



# THE INFLUENCE OF DOUBLE-DATE PROMOTIONS AND CASH ON DELIVERY ON PURCHASE DECISIONS THROUGH PURCHASE INTENTION AMONG SHOPEE USERS IN JAMBI CITY

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## ABSTRACT

This study aims to analyze the effect of double date promotions and Cash on Delivery (COD) on purchase decisions, with purchase intention as a mediating variable among Shopee users in Jambi City. This study employed an associative quantitative approach using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with SmartPLS 4. The population consisted of millennial Muslim women aged 30–44 years residing in Jambi City who had purchased fashion products through Shopee. A sample of 100 respondents was selected using purposive sampling. The findings indicate that double date promotions have a positive and significant effect on purchase intention, while purchase intention significantly influences purchase decisions. Furthermore, purchase intention fully mediates the relationship between double date promotions and purchase decisions. In contrast, COD does not significantly affect either purchase intention or purchase decisions, and purchase intention does not mediate the relationship between COD and purchase decisions. These results suggest that consumers do not make purchasing decisions directly because of promotional programs; rather, promotions first increase purchase intention, which subsequently drives purchasing decisions. This study highlights the crucial role of purchase intention as a mechanism through which promotional strategies influence consumer behavior. Practically, the findings imply that Shopee sellers and digital marketers targeting millennial Muslim women should prioritize attractive and well-designed double date promotional campaigns to strengthen consumers' purchase intention, rather than relying solely on COD facilities to encourage purchasing decisions.

## 1. INTRODUCTION

The development of information and communication technology has transformed people's behavior in various aspects of life, including economic and consumption activities. The internet is no longer merely a means of communication but has evolved into a primary medium for digital commerce. In Indonesia, internet penetration continues to increase significantly. Data from the Indonesian Internet Service Providers Association (APJII) indicate that in 2024, the number of internet users in Indonesia exceeded 220 million people, representing approximately 70% of the total national population (Asosiasi Penyelenggara Jasa Internet Indonesia [APJII], 2024). This high level of internet usage demonstrates that people are becoming increasingly accustomed to utilizing digital technology to fulfill their daily needs, including online shopping activities.

The growth of the internet has also stimulated the expansion of electronic commerce (e-commerce), which offers convenience, time efficiency, and flexibility in transaction processes. E-commerce enables consumers to purchase products and services without having to visit physical stores directly (Mufarizzaturrizkiyah, 2020). According to Shopee, digital platforms can broaden market access while providing consumers with a more practical shopping experience. In Indonesia, one of the fastest-growing e-commerce platforms is Shopee. The platform offers a wide range of product categories, including fashion, beauty, food, and household necessities, all of which can be easily accessed through digital devices (Gudiato, 2022). Based on GoodStats data in 2025, Shopee became the most visited e-commerce platform in Indonesia, accounting for 53.22% of total visits and outperforming TikTok Shop, Tokopedia, Lazada, and

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other platforms (I. W. Lestari, 2025). This condition reflects the high level of public acceptance and trust in Shopee as an online transaction platform.

To remain competitive in the increasingly intense e-commerce industry, Shopee implements various marketing strategies to enhance consumer interest and encourage transactions. One of the most widely used strategies is double-date promotions, such as 9.9, 10.10, 11.11, and 12.12 campaigns, as well as Pay Day Sale programs held around salary payment periods (N. E. Putri & Ambardi, 2023; Walujodjati, 2025). These promotional programs generally offer price discounts, cashback, free shipping, and flash sales designed to attract consumer attention and increase purchasing intensity (Miftah et al., 2023; Pahlevi, 2022). More importantly, double-date campaigns have become a distinctive form of event-based marketing in e-commerce, utilizing limited-time offers and exclusive deals to create urgency and stimulate consumer responses. Such campaigns often trigger the fear of missing out (FOMO), increase perceived value, and encourage consumers to make purchases within a limited promotional period. Sales promotion is a form of marketing communication that serves not only to provide information but also to influence consumer behavior and encourage the purchase of specific products or services (Kotler & Keller, 2016). Therefore, promotional effectiveness is an important factor in shaping consumers' purchase intentions and purchase decisions on e-commerce platforms.

In addition to promotions, the convenience of payment systems is another factor that may influence consumer behavior in online shopping. One payment method that has gained considerable popularity among Indonesian consumers is Cash on Delivery (COD) (Ramadhan et al., 2023). This method allows consumers to make payments after receiving their orders, thereby reducing transaction risk and increasing the sense of security, particularly among consumers who remain hesitant about digital payment systems. Data from Databoks in 2023 revealed that COD was used by 61.4% of respondents, making it the second most popular payment method after e-wallet payments (Ridwan, 2025). The widespread use of COD indicates that security and trust remain key considerations for consumers when conducting online transactions. From the perspective of consumer behavior, COD not only provides payment convenience but also reduces perceived risk associated with online shopping, including concerns regarding product quality, transaction security, and seller credibility. Consequently, the availability of COD may strengthen consumer trust and influence purchasing behavior in digital marketplaces.

Theoretically, before making a purchase decision, consumers undergo a psychological process characterized by the emergence of purchase intention. According to Kotler and Keller (2016), purchase intention refers to a consumer's tendency to buy a product after recognizing a need, searching for information, and evaluating available alternatives. Purchase intention subsequently acts as a driving factor that leads consumers to make a purchase decision, which represents the final stage in consumer behavior. Thus, purchase intention plays an important role as a mediating variable linking marketing stimuli, such as promotional strategies and payment methods, with consumers' final purchasing decisions.

The results of a preliminary survey conducted among Shopee users indicate that most respondents are attracted to Shopee's double-date promotions. Approximately 90% of respondents agreed or strongly agreed that these promotions drew their attention to the products being offered. However, not all respondents who were interested in the promotions proceeded to make purchases. A similar pattern was observed regarding the use of the COD payment method. Although most respondents perceived COD as convenient and secure, not all considered it a primary factor influencing their purchasing decisions. These findings suggest that attraction to promotional programs and payment convenience do not necessarily translate directly into purchase decisions, indicating the need for an additional variable to explain this relationship, namely purchase intention.

From an Islamic perspective, consumption activities are not solely aimed at fulfilling needs but must also adhere to the principles of balance and moderation while avoiding extravagance (israf). Allah SWT commands in Surah Al-A'raf verse 31 that Muslims should eat, drink, and utilize His blessings proportionately without engaging in wasteful behavior. These values serve as important foundations for Muslim consumer behavior, including online shopping activities that are increasingly influenced by promotional strategies and the convenience of digital transactions. Therefore, Muslim consumer behavior

deserves further examination to ensure alignment with Islamic consumption principles amid the rapid development of the digital economy.

Previous studies have reported mixed findings regarding the effects of promotions, payment methods, and purchase intention on purchase decisions. Research by Humairoh and Riski (2024) found that price discounts, free shipping, and double-date special event promotions positively and significantly influenced purchase decisions for fashion products on Shopee. In contrast, Sintiawati et al. (2025) reported that discounts had no significant effect on purchase decisions, although promotions generally exerted a significant influence. Similarly, Mayangsari and Aminah (2022) found that promotions and COD services positively affected Shopee consumers' purchase decisions, whereas Damayanti and Tamam (2024) reported that COD services had no significant influence on university students' purchase decisions. These inconsistent findings indicate the existence of a research gap that warrants further investigation in different contexts and among diverse respondent characteristics.

This study focuses on Muslim millennial women in Jambi City. This group was selected because it possesses unique characteristics, including active engagement with digital technology, relatively stable purchasing power, and a significant role in household and personal consumption decisions, particularly in the fashion sector. According to data from the Statistics Indonesia Office (BPS) of Jambi City in 2024, the number of women aged 30–44 years reached 74,267 individuals (Badan Pusat Statistik Provinsi Jambi, 2025). As digital consumers, women in this age group are highly exposed to e-commerce promotions and online payment innovations. At the same time, as Muslim consumers, they are more likely to consider Islamic values such as moderation, prudence, and the avoidance of excessive consumption when making purchasing decisions. These characteristics make them an important and relevant segment for examining how promotional strategies and payment methods influence purchase intention and purchase decisions.

From an academic perspective, numerous studies have examined the effects of double-date promotions and COD services on purchase decisions. However, most previous studies have focused primarily on the direct influence of promotional and payment variables on purchase decisions, providing limited explanation regarding the psychological mechanisms underlying consumer responses. Although purchase intention has been widely recognized as an important predictor of purchasing behavior, its role as a mediating variable between double-date promotions, COD payment methods, and purchase decisions remains underexplored, particularly among Muslim consumers. Furthermore, empirical studies focusing specifically on Muslim millennial women in Jambi City are still very limited. Therefore, this study offers novelty by examining the influence of double-date promotions and Cash on Delivery (COD) payment methods on purchase decisions through purchase intention as an intervening variable among Muslim millennial women who use Shopee in Jambi City. The findings are expected to contribute theoretically to the development of consumer behavior and digital marketing literature while also providing practical insights for e-commerce businesses in designing more effective marketing strategies tailored to the characteristics of Muslim consumers.

## **2. METHODS**

This study employed a quantitative research method with an associative (explanatory) approach. The research was designed to examine the direct and indirect effects of Double-Date Promotions and Cash on Delivery (COD) on Purchase Decisions, with Purchase Intention acting as a mediating variable. The study utilized the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach because it is suitable for analyzing complex relationships among latent variables and testing mediation effects simultaneously.

The population consisted of Muslim millennial women aged 30–44 years residing in Jambi City who had purchased fashion products through the Shopee application. Based on data from Statistics Indonesia (BPS) Jambi City in 2024, the total population was 74,267 individuals. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in a minimum sample requirement of 100 respondents. In addition, the sample size met the minimum requirement for SEM-PLS analysis based on the 10-times rule proposed by Hair et al. (2022), which states that the minimum sample should be at least ten

times the maximum number of structural paths directed at a latent construct. Therefore, a sample of 100 respondents was considered adequate for model estimation and hypothesis testing.

The study employed purposive sampling to ensure that respondents possessed characteristics relevant to the research objectives. The criteria for participation were: (1) Muslim women aged 30–44 years; (2) residents of Jambi City; (3) users of the Shopee application who had purchased fashion products within the last year; and (4) individuals familiar with or having utilized double-date promotional programs and the Cash on Delivery (COD) payment method.

Data were collected through an online questionnaire distributed via Google Forms and supported by documentation from official reports, statistical publications, and previous studies. The questionnaire utilized a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement indicators were adapted from previous studies on e-commerce consumer behavior. Double-Date Promotion was measured through indicators of discount attractiveness, cashback offers, free shipping, flash sales, and promotional intensity. Cash on Delivery (COD) was measured through perceived convenience, payment flexibility, transaction security, and risk reduction. Purchase Intention was measured through transactional intention, preferential intention, referential intention, and exploratory intention. Purchase Decision was measured through product selection, purchase timing, purchase quantity, and purchase certainty.

Prior to data collection, the questionnaire underwent validity and reliability testing to ensure the accuracy and consistency of the measurement instrument. Data analysis was performed using SmartPLS 4 software. The analysis consisted of two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model).

The outer model assessment included convergent validity testing using outer loading values (>0.70) and Average Variance Extracted (AVE > 0.50), reliability testing using Composite Reliability (>0.70) and Cronbach’s Alpha (>0.70), discriminant validity testing using the Heterotrait-Monotrait Ratio (HTMT < 0.90), and collinearity assessment using Variance Inflation Factor (VIF < 5.00). The inner model evaluation included the assessment of coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), effect size ( $f^2$ ), path coefficients, and bootstrapping procedures with 5,000 resamples to test the significance of direct, indirect, and mediation effects. Through these procedures, the study aimed to produce a valid, reliable, and predictive model explaining the influence of Double-Date Promotions and Cash on Delivery (COD) on Purchase Decisions through Purchase Intention among Muslim millennial women Shopee users in Jambi City.

### 3. RESULTS AND DISCUSSIONS

#### Respondent Characteristics

The characteristics of respondents in this study were analyzed based on age, employment status, and domicile (district). The analysis of respondent characteristics aims to provide an overview of the profile of Muslim millennial women Shopee users in Jambi City who served as the research sample. The distribution of respondent characteristics is presented in Table 1.

**Table 1. Distribution of Respondent Characteristics**

Characteristics	Category	Frequency (Persons)	Percentage (%)
<b>Age</b>	30–39 Years	69	69.0
	40–44 Years	31	31.0
	<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>Employment Status</b>	Employed	83	83.0
	Unemployed	17	17.0
	<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>Domicile (District)</b>	Alam Barajo	21	21.0
	Kota Jambi	15	15.0
	Kota Baru	13	13.0
	Telanaipura	13	13.0
	Paal Merah	9	9.0
	Jambi Selatan	6	6.0
	Jelutung	6	6.0
	Pasar Jambi	5	5.0

Pelayangan	4	4.0
Danau Sipin	3	3.0
Jambi Timur	3	3.0
Danau Teluk	2	2.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Based on Table 1, the majority of respondents were in the 30–39 years age group, totaling 69 respondents (69.0%), while 31 respondents (31.0%) were aged 40–44 years. This finding indicates that active Shopee users purchasing fashion products are predominantly younger millennial women who are relatively more adaptive to digital technology developments and e-commerce transactions. In terms of employment status, most respondents were employed, accounting for 83 individuals (83.0%), while 17 respondents (17.0%) were unemployed. This finding suggests that the majority of respondents have economic activities and sources of income that support their online fashion purchasing decisions. Regarding domicile, respondents were distributed across all districts in Jambi City. Alam Barajo District contributed the largest number of respondents with 21 individuals (21.0%), followed by Kota Jambi District with 15 respondents (15.0%), and Kota Baru and Telanaipura Districts with 13 respondents each (13.0%). The distribution of respondents across all districts of Jambi City indicates that the sample adequately represents the study area, thereby providing a comprehensive overview of the purchasing behavior of Muslim millennial women Shopee users in Jambi City.

### Measurement Model Evaluation (Outer Model)

The measurement model (outer model) evaluation was conducted to assess the quality of the research instrument through construct validity and reliability testing. In this study, the outer model was evaluated using convergent validity through loading factor values and Average Variance Extracted (AVE). An indicator is considered valid if it has a loading factor value greater than 0.70 and an AVE value greater than 0.50.

### Convergent Validity Test

The convergent validity test aims to assess the ability of indicators to reflect the constructs they are intended to measure. The test was conducted by examining the loading factor values of each indicator on its respective latent variable. The results are presented in Table 2.

**Table 2. Loading Factor Test Results**

Variable	Indicator	Loading Factor	Description
<b>Double-Date Promotion (X1)</b>	X1.1	0.822	Valid
	X1.2	0.817	Valid
	X1.3	0.763	Valid
	X1.4	0.779	Valid
	X1.5	0.826	Valid
	X1.6	0.818	Valid
<b>Cash on Delivery (X2)</b>	X2.1	0.833	Valid
	X2.2	0.793	Valid
	X2.3	0.813	Valid
	X2.4	0.816	Valid
	X2.5	0.819	Valid
	X2.6	0.784	Valid
<b>Purchase Decision (Y)</b>	Y.5	0.833	Valid
	Y.6	0.857	Valid
	Y.11	0.805	Valid
	Y.12	0.798	Valid
<b>Purchase Intention (Z)</b>	Z.2	0.786	Valid
	Z.3	0.818	Valid
	Z.4	0.825	Valid
	Z.5	0.713	Valid
	Z.6	0.758	Valid
	Z.7	0.791	Valid

Based on Table 2, all indicators used in the study have loading factor values above 0.70. The highest loading factor was found for indicator Y.6 (0.857), while the lowest loading factor was observed for indicator Z.5 (0.713). Therefore, all retained indicators satisfy the criteria for convergent validity and adequately represent the constructs being measured. During the initial model evaluation stage, several indicators did not meet the loading factor criterion of greater than 0.70 and were consequently removed from the research model. The eliminated indicators included Y.1, Y.2, Y.3, Y.4, Y.7, Y.8, Y.9, Y.10, Z.1, and Z.8. The removal of these indicators was intended to improve the quality of the measurement model and enhance construct validity. In addition to loading factor values, convergent validity was also evaluated using the Average Variance Extracted (AVE). The results are presented in Table 3.

**Table 3. Average Variance Extracted (AVE) Results**

Variable	AVE	Description
Double-Date Promotion (X1)	0.647	Valid (> 0.50)
Cash on Delivery (X2)	0.656	Valid (> 0.50)
Purchase Decision (Y)	0.678	Valid (> 0.50)
Purchase Intention (Z)	0.613	Valid (> 0.50)

Based on Table 3, all variables have AVE values greater than 0.50. The Purchase Decision variable (Y) has the highest AVE value at 0.678, followed by Cash on Delivery (X2) at 0.656, Double-Date Promotion (X1) at 0.647, and Purchase Intention (Z) at 0.613. These results indicate that each construct is capable of explaining more than 50% of the variance of its indicators. Therefore, all variables in this study satisfy the criteria for convergent validity based on AVE values. Consequently, the measurement model can be considered valid and suitable for further analysis.

#### Discriminant Validity Test

After establishing convergent validity, the next step is to assess discriminant validity. This test aims to ensure that each construct possesses distinct characteristics and is capable of measuring its intended concept without overlapping with other constructs. In this study, discriminant validity was evaluated using the Cross Loading criterion and the Fornell-Larcker Criterion.

#### Cross Loading Test

The cross loading test was conducted by comparing the loading value of each indicator on its own construct with its loading values on other constructs. An indicator is considered to satisfy discriminant validity if it has the highest loading value on the construct it is intended to measure compared to other constructs. The results of the cross loading test are presented in Table 4.

**Table 4. Cross Loading Test Results**

Indicator	X1	X2	Y	Z	Description
X1.1	0.822	0.384	0.486	0.351	Valid
X1.2	0.817	0.319	0.363	0.274	Valid
X1.3	0.763	0.442	0.290	0.196	Valid
X1.4	0.779	0.310	0.486	0.447	Valid
X1.5	0.826	0.321	0.381	0.414	Valid
X1.6	0.818	0.391	0.431	0.452	Valid
X2.1	0.360	0.833	0.289	0.049	Valid
X2.2	0.328	0.793	0.143	-0.102	Valid
X2.3	0.426	0.813	0.288	0.056	Valid
X2.4	0.359	0.816	0.197	0.042	Valid
X2.5	0.318	0.819	0.152	0.055	Valid
X2.6	0.309	0.784	0.179	0.074	Valid
Y.5	0.359	0.238	0.833	0.384	Valid
Y.6	0.440	0.240	0.857	0.608	Valid
Y.11	0.369	0.254	0.805	0.525	Valid
Y.12	0.527	0.186	0.798	0.501	Valid
Z.2	0.437	0.042	0.380	0.786	Valid
Z.3	0.439	0.079	0.529	0.818	Valid
Z.4	0.415	-0.002	0.542	0.825	Valid
Z.5	0.244	-0.046	0.452	0.713	Valid
Z.6	0.248	-0.004	0.436	0.758	Valid
Z.7	0.352	0.134	0.568	0.791	Valid

Based on Table 4, all indicators have their highest loading values on the constructs they are intended to measure compared to their loading values on other constructs. For example, indicator X1.5 has a loading value of 0.826 on the Double-Date Promotion variable (X1), which is higher than its loading values on the other variables. Similarly, indicator Y.6 has the highest loading value of 0.857 on the Purchase Decision variable (Y), while indicator Z.4 has the highest loading value of 0.825 on the Purchase Intention variable (Z). These results indicate that all indicators satisfy the cross loading criterion. Therefore, discriminant validity based on cross loading can be considered established.

**Fornell-Larcker Criterion Test**

In addition to cross loading, discriminant validity was also evaluated using the Fornell-Larcker Criterion. This test compares the square root of the Average Variance Extracted (AVE) of each construct with the correlations between constructs. A construct is considered to possess good discriminant validity if its square root of AVE is greater than its correlations with other constructs. The results of the Fornell-Larcker Criterion test are presented in Table 5.

**Table 5. Fornell-Larcker Criterion Results**

Variable	X1	X2	Y	Z
X1	0.804			
X2	0.442	0.810		
Y	0.520	0.278	0.823	
Z	0.463	0.048	0.624	0.783

Based on Table 5, the square root of AVE for each construct is greater than its correlations with other constructs. The Double-Date Promotion variable (X1) has a square root of AVE value of 0.804, which is higher than its correlations with Cash on Delivery (0.442), Purchase Decision (0.520), and Purchase Intention (0.463). A similar pattern can be observed for the Cash on Delivery (X2), Purchase Decision (Y), and Purchase Intention (Z) variables, each of which has a square root of AVE value greater than all inter-construct correlations. Therefore, based on the results of both the cross loading and Fornell-Larcker Criterion tests, all constructs in this study satisfy the requirements for discriminant validity. These findings indicate that each construct can clearly distinguish itself from the others. Consequently, the measurement model (outer model) can be considered to have good quality and is suitable for proceeding to the construct reliability assessment stage.

**Reliability Test**

After all indicators met the validity requirements, the next step was to assess construct reliability. The reliability test aims to evaluate the internal consistency of indicators in measuring a construct. In this study, reliability was assessed using **Cronbach's Alpha** and **Composite Reliability** values. A construct is considered reliable if both Cronbach's Alpha and Composite Reliability values exceed 0.70. The results of the reliability test are presented in Table 6.

**Table 6. Reliability Test Results**

Variable	Cronbach's Alpha	Composite Reliability (ρa)	Composite Reliability (ρc)	Description
Double-Date Promotion (X1)	0.892	0.903	0.917	Reliable
Cash on Delivery (X2)	0.897	0.932	0.920	Reliable
Purchase Decision (Y)	0.842	0.850	0.894	Reliable
Purchase Intention (Z)	0.874	0.882	0.904	Reliable

Based on Table 6, all constructs have Cronbach's Alpha and Composite Reliability values above 0.70. The Cash on Delivery (X2) variable has the highest Composite Reliability value of 0.920, while the Purchase Decision (Y) variable has the lowest Composite Reliability value of 0.894. All values satisfy the required reliability criteria, indicating that the indicators used in this study exhibit a high level of internal consistency in measuring the intended constructs. Therefore, all research variables are considered reliable and suitable for further analysis.

**Structural Model Evaluation (Inner Model)**

After the measurement model (outer model) met the validity and reliability criteria, the next stage involved evaluating the structural model (inner model). This evaluation aims to assess the model's ability

to explain the relationships among latent variables and to examine the strength of the relationships between constructs in the research model. The inner model was evaluated through the assessment of R-Square ( $R^2$ ), Q-Square ( $Q^2$ ), F-Square ( $F^2$ ), Path Coefficients, and Bootstrapping Significance Tests.

### R-Square ( $R^2$ ) Test

The coefficient of determination ( $R^2$ ) is used to measure the ability of independent variables to explain the variation in dependent variables. The higher the  $R^2$  value, the greater the explanatory power of the model. The results of the  $R^2$  test are presented in Table 7.

**Table 7. R-Square ( $R^2$ ) Results**

Variable	R-Square	Adjusted R-Square	Category
Purchase Decision (Y)	0.477	0.461	Moderate
Purchase Intention (Z)	0.245	0.230	Weak

Based on Table 7, the  $R^2$  value for the Purchase Decision (Y) variable is 0.477, indicating that Double-Date Promotion (X1), Cash on Delivery (X2), and Purchase Intention (Z) explain 47.7% of the variance in purchase decisions. This value falls within the moderate category. Meanwhile, the  $R^2$  value for the Purchase Intention (Z) variable is 0.245, indicating that Double-Date Promotion (X1) and Cash on Delivery (X2) explain 24.5% of the variance in purchase intention, which is categorized as weak. The remaining variance is explained by other variables outside the research model.

### Q-Square ( $Q^2$ ) Test or Predictive Relevance

The  $Q^2$  test was conducted to evaluate the predictive capability of the model in estimating endogenous variables. A model is considered to have predictive relevance if the  $Q^2$  value is greater than zero. The results are presented in Table 8.

**Table 8. Q-Square ( $Q^2$ ) Results**

Variable	$Q^2$ Predictive	RMSE	MAE
Purchase Decision (Y)	0.191	0.925	0.708
Purchase Intention (Z)	0.164	0.946	0.650

Based on Table 8, the  $Q^2$  value for Purchase Decision is 0.191 and for Purchase Intention is 0.164. Since both values are greater than zero, the research model demonstrates adequate predictive relevance. Therefore, the variables included in the model are capable of sufficiently predicting the endogenous variables under investigation.

### F-Square ( $F^2$ ) Test

The  $F^2$  value is used to measure the effect size of each exogenous variable on endogenous variables. The results of the  $F^2$  test are presented in Table 9.

**Table 9. F-Square ( $F^2$ ) Results**

Path	$F^2$ Value	Category
X1 → Y	0.050	Weak
X1 → Z	0.322	Moderate
X2 → Y	0.039	Weak
X2 → Z	0.040	Weak
Z → Y	0.391	Strong

Based on Table 9, the path from Purchase Intention (Z) to Purchase Decision (Y) has the largest  $F^2$  value, namely 0.391, which falls into the strong category. This finding indicates that Purchase Intention makes a substantial contribution to explaining Purchase Decisions. Meanwhile, the path from Double-Date Promotion (X1) to Purchase Intention (Z) demonstrates a moderate effect, with an  $F^2$  value of 0.322. The remaining paths have  $F^2$  values below 0.15 and are therefore classified as having weak effects.

### Path Coefficient Test

Path coefficients are used to determine the direction and strength of the relationships among variables in the structural model. The results of the path coefficient analysis are presented in Table 10.

**Table 10. Path Coefficient Test Results**

Path	Original Sample ( $\beta$ )	Sample Mean	STDEV	T-Statistic
X1 → Z	0.549	0.550	0.108	5.098
X2 → Z	-0.195	-0.169	0.171	1.138

X1 → Y	0.208	0.210	0.115	1.798
X2 → Y	0.161	0.176	0.103	1.564
Z → Y	0.520	0.518	0.090	5.804

Based on Table 10, the relationship between Double-Date Promotion (X1) and Purchase Intention (Z) has the largest path coefficient, namely 0.549, indicating a positive relationship. In addition, the relationship between Purchase Intention (Z) and Purchase Decision (Y) also demonstrates a strong positive effect with a coefficient value of 0.520. In contrast, the relationship between Cash on Delivery (X2) and Purchase Intention (Z) has a negative coefficient of -0.195, indicating an inverse relationship between the two variables.

### Significance Test (Bootstrapping)

The significance test was conducted using the bootstrapping procedure to determine whether the relationships among variables in the model are statistically significant. The results are presented in Table 11.

**Table 11. Bootstrapping Significance Test Results**

Path	T-Statistic	P-Value	Description
X1 → Z	5.098	0.000	Significant
X2 → Z	1.138	0.255	Not Significant
X1 → Y	1.798	0.072	Not Significant
X2 → Y	1.564	0.118	Not Significant
Z → Y	5.804	0.000	Significant

Based on Table 11, two paths exhibit significant effects. The first is the relationship between Double-Date Promotion (X1) and Purchase Intention (Z), with a p-value of 0.000. The second is the relationship between Purchase Intention (Z) and Purchase Decision (Y), also with a p-value of 0.000. Since both p-values are below 0.05, these relationships are considered statistically significant. Conversely, the relationships between Cash on Delivery (X2) and Purchase Intention (Z), Double-Date Promotion (X1) and Purchase Decision (Y), and Cash on Delivery (X2) and Purchase Decision (Y) are not statistically significant because their p-values exceed 0.05. These findings indicate that Purchase Intention plays a crucial role in explaining Purchase Decisions, whereas Cash on Delivery has not been proven to exert a significant influence within the proposed research model.

### Mediation Effect Test (Indirect Effect)

The mediation analysis was conducted to determine whether Purchase Intention (Z) mediates the relationships between Double-Date Promotion (X1) and Cash on Delivery (X2) with Purchase Decision (Y). The test was performed using the bootstrapping method in SmartPLS 4 by examining the indirect effect, t-statistic, and p-value. The results are presented in Table 12.

**Table 12. Mediation Effect (Indirect Effect) Results**

Path	Indirect Effect ( $\beta$ )	T-Statistic	P-Value	Description
X1 → Z → Y	0.286	3.672	0.000	Significant
X2 → Z → Y	-0.101	1.090	0.276	Not Significant

Based on Table 12, the indirect effect of Double-Date Promotion (X1) on Purchase Decision (Y) through Purchase Intention (Z) is 0.286, with a t-statistic of 3.672 and a p-value of 0.000. Since the p-value is below 0.05, the indirect effect is statistically significant. Furthermore, the previous analysis revealed that the direct effect of Double-Date Promotion on Purchase Decision was not significant (p-value = 0.072), whereas the indirect effect was significant. Therefore, Purchase Intention is confirmed to function as a full mediator in the relationship between Double-Date Promotion and Purchase Decision. Meanwhile, the indirect effect of Cash on Delivery (X2) on Purchase Decision (Y) through Purchase Intention (Z) is -0.101, with a t-statistic of 1.090 and a p-value of 0.276. Since the p-value exceeds 0.05, the indirect effect is not significant. Therefore, Purchase Intention is unable to mediate the influence of Cash on Delivery on Purchase Decision.

### Overall Model Evaluation

After conducting validity, reliability, and structural model assessments, the next step was to evaluate the overall adequacy of the research model. This evaluation aims to ensure that the model satisfies

all measurement and structural requirements and is therefore appropriate for hypothesis testing. A summary of the model evaluation results is presented in Table 13.

**Table 13. Summary of Overall Model Evaluation**

Criteria	Value	Standard	Description
Loading Factor (minimum)	> 0.70	> 0.70	Satisfied
AVE (minimum)	> 0.613	> 0.50	Satisfied
Cronbach's Alpha (minimum)	> 0.842	> 0.70	Satisfied
Composite Reliability (minimum)	> 0.850	> 0.70	Satisfied
Cross Loading	Satisfied	Highest loading on own construct	Satisfied
Fornell-Larcker	Satisfied	$\sqrt{AVE} >$ Inter-construct correlations	Satisfied
R <sup>2</sup> Purchase Decision (Y)	0.477	> 0.19	Moderate
R <sup>2</sup> Purchase Intention (Z)	0.245	> 0.19	Weak but Acceptable
Q <sup>2</sup> Predictive Y	0.191	> 0	Predictive Relevance
Q <sup>2</sup> Predictive Z	0.164	> 0	Predictive Relevance
F <sup>2</sup> Z → Y	0.391	> 0.35	Strong

Based on Table 13, all indicators meet the required validity and reliability criteria. In addition, the structural model demonstrates satisfactory predictive capability, as indicated by Q<sup>2</sup> values greater than zero for all endogenous variables. The R<sup>2</sup> value for Purchase Decision falls within the moderate category, while the R<sup>2</sup> value for Purchase Intention is categorized as weak but still acceptable in social science research. These findings indicate that the research model fulfills all outer model and inner model evaluation criteria and is therefore suitable for hypothesis testing.

**Hypothesis Testing**

Hypothesis testing was conducted using the bootstrapping method with 5,000 subsamples in SmartPLS 4. A hypothesis is accepted when the p-value is less than 0.05 and rejected when the p-value exceeds 0.05. The results are presented in Table 14.

**Table 14. Hypothesis Testing Results**

Hypothesis	Path	$\beta$	T-Statistic	P-Value	Decision
H1	X1 → Z	0.549	5.098	0.000	Accepted
H2	X2 → Z	-0.195	1.138	0.255	Rejected
H3	X1 → Y	0.208	1.798	0.072	Rejected
H4	X2 → Y	0.161	1.564	0.118	Rejected
H5	Z → Y	0.520	5.804	0.000	Accepted
H6	X1 → Z → Y	0.286	3.672	0.000	Accepted
H7	X2 → Z → Y	-0.101	1.090	0.276	Rejected

Based on Table 14, three of the seven proposed hypotheses are accepted, while four are rejected. The first hypothesis (H1) is accepted because Double-Date Promotion has a positive and significant effect on Purchase Intention, with a coefficient value of 0.549 and a p-value of 0.000. The fifth hypothesis (H5) is also accepted because Purchase Intention has a positive and significant effect on Purchase Decision, with a coefficient value of 0.520 and a p-value of 0.000. Furthermore, the sixth hypothesis (H6) is accepted because Purchase Intention significantly mediates the influence of Double-Date Promotion on Purchase Decision, with an indirect effect value of 0.286 and a p-value of 0.000. Conversely, the second hypothesis (H2) is rejected because Cash on Delivery does not significantly affect Purchase Intention (p-value = 0.255). The third (H3) and fourth (H4) hypotheses are also rejected because neither Double-Date Promotion nor Cash on Delivery has a significant direct effect on Purchase Decision, with p-values of 0.072 and 0.118, respectively. In addition, the seventh hypothesis (H7) is rejected because Purchase Intention is unable to mediate the influence of Cash on Delivery on Purchase Decision (p-value = 0.276). Overall, the findings indicate that Purchase Intention is the key variable influencing Purchase Decisions. Double-Date Promotions are proven to increase Purchase Intention, which subsequently drives Purchase Decisions. In

contrast, Cash on Delivery has not demonstrated a significant direct or indirect effect on Purchase Decisions among Muslim millennial women Shopee users in Jambi City.

## **Discussion**

### **The Effect of Double-Date Promotions on Purchase Intention (H1)**

Double-date promotions are one of the most widely used promotional strategies by e-commerce platforms to attract consumer attention through various special offers during specific events, such as 9.9, 10.10, 11.11, and 12.12 campaigns. These promotional programs are generally packaged in the form of price discounts, cashback offers, shopping vouchers, free shipping, and flash sales that are available for a limited period. The primary objective of these promotions is to increase product attractiveness while encouraging consumers to make purchases before the promotional period ends. The results of the first hypothesis test indicate that Double-Date Promotions have a positive and significant effect on Purchase Intention. This finding is evidenced by a path coefficient ( $\beta$ ) value of 0.549 and a p-value of 0.000 ( $< 0.05$ ). Therefore, the first hypothesis (H1) is accepted. These findings suggest that the more attractive and beneficial the double-date promotions offered by Shopee are, the higher the purchase intention of Muslim millennial women in Jambi City toward the fashion products offered on the platform.

The results indicate that consumers respond positively to various promotional activities conducted during double-date events. Offers such as price discounts, cashback incentives, and other promotional benefits are capable of increasing consumer interest in searching for product information, comparing available alternatives, and ultimately developing a desire to make a purchase. For consumers, double-date promotions not only provide economic benefits through cost savings but also create a more enjoyable and rewarding shopping experience.

These findings are consistent with the study conducted by Lestari and Dwi (2025), which found that discount promotions during double-date events have a positive and significant influence on Shopee users' shopping intentions. The study explained that price reductions and additional promotional benefits enhance consumers' perceived value, thereby encouraging the formation of purchase intention. The findings also support the research of Putri and Puspitaningrum (2025), which concluded that double-date promotions are among the key factors influencing consumer purchase intention on e-commerce platforms because they create psychological incentives for consumers to take immediate advantage of available opportunities. From a theoretical perspective, these findings can be explained using the Theory of Planned Behavior (TPB) (Purwanto et al., 2023), which posits that an individual's intention to perform a particular behavior is influenced by their attitude toward that behavior. Double-date promotions offering various benefits are capable of shaping positive consumer attitudes toward online shopping activities, thereby increasing purchase intention. Furthermore, the limited duration of promotional offers may trigger the phenomenon of Fear of Missing Out (FOMO), which refers to consumers' concern about missing opportunities to obtain the best prices or exclusive benefits. This condition encourages consumers to seriously consider making purchases before the promotional period expires.

Therefore, the findings of this study confirm that double-date promotions constitute an effective marketing strategy for enhancing consumer purchase intention. Among Muslim millennial women in Jambi City, the attractiveness of Shopee's promotional offers is able to generate interest and desire to purchase fashion products, thereby significantly increasing consumers' purchase intentions.

### **The Effect of Cash on Delivery (COD) on Purchase Intention (H2)**

Cash on Delivery (COD) is a payment method that allows consumers to make payment after the ordered goods have been received. This method serves as a solution to enhance consumers' sense of security in online transactions, particularly for those who still have doubts about digital payment systems. Through COD, consumers can verify that the purchased goods have been delivered before making payment, thereby reducing the perceived risk associated with online transactions. Based on the results of the second hypothesis test, Cash on Delivery (COD) was found to have no significant effect on the purchase intention of Shopee consumers in Jambi City. This is indicated by a path coefficient ( $\beta$ ) of -0.195 and a p-value of 0.255

(> 0.05), leading to the rejection of the second hypothesis (H2). The negative coefficient indicates an inverse relationship; however, because the relationship is not statistically significant, the availability of the COD payment method cannot be proven to either increase or decrease consumers' purchase intention in a meaningful way.

These findings suggest that consumers' purchase intention is not determined solely by the available payment methods. In the context of Muslim millennial women in Jambi City, interest in purchasing fashion products on Shopee is influenced more strongly by factors such as promotional attractiveness, product quality, competitive pricing, seller reputation, and the overall shopping experience. In other words, although COD provides convenience and a sense of security in transactions, it has not become a primary factor driving the emergence of purchase intention.

The findings are consistent with the study conducted by Farida et al. (2023), which found that the Cash on Delivery payment system had no significant effect on consumers' purchase intention on the Shopee platform. The study explained that consumers place greater emphasis on product benefits and trust in the platform than on the payment method used. The results also support the findings of Febriani et al. (2025), who reported that the COD payment method did not significantly influence Shopee users' purchase intention. According to their study, the payment convenience provided by COD is not sufficiently strong to stimulate purchase intention unless accompanied by a high level of trust in both the seller and the transaction system.

The insignificant influence of COD on purchase intention may be explained by the characteristics of the respondents, who were predominantly employed Muslim millennial women. This group generally possesses a higher level of digital literacy and is accustomed to using various electronic payment methods such as bank transfers, mobile banking, digital wallets, and other digital payment services. Consequently, COD is no longer perceived as a unique feature or a primary consideration in shaping interest in purchasing a product. From the perspective of the Theory of Planned Behavior (TPB) (Purwanto et al., 2023), purchase intention is influenced by attitudes, subjective norms, and perceived behavioral control. Although COD may enhance perceptions of convenience and transaction security, these factors are not sufficiently strong to form positive attitudes that encourage purchase intention when consumers already have alternative payment methods that are perceived as more practical.

Furthermore, from the perspective of Islamic economics, transactions using the COD system are permissible as long as they fulfill the principles of contractual clarity, mutual consent, transparency, and freedom from elements of *gharar* (uncertainty) and *riba* (usury). However, compliance with these Sharia principles does not automatically increase purchase intention if other, more dominant factors influencing consumer behavior are absent. Therefore, the results of this study indicate that Cash on Delivery (COD) is not a determining factor in shaping the purchase intention of Muslim millennial women Shopee users in Jambi City. Consumers in this segment tend to place greater emphasis on product benefits, promotional attractiveness, and trust in the platform than on the payment convenience offered through COD.

### **The Effect of Double-Date Promotions on Purchase Decisions (H3)**

Double-date promotions are one of the most widely used forms of sales promotion by e-commerce platforms to increase consumer transactions through various attractive offers, such as price discounts, cashback, shopping vouchers, and flash sales during specific promotional events. Theoretically, sales promotions are intended to provide short-term stimuli that encourage consumers to make purchases. However, in the purchase decision-making process, consumers do not rely solely on promotional factors; they also consider their needs, financial capability, product quality, and the benefits they expect to obtain from the product.

The results of the third hypothesis test indicate that Double-Date Promotions do not have a significant direct effect on the purchase decisions of Shopee consumers in Jambi City. This is evidenced by a path coefficient ( $\beta$ ) of 0.208 and a p-value of 0.072 (> 0.05), resulting in the rejection of the third hypothesis (H3). Although the path coefficient indicates a positive relationship, the effect is not statistically strong enough to directly explain purchase decisions. These findings suggest that while double-date promotions are capable of attracting consumers' attention, they do not automatically lead consumers to

immediately decide to purchase a product. Muslim millennial women in Jambi City tend to evaluate the offered products before making a purchase decision, including considerations related to needs, product quality, post-discount prices, and their financial condition. Consequently, purchase decisions are influenced not only by the existence of promotions but also by various other rational considerations. The findings are consistent with the study by Sintiawati et al. (2025), which found that discounts did not significantly influence Shopee users' purchase decisions. The study explained that price promotions function primarily as an initial attention trigger, whereas actual purchase decisions are determined by more fundamental factors. However, the results differ from those reported by Humairoh and Riski (2024), who found that double-date special event promotions had a positive and significant effect on fashion product purchase decisions on Shopee. This discrepancy may be attributed to differences in respondent characteristics. Their study involved university students, who tend to be more responsive to promotions and more prone to impulse buying, whereas the present study focused on Muslim millennial women aged 30–44 years who generally possess greater psychological maturity, shopping experience, and financial considerations.

From a consumer behavior perspective, a purchase decision represents the final stage of the decision-making process, which begins with need recognition, followed by information search, evaluation of alternatives, and the emergence of purchase intention. Therefore, promotions may not directly influence purchase decisions unless they first succeed in generating consumers' purchase intention. This explanation is consistent with the findings of the present study, which demonstrate that the direct effect of Double-Date Promotions on Purchase Decisions is not significant. The findings are also aligned with Islamic consumption principles, which emphasize moderation and prudence in spending. Muslim consumers are encouraged to avoid excessive consumption and wasteful purchasing behavior (*israf*). As a result, purchase decisions should not be based solely on the attractiveness of temporary promotional offers. Muslim millennial women in Jambi City appear to apply more rational considerations when making purchase decisions, even when exposed to attractive promotional campaigns during double-date events. Furthermore, the results of this study are reinforced by the findings related to the sixth hypothesis (H6), which demonstrate that Double-Date Promotions significantly influence Purchase Decisions through Purchase Intention as a mediating variable. In other words, double-date promotions are unable to directly influence purchase decisions but first increase consumers' purchase intention, which subsequently leads to purchase decisions. This finding indicates that purchase intention serves as an important mechanism linking promotions and purchase decisions. Therefore, the results of this study indicate that Double-Date Promotions do not have a significant direct effect on the purchase decisions of Muslim millennial women Shopee users in Jambi City. Nevertheless, these promotions continue to play an important role in the purchasing process because they are capable of increasing purchase intention, which ultimately encourages consumers to make purchase decisions.

#### **The Effect of Cash on Delivery (COD) on Purchase Decisions (H4)**

Cash on Delivery (COD) is a payment method in online transactions that allows consumers to make payment after receiving the purchased goods. This method was developed to enhance consumers' sense of security and reduce the perceived risks associated with online shopping. Through this system, consumers can verify the received products before making payment. Therefore, theoretically, COD can increase consumer trust in online transactions.

The results of the fourth hypothesis test indicate that Cash on Delivery (COD) does not have a significant effect on Purchase Decisions among Shopee consumers in Jambi City. This is evidenced by a path coefficient ( $\beta$ ) of 0.161 and a p-value of 0.118 ( $> 0.05$ ), leading to the rejection of the fourth hypothesis (H4). Although the path coefficient indicates a positive relationship, the effect is not statistically significant. Thus, the availability of the COD payment method cannot be proven to directly encourage purchase decisions.

These findings suggest that consumers' purchase decisions are not determined solely by the convenience of payment methods. Among Muslim millennial women Shopee users in Jambi City, decisions to purchase fashion products are influenced more strongly by factors such as product quality, reasonable pricing, seller reputation, consumer reviews, and the perceived benefits of the purchased products.

Consequently, although COD provides transaction security, it has not become a primary factor driving consumers' purchase decisions.

These findings are consistent with the study conducted by Damayanti and Tamam (2024), which found that the COD payment method did not significantly influence Shopee users' purchase decisions. The study showed that consumers do not consider COD a major determinant of purchasing decisions because these decisions are more strongly influenced by product-related factors and overall shopping experiences. The findings also support the research of Ramadhan et al. (2023), which reported that COD had a positive but insignificant effect on purchase decisions within e-commerce platforms. This suggests that COD functions merely as a supporting facility rather than a determining factor in the purchase decision-making process.

The insignificant effect of COD on purchase decisions can be explained by the characteristics of the respondents, who were predominantly employed women aged 30–44 years. This consumer group generally possesses high digital literacy and is accustomed to using various electronic payment methods such as bank transfers, mobile banking, and digital wallets. Consequently, COD is no longer perceived as a distinctive advantage capable of substantially influencing purchase decisions because consumers already have numerous alternative payment methods that are considered more practical and efficient.

From a consumer behavior perspective, purchase decisions result from an evaluation process involving various rational and emotional considerations. The availability of payment methods represents only one aspect of this process and is often not the dominant factor. Consumers tend to focus more on product quality, perceived value, and expected satisfaction than on the payment method used during the transaction.

From the perspective of Islamic economics, purchase decisions should ideally be based on the principles of *maslahat* (benefit), necessity, and the usefulness of the product being consumed. Islam encourages consumers to act wisely, avoid wastefulness, and carefully consider the benefits of every expenditure. Therefore, the convenience of payment methods such as COD does not automatically become the primary reason for making a purchase decision if the product itself is not perceived as beneficial or necessary.

Therefore, the results of this study indicate that Cash on Delivery (COD) does not significantly influence the Purchase Decisions of Muslim millennial women Shopee users in Jambi City. Purchase decisions within this consumer group are influenced more by product-related factors, trust in sellers, and perceived benefits than by the availability of the COD payment method.

### **The Effect of Purchase Intention on Purchase Decisions (H5)**

Purchase intention refers to consumers' tendency or desire to purchase a product after undergoing processes of need recognition, information search, and evaluation of available alternatives. In consumer behavior theory, purchase intention is regarded as a psychological stage that emerges before an individual makes a purchase decision. The stronger a consumer's purchase intention toward a product, the greater the likelihood that the consumer will ultimately make a purchase. Consequently, purchase intention is often considered one of the most influential factors in shaping purchase decisions.

The results of the fifth hypothesis test indicate that Purchase Intention has a positive and significant effect on Purchase Decisions among Shopee consumers in Jambi City. This is demonstrated by a path coefficient ( $\beta$ ) of 0.520 and a p-value of 0.000 ( $< 0.05$ ), leading to the acceptance of the fifth hypothesis (H5). Furthermore, the effect size ( $F^2$ ) value of 0.391 indicates that Purchase Intention exerts a strong influence on Purchase Decisions. These findings suggest that the stronger consumers' purchase intention, the greater their likelihood of making purchase decisions regarding fashion products through the Shopee application.

The results indicate that purchase decisions do not occur spontaneously but are preceded by strong interest and desire toward a product. When consumers possess a high level of purchase intention, they are more likely to seek additional information, compare available alternatives, and evaluate potential benefits before ultimately deciding to purchase. Thus, purchase intention serves as an important stage linking marketing stimuli to actual purchasing behavior.

These findings are consistent with the study conducted by Solihin (2020), which found that purchase intention has a positive and significant effect on purchase decisions. The study explained that increasing purchase intention strengthens consumers' confidence in making purchase decisions. The results also support the findings of Sari (2020), who concluded that a positive and significant relationship exists between purchase intention and purchase decisions. The stronger consumers' interest in a product, the greater the likelihood that they will purchase it because confidence in the desired product has already been established.

Theoretically, these findings support the Theory of Planned Behavior (TPB) (Purwanto et al., 2023), which states that behavioral intention is the primary predictor of actual behavior. In the context of this study, purchase intention represents consumers' behavioral intention before making a purchase. When consumers possess strong purchase intentions toward fashion products on Shopee, the probability of translating those intentions into actual purchase decisions becomes significantly higher. Therefore, purchase intention acts as a direct driver of purchasing behavior.

For Muslim millennial women in Jambi City, purchase intention appears to be formed through a careful consideration process. This consumer group evaluates not only prices and promotions but also product quality, perceived benefits, and compatibility with their needs. This finding indicates that purchase decisions are based more on rational considerations than on impulsive purchasing behavior.

From the perspective of Islamic economics, these findings are also consistent with consumption principles emphasizing prudence and careful consideration before making purchases. Islam teaches that consumption decisions should be based on needs and benefits rather than excessive desires. Therefore, the formation of purchase intention prior to a purchase decision reflects a process of rational evaluation and consideration, ensuring that the resulting purchase decision aligns with wise consumption principles and avoids *israf* (extravagance).

Thus, the results of this study confirm that Purchase Intention is a highly important factor influencing the Purchase Decisions of Muslim millennial women Shopee users in Jambi City. The stronger consumers' purchase intention, the greater the likelihood that they will make a purchase. These findings also indicate that the success of marketing strategies should not be measured solely by their ability to attract consumer attention but also by their ability to cultivate strong purchase intentions that ultimately lead to purchase decisions.

### **The Mediating Role of Purchase Intention in the Relationship between Double-Date Promotions and Purchase Decisions (H6)**

Purchase intention is one of the psychological factors that plays a crucial role in consumer decision-making processes. In consumer behavior research, purchase intention is frequently positioned as a mediating variable that bridges the influence of marketing stimuli and purchase decisions. In other words, consumers generally do not make purchases immediately after being exposed to promotional activities; instead, they first develop interest and desire to purchase, which subsequently evolves into a purchase decision. Therefore, this study examines whether Purchase Intention mediates the influence of Double-Date Promotions on Purchase Decisions among Muslim millennial women Shopee users in Jambi City.

The results of the sixth hypothesis test indicate that Purchase Intention significantly mediates the relationship between Double-Date Promotions and Purchase Decisions. This is evidenced by an indirect effect value of 0.286 and a p-value of 0.000 ( $< 0.05$ ), resulting in the acceptance of the sixth hypothesis (H6). Furthermore, previous analyses showed that the direct effect of Double-Date Promotions on Purchase Decisions was not significant, whereas the indirect effect through Purchase Intention was significant. This condition indicates the presence of full mediation, meaning that Double-Date Promotions cannot directly influence Purchase Decisions but must first influence Purchase Intention.

These findings suggest that double-date promotions function as an initial stimulus capable of increasing consumers' interest in the products being offered. However, this attraction alone is insufficient to directly encourage consumers to make purchases. Consumers first develop purchase intention as a result of evaluating the various benefits offered during promotional periods. Once purchase intention is

established, consumers become more likely to make purchase decisions. Therefore, Purchase Intention serves as an important mechanism explaining how double-date promotions influence consumer purchasing behavior.

The findings are consistent with the study conducted by Tecoalu et al. (2021), which found that purchase intention mediates the effect of promotions on purchase decisions among Shopee users. The study demonstrated that attractive promotions increase consumers' purchase intention, which subsequently leads to purchase decisions. The findings are also supported by the research of Meme and Byre (2020), which concluded that purchase intention serves as a significant mediator in the relationship between promotions and purchase decisions. These studies reinforce the present findings that the effectiveness of promotional activities depends not only on the attractiveness of the promotions themselves but also on their ability to generate consumer purchase intention.

Theoretically, these findings support the Theory of Planned Behavior (TPB) (Purwanto et al., 2023), which explains that actual behavior is preceded by the formation of behavioral intention. In this study, double-date promotions act as external stimuli that influence consumers' attitudes and perceptions toward products. These positive attitudes subsequently form purchase intention, which then encourages consumers to make purchase decisions. Therefore, purchase intention represents a crucial stage in explaining the relationship between promotions and purchasing behavior.

Among Muslim millennial women in Jambi City, the presence of full mediation suggests that consumers are not directly tempted to purchase products simply because promotions are available. Instead, they tend to undergo a consideration process before making purchase decisions. Factors such as product necessity, perceived benefits, product quality, and financial conditions are carefully evaluated when forming purchase intention. Once purchase intention becomes sufficiently strong, consumers proceed to make purchase decisions.

From the perspective of Islamic economics, these findings also reflect consumption principles emphasizing prudence and rational consideration in shopping activities. Islam teaches consumers not to engage in impulsive purchases merely because they are attracted by promotions or discounts. The mediating role of purchase intention demonstrates that Muslim consumers still undergo an evaluation process before making purchases, ensuring that decisions are based on needs and benefits rather than temporary emotional impulses. This condition aligns with Islamic teachings that discourage extravagance (*israf*) and encourage wise consumption behavior.

Therefore, the results of this study confirm that Double-Date Promotions influence the Purchase Decisions of Muslim millennial women Shopee users in Jambi City through Purchase Intention as a mediating variable. The finding of full mediation indicates that the success of double-date promotional programs depends heavily on their ability to cultivate consumer purchase intention. Consequently, e-commerce businesses should not focus solely on providing discounts or short-term incentives but should also develop strategies capable of creating sustained consumer interest and desire to purchase in order to generate more optimal purchase decisions.

### **The Mediating Role of Purchase Intention in the Relationship between Cash on Delivery (COD) and Purchase Decisions (H7)**

In consumer behavior research, purchase intention is often positioned as a mediating variable that bridges the relationship between marketing stimuli and purchase decisions. In this study, purchase intention was examined as a mediator linking the influence of Cash on Delivery (COD) to purchase decisions. Theoretically, the COD payment method, which offers convenience and security in transactions, is expected to enhance consumers' purchase intentions, which subsequently encourage the formation of purchase decisions.

However, the previous hypothesis testing results indicated that Cash on Delivery (COD) did not have a significant effect on Purchase Intention. Therefore, this study further examined whether Purchase Intention could still function as a mediator in the relationship between COD and Purchase Decisions. The results of the seventh hypothesis test revealed that Purchase Intention was unable to mediate the effect of

Cash on Delivery (COD) on Purchase Decisions. This finding is evidenced by an indirect effect coefficient ( $\beta$ ) of -0.101 and a p-value of 0.276 ( $> 0.05$ ), leading to the rejection of the seventh hypothesis (H7).

These results indicate that the mediating pathway between COD and Purchase Decisions through Purchase Intention was not significantly established. In other words, the availability of the COD payment method was unable to increase consumers' purchase intentions, which could subsequently encourage purchase decisions. This condition occurred because one of the primary requirements for mediation, namely a significant effect of the independent variable on the mediator, was not fulfilled. In this study, the effect of COD on Purchase Intention had already been proven to be insignificant, thereby preventing the indirect pathway from COD to Purchase Decisions through Purchase Intention from operating statistically.

The findings of this study are consistent with the research conducted by Hotijah (2025), which found that Purchase Intention was unable to mediate the effect of Cash on Delivery services on Purchase Decisions. The study demonstrated that although COD exhibited a positive relationship with purchase decisions through purchase intention, the magnitude of the effect was insufficient to reach statistical significance. Consequently, COD cannot yet be considered a factor capable of generating purchase intention that subsequently encourages consumers to make purchases.

The results of this study suggest that in the current digital era, payment methods are no longer the primary determinants of either purchase intention or purchase decisions. Consumers, particularly Muslim millennial women in Jambi City, tend to place greater emphasis on factors that provide higher perceived value, such as product quality, competitive pricing, seller reputation, customer reviews, and the overall shopping experience offered by e-commerce platforms. As a result, COD is viewed merely as an additional facility that does not directly influence consumer interest or purchasing decisions.

From the perspective of the Theory of Planned Behavior (TPB) (Purwanto et al., 2023), purchase intention is formed through attitudes, subjective norms, and perceived behavioral control. Although COD may enhance perceptions of convenience and transaction security, these factors are not sufficiently strong to create purchase intentions when consumers already possess a high level of trust in the platform and are accustomed to using other digital payment methods. Therefore, COD is unable to function as an effective stimulus for generating purchase intention among the respondents in this study.

Furthermore, the characteristics of the respondents, who were predominantly Muslim millennial women aged 30–44 years and mostly employed, may also explain these findings. This consumer group generally possesses stronger financial capabilities and higher levels of digital literacy, making them familiar with various cashless payment methods such as bank transfers, mobile banking, and digital wallets. Consequently, COD is no longer perceived as a distinctive advantage capable of significantly increasing purchase intention or encouraging purchase decisions.

From the perspective of Islamic economics, purchase decisions should ideally be based on considerations of necessity, benefit, and the overall welfare (maslahah) derived from the consumed products. Therefore, the convenience offered by payment methods such as COD is not the primary factor in determining purchase decisions unless it is accompanied by clear product benefits and sufficient levels of trust. Muslim consumers tend to evaluate rational aspects and product utility before making purchasing decisions, making COD insufficiently influential in affecting this process.

Therefore, the findings of this study indicate that Purchase Intention does not serve as a mediator in the relationship between Cash on Delivery (COD) and Purchase Decisions. These results suggest that COD is not a factor capable of generating purchase intention or creating an indirect pathway toward purchase decisions among Muslim millennial women Shopee users in Jambi City. Purchase decisions within this consumer segment are influenced more strongly by factors related to product quality, perceived benefits, and trust in the e-commerce platform being used.

#### **4. CONCLUSION**

This study concludes that double-date promotions and Cash on Delivery (COD) have different roles in influencing the purchasing behavior of Muslim millennial women Shopee users in Jambi City. The findings demonstrate that double-date promotions significantly increase purchase intention but do not directly

influence purchase decisions. Instead, their influence operates indirectly through purchase intention, which fully mediates the relationship between double-date promotions and purchase decisions. This indicates that promotional campaigns such as 9.9, 10.10, 11.11, and 12.12 are effective only when they successfully stimulate consumers' intention to purchase, which subsequently translates into actual purchasing decisions. In contrast, the Cash on Delivery (COD) payment method was not found to significantly influence either purchase intention or purchase decisions. These results suggest that although COD remains a widely available payment option, it is no longer a determining factor in shaping purchasing behavior among the respondents. Consumers appear to place greater emphasis on the attractiveness of promotional offers than on payment convenience when deciding to purchase fashion products through Shopee.

The main contribution of this study lies in confirming the critical role of purchase intention as a psychological mechanism linking promotional strategies to purchasing decisions. The findings enrich consumer behavior and digital marketing literature by demonstrating that the effectiveness of double-date promotions depends not on their direct impact on purchasing decisions but on their ability to generate consumers' purchase intention.

From a practical perspective, the results imply that Shopee sellers and digital marketers should focus on designing more attractive and engaging double-date promotional campaigns. Strategies such as providing competitive discounts, cashback offers, free shipping incentives, visually appealing product displays, and limited-time promotional schemes that create a sense of urgency and exclusivity can be used to strengthen consumers' purchase intention. Since purchase intention was found to be the primary driver of purchasing decisions, marketing efforts should prioritize stimulating consumer interest rather than relying solely on payment facilities such as COD.

This study has several limitations. First, the sample size was limited to 100 respondents, which may restrict the generalizability of the findings. Second, the study was conducted only in Jambi City, limiting its geographical scope. Third, the research focused exclusively on Shopee as a single marketplace platform. Fourth, the analysis was restricted to fashion products, which may produce different results from other product categories. Finally, the study examined only one consumer segment, namely Muslim millennial women aged 30–44 years. Future research is therefore recommended to involve larger and more diverse samples, include multiple cities and e-commerce platforms, investigate different product categories, and explore additional variables such as trust, perceived value, impulsive buying, electronic word-of-mouth (e-WOM), and digital payment adoption to obtain a more comprehensive understanding of online consumer behavior.

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