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Analysis Discount, Free Shipping, COD toward Buying Decision Shopee Product Marketplace X Store

(Shopee Users in Madiun)

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Abstract

The purpose of this study is to examine the direct and indirect effects of discounts, free shipping, and cash on delivery (COD) on consumer choices. Shopee users in Madiun, specifically at the Alurwah Moslemwear store, were the subjects of the study. The research sample consisted of 385 respondents. This study used SmartPLS version 4.0 for quantitative data processing. The results show that COD significantly and positively influences consumer purchasing decisions. Free shipping and discounts have an insignificant and negative effect on consumer purchasing decisions. Furthermore, the results indicate that these variables also have a direct effect on purchasing decisions. These promotional strategies encourage consumers to complete transactions by reducing costs and perceived risks, thus increasing purchasing decisions. Furthermore, the results indicate that only one variable has a direct effect, indicating the purchasing decision process. The other variables do not affect purchasing decisions. This study highlights the importance for online sellers, especially on e-commerce platforms like Shopee, to offer cash on delivery (COD) services to increase purchasing decisions. Despite offering attractive discounts and free shipping options, the Alurwah Muslim Clothing Store must provide more attractive strategies for customers. Sales must prioritize these factors in their marketing strategy.

Keywords: Discount; Free Shipping; Cash on Delivery; Buying Decision; Marketplace Shopee



Introduction

Technology in this modern era is rapidly evolving. With today's advanced technology, people no longer need to go to the market to buy something. In the current period, online buying has emerged as a new trend. Online shopping offers convenience, saving time and making shopping more practical. This is evident in the online shopping app Shopee (1). Of the many e-commerce platforms emerging in Indonesia, one is the Shopee app, which is very popular and widely used by Indonesians.

The Shopee marketplace is currently utilized by Micro, Small, and Medium Enterprises (MSMEs). (2) argue that e-commerce applications provide trust in the form of guarantees and facilitate transactions. Customer ratings and recommendations serve as a form of support and service for the Shopee marketplace, ensuring user trust in Indonesia. Madiun, a city in East Java Province, has a population and socioeconomic indicators suitable for consumer studies: an estimated population of around 200,000 (mid-2024) and a relatively high Human Development Index (HDI), making it representative of an economically active small-to-medium urban segment. Furthermore, Madiun's low poverty rate indicates purchasing power that enables online transactions (3). This research explores how various products and services utilize the Shopee platform to reach a wider consumer base and how they adapt to the growing trend of online shopping. In this study, I chose a case study of Shopee users in Madiun due to their high purchasing decisions.

Purchasing decisions are influenced by various factors, such as the impact of discounts on desired or needed items. Consumers not only consider discounts but also consider shipping costs and payment options, such as Cash on Delivery, which facilitate convenience. Because consumers want to shop effectively, these purchasing decisions can also be influenced by current trends. Therefore, consumers strongly consider purchasing decisions from online stores with higher product prices compared to those offering Cash on Delivery, free shipping, and discounts.

This research builds on previous research conducted by (4), which found that discounts have a positive and significant effect on purchasing decisions. However, research conducted by (5) showed that discounts do not significantly influence purchasing decisions. Shopee's discounts differ from those offered by other marketplaces. Research conducted by (6) shows that free shipping significantly influences purchasing decisions. However, research conducted by (7) shows that free shipping does not influence impulsive buying behavior. Several previous researchers have conducted research on Cash on Delivery. These results are supported by (8), with the title "The Effect of Cash on Delivery (COD) Payments on Purchase Intention in Shopee E-Commerce." Cash on Delivery has a significant effect on purchase intention.

Discount

Discount theory, in the context of finance and economics, refers to the concept of determining the present value of a payment or cash flow to be received in the future. The time value of money, which holds that money acquired now has greater value than money received later due to the potential revenue it can produce, is the foundation of this idea.

According to (9) in (10), A discount is a price decrease that a seller offers to a buyer in return for specific behaviors from the buyer that the seller finds agreeable. Based on the explanation above, a price discount is a price reduction policy implemented by marketers to consumers at specific times to attract attention and stimulate consumer desire to purchase a particular product as quickly as possible, thus creating impulse buying. (11)

Free Shipping

According to (12), free shipping is a commission charged when a customer sells a product or service. The commission allows the buyer in accordance with the terms of sale of the purchased goods, therefore, the buyer will adjust the product price and shipping costs which are usually called free shipping. "Free shipping" in the context of online businesses, particularly e-commerce, refers to a marketing strategy that offers free shipping to customers. This is a way to attract purchase interest, increase sales, and build customer loyalty. Some marketing experts argue that

free shipping can effectively increase consumer purchasing decisions because it eliminates one of the main barriers to online shopping: shipping costs(13).

Cash on Delivery

According to experts, especially in the context of business and finance, the "cash on" or "Cash on Delivery" (COD) theory refers to a payment method in which customers pay for goods or services upon receipt, rather than upon ordering or delivery. Some experts highlight the benefits of COD from a consumer perspective, such as ease and security of transactions, while others discuss the challenges and risks of COD, such as the potential for fraud and additional operational costs. (14) Cash on Delivery, or COD, is the term used to describe a payment mechanism whereby purchasers pay online vendors in cash for the items after the order has been delivered. Consumers will receive this service from online sellers. This service is used to make payments for shipping goods when the goods arrive at the customer's doorstep. The specified address. One thing that must be ensured when using the COD system is that the person using the COD system must be at home or at the specified web address when the delivery is scheduled. When we choose the COD system for purchases, we have the opportunity to secure our goods before making payment. This can increase our trust in the store or seller. Another thing to consider when making COD payments is the additional shipping costs. Although the purchase transaction is made online, the payment process is carried out offline between the seller and the buyer. Therefore, the COD system can be said to eliminate the element of convenience that is a key point in conducting online business transactions. This system is still often used by people who want to transact by seeing the goods or products in person before choosing to pay for them.

Buying Decision

According to experts, purchase decision theory explains how consumers make choices to purchase a product or service. Some key theories include: Consumer Behavior Theory, which explains factors that influence purchasing decisions, such as cultural, social, personal, and psychological factors; Decision Theory, which focuses on the rational process of choosing alternatives; and Action Theory. The Theory of Reasoned Action and the Theory of Planned Behavior highlight the role of The influence of behavioral control, attitudes, and subjective norms on purchasing intentions. These theories explain how attitudes, subjective norms (beliefs about what others think), and behavioral control (beliefs about one's ability to perform an action) influence purchase intentions. The Theory of Planned Behavior (TPB) is well-suited to explaining various behaviors in entrepreneurship. (15) similarly stated that the TPB is suitable for explaining any behavior that requires planning, such as entrepreneurship. The discount theory is a pricing strategy in which companies reduce the price of a product to stimulate sales, manage inventory, or attract customers. This theory explains how discounts increase consumers' perceived value, providing utilitarian savings and emotional satisfaction, which can drive purchasing decisions.

Table 1. Research Gap

No.	Name, Title, Year	Variable	Analysis Tools	Research Result
1.	Panginan, P. W., Pasulu, I., & Pompeng, O. D. Y. (2024). The Influence of Free Shipping Voucher, Discount, and Cash on Delivery (COD) Promos on Purchasing Decisions on the Shopee Application: (A Case Study on Students of the Faculty of Economics, UKI Toraja)	<i>Free Shipping Voucher Promo, Discount, Cash on Delivery (COD), Purchase Decision</i>	Quantitative using Primary Data collected through Questionnaires.	Free Shipping Voucher Promo has a significant effect on purchasing decisions, Discount has a significant effect on purchasing decisions, Cash on Delivery has a significant effect on purchasing decisions, Free Shipping Voucher Promo, Discount and cash on delivery have a positive effect simultaneously on Purchasing Decisions.
2.	Setyagustina, K., Rahmania, R., Joni, M., Kholik, A., & Suhitasari, W. D. (2022). The Influence of Discounts, Free Shipping, and the COD System on Online Shopping Interest in the Shopee	<i>Discounts, Free Shipping, COD System, Interest in Shopping</i>	Quantitative in the form of scores using mathematical data analysis.	The results of this study can be recommended to Shopee to provide a distinction between free shipping vouchers and discount vouchers. The free shipping vouchers provided by Shopee are not real free shipping

Application from an Islamic Economic Perspective.			vouchers but only in the form of discounts, even if there are free shipping vouchers in question, not all Shopee applications consumers can get this free shipping voucher and people who shop online on the Shopee application should pay more attention to the product carefully before making a purchase. This is necessary to avoid fraud, wasteful and unused goods.
3.	Br Tarigan, E. S., Anisa Silvani, Br Tarigan, . J. S., & Hutagaol, J. (2022). Analysis Of Discount, Free Shipping, And Product Diversity On Product Purchase Decisions On The Shopee Marketplace.	<i>Discounts, Free Shipping, Product Diversity, Purchase Decisions</i>	quantitative, with associative data analysis techniques
			The results of the study show discount positive and significant impact on product purchase decisions on the Shopee Marketplace. Due to the results of tcount (3.085) > ttable (1.993) with a significant value of 0.003 < 0.05, H0 is rejected and Ha is accepted, free shipping has a positive and significant impact on product purchase decisions on the Shopee Marketplace. Due to the results of tcount (7.139) > ttable (1.993) with a significant value of 0.000 < 0.05, H0 is rejected and Ha is accepted, the results of the statistical test of product diversity have a positive and significant impact on product purchasing decisions on the Shopee Marketplace. Due to the results of tcount (3.578) > ttable (1.993) with a significance value of 0.001 < 0.05 then H0 is rejected and Ha is accepted. Tests carried out simultaneously show that the discount variable, free shipping and product diversity have an impact on product purchase decisions on the Shopee Marketplace. Due to the results of Fcount (109.178) > Ftable (2.73) with a significance level of 0.000 below the value of 0.05, H0 is rejected and Ha is accepted. With an Adjusted R Square value of 0.812 or 81.2%, which means that there is an impact between discounts, free shipping and product diversity on purchasing decisions of 81.2%, while the remaining 18.8% are other variables not examined by this study. for example promotions, prices, services and other variables.
4.	Ningsih, N. A. W., Erida, E., & Yuniarti, Y. (2025). The Influence of Discounts and Free Shipping on Purchase Decisions for Ms Glow Products on the Shopee Marketplace.	<i>Privacy Security, Perceived Ease of Use, Perceived Usefulness, Behavioral Intention to Use</i>	Quantitative with primary data collected through surveys.
			Based on the results of the research that has been carried out, it shows that partially the independent variables (discounts and free shipping) have a significant effect on the dependent variable (purchase decisions) because the value obtained is < 0.001, which means the value is < 0.05.

Research Methods

This kind of study employs quantitative methods. In order to test preconceived hypotheses, quantitative research methods can be defined as research techniques based on the positivist philosophy that are used to study specific populations or samples, gather data using research instruments, and analyze quantitative or statistical data (16). A type of scientific research that is conducted methodically on the elements, phenomena, and connections between them is known as the quantitative research method. Developing and implementing mathematical models, ideas, and hypotheses about useful natural phenomena is the aim of quantitative research. This approach will test current theories regarding how discounts, free shipping, and cash on delivery affect consumers' decisions to buy Alurwah Moslemwear products when they use the Shopee app and whether they are interested in making a purchase when they visit the shopee store.

For the experimental approach to be reproducible by other researchers and yield consistent results, it should be presented in depth and methodically in the research methods section. References must be accurate and suitable if the approach makes reference to earlier studies. The approach should be explained in detail, covering all the procedures, supplies, and tools employed. In order to increase the study's validity and reproducibility, authors are also urged to provide information about any supporting documentation or other pertinent elements.

Result

To ascertain the validity of the employed questionnaire, the validity test was conducted. According to the following figure, the results that the researchers have ruled out are considered valid and prepared for more testing if the loading factor value is greater than 0.50 and the outer loading is greater than 0.70 (17).

Convergent Validity in this research is that the outer loading has been tested. If the outer loading value > 0.7 has a good category on the indicators of each variable in the study and can fulfil the Convergent Validity test. Here is the outer loading value of each indicator on the research variable.

Table 2. Convergent Validity

Variable	Item	Outer loadings	Information
Discount (X1)	X1.1 <- X1	0.880	VALID
	X1.2 <- X1	0.844	VALID
	X1.3 <- X1	0.819	VALID
Free Shipping (X2)	X2.1 <- X2	0.830	VALID
	X2.2 <- X2	0.837	VALID
	X2.3 <- X2	0.837	VALID
	X2.4 <- X2	0.763	VALID
Cash On Delivery	X3.1 <- X3	0.831	VALID
	X3.2 <- X3	0.829	VALID
	X3.3 <- X3	0.797	VALID
	X3.4 <- X3	0.746	VALID
Buying Decision (Y)	Y.1 <- Y	0.788	VALID
	Y.2 <- Y	0.780	VALID
	Y.3 <- Y	0.801	VALID
	Y.4 <- Y	0.781	VALID
	Y.5 <- Y	0.789	VALID
	Y.6 <- Y	0.778	VALID
	Y.7 <- Y	0.745	VALID

Source: SmartPLS results, 2024 (processed)

It is evident from the above table that each indicator's outer loading value on each variable is more than 0.7. This demonstrates how effectively the indicators included in this study can describe the construct.

Table 3 . Reliability Test

Variable	Cronbach's alpha
Discount (X1)	0.805
Free Shipping (X2)	0.834
Cash On Delivery (X3)	0.814
Buying Decision (Y)	0.893

Source: PLS results, 2024 (processed)

The aforementioned table indicates that the Cronbach's Alpha value of the following variables is more than 0.70: Discount, Free Shipping, Cash on Delivery, and Purchase Decision. These findings support the notion that the study's variables are trustworthy. (18).

R-Square

Tabel 3. R square

	R-square	R-square adjusted
Buying Decision (Y)	0.740	0.738

Source: PLS results, 2024 (processed)

Based on the information in the above table, the Purchase Decision's R-square value is 0.740. The R-square value of purchase decisions is 0.747, or 74%, and this value indicates why discounts, free shipping, and cash on delivery have a 74% impact on purchasing decisions in this study. The remaining portion is not explained by research that is not included in this study. Variations in the R-Square (R²) value can be used to explain whether particular independent factors have a substantial impact on the dependent variable or not (19).

Table 4. t test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Discount (X1) -> Buying Decision (Y)	0.069	0.068	0.037	1.839	0.066
Free Shipping (X2) -> Buying Decision (Y)	0.105	0.104	0.063	1.669	0.095
Cash On Delivery (X3) -> Buying Decision (Y)	0.175	0.175	0.050	3.524	0.000

Source: PLS results, 2024 (processed)

Table 4 leads to the conclusion that the study's hypothesis is:

1. Due to its t statistic value of 1.839, which is higher than 1.96, and p value of 0.066, which is higher than 0.05, Discount (X1) has no effect on Purchasing Decisions (Y).
2. Because Free Shipping (X2) has a t statistic value of 1.669, which is less than 1.96, and a p value of 0.095, which is greater than 0.05, it has no effect on Purchasing Decisions (Y).
3. Because Cash on Delivery (X3) has a t statistic value of 3.524, which is higher than 1.96, and a p value of 0.000, which is less than 0.05, it has a positive and significant impact on Purchasing Decisions (Y).

Discussion

The influence between Discount variables and Purchase Decisions on Shopee user usage in Madiun

The Discount significance value of $0.066 < 0.05$ can be said to have no effect on the trust of Shopee users in Madiun based on the first hypothesis. This study is related to earlier research conducted by (20). The Discount variable does not have a positive and significant effect on purchasing decisions. Afterwards, according to the researcher the lack of significant effects for Discounts and

Free Shipping in this sample should not be taken to mean those tactics are universally ineffective. Literature shows mixed results: while discounts and free-shipping promotions often increase purchase intention in many settings (particularly among digitally native, price-sensitive cohorts), their effect on actual purchase decisions can be attenuated by contextual factors such as promotional saturation, perceived quality trade-offs, minimum-spend thresholds, or logistic frictions. In mature promo-heavy marketplaces like Shopee, consumers may develop “promo fatigue” or treat discounts as a baseline rather than a differentiator; moreover, small nominal discounts or shipping promotions that carry restrictive conditions may not change the final purchase behaviour of risk-averse buyers (21). Discount has a negative and insignificant impact on buying decision sentiment; the higher the discount, the higher the buying decision sentiment. Based on a few studies above, it can be concluded that discount has a insignificant impact on the decision to use Shopee in Madiun. This finding suggests that in markets where promotions are frequent and consumers are highly familiar with e-commerce platforms, trust and purchase behavior are likely driven more by factors such as reliability, product authenticity, and transaction security rather than by temporary price incentives.

It is assumed that the variables Free Shipping, and Purchase Decisions of Shopee users in Madiun.

The significance level for free shipping is $0.095 < 0.05$, indicating that it does not affect the purchasing behavior of Shopee users in Madiun, thus rejecting the hypothesis. This research is related to previous research conducted by (22). The perceived ease of use variable has a positive and significant influence on Shopee Madiun users. Furthermore, according to researchers (23), free shipping has a positive and significant influence on consumer purchase intentions; the more free shipping offered, the higher the consumer purchase intention. Based on the studies above, it can be concluded that free shipping does not always have a significant influence on the purchasing decisions of Shopee Madiun users. One possible explanation for this finding is that the free shipping feature has become a standard expectation among e-commerce users, especially in established platforms like Shopee. When consumers perceive free shipping as a common offering rather than an exclusive incentive, its power to stimulate purchasing decisions diminishes. Additionally, the effectiveness of free shipping promotions may depend on the size of the discount, product type, or minimum purchase requirements. If the conditions for free shipping are perceived as inconvenient or too restrictive, consumers may not view it as a meaningful benefit. In the context of Shopee users in Madiun, purchasing decisions might instead be influenced by other factors such as trust in the seller, product quality, delivery reliability, or the overall user experience. Hence, while free shipping can enhance purchase intention in some contexts, its impact appears limited when consumer expectations and market conditions have already normalized such promotions.

There are suspected variables of Cash on Delivery, and Purchase Decisions on the use of Shopee users in Madiun.

The significance level of cash on delivery is $0.0000 < 0.05$, meaning that it affects the decision to use QRIS UMKM Madiun, resulting in a third hypothesis. A good cash on delivery policy can influence the decision to buy. This study fills a research gap that has previously been identified. This study also goes hand in hand with (24). Cash on delivery has a positive and significant impact on consumer purchasing behavior; the higher the cash on delivery, the higher the consumer purchasing behavior. Based on the above research, it can be concluded that cash on delivery has a significant impact on Madiun Shopee users' purchasing decisions (25). That Cash-on-Delivery (COD) was the only statistically significant predictor of purchase decisions in the Shopee Madiun sample should be interpreted in light of consumer risk perceptions and local market realities. COD serves as a risk mitigation mechanism that allows shoppers to inspect items before payment, thus reducing perceived transaction risk in environments with low trust in online sellers or digital payments. Empirical studies in emerging market contexts have repeatedly shown that COD increases consumer trust and purchase conversion by lowering perceived financial risk and increasing perceived convenience for shoppers unfamiliar or uncomfortable with prepaid digital payments (26). Furthermore, COD is particularly attractive in regions where digital literacy,

internet stability, or access to online banking remains limited. It offers psychological comfort by giving consumers a sense of control over the transaction process. In such contexts, COD not only functions as a payment method but also as a trust-building tool between sellers and buyers. Therefore, the strong significance of COD in this study underscores the importance of hybrid payment systems in sustaining e-commerce growth in developing markets such as Madiun, where consumer trust continues to evolve alongside digital adoption.

Conclusion

The results of this study are based on the purchase decision behavior of Shopee users in Madiun. The following findings illustrate how certain factors positively or negatively influence digital purchasing decisions in this local market context. Free shipping was found to have no significant impact on consumers' decision to purchase through Shopee, suggesting that buyers may perceive this feature as a standard offering rather than a special incentive. Similarly, discounts were not found to significantly influence purchase decisions, which may indicate that consumers in Madiun have become desensitized to frequent promotional campaigns or find them less persuasive due to conditional requirements and limited perceived value.

In contrast, the Cash-on-Delivery (COD) system demonstrated a positive and significant influence on consumers' purchasing behavior. This indicates that Shopee users in Madiun still place a high level of importance on transaction security and tangible payment verification. COD provides a sense of control and assurance, as buyers can inspect the product before completing the payment. This payment method reduces the perceived risk associated with online transactions, particularly in environments where digital payment trust and literacy are still developing.

These findings suggest that, in regions such as Madiun, traditional trust factors continue to play a major role in digital commerce. While promotional strategies like discounts and free shipping may attract initial attention, they do not guarantee conversion without the foundation of transactional trust. For e-commerce platforms, strengthening consumer confidence through transparent seller practices, reliable logistics, and flexible payment options may yield better long-term engagement than relying solely on price-based promotions. Therefore, it can be concluded that only the COD system significantly influences the digital purchasing decisions of Shopee users in Madiun, while discounts and free shipping remain secondary or ineffective motivators in this specific market context. The findings also suggest that psychological and contextual factors play a more dominant role than promotional incentives in shaping online purchasing behavior in smaller cities like Madiun. Limited digital literacy, varying levels of trust in online transactions, and cultural preferences for tangible exchanges all contribute to the continued preference for COD over other payment methods. Therefore, Shopee and similar e-commerce platforms should consider reinforcing consumer education on secure digital payments while maintaining COD as a transitional mechanism to build long-term trust and loyalty among users in emerging regional markets.

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