THE INFLUENCE OF PRICES, PRODUCT REVIEWS, AND PAYMENT METHODS ON PURCHASE DECISIONS IN ONLINE SHOPPING THROUGH THE SHOPEE APPLICATION
(Case Study on Shopee Application Users in Bekasi)

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Abstract - *This study aims to determine the effect of price, product reviews and payment methods on purchasing decisions in online shopping through the Shopee application for Shopee application users in Bekasi. Prices, product reviews and payment methods become exogenous variables and purchase decisions become endogenous variables.*

This study uses an associative research strategy with a quantitative approach with data analysis using the outer model analysis, inner model, and hypothesis testing with SmartPLS 3.0 software. In this study using purposive sampling technique with a sample of 96 respondents who have shopped online through the Shopee application in Bekasi as much as 2x. Primary data obtained by questionnaires distributed online and secondary data using books and websites related to the issues to be discussed to be used as guidelines in research.

The results of this study state that prices and product reviews are significant or there is an influence on purchasing decisions while the payment method is not significant or has no effect on purchasing decisions in online shopping through the Shopee application in Bekasi.

*Keywords***:** *Prices, Product Reviews, Payment Methods, Purchase Decisions*

Abstrak– Penelitian ini bertujuan untuk mengetahui pengaruh harga, ulasan produk dan metode pembayaran terhadap keputusan pembelian dalam berbelanja online melalui aplikasi Shopee pada pengguna aplikasi Shopee di Bekasi. Harga, ulasan produk dan metode pembayaran

menjadi varibel eksogen dan keputusan pembelian menjadi variabel endogen.

Penelitian ini menggunakan strategi penelitian asosiatif pendekatan kuantitatif dengan analisis data menggunakan analisa outer model, inner model, dan pengujian hipotesis dengan software SmartPLS 3.0. Dalam penelitian ini menggunakan teknik purposive sampling dengan sampel sebanyak 96 reponden yang telah berbelanja online melalui aplikasi Shopee di Bekasi sebanyak 2x. Data primer didapat dengan kuesioner yang disebar secara online dan data sekunder menggunakan buku dan website yang berhubungan dengan masalah yang akan dibahas untuk dapat dijadikan pedoman dalam penelitian.

Hasil penelitian ini menyatakan bahwa harga dan ulasan produk signifikan atau terdapat pengaruh terhadap keputusan pembelian sedangkan metode pembayaran tidak signifikan atau tidak berpengaruh terhadap keputusan pembelian dalam berbelanja online melalui aplikasi Shopee di Bekasi.

Kata Kunci: *Harga, Ulasan Produk, Metode Pembayaran, Keputusan Pembelian*

I. INTRODUCTION

1.1. Backgorund of The Problem

The internet is becoming more and more widespread and easily accessible. Indonesian society itself is now getting smarter and more open to technological advances. Almost all groups can use and access the internet, not only among adults but also among young people (adolescents). Each social media has its own function to support us in using it, such as blogs, Facebook, Twitter, Instagram, line, WhatsApp, and many more. Through social media we can get to know many people for communication needs, increase relationships, add insight and knowledge, education, business, and entertainment.

In this era, people tend to use technology to support their needs, from getting a lot of information, communicating without boundaries, even shopping via the internet or shopping online. Especially with the online shopping application, we can see various kinds of goods and we can buy using the internet. Starting from food, drinks, bags, clothes, shoes, cosmetics, accessories, smartphones, even heavy items such as cupboards, refrigerators, televisions and others

Shopee is an application that is engaged in buying and selling online and can be accessed easily using a smartphone. Shopee comes in the form of an application that makes it easy for users to shop online without having to bother using a computer device. Simply by using a smartphone, Shopee offers a wide variety of products, ranging from fashion products to electronics to products for daily needs.

Shopee is one of the online buying and selling sites that ranks second based on data published by CNN Indonesia. The following is data on online shopping sites most visited by Indonesians by CNN Indonesia in 2019:

Table 1.1. Indonesian Online Buying and Selling Site Visitor Data in 2019

Marketplace Name	Number of Visitors
Tokopedia	1,2 Billion
Shopee	837,1 Million
Bukalapak	823,5 Million
Lazada	445,5 Million
Blibli	353,2 Million
JD ID	105,4 Million
Orami	89,8 Million
Bhineka	62,2 Million
Sociolla	51,1 Million
Zalora	44,5 Million

Source : CNN Indonesia 2020

The Shopee application is used by Indonesians because it is easy to use. Starting from selecting products, viewing products with prices that have been listed, many promos, discounts, free shipping (shipping costs), payment systems with many options, and so on. At Shopee there are 26 categories of goods, ranging from clothes, smartphones, bags, accessories, makeup, baby equipment, sports equipment, home appliances, food, drinks, vehicles, pulses, or travel tickets.

In making a purchase, consumers have several considerations before deciding to buy a product. Examples of these considerations include price, product reviews, and what payment method to use. In the Shopee application, consumers can see the price of the product they are looking for. Product prices can be sorted from cheapest to most expensive. This makes it easier for consumers to find products at prices according to their wishes.

Before buying a product, consumers will see product reviews that have been given by previous buyers. Customer ratings are often taken into consideration when making purchasing decisions on the marketplace. According to (Collins, 2018) a product review is a report in a media where someone gives an opinion on the service or product purchased. A review from a customer means the opinion of someone who has received services or products from transaction activities. From product reviews, we can see the ratings of consumers who have bought the product, both positive and negative. This is very helpful for consumers who want to buy products by looking at reviews from previous buyers first. There are several cases that the products that consumers display and receive are not suitable or even bad. This can reduce the level of consumer satisfaction and consumers are reluctant to shop at the online store at a later date.

In addition, Shopee also offers different payment methods. Starting from payments using credit or debit cards, bank transfers, installments, pay on site or Cash On Delivery (COD), payments via Alfamart or Indomaret, and so on. Consumers can choose the payment method they want.

Purchasing decisions, (Kotler, 2016) state that purchasing decisions are a process where individuals seek, select, buy, use, and dispose of goods and services to meet their needs and fulfill their desires. The purchase decision is a process of making a purchase decision which includes determining what to buy or not to make a purchase.

1.2. Problem Formulation

Based on the background description above, the problem formulations in this study are:
1. Does price affect purchasing decisions when shopping online through the Shopee application?
2. Do product reviews affect purchasing decisions in online shopping through the Shopee application?
3. Does the payment method affect purchasing decisions when shopping online through the Shopee application?

1.3. Research Objectives

Research purposes :
1. To find out how much influence price has on purchasing decisions in online shopping through the Shopee application.
2. To find out how much influence product reviews have on purchasing decisions in online shopping through the Shopee application.
3. To find out how much influence the payment method has on purchasing decisions in online shopping through the Shopee application.

II. BASIS OF THEORY AND HYPOTHESIS DEVELOPMENT

2.1. Price

According to Gitosudarmo (2019: 131), price is the amount of money needed to get a certain number of products or a combination of goods and services. The actual price is not only for a product that is being bought and sold in the market but also applies to other products. For example, a house that is rented or rented, consultant, public accountant, lawyer, doctor through a determined rate.

According to Kotler (2019: 131), price is an amount of money that is charged to a certain product. Companies set prices in a variety of ways. In large companies, pricing is usually handled by division managers or product line managers. Even in these firms, top management establishes general pricing goals and policies and often approves the prices proposed by lower-ranking management.

According to Kotler & Armstrong (2015: 76) there are three price indicators, namely:
1. Pricing feasibility.
2. Match price with product quality.
3. There is a discount or discount.

2.2. Product Review

Ratings and reviews are ratings from previous consumers of a product, both in terms of product quality and from the services provided. According to Valant (2015) online customer review or online customer review is an opinion that arises from the experience that consumers receive from a service or product from a business, which is then conveyed via online media.

Product reviews on Shopee are used to describe in the form of an assessment of the advantages or disadvantages of a product from previous buyers. The assessment is in the form of 1 - 5 stars along with photos and comments. According to Mudambidan Schuff in Iduozee (2015: 8), product reviews are a simple and easy way to find product information, reviews from experts and also recommendations from online consumers.

According to Sutanto and Aprianingsih (2016: 218), online consumer review is a form of electronic word of mouth and can be said to be a new marketing communication that can influence and play a role in the purchasing decision process. Information obtained from online consumer reviews can be used to identify and evaluate products that consumers need.

According to Lackermair, Kailer, & Kanmaz (2015: 25), product review indicators are:
1. Awareness.
2. Frequency.
3. Comparison.
4. Influence.

2.3. Payment Method

E-commerce is a buying and selling transaction via the internet that cannot be separated from sales and purchase transactions that involve the payment process. Online payment is a method of payment made via internet facilities. This method was created to serve our needs to be more comfortable and easier in making transactions wherever we are.

In face-to-face buying and selling transactions, we only recognize two payment methods, namely cash and using debit and credit cards.

However, in buying and selling online, there are several payment methods available at Shopee, namely:
1. Bank Transfer

Bank Transfer is a payment method using an ATM card, either a debit card or a credit card, and comes and goes to the bank's ATM machine.
2. ShopeePay

ShopeePay is a payment method by topping up your balance first.
3. Credit Card or Debit Card.

This is done by entering your name, account number, billing address, zip code, and others.
4. Payment via Indomaret or Alfamart by showing the payment code that has been given.
5. Cash On Delivery (COD).

COD is a method of payment in cash to the courier when the goods are delivered. This payment is very profitable for the buyer because it ensures that the goods arrive in a safe place.

In his research, Tussafinah (2018) uses three payment method indicators:
1. Convenience.
2. Effective.
3. Minimizing fraud.

2.4. Buying Decision

The purchase decision is a problem-solving process that includes the recognition of needs or wants, seeking information, assessing several alternatives, purchasing decisions, and post-purchase behavior. According to Tjiptono in W Stasiun et al (2015), purchasing decisions are a process where consumers recognize the problem, seek information about a particular product or brand and evaluate how well each of these alternatives can solve the problem, which then leads to a purchase decision.

According to Grififin and Elbert, translated by Zoelkifli Kasip (2015: 283), they state that, "Purchasing decisions are based on rational, logical motives and product attributes of cost quality usability. Emotional motives involve non-objective factors and include socialization, other imitations and aesthetics. Kotler and Keller in Andari and Napu (2016) state that, in the evaluation stage, consumers form preferences between brands in a set of choices and can form an intention to buy the most preferred brand. Marketers must explore the various influences on buyers and develop an understanding of how consumers actually make their buying decisions. According to Kotler in Mintardjo (2018), marketers must identify who makes purchasing decisions, types of purchasing decisions, and steps in the buying process.

The indicators for purchasing decisions according to Kotler and Keller (2016: 195) are as follows:
1. Choice of products
2. Choice of brands
3. Choice of dealer
4. Time of purchase
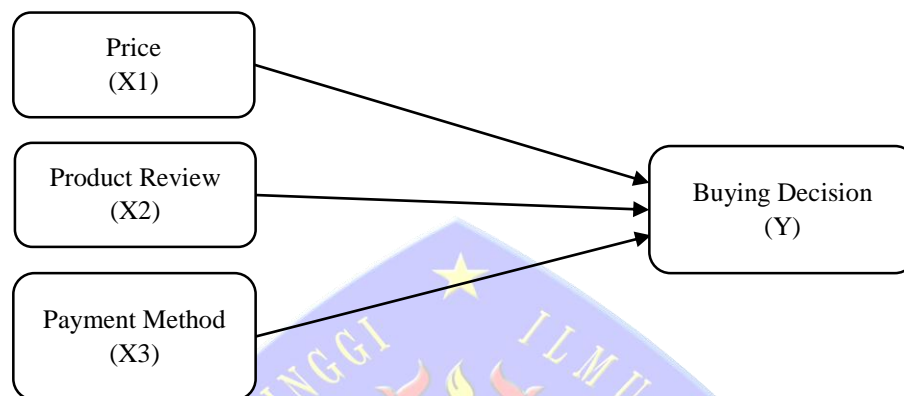5. Amount of purchase
6. Payment methods

Figure 2.1. Research Conceptual Framework

Hypothesis Development:

Based on the previous description, the research formulates a hypothesis in this study, namely: "It is suspected that there is an effect of price, product reviews, and payment methods on purchasing decisions in online shopping through the Shopee application in Bekasi"

III. RESEARCH METHOD
3.1. Population and Sample

In this study, the population used is consumers who have experience in online shopping through the Shopee application in Bekasi whose number is not known with certainty.

The sampling method used is purposive sampling, namely consumers who have experience of online shopping through the Shopee application as much as 2x and live in Bekasi. Because researchers do not know the exact number of users of the Shopee application in Bekasi, the researchers used the Lameshow formula:

$$n = \frac{Z^2 x \, P \, (1-P)}{d^2}$$

Information :
n = sample
Z = Z score at 95% confidence = 1.96
P = prevalence of outcome, data have not been obtained so 50% = 0.5 is used
d = sampling error = 10% = 0.10

$$n = \frac{(1,96)^2 \, x \, 0,5 \, (1-0,5)}{(0,10)^2} = 96,04$$

So that in this study researchers used a minimum sample size of 96 respondents who had shopped online through the Shopee application in Bekasi.

3.2. Location and Time of Research

Where this research was conducted in Bekasi. The research time took six months, namely March - August 2020

3.3. Data and Data Collection Methods

There are two types of data used in this study, namely:

1. Primary data is obtained using a questionnaire that is distributed online to consumers who have online shopping experience through the Shopee application and are domiciled in Bekasi.

2. Secondary data obtained from books and websites related to the issues to be discussed can be used as guidelines in research.

3.4. Operationalization of Variables

In this study consisted of independent variables and dependent variables. The independent variables are price, product reviews, and payment methods. While the dependent variable is the purchase decision.

Table 3.1. Variable indicator

No	Variable	Indicator	Item Number
1.	Price (X1)	1. Pricing feasibility 2. Match price with product quality 3. There is a discount or discount	1 – 6
2.	Product Review (X2)	1. Awareness 2. Frequency 3. Comparison 4. Influence	7 – 10
3.	Payment Method (X3)	1. Convenience 2. Effective 3. Minimizing fraud	11 – 14

4.	Buying Decision (Y)	1. Choice of products 2. Choice of brands 3. Choice of dealer 4. Time of purchase 5. Amount of purchase 6. Payment methods	15 – 21

3.5. Data analysis method

Data processing in this study using SmartPLS version 3.0 software. There are three analysis methods used, namely outer model analysis, inner model analysis, and hypothesis testing.

IV. RESULT

1.1. Descriptive Analysis

Shopee is an online buying and selling application that can be accessed easily using a smartphone. The Shopee application has simple features that make it easier for consumers to find the items they need. In early 2015 Shopee was launched for the first time in Singapore, which is a subsidiary of Garena. After being successful in its home country, Shopee expanded to several other countries, namely Malaysia, Thailand, Vietnam, the Philippines, Taiwan and Indonesia. Chris Feng is the founder and CEO of Shopee.

Apart from buying and selling, Shopee can also interact with other users via the instant messaging feature directly. Promotion with a short period of time was able to make Shopee grow rapidly. For the first time, Shopee was known as a market to customer (C2C), but now it has switched to a hybrid model and now Shopee is also a business to customer (B2C). Now Shopee has business partners reaching more than 70 of the best courier service providers in all countries and provides a variety of logistical support for all its users. Apart from various logistics services, Shopee has also increased cooperation with online transportation service providers in various countries including Indonesia. In 2018 Shopee became the largest e-commerce in Southeast Asia after reaching a gross trade value of 2.7 billion and that is an increase of 153% from 2017.

1.2. Respondent Description

Table 4.1. Respondent Data

Gender	Number of Respondents	Precentage
Male	40	40%
Female	56	56%
Total	96	96%

Source : Processed data 2020

Based on table 4.1. above, female respondents are greater, namely as many as 56 people (56%) because women prefer to shop.

1.3. Research Instrument Test Result
1.3.1. *Outer Model*
1. *Convergent Validity*

In the convergent validity test, the value of outer loadings is used. The condition is an indicator that meets the convergent validity in a good category at outer loadings> 0.7. The following is an analysis of the data :
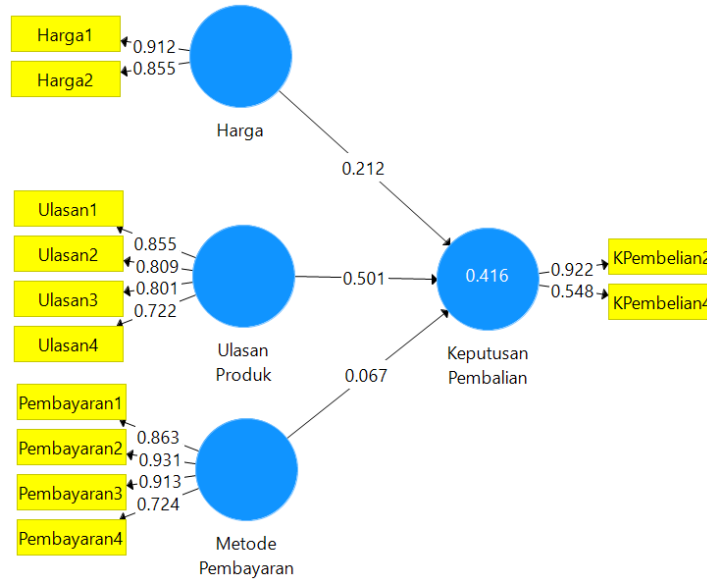

Figure 4.1. *Outer Model*

From figure 4.1. It can be seen that the researcher maintains Price1, Price2, Review1, Reviews2, Review3, Review4, Payment1, Payment2, Payment 3, Payment4, and Purchase2 because the loading value is more than 0.7. But KPembelian4 is maintained because the highest value and the minimum requirement for the manifest variable are 2.

Table 4.2. *Convergent Validity*

	Price	Product Review	Payment Method	Buying Decision	Information
Harga1	0.912				Valid
Harga2	0.855				Valid
Ulasan1		0.855			Valid
Ulasan2		0.809			Valid
Ulasan3		0.801			Valid
Ulasan4		0.722			Valid
Pembayaran1			0.863		Valid
Pembayaran2			0.931		Valid
Pembayaran3			0.913		Valid
Pembayaran4			0.724		Valid
KPembelian2				0.922	Valid
KPembelian4				0.548	Tidak Valid

2. *Discriminant Validity*

In testing discriminant validity using the value of cross loadings. The trick is to compare the value of the intended construct to be greater with the value of other constructs. Here's the data:

Table 4.3. *Discriminant Validity*

	Price	Buying Decision	Payment Method	Product Review	Information
Price	0.884				Valid
Buying Decision	0.403	0.758			Valid
Payment Method	0.303	0.392	0.862		Valid
Product Review	0.339	0.608	0.521	0.798	Valid

3. *Composite Reliability*

Composite reliability is the part used to test the reliability value of indicators on a variable. In this study, researchers used a measurement if the reliability value was> 0.7 then the construct value had a high reliability value. Here's the data:

Table 4.4. *Composite Reliability*

Variable	Composite Reability	Information
Price	0.877	Reliabel
Buying Decision	0.718	Reliabel
Payment Method	0.920	Reliabel
Product Review	0.875	Reliabel

4. *Average Variance Extracted*

Average Variance Extracted (AVE) is an average variant of at least 0.5. Here's the data:

Table 4.5. Average Variance Extracted

Variable	AVE
Price	0.781
Buying Decision	0.575
Payment Method	0.742
Product Review	0.637

4.3.2. *Inner Model*

In this model analysis is to examine the relationship between latent constructs. Here's the diagram :
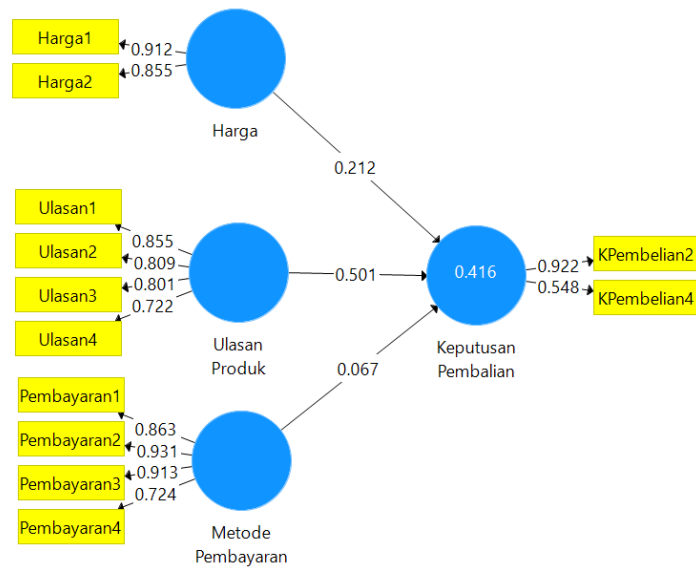
Figure 4.2. *Inner Model*

1. Fit Model

   Model fit is done to find out how good the model under study is. The fit model can be seen from the NFI in 0 - 1. Here's the table:

Table 4.6. Fit Model

	Saturated Model	Estimated Model
NFI	0,719	0,719

2. *R Square*

   R square is the coefficient of determination in the endogenous construct which shows how strong the influence of the independent variable on the dependent variable is. According to Chin (1998) in Sarwono (2015: 30) explains "the criteria for limiting the value of R square are in three classifications, namely 0.67 as substantial; 0.33 as moderate and 0.19 as weak ". Here's the table:

Table 4.7. *R Square*

	R Square
Buying Decision	0,416

From the table above, it shows that the variable price, product reviews, and payment methods can explain the endogenous constructs of purchasing decision variables by 41.6% and 58.4% are influenced by other factors.
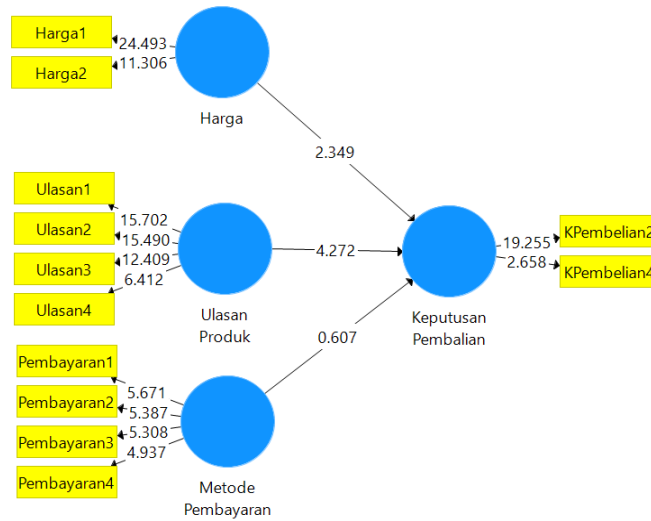
4.3.3. HypothesisTesting

Figure 4.3. Hypothesis Testing

Hypothesis testing can be seen from the t-statistic value and probability value. The statistical value used is more than 1.96 and the probability value is p <0.05 or less than 0.05. Here's the table:

Table 4.8. Hypothesis Testing

Influnce	T statistic	P value	Information
Price → Buying Decision	2.349	0.019	Significant
Product Review → Buying Decision	4.272	0.000	Significant
Payment Method → Buying Decision	0.607	0.544	Not Significant

Based on table 4.8 in testing the effect of price on purchasing decisions, the T-statistic value is 2.349, where the value is more than 1.96 and the P-value is 0.019 where the value is less than 0.05. So it can be concluded that the price variable is significant or influences purchasing decisions.

In testing the effect of product reviews on purchasing decisions, the T-statistic value is 4.272 where the value is more than 1.96 and the P-value is 0,000 where the value is less than 0.05. So it can be concluded that the product review variable is significant or influences purchasing decisions.

In testing the effect of the payment method on purchasing decisions, the T-statistic value is 0.607, where the value is less than 1.96 and the P-value is 0.544 where the value is more than 0.05. So it can be concluded that the payment method variable is not significant or has no effect on purchasing decisions.

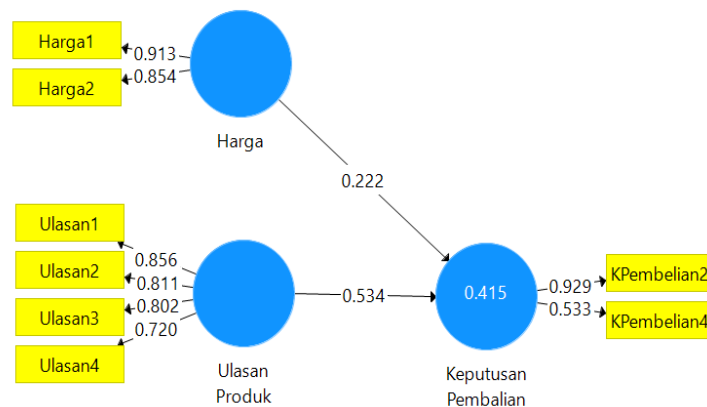### 4.3.4. Path Coefficient Estimation

Figure 4.4. Path Coefficient

The results of the data processing above obtained prices of 22.2% and product reviews of 53.4%. So product reviews have more influence on online shopping purchase decisions through the Shopee application.

V. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

Based on the results of research and data analysis in the previous chapter, it can be concluded as follows:

1. Based on the results of hypothesis testing, it shows that the price variable has a significant influence on purchasing decision variables in online shopping through the Shopee application in Bekasi. The better the consumer's perception of the price offered, the higher the purchase decision to shop online through the Shopee application.

2. Based on the results of hypothesis testing, it shows that the product review variable has a significant effect on purchasing decision variables in online shopping through the Shopee application in Bekasi. The better the product reviews, the higher the purchase decision to shop online through the Shopee application.

3. Based on the results of hypothesis testing, it shows that the payment method variable has no significant influence on the purchasing decision variable in online shopping through the Shopee application in Bekasi.

5.2. Suggestions

Based on the results of the existing conclusions, the researcher tries to make the following suggestions:

1. For Shopee, it is necessary to maintain sellers with product quality that is in accordance with the price offered. In addition, Shopee also needs to maintain or even develop product review facilities so that potential consumers can see product reviews before making a purchase decision.

2. This study only examines prices, product reviews and payment methods for purchasing decisions on the Shopee application. Future research is expected to develop this research and add other factors that were not examined in this study.

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