Shining Affiliates in the Age of Falsity: The Path to SME Economic Competitiveness – HR Intelligence and Marketer Competence

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ABSTRACT

The modern marketing era is increasingly challenged by the trend of affiliate marketing, a commission-based e-commerce strategy that uses independent marketers to increase sales through digital platforms. The affiliate marketing model, which has emerged as a path to economic competitiveness for SMEs in an era of falsity, is reviewed from the perspective of HR intelligence and marketer competency. The success of affiliate marketing programs and their contribution to GDP growth are also reviewed. To achieve this goal, a systematic literature review (SLR), partly adopting the PRISMA method, was conducted on several recent journals containing relevant content. The findings indicate that affiliate success in an era of falsity is inseparable from perceptions, motivations, and intentions to use e-commerce platforms, the HR intelligence and competencies of independent marketers, the integration of AI and knowledge management, and the development of marketing strategies. Behind the rise of affiliate marketing, there is often an increase in fake affiliates using various fraudulent methods. While there is no panacea to anticipate this, businesses, honest affiliates, and customers at least need layered controls and relatively preventative measures. Building a fair, transparent, and ethical relationship between advertisers and affiliates in an affiliate marketing engagement model is key to success, benefiting businesses, affiliates, customers, society, and economic growth. The synthesis of findings also confirms that a successful affiliate marketing model in an era of fake can strengthen the economic competitiveness of SMEs, contributing to GDP growth and the national economy. The brilliant affiliate model and its multiplier effect on the economic competitiveness of SMEs, affiliates, people's purchasing power, and GDP are also presented.

Keywords: Shining Affiliates; HR Intelligence; Affiliate Marketing and Business; Economic Competitiveness; AI Disruption; The Era of Falsity

INTRODUCTION

The era of digital disruption has brought numerous benefits to the change and development of modern 21st-century marketing. Companies' revenue models are now increasingly integrated with technological advancements, adaptability, transformation, and digitalization practices. The shift from conventional to digital business models, which enables companies to reach a broader customer base, is evidence of its positive impact (Firmansyah, Ahman, et al., 2024; Wahdiniwaty, Firmansyah, Suryana, et al., 2022). This is certainly crucial for businesses and marketers who are able to adapt over time and respond effectively to change. Market research and in-depth investigations have become commonplace in the business world, even in this era of increasing digital marketing trends (Torki Harchegani & Toulabi, 2025). Various businesses are increasingly benefiting, especially SMEs, which are becoming more resilient in the digital ecosystem based on e-commerce platforms, as the digital transformation of business models becomes increasingly challenging. Interestingly,

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affiliate networks are increasingly being utilized by advertisers to market their products on various modern marketing platforms (Chattopadhyay, 2020), online marketing strategy that allows for increased sales at lower advertising costs (Wahdiniwaty et al., 2023; Patrick & Hee, 2019).

Achieving high revenues effectively and efficiently in e-commerce platform-based business activities without considering affiliate programs across various networks seems nearly impossible. In response, it's not surprising that partnerships in marketing programs using the affiliate network model are now widely used as a performance-based approach in online marketing practices (Mangiò & Di Domenico, 2022). Sales reflect a measure of affiliate marketing performance that can be easily tracked to the implementing affiliate network, and the company will only pay or provide a commission for the number of branded products sold. Affiliate marketing is a type of online marketing strategy that can be implemented by independent marketers to market various products from other companies based on sales commissions in return (Giron et al., 2025). This allows businesses to incur relatively lower costs while achieving high visibility by leveraging affiliate marketing networks through online marketing networks (Norouzi, 2017). This includes products and services owned by small and medium enterprises (SMEs) with online-based marketing practices and those that have gone digital.

Today, many people earn attractive, even substantial, incomes from affiliate marketing. Their daily income can even exceed that of a typical eight-hour office worker. This allows for the accumulation of financial assets, which can be earned anywhere, without the need for a physical office, or both. For example, by working as an office worker for an organization, while possessing the human capital (HC) characteristics that intelligently utilize time to seek substantial additional income from affiliate marketing. For those who have successfully implemented it, the true nature of affiliate marketing shines through, like a path to a treasure hunt that is now being discovered. Getting rich quick from affiliate marketing is no longer a strange prospect in the modern era, as its success offers truly promising returns. This new e-commerce paradigm offers an affiliate marketing trend that connects sellers, affiliates, platforms, and potential buyers in a new, mutually beneficial (Suryanarayana et al., 2021).

Given the growing popularity of affiliate marketing, with all its allure of success, it is important to note that not all seemingly attractive affiliates are genuine and legitimate. In some cases, affiliate marketing programs may be vulnerable to fraud, leading to issues that can be detrimental to consumers. As suggested by Mangiò & Di Domenico (2022), understanding the difference between fake non-influencers and fake influencers online is crucial for stakeholders to avoid potentially significant consumer losses and avoid blame-based behavior. Business owners must address the potential for fraud and the challenges of a lack of transparency and ethical practices associated with illegal affiliate marketing strategies by implementing effective control measures through careful tracking and analysis (Fabilia & Aprianingsih, 2024). Interestingly, success in affiliate marketing is not as easy as it seems, and it is not without its challenges. Adequate digital competence, human resource (HR) marketing intelligence need to be prepared (Firmansyah et al., 2022), knowledge management and culture that utilize artificial intelligence (AI) (El Garem, 2026), as well as product knowledge, regular and diligent market research, and content marketing strategies are needed (Wahdiniwaty et al., 2023), even various facilities, video nature and direct

marketing models that attract viewers on social media, for example TikTokers and YouTubers who increasingly underlie the success of affiliate marketing (Le, 2024; Xu et al., 2025). The success of affiliate marketing creates a dual economic effect, both for business competitiveness in large companies and SMEs, independent marketing affiliates, part-time job opportunities, an increase in active economic actors and an increase in people's purchasing power, which ultimately contributes to an increase in gross domestic product and the national economy.

This study aims to review current e-commerce marketing studies on various platforms regarding the increasingly emerging affiliate marketing model in the era of digital disruption and its impact on SME economic competitiveness and gross domestic product (GDP) growth. Given the scarcity of studies focusing on the framework models driving the success of emerging affiliate marketing programs and their impact on business competitiveness and GDP. To bridge this gap, this paper seeks to understand the factors that drive affiliate success in the era of fraud and the mechanisms of their impact on SME economic competitiveness and GDP, based on HR intelligence and digital marketer competencies in affiliate marketing programs. Methodologically, this study is operationalized by extracting research data from relevant issues. First, the concept of affiliate marketing, e-commerce platforms and their relationship, and their impact on business. Second, the issue of HR intelligence and marketer competency in the era of digital disruption. Third, the contribution of affiliate marketing to GDP revenue. Fourth, the issue of fraudulent affiliate models. Actual affiliate marketing and indications of fraud, as well as the key to a successful partnership between business owners, sellers, and affiliates that is sustainably profitable in the affiliate marketing model on online marketing platforms are also included in this study. Finally, this study synthesizes successful affiliate models in the era of falsity as a path to economic competitiveness of SMEs based on HR intelligence and marketer competency in affiliate marketing programs, and their impact on GDP growth and the national economy. To meet the objectives of this study, various recent research publications containing relevant content on affiliate marketing were identified for review using a systematic literature review (SLR) model.

This study contributes to expanding the literature on modern platform-based marketing, particularly regarding the role of affiliate marketing and online marketing platforms along with the factors driving their success from the perspective of HR intelligence and independent marketer competencies that can be prepared and run by anyone. Data extraction, interpretation, and synthesis can also practically help stakeholders, policy directions, and government support regarding the presence of e-commerce and its benefits for the economy, e-commerce organizations, business owners especially SMEs, and affiliate partnerships to increase increasingly intelligent customer engagement, with honest, healthy, transparent, ethical, and non-false online marketing practices in adopting an online marketing strategy model by developing a mutually beneficial affiliate marketing program, which at the same time creates a competitive advantage in the digital platform-based business ecosystem.

METHOD

This study is a systematic literature review (SLR), operationalized by developing a study structure that respects the IMRAD model (Introduction, Methods, Results, and Discussion). To identify, study, and organize the literature on affiliate marketing and e-commerce platforms and their relevance to the HR intelligence and competencies of affiliate marketers, as well as the economic competitiveness of SMEs, a partial adoption of the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) method was developed. Qualitatively, this SLR model refers to relevant literature that can be used as a reference to meet the adequacy and enrich the research topic as a function of the theoretical foundation. The search strategy, the search phase was carried out by adopting a structured approach commonly used in SLRs, as suggested by Ferrari (2015), which was developed by implementing a partial application of the PRISMA model. The review query and appropriate keywords in the literature search terms are comprehensively defined as keywords derived from key concepts, which simultaneously capture the most relevant articles. For the literature search, several groups of key concepts that have been developed (e.g., Best et al., 2014) were used. In this study, affiliate marketing, affiliate fraud, e-commerce marketing, online marketing platforms, HR intelligence 'sentences', digital transformation of HR management, integration of AI and digital HR, marketer digital competence, and SME competitiveness were identified as keywords representing 'affiliates shine in the era of falsity based on HR intelligence and affiliate marketing competence'. Specific keywords and generic keywords were developed during the implementation phase of the literature search strategy (Firmansyah, Suryana, et al., 2024). Relevant primary literature from empirical research results was prioritized in this study, but it was possible not to ignore relevant literature from the review results to strengthen it.

Article selection and screening criteria, focusing on the relevance of the research to the study topic, are a crucial step in literature selection (Ferrari, 2015; Best et al., 2014). The collected articles were then stored in an article and reference file to be read, sorted, analyzed, and tagged for identified key keywords, and subsequently used for review and development within the study. Approximately 113 studies were identified as containing comprehensive and relevant content, but with limited scope for sorting and selection. Duplicates were also avoided, resulting in 68 articles being retained for further study and review. Finally, 41 eligible articles with accessible full text were selected based on the interventions most relevant to the content, topic, and objectives of the study. However, to address the lack of data from other publications addressing relevant issues, a snowballing approach was adopted and selected for further data search meta-analysis (Firmansyah, 2022). The primary databases used were PubMed, Web of Science, and Scopus, with searches starting with Crossref and Google Scholar. Reference sources from other databases were also used for additional purposes. Data quality testing began with a review by co-authors within the same research team to assess qualitative appropriateness, including the rigor of the review selection method (Best et al., 2014; Killick & Taylor, 2009). An independent review by a review team was conducted (Firmansyah, Susetyo, et al., 2024). Data extraction and representation, synthesis of findings, and robustness of the synthesis were also assessed (e.g., Campbell et al., 2003; Popay et al., 2006).

RESULTS AND DISCUSSION

1. Affiliate Marketing and E-Commerce Platforms

Affiliate marketing essentially describes the primary role of affiliates who connect with sellers on online marketing platforms to increase sales. E-commerce refers to electronic commerce, meaning the use of electronic media and the internet to connect with goods and services (Jain et al., 2021). The emergence of affiliate marketing was driven by the massive growth of e-commerce and the trend of digital-based online marketing across various social media platforms (Torki Harchegani & Toulabi, 2025). The digital aspect has become an accepted strategic aspect of marketing, and several concepts have been developed that are not solely related to online marketing but are holistic, affecting more than one aspect (Charlesworth, 2018). Ultimately, this gave rise to the term "online," as evidenced by the significant increase in the percentage of online shopping (Taher, 2021). Even the adoption of online shopping technology among millennials has been strengthened through affiliate marketing (Ghosal et al., 2020).

Affiliate marketing reflects the practice of online marketing based on digital platforms by involving partnerships in schemes of independent marketers to promote other companies' products without feeling like they own the products, to earn commissions on a number of products successfully sold through their marketing accounts (Torki Harchegani & Toulabi, 2025; Ghosal et al., 2020). Affiliate marketing is an online marketing partnership model based on a revenue-sharing marketing scheme in the form of sales commissions where affiliates such as bloggers or YouTubers and TikTokers, play an active role in promoting merchants' goods or services that enable the creation of mutually beneficial relationships between the parties involved (Xu et al., 2025). Affiliate marketing continues to grow as a viral and promising e-commerce strategy through the role of independent marketers to increase customer engagement and sales, of course with incentives or commissions that mediate it as a reward provided by the seller or affiliate company (Ghosal et al., 2020; Giron et al., 2025).

The affiliate revenue model is measured based on the number of products sold as the basis for its performance parameters. As conceptualized by Wahdiniwaty et al., (2023: p.304) affiliate marketing is a type of performance-based marketing in which a business rewards one or more affiliates for each visitor or customer generated by the affiliate's own marketing efforts. Wahdiniwaty et al., (2023: p.84), also refer to affiliate marketing as a reward system in which referrers are given a 'finder's fee' for each referral they make. Referring to a popular tactic used by digital marketers and its potential profits, online affiliate marketing is widely used to promote e-commerce websites, with affiliates being rewarded for each visitor, customer, or subscriber generated through their efforts. It is a useful tactic for brand building and acquisition. This scheme reflects the industry's marketing practice of having four core players: the merchant (also known as the 'retailer' or 'brand'), the network (which contains offers for affiliates to choose from and also handles payments), the publisher (also known as the 'affiliate'), and the customer. To find customers, merchants build trusting and profitable partnerships with independent marketers, namely affiliates who seek compensation for their promotional efforts through the infrastructure offered in affiliate marketing networks on various online marketing platforms (Chachra et al., 2015; Suryanarayana et al., 2021).

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Based on several research findings, it appears that there is a direct impact of the role of affiliate marketing on product sales, engagement, and consumer purchasing choices (Jyotsna et al., 2024). Affiliate marketing by implementing the right online marketing strategy contributes to increasing the visibility of an organization's comprehensive products, driving more targeted marketing activity traffic, relatively low advertising costs, and high returns on investment (ROI), making affiliate marketing an important modern marketing instrument worth securing for businesses to improve their ability to create brand positions in the e-commerce market through partnerships with third parties (e.g., Patrick & Hee, 2019; Ganesh et al., 2025; and Norouzi, 2017). From the perspective of the Generation Z market, affiliate marketing has the potential to benefit companies (publishers), so that they can increase company product sales because affiliate marketing posts with all factors of their communication strategy on e-commerce platforms, and each component plays an important role in influencing Generation Z's purchasing intentions in the AI era (Giron et al., 2025). However, in reality, not only Generation Z but also today's customers can influence market sentiment and behavior more generally, as today's customers are smart and largely digitally literate, even though the target market and segmentation have been fragmented.

The most common affiliate trend today is to include various text links alongside video posts or during live events (on social media platforms like TikTok and YouTube) to drive more clicks and sales in their affiliate marketing campaigns. As noted by Olbrich et al., (2019), the effect of ad impressions on affiliate marketing depends on the method and estimator. The positive impact is a high number of impressions, followed by increased customer engagement and higher sales of the company's products through affiliate marketing strategies, while also benefiting the affiliate through an increased compensation stream from commissions on successfully sold products. The mechanism, the user click path in an affiliate marketing campaign, which runs from click to sale, is influenced by the design parameters of the affiliate's search engine ads and the merchant simultaneously.

2. HR Intelligence and Marketer Competence in the Era of Digital Disruption

Marketing is increasingly sophisticated in the modern era based on e-commerce platforms in the era of digital disruption, even various aspects of it are undergoing dominant transformation, due to the rapid growth of digital technology penetration, which is directly responded by various companies to target global customers and utilize the advantages offered by online channels to create competitive advantages (Ghosal et al., 2020). Affiliate marketing is increasingly considered for its positive impact on increasing the visibility of the company's products, customer engagement, and sales at relatively low cost, and affiliates are increasingly interested in marketing the company's products with the guarantee of a commission.

Initially, affiliates struggle to gain the trust of sellers or business owners. Forget sales and commissions, even beginner affiliate videos struggle to appear on audience homepages and may receive few views. Therefore, it's not surprising that new affiliates who request product samples from certain companies are often rejected. There's no need to feel discouraged or discouraged. Be consistent and pay attention to algorithm-based commission monetization, especially for engaging, inspiring, and educational content. Build your personal brand consistently first, and don't focus on gaining 10,000 followers or even reaching over 1 million immediately. Generally, relative evaluations,

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based on content development, number of views, and follower reviews, can be evaluated and analyzed through the company's tracking system on the product sample applicant's account and affiliate network on e-commerce platforms. Web 2.0 not only allows affiliates to leverage affiliate marketing programs but also offers adequate tracking convenience in the modern marketing era (Mangiò & Di Domenico, 2022; Chattopadhyay, 2020). Alternatively, use this situation as motivation to continue developing your affiliate marketing strategy. From a conventional perspective, the general advice is to keep trying. While this is true, it is crucial to consider the potential affiliate's human resource competency, knowledge management development, and readiness to practice digital platform-based online marketing across various social media and e-commerce platforms. Conversely, successful affiliates tend to be more open to partnership offers from established salespeople. They tend to first understand the specifics of a particular affiliate program. This involves comparing key aspects, including commission plans, program specifications, marketing tools, payment options, and affiliate support (Kumar et al., 2024).

Within the framework of affiliate marketing, a marketer's success in building partnerships with product-owning businesses through affiliate marketing programs on e-commerce platforms is inseparable from motivation, perseverance, digital competence, affiliate HR intelligence, and marketer competence. This includes a willingness to learn, market research, the ability to build customer relationships, knowledge management, and product knowledge that meets customer preferences. Marketing with an e-commerce strategy is part of digital transformation practices, which are not only a priority for businesses but also apply to individuals, families, and the general public in this era. This means that digital competence must be adequate, skills and a culture of learning about how e-commerce platforms work must be enhanced, and adaptive behavior and innovation are needed to adopt a successful marketing model for development. Currently, various relevant applications of online marketing practices can guide strategic decision-making in affiliate marketing programs, including the importance of leveraging AI tools to develop digital talent knowledge.

The era of digital transformation has driven business behavior to enhance human resource capabilities, for example, through the integration of artificial intelligence (AI) and knowledge-based systems (El Garem, 2026). Knowledge management even serves as a facilitator, translating online marketing practices from e-commerce platforms and the adoption of AI into the development of affiliate marketing capabilities needed by today's businesses and audiences. Affiliate marketing integrates the roles of affiliates and e-commerce platforms and is a relatively new online marketing trend, driven by rapid digital technology transformation and its impact on the human resource intelligence of marketers in the online marketing ecosystem across various social media platforms. As automation, intellectualization, and cognitive systems expand human resource capabilities to support the success of this work model, new digital-based human resource competencies are increasingly needed (Khadzhalova et al., 2023), including those of marketers. Adequate digital competencies holistically expand the intelligence of HR marketers, for example digital talent, the ability to take product photos and videos along with attractive, concise, and clear descriptions as well as product knowledge, to regular market research and thoroughness, and the required content marketing strategies (Wahdiniwaty et al.,

2023), even various facilities, video nature, video editing, time duration, best time, and direct marketing models that attract audiences on social media, for example as TikTokers and YouTubers (e.g., Le, 2024; Xu et al., 2025; Wahdiniwaty, Firmansyah, Suryana, et al., 2022). Various hidden but meaningful messages, both direct and indirect, provide recommendations that direct the audience to buy, while complementing the success of affiliate marketing on various e-commerce platforms, one of the most common and trending currently is TikTok.

Facebook Shop continues to grow, and TikTok is increasingly considered a popular platform for consumer communication and affiliate marketing for brands and companies. For example, the inspirational and engaging nature of videos can increase audience engagement, encouraging them to follow, watch, and even purchase from TikTokers. The increased trust in TikTokers' promotional videos is due to the knowledge and expertise, digital talent, and the intelligence of affiliate HR in developing affiliate marketing strategies to increase follower reviews. As mentioned by Le (2024), audience purchasing decisions on TikTok are highly dependent on follower reviews on TikTokers' accounts. Furthermore, entertainment in a unique and engaging video format for users or target audiences can increase the number of link views, generate purchase intent, and potentially lead to purchases. Whether consciously or not, the STP (segmentation, targeting, and positioning) model, along with the ever-evolving evolution of the modern marketing mix, has been adopted by marketers as a green marketing strategy, contributing to the success of e-commerce marketing practices (e.g., Pitri et al., 2025; Bezhovski, 2025; Wahdiniwaty, Soegoto, et al., 2025; Firmansyah, Ahman, et al., 2024).

3. Affiliate Marketing Contribution to GDP Growth and National Economy

In the digital economy era, the rapid advancement of digital technology is increasingly disrupting modern marketing practices (Wahdiniwaty et al., 2023), and positively impacting various economic aspects (Firmansyah, Ahman, et al., 2024). This includes affiliate marketing, which serves as a commission-based intermediary that connects buyers and companies' products through online marketing platforms, benefiting companies, affiliates, and buyers within the digital ecosystem. More broadly, the success of this affiliate marketing program framework can help increase gross domestic product (GDP), smooth the wheels of the community economy, and strengthen economic performance and national growth. Digital marketing practices that emphasize the importance of software-based skills and abilities and digital media reflect the dynamics of the global socio-economic landscape, which is crucially part of the transformative force and influences GDP levels (Ajayi et al., 2024).

This working mechanism can be achieved by referring to several success assumptions. First, increased sales and revenue. This condition shows that affiliates through e-commerce platform affiliate marketing programs can promote attractive products and increase sales for business actors, especially SMEs, whose business models have shifted to digital forms of transformation and play a role in the digital ecosystem. This positively contributes to increased business revenue and contributes to increased economic output, from GDP to strengthening the national economy (e.g., Firmansyah, Ahman, et al., 2024; Wahdiniwaty, Firmansyah, Suryana, et al., 2022; Firmansyah & Wahdiniwaty, 2023; Wahdiniwaty, Firmansyah, Dede, et al., 2022). Second, opening up job opportunities for individuals from all communities in various regions with all HR competencies, education levels, and demographic characteristics.

Even part-time work, regardless of the difficulties and conveniences, opportunities and obstacles. In fact, affiliate marketing programs offer income opportunities for individuals, including students, and affiliates, as part-time jobs. Collaborative engagement in these online marketing practices demonstrates the growing number of active economic actors in society, which can strengthen purchasing power and strengthen the foundations of regional and national economies.

Third, the resilience of SME businesses allows for increased empowerment. Affiliate marketing involvement on e-commerce platforms contributes to strengthening SME entrepreneurship, business models, and economic competitiveness by reaching a wider and faster audience and market with relatively low marketing costs. This, in turn, encourages SME digitalization practices, fosters competitive advantage, reduces barriers to market entry, and encourages sustainable SME growth as a driving force of the national economy. Fourth, the potential for strengthening economic growth in the digital ecosystem. Increased online affiliate marketing involvement contributes to economic activity on e-commerce platforms, such as Shopee, Tokopedia, Lazada, and similar platforms. Social media platforms like TikTok, Facebook, and YouTube can expand marketing practices within the digital economy ecosystem, which directly impacts GDP growth. The increasing number of platform-based online marketing channels makes it easier for SMEs to expand their market reach and improve their business performance (Kurniawan et al., 2023), Therefore, the cumulative and integrated success of SMEs in various regions can drive national economic growth (Firmansyah, 2024). Fifth, increased consumption. Collaboration between product-owning companies and affiliates as independent marketers on e-commerce platforms allows for increased participation, customer engagement, purchase intent, and even purchasing decisions through attractive, precise, transparent, and relevant promotions aligned with business objectives and market needs. This can contribute to accelerating demand and sales frequency, thereby increasing transaction value, which can ultimately significantly boost GDP growth and the national economy. Even in the Indonesian context, e-commerce has become part of the backbone of the national economy along with increasing technological advancements and government support (Tanuwijaya & Princes, 2025).

4. Fake Affiliate Models and Modes

Globally, in the current era of digital disruption, whether consciously or not, Web 2.0 has been widely exploited by affiliate marketing (Mangiò & Di Domenico, 2022; Chattopadhyay, 2020). This is clearly visible on Instagram and Snapchat, YouTube and Twitch, and even TikTok, which are now trending in this online marketing program. Digital marketing trends continue to revolutionize, with many shifts occurring, causing brands to reduce their own media and seek to acquire other media through partnerships, such as affiliate marketing programs, which are now increasingly dominant as a powerful digital tool for online marketers. Have you ever been attracted to listening to and watching content from creators and influencers on a particular social media platform you frequently access, usually followed by a text or message encouraging you to click the link below or swipe up to get an attractive promotion or sale of quality products at a low price in their "bio"? In this common case, there is a huge potential for someone or anyone already in the e-commerce field to fall into the strategic trap of affiliate marketing programs. This proves that affiliate marketing is now increasingly integrated with influencers on various social media platforms, thus

expanding the affiliate marketing landscape. Unfortunately, in some cases, this has the potential to harm brands, leading to new, more subtle dangers (Mangiò & Di Domenico, 2022), as these relatively new models are vulnerable to counterfeiting, which can harm many parties. This reflects the need for transparent, honest, and ethical online marketing practices (Fabilia & Aprianingsih, 2024).

Despite the growing trend of profitable affiliate marketing, structural weaknesses remain, particularly in its operational model, which relies on the capabilities of the digital ecosystem (Di Domenico et al., 2021; Mangiò & Di Domenico, 2022). Through increasingly sophisticated digital techniques (cookie stuffing) and even on social media platforms (manipulating participation and engagement), fraudsters are developing their fraudulent behavior. As a result, a company's image, brand, and economic resources can be threatened and harmed by these fake affiliates. Several fraud cases continue to evolve and change as a frequent affiliate modus operandi. Mangiò & Di Domenico (2022) documented affiliate fraud based on influencer and non-influencer approaches. These fraud models include fraud by exploiting cookies for farming by non-influencer affiliates; and affiliate fraud by manipulating engagement through these systems (Mangiò & Di Domenico, 2022; Leung et al., 2022; Bentley et al., 2021). Affiliate fraud, including cookie farming, exploits technical weaknesses in affiliate tracking and attribution systems, with the goal of diverting commissions to which they are not entitled. Brands can be directly financially harmed by this commission misattribution, and this fraud model can occur in affiliate marketing programs through automation and bot activity. Cookie stuffing, attribution fraud, typosquatting, and click fraud are the most common activities affecting brands in this type of fraud (Mangiò & Di Domenico, 2022).

Other affiliate scams, similar to that perpetrated by influencers, but different, involves disguised schemes, such as those disguised as digital asset investments. Generally, this type of scam involves promotions on social media platforms using various attractive affiliate strategies and offering get-rich-quick schemes with promises of fantastic returns, possibly with high risk and high returns, or low risk and low returns. These include offering educational courses for beginners, requiring large initial investments, promising passive income, implementing ponzi pyramid schemes with referral bonuses, and playing games. This type of scam often occurs using illegal platforms disguised as trading bots or staking schemes with dubious licenses, aiming to lure potential customers/members with false promises. Even if initial profits do occur, they may not come from trading but from the initial deposits of newly recruited clients. This type of scam allows affiliates to shine, but under false pretenses. To avoid this type of fraud, caution should be exercised against the various attractive but suspicious schemes offered on various social media platforms. Audiences, viewers, and the wider public, with all their human intelligence, need to be wiser, more selective, and use realistic and critical thinking when accepting affiliate marketing offers like this, and to resist easy temptations. Anticipating and controlling affiliate fraud in this era of fakery needs to be improved over time. At the very least, brand owners need to take steps to avoid fraudulent affiliates in affiliate marketing programs, especially those involving influencers. To navigate the complex intersection of marketing effectively and affordably for brands, a CATA protocol-based approach can be implemented (Mangiò & Di Domenico, 2022).

5. The Shining Affiliate Model in the Era of Falsity as a Path to SME Economic Competitiveness from the Perspective of HR Intelligence and Marketer Competence in Affiliate Marketing Programs

Drawing on several relevant analyses of the literature on affiliate marketing and the economic competitiveness of SMEs based on HR intelligence and digital marketing competencies, this section presents the extraction and synthesis of representations. The business landscape in the era of digital disruption is increasingly challenging, with challenges such as implementing digital technologies and integrating AI, developing knowledge management and digital marketer competencies, and adopting modern marketing practices based on e-commerce platforms across various social media platforms. Successful, profitable independent marketers are increasingly being considered by companies for collaboration and participation in affiliate marketing programs. Interestingly, affiliates who excel in running affiliate marketing programs through online marketing distribution channels are inseparable from supporting factors. The success of affiliate marketing creates a dual economic effect that contributes to increasing GDP. Products from large businesses and SMEs that have gone digital operate within a digital ecosystem based on e-commerce platforms, benefiting from aspects of corporate reputation, branding, market expansion, low-cost promotion, increased sales and profits, and strengthened borrowing power and economic competitiveness through the affiliate engagement model in this commission-based affiliate marketing program. Affiliate marketing programs can open up promising part-time employment opportunities by enabling many people in various regions to alleviate poverty. The impact is to strengthen people's purchasing power, increase business income, enhance SMEs' economic competitiveness, strengthen the foundation of the regional economy, and increase GDP.

Ultimately, the synthesis of the findings of this study yields an affiliate model that shines in the era of fake content as a path to economic competitiveness for SMEs based on HR intelligence and digital marketer competency in affiliate marketing programs on e-commerce platforms, as well as its impact on gross domestic product growth and the national economy in the era of digital disruption, see Figure 1.
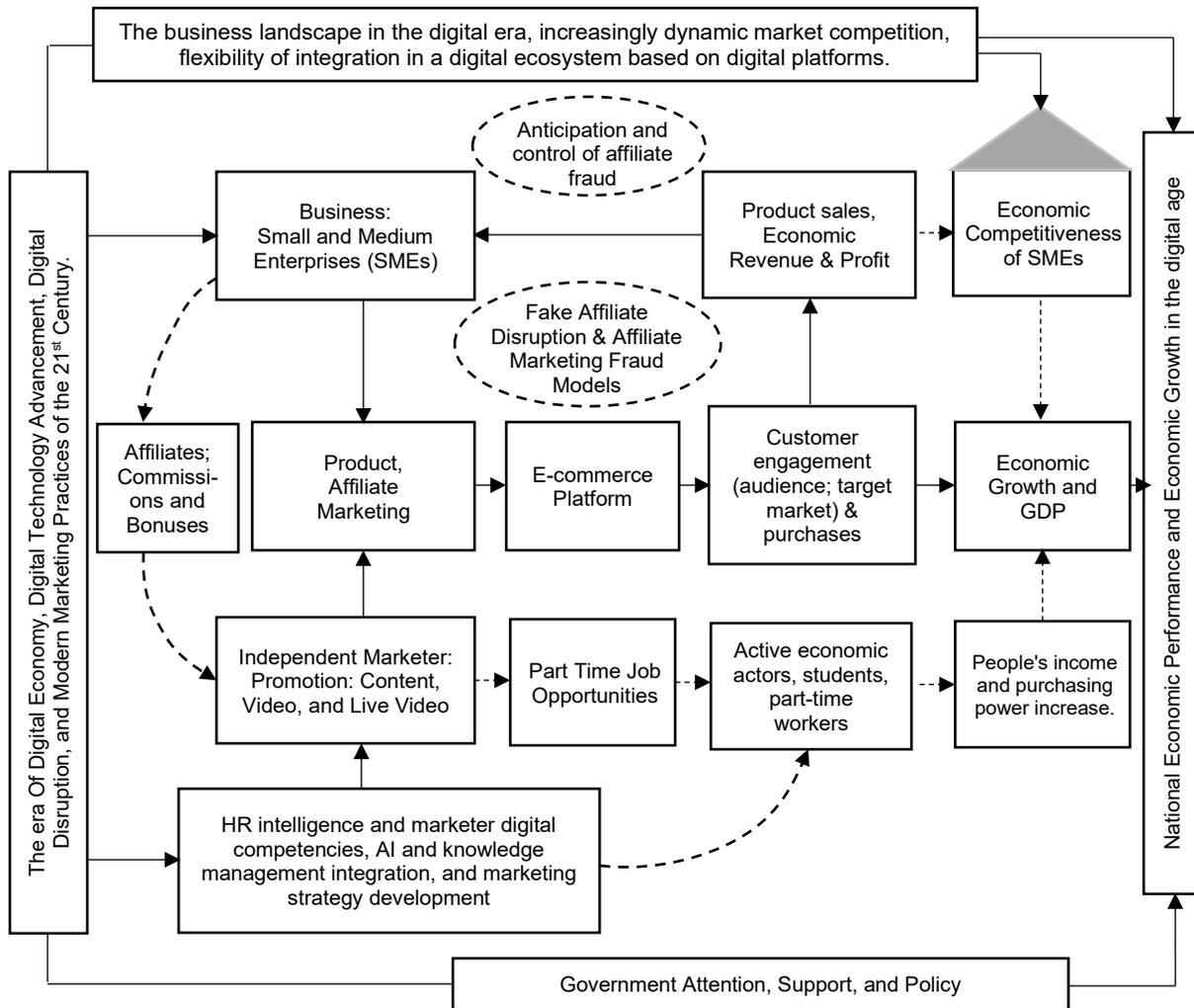
Figure 1. The Shining Affiliate Model in the Era of Falsity: The Path to SME Economic Competitiveness from the Perspective of HR Intelligence and Marketer Digital Competence in Affiliate Marketing Programs on E-commerce Platforms
Source: Synthesis of findings of SLR model studies (Authors, 2026)

Figure 1 visualizes the framework of the affiliate model that shines in the era of falsity and its impact on the economic competitiveness of SMEs and GDP growth. Affiliate marketing can serve as a bridge to SMEs' economic competitiveness in the era of digital transformation by leveraging e-commerce platforms. The digital economy era is closely related to the rapid advancement of digital technology, where the pressure of 21st-century digital disruption is increasingly challenging various aspects of life, including business, the increasingly dynamic competitive landscape of digital platforms, to the shift in modern marketing practices that continue to revolve around rapidly changing market trends. A culture of adaptation and innovation, innovative thinking and capabilities are now the main ingredients of sustainable life in the business landscape of the digital disruption era, conventional business models are increasingly disrupted by digital transformation partners towards digital-based transformative business models (Firmansyah, Ahman, et al., 2024), automation,

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intellectualization, and HR intelligence continue to develop in knowledge systems integrated with AI (Torki Harchegani & Toulabi, 2025). Large businesses and SMEs will no longer have the attraction, strength, and competitiveness, but may perish without adaptation, innovation, and transformation (e.g., Corvello et al., 2023; Sagala & Őri, 2024; Axenie et al., 2024; Wahdiniwaty, Syafei, et al., 2025; Uzunov et al., 2023) in accordance with the challenges of digitality and massive changes (Firmansyah et al., 2023), the evolution of marketing strategies (Pitri et al., 2025; and Bezhovski, 2025), following changes in viral online marketing media based on e-commerce platforms and shifts in various marketing variables and marketing instruments that are increasingly being modified. In Indonesia, e-commerce platforms are one of the facilitators that encourage the smooth running of national economic activities, which are increasingly receiving government attention and support (Tanuwijaya & Princes, 2025).

Beyond the role of databases in search engine algorithms, which influence the success of affiliate marketing programs through e-commerce platforms like TikTok and other social media platforms, including YouTube and Facebook Shop, affiliate marketing challenges are also increasingly complex, emphasizing the importance of human resource intelligence, digital talent, the digital competence of independent marketers, the cultural pressures of marketing adaptation and innovation, the integration of AI and knowledge management, and the development of marketing strategies. Furthermore, the increasing prevalence of fraudulent affiliates is increasingly disrupting business owners, honest and ethical affiliates, customers, and the wider community in the digital ecosystem based on e-commerce platforms across various social media platforms. In fact, a successful affiliate marketing program can have a multiplier effect on the economy, benefiting businesses, including SMEs, affiliates, the community, and GDP growth. At the macro level, purchases can increase business revenue and increase affiliate commissions. This macroeconomic situation emphasizes the importance of mutually beneficial collaboration as a key aspect of affiliate marketing success. Consequently, the potential for increased production volume, the potential for high wages and sustainable employment, and promising opportunities for part-time work in commission- and bonus-based affiliate marketing schemes are increasingly available to people from all walks of life. This is where the domino effect occurs in various aspects of the economy and welfare, starting from increasing business income and business competitiveness, shifting income inequality to increasing people's purchasing power, which ultimately has an impact on increasing GDP (Wahdiniwaty, Firmansyah, Suryana, et al., 2022).

The increasing number of individuals acting as independent marketers through partnerships and involvement in affiliate marketing programs has enabled the growth of active economic actors in the wider community. Consequently, the economic competitiveness of businesses can be further enhanced through affiliate marketing, which can expand markets, promote, and increase sales of their products independently on a commission basis. This not only strengthens the competitive advantage of large companies but can also increase the resilience, anti-fragility, and economic competitiveness of entrepreneurship, which is manifested in the SME model in the digital environment through affiliate marketing programs. This mutually beneficial marketing practice can also create a dual economic effect among the parties involved in the platform, creating "part-time" jobs, increasing economic income for the

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community, expanding the number of economic actors, and smoothing the economic cycle, contributing to increasing gross domestic product (GDP) and strengthening the national economy.

CONCLUSION

The affiliate marketing model shines in the era of fakes as a path to economic competitiveness for SMEs. Beyond the role of databases in search engine algorithms, affiliate marketing programs are influenced by e-commerce platforms, such as TikTok and other social media platforms. Various factors influence the success of affiliate marketing, ranging from user perception, motivation, and intention to use e-commerce platforms. HR intelligence, digital literacy, and relevant multi-literacy enable the development of logic that can enhance marketers' capabilities as ingredients in online marketing strategies. Knowledge management and a culture that utilizes AI, product knowledge, regular and thorough market research, personal branding, and content marketing strategies are crucial. Marketing strategy development is based on clear segmentation, targeting, and positioning (STP), the ability to develop modern marketing mix components, and a clear understanding of the customer mix. The ability to implement sales development strategies, sales force support, content management, online marketing support, and the ability to strengthen customer relationships are crucial. The emergence of the affiliate marketing trend is accompanied by online marketing dynamics contaminated by the presence of fake affiliates, thus emphasizing a multi-layered control approach within the system, and other potential risks must be anticipated. However, building a mutually beneficial relationship between advertisers and affiliates in an affiliate marketing program is key to its success, protecting consumers and businesses, and fostering sustainable trust and integrity in affiliate marketing. Business practices, including those of SMEs, can increase economic income, strengthen resilience, enhance resilience in the digital ecosystem, and enhance economic competitiveness. At the same time, independent marketers, as affiliates, earn profits in the form of commissions and sales bonuses. Affiliate marketing programs can be an option for SMEs in developing online marketing. These valuable findings confirm that the affiliate marketing model, which shines in an era of fraud, can strengthen the economic competitiveness of SMEs, contributing to GDP growth and the national economy. This working mechanism refers to the assumption of increased sales and revenue, job creation, strengthened SME business resilience, increased empowerment, and strengthened SME economic competitiveness. It can also drive economic growth in the digital ecosystem, as well as the addition of active economic actors and increased consumption among the wider community.

This study contributes to expanding the literature on modern platform-based marketing, particularly regarding the role of affiliate marketing and online marketing platforms along with their driving factors for success from the perspective of human capital intelligence and independent marketer competencies that can be prepared and run by anyone. Its practical and managerial implications can clarify the real picture of brand management for businesses in their efforts to expand digital platform-based markets through affiliate marketing engagement schemes on e-commerce platforms. This study also helps stakeholders to clarify the policy direction and government support related to the existence of e-commerce and its benefits for the economy, e-commerce organizations, business owners especially SMEs, and affiliate partnerships

to increase increasingly smart customer engagement, with honest, healthy, transparent, and fraud-free online marketing practices in adopting an online marketing strategy model by developing a mutually beneficial affiliate marketing program, which at the same time creates stability of economic competitiveness in the digital platform-based business ecosystem, increases people's income, expands active economic actors, and increases people's purchasing power to drive GDP growth.

Limitations and Recommendations: Rather than presenting a theory of affiliate marketing and e-commerce platforms, as well as successful affiliates in the era of falsity based on HR intelligence and marketer competency, using a methodologically ideal systematic literature review (SLR) approach, the relevant content, structure, and operationalization inevitably involve a narrative review (NR) style in the presentation, synthesis of findings, and data extraction. The findings are largely in the context of the social sciences of affiliate marketing, HR intelligence, independent marketer competency, and business competitiveness, but do not detail the digital technology aspects of "e-commerce platforms" related to the workings of fraudulent affiliates, which may be susceptible to transferability bias. Furthermore, it is highly likely that databases with the most relevant and up-to-date content and literature may have been overlooked in the meta-analysis conducted, and we are subject to limitations. Caution is essential in analyzing and interpreting content, as well as in selecting the ideal approach, and should be strictly applied in studies developing SLR models. Hopefully, all of this can be considered as a direction for future research.

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