The Influence of Seller Responsiveness, Price, and Payment Features Cash On Delivery -Check First on Purchase Decisions on the Shopee Application

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Article Info	ABSTRACT
	The transformation of people's shopping behavior is greatly influenced by the rapid development of digital technology and the COVID-19 pandemic situation. The shift in shopping patterns from traditional (offline) methods to bold methods is becoming increasingly apparent. Shopee is a popular bold shopping platform in Indonesia. This study aims to determine the effect of Seller Response, Price, and COD Payment Features–Check first on Purchase Decisions on Shopee. This study uses a quantitative method with an associative approach to analyze the relationship between variables. Sample selection was carried out purposively based on certain criteria. The data collection instrument was a questionnaire distributed via Google Form, and the data analysis process was carried out with the help of SPSS software. The results of the analysis show that the combination of Seller Responsiveness, Price, and COD Payment Features–Check first can influence purchase decisions on Shopee for students of UIN Sayyid Ali Rahmatullah Tulungagung. Individually, each of these variables also has a significant and good impact. The coefficient of determination test shows that the third factor has an influence of 53.8% on purchasing decisions

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1. INTRODUCTION

The advancement of digital technology has had a major impact on human life, from lifestyle, consumption, transaction systems, to business strategies. This innovation encourages business actors to utilize online shopping platforms because people are able to reduce operational costs and reach more consumers.

COVID-19 which has hit the world has accelerated this change. Social media and lockdown policies have caused many activities that were previously carried out directly to be moved to online media, including buying and selling, which has led to an increase in the use of online shopping platforms by the Indonesian people, which still shows a high usage trend Shopee is one of the online shopping platforms that has succeeded in attracting public attention. Founded in Singapore and officially launched on December 1, 2015, Shopee has grown rapidly to become the shopping application with the largest number of users in Indonesia. In 2023, the number of users has exceeded 70

million. Shopee focuses on use via mobile devices, allowing consumers to search, buy, and even sell products only through smartphones. This application provides a variety of products, various and secure payment methods, integrated shipping, and attractive social features to enhance the user experience. Shopee is also known for its competitive price offerings and regular promotions and discounts, making it a favorite choice compared to physical stores and other e-commerce applications. According to Kotler in [1], to be able to win the competition, service companies must always be able to provide high-quality services, even exceeding competitor services and consumer expectations. One of the features in the Shopee application that supports this service is the chat feature, which allows buyers and sellers to talk directly. This direct communication is very important to increase buyer confidence in the goods they want to buy. When sellers respond quickly and accurately, this will build customer trust and reduce the possibility of product returns. Therefore, seller responsibility is an important factor that deserves attention.

In addition to service, price plays an important role in consumer purchasing decisions. Price is a representation of the value of a product or service in the form of money, which must be understood by consumers as part of the transaction process. In this context, the price also includes additional costs until the product reaches the buyer. Therefore, to attract customers, sellers must set prices that are proportional to product quality.

Cash on Delivery— Check First (COD-Check First) is a new payment method released by Shopee, to strengthen consumers' sense of security. which allows buyers to check the goods first before paying. If there is a discrepancy with the product description, the buyer can return it. This feature provides additional certainty for consumers, thereby increasing trust and encouraging decisions to transact.

The students are included in Generation Z who are very familiar with digital technology, so they are more likely to make purchases online. There are universities spread across Tulungagung Regency, namely UIN Sayyid Ali Rahmatullah Tulungagung which is located at Jl. Mayor Sujadi No. 46.

Considering this, the researcher chose students of UIN Sayyid Ali Rahmatullah Tulungagung as the research subjects. Although prices on online shopping platforms are generally cheaper, consumers still face a number of risks, such as not being able to check the product directly or the possibility of fraud. For this reason, the presence of features that increase the sense of security, such as COD-Check First, is very important in creating comfortable transactions.

The low prices offered in online shopping are often accompanied by certain risks that consumers must consider. The absence of direct interaction with the seller and the absence of the opportunity to physically check the product can cause concerns, such as product inconsistencies or fraud. Based on this, the researcher took the title: "The Effect of Seller Responsiveness, Price, and Cash on Delivery Payment Features- Check First on Purchasing Decisions on the Shopee Application".

2. LITERATURE REVIEW

2.1 Purchase Decision

Kotler's opinion in [2] consumers want to buy goods/services, which shows their readiness to exchange money in the hope of obtaining or using them. Kotler considers this as a problem-solving phase that involves identifying needs and examining post-purchase behavior.

Kotler and Keller [3] state that in the consumer purchasing decision process, there are several indicators, such as:

1) Needs - Consumer awareness of the difference between existing and intended conditions, which drives the need for a product or service.
2) Public - The stage when consumers begin to actively seek information from various media or other sources to understand the product choices available.

3) Benefits - Consumers weigh various alternative products based on the extent to which the benefits offered are able to answer their needs.

4) Attitudes of Others - Purchasing decisions are often influenced by the opinions of people close to them or trusted figures, through their advice or experiences.

5) Satisfaction – After the product is used, consumers will wonder if their expectations were met. This level of satisfaction is the basis for subsequent purchasing decisions and the spread of recommendations to others.

2.2 Seller Responsiveness

According to Margaretha in [3] Seller responsiveness, also known as service quality, refers to the extent to which the seller is able to provide a quick and accurate response to consumer questions or needs. This kind of service helps create good interactions and increases buyer confidence in the products offered, especially on digital platforms like Shopee that rely on communication through chat features.

According to Zeithaml, Berry and Parasuraman in [3],the indicators of Responsiveness are as follows:

1) Speed in serving customers.
2) Responsiveness in helping customer difficulties.
3) Willingness to provide information.
4) Readiness to respond to customer requests.

2.3 Price

According to [4], price is very important for marketing because the only factor that produces input is price. Buyers must pay a price to get the benefits of goods or services in the form of money.

Indicators of consumer perception of price, as stated by Sweeney and Soutar, in [5] There are:

1) Price Appropriateness - Prices are considered reasonable for products offered online.
2) Price Equivalence with Quality - Prices must reflect the quality of the product received by consumers.

3) Discounts - Offering discounts encourages increased transactions because it provides added value for buyers.

2.4 Cash on Delivery-Check First

According to [6] COD- Check First is Shopee's innovative service that allows buyers to check the condition of the goods first before deciding to pay in cash on the spot.

According to [7] in the COD-Check First payment feature there are several indicators, including:

1) Security: The COD- Check First feature provides protection to consumers from the risk of fraud in online transactions, because payments are made in cash after the product is received and checked first.

2) No personal data such as credit card information is required, so transactions are more secure in terms of privacy.

3) Process Effectiveness: The working system of the COD- Check First feature is relatively simple and efficient. This makes it easier for new buyers to make transactions and helps build consumer trust in the platform.

4) Ability to Minimize Fraud This feature allows buyers to first verify the completeness and suitability of the product before completing the payment. If the product is not suitable, the buyer has the right to reject and request a return. Thus, the risk of fraud can be minimized, and the shopping experience becomes safer and more convenient.

3. METHODS

This study applies a quantitative approach that aims to systematically measure the relationship between variables in the context of social phenomena. This method is used because it is in accordance with the characteristics of associative research, namely aiming to identify the relationship between two or more interacting variables. The subjects of the study were undergraduate

students of the Sayyid Ali Rahmatullah State Islamic University of Tulungagung, who met the criteria of having used the Shopee application at least twice.

The purposive sampling technique was applied in sampling in order to obtain relevant data and represent the population being studied. This technique is a form of non-probability sampling.

In determining the number of respondents, the researcher used the Lemeshow formula with a margin of error of 10% [7]. Based on the results of these calculations, a sample size of 100 respondents was obtained.

Primary data was collected by distributing questionnaires to students who met the inclusion criteria. Respondents' perceptions of the research variables were measured using a five-point Likert scale. Data analysis was performed using multiple linear regression method using SPSS software version 29.

The hypothesis of this study is as follows:

1) H0: Seller responsiveness does not affect purchasing decisions on the Shopee application.
2) H1: Seller responsiveness affects purchasing decisions on the Shopee application.
3) H0: Price does not affect purchasing decisions on the Shopee application.
4) H2: Price affects purchasing decisions on the Shopee application.
5) H0: Cash on delivery-check first does not affect purchasing decisions on the Shopee application.
6) H3: Cash on delivery-check first affects purchasing decisions on the Shopee application.
7) H0: Seller responsiveness, price, and cash on delivery-check first payment features do not affect purchasing decisions on the Shopee application.
8) H4: Seller responsiveness, price, and cash on delivery-check first payment features affect purchasing decisions on the Shopee application.

4. RESULTS AND DISCUSSION

4.1 Validity Test and Reliability Test

4.1.1 Validity Test

According to Imam Ghozali [8] Validity test is conducted to activate the ability of research tools in assessing expected values. To verify accuracy, the calculated values of r and r table are compared. The statement or element of the tool is considered valid if the calculated value of r exceeds the able r and there is a positive correlation value.

Table 1 Validity Test Results

Variable	Statement	R-Calculate	R Table	Description
Seller responsiveness (X1)	X1.1	0,856	0,1986	VALID
	X1.2	0,830	0,1986	VALID
	X1.3	0,868	0,1986	VALID
	X1.4	0,849	0,1986	VALID
Price (X2)	X2.1	0,892	0,1986	VALID
	X2.2	0,867	0,1986	VALID
	X2.3	0,886	0,1986	VALID
COD payment feature - check first (X3)	X3.1	0,950	0,1986	VALID
	X3.2	0,934	0,1986	VALID
	X3.3	0,928	0,1986	VALID
	X3.4	0,934	0,1986	VALID
Buying decision (Y)	Y1	0,898	0,1986	VALID
	Y2	0,892	0,1986	VALID
	Y3	0,591	0,1986	VALID
	Y4	0,879	0,1986	VALID

Source: Primary data processed with SPSS, 2025

All statement items have a calculated r-value greater than the r-table value. So it can be concluded that all statement items are valid.

4.1.2 Reliability Test

Reliability testing aims to ensure that the measuring instrument in the study has consistent results. The Cronbach's Alpha coefficient is used as a measurement indicator, with a threshold of 0.60. If the value obtained exceeds this limit, then the instrument is considered reliable; however, if it is below, the reliability of the instrument is considered unfulfilled.

Table 2 Reliability Test

Variable	Cronbach's Alpha	Reliable Limits	Description
Seller responsiveness (X1)	0,872	0,6	Reliabel
Price (X2)	0,856	0,6	Reliabel
COD payment feature - check first (X3)	0,939	0,6	Reliabel
Buying decision (Y)	0,838	0,6	Reliabel

Source: Primary data processed with SPSS, 2025

Since the Cronbach's alpha value for each variable is greater than 0.6, it can be concluded that the variables of seller responsiveness (X1), price (X2), COD-check first payment feature (X3) and purchase decision (Y) are all reliable variables. In table 2, the Cronbach's alpha value of each variable is 0.6.

COD payment feature - check first (X3)	0,442	2,2
Dependent variable Buying decision (Y)		

In Table 5, the tolerance for the seller responsiveness, price, and COD-Cek Dulu features are 0.599, 0.532, and 0.442, respectively, with VIF values of 1.6, 1.8, and 2.2, respectively. These values indicate that the three independent variables do not experience multicollinearity.

4.2.3 Heteroscedasticity Test

In this study, the Glejser method was used to test the heteroscedasticity model. If the significance value of each independent variable is above the threshold of 0.05, the model is considered not to show symptoms of heteroscedasticity. Table 6 shows the complete test results.

Table.6 Heteroscedasticity Test Results

	Variabel	Sig	Keterangan
1	Constant	0,001	
	Seller responsiveness (X1)	0,692	There is no heteroscedasticity
	Price (X2)	0,706	There is no heteroscedasticity
	COD payment feature - check first (X3)	0,699	There is no heteroscedasticity

Source: Primary data processed with SPSS,2025

Based on the results of the Glejser test, all variables showed a significance value above 0.05, namely seller responsiveness of 0.692, price variables of 0.706, and COD–Cek Dulu payment features of 0.699. Thus, it can be concluded that there is no indication of heteroscedasticity in the regression model used.

4.3 Hypothesis Testing

4.3.1 Partial Test (t)

The t test is used to determine how much the independent variable affects the dependent variable

In the t test, the following requirements are used for decision making:

1) If t-count < t-table and significance > 0.05, H0 is accepted and H1 is rejected;

2) If t-count < t-table and significance < 0.05 then H0 is accepted and H1 is rejected.

In this study, the level of significance used is 5% or 0.05, and the t-table value is 1.989, which is obtained from df = n – k = 87 – 3 = 84.

4.2 Classical Assumption Test

4.2.1 Normality Test

Normality testing using the Kolmogorov-Smirnov method aims to determine whether the data sample comes from a normally distributed population. Data is considered to meet the normality assumption if sig> 0.05. However, if the sig value <0.05, then the data is declared not normally distributed.

Table.3 Normality Test Results Before Oulier

P-Value	Unstandardized Residual	limits	Description
Monte Carlo	0,001	0,05	abnormal

Source: Primary data processed with SPSS, 2025

In table 3, the Asymp sig. value is 0.001, which is less than the significance threshold, indicating that the data does not follow a normal distribution. Referring to [9] one method to handle abnormal data is to remove outlier data. Therefore, the researcher removed 13 data identified as outliers, leaving 87 data. The results of the re-normality test in table 4 have a significance value of 0.190 in Table 4, the data is said to be normal.

Table 4. Results of Normality Test after outliers

P-Value	Unstandardized Residual	Limits	Description
Monte Carlo Sig.	0,190	0,05	Normal

Source: Primary data processed with SPSS, 2025

4.2.2 Multicollinearity Test

To reveal the potential for multicollinearity between independent variables, a test was conducted by referring to the tolerance and VIF values. The absence of multicollinearity is indicated if the tolerance exceeds 0.10 and the VIF is less than 10. The values related to the seller responsiveness variable can be found in Table 5.

Table. 5 Multicollinearity Test Results

Variabel	Tolerance	VIF
Seller responsiveness (X1)	0,599	1,6
Price (X2)	0,532	1,8

Table.7 Partial Test Results (t)

Variabel	t count	Sig
Seller responsiveness (X1)	2,964	0,004
Price (X2)	3,183	0,002
COD payment feature - check first (X3)	2,186	0,032
Dependent variabel Buying decision (Y)		

Source: Primary data processed with SPSS, 2025

The partial test results presented in Table 7 show that:

1) The seller response variable (X1) has a significance value of less than 0.5 so that H0 is rejected and H1 is accepted, which means that X1 has a positive and significant effect on purchasing decisions (Y).

2) The price variable (X2) has a significance value of less than 0.5 so that H0 is rejected and H1 is accepted, which means that X2 has a positive and significant effect on Y.

3) The COD-Cek Dulu feature variable (X3) also has a significance value below 0.5 so that H0 is rejected and H1 is accepted, which means that X3 has a positive and significant effect on Y.

Thus, the third independent variable has a fairly positive and significant effect on purchasing decisions.

4.3.2 Simultaneous Test (F)

To show its significance, this study uses a comparison method to compare the F-table and F-calculation values. The F table is calculated using the following formula:

1. $df_1 = k - 1$, where k is the independent variable, so that $df_1 = 3 - 1 = 2$.

2. $df_2 = n - k$, where n is the number of samples used, so that $df_2 = 87 - 3 = 84$.

The decision-making criteria in the F test are set as follows:

1. If the sig value <0.05 or F-calculation > F-table, then H_0 is rejected and H_1 is accepted,

2. If the sig value > 0.05 or F-calculation < F-table, then H_0 is accepted and H_1 is rejected.

Table.8 Simultaneous Test Results (F)

Model	df	F	Sig
Regression	3	32.172	<,001
Residual	83		
Total	86		

Source: Primary data processed with SPSS, 2025

Based on the results of multiple linear regression analysis, a significance value of 0.001 was obtained, which is smaller than the significance level of 0.05. This indicates that H_0 is rejected and H_1 is accepted. In addition, the F-calculation value of 32.172 is greater than the F-table of 3.105. Therefore, it can be concluded that there is a significant simultaneous influence of the variables Seller Responsiveness (X_1), Price (X_2), and COD–Check First Payment Feature (X_3) on the Purchase Decision variable (Y).

4.3.3 Multiple Linear Regression Test

Multiple linear regression analysis aims to assess the extent to which independent variables, especially Seller Responsiveness (X_1), Price (X_2), and COD–Check First Feature (X_3), affect the dependent variable, Purchase Decision (Y).

Table.9 Multiple Linear Regression Test

Model		Unstandardized Coefficients
		B
1	(Constant)	-0,228
	Seller responsiveness	0,380
	Price	0,408
	COD payment feature - check first	0,257

Source: Primary data processed with SPSS, 2025

According to Table 9, the regression coefficients have the following values for each variable:

1. The regression value of X1 is 0.380;
2. The regression value of X2 is 0.408:
3. The regression value of X3 = 0.257 and the constant value (a) = -0.228.

So the equation can be written:

$$Y = -0.228 + 0.380X_1 + 0.408X_2 + 0.257X_3 + e$$

Interpretation of the equation:

When all independent variables are equal to zero, then the value of the purchasing decision is -0.228.

1) The X_1 coefficient of 0.380 indicates that a one-unit increase in the Seller Responsiveness variable will result in an

increase in the Purchasing Decision by 0.380 units or vice versa.

2) The X_2 coefficient of 0.408 indicates that if the Price variable increases by one unit, the Purchasing Decision will increase by 0.408 units and vice versa.

3) The X_3 coefficient value of 0.257 indicates that a one-unit increase in the COD–Check First Payment Feature variable will increase the Purchasing Decision by 0.257 units.

4.4.4 Determination Coefficient (R2) Test

The determination coefficient shows how much all independent variables of price, seller responsiveness, and COD-Check First payment features affect the dependent variable, namely the buyer's decision.

Table.10 Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733ᵃ	.538	.521	.795

Source: Primary data processed with SPSS, 2025

The three independent variables found in this study are responsible for 53.8% of the variability in the Purchase Decision variable, according to the determination coefficient (R2) value of 0.538, or 53.8%. Other variables that have an impact outside the research model used contribute 46.2% of the variability.

5. CONCLUSION

The role of a responsive seller not only provides consumers with a deeper understanding of the product but also creates a harmonious and trusting relationship. A quick response to consumer needs or complaints creates a pleasant shopping experience and increases their tendency to make a purchase.

In the purchasing decision-making process, price is always a major factor. Quality and competitive prices in the market, especially in terms of affordability, are very important to influence customer perceptions and encourage them to buy goods.

The advantage of the COD payment system - check first lies in its security aspect. Consumers are given the freedom to check the product before paying, which indirectly increases trust and satisfaction with the seller, and reduces concerns about fraud or product inconsistencies.

The third independent variable in this study, namely seller responsiveness, price, and the COD payment feature - check first, together play a role in encouraging consumers to make purchases. These findings show that service experience, price considerations, and a sense of security in transactions are important foundations in consumers' decisions to buy on the Shopee application.

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