback from followers and potential buyers on social media platforms. The customer mix provides the basis for developing engaging, adaptive, and innovative online marketing strategies within affiliate marketing programs to reach target markets, while considering changing customer characteristics and behaviors in the online marketing landscape (Pitri et al., 2025). Online marketing practices based on e-commerce platforms, along with developed marketing strategies, are strategic components in product communication, value creation, customer engagement, and customer experience and satisfaction in the digital marketing landscape, by recognizing and reflecting customer mix trends (e.g., Bezhovski, 2025; Sulaj & Pfoertsch, 2024; Pitri et al., 2026; Wichmann et al., 2022; Pitri et al., 2025). Therefore, the effectiveness of affiliate marketing can positively influence the customer mix.

H3. Affiliate marketing has a positive effect on the customer mix.

Marketers' Creative Innovation and Customer Mix

With an increasingly dynamic business environment, survival has become a crucial issue for improving business performance, requiring adequate employee creative innovation to address this (Bamidele, 2019). In marketing practice, marketing creativity and innovation must be able to generate strategies that meet customers' primary needs (F. Wang et al., 2018). Therefore, creative innovation is increasingly important for understanding customer characteristics (Racela & Thoumrungroje, 2020).

Marketers' creative innovation, which is able to develop unique and differentiated marketing techniques from competitors, contributes to the creation of added value that meets the customer mix, for example by increasing attention and participation, engagement, and purchase intention (Al Khazraje et al., 2026). Research findings by Liao & Tsai (2019); and X. Wang (2021) confirm that creative marketing innovation can consistently increase customer demand. This reflects the marketer's ability to analyze customer behavior, generate ideas, and implement them as adaptive marketing strategies aligned with the customer mix. Therefore, creative innovations developed in marketing activities correlate with the customer mix.

H4. Marketers' creative innovations have a positive effect on the customer mix.

Customer Mix and SME Competitiveness

A clear understanding of the customer mix has the potential to provide information on the composition, characteristics and profiles of customers, which underpins the development of affiliate marketing strategies on the right platforms and allows them to interact with customers and generate purchase intent, thereby influencing sales and increasing the competitiveness of product owners as primary advertisers. Understanding the customer mix is crucial for marketers, even in their interactions and communications on social media platforms, as it can provide insight into customer behavior and their ongoing tendencies related to purchasing decisions (Pitri et al., 2025; Suryana, 2023; Jackson & Ahuja, 2016).

Regardless of the sensitivity of product selling prices, the customer mix provides strategic and dynamic information from the customer perspective to market products that offer real value to target customers (Pitri et al., 2025; Jackson & Ahuja, 2016), which can strengthen the connectivity and clarity of customer-centric marketing orientation, contributing to increased customer engagement and sales levels, leading to competitiveness and business performance among SMEs in the digital economy era (Sulaj & Pfoertsch, 2024; Firmansyah, Wahdiniwaty, et al., 2023). Customer mix components reflect readiness, interest, and purchase intentions that contribute to strengthening SME competitiveness.

H5. Customer mix has a positive effect on SME competitiveness.

The Mediating Role of Customer Mix

In the modern business landscape of the 21st century, where digital disruption has a significant impact on various aspects of life, including business practices and sustainability, the marketing landscape is increasingly challenged by technological advancements, with e-commerce-based marketplaces across various online media channels marking a new chapter in what is known as the digital transformation of business models. In this era, barriers to market entry are decreasing, but many businesses remain fragile and vulnerable. To respond to this realistically and adequately, businesses need dynamic capabilities, innovation and adaptation capabilities, the presence of e-commerce platforms and digital platforms based on social media channels, as well as the development of knowledge management integrated with Artificial Intelligence (AI) generated by rapid technological advances, managerial effectiveness and the development of online marketing strategies, the skills and intelligence of internal HR marketers and independent marketers (affiliates and influencers), product appeal, social environment, customer relationships and customer engagement to increase market share and sales to support the achievement of competitiveness and better and sustainable business performance (e.g., Firmansyah et al., 2024; Pitri et al., 2026; El Garem, 2026; Torki Harchegani & Toulabi, 2025; Wahdiniwaty, Soegoto, et al., 2025; Heenkenda et al., 2022; Afolabi et al., 2024).

Research findings Tanuwijaya & Princes (2025); Hammoud et al., (2026) showed that online marketing based on e-commerce platforms, which involve independent marketers in profitable partnerships, has been shown to have a positive impact on competitiveness and sustainable business performance. Andrianata et al., (2025) found that the effectiveness of affiliate marketing in digital business transformation practices has a positive influence on the competitiveness of SMEs. Strengthening this,

customer mix is increasingly important for marketers on e-commerce platforms to analyze and understand changes in customer preferences and behavior, fulfill customer value, and develop targeted promotions in marketing activities that trigger the growth of attraction, purchase intention, trust, and brand image, thereby increasing competitive advantage in a more global market (e.g., Pitri et al., 2025; Jackson & Ahuja, 2016; Giron et al., 2025; Luo et al., 2024; Sharabati et al., 2024). Thus, customer mix becomes a strategic instrument that is also an important facilitator that bridges the brilliant trend of affiliate marketing, and honest, authentic and ethical, and have a realistic conversion rate in influencing customer engagement, sales levels, and competitiveness in SMEs.

H6. Customer mix mediates the effect of affiliate marketing on SME competitiveness.

Interestingly, the effectiveness of online marketing performance in increasing the competitiveness of SMEs can be achieved with adequate creativity, innovation, and consistency from independent marketers (Firmansyah et al., 2026; Liao & Tsai, 2019), in developing marketing strategies that are able to understand customer profiles and meet the needs and various characteristics of customers (Bellout & Kourbali, 2023; X. Wang, 2021). Practically, the operation and development of affiliate creative innovation in communicating products online on various social media channels can be proven by their success in offering various unique and attractive promotional programs, meeting individual customer needs, influencing the growth of customer attention and participation on e-commerce platforms, and increasing engagement and purchasing interest that are converted into customer purchases, thus having a positive impact on increasing the competitiveness of SMEs. Therefore, the customer mix can facilitate affiliate creative innovation in influencing the competitiveness of SMEs.

H7. Customer mix mediates the effect of marketers' creative innovation on the competitiveness of SMEs.

Research Framework

Based on an adequate research framework, this research model is constructed by referring to established theoretical concepts and synthesizing the state of the art from relevant and cutting-edge literature in the field of modern marketing, particularly works addressing issues related to affiliate marketing trends and their relationship to business competitiveness and sustainability in the digital economy era, such as those by Firmansyah et al., (2026); Tanuwijaya & Princes (2025); Andrianata et al., (2025); Santoso (2025); Popescu et al., (2020); Afolabi et al., (2024); and Lányi et al., (2021). The relationship between online marketing practices in social media-based markets by affiliates, influencers, and endorsers and their relationship to the marketing mix, customer mix, and purchase intention, competitive advantage, and sustainable business performance, as evidenced by studies conducted by Pitri et al., (2025); Jackson & Ahuja (2016); Giron et al., (2025); Luo et al., (2024); and Sharabati et al., (2024). Regarding affiliate marketing programs that have positive implications for the competitiveness of SMEs, online marketers must possess creative innovation as a strategic competency capable of developing new and interesting marketing ideas that can influence the customer mix (Darwish et al., 2024; Hien & Tam, 2025; Al Khazraje et al., 2026; Liao & Tsai, 2019).

The customer mix with all its characteristics can reduce the empirical picture and at the same time facilitate the creation of effective affiliate marketing supported by creative innovation of marketers that can influence business competitiveness among SMEs in the business landscape in the era of digital disruption. By focusing on the customer mix within the e-commerce ecosystem, affiliate marketing becomes more strategic and targeted, resulting in promising conversion rates for SMEs as collaborators with affiliate product owners. Even marketing strategies developed by affiliates in e-commerce-based affiliate marketing programs on social media channels can be more effective, relevant, referential, and more focused on potential target customers, enabling them to build strong customer relationships, create superior customer value, enhance brand trust and image, influence customer attraction and engagement, and increase their purchase intentions. This, in turn, can impact brand sales and enhance the competitiveness of product owners as primary advertisers.

Referring to the theoretical construction and hypothesis development underlying this research modeling framework, the proposed hypotheses can be summarized in the research model visualized in Fig. 1.

Affiliate Marketing (AM)

Figure 1 Proposed Research Model Framework

Research method

Research design

Quantitative research using a survey method was adapted to empirically test the relationship between each latent variable constructed in a predictive model based on sophisticated and established theoretical constructs, relying on predictive power (Wahdiniwati, Soegoto, et al., 2025). The research design adopted an explanatory survey method (e.g., Agranoff & Kolpakov, 2019; Strydom, 2013; Firmansyah et al., 2024).

Sample size, sampling techniques, and data collection

The sample size for this study was validated at the final stage of questionnaire distribution, and data collection was deemed complete and adequate. A survey model was applied to the primary data collection process, successfully capturing complete responses from 128 respondents, who were selected using a purposive sampling technique. Respondents were selected based on criteria that met the research objectives. They were customers of SMEs in the fashion-based creative industry sector in the tourism region of West Java, Indonesia, with the proportion of sample participation ranging from 59.38% to 40.63% of all responses collected.

Anonymous affiliate accounts connected to these SME products served as an initial means of reaching the research sample through their networks. The culinary SMEs, as the research subjects, already had online store accounts and adopted online marketing practices based on e-commerce platforms, engaging in affiliate marketing programs through independent third-party marketers, and using influencer advertising on various social media platforms. Customers, as respondents in this study, often obtain

their initial information from affiliate marketing broadcasts. Respondents were then directed to complete a research questionnaire developed based on the parameters of each research object. Alternative responses were provided using a point scale from 1 to 7, with statements ranging from strongly disagree to strongly agree. The questionnaire was distributed via Google Form, WhatsApp, and face-to-face for six months in the second half of 2025.

Research objects and parameters

The research objects consist of affiliate marketing, marketer creative innovation, customer mix, and SME competitiveness. Affiliate marketing (AM) consists of parameters of perceived usefulness, social environment, observability, audience engagement, number of reviews, sales, and commission rate operationalized with fourteen indicators (AM1-AM14), following Firmansyah et al., (2026); Wahdiniwaty et al., (2023); Ghosal et al., (2020); Giron et al., (2025). Marketers' creative innovation is shaped by divergent thinking, novelty seeking, and connectivity operationalized by eight indicators (MC1-MC8), adapted from Wahdiniwaty & Firmansyah (2026); Hartika et al., (2023); Popa et al., (2020). Customer mix (CM) includes people (audience), personality, perception, and participation, which are developed with ten indicators (CM1-CM10), as documented in the research of Pitri et al., (2025); Jackson & Ahuja (2016). Competitiveness (CP) consists of productivity, sales, technology adoption, innovation capability, operational performance, and organizational growth, which are operationalized with twelve indicators (CP1-CP12), adapting the concept of competitiveness and empirical parameter development from Porter et al., (2007); Porter & Magretta (2014); Firmansyah et al., (2024); Bastos et al., (2023); Le & Ikram (2022), see Appendix.

From a customer perspective, competitiveness indicators provide a snapshot of observed or perceived competitive outcomes and capabilities through products, services, marketing activities, technology-enabled interactions, and changes in SMEs' market offerings. SME competitiveness is measured from a market-oriented and customer-perceived perspective. This perspective emphasizes that customers value observable manifestations of competitiveness over objective internal financial or operational statistics. Therefore, the competitiveness construct and its parameters as outlined in the questionnaire in the form of a research instrument align with the marketing orientation of this study, which logically and practically represents the clarity of customers' assessment of the construct.

Data analysis

To test and develop the theory of predictive relationships between the exogenous and endogenous latent variables built into the model, the research data parameters were estimated using Partial Least Squares-Structural Equation Modeling 4 (PLS-SEM4). Data analysis was conducted in two stages, as is common in SmartPLS-SEM estimation models: the measurement model phase and the hypothesis testing phase (Hair et al., 2011).

Outer phase measurement model

Evaluating convergent and discriminant validity is an essential part of the measurement model phase. Convergent validity assesses validity indicator criteria based on the standard weighting factor (λ) value; which is $\lambda > 0.7$ (Firmansyah & Wahdiniwati, 2023), and construct reliability (C α), and average variance extracted (AVE) ≥ 0.5 (Black & Babin, 2019), and Composite Reliability (C.R) ≥ 0.7 (Dijkstra & Henseler, 2015; Măță et al., 2020). Meanwhile, divergent validity is carried out by evaluating the cross-loading value, kriteria Fornell-Larcker (Fornell & Larcker, 1981; Joe F Hair et al., 2024), and Heterotrait-Monotrait (HTMT) < 0.90 (Joe F Hair et al., 2024; Ringle et al., 2023; Franke & Sarstedt, 2019; and Rönkkö et al., 2023) or less than 1 (Henseler et al., 2016; Manley et al., 2021; Becker et al., 2023). To minimize statistical bias in prediction, full collinearity was applied among the parameters of each construct and inter-construct collinearity at a VIF threshold of < 3.3 (Kock & Dow, 2025; Kock & Lynn, 2012), and predictive correlations between latent variables in the constructed model were also evaluated at a threshold of $r < 0.85$.

Overall model fit (Goodness of Fit/GoF) testing was conducted by evaluating predictive power using the R^2 parameter criterion (Henseler et al., 2016; Hair et al., 2019; Wahdiniwati, Soegoto, et al., 2025), and effect size using the f^2 criterion (Cohen, 1988; Hair et al., 2019), as well as model fit using the Standardized Root Mean Residual (SRMR) criteria at a threshold value of $SRMR < 0.08$ (Hu & Bentler, 1999), or looser at the SRMR threshold < 1.0 , and Normed Fit Index (NFI) at the $NFI \geq 0.90$ threshold, the model goodness of fit criteria are met (Henseler et al., 2016; J. Hair et al., 2017; Wahdiniwati, Soegoto, et al., 2025), Chi-square (χ^2) is also evaluated with lower value criteria that are expected to be achieved (Firmansyah, 2024).

Inner model – Hypothesis testing

The inner model, also known as the hypothesis testing phase, was conducted using a bootstrapping procedure. Direct and indirect effects based on the mediation effect were assessed by evaluating the t-statistic (t-stat) at a significance level of $p = 0.05$, using the t-stat value criterion and a critical number of 1.96 as the lower limit parameter to compare the decision-making criteria for supporting and accepting the hypothesis. The strength of the mediation effect was evaluated using the VAF (Value Adjustment Factor) criterion. The VAF assessment refers to parameters that consider the magnitude of the coefficients of the direct effect, indirect effect, and total effect. A VAF value of less than 20% ($VAF < 20\%$) indicates no mediation effect, a VAF value of more than 20% but less than 80% indicates a partial mediation effect, and a VAF value of more than 80% ($VAF > 80\%$) indicates a full mediation effect (Bagga et al., 2023; Firmansyah & Wahdiniwati, 2023).

Results

Respondent profile characteristics

The characteristics of the 128 respondents in this study illustrate that female respondents are more dominant as much as 56.25% compared to male respondents, namely 43.75% with an age range of 21–

30 years as much as 38.28%, which dominates the age range under 20 years (26.56%), 31–40 years as much as 24.22%, and respondents aged over 40 years less than 10.94%. From the characteristics of education it can be described that the level of high school education (SMA) as much as 46.09% dominates the level of junior high school education (SMP) as much as 13.28%, even the level of bachelor's education (31.03%) and master's (8.59%) dominate. The dominance of respondents in this study is also known that as many as 87.50% are those who have worked.

Measurement model

In the initial phase of the measurement model, the results of the data parameter estimation indicate that all loading factors of the marketer's creative innovation parameters (MCI-MCI8) meet the recommended criteria. However, AM14 forms the AM construct (affiliate marketing), CM3 forms the CM latent variable (customer mix), and CP2 and CP7 of the CP parameter (competitiveness) have loading factors (λ) that do not meet the standard or are less than 0.7 ($\lambda_{AM14} < 0.7$; $\lambda_{CM3} < 0.7$; and $\lambda_{CP2}, \lambda_{CP7} < 0.7$) so that parameters that do not meet the criteria need to be eliminated and re-estimated in the second testing stage, namely the model improvement stage, as shown in the results of the measurement model estimation visualized in Fig. 2.

At this stage, an assessment is also carried out by evaluating Cronbach's Alpha (α), Composite Reliability (C.R), AVE, Cross Loadings, Fornell-Larcker, HTMT, and collinearity indicators. All of these measurement model parameter criteria are evaluated to ensure convergent validity and discriminant validity are met, so that the overall model fit criteria are achieved and the predictive relationship model can ideally proceed to the hypothesis testing stage.

Convergent validity

The results of the evaluation of the convergent validity criteria of the AM, MCI, CM, and CP construct parameters are presented in Table 1.

Table 1
Convergent validity constructs of AM, MCI, CM, and CP

Constructs	Indicators	λ	Ca	C.R	AVE	VIF
Affiliate Marketing (AM)	AM1	0.813	0.954	0.961	0.758	2.960
	AM2	0.850				3.286
	AM3	0.850				3.112
	AM4	0.827				3.254
	AM5	0.833				2.925
	AM6	0.859				2.489
	AM7	0.884				3.062
	AM8	0.885				3.275
	AM9	0.857				2.421
	AM10	0.868				2.729
	AM11	0.857				2.903
	AM12	0.842				2.038
	AM13	0.747				2.618
Marketer Creative Innovation (MCI)	MCI1	0.734	0.954	0.961	0.816	2.001
	MCI2	0.873				2.426
	MCI3	0.891				3.098
	MCI4	0.912				3.182
	MCI5	0.903				2.735
	MCI6	0.878				2.531
	MCI7	0.875				2.497
	MCI8	0.886				2.501
Customer Mix (CM)	CM1	0.880	0.972	0.976	0.675	3.004
	CM2	0.871				2.810
	CM4	0.886				2.413
	CM5	0.900				2.883
	CM6	0.902				3.233
Note: λ = SLF; Ca = Cronbach's Alpha; CR, Composite Reliability; AVE, average variance extracted.						

Constructs	Indicators	λ	C α	C.R	AVE	VIF
	CM7	0.897				3.134
	CM8	0.938				3.284
	CM9	0.927				2.707
	CM10	0.925				2.331
Competitiveness (CP)	CP1	0.770	0.946	0.953	0.675	2.707
	CP3	0.753				2.888
	CP4	0.784				2.551
	CP5	0.750				2.845
	CP6	0.867				2.591
	CP8	0.833				2.825
	CP9	0.888				3.097
	CP10	0.893				3.133
	CP11	0.828				3.079
	CP12	0.834				3.039
Note: λ = SLF; C α = Cronbach's Alpha; CR, Composite Reliability; AVE, average variance extracted.						

The findings from the evaluation of the AM, MCI, CM, and CP construct parameters, each have a value of λ ; C α ; and C.R > 0.70, with an AVE value of > 0.5, so that the C α , C.R, and AVE criteria can be met well. The assessment results also show that the statistical bias criteria based on the full collinearity parameters on the VIF < 3.3 criteria of the indicators that form each construct can also be met according to the recommended criteria. Therefore, the convergent validity for each construct in the model can be met at the threshold of the general criteria required in the PLS-SEM-based measurement model.

Discriminant validity

Discriminant validity was assessed by evaluating the cross-loading criterion, the Heterotrait-Monotrait Ratio (HTMT), and the Fornell-Larcker criterion. The cross-loading criterion adequately ensures that the correlation between each parameter in the model meets the required criteria. The estimated parameters for the Heterotrait-Monotrait Ratio (HTMT) and the Fornell-Larcker criterion are presented in Table 2.

Table 2
HTMT and Fornell-Larcker criterion

Heterotrait-Monotrait Ratio (HTMT)					Fornell-Larcker Criterion				
Constructs	AM	CM	CP	MCI	Constructs	AM	CM	CP	MCI
AM	-				AM	0.845	-		
CM	0.798	-			CM	0.774	0.903	-	
CP	0.834	0.837	-		CP	0.799	0.813	0.822	-
MCI	0.683	0.724	0.816	-	MCI	0.656	0.701	0.781	0.817
Note: HTMT criterion < 0.90; Fornell-Larcker criterion, comparing the AVE root of each construct with other constructs diagonally.									

The data parameters in Table 2 show the HTMT value between the AM construct and the CP construct = 0.834 is smaller than 0.90 ($0.834 < 0.90$), the correlation between MCI and CP has an HTMT index smaller than 0.90 ($0.816 < 0.90$). This finding also confirms the correlation between the AM and CM constructs, MCI with CM, and the CM construct with the CP construct in an adequate structural model, each having HTMT < 0.90 ($0.798 < 0.90$; $0.724 < 0.90$; and $0.837 < 0.90$), see Table 2, sub HTMT. Completing the evaluation in this section, each construct, namely AM, MCI, CM, and CP diagonally has a larger AVE root compared to the correlation with other constructs, this parameter indicates that the Fornell-Larcker criteria can be met (see Table 2, sub Fornell-Larcker criteria). This finding indicates that the discriminant validity criteria can be met.

Goodness of fit evaluation

The parameter criteria f^2 and R^2 , SRMR, NFI, and Chi-square (χ^2) on the fit of the sub-models were evaluated to assess the overall model fit (GoF), as presented in Table 3 and Table 4.

Table 3
Evaluation of criteria f^2 and R^2

Evaluation of criteria 1 and 2			
Structural Model	f ²	Latent endogenous	R ²
AM ⇄ CP	0.192	CP	0.789
MCI ⇄ CP	0.265		
CM ⇄ CP	0.152		
AM ⇄ CM	0.514	CM	0.664
MCI ⇄ CM	0.196		
Note: f ² , effect size; and R ² , predictive power.			

The evaluation results in Table 3 confirm that the predictive relationship model between AM and CP has an f^2 of 0.192, greater than the $f^2 = 0.15$ criterion, thus falling into the medium effect size category. MCI with CP had an f^2 of 0.265, greater than the $f^2 = 0.15$ criterion and approaching the $f^2 = 0.35$ criterion, meaning a medium effect size leading to a strong effect size. CM with CP had an f^2 of 0.152, greater than the $f^2 = 0.15$ criterion, thus falling into the medium effect size category. The assessment also convincingly showed that the predictive relationship between AM and CM had an f^2 of 0.514, greater than the $f^2 = 0.35$ criterion, reflecting a strong effect size. Meanwhile, the relationship model between MCI and CM had an f^2 of 0.196, greater than the $f^2 = 0.15$ criterion, reflecting a medium effect size. These findings confirm the causality prediction model between each construct in the constructed structural model, which predominantly has a moderate effect size on the four model coefficient paths, and one structural model has a strong effect size.

At the same time, the endogenous latent variable, namely CM (customer mix) has an R^2 value of 0.664, so that the structural model construction in the relationship of constructs that predict CM has a moderate prediction model fit leading to a strong category, at $R^2 = 0.664 > 0.50$; $R^2 < 0.75$. Interestingly, the findings in the construction of the structural model on the relationship of constructs that predict CP (competitiveness) have a high prediction model fit, with an R^2 value of 0.789 greater than 0.75, thus indicating strong predictive power in this model.

Table 4
Model fit on SRMR, NFI and Chi-square criteria

GoF Criteria	Estimate Model Fit	Cut-off	Evaluation Results
SRMR	0.077	< 0.08	Fit
NFI	0.909	> 0.90	Fit
Chi-square (χ^2)	127.186	Lower value of χ^2	Marginal Fit
Note: Model fit at SRMR < 0.90; and NFI > 0.90; Chi-square, lower value.			

Table 4 confirms that model fit can be achieved based on the SRMR, NFI, and χ^2 criteria. SRMR has an index with a value of 0.077 smaller than 0.08 (SRMR = 0.077 < 0.08), and NFI of 0.909 greater than 0.90 (NFI = 0.909 > 0.90), and Chi-square (χ^2) allows the marginal fit category to be met in the model. These findings conclude that the GoF criteria can be met in the construction of the structural model of this study.

Hyphotesis testing

Based on the empirical research data parameters, this study proposes four hypotheses that need to be proven in a predictive model built on theoretical concepts. There are three hypotheses for direct effects and one hypothesis for indirect effects, with predictions dependent on the strength of the mediation

effect. In the hypothesis testing stage of the structural model, or inner model phase, estimation is performed using a bootstrapping procedure (see Fig. 3).

Direct effects

The structural model of direct effects is analyzed based on the data presented in Table 5.

Table 5
Results of direct effect tests

Hypothesis	Structural Model	Coeff. β	t-Statistics	p-value	Results
H ₁	AM $\diamond$ CP	0.328	2.888**	0.004	Accepted
H ₂	MCI $\diamond$ CP	0.342	3.222**	0.001	Accepted
H ₃	AM $\diamond$ CM	0.551	5.267***	0.000	Accepted
H ₄	MCI $\diamond$ CM	0.340	3.054**	0.002	Accepted
H ₅	CM $\diamond$ CP	0.319	2.540*	0.011	Accepted
H ₆ , and H ₇	See Table 6				
Note: *.Significant level at $p < 0.05$; **.Significant level at $p < 0.01$; ***.Significant level at $p < 0.001$.					

The test results confirm the coefficient value in the structural model between affiliate marketing (AM) and competitiveness (CP) of $\beta = 0.328$ with a p value = $0.004 < \alpha = 0.05$ and a t statistic of 2.888 greater than the t-critical of 1.96 ($t\text{-Stat} = 2.888 > t\text{-critical} = 1.96$; $p < 0.05$). This finding verifies that H₁ is proven to be accepted, namely affiliate marketing has a positive and significant direct effect on the competitiveness of SMEs. The structural path between marketer creative innovation (MCI) and competitiveness (CP) has a β coefficient of 0.342 with a p value of $0.001 < \alpha = 0.05$ and a t statistic of $3.222 > t\text{-critical} = 1.96$. This finding supports the hypothesis and H₂ is proven and accepted that creative innovation has a positive and significant direct influence on the competitiveness of SMEs. Similar findings also support and accept H₃, where the coefficient value between affiliate marketing (AM) and customer mix (CM) is $\beta = 0.551$ with a p value = $0.000 < \alpha = 0.05$ and a t statistic of 5.267 greater than the t-critical of 1.96 ($t\text{-Stat} = 5.267 > t\text{-critical} = 1.96$; $p < 0.05$), so that affiliate marketing has a positive and significant effect on the customer mix.

The structural model between marketer creative innovation (MCI) and customer mix (CM) shows test results that support and accept H₄, that marketer creative innovation has a positive and significant effect on customer mix, with a β coefficient of 0.340 at $p = 0.002 < \alpha = 0.05$ and a t statistic of 3.054 greater than the t-critical of 1.96 ($t\text{-Stat} = 3.054 > t\text{-critical} = 1.96$; $p < 0.05$). This finding also verifies the predictive relationship model between customer mix (CM) and competitiveness (CP) with a β coefficient of 0.319 at $p = 0.011 < \alpha = 0.05$ and a t statistic of 2.540 greater than the t-critical of 1.96 ($t\text{-Stat} = 2.540 >$

t-critical = 1.96; $p < 0.05$). This finding supports the hypothesis and H_5 is accepted, namely that customer mix has a positive and significant effect on the competitiveness of SMEs.

Figure 3 Results of structural model estimation – Bootstrapping procedure

Indirect effect mediation model

The results of the indirect effect test in the structural model based on the mediation effect of customer mix (CM) are presented in Table 6.

Table 6
Results of the indirect effect test in the mediation model

Hypothesis	Structural Model	IDE (β)	TE (β)	VAF	t-Stat	p-value	Results
H_6	AM $\diamond$ CM $\diamond$ CP	0.176	0.504	0.3492	2.078*	0.038	Accepted
H_7	MCI $\diamond$ CM $\diamond$ CP	0.109	0.451	0.2417	2.229*	0.026	Accepted

Note: ***.Significant level at $p < 0,001$. IDE, indirect effect; TE, total effect.

The indirect effect in the customer mix mediation model shows the structural coefficient value between affiliate marketing (AM) and competitiveness (CP) through customer mix mediation (CM) of $\beta = 0.176$ with a p value = $0.000 < \alpha = 0.05$ and a t-statistic of 2.078 greater than the critical number of 1.96 (t-stat = $2,078 > 1.96$; $p < 0.05$), see Table 6. The VAF evaluation for the indirect effect in the mediation model (H_4) shows a value of 0.3492, with an indirect effect (IDE) of 0.176 and a total effect (TE) of 0.504. Therefore, H_6 is in the range of $VAF = 34.92\% > 20\%$ but $< 80\%$ which means there is partial mediation of the customer mix so that H_6 is accepted, namely the customer mix has a positive mediation effect on the relationship between affiliate marketing and business competitiveness in SMEs.

The findings on the relationship model between marketer creative innovation (MCI) and competitiveness (CP) through marketerscreative innovation have a β coefficient value of 0.109 with a p value = $0.026 < \alpha = 0.05$ and a t statistic of 2.229 greater than the t-critical of 1.96 (t-stat = $2.229 > t\text{-critical} = 1.96$; $p < 0.05$). The VAF verification on the H_7 mediation model was evaluated at 0.2417 based on the IDE of 0.109 and TE of 0.451 (see Table 6). Therefore, the strength of the H_7 effect is in the range of $VAF = 24.17\% > 20\%$ but far less than 80%, so this finding sufficiently confirms the existence of partial mediation of customer mix and H_7 is accepted. Thus, the customer mix has a positive mediating effect on the relationship between marketer creative innovation and business competitiveness in SMEs.

The findings of the overall mediation model confirm associatively by relying on the predictive power of the proposed model, it can be concluded that some customer mix parameters mediate the influence of affiliate marketing on business competitiveness, and some other customer mix parameters mediate the influence of marketers' creative innovation on business competitiveness among SMEs in the culinary and fashion-based creative industry sectors in tourism areas.

Discussion

The research findings adequately confirm that affiliate marketing has a positive and significant direct effect on the competitiveness of SMEs. Perceptions of e-commerce platform usability on social media platforms, social environment, observability, purchase intention, audience engagement, number of reviews, sales rate, and commissions, as integrated parameters in the empirical concept of affiliate marketing, have been shown to positively impact the competitiveness of fashion SMEs in tourist areas. This finding aligns with research findings from Hammoud et al., (2026); Tanuwijaya & Princes (2025); and Lányi et al., (2021) that affiliate marketing programs that leverage the development of e-commerce platforms generated by technological advances significantly benefit the competitiveness and sustainability of SMEs. The social media platform YouTube is a familiar platform for YouTubers and influencers to develop their advertising and content.

The latest trend, Facebook Shop, is starting to develop, but TikTok is often utilized by affiliates in affiliate marketing programs that contribute to the expansion of digital transformation practices of business models and strengthen the competitiveness of SMEs in the digital economy era (Andrianata et al., 2025; and Santoso, 2025). More interestingly, the SME product content strategy developed in online marketing communications by fashion product affiliates based on the uniqueness and local wisdom of tourist areas through video broadcasts and live videos presented attractively on social media platforms can inspire, motivate, increase follower reviews, purchase intentions, and the number of sales. The effect of SME product owners, with increased sales volume, empirically illustrates an increase in market share that affects productivity and profitability as well as the competitive strength of their businesses. Conversely, successful affiliates benefit from large commission percentages and bonuses received based on the increase in gross market value (GMV) at each level of their sales targets.

These findings also reveal evidence that marketers' creative innovation has a direct, positive, and significant impact on SME competitiveness. Skilled marketing strategy competency plays a crucial role in effective marketing activities. Divergent thinking and the intensive pursuit of novelty, as new marketing methods, develop from new ideas that continually emerge in marketers' minds. With broader marketer connectivity, these new ideas, creativity, and innovation are transformed into superior marketing strategies, offering new, distinct appeals, encouraging inspiration and engagement from customers and target audiences across various marketing channels, leading to high conversion rates, product purchases, and sales, which can benefit SMEs in the tourism sector. Heilman et al., (2003), as cited by Hartika et al., (2023), defines creative innovation as a superior value creation process. The capabilities and skills of creative and innovative, customer-centric marketers are crucial to managing marketing strategies, enabling effective marketing performance and success in attracting customers and increasing sales. This is in line with the findings of studies by Darwish et al., (2024); Hien & Tam (2025); Otache (2024); Ocasal et al., (2022); Taneo et al., (2022), which emphasize that business competitiveness in SMEs is inseparable from the important role of creative innovation by marketers in communicating and promoting their products. Even in e-commerce platform-based marketing practices on various social media, the creation, management, and utilization of knowledge as market knowledge

management are increasingly integrated with the presence of artificial intelligence (AI) (traditional AI and generative AI) which is useful as a sophisticated and real-time tool for analyzing market trends, customer behavior, and competitors so that various creative ideas, necessary innovations, and appropriate marketing solutions can be found that enable relevant development in implementing marketing strategies according to current market needs trends and are able to increase customer participation and engagement. To achieve success in this market orientation, of course, productive SME marketers and those who are able to strengthen business competitiveness really need marketing intelligence as well as creativity and innovation as its foundation.

In practice, affiliate marketing further complicates the importance of understanding the various characteristics of the customer mix to support its success. As a reinforcement, research findings reveal evidence that affiliate marketing trends have a positive and significant effect on the customer mix. The customer mix describes characteristics, personalities, and behaviors that are sensitive to customer expectations and preferences for products marketed by affiliates on various social media platforms. The findings of studies by Sulaj & Pfoertsch (2024); Pitri et al., (2026); Bezhovski (2025); Wichmann et al., (2022); and Pitri et al., (2025), which show that online marketing practices based on e-commerce platforms, with their marketing strategies, have become a strategic component in product communication, value creation, customer engagement, and customer experience and satisfaction in a digital marketing landscape that embraces the customer mix. Every customer's information and activity constitutes a strategic asset within a platform, whether through social media networks, e-commerce websites, or smartphone applications. This now influences customer value perceptions (Chaffey & Ellis-Chadwick, 2019), purchasing behavior (Jyotsna et al., 2024) and even purchase intentions (Giron et al., 2025; Patrick & Hee, 2019) and purchase decisions (Santoso, 2025). The customer mix underpins the development of engaging, adaptive, and innovative online marketing strategies within affiliate marketing programs to reach a target market that is inherently sensitive and constantly changing in the online marketing landscape (Pitri et al., 2025). Therefore, offering products to SMEs in the fashion-based creative industry that meet individual customer expectations and needs, complemented by an engaging online marketing communication model through affiliate marketing on social media platforms, has been shown to increase active participation and interaction, enhance the effectiveness of the digital marketing ecosystem, and drive customer engagement and stimulate purchase intentions.

Interestingly, compared to Generation X, Generation Z and Generation Y are often more influenced by the impact of affiliate marketing on social media platforms, with their participation and interaction being healthy. This generation constitutes a preferred online customer base and serves as a reference for other generations within their social circle, enabling the exchange of information through web traffic from other sources, contributing to the expansion of the market reach of fashion products owned by SMEs in tourist areas. Interestingly, compared to Generation X, Generation Z and Generation Y are often more affected by the impact of affiliate marketing on social media platforms due to their active participation and interaction. This generation constitutes the primary online customer base and serves as a reference for other generations in their social circles, enabling the exchange of information through web traffic from other sources, contributing to the expansion of the market reach of culinary and fashion products

owned by SMEs in tourist areas. However, not all audience engagement (digital customers) who actively participate in affiliate social media channels will result in purchases by clicking on product page links in the affiliate account. Interestingly, for businesses, the number of online reviews from affiliate followers (regardless of whether they are genuine or fake) is not always enough to narrow the sales funnel to ensure a transaction occurs. Audiences can also become passive and exit the e-commerce channel at any time. However, at least some audience engagement in aggregate has the potential to lead to purchasing decisions, generating profits for both the affiliate and the brand owner. More importantly, at this point, the affiliate mechanism, with all its marketing creativity, has been validated to support the operational effectiveness and competitiveness of SMEs. Even the trend of affiliate marketing practices like this also helps expand the recognition of the AIDA (Attention, Interest, Desire, Action) principle in the contemporary era, where the circulation and interactivity of audiences on e-commerce platforms on websites require digital marketers to understand how audience engagement leads to purchases, whether marketing communications by affiliates meet customer preferences, and various product needs, as mentioned by Charlesworth (2018) and documented in Wahdiniwaty et al., (2023: pp.57–59).

Therefore, digital marketers, affiliates, and influencers need to understand the specific categories of each individual audience integrated into the customer mix. The intensity of questions and answers, responses, and increased reviews from followers of SME products marketed through affiliates, for example on the social media platform TikTok, reflect the appeal of the content and the effectiveness of creative affiliate marketing communications in reaching the market. Actual purchase intent can be seen as the potential success of affiliates, which can practically be used as a projection of future sales, contributing to improving brand image, business reputation, and SME competitiveness.

Consequently, marketers' creative innovation enables the creation of dynamic capabilities in a customer-centric marketing landscape, reflecting marketing practices that must address the primary needs of customers, with all their unique characteristics. This involves developing successful marketing strategies with engaging advertising and promotional programs based on customers' personal needs, expectations, and preferences, which can be studied and analyzed, allowing marketers' creative innovation to influence their customer mix. Furthermore, the research findings provide evidence that marketers' creative innovation has a significant positive impact on the customer mix of fashion-based SMEs in tourist areas. This finding is confirmed in line with the research results of Al Khazraje et al., (2026); X. Wang (2021); Liao & Tsai (2019).

It is noteworthy that the market segmentation of SMEs seeking fashion products in tourist areas differs from the market segmentation of casual products in general (Firmansyah et al., 2024), as does the culinary sector (Wahdiniwaty & Firmansyah, 2026). SME products in this sector rely more on the uniqueness and wisdom of local culture, with an environmentally friendly business model that supports green practices and circular economy campaigns that uphold environmental sustainability and respect the Sustainable Development Goals (SDGs). However, the products are still designed to follow the latest, contemporary, and modern trends that are marketed based on geographic segmentation (domestic, international, and location-specific tourists), demographic segmentation (age, gender, and income), and

psychographic segmentation (environmentally conscious, self-expressive, and cultural tourists), including behavioral segmentation (impulse buyers, user loyalty, and user functionality). Based on all of that and with reference to the confirmation of empirical findings, this emphasizes two important aspects related to marketers' creative innovation in relation to the customer mix, both offline and online marketing communications.

First, the adequacy of creative innovation of marketers allows the speed and accuracy of product communication in an effort to persuade and attract tourists who are traveling or are at tourist locations, because this type of marketer has dynamic behavior, adaptive and innovative culture, and is rich in interesting and realistic marketing ideas that can be developed so as to create good customer relationship management (CRM) (Wahdiniwati & Firmansyah, 2026; Wahdiniwati et al., 2023), which has the potential to influence the customer mix and has implications for the growth of customer attention and purchasing interest in purchasing decisions.

Second, based on divergent thinking, the search for novelty, and the connectivity of marketers, marketers' creative innovation allows them to communicate products earlier through digital platforms on various social media to expand their market with more attractive and always targeted promotional techniques, even before tourists arrive at tourist locations, they can have information and be interested in the products offered. The possibility of this aspect is relatively undeniable because marketers with high innovation creativity always study their customer mix before developing a marketing strategy and combine it with an evolving marketing mix, such as studying customer profiles, individual behaviors of their target customers, expectations, and personal preferences of their customers so that their marketing communications will be more focused on potential customers who have been studied and mapped clearly and they become proficient in digital marketing (Al Khazraje et al., 2026; Pitri et al., 2025; Hartika et al., 2023). It is not surprising that the implications are able to increase customer participation and engagement as well as customer purchasing interest, thus supporting efforts to maintain and improve competitive advantages in SMEs.

Furthermore, customer mix aspects are now increasingly considered in marketing practices among SMEs. The customer mix parameters verified in this study are proven to provide a positive and significant contribution to the competitiveness of SMEs in the culinary and fashion-based creative industries in tourist areas. From a modern marketing perspective, competitiveness, which is shaped by parameters such as productivity, sales and market share, technology adoption, innovation capability, operational performance, and organizational growth, can be influenced by participation, personality, perception, and engagement, as empirical parameters of the customer mix. These findings validate previous research conducted by Pitri et al., (2025); Suryana (2023); and Jackson & Ahuja (2016). Understanding the customer mix is crucial for marketers, especially in their interactions and communications on social media platforms, as it can provide insight into customer behavior and their ongoing tendencies related to purchasing decisions.

More specifically, the customer mix contains meaningful information (Jackson & Ahuja, 2016), regarding whether it reflects actual customers, potential customers, or non-target customers. The relevance of this information is crucial for SME product marketers in developing promotional, content, and brand marketing strategies in online marketing practices on social media platforms by segmenting clear and precise market segments as priority targets and focusing more on attracting specific customer purchase intentions (Pitri et al., 2025), thereby enabling sales, simplifying SME operations, strengthening anti-fragility (e.g., Wahdiniwaty, Syafei, Firmansyah, Azhari, et al., 2025; Sagala & Őri, 2024; Corvello et al., 2024) and their business competitiveness (Firmansyah et al., 2024). In fact, visits and purchases are characterized by active participation and customer engagement in responding to advertising content communicated by marketers. This indicates that adequate two-party interaction and communication has been established between marketers and target audiences who have purchase intentions through digital platforms, thereby encouraging an increase in conversion rates in SME product sales in the creative industry sector in tourist areas. Therefore, without ignoring the selling price level of the product, the customer mix can be used as strategic and dynamic information to create and market products that truly offer value to target customers (Pitri et al., 2025) with connectivity and marketing orientation that is more centered on them (Sulaj & Pfoertsch, 2024), which can ultimately expand the market share and competitiveness of SMEs with all their local wisdom products even though they actually operate in tourist areas.

Interestingly, customer mix has a positive partial mediation effect on the relationship between affiliate marketing and business competitiveness. This finding confirms that affiliate marketing has a positive and significant indirect effect on SME competitiveness through the customer mix. The customer mix acts as a significant mediator, bridging the relationship between affiliate marketing and SME competitiveness in the fashion-based creative industry sector in tourist areas. Business competitiveness, market reach, and sales levels for better business performance in the 21st century business landscape cannot be separated from dynamic capabilities, innovation and adaptability, the presence of e-commerce platforms and digital platforms based on social media channels and AI developments brought by rapid technological developments, managerial effectiveness and marketing strategy development, skills and intelligence of internal HR marketers and independent marketers (affiliates and influencers), product appeal, social environment, customer relationships and customer engagement (e.g., Firmansyah et al., 2024; Pitri et al., 2026; Torki Harchegani & Toulabi, 2025; Wahdiniwaty, Soegoto, et al., 2025; Afolabi et al., 2024; Sharafi et al., 2024). Even customer mix, changes in customer preferences and behavior that are increasingly important for marketers to analyze and understand (Pitri et al., 2025; Jackson & Ahuja, 2016; Giron et al., 2025; Luo et al., 2024; Sharabati et al., 2024), and the implementation of e-commerce platform-based affiliate marketing programs (Tanuwijaya & Princes, 2025; Hammoud et al., 2026; Andrianata et al., 2025).

Therefore, this study expands the recognition that affiliate marketing strategies are now a viral online marketing trend that significantly impacts sales growth and sustainable business competitiveness. This strategy is easily adopted by brand owners by involving independent marketing partners in affiliate marketing programs through social media as a marketing support facility in the era of digital

transformation (Hashem, 2020; Firmansyah et al., 2026). The customer mix component describes the characteristics, attitudes, and engagement of customers in affiliate marketing programs on social media, reflecting their attraction, purchase intention, and online purchasing behavior, which compensates for its potential impact on purchasing decisions (Pitri et al., 2025). This confirms that to improve managerial marketing effectiveness and create a competitive advantage, several SMEs in the tourism industry Creative businesses are now considering their involvement in the e-commerce market and adopting strategies. Affiliates promote their products online through social media affiliate marketing programs. This aligns with the recommendations of Patrick & Hee (2021) in their research documentation on modern marketing. Despite the potential for fraud and fake affiliates in online marketing practices on various social media platforms, affiliate marketing programs offer symbiotic and reciprocal benefits for all parties involved (Firmansyah et al., 2026). Through a good understanding of the customer mix on e-commerce platforms, this attractive scheme and the key to success in this collaborative model lie in engagement and the formation of mutually beneficial relationships, where affiliates earn commissions and bonuses, while businesses benefit from increased sales, potentially strengthening their competitiveness.

What is more interesting about this research finding is the positive partial mediation of customer mix, which approaches moderate partial mediation, although still far from the 80 percent mediation effect percentage on the full mediation effect criterion (see Table 6). This finding provides sufficient valuable evidence to confirm the current empirical gap that almost all customer mix parameters play a significant role as facilitators that bridge the creation of the effectiveness of e-commerce platform-based affiliate marketing trends that can influence the competitiveness of SMEs in the fashion sector of tourist areas. This study practically verifies aspects of market share expansion and sales levels, the use of digital technology, innovation capabilities, and business organizational growth as indicators generally seen from empirical parameters of affiliate marketing-based SME competitiveness and customer mix in the modern, more dynamic marketing landscape in the era of digital disruption. A well-articulated customer mix from an external business perspective can be a strategic and dynamic tool that offers customer-based marketing tools, which include key information about customer characteristics and profiles. This information is useful for affiliates and businesses as a basis for developing marketing strategies, promotions, content, and brand marketing through e-commerce platforms, as well as online marketing practices on various social media platforms. This enables brands to reach a broader target market through clear and precise market segmentation, driving increased reviews, purchasing attitudes and behaviors, participation and engagement, purchase intentions, and purchasing decisions, all of which can impact sales levels and the competitiveness of SMEs in the fashion-based creative industry in tourist areas.

Impressively, the customer mix also has a positive partial mediation effect on the relationship between creative innovation and business competitiveness. These findings also clarify that marketers' creative innovation has a positive and significant indirect effect on SME competitiveness through the customer mix. The customer mix was confirmed to have a positive and significant partial mediation effect, thus strengthening the influence of marketers' creative innovation on the competitiveness of fashion SMEs in

tourist areas. The customer mix that can be observed and studied by marketers (dependent and independent/affiliate marketers) allows for creative innovation to find new, interesting, and appropriate marketing ideas that are then integrated and developed in a clearer and more targeted marketing strategy to meet the needs of customers and the broader market (Bellout & Kourbali, 2023; X. Wang, 2021). Personally, customer needs are reflected in customer characteristics and profiles that bridge marketers' creative innovation to transform their marketing activities and communications (online and offline media) into audience attention and reviews on platforms, customer participation and engagement that can trigger the growth of customer purchasing interest, thereby increasing the effectiveness of marketing performance, increasing revenue, profits, and driving the achievement of SME competitiveness (Firmansyah et al., 2026; Liao & Tsai, 2019).

These findings provide a practical overview of how marketers' creative innovation supports the effectiveness of affiliate marketing for product activities for SMEs in the tourism sector, positively contributing to their business competitiveness in the era of digital disruption. Without neglecting niche-specific approaches, consistency, and maximizing the use of AI (Firmansyah et al., 2026; Pitri et al., 2026), everything is customer-centric, with all customer characteristics, expectations, and behaviors successfully translated by creative, innovative marketers (as creators) into successful affiliate marketing programs based on social e-commerce platforms across various online marketing channels (e.g., in the Indonesian context, through TikTok shop affiliates, Shopee affiliates, Tokopedia-Lazada affiliates, and others). These programs present product advertisements and promotions, both through engaging video messages and live broadcasts, so that customers are more inspired and interested in visiting and making purchases. In fact, in today's digital era, many affiliates are already analyzing data sets on market trends, customer mix characteristics, customer behavior, and personal customer expectations, developing ideas, creating marketing content, and implementing appropriate marketing strategies using generative AI. Consequently, marketers' creative innovation is crucial to support the innovation, modification, and development of appropriate ideas, solutions, and viral marketing strategies based on various insights from the observed customer mix. This enables more effective marketing performance in expanding market share and strengthening the competitive advantage of SMEs.

Even in affiliate marketing programs supported by adequate creative innovation, there is great potential to persuade and re-engage "former customers" or "hesitant customers" due to reputation, product performance, and dissatisfaction after their last purchase to make repeat purchases through attractive and memorable marketing practices. This promotional model is built on marketers' in-depth understanding of customer characteristics and mix, such as gender, psychological aspects, behavioral trends, expectations and needs, as well as factors that cause customer dissatisfaction and loyalty. Therefore, this finding confirms holistic empirical evidence on how affiliate marketing on various social media channels requires creative innovation from marketers so that marketing strategies, advertisements, and promotions implemented according to product characteristics can be more effective and directed to target customers who of course must be built based on a customer mix that has been previously analyzed and understood by marketers to enable high reviews, customer participation and engagement, and purchasing interest that has the potential to result in high

conversions in purchasing activities or sales levels that can ultimately increase the competitiveness of SMEs as product owners or main advertisers.

Ultimately, customer mix can serve as a strategic pathway that bridges dynamic affiliate marketing and marketers' creative innovations in influencing customer engagement, sales levels, and competitiveness in SMEs. This demonstrates the progress and dynamic shift among SMEs toward a more modern, sophisticated, and innovative, customer-centric marketing system that involves secure e-commerce platform-based affiliate marketing, while maintaining the importance of strategic information systems management in their business operational models in the era of digital disruption. The emergence of transparent, honest, ethical, and trustworthy e-commerce-based affiliate marketing practices by independent marketers, who treat customers ("those in the potential online target market category"), including all "consumers (in the sense of customers who have made purchases and transactions)," as kings who must be served and satisfied, can pave the way for sustainable business growth and competitive advantage for SMEs in the creative industry in tourist areas, and indeed for the Indonesian business ecosystems.

Conclusion

The research findings reveal evidence that affiliate marketing has a significant direct effect on the competitiveness of SMEs in the fashion-based creative industry sector in tourist areas. Similarly, marketers' creative innovation is confirmed to have a positive and significant direct effect on the competitiveness of SMEs in this sector. Affiliate marketing and marketers' creative innovation also have a positive and significant effect on customer mix. At the same time, the findings confirm that customer mix has a positive and significant effect on SME competitiveness. The research findings also confirm that customer mix has a positive partial mediation effect on the relationship between affiliate marketing and SME business competitiveness in this sector. Customer mix also has a positive partial mediation effect in the relationship model between marketers' creative innovation and SME competitiveness. Impressively, the positive partial mediation effect of customer mix leads to a moderate mediation effect in strengthening the relationship between affiliate marketing and SME competitiveness. These findings provide sufficient valuable evidence to confirm the current empirical gap that most of the customer mix parameters act as important facilitators that bridge the creation of the effectiveness of e-commerce platform-based affiliate marketing trends that are able to influence competitiveness in SMEs, and several other customer mix parameters can facilitate the role of creative innovation marketers in influencing the competitiveness of SMEs in the fashion sector of tourist areas in a more dynamic modern marketing landscape in the era of digital disruption.

Theoretical and practical implications

This study contributes to expanding valuable insights in the modern marketing management literature. Empirically, this study also expands empirical evidence that offers a practical framework for business

managers and marketers, both professional marketers in internal business functions, especially with the involvement of independent marketers (affiliates or influencers), on how the relevance of customer mix can bridge the empirical gap to strengthen the relationship between e-commerce platform-based affiliate marketing trends, marketers' creative innovation and business competitiveness in increasing customer participation, engagement, and purchase intentions through social media channels.

Limitations and recommendations for future research agendas

The limitation of this study is that the predictive model built only explores the relationship between affiliate marketing trends and the competitiveness of fashion sector SMEs in tourist areas based on customer mix mediation, with a limited sample size, only considering the business model of fashion sector SMEs that have shifted to digital in online marketing practices based on digital platforms in several social media, so that statistical bias may occur for generalization at a broader level. In addition, methodological aspect approaches, sample size expansion, comparative models for product variations and affiliate marketing effectiveness, market segmentation and customer mix, as well as considering other relevant empirical latent variables that have the potential to increase customer participation and engagement, market share, sales levels, and competitiveness in the business landscape in the era of digital disruption, can all be considered for future research development agendas.

Abbreviations

AM
Affiliate Marketing
MCI
Marketers' Creative Innovation
CM
Customer Mix
CP
Competitiveness

Declarations

Conflicts of interest

The authors declare no conflict of interest. There are no conflicts of interest involving the funding body, including regarding study design; data collection, analysis, or interpretation; manuscript writing; or the decision to publish the research results.

Funding

This research did not receive external funding at any stage, from proposal development and implementation to the final research report.

Author Contribution

Conceptualization, E.P., D.F., R.W. and D.S.; methodology, E.P. and D.F.; software, E.P. and D.F.; validation, E.P., D.F. and D.S.; formal analysis, E.P., D.F. and D.S.; investigation, E.P., D.F. and D.S.; resources, E.P. and D.F.; data curation, E.P., D.F. and R.W.; writing—original draft preparation, E.P. and D.F.; writing—review and editing, E.P., D.F., R.W. and D.S.; visualization, E.P. and D.S.; supervision, E.P. and D.F.; project administration, E.P., D.F., R.W. and D.S.; funding acquisition, E.P., D.F. and R.W. All authors have read and agreed to the published version of the manuscript.

Acknowledgement

The author extends gratitude to colleagues and relevant parties who contributed to the conduct and completion of this research report, as well as to the Research Ethics Committee for reviewing and approving the research topic.

Data Availability

This manuscript does not report data generation or analysis.

Code Availability

Not applicable.

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Figures

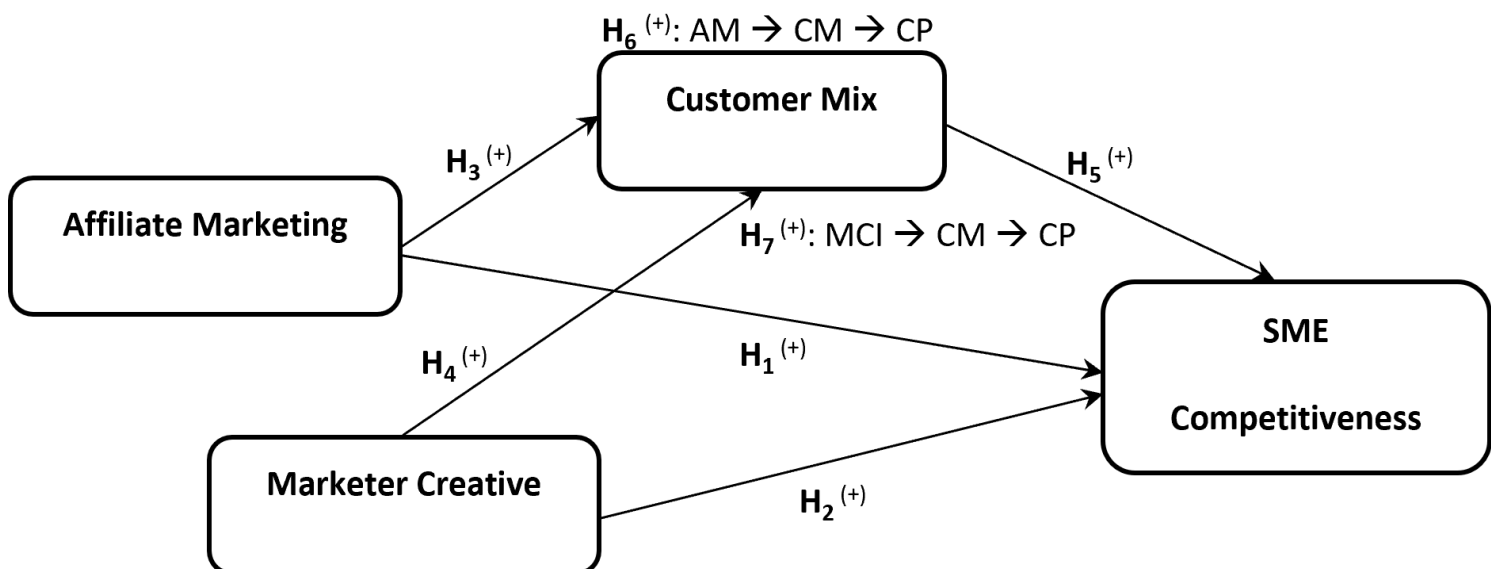


Figure 1

Proposed Research Model Framework

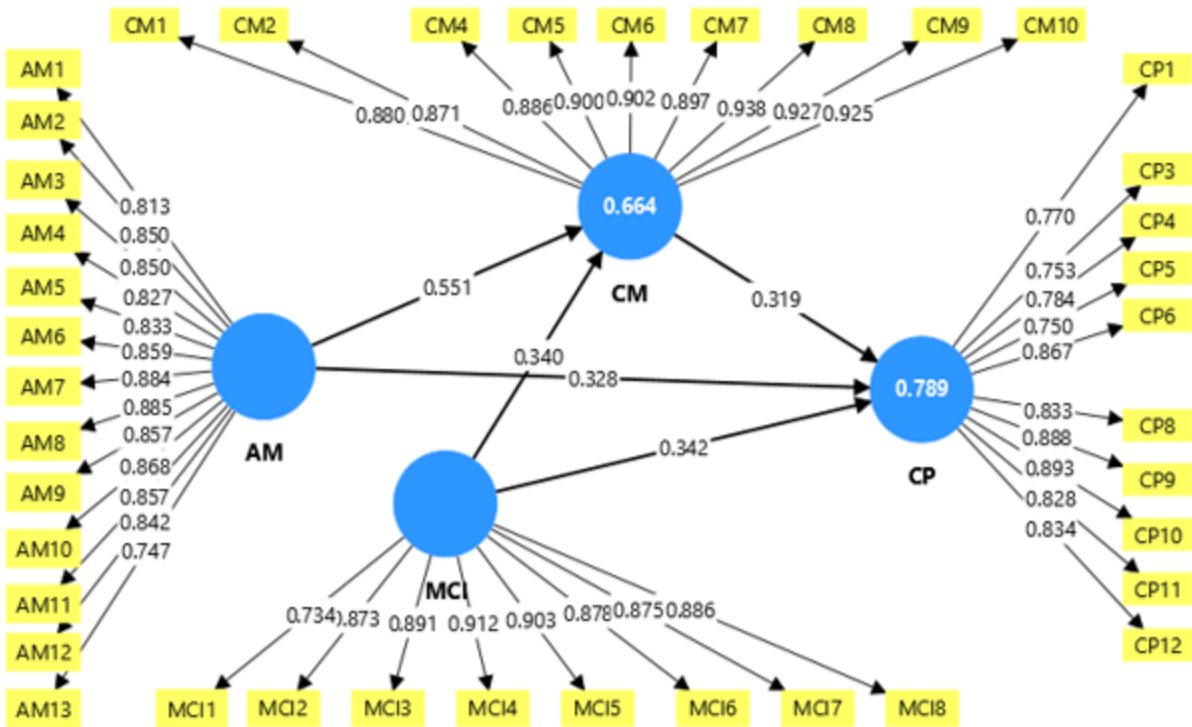


Figure 2

Post-improvement measurement model estimation results

