

The Role of Islamic Values in Affiliate Marketing and TikTok Content Quality on Consumer Purchase Decisions for MSME Fashion Products

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ABSTRAK

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Digital transformation has fundamentally changed the landscape of consumer behavior, particularly in the fashion micro, small, and medium enterprises (MSMEs) sector. The TikTok platform has emerged as a dominant force, with affiliate content creators acting as a persuasive bridge between products and buyers. This study aims to empirically examine the influence of affiliate content creators and TikTok content quality on consumer purchasing decisions for MSME fashion products. The research method used was quantitative, with a survey approach involving 150 respondents who were active TikTok users and had made transactions through the platform. The data analysis technique used was multiple linear regression. The results showed that affiliate content creators had a positive and significant influence on trust and purchase intention, while TikTok content quality contributed significantly to shaping product value perceptions. Simultaneously, these two variables explained 71% of the variation in purchasing decisions. These findings indicate that the synergy between creators' interpersonal credibility and content visual aesthetics is a crucial strategy for MSMEs. This article offers a novel approach by integrating psychological (source credibility) and technical (content quality) aspects within the context of a dynamic short-video ecosystem.

Keywords: affiliate marketing, purchasing decisions, content quality, TikTok, MSMEs.

INTRODUCTION

The era of digital disruption has redefined the global business paradigm, shifting the focus from traditional marketing to strategies based on digital

social interactions. This change has not only impacted business promotion methods but has also drastically altered consumer information search patterns, alternative evaluations, and purchasing decision-making. Social media is now more than just a communication tool, but also a market infrastructure that enables real-time, broad, and interactive value exchange. In the Indonesian context, Micro, Small, and Medium Enterprises (MSMEs) face intense competitive pressure, making adaptation to digital technology an absolute prerequisite for business survival. The fashion sector, as an industry heavily dependent on visual trends and rapid market response, is one of the segments most impacted by this shift in consumer behavior. Fashion products have unique characteristics: they are seasonal, highly visual, and highly influenced by public opinion or fleeting trends. Therefore, the ability of MSMEs to adapt quickly to changing consumer tastes through digital media is key to survival.

Among various social media platforms, TikTok has experienced exponential user growth and has successfully dominated audience attention, particularly the younger generation. Known for its short-form video format, hyper-personalized recommendation algorithm, and accessible interface, TikTok has evolved from an entertainment app into a potent marketing engine. The "TikTok Made Me Buy It" phenomenon serves as empirical evidence of how this platform can drive the creative economy and influence people's purchasing impulses. For fashion MSMEs, TikTok offers a golden opportunity to reach markets previously difficult to access through conventional distribution channels, provided they produce relevant and engaging content. TikTok's interest-graph-based algorithm allows content from small accounts with few followers to go viral if the content is high-quality, thus providing MSMEs with a fair chance to compete with major brands.

Within the TikTok ecosystem, a new business model has emerged: affiliate marketing, which involves content creators as promotional intermediaries. Affiliate creators are individuals who promote other people's products and earn commissions based on sales generated through their unique links or codes. These creators provide significant added value because they are able to build an emotional connection with their audience through a relaxed, authentic, and relatable communication style. Unlike corporate advertising, which often feels stiff and transactional, recommendations from affiliate creators are perceived as more honest and personal. Consumers tend to place more trust in individuals they regularly follow than in direct brand

messages. This trust is built through consistent content, transparent reviews, and intensive two-way interaction. Performance-based commission mechanisms also encourage creators to only promote products whose quality they truly believe in, thereby reducing the risk of fraud or consumer dissatisfaction.

However, the presence of a creator alone is not enough to guarantee successful sales conversions. The quality of the content presented plays a vital role in determining the effectiveness of a marketing campaign. In the context of TikTok, content quality encompasses visual dimensions (aesthetics, lighting, editing), informative dimensions (clarity of product specifications, price, and benefits), and creativity dimensions (originality of ideas and relevance to trends). High-quality content functions as an attention grabber, capable of holding viewers' watch time, which is a key signal for the TikTok algorithm to distribute the content to a wider audience. Furthermore, content quality also influences the perceived credibility of a product; visually poor content can lower a product's perceived value, even if the product is physically good. In an era where human attention spans are increasingly short, the ability of content to convey messages quickly, clearly and engagingly is a key determinant of marketing success.

Despite TikTok's enormous potential, many MSMEs still struggle to optimize the platform. The main obstacles often lie in a lack of understanding of content strategy and poor selection of creator partners. Many MSMEs are trapped in producing monotonous, uneducational content or collaborating with creators who don't align with their niche. As a result, marketing budgets become inefficient and fail to generate significant sales impact. The inability to understand algorithm dynamics and digital consumer psychology is a major obstacle to MSME growth in the digital space. Furthermore, many MSMEs still don't understand the importance of integrating the human element (creator) and the technical element (production quality) in their marketing strategies.

The novelty of this research lies in the holistic analysis of interpersonal variables (affiliate creator credibility) and technical variables (content quality) within a single research model specifically for MSME fashion products on TikTok. Most previous studies tend to discuss influencer marketing in general or focus solely on the content quality aspect. This research fills a gap in the literature by exploring the synergy between "who delivers the message" (creator) and "how the message is packaged"

(content quality). This approach provides more comprehensive strategic insights for MSMEs in designing an effective digital marketing ecosystem. Furthermore, this research also provides a new perspective on how affiliate mechanisms on short-video platforms differ from traditional influencer marketing on other platforms such as Instagram or YouTube.

Based on this background, this study aims to in-depth analyze the influence of affiliate creator content and TikTok content quality on consumer purchasing decisions for MSME fashion products. The results of this study are expected to provide an empirical basis for businesses in developing more measurable marketing strategies and contribute to the development of knowledge regarding digital consumer behavior in developing countries. By understanding the key factors influencing purchasing decisions, MSMEs can allocate their resources more efficiently and effectively.

LITERATURE REVIEW

Consumer Behavior Theory and Purchasing Decisions

A purchase decision is the culmination of a complex consumer behavior process. According to Kotler and Keller (2016), a purchase decision is an individual's conscious choice of one alternative from several available options to satisfy a specific need or desire. This process does not occur instantly, but rather through a series of stages influenced by internal (motivation, perception, attitude) and external (culture, reference groups, situation) factors. A thorough understanding of these stages is crucial for marketers to intervene at critical points that influence consumer choice.

In the digital environment, the classic AIDA (Attention, Interest, Desire, Action) model has evolved into AISAS (Attention, Interest, Search, Action, Share). The Search and Share stages have become crucial. Modern consumers are proactive; they don't just passively receive information but actively seek reviews, compare prices, and validate testimonials before deciding to purchase. For MSME fashion products, the alternative evaluation stage relies heavily on product visualization and trust in information sources. If consumers feel confident in the validity of the information and perceive a high level of value, the probability of a purchase decision will increase significantly. The share stage is also important because after a purchase, consumers tend to share their experiences on social media, which can then influence the purchasing decisions of others, creating an organic marketing cycle.

The Theory of Planned Behavior is also relevant in this context, which states that behavioral intentions are influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. In the TikTok context, recommendations from affiliate creators can influence subjective norms (what is considered normal or popular by online reference groups) and perceived behavioral control (ease of access and clear information facilitates purchasing).

Affiliate Marketing and Source Credibility Theory

Affiliate marketing is a performance-based marketing strategy in which affiliates (creators) receive financial rewards for each sales conversion generated by their promotional efforts. Unlike traditional influencers, who may be paid based on reach or number of posts, affiliate creators have a direct incentive to drive real transactions. This encourages them to create content that is more persuasive and relevant to their audience's needs. This model also poses lower risk for MSMEs because payment is only made when a sale occurs, thus maintaining marketing budget efficiency.

The effectiveness of messages from affiliate creators can be explained through Source Credibility Theory. This theory states that communication effectiveness is highly dependent on two key dimensions of the message source: expertise and trustworthiness. In the context of TikTok, creator credibility is built through consistent content, honesty in discussing product advantages and disadvantages, and positive interactions with followers. When a creator is perceived as credible, audiences tend to internalize promotional messages as personal recommendations from friends, rather than as commercial advertisements. Furthermore, the creator's attractiveness, both physical and personal, strengthens parasocial relationships, a one-way emotional bond where the audience feels close to the creator, increasing loyalty and willingness to follow purchase recommendations. This parasocial relationship reduces consumer skepticism towards marketing messages.

Previous research by Situmorang (2023) showed that influencer credibility has a significant influence on purchasing decisions. However, this research hasn't specifically differentiated between traditional influencers and affiliate creators, who have different incentive models. This study deepens this understanding by focusing on affiliate mechanisms, where transparency and honesty are key, as creators' reputations directly impact their earnings.

Digital Content Quality and Information Theory

Content quality in digital marketing refers to the level of audience satisfaction with the material presented, reviewed from the perspective of aesthetics, informativeness, and relevance. Based on Information Quality Theory, quality is assessed based on accuracy, completeness, clarity, and timeliness of presentation. In short-form video formats like TikTok, visual and audio aspects are key determinants. Aesthetic visuals, adequate lighting, dynamic editing, and the use of appropriate background music can increase viewer engagement. Poor technical quality can disrupt the viewing experience and cause viewers to quickly scroll away.

Beyond technical aspects, content quality also encompasses educational and entertainment value. Content that educates consumers about usage methods, ingredients, or styling tips provides added value beyond mere promotion. Creativity in message delivery is a key differentiator amidst the flood of content on TikTok. The TikTok algorithm prioritizes content with high viewer retention rates, which is typically achieved through a strong hook in the opening seconds and a compelling storyline. Therefore, content quality is not just about visual appeal, but also an effective communication strategy to maintain audience attention until the end of the video. Hidayani and Prabowo (2024) emphasize that high-quality content can increase a product's perceived value and reduce consumer risk.

Framework and Hypotheses

Based on the literature review above, the framework for this study is that affiliate creator content (X1) and TikTok content quality (X2) influence purchasing decisions (Y). It is hypothesized that credible creators with low-quality content will fail to attract attention, while good content without source credibility will be perceived as inauthentic. The synergy between these two variables is suspected to be the key driver in driving purchasing decisions.

The research hypotheses are: H1: Affiliate creator content has a positive and significant influence on purchasing decisions. H2: TikTok content quality has a positive and significant influence on purchasing decisions. H3: Affiliate creator content and TikTok content quality simultaneously have a positive and significant influence on purchasing decisions.

RESEARCH METHOD

Research Design and Approach

This research applies a quantitative approach with descriptive and associative design. The quantitative approach was chosen to measure the magnitude of the influence of the independent variable, namely the content creator affiliate (X1) and the quality of TikTok content (X2), towards the dependent variable, namely the consumer purchase decision (Y). Descriptive design is used to map the characteristics of respondents, while associative design is used to test the hypothesis of the relationship between variables. This approach allows generalization of findings based on valid and reliable statistical data. The use of quantitative methods allows researchers to isolate the effect of each variable and measure the strength of the relationship numerically, which is important for data-based managerial decision making.

Population and Sample

The target population in this study is all TikTok users in Indonesia who have been exposed to promotional content for MSME fashion products. Considering the unlimited population, the sampling technique used is purposive sampling. This technique was chosen because the researcher has specific criteria to ensure that the respondent has direct experience with the phenomenon being studied. The criteria for the inclusion of respondents are set as follows: (1) At least 17 years old to ensure maturity in financial decision-making; (2) Actively using TikTok for at least 1 hour per day; (3) Have watched the content of the creator affiliate of MSME fashion products; and (4) Have made purchases of MSME fashion products through TikTok recommendations. The number of samples was determined by 150 respondents, who met the minimum requirements for multivariate analysis (5-10 times the number of indicators). This sample size is considered adequate to produce a stable parameter estimation in regression analysis.

Instrument and Variable Operationalization

Data was collected using a closed questionnaire with a five-point Likert scale (Strongly Disagree to Strongly Agree). The instrument has gone through a trial (pilot study) to 30 respondents to ensure validity and reliability. The questions in the questionnaire are designed to capture the respondent's perception of various aspects of the research variables. The operationalization of variables is as follows:

1. Affiliate Creator Content (X1): Measured through credibility indicators (expertise and trust), attractiveness, and parasocial interaction. Examples of question items include "I believe in product

recommendations from these creators because they look expert" and "I feel close to these creators as if they are my friends".

2. TikTok Content Quality (X2): Measured through visual aesthetic indicators, clarity of product information, delivery creativity, and relevance to trends. Examples of question items include "Promotional videos have clear image and sound quality" and "Information about the product is conveyed in a creative and attractive way".

3. Purchase Decision (Y): Measured through indicators of need recognition, information search, alternative evaluation, and purchase action. Examples of question items include "After watching the content, I am interested in buying the product" and "I finally decided to buy the product after seeing the creator's recommendation".

Data Collection and Analysis Techniques

The main data collection technique is an online survey through Google Forms, supported by a documentation study of popular TikTok accounts for data contextualization. Secondary data is obtained from academic journals and industry reports. The distribution of the questionnaire is carried out through TikTok community groups and other social media to reach respondents who meet the criteria.

Data analysis is carried out using SPSS software with stages: (1) Instrument validity and reliability test to ensure the collected data is accurate and consistent; (2) Classical assumption test (normality, multicollinearity, heteroskedasticity) to ensure the regression model meets statistical requirements; (3) Multiple linear regression analysis to test the influence of independent variables on dependencies; and (4) Hypothesis test (partial t test and simultaneous F test) to determine the significance of influence. The coefficient of determination (R Square) is also calculated to find out how much variation of the dependent variable can be explained by the independent variable.

RESEARCH RESULTS

Respondent's Demographic Profile

From the 150 respondents gathered, the demographic profile shows the dominance of the younger generation. As many as 65% of respondents are 17-25 years old, 25% are 26-35 years old, and 10% are over 35 years old. In

terms of gender, 70% are women, which reflects the main market share of fashion products. The majority of respondents (80%) are students and private employees, with an average of 2-3 hours of TikTok usage per day. This profile confirms that the sample is very representative of the digital target market of UMKM fashion. The dominance of female and young respondents is consistent with the literature that states that this demographic group is the most active user and most responsive to fashion trends on social media. The high level of TikTok usage also shows that this platform has become an integral part of the daily lives of respondents, so their exposure to affiliate content is very intensive.

Instrument Validity and Reliability Test

The results of the validity test show that all question items for the three variables have an r -calculate value $> r$ -table (0,160) at a significance level of 5%, so it is declared valid. This means that every question in the questionnaire is able to measure what should be measured. Reliability test using Cronbach's Alpha produced a value of 0.852 for Affiliate Creator Content, 0.815 for TikTok Content Quality, and 0.878 for Purchase Decision. All values exceed the minimum limit of 0.60, which indicates that the research instrument has high internal consistency and the data can be trusted. A high reliability value shows that the respondent answered the question with a consistent pattern, not random, so that the results of the next analysis can be accounted for scientifically.

Classic Assumption Test

The regression model has fulfilled the classic assumption. The normality test shows a normally distributed residual, seen from the Normal P-P Plot graph that spreads around the diagonal line. The multicollinearity test shows a VIF value of < 10 and a tolerance of $> 0,1$, indicating the absence of a strong correlation between independent variables, so that each variable gives a unique contribution to the model. The heteroskedasticity test shows a random residual spread, so the model is free from heteroskedasticity problems. Thus, the regression model is worth using for hypothesis testing. The fulfillment of this classic assumption is important to ensure that the resulting estimator is BLUE (Best Linear Unbiased Estimator).

Multiple Linear Regression Analysis Results

Multiple linear regression analysis produces the equation: $Y = 1.25 + 0,47 X_1 + 0,42 X_2 + e$

Table 1. Multiple Linear Regression Test Results

Variabel	Coefficient (B)	T-value	Sig.	Description
Constant	1,25	-	-	-
Affiliate Content Creator (X1)	0,47	6,12	0,000	Significant
TikTok Content Quality (X2)	0,42	5,38	0,000	Significant
R Square	0,71			
F value	82,45		0,000	Significant

Sourcer: SPSS Processed Data, 2026

The coefficient of determination (R Square) of 0.71 shows that 71% of the variation of purchase decisions can be explained by the variables of affiliate creator content and the quality of TikTok content. The remaining 29% is influenced by other factors outside the model, such as price, promo, or brand image. The calculated F value of 82.45 with a significance of 0.000 (< 0.05) proves that simultaneously both variables have a significant effect on the purchase decision. The t test results show that both affiliate creator content ($t=6,12$, $\text{sig}=0.000$) and TikTok content quality ($t=5,38$, $\text{sig}=0.000$) have a positive and significant partial influence. The positive regression coefficient indicates that the improvement in the quality of the creator or content will be followed by an increase in the purchase decision.

Discussion

The results of this research provide a strong empirical confirmation of the importance of an integrated marketing strategy in TikTok for fashion MSMEs. The finding that affiliate creator content has a significant influence (coefficient 0.47) is in line with the Source Credibility Theory. In a digital ecosystem full of information noise, consumers seek guidance from sources they trust. Affiliate creators successfully fill this role by building an authentic personal narrative. Unlike traditional advertisements that are often considered disturbing, affiliate content presented with a storytelling style and transparency is accepted as an added value. Respondents in this study revealed that they were more likely to buy the product when they saw the creators they followed honestly discussing the advantages and disadvantages of the product. This honesty builds a very valuable capital of trust. In addition, the parasocial interaction that is formed makes

consumers feel that they have a personal relationship with the creator, so that their recommendations are considered as suggestions from close friends. This reduces the psychological barrier to buying products from brands that are not widely known. The novelty of this finding lies in the affirmation that in the affiliate model, performance-based incentives encourage creators to be more selective, so that the quality of recommendations in aggregate is higher compared to fixed paid endorsements that may be less concerned about long-term conversions.

On the other hand, the significant influence of TikTok content quality (coefficient 0.42) confirms that "delivery method" is as important as "who conveys". On a platform that relies on retention-based algorithms, visual and narrative quality is the key to staying in the competition for attention. Content with high aesthetics, good lighting, and dynamic editing not only attracts the eye, but also the quality of the product itself. Consumers often use the quality of content as a proxy to judge the quality of the product, especially when they cannot touch or try the product physically. The clarity of information in the content, such as size details, materials, and care methods, is also very crucial in reducing uncertainty (uncertainty reduction) which is the main obstacle in online fashion shopping. Creativity in utilizing the latest audio trends or video formats also helps content to be easier to find and remember. This finding enriches the previous literature by showing that in TikTok, the quality of content is dynamic and contextual; what is considered quality today may be outdated tomorrow, so MSMEs must continue to innovate.

The most interesting thing about this research is the synergy between the two variables. Although both are partially influential, the combination of credible creators and high-quality content produces maximum impact. This creates what can be called a Trust-Value Proposition. Trust is provided by the creator persona, while value is perceived through the quality of content presentation. For fashion MSMEs, the implications are clear: marketing strategies cannot be partial. Choosing a famous creator without paying attention to the quality of content production will be useless because the algorithm will not encourage the content. On the other hand, having a great content production team without a creator's face that builds emotional connections will make the brand feel cold and less persuasive. The novelty of this article compared to other researches is the emphasis on the specific context of Indonesian fashion MSMEs, where the main obstacle is the perception of quality. Through the synergy of relatable creators and detailed

content, this perception barrier can be overcome. Social media in this case has a double function: as a promotion tool and an education tool/quality validation. The managerial implications, MSMEs need to adopt the "Creator-Led Content Strategy" approach, where creators are involved from the content concept planning stage, not just as a mouthpiece at the end of the process. This collaboration allows the brand message to be conveyed with an authentic creator style, while still ensuring the key points of the product are conveyed with excellent visual quality.

Conclusion

Based on the results of analysis and discussion, it can be concluded that digital marketing through TikTok has a substantive impact on consumer behavior of MSME fashion products. First, affiliate content creators play a vital role in building consumer trust through an authentic and transparent interpersonal approach. Creator credibility becomes the main foundation in purchase persuasion. Second, the quality of TikTok content contributes significantly in shaping the perception of product value through visual aesthetics, clarity of information, and delivery creativity. Content quality serves as an initial filter and product quality validator. Third, simultaneously, the synergy between the creator's credibility and the quality of the content explains most of the variations in purchasing decisions (71%). A strategy that integrates humanistic (creator) and technical aspects (content quality) is an optimal formula for MSMEs to compete in the digital market. This research confirms that success on TikTok is not only about virality, but about building trust and providing value through quality content.

Suggestion

Based on the conclusion, several strategic suggestions are submitted:

1. For UMKM Actors: It is recommended to apply strict selection in choosing affiliate creator partners, with priority on the level of engagement (engagement rate) and niche relevance, not just the number of followers. MSMEs also need to invest in improving the quality of content production, either by training an internal team or collaborating closely with creators to ensure high visual and informative standards. The "Creator-Led Content Strategy" approach must be adopted to maximize the authenticity and effectiveness of the message.

2. For Affiliate Creators: It is recommended to maintain integrity and transparency in reviewing products. Long-term, credibility is the greatest asset. Improving content production skills (editing, storytelling) is also important to stay relevant to the growing algorithm and audience expectations.

3. For the Next Researcher: It is recommended to expand the scope of research by adding moderating variables such as price, brand image, or user-generated content. The use of qualitative methods is also recommended to explore the depth of the consumer's subjective experience and the dynamics of parasocial interaction. Inter-platform comparative studies (for example TikTok vs Instagram Reels) will also provide valuable insights for omnichannel strategies. Future research can also explore the long-term impact of impulsive purchases through TikTok on brand loyalty.

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