Exploring the impact of product quality and cash on delivery on consumer purchase decisions for fashion products

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Article Info	ABSTRACT
	This study aims to investigate the effect of product quality on purchase decisions through cash on delivery in the fashion industry. The research was conducted through a survey with 228 respondents who had made purchases through cash on delivery in the past six months. The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The results showed a significant and positive effect of product quality on purchase decisions through cash on delivery in the fashion industry. This finding suggests that consumers who perceive high product quality are more likely to make a purchase decision through cash on delivery in the fashion industry. The study also indicates that the moderating effect of cash on delivery should be considered in future research on the relationship between product quality and purchase decisions in the fashion industry. This study contributes to the existing literature by providing empirical evidence on the effect of product quality on purchase decisions through cash on delivery in the fashion industry. Fashion retailers can use the results to improve their product quality and cash-on-delivery services, potentially increasing consumer purchase decisions and satisfaction.

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1. INTRODUCTION

Consumers' perception of product quality and monetary sacrifice comes from consumers' perception of price(Madan & Suri, 2001; Teas & Agarwal, 2000). Consumers conclude that a higher price signifies higher quality, but at the same time, a higher price indicates a greater money sacrifice in purchasing a product(Herawati et al., 2019; Lee & Chen-Yu, 2018). As a result, the choice between perceived quality (i.e., profit) and perceived sacrifice (i.e., loss) results in perceived value. Finally, customers base their purchase decisions on perceived value, and their desire to buy increases as their perception of value increases.

Along with the development of technology and communication, the community is encouraged to be able to keep up with every development that is happening(Ledwith, 2020). The benefits of the development of communication technology are not only for the sake of establishing communication and socializing, but have made such a great contribution to society, companies/industries and governments, including opening the eyes of the world to a new world, new interactions, new market places, and a borderless world business network. In fact, this advancement in technology and information has supported the effectiveness and efficiency of the company's operations, especially its

role as a means of communication, publication and a means to obtain various information needed by a business entity and the form of a business entity or others.

One of the great technological developments is in buying and selling transactions. People are now used to shopping through the platform provided, namely the marketplace(Darmawan & Gatheru, 2021). The payment methods offered are also quite diverse. One of them is the Cash on Delivery (COD) payment system(Anjum & Chai, 2020).

COD is a payment method that is made directly on the spot after the order from the courier is received by the buyer(Ha et al., 2020). This payment system has been used by several business actors who have buyers in the same city as the seller, but the seller does not have an offline store. The purpose of the COD payment system is to make it easier for buyers to make payments without having to have an account at a bank or credit card, and if it is not located close to several outlets that collaborate with the E-Commerce company(Son et al., 2019).

The fashion industry has experienced rapid development, driven by advances in information technology and increased public access to the internet. In recent years, we have witnessed a significant transformation in the way people shop and interact with fashion brands. Fashion now not only functions as a basic need, but also as an expression of consumer identity and lifestyle. This creates a phenomenon where consumers consider not only the functional aspects of the product, but also the emotional and symbolic value they can get from each purchase. In the midst of increasingly competitive competition, fashion manufacturers are competing to improve product quality and provide a variety of payment methods to attract consumer interest (Andriyanty & Lestari, 2022; Syamil et al., 2023). In this context, it is important to understand how these factors contribute to consumer purchasing decisions.

Consumer preferences in buying fashion products are often influenced by certain factors, including product quality and Cash on Delivery (COD) options that facilitate on-site payments without initial risk for consumers (Musa et al., 2019). Product quality is one of the aspects that consumers pay great attention to, because they want to ensure that the products they buy not only meet expectations, but also provide more value. Research shows that good product quality can increase consumer satisfaction and loyalty. Therefore, fashion manufacturers must focus on improving product quality to meet increasingly high consumer expectations.

Product quality is one of the main determinants in consumer purchasing decisions. According to Kotler and Keller (2016), good product quality can provide added value for consumers and increase their satisfaction level, so that consumers tend to be loyal to the brand in question(Kotler, 2016). In the context of fashion products, product quality can include materials, design, durability, and comfort. Previous research shows that product quality plays an important role in shaping consumer perception of a brand and influencing purchasing decisions (Cardia et al., 2019; Sinambela & Mardikaningsih, 2022). For example, a study conducted by Rahardjo et al. (2022) found that consumers are more likely to buy high-quality fashion products even though the price of these products is relatively higher(Citra, 2024). These findings show that consumers are willing to pay more to get products that are considered quality.

In addition, the Cash on Delivery (COD) payment method is one of the popular alternatives among consumers, especially in developing countries such as Indonesia. COD offers convenience and a sense of security for consumers, as they can view and inspect the product first before making a payment. Research by Harahap et al. (2021) found that the existence of COD options increases consumer confidence in products purchased online(Harahap, 2021). This is very important considering that there are still doubts among consumers regarding the safety of online shopping. On the other hand, research by Tjahjono and Wirawan (2020) shows that COD has the potential to reduce consumer hesitancy in online shopping, because they do not need to spend funds upfront before receiving the product(AZIZAH, 2022). As such, COD not only serves as a payment method, but also as a tool to build trust between consumers and sellers.

In this study, the author focuses on examining the influence of product quality and COD methods on consumer purchase decisions on fashion products(Dobrucalı, 2019). Thus, this study is

expected to provide insight into the key factors that drive consumer purchasing decisions in the fashion industry, as well as their implications for effective marketing strategies(Adeola et al., 2024; Yeo et al., 2022). This research is also expected to provide suggestions for fashion companies in developing product policies and payment methods that are in accordance with consumer preferences in the digital era. By understanding the influence of product quality and payment methods, companies can formulate more targeted strategies to attract and retain customers.

One aspect that needs to be noted is that the fashion industry is heavily influenced by trends and changes in consumer behavior. In this digital age, consumers have greater access to information, so they are more aware of the options available in the market. They not only compare prices, but also the quality and reputation of the brand. Therefore, it is important for companies to stay relevant to the latest trends and understand what consumers want. Research by Putri and Sari (2023) shows that consumers prefer brands that actively communicate and engage with them through social media, which creates a more personal relationship and increases loyalty(Hapsara et al., 2023; Hudiyah et al., 2024).

Changes in consumer behavior are also influenced by social and cultural factors. For example, millennials and Z tend to be more concerned about sustainability and ethics issues in the fashion industry. They prefer brands that demonstrate a commitment to environmentally and social practices. Research by Hidayah et al. (2022) shows that young consumers are more likely to buy products from brands that have values that align with them(Indrawati, 2022). Therefore, fashion companies must consider these factors in their marketing strategies in order to reach a wider market segment.

In addition, the role of technology in the fashion industry is increasing. E-commerce and digital platforms have transformed the way consumers shop, providing them with easy access to a wide range of products from different brands. Research by Setiawan and Wulandari (2023) shows that a pleasant shopping experience on online platforms can increase consumer satisfaction and the likelihood of returning to shopping(Natalia Anastasye Lotte et al., 2023; Theresia & Wardana, 2019). Therefore, companies must invest in technology and innovation to create a better shopping experience for consumers.

In this context, it is important for companies to conduct in-depth market analysis to understand the dynamics and trends that exist. By conducting market research, companies can identify changing consumer needs and preferences. This will help them in formulating more effective and relevant marketing strategies. Research by Aditya and Rahmawati (2023) shows that companies that conduct market research regularly are better able to adapt to changes and maintain their market share(Permana et al., 2024).

2. RESEARCH METHOD

This study uses a quantitative approach with an observational method to test the influence of product quality, cash on delivery on the purchase decision of fashion products(Aisyah et al., 2021; Anjum & Chai, 2020). This study was conducted by involving 228 respondents who were students in Bangka Belitung, who were selected as a sample from a wider population. Sample selection is carried out randomly to ensure a good representation of the target population(Lohr, 2021; Stratton, 2021).

The data used in this study is primary data, collected through questionnaires distributed to respondents(Ebert et al., 2018; Sharma, 2022). The questionnaire contains a series of carefully designed questions to measure respondents' perceptions and attitudes towards the variables studied, namely product quality, cash on delivery and purchase decisions(Uzir et al., 2021). This questionnaire instrument is designed in such a way as to ensure that each question is relevant to the research objectives and can dig up the required information appropriately(Uzir et al., 2021; Zhao et al., 2018).

Before data analysis, this research instrument was tested for validity and reliability(George & Mallery, 2018; Sürücü & Maslakci, 2020). The validity test was carried out to ensure that the questions in the questionnaire were really able to measure the variables in question(Brace, 2018), while the reliability test aimed to ensure the consistency of the measurement results if the questionnaire was reused under the same conditions. The validity and reliability of good research instruments are an

important basis so that the data obtained can be said to be valid and reliable(Hajjar, 2018; Sürücü & Maslakci, 2020).

After the data is collected and the research instrument is declared valid and reliable, the next step is to conduct data analysis using appropriate statistical techniques(Aithal & Aithal, 2020)(Hajjar, 2018). In this study, regression analysis with moderation variables was used to determine the extent of the influence of product quality, cash on delivery on purchase decisions. This analysis allows researchers to see how the strength or direction of the relationship between the independent variable and the dependent variable changes under the influence of the moderator variable. Moderators function to strengthen, weaken, or even change the direction of the influence of independent variables on dependent variables, depending on the level or condition of the moderator variable.

Hypothesis testing was carried out to find out whether the influence of product quality variables, cash on delivery on purchase decisions was significant or not. This test is important to ensure that the results of the study are not perfunctory results but show a real relationship between the variables studied. The results of this test show that product quality, cash on delivery partially and simultaneously have a positive and significant influence on students' purchase decisions on fashion products. These findings provide an overview that product quality and cash on delivery can influence the purchase decision of fashion products, especially among students(Pandey & Pandey, 2021).

3.   RESULTS AND DISCUSSIONS

To assess the significance level of this simultaneous influence, it can be done using the next analysis, namely bootstrapping analysis.
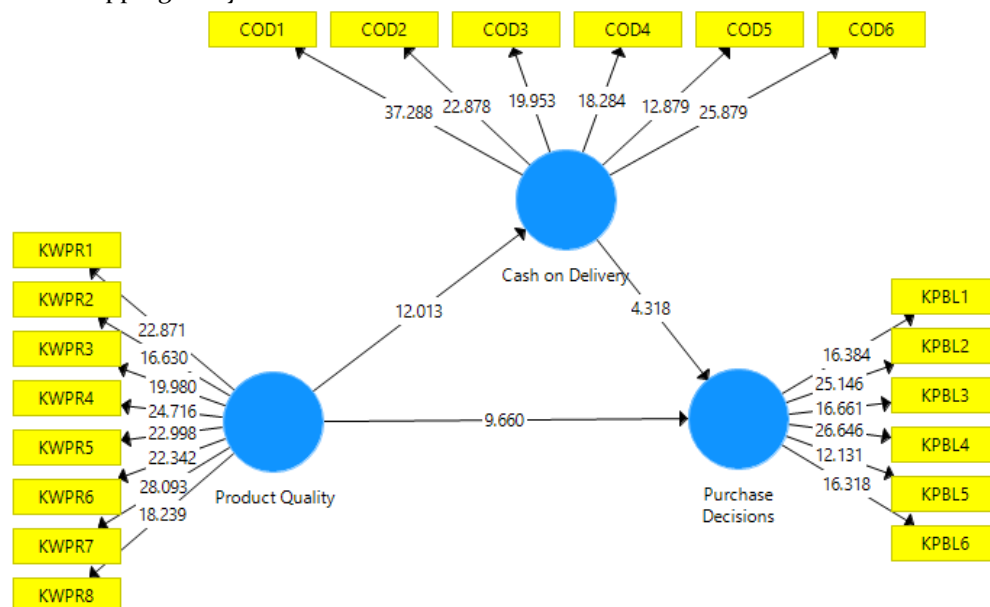

Figure 1. bootstrapping analysis

The results of the PLS SEM direct effects bootstrapping analysis are as follows as shown in the table below:

Tabel 1. Results of the PLS SEM direct effects bootstrapping analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Product Quality -> Cash on Delivery	0.622	0.629	0.052	12.013	0.000

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Product Quality -> Purchase Decisions	0.593	0.589	0.061	9.660	0.000
Cash on Delivery -> Purchase Decisions	0.260	0.267	0.060	4.318	0.000

The value of path coefficients ranges from -1 to +1. The closer you get to the +1 value, the stronger the relationship between the two constructs. A relationship that is closer to -1 indicates that the relationship is negative (Hair Jr et al., 2017; Sarstedt et al., 2017). Based on the table in the direct effects bootstrapping image above, it can be interpreted as follows:

The Direct Influence of Product Quality on Cash on Delivery.

The magnitude of the parameter coefficient for the variable Product Quality on Cash on Delivery is 0.622, which means that there is a positive influence of Product Quality on Cash on Delivery. Or it can be interpreted that the higher the value of Product Quality, the more Cash on Delivery will increase. An increase in one unit of Product Quality will increase Cash on Delivery by 62.2%.

Based on calculations using bootstrap or sampling, where the results of the product quality estimation coefficient to Cash on Delivery bootstrap results are 0.629 with a t-value of 12.013 and a standard deviation of 0.052. So the p value is 0.000<0.05 so that H1 is accepted or which means that the direct influence of Product Quality on Cash on Delivery is meaningful or statistically significant.

Although at first glance the quality of the product and the cash on delivery payment method seem unrelated, in fact the quality of the product can affect the decision to use the payment method. Good product quality can increase consumer confidence in buying products online, because they feel confident that the products they buy are of good quality. However, despite consumer confidence, there are some things that still make them hesitant to buy products online, especially when it comes to paying upfront before receiving the ordered item.

This is the important role of the cash on delivery payment method as an alternative option that can provide a sense of security and trust for consumers in online shopping. In this case, product quality can also affect consumers' decision to use the cash on delivery payment method. Consumers may be more likely to opt for cash on delivery payment methods when they buy a product at a higher price or when they buy a product with a quality they are not familiar with before.

From the results of the study showing that the relationship between the quality of fashion products and the use of cash on delivery payment methods is significant and positive, it can be interpreted that consumers tend to choose cash on delivery payment methods when they buy fashion products that have better quality. In this case, the quality of fashion products can be a factor that affects the level of consumer confidence in online shopping and influences consumers' decisions in choosing the most suitable payment method for them.

As a manufacturer or seller of fashion products, this can be a signal that it is important to pay attention to the quality of the product and also provide consumers with a convenient and reliable payment option. However, more research is needed to validate these results and to explore other factors that may influence the relationship between the quality of fashion products and the use of cash on delivery payment methods.

The results of this study are in line with research conducted by Nuraini and Ishak (2020) in Indonesia(Al-Oqla et al., 2016), showing that product quality has a positive and significant influence on consumers' decisions to use the cash on delivery payment method. The results are also in line with a study conducted by Kim, Lee, and Yoo (2016) in South Korea showing that product quality influences consumers' decision to use the cash on delivery payment method(Kim & Park, 2013). They also found that consumers are more likely to opt for cash on delivery payment methods when they buy more expensive products or when they are not too sure about the quality of the products they are buying.

The same results can also be seen from the results of research conducted by Kuo and Wu (2012) in Taiwan showing that product quality affects consumers' decision to use the cash on delivery payment method. They also found that consumers are more likely to opt for cash on delivery payment methods when they buy more expensive products or when they buy products they have never bought before. And a study conducted by Chong, Abdullah, and Othman (2015) in Malaysia shows that product quality has a positive and significant influence on consumer confidence in using the cash on delivery payment method.

The results of this study are not in line with a study conducted by Han and Ryu (2009) in South Korea showing that product quality does not have a significant influence on the use of cash on delivery payment methods. In this study, the results show that the more important factors in influencing the use of cash on delivery payment methods are consumer trust in online stores and personal preferences.

Another study showing different results was also conducted by Raza, Ali, and Ali (2017) in Pakistan showing that product quality does not have a significant influence on the use of cash on delivery payment methods. In this study, the more important factors in influencing the use of cash on delivery payment methods are consumer trust in online stores, transaction security, and convenience of use.

Direct Influence of Product Quality on Purchase Decisions.

The magnitude of the parameter coefficient for *the Product Quality* variable on Purchase Decisions is 0.593, which means that there is a positive influence of Product Quality on Purchase Decisions. Or it can be interpreted that the higher the value of *Product Quality*, the more Purchase Decisions will increase. Increasing one unit of Product Quality will increase Purchase Decisions. by 59.3%.

Based on calculations using bootstrap or reampling, where the results of the product quality estimation coefficient test against Purchase Decisions are 0.589 with a t-value of 9.660 and a standard deviation of 0.060. So the p value is 0.000<0.05 so that H3 is accepted or which means that the direct influence of Product Quality on Purchase Decisions is meaningful or statistically significant.

Based on the results of the study, significant and positive results were obtained, it can be concluded that the quality of fashion products has a positive influence on consumer purchase decisions by using cash on delivery as a payment system. This means that the higher the quality of the fashion product, the more likely it is that consumers will choose to buy the product. The results of this research can also contribute to the fashion industry to improve the quality of its products so that it can strengthen consumer confidence and expand market share. In addition, this result can also be an input for business people in choosing a payment system that can increase consumer confidence and interest in buying.

This is in line with the theories and findings in previous studies regarding the influence of product quality on purchasing decisions, especially in the context of fashion products. In the context of using cash on delivery as a payment system, these results show that even though consumers do not pay directly when making a purchase, product quality remains an important factor in purchasing decisions.

The results of this study are in line with a study conducted by Parasuraman, Zeithaml, and Berry (1988) which found that product quality has a positive influence on consumer satisfaction and consumer satisfaction has a positive influence on repurchase intentions. This is also in line with a study conducted by Hsu, Hung, and Li (2019) showing that product quality has a positive influence on consumer satisfaction and repurchase intentions.

The same results are also confirmed from research conducted by Zhou and Gu (2019) in China showing that product quality has a positive influence on consumer satisfaction and repurchase intentions. In addition, the study also found that product prices and product brands also affect repurchase intentions. and a study conducted by Eroglu, Machleit, and Barr (2005) showed that product quality has a positive influence on consumer satisfaction and consumer satisfaction has a positive influence on repurchase intentions.

Although the majority of previous studies have shown that product quality has a positive influence on purchasing decisions, there are some studies that show different results. However, some studies are not in line with the results of these studies, such as research conducted by Luo and Homburg (2007) showing that product quality does not have a significant influence on purchasing decisions. However, the study also found that consumer trust in product brands has a greater influence on purchase decisions.

The results are also different from the results of a study conducted by Ladhari, Souiden, and Lajili (2011) showing that product quality does not have a significant influence on purchasing decisions. However, the study found that brand image and consumer satisfaction have a greater influence on purchase decisions. and the results of a study conducted by Chen, Chen, and Tsai (2012) showed that product quality has a positive influence on consumer satisfaction, but does not have a significant influence on purchase intention.

The Direct Influence of Product Quality on Purchase Decisions through Cash on Delivery.

The results of the indirect effects analysis of PLS SEM bootstrapping are as follows:

Table 2. Results of indirect effects analysis of PLS SEM bootstrapping.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ($|O/STDEV|$)	P Values
Product Quality -> Cash on Delivery -> Purchase Decisions	0.162	0.169	0.044	3.678	0.000

The magnitude of the parameter coefficient for the variable *Product Quality* on Purchase Decisions through cash on delivery is 0.162, which means that there is a positive influence of *Product Quality* on Purchase Decisions through cash on delivery. Or it can be interpreted that the higher the value of Product Quality, the more Purchase Decisions will increase. An increase in one unit of *Product Quality* will increase *Purchase Decisions* by 16.2%.

Based on calculations using bootstrap or sampling, where the results of the test of the coefficient of estimation of Product Quality to Purchase Decisions are 0.162 with a t-value of 3.678 and a standard deviation of 0.044. Therefore, the p value is 0.000<0.05 so that it accepts H4 or which means that the direct influence of Product Quality on Purchase Decisions through cash on delivery is meaningful or statistically significant.

Based on the results of the study, it can be concluded that the relationship between product quality and purchase decisions through the cash on delivery payment system in fashion products obtained significant and positive results. This means that the quality of fashion products has a positive influence on purchase decisions through the cash on delivery payment system, so that the higher the quality of fashion products, the more likely consumers will choose to make purchases through the cash on delivery payment system.

However, the results cannot be generalized directly to all products, as product categories, consumer preferences, and payment preferences can also affect the results of the study. Therefore, further research is needed to clarify the relationship between product quality and purchase decisions through the cash on delivery payment system, especially in fashion products with specific consumer characteristics and preferences.

Previous studies have shown that product quality has a positive effect on consumer purchase decisions, including in the context of using cash on delivery as a payment system. One of the studies conducted by Li and Liang (2018) found that product quality has a significant effect on consumers' purchasing decisions in choosing to use cash on delivery as a payment method. The results show that product quality remains an important factor considered by consumers in choosing a payment method, even though they do not make payments directly when making a purchase.

Another study conducted by Zhang, et al. (2017) showed that the quality of fashion products has a positive effect on consumers' purchase decisions in using cash on delivery as a payment system.

The results of the study show that consumers who are satisfied with the quality of the product tend to be more confident and comfortable in using cash on delivery as a payment method.

Meanwhile, a study conducted by Chen and Lin (2017) found that the quality of fashion products has a positive effect on consumer confidence and purchase intention online through the cash on delivery system. This shows that product quality not only affects purchasing decisions, but also on overall consumer trust and purchase interest.

However, some studies show different results regarding the relationship between product quality and purchase decisions through cash on delivery payment systems. For example, a study conducted by Wu, et al. (2019) found that product quality did not have a significant effect on consumer purchase intention through the cash on delivery payment system. The results show that other factors, such as trust and ease of using the cash on delivery payment system, may be more important for consumers in deciding to make a purchase.

Another study conducted by Wang and Chen (2019) showed the opposite result, namely product quality has a positive and significant effect on purchase decisions through the cash on delivery payment system. These results show that consumers who consider products to have good quality, tend to be more trusting and comfortable in using the cash on delivery payment system to make purchases.

The results of these different studies may be due to differences in research methods, samples, and variables used in the study. In addition, factors such as product categories, consumer preferences, and payment preferences can also affect the results of the study.

4.   CONCLUSION

Although the study was carefully designed and conducted to ensure the validity of the findings, the results of this study must be interpreted in light of its limitations. Based on the results of the study, there are several limitations that need to be considered. First, this research was only conducted on fashion products and did not include other products. So, the results of this study may not be generalized to other products. Second, this research is only conducted in one or a certain region, so there can be differences in consumer behavior in different regions or regions. Third, this study only takes samples from respondents who have experience in purchasing fashion products through the cash on delivery payment system. Therefore, the results of this study may not reflect the preferences of consumers who do not have experience in making purchases through the cash on delivery payment system. Fourth, there are other factors that can influence purchase decisions, such as price, brand, and other psychological factors that were not studied in this study. Fifth, this study uses a non-probability sampling method, so the results of this study may not be representative of the population as a whole. Here are some suggestions for further research related to the relationship between Product Quality and Purchase Decisions through Cash on Delivery on fashion products, examining other factors that can influence purchasing decisions on consumers such as price, brand, and other psychological factors. This can provide a more complete picture of the factors that influence consumer purchasing decisions. Expand the research area to take samples from different regions or regions. Thus, the results of the study will be more representative and able to represent consumer preferences from various regions or regions. Add other product categories besides fashion products, such as food or electronics products, so that you can see how the relationship between product quality and purchasing decisions on different products is possible. Further research can also use probability sampling methods that can be representative of the population as a whole. Adding other variables that can moderate the relationship between product quality and purchase decisions through Cash on Delivery, such as the level of consumer trust in the payment system.

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