

The Influence of Product Quality, Payment Methods, and Timeliness of Delivery at Marketplace Shopee on Purchase Decisions (Survey on Students of Muhammadiyah Palu University)

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Abstract

The purpose of this study was to determine whether product quality, payment methods, and timely delivery on the Shopee marketplace partially and simultaneously influence purchasing decisions. The approach used in this study is a quantitative type using an associative survey method and using multiple regression analysis, and for the sampling technique using probability sampling technique. The research results obtained in this study are product quality on the Shopee marketplace which has a partial effect on purchasing decisions, this is evidenced by the results of $t_{count} 4.332 > t_{table} 1.986$ and a significant value of 0.000. The payment method on the Shopee marketplace has a partial effect on purchasing decisions, this is proven by the results of $t_{count} 4,824 > t_{table} 1,986$ and a significant value of 0.000. Timeliness of delivery on the Shopee marketplace has a partial effect on purchasing decisions, this is proven by the results of $t_{count} 6,299 > t_{table} 1,986$ and a significant value of 0.000. Meanwhile, based on the results of simultaneous test statistical calculations, it can be concluded that Product Quality, Payment Methods, and Timeliness of Delivery on the Shopee marketplace simultaneously influence purchasing decisions, this is proven by the test results $f_{count} 98,854 > f_{table} 2.70$ and a significance value of 0.000, as well as a coefficient of determination of 0.765 which is percentaged to 76.5%, which means that purchasing decisions can be explained by product quality, payment methods and timely delivery with quite a high rate and for the rest explained by other variables.

Keywords: Product Quality; Payment Methods; Timely Delivery; Purchasing Decisions

Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui apakah kualitas produk, metode pembayaran, dan ketepatan waktu pengiriman di marketplace shopee berpengaruh secara parsial dan simultan terhadap keputusan pembelian. Pendekatan yang digunakan dalam penelitian ini adalah tipe kuantitatif dengan menggunakan metode survei asosiatif dan menggunakan analisis regresi berganda, dan untuk teknik pengambilan sampel menggunakan teknik probabilitas sampling. Hasil penelitian yang diperoleh pada penelitian ini adalah kualitas produk pada marketplace shopee berpengaruh secara parsial terhadap keputusan pembelian, hal ini dibuktikan dengan hasil thitung $4,332 > t_{tabel} 1,986$ dan nilai signifikan sebesar 0,000. Metode pembayaran pada marketplace shopee berpengaruh secara parsial terhadap keputusan pembelian, hal ini dibuktikan dengan hasil thitung $4,824 > t_{tabel} 1,986$ dan nilai signifikan sebesar 0,000. Ketepatan waktu pengiriman pada marketplace shopee berpengaruh secara parsial terhadap keputusan pembelian, hal ini dibuktikan dengan hasil thitung $6,299 > t_{tabel} 1,986$ dan nilai signifikan sebesar 0,000. Sedangkan berdasarkan hasil perhitungan statistik uji secara simultan dapat disimpulkan bahwa Kualitas Produk, Metode Pembayaran, dan Ketepatan Waktu Pengiriman di marketplace shopee secara simultan berpengaruh terhadap keputusan pembelian, hal ini dibuktikan dengan hasil pengujian $f_{hitung} 98,854 > f_{tabel} 2,70$ dan a nilai signifikansi sebesar 0,000, serta koefisien determinasi sebesar 0,765 yang di persentasekan sebesar 76,5% yang berarti keputusan pembelian dapat dijelaskan oleh kualitas produk, cara pembayaran dan pengiriman tepat waktu dengan tingkat yang cukup tinggi dan selebihnya dijelaskan oleh faktor lain. variabel.

Kata Kunci: Kualitas Produk; Cara Pembayaran; Pengiriman Tepat Waktu; Keputusan Pembelian

INTRODUCTION

In developments in the business world, especially in the Industry 4.0 era, consumers as users of goods and services always want to carry out activities more effectively and efficiently, including when shopping. The need for shopping services is being responded to by the presence of *online shops* which are increasingly popping up and can be used by various groups, from teenagers, adults and even the elderly. Shopping activities carried out by consumers are becoming easier through various kinds of *marketplaces* in Indonesia, such as Shopee, Lazada, Tokopedia, Blibli, Bukalapak and so on. *Marketplaces* It offers a wide variety of products ranging from *lifestyle* , food, electronic equipment, *fashion*, and also household equipment.

The presence of *marketplaces* is very widespread and dominates shopping activities and one of the well-known *marketplaces* is " **Shopee** ". As quoted from the Wikipedia site which explains that Shopee is a *marketplace* based in Singapore which is owned by Sea Limited, founded in 2009 by Forrest Li. Initially Shopee was launched in Singapore in 2015, then expanded its reach to Indonesia, Malaysia, Thailand, Taiwan, Vietnam and the Philippines (Nico, 2022) . Shopee is a *marketplace application* which takes advantage of e-commerce business opportunities , *e-commerce* is a *start-up* that grows due to the rapid development of technology. According to (Hanung, 2018) experts group *start-ups* into various types, namely educational applications, game creators, and also *e-commerce trading* for Shopee itself, which is included in the *e-commerce* trading type of *start-up* .

The marketplace in Indonesia with the most visited website is Tokopedia. But for application download data on Playstore and Appstore, the Shopee application is in first place with the most downloads. This data was released by iprice.co.id with the Indonesian E-commerce Map which ranks the big e-commerce players based on average website visitors in each quarter, application ranking, social media followers and number of employees as can be seen in the following image.

Toko Online	Pengunjung Web Bulanan	Ranking AppStore	Ranking PlayStore	Twitter	Instagram	Facebook	Jumlah Karyawan
1 Tokopedia	158,344,567	#2	#5	1,000,000	5,263,104	6,517,890	7,976
2 Shopee	131,296,667	#1	#1	642,900	8,727,742	25,778,184	6,781
3 Lazada	26,640,000	#3	#2	475,900	3,156,231	32,137,440	1,506
4 Bukalapak	21,303,333	#7	#6	252,500	2,110,525	2,505,675	2,962
5 Blibli	19,736,667	#5	#3	613,700	2,258,064	8,689,266	2,852
6 Orami	16,176,667	#NA	#NA	5,685	20,085	350,042	251
7 Relali	10,830,000	#24	#NA	3,736	50,778	90,396	204
8 Zalora	2,990,000	#4	#9	69,400	772,558	8,021,418	258
9 Klik Indomaret	2,846,667	#8	#6	NA	443,893	79,369	NA
10 JD ID	2,343,333	#9	#7	62,100	649,824	1,036,192	1,566

Source: <https://iprice.co.id/insights/mapofecommerce/>

Figure 1. Indonesia E-commerce Map in 2022

Survey results report on DataIndonesia.id that first, based on generation, Shopee is more widely used by generation Z (50.8%) compared to generation X (46.6%) and

millennials (46%), second based on the affordability of respondents, and third based on shopping experience through *marketplaces*, especially *marketplaces* Shopee. This is because Shopee has placed a significant focus on being more involved in the lifestyle of its consumers which involves the quality of the products provided, various payment methods, and the best possible timeliness of delivery, so that consumer interest in using Shopee is quite high.

The description of this data is the background for research on "**The Effect of Quality Products, Payment Methods, and Timeliness of Delivery on the Marketplace Shopee on Purchasing Decisions (Survey of Muhammadiyah University Students in Palu)**". This research was conducted to answer the following problem formulation.

1. What is the product quality, payment method, and timeliness of delivery on the *Marketplace* Shopee simultaneously influences purchasing decisions?
2. Does the quality of products on the Shopee *Marketplace* partially influence purchasing decisions?
3. Does the Payment Method on the Shopee *Marketplace* partially influence purchasing decisions?
4. Does the timeliness of delivery on the Shopee *Marketplace* partially influence purchasing decisions?

A. Product quality

Product quality, according to (Noviyanti & Sulivyo, 2021) is one of the factors that can review the "strategy" within the company. Consumers will have a special attraction for purchasing products when the quality of the product they obtain meets expectations and vice versa.

According to Andriani, et al., in (Sinaga & Pandiangan, 2019), "Product quality is one of the factors that influences consumer perceptions where consumers prefer products that are of good quality so that improving the quality of certain products becomes very important."

According to Kotler and Keller "Product Quality is the ability of an item to provide results or performance that match what customers want" (Sahara & Prakoso, 2020). According to Kotler and Armstrong, "Product quality is the ability of a product to perform its function, this includes overall durability, reliability, accuracy, ease of operation, product repair, as well as other product attributes (Devi, 2019).

There are several dimensions of product quality according to Tjiptono in (Wibisono, 2019), namely as follows:

1. Performance (*performance*); relates to the functional aspects and operational characteristics of a product, where these are benefits that customers must consider before purchasing.
2. Additional Features (*Features*); namely product performance which functions to increase the attractiveness of the product itself. Feature dimensions are additional characteristics that complement the basic benefits of a product. If the main benefit of a product is standard, then features need to be added to increase the quality of the product.
3. Reliability (*Reliability*); This is related to the probability that a product will be able to work satisfactorily or not and the success of carrying out its function during use within a certain period of time and under certain conditions, the smaller the damage, the higher the quality of the product.
4. Conformity to Specifications (*Conformance*); Conformity specifications relate to products offered to consumers where there is conformity obtained "to be able to meet consumer needs and not include product defects".

5. Durability (*Durability*); namely the durability of a product in the form of a measure of the durability or service life of the product. If the frequency of product use is greater, the product's durability will also be greater.
6. Aesthetics (*Aesthetics*); characteristics regarding aesthetic values related to the appearance/display of a product to look at, aroma, taste and shape of the product.
7. *Serviceability* ; which includes how easy repairs are, comfort, speed and satisfactory handling of complaints to consumers.
8. Perceived Quality (Perceived quality); namely the consumer's perception of the overall superiority or quality of a product in relation to what the consumer expects.

B. Payment method

"Payment methods, according to (Handayani, 2021) are the methods used to make payments for goods or services purchased or offered by sellers." As buyers, we have to be smart in choosing the payment method we use, so that the payment process we carry out is not complicated.

Payment method is a procedure carried out by the buyer which shows the existence of a "flow of value" provided by the buyer to the seller in a transaction (Handayani, 2021) .

According to Bank Indonesia Law no.23/1999 in (Handayani F., 2022) , "A payment system is a system that includes a set of rules, institutions and mechanisms used to carry out the transfer of funds, in order to fulfill an obligation arising from an activity economy."

Based on the understanding of payment methods that have been put forward by the experts above, it can be concluded that a payment method is a rule, mechanism, method and process for transferring funds to obtain a product or service that you wish to purchase as a form of fulfilling obligations.

According to Mohammad Rustam Sandegi in (Handayani F., 2022) the indicators for payment methods are as follows:

1. Credit card

Payment by credit card is a payment method where the credit card or bank will withdraw the balance on the buyer's credit card for the amount of the purchase value and pay the credit card issuing financial institution according to the applicable credit card requirements.

2. Interbank transfer

Interbank transfer payments are a payment method by transferring via a bank account like a transfer between customers. And have different bank codes.

3. Joint Account

Joint account payments play an important role in today's online transactions. Joint accounts or more commonly known as "rekber" offer convenience in transactions involving several parties in the buying and selling transaction process on the internet.

4. *Cash On Delivery* (COD)

The COD payment method can also be interpreted as a payment method or agreement between the seller and the buyer regarding payment for goods when the goods have arrived at their destination. This method will benefit buyers because they can make purchases first before making payment.

C. Timeliness of Delivery

According to Aminah, et al., in (Tania, 2021) "Timeliness is the supplier's ability to deliver on time in minimal *batches* . Then start evaluating based on the distance between suppliers and companies, their production capacity and the historical ability of workers to deliver on time." Tania (2021) believes that on-time delivery is a product delivery process

where there are no delays or "according to the specified date and day" so that consumers do not protest against the delivery time.

Handayani (2021) states that one of the important variables that determines or increases customer satisfaction is the timeliness of delivery of purchased products. According to Hafizha in (Tania, 2021) "Stress that punctuality is when a customer shops for a product until the product reaches the customer."

Punctuality has dimensions in it, according to Hafizha in (Tania, 2021) there are several dimensions of punctuality, including the following:

1. Accuracy of delivery service

The accuracy of the delivery service is the accuracy of the delivery service chosen by the consumer, where when the consumer chooses the product to be sent quickly, the consumer must choose a delivery service that is also fast, for example Shopee Express Instant, J&T Express and so on.

2. Determine price accuracy

Determining price accuracy, namely where the seller determines the price of the product and the product will be sent on time according to the price accuracy of the product. This means that the more expensive the product price, the better the timeliness of product delivery, and vice versa.

3. Determine punctuality

Determining timeliness, namely the seller has determined the timeliness of the order sent. Like a *marketplace* Shopee has provided a system with several delivery service options for consumers and tracking the whereabouts of packages can be done by checking receipts and tracking packages on Shopee Express.

Timeliness also has indicators contained therein, according to Juniariska in (Tania, 2021), the indicators of timeliness are as follows:

1. The timeliness of arrival of goods that have been sent is according to the specified schedule, where the arrival of the ordered goods is not delayed and the arrival of goods that have been sent is in accordance with the specified schedule.
2. The timeliness of delivery of the goods to be sent, namely the time when the goods to be sent are consistent, where when the ordered goods have been ordered, the goods are immediately sent or delivered according to the agreement between the seller and the buyer without any delay.

There are various shipping options on the *Shopee marketplace*, and the estimated arrival of the ordered goods is adjusted to the shipping option chosen by the consumer, however, not all shipping options are available equally in Indonesia. Reporting from (Seller.Shopee.co.id, 2022), which said that there are several shipping options supported by the *marketplace* Shopee includes the following:

1. *Instant*; Instant delivery on the *Shopee marketplace* is delivery with a maximum of 3-4 hours after the goods are ordered, but this delivery option can only be used within a distance of 40 kilometers. An example of an instant delivery option is Shopee Xpress Instant, GoSend Instant, and GrabExpress Instant.
2. *Same Day*; Delivery via the same day option is where the goods that have been ordered will be sent on the same day when placing the order with a maximum delivery time of 8 hours. Examples of same day delivery options are Shopee Xpress Sameday, GoSend Sameday, GrabExpress Same Day, and Anteraja Sameday.
3. *Next Day*; The delivery option that is also supported by the *Shopee marketplace* is next day, as the name suggests, namely next day, where delivery of ordered goods will arrive the following day. Examples of next day delivery options are JNE YES and SiCepat Best.

4. Regular; One of the shipping options supported by *the marketplace* Shopee is a regular delivery option, where ordered goods will be sent with an estimated delivery time of 1-7 days. Examples of regular delivery options are Shopee Express Standard, J&T Express, SiCepat REG, Anteraja Regular, Ninja Express, ID Express, Special Express Post, and JNE Regular.
5. Economical; Economical shipping options on *the marketplace* Shopee is a shipping option with cheaper shipping costs compared to other shipping options, but the estimated arrival time for ordered goods takes longer than other services. Examples of economical shipping options are Shopee Xpress Hemat, J&T Economy, SiCepat HALU, and Anteraja Economy.
6. Cargo; The shipping option using cargo on the *Shopee marketplace* is sending large orders of goods that cannot be sent via express delivery. Examples of cargo delivery options are JNE Trucking, Sicepat Gokil, Anteraja Kargo, Sentral Cargo, and J&T Cargo.
7. Bluebird Send; It is a service option for sending ordered goods via taxi.
8. Pick up on site; Pick-up delivery, that is, the buyer will pick up the ordered goods at the specified place. Examples of pick-up delivery options are Indopaket (pick up at Indomaret), Alfatrex (pick up at Alfamart), J&T Jemari, Shopee Xpress Point, and Shopee Agent.

D. Buying decision

Purchasing decisions are an important process for consumers before transaction activities occur, where before making a purchase decision, consumers will definitely be introduced to or given several reviews regarding product quality, payment methods, delivery times and so on. The following are several expert opinions regarding the meaning of purchasing decisions.

1. Direct individual/personal involvement in obtaining a product or service constitutes decision making (Silaban et al., 2019) .
2. Purchasing decisions, according to (Noviyanti et al., 2021) are steps before the post-purchase process, consumers are faced with various preference choices which make consumers act to make purchasing decisions based on the choices determined.
3. The form of consumer behavior in using a product is a purchasing decision. Where consumers will go through stages in determining various options to make purchasing decisions (Devi, 2019) .
4. Purchasing decisions are an important factor in realizing product marketing strategies to find out customers' needs and desires (Noviyanti et al., 2021) .
5. According to Kotler in (Noviyanti et al., 2021) "Purchasing decisions are a series of processes that consumers go through in deciding purchasing actions."

The steps in making a purchasing decision are as follows:

1. Needs recognition; Companies try to gain recognition of what consumers want.
2. Information search; Creating a strong sense of desire in consumers to buy the product. If the consumer's need to own the product has not been met, they will continue to try to fulfill that need, by looking for information about the product either through electronic media or directly.
3. Evaluate alternatives; Where choosing a brand includes the process of how consumers evaluate the substitute goods (alternatives) they need and want.
4. Buying decision; Consumers will make purchasing decisions on products that they need, want and like, and that interest them in purchasing.

5. Post-purchase behavior; This behavior is related to satisfaction and dissatisfaction felt by consumers, but it is also related to repeat orders that consumers will make after purchasing the first product.

According to Kotler & Keller in (Mardiana & Sianggaran, 2022) there are indicators in making purchasing decisions, namely as following:

1. Steadiness in a product, namely customer confidence in choosing a product to buy.
2. Habits in buying products, namely the habit of consumers to buy the same product, because the product is in accordance with what they expect.
3. Providing recommendations to other people, namely the willingness of consumers to recommend products that they have experienced to friends or family, both in terms of satisfactory service and the benefits obtained from purchasing the product.
4. Repurchase, namely the willingness of consumers to come and buy again the products they have purchased and feel the quality.

According to Kotler & Armstrong in (Tj, 2020), before consumers make purchasing decisions they will consider several dimensions, including product choice; distributor; brand; purchase time, purchase quantity and payment method.

This conceptual framework is used as a flow and boundary in conducting research so that it focuses more on the research topic that has been determined, as can be seen in the following picture.

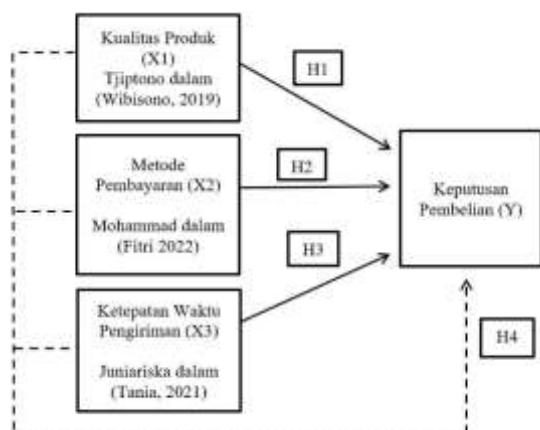


Figure 2. Conceptual Framework

METHOD

This research is a quantitative descriptive study using an associative survey method which is used to see the relationship between independent and dependent variables. Apart from that, this research uses a multiple regression model, namely a model that involves more than one independent variable. The variables linked in this research are independent variables consisting of Product Quality (X1), Payment Method (X2), and Timeliness of Delivery (X3). Meanwhile, Purchase Decision (Y) is the dependent variable. The data collection technique uses a questionnaire filled out by respondents based on a Likert scale.

The population is students at the Muhammadiyah University of Palu. Determination of the sample size was based on *probability sampling* with a *simple random sampling technique* using the Slovin formula to obtain a sample of 95 people. Data analysis was carried out using classical assumption tests and multiple linear regression models consisting of the T test and F test.

RESULTS

A. Classic Assumption Test Results

1. Normality test

The normality test shows that the significance value obtained is 0.256 more than the α value or 0.05, so it can be concluded that the research data is normally distributed and declared valid. This is proven by the results of the normality test as can be seen in Table 1 below.

Table 1. Normality Test Results

		Unstandardized Residuals
N		95
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	1.40830228
Most Extreme Differences	Absolute	.102
	Positive	.064
	Negative	-.102
Statistical Tests		.102
Asymp. Sig. (2-tailed)		.016 ^o
Exact Sig. (2-tailed)		.256
Point Probability		.000

Source : SPSS 26.0 data processing results

2. Linearity Test

The significance value of product quality is 0.808, the payment method is 0.472, and the timeliness of delivery is 0.699, all of which are greater than the deviation from linearity significance value of 0.05, so it can be concluded that there is a significant linear relationship between the quality variables. product (X1), payment method (X2), and on time delivery (X3), on purchasing decisions (Y). This is as shown in Table 2 below.

Table 2. Linearity Test Results

No.	Variable	Sig.	Note.
1.	Product Quality (X1)	0.808	Linear
2.	Payment Method (X2)	0.472	Linear
3.	On time Delivery (X3)	0.699	Linear

Source : SPSS 26.0 data processing results

3. Multicollinearity Test

The product quality variable has a *tolerance value* of 0.525 and a VIF of 1.906, the payment method variable has a tolerance value of 0.769 and a VIF of 1.301, and the on time delivery variable has a tolerance value of 0.478 and a VIF of 2.091. So it can be concluded that there is no multicollinearity in this model because the overall Tolerance value is >0.1 and/or the VIF value is <10 or between 1-10. The results can be seen in Table 3 below.

Table 3. Multicollinearity Test Results

Variable	Toll.	VIF	Information
Product Quality (X1)	0.525	1,906	Multicol does not occur
Payment Method (X2)	0.769	1,301	Multicol does not occur
Timeliness of Delivery (X3)	0.478	2,091	Multicol does not occur

Source : SPSS 26.0 data processing results

4. Heteroscedasticity Test

The variables product quality, payment method and timeliness of delivery have a significance value of > 0.05 so that it can be concluded that all variables in this research do not have unequal variances and residuals from one observation to another or what is called heteroscedasticity.

Table 4. Heteroscedasticity Test Results

Variable	Sig.	Information
Product Quality (X1)	0.813	Heteroscedasticity does not occur
Payment Method (X2)	0.487	Heteroscedasticity does not occur
Timeliness of delivery (X3)	0.687	Heteroscedasticity does not occur

Source : SPSS 26.0 data processing results

B. Multiple Linear Regression Results

Multiple linear regression was used to test the hypothesis using the SPSS version 26 software program to obtain the following results .

Table 5. Summary of Multiple Linear Regression Results

Variable	Regression coefficient (β)	t Count	Significance
Constant	-0.464	-0.475	0.636
Product quality	0.168	4,332	0,000
Payment method	0.260	4,824	0,000
Timeliness of Delivery	0.866	6,299	0,000
F Calculation = 98.854 Significance = 0.000			
R = 0.875			
R Square = 0.765			
Adjust R Square = 757			

Source: SPSS 26.0 data processing results

Based on the results above, the multiple linear regression equation model $Y = -0.464 + 0.168X_1 + 0.260X_2 + 0.866X_3 + e$ with the following interpretation:

1. The constant $\beta_0 = -0.464$ indicates that the values of all independent variables for the dependent variable are equal to zero. So the purchase decision value has a fixed value of -0.464 . So, this is the initial value of the dependent variable when the independent variable is zero. And if the independent variable changes, the purchasing decision value will also change.
2. The Product Quality Coefficient value (β_1) = 0.168 indicates that if product quality increases by one unit it will also increase purchasing decisions by 0.168 assuming that the other variables are constant.
3. Payment Method Coefficient Value (β_2) = 0.260 indicates that if the payment method increases by one unit it will also increase purchasing decisions by 0.260 assuming that the other variables are constant.
4. The value of the Delivery Timeliness Coefficient (β_3) = 0.866 shows that if the timeliness of delivery increases by one unit it will also increase purchasing decisions by 0.866 assuming that the other variables are constant .

Table 6. T Test Results (Coefficients ^a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	-464	,977		-.475	,636
Product quality	,168	,039	.304	4,332	,000
Payment method	,260	,054	,279	4,824	,000
Punctuality Delivery	,866	.137	,463	6,299	,000

Source: SPSS 26.0 data processing results

Based on the table above, the results can be seen: 1) The significance value of the product quality variable is $0.000 < 0.05$ and the tcount in the T Coefficients Test results table is $4,332 > 1,986$ so it can be concluded that H_1 is accepted, which means that the product quality variable has a partial effect on the Shopee marketplace on purchasing decisions; 2) The significance value of the payment method variable is $0.000 < 0.05$ and t calculated in the T Coefficients Test results table is $4,824 > 1.986$ so it can be concluded that H_2 is accepted, which means that the payment method variable has a partial effect on the Shopee marketplace on purchasing decisions; 3) The significance value of the variable on time delivery is $0.000 < 0.05$ and t calculated in the T Coefficients Test results table is $6,299 > 1.986$ so it can be concluded that H_3 is accepted, which means that the variable on time delivery has a partial effect on the Shopee marketplace on purchasing decisions .

Table 7. F test (Anova ^a)

Model	Sum of squares	df	Mean Square	F	Sig.
1 Regression	607,568	3	202,523	98,854	,000
Residual	186,432	91	2,049		
Total	794,000	94			

Source: SPSS 26.0 data processing results

Based on the table above, it can be seen that the significance value of the product quality, payment method and timeliness of delivery variables is $0.000 < 0.05$ and the tcount in the Anova F Test results table is $98,854 > 2.70$ so it can be concluded that H_4 is accepted, which means that The variables of product quality, payment method, and timeliness of delivery simultaneously influence the Shopee marketplace on purchasing decisions.

Table 8. Coefficient of Determination Test Results (R^2) *Model Summary*

Model	R	R Square	Adjust R Square	Std. Error of the Estimate
1	,875	,765	,757	1.43133

Source: SPSS 26.0 data processing results

The R Square value is 0.765, which indicates that the independent variables (product quality, payment method, and timeliness of delivery) are able to explain the dependent variable (purchasing decisions) by 76.5%.

DISCUSSION

The Influence of Product Quality on the Shopee *Marketplace* on Purchasing Decisions

Product quality partially has a positive and significant influence on purchasing decisions in *the marketplace* Shopee. The reasons are the performance or function that consumers consider when making purchasing decisions, the additional privileges provided, and the suitability of the specifications obtained by consumers. Apart from that, the reliability of *fashion products* provided by *the marketplace* Shopee is able to convince consumers and provide consumer satisfaction. The results of this research are in contrast to the research results presented by Devi (2019) which stated that product quality does not have any influence on purchasing decisions. The differences in research results explain that not all products are available on *the marketplace* Shopee has the same good quality products. This gap is due to differences in the subjects used as well as the limited scope of product quality measured in this research only measuring the quality of *fashion products* whereas in Devi's (2019) research measuring the quality of products on *the marketplace* Shopee as a whole.

The Influence of Payment Methods on the Shopee *Marketplace* on Purchasing Decisions

The payment method partially has a positive and significant effect on purchasing decisions in *the marketplace* Shopee. Many consumers make purchasing decisions because of the ease they feel in using the payment methods available on Shopee. Apart from that, there are many choices of Shopee payment methods available, including Shopee pay, Spay Later, Kredivo, Alfamart, Indomaret, various types of credit cards, *Virtual Accounts* and COD (*Cash on Delivery*). However, not all payment methods available on Shopee are known to consumers, especially novice *marketplace users* Shopee. The results of this research are in line with research by Handayani (2021) which states that payment methods have a significant influence on purchasing decisions. However, there are differences in the indicators used, because this research measures the overall payment methods available on *the marketplace* Shopee, whereas in Handayani's (2021) research only measured the COD (*Cash on Delivery*) payment method.

The Influence of Timely Delivery on the Shopee *Marketplace* on Purchasing Decisions

Timeliness partially has a positive and significant effect on purchasing decisions. On average, Shopee *marketplace consumers* feel that product delivery is on time according to the scheduled time. The results of this research are in line with research conducted by Ningsih (2021) which states that on-time delivery has a positive effect on purchasing decisions for J&T Express service users in South Jakarta. Most other studies measure the variable of timeliness of delivery and only take certain delivery services as objects such as J&T Express, JNE Express and so on. This is different from this research, where the researcher linked the variable on timeliness of delivery to a *marketplace* . Shopee not only provides delivery services but is also supported by several other delivery services and has been integrated as reported by Seller.Shopee.co.id (2022), including Instant (Shopee Express Instant, Gosend Instant), Same day (such as Shopee Express Same day, Gosend same day, Grab Express Same day), Next Day (JNE YES and SiCepat Best), Regular (J&T Express, JNE Express,), Save (Shopee Express Hemat, J&T Economy, and Sicepat HALU), Cargo (JNE Trucking, Sicepat Gokil, and Anteraja Kargo), Bluebird (Taxi), Pick up on the spot (such as, Alfatrex pick up at Alfamart, Indopaket pick up at Indomaret, and so on). However, the availability of all these delivery services is not yet available as a whole in Indonesia.

The Influence of Product Quality, Payment Methods, and Timeliness of Delivery on the Shopee Marketplace on Purchasing Decisions

Three independent variables (product quality, payment methods, and on time delivery) simultaneously influence the dependent variable (purchasing decision). There are several stages in making purchasing decisions which include requiring recognition, searching for information, evaluating alternatives, making purchasing decisions, and post-purchase behavior (Tj, 2020). The results of this research are in line with the results of a survey conducted by JakPat on Databoks.id where most Indonesian citizens shop for fashion products in *e-commerce* compared to physical stores, where in a survey conducted in the first semester of 2022 as many as 58% of respondents chose *e-commerce* for shopping for fashion, while in physical stores only shopping for *fashion products* is only 29% (Ahdiat, 2022) . This can explain that currently *marketplaces* are able to influence consumer spending levels more than physical stores. And reported by Liputan6.com, the results of research on *e-commerce* during the *Covid* -19 pandemic during the third quarter of 2020, the percentage of product sales most purchased by consumers in *e-commerce* was for *fashion products* in the marketplace Shopee at 59%, Tokopedia at 33%, Bukalapak at 26%, Lazada at 40%, JD.ID at 31%, and Blibli at 28% (Santia, 2020) .

CONCLUSION

Based on the problem formulation that has been proposed in this research, the results of the hypothesis test obtained based on the multiple linear regression test can be drawn as follows:

1. There is an influence between the Product Quality variable (X1) partially on the Marketplace Shopee on Purchase Decisions (Y) survey of Muhammadiyah University Palu students. This is proven based on the results of the t test and multiple regression analysis using SPSS version 26.0 where the results show that the significant value obtained is $0.000 < 0.05$ and the calculated t in the T Coefficients Test results table is 4,332 which is greater than 1,986, so the 1st hypothesis (H_1) accepted.
2. There is an influence between the Payment Method variable (X2) partially on the Marketplace Shopee on Purchase Decisions (Y) survey of Muhammadiyah University Palu students. This is proven based on the results of the t test and multiple regression analysis using SPSS version 26.0 where the results show that the significant value obtained by the researcher is $0.000 < 0.05$ and the calculated t in the T Coefficients Test results table is 4,824 which is greater than the t table of 1,986 , so the hypothesis (H_2) accepted.
3. The variable Timeliness of Delivery (X3) has a partial effect on the Marketplace Shopee on Purchase Decisions (Y) survey of Muhammadiyah University Palu students. This can be proven based on the results of the t test and multiple regression analysis using SPSS version 26.0 where the results showed that the significant value obtained by the researcher was 0.000, smaller than 0.05 and the calculated t in the T Coefficients Test results table was 6,299 greater than the value. The t table is 1.986, so it can be concluded that H_3 is accepted.
4. The three independent variables in this research, namely, Product Quality (X1), Payment Method (X2), and Timeliness of Delivery (X3) have a partial effect on the Marketplace Shopee on Purchase Decisions (Y) survey of Muhammadiyah University Palu students. This can be proven based on the results obtained through f testing and testing the coefficient of determination (R^2) using the help of SPSS version 26.0 where the results obtained were that the significant value obtained by the researcher was $0.000 < 0.05$ and the calculated t in the Anova F Test results table was 98,854 greater than the f table of 2.70 and the coefficient of determination test result was 0.765 or 76 .5% where the value obtained

is quite high because it is close to 1 so that the ability of the independent variable to explain the variance of the dependent variable is quite high, so it can be concluded that H_4 is accepted.

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