

The Effect Of Payment Ease, Complete Product Information, And Free Shipping Vouchers On Purchase Decisions On The E-Commerce Website Tokopedia (A Case Study Of The Community Of Jalan Garu III, Harjosari I, Medan Amplas)

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ABSTRACT

The development of the internet has driven changes in people's shopping behavior from offline to online, thus increasing the growth of e-commerce in Indonesia. This study aims to determine the effect of Ease of Payment, Completeness of Product Information, and Free Shipping Vouchers on Purchasing Decisions in Tokopedia e-commerce. The study used a quantitative approach with a sample of 97 respondents from Jalan Garu III Harjosari I Medan Amplas who were selected using probability sampling techniques with the Slovin formula. Data analysis used multiple linear regression through SPSS 25.0. The results showed that simultaneously the three variables had a significant effect on Purchasing Decisions with an Fcount of 46.587 > Ftable 2.70. Partially, Ease of Payment (tcount 5.479), Completeness of Product Information (tcount 3.019), and Free Shipping Vouchers (tcount 4.688) also had a significant effect because all tcount values were > ttable 1.661. The coefficient of determination (R²) value of 0.775 shows that the three variables are able to explain 77.5% of the Purchasing Decision, while the remaining 22.5% is influenced by other factors outside the research.

Keywords: Ease of Payment, Complete Product Information and Free Shipping Vouchers

INTRODUCTION

The development of the internet has encouraged a shift in people's shopping behavior, from what was originally done offline to become online. This change also triggered rapid growth in e-commerce in Indonesia. Currently, people can carry out shopping activities simply by using a gadget without having to leave the house and spend a lot of time. E-commerce is a series of commercial activities that involve buying, selling, and exchanging various types of goods or services online. Through various digital platforms, including the internet and mobile applications that allow transactions to occur without direct physical interaction between the parties involved. E-commerce plays an important role in increasing the competitiveness of business actors, expanding market reach, and providing convenience and a practical shopping experience for consumers.

Table 1. Visit Data E-commerce Indonesian society

No.	Company name	Number of Visitors
1.	Shopee	191.4 million
3.	Tokopedia	64.3 million
4.	Lazada	32.5 million
5.	Blibli	20.9 million

Source: databoks 2026

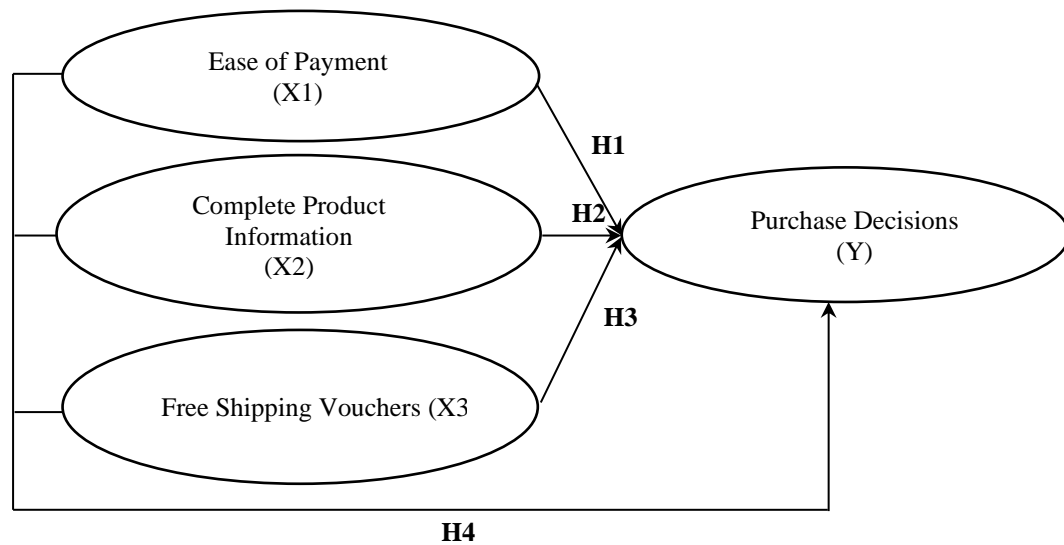
Based on table 1, it shows the visit data e-commerce Among Indonesians, Shopee ranks first with 191.4 million visitors. Tokopedia follows in second place with 64.3 million visitors. Lazada follows with 32.5 million visitors, and Blibli comes in last with 20.9 million visitors. This data shows a significant difference in visitation between the two platforms. Platform e-commerce in Indonesia, where Shopee has a much higher number of visitors than other platforms.

Development e-commerce in Indonesia is showing rapid growth along with increasing internet usage and changes in people's shopping behavior. Platform Tokopedia is a widely used platform, offering convenience in online transactions. However, amidst competition from other platforms like Shopee and TikTok Shop, several obstacles still influence purchasing decisions, especially among the Garu III community. Ease of payment is one factor that still needs attention. Although Tokopedia offers various digital payment methods, some people still lack confidence in the security of online transactions. This leads them to prefer conventional payment methods such as Cash on Delivery (COD) because it is considered safer and can minimize the risk of fraud.

Furthermore, the completeness of product information is also a significant issue. Residents of Garu III tend to hesitate to make purchases when product descriptions are unclear, lack detail, or don't reflect the actual product. This lack of clarity can undermine consumer trust in both sellers and platforms. From a promotional perspective, voucher Tokopedia's free shipping offer hasn't fully captured the interest of the Garu III community. Although similar promotions are available, some still prefer other platforms like Shopee or Tik Tok Shop, which are considered more attractive in terms of competitive promotions and offers.

These issues ultimately impact purchasing decisions. Tokopedia's product quality assurance is deemed insufficient to build trust and loyalty among the Garu III community. Consumers remain concerned about the suitability and quality of the products they receive, which influences their purchasing decisions on Tokopedia.

Framework of Thought



Hypothesis

- H1: There is an influence of payment convenience on purchasing decisions. E-commerce Tokopedia (Case Study of the Community of Jalan Garu III Harjosari I Medan Amplas)
- H2: There is an influence of the completeness of product information on purchasing decisions. E-commerce Tokopedia (Case Study of the Community of Jalan Garu III Harjosari I Medan Amplas)
- H3: There is an influence voucher free shipping costs on purchasing decisions E-commerce Tokopedia (Case Study of the Community of Jalan Garu III Harjosari I Medan Amplas)
- H4: There is an influence of ease of payment, completeness of product information and voucher free shipping costs on purchasing decisions E-commerce Tokopedia (Case Study of the Community of Jalan Garu III Harjosari I Medan Amplas)

METHOD

Research Design

According to Sugiyono (2021), research design is a systematic plan or framework for conducting research. It serves as a guide for researchers in collecting, analyzing, and interpreting data. This research provides insight into the answers to how many people choose design options that align with their opinions. Meanwhile, the data analysis method used by researchers to analyze the answers obtained from respondents is quantitative. According to Sugiyono (2021), quantitative research is a research method based on the philosophy of positivism, used to examine a specific population or sample and collect data using research tools, analyzing quantitative or statistical data with the aim of testing hypotheses.

Location and Time of Research

This research will be conducted on Jalan Garu III, Harjosari I Village, Medan Amplas District, Medan City and this research will be conducted from October 2025 to April 2026.

Population and Sample

This study used a population of 3,647 people aged 15-60 years. In this study, the population consisted of margin of error 10% following the Slovin formula is.

$$n = \frac{N}{1 + N e^2}$$

Information :

n = Minimum number of samples required

N = Population Size

and = Margin of error which is tolerated at 10%

Thus, the sample size obtained was

$$n = 3.647 / 1 + (3.647 \times 10\%^2)$$

$$n = 3.647 / 1 + (3.647 \times 0,01)$$

$$n = 3.647 / 1 + (36,47)$$

$$n = 3.647 / 37,47$$

$$n = 97,33$$

$$n = 97$$

So in this study with a population of 3,647 with margin of error 10% then the number of samples to be studied is 97 samples from the Garu III Harjosari I Medan Amplas Community, with the age criteria of 15-60 years using e-commerce Tokopedia.

Data Collection Techniques

Data collection techniques are ways to obtain the information needed to achieve research objectives. The data collection techniques used in this study were observation, documentation, and surveys using questionnaires for respondents.

Data Analysis Techniques

According to Sugiyono (2021), data analysis techniques are methods or methods used to process and analyze data collected in a study. The data analysis technique in this study was conducted quantitatively using statistical analysis. Data obtained from the questionnaire was processed through several stages, including validity and reliability tests to ensure the research instrument was suitable for use. Next, classical assumption tests were conducted, including tests for normality, multicollinearity, and heteroscedasticity.

The analysis was then continued with multiple linear regression to determine the effect of the independent variables on the dependent variable. Hypothesis testing was conducted using a t-test (partial), an F-test (simultaneous), and the coefficient of determination (R²) to determine the extent of the independent variables' contribution to explaining the dependent variable.

Operational Variables

According to Sugiyono (2021), operational variables are attributes or characteristics or values of people, objects or activities that have certain variations that are determined by researchers to be studied and then conclusions drawn.

Table 2. Operational Variables

Variable	Variable Definition	Indicator	Scale
Ease of Payment (X1)	The convenience of online payment is an easy ordering process, a diverse and easy-to-complete payment process, a profitable and convenient purchasing process, and a fast and accurate delivery process. Isnawati (2020)	1. Easy to Understand 2. Practical 3. Easy to Use Source : Simamora & Fatira (2019)	Likert
Completeness of Product Information	Completeness of Product Information is when a product is complete, the product can be available in the market	1. Product Brand 2. Product Completeness 3. Product Size or Variety	Likert

(X2)	to be owned, used, and consumed to meet needs and desires. Amanah & Layla (2019)	4. Product Quality Source : Karmila et al., (2023)	
Free Shipping Voucher (X3)	Free Shipping Vouchers are a form of sales promotion that uses various incentives to stimulate product purchases as quickly as possible and increase the number of products purchased by consumers. (Asih, 2022)	1. Pay Attention 2. Attractive 3. Arousing Purchase Desire 4. Encouraging Purchase Source : Sari (2019)	Likert
Buying decision (Y)	Consumer purchasing decisions are the result of an evaluation process of various alternative products or services, which then forms a purchasing intention for the brand that best suits the consumer's preferences and level of liking. (Daulay & Lubis, 2023)	1. Product Quality 2. Buying Habits 3. Recommendations and Reviews Source : Kotler & Keller (2021)	Likert

RESULTS AND DISCUSSION

Respondent Characteristics

Table 2. Respondent Identity Based on Gender

No	Gender	Amount	Percentage (%)
1.	Man	66	68,04%
2.	Woman	31	31,96%
Amount		97	100%

Source: Processed data, 2026

Based on the table above, respondents' gender, of the 97 respondents in the study sample, were 66, or 68.04%, male. Meanwhile, 31 respondents, or 31.96%, were female.

Table 3. Respondent Identity Based on Age

No	Age	Amount	Percentage (%)
1.	15-30	52	53,61%
2.	31-45	24	24,74%
3.	46-60	21	21,65%
Amount		97	100%

Source: Processed data, 2026

Based on the respondents' age, it was found that of the 97 respondents in the study sample, 52 respondents, or 53.61%, were aged 15–30. 24 respondents, or 24.74%, were aged 31–45. Meanwhile, 21 respondents, or 21.65%, were aged 46–60.

Validity Test

Table 4. Validity Test Results

Variables	Statement	r _{count}	r _{table}	Information
Payment Facility (X1)	Statement 1	0,875	0,260	Valid
	Statement 2	0,843		Valid
	Statement 3	0,848		Valid
Completeness of Product Information (X2)	Statement 1	0,857	0,260	Valid
	Statement 2	0,890		Valid

	Statement 3	0,848		Valid
	Statement 4	0,822		Valid
Voucher FreeShipping (X3)	Statement 1	0,836	0,260	Valid
	Statement 2	0,828		Valid
	Statement 3	0,780		Valid
	Statement 4	0,816		Valid
Purchase Decision (Y)	Statement 1	0,850	0,260	Valid
	Statement 2	0,844		Valid
	Statement 3	0,819		Valid

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, it is known that the variables Ease of Payment (X1), Completeness of Product Information (X2), Voucher Free Shipping Cost (X3) and Purchase Decision (Y) based on SPSS version 25.0 data processing test. If there is a calculated t value greater than the displayed t table, it means that the Purchase Decision (Y) is significantly correlated (declared valid) with the overall score. Based on the results of the correlation carried out on the indicator questionnaire, it is accepted if the alpha coefficient > r table value $df = n-2$, $97-2 = 95$, then it gets a value of 0.260, because the calculated r value > r table, meaning that the questionnaire questions are considered valid.

Reliability Test

Table 5. Reliability Test Results

Variables	Croncach's Alpha Count	Item	Information
Payment Facility (X1)	0.817	3	Reliable
Completeness of Product Information (X2)	0,877	4	Reliable
Voucher Free Shipping (X3)	0,832	4	Reliable
Purchase Decision (Y)	0,787	3	Reliable

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, it shows that the three research instruments have fulfilled the elements of good reliability, in other words, this research instrument is reliable or trustworthy, the instrument level is adequate because it has reached > 0.60.

Classical Assumption Test

Normality Test

Table 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		97
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.70656717
Most Extreme Differences	Absolute	.056
	Positive	.056
	Negative	-.055
Test Statistic		.056
Asymp. Sig. (2-tailed)		.200 ^{c,d}

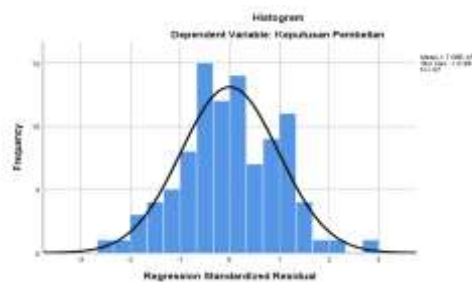
a. Test distribution is Normal.

- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, the results of the normality test show that the value probability the significance value obtained was 0.200. This value is greater than the established significance standard of 0.05. Thus, it can be concluded that all variables in this study have met the assumption of normality or are normally distributed.

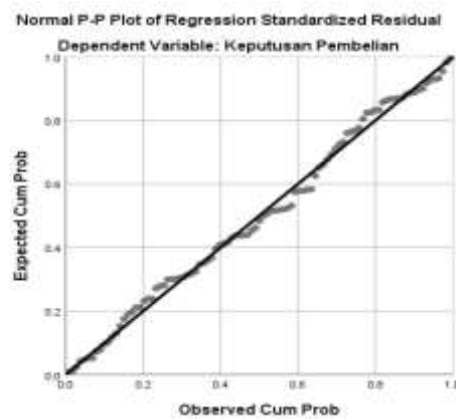
Figure 1. Histogram of Normality Test



Source: Data Processed by SPSS 25.0, 2026

Based on the image above, the results of the normality test using a histogram indicate that the data distribution forms a bell-shaped curve and is symmetrical. The data is concentrated around the mean and shows no significant deviations, thus concluding that the data is normally distributed and the assumption of normality has been met.

Figure 2. Normal P-P Plot



Source: Data Processed by SPSS 25.0, 2026

Based on the image above, the points on the Normal P-P Plot graph are spread around the diagonal line and follow the direction of the line. This indicates that the residuals are normally distributed, thus meeting the normality assumption and the regression model is suitable for further analysis.

Multicollinearity Assumption

Table 7. Multicollinearity Assumptions

Coefficients ^a	Collinearity Statistics
Model	

		Tolerance	VIF
1	(Constant)		
	Payment Facilities	.776	1.288
	Completeness of Product Information	.732	1.367
	Free Shipping Voucher	.767	1.304

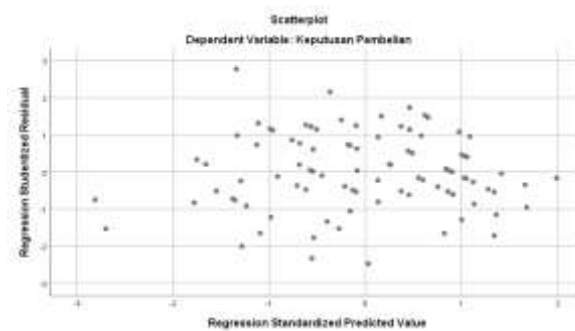
a. Dependent Variable: Purchasing Decision

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, all variables have VIF values <10 and tolerance values >0.10. This indicates that there is no high correlation between the independent variables, so the regression model does not experience multicollinearity problems.

Heteroscedasticity Assumption

Figure 3. Scatterplot



Source: Data Processed by SPSS 25.0, 2026

Based on the image above, it shows that in the heteroscedasticity test, the points do not form a certain pattern or there is no clear pattern, and are spread above and below the number 0 (zero) on the Y axis. This indicates that there are no symptoms of heteroscedasticity in the regression model.

Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.830	.894		.928	.356
	Payment Facilities	.401	.073	.408	5.479	.000
	Completeness of Product Information	.172	.057	.231	3.019	.003
	Free Shipping Voucher	.250	.053	.351	4.688	.000

a. Dependent Variable: Purchasing Decision

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, the multiple linear regression equation from this study is $Y=0,830 + 0,401 X_1 + 0,172 X_2 + 0,250 X_3$. The multiple linear regression equation can be interpreted as follows:

1. The constant value (a) is 0.830. This means that if the variables Ease of Payment (X1), Completeness of Product Information (X2), and Voucher Free Shipping (X3), the value is 0, so the value is positive, namely 0.830.
2. The regression coefficient value of the Ease of Payment variable (X1) is positive, namely 0.401. This means that if there is an increase in Ease of Payment (X1) of 1%, then the Purchase Decision will increase by 0.401 assuming that other variables are constant.
3. The regression coefficient value of the Product Information Completeness variable (X2) is positive, namely 0.172. This means that if there is a 1% increase in Product Information Completeness (X2), then the Purchase Decision will increase by 0.172 assuming that other variables are constant.
4. Variable regression coefficient value Voucher Free Shipping costs (X3) has a positive value, namely 0.250. This means that if there is an increase Voucher Free Shipping costs (X3) are 1%, then the Purchase Decision will increase by 0.250 assuming the variable has a constant value.

t-test (Partial)

Table 9. Partial Test (t-Test)

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.830	.894		.928	.356
	Payment Facilities	.401	.073	.408	5.479	.000
	Completeness of Product Information	.172	.057	.231	3.019	.003
	Free Shipping Voucher	.250	.053	.351	4.688	.000

a. Dependent Variable: Purchasing Decision

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, the t-table value at $df=97-3 = 94$ and $\alpha = 0.05$ is 1.661. The partial test results show:

1. Ease of Payment (X1) has a t-test of $5.479 > 1.661$ and a sig of $0.000 < 0.05$, so H_0 is rejected and H_a is accepted. This means that X1 has a positive and significant effect on Purchasing Decisions.
2. Completeness of Product Information (X2) has a t count of $3.019 > 1.661$ and a sig of $0.003 < 0.05$, so H_0 is rejected and H_a is accepted. This means that X2 has a positive and significant effect on Purchasing Decisions.
3. Voucher Free Shipping costs (X3) have a t count of $4.689 > 1.661$ and a sig of $0.000 < 0.05$, so H_0 is rejected and H_a is accepted. This means that X3 has a positive and significant effect on purchasing decisions.

F Test (Simultaneous)

Table 10. Simultaneous Test (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	420.165	3	140.055	46.587	.000 ^b
	Residual	279.588	93	3.006		
	Total	699.753	96			

- a. Dependent Variable: Purchasing Decision
 - b. Predictors: (Constant), Free Shipping Voucher, Ease of Payment, Complete Product Information
- Source: Data Processed by SPSS 25.0, 2026

Based on the table above, it can be seen that the calculated F is 46,587. With $\alpha = 5\%$, numerator = $k-1 = 4-1 = 3$ and denominator = $n-k-1 = 97-3-1 = 93$, the F table is 2.70. From this description, it can be seen that the calculated F ($46,587 > F \text{ table } (2.70)$) with a significant value of $0.000 < 0.05$. This shows that H_0 is rejected so it can be concluded that the independent variables X1, X2, and X3 simultaneously has a positive and significant effect on the dependent variable Y.

Coefficient of Determination (R²)

Table 11. Coefficient of Determination (R²)

Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.775 ^a	.600	.588	1.734

- a. Predictors: (Constant), Free Shipping Voucher, Ease of Payment, Complete Product Information
- b. Dependent Variable: Purchase Decision

Source: Data Processed by SPSS 25.0, 2026

Based on the table above, the R value of 0.775 or 77.5% indicates a very strong relationship between Ease of Payment (X1), Completeness of Product Information (X2), and Free Shipping Vouchers (X3) on Purchasing Decisions. The R Square (R²) value of 0.600 indicates that 60% of the variation in Purchasing Decisions can be explained by these three variables, while the remaining 40% is influenced by other variables outside this study.

Discussion

The Influence of Payment Convenience on Purchasing Decisions

The results of this study are that the t-count value $>$ t-table ($5.479 > 1.661$) and a significance of 0.000 is smaller than 0.05, meaning that Ease of Payment has a positive and significant effect on Purchasing Decisions in E-commerce Tokopedia. This study, along with (Erliyani, 2025), also discusses the same variables, stating that Ease of Payment has a positive and significant influence on Purchasing Decisions.

The Influence of Completeness of Product Information on Purchasing Decisions

The results of this study are that the t-count value $>$ t-table ($3.019 > 1.661$) and a significance of 0.003 is smaller than 0.05, meaning that the Completeness of Product Information has a positive and significant effect on Purchasing Decisions in E-commerce Tokopedia.

This study by (Elita, 2024) also discusses the same variables, which state that the Completeness of Product Information has a positive and significant effect on Purchasing Decisions.

Influence Voucher Free Shipping Costs Against Purchase Decisions

The results of this study are that the t-count value $>$ t-table ($4.688 > 1.661$) and the significance is 0.000, which is smaller than 0.05, meaning Voucher Free Shipping costs have a positive and significant effect on purchasing decisions in E-commerce Tokopedia. This

study with (Zahri et al., 2024) also discusses the same variables which state that Voucher Free Shipping costs have a positive and significant effect on purchasing decisions.

The Influence of Ease of Payment, Completeness of Product Information and Voucher Free Shipping Costs Against Purchase Decisions

The results of this study are that the F-calculated value $>$ F-table ($46,587 > 2.70$) and a significance of 0.000 is smaller than 0.05, meaning that Ease of Payment, Completeness of Product Information and Voucher Free Shipping costs have a positive and significant effect on purchasing decisions. This study, along with Heni et al., 2020, Sitanggang et al., 2023, and Restuti & Kurnia, 2022, also discussed the same variables, stating that Ease of Payment, Completeness of Product Information, and *Voucher Free Shipping* costs have a positive and significant effect on purchasing decisions.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the Ease of Payment variable (X1) has a positive and significant effect on Purchasing Decisions (Y). This is evidenced by the calculated t value of 5.479 which is greater than the t table of 1.661 ($5.479 > 1.661$). Furthermore, the Completeness of Product Information variable (X2) also has a positive and significant effect on Purchasing Decisions, with a calculated t value of 3.019 which is greater than the t table of 1.661 ($3.019 > 1.661$). Likewise, the Free Shipping Voucher variable (X3) shows a positive and significant effect on Purchasing Decisions, where the calculated t value of 4.688 is greater than the t table of 1.661 ($4.688 > 1.661$). Simultaneously, the variables Ease of Payment, Completeness of Product Information, and Free Shipping Vouchers have a positive and significant effect on Purchasing Decisions. This can be seen from the calculated F value of 46.587 which is greater than the F table of 2.70 and the significance value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$). Thus, the research hypothesis is accepted and shows that the three independent variables together are able to influence consumer Purchasing Decisions. In addition, the R value of 0.775 or 77.5% indicates that the relationship between the independent variables and the dependent variable is classified as very strong. The R Square (R^2) value of 0.600 indicates that 60% of the variation in Purchasing Decisions can be explained by the variables Ease of Payment, Completeness of Product Information, and Free Shipping Vouchers, while the remaining 40% is influenced by other variables outside this study.

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