

## THE INFLUENCE OF MOTIVATION, PRODUCT COMPLETENESS, AND CASHBACK ON CONSUMERS' PURCHASE DECISIONS IN E-COMMERCE

Sri Mulianingsih <sup>1</sup>, Dassy Hutajulu <sup>2</sup>

<sup>1,2</sup> Universitas Gunadarma

### Article History

Received : October-2025  
 Revised : October-2025  
 Accepted : November-2025  
 Published : November-2025

### Corresponding author\*:

Sri Mulianingsih

### Contact:

[srimulia@staff.gunadarma.ac.id](mailto:srimulia@staff.gunadarma.ac.id)

### Cite This Article:

Mulianingsih, S., & Hutajulu, D. (2025). THE INFLUENCE OF MOTIVATION, PRODUCT COMPLETENESS, AND CASHBACK ON CONSUMERS' PURCHASE DECISIONS IN E-COMMERCE. *Jurnal Ilmiah Multidisiplin*, 4(6), 100–107.

### DOI:

<https://doi.org/10.56127/jukim.v4i6.2426>

**Abstract:** E-commerce platforms as a modern shopping lifestyle have become increasingly widespread as a result of developments in information technology in recent years. The purpose of this study is to analyze the influence of Motivation, Product Completeness, and Cashback on Purchase Decisions in E-Commerce. The analytical method in this study uses primary quantitative data, and the testing stages conducted include validity testing, reliability testing, normality testing, heteroscedasticity testing, multicollinearity testing, multiple regression analysis, t-test, F-test, and the coefficient of determination ( $R^2$ ). The data used in this study were collected using a questionnaire instrument, and valid data were successfully obtained from 96 respondents. The sampling method used in this study is non-probability sampling with a purposive sampling technique. The analytical tool used is SPSS version 25. Based on the research results, the classical assumption test results show that the regression model is normally distributed, with the obtained equation:  $Y = -0.483 + 0.407X_1 + 0.344X_2 + 0.505X_3 + e$ . The classical assumption test results indicate that the regression model is normally distributed, free from multicollinearity, and free from heteroscedasticity. In the partial (t) test, each variable—Consumer Motivation, Product Completeness, and Cashback—has an effect on Purchase Decisions in E-Commerce. In the F-test, all independent variables simultaneously influence purchase decisions. Based on the output results above, the adjusted R-square coefficient of determination is 0.593 or equal to 59.3%, and the remaining 40.7% is influenced by other variables outside those used in this study.

**Keywords:** Motivation, Product Completeness, Cashback, Purchase Decision

## INTRODUCTION

The development of information technology has had a significant impact on society, particularly in influencing shopping lifestyles, as a portion of the population has shifted to utilizing online shopping through e-commerce platforms. Consumers have the freedom to choose e-commerce platforms. E-commerce is the direct sale of goods and services conducted via the internet (Morissan, 2005). Online shopping has become the best option for many people and is recognized to have increased significantly due to the pandemic, which led to a rise in the number of e-commerce users in recent years.

The following are data on the development of several e-commerce platforms in Indonesia:

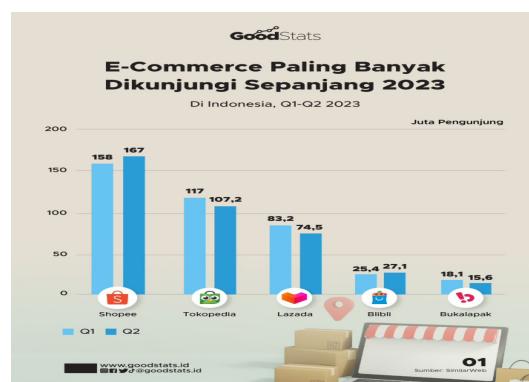


Figure 1. Visits on E-Commerce Platforms in 2023

Source : [www.goodstats.id](http://www.goodstats.id)

Price factors are no longer the main determinant for individuals in fulfilling their needs, but are strongly influenced by motivation, where consumer motivation is a condition that drives an individual's desire to take action aimed at achieving goals in order to satisfy life needs. The selection of e-commerce platforms as a modern shopping lifestyle is also influenced by the availability of various goods needed in terms of product completeness. Product completeness refers to the availability of all types of products offered to be owned, used, or consumed by consumers and produced by a manufacturer (Kotler, 2009). Consumer motivation and product completeness in online shopping on e-commerce platforms can ultimately influence consumer purchase decisions. Previous research by Ratih Indriyani and Atita Suri (2020) found that consumer motivation affects purchase decisions, and Yuliani, Rebeca, and Melisa (2022) found that product completeness influences purchase decisions. Another factor that also influences consumers in purchase decisions is cashback, which is part of a promotional strategy offered to consumers with certain terms and conditions. Previous research conducted by Nadir Alamsyah and Saino (2021) showed that cashback promotions significantly affect purchase decisions. The results of research by Ivan, M., and Nasir, M. (2024) also indicate that cashback vouchers influence purchase decisions.

Ultimately, a purchase decision is a final decision made by an individual (consumer) to buy or shop for goods or services based on various considerations, including in the context of shopping on e-commerce platforms.

## **RESEARCHMETHOD**

The research subjects used in this study are consumers who make purchases on e-commerce platforms.

### **Data Analysis Method**

#### **Instrument Testing**

Validity testing is used to measure whether the data obtained are valid or not, using a questionnaire.

Reliability testing is conducted to determine the consistency of measurement results for the same symptoms using the same measuring instrument.

#### **Classical Assumption Tests**

Normality Test: The normality test is used to determine whether the data distribution is normally distributed or not.

Heteroscedasticity Test: This test aims to examine whether the regression model shows unequal variance of residuals from one observation to another.

Multicollinearity Test: Multicollinearity is a test of linear relationships among independent variables.

### **Multiple Linear Regression**

Multiple linear regression is conducted to determine the direction and magnitude of the influence of independent variables on the dependent variable. Multiple linear regression is also a model that explains the relationship between the dependent variable (Y) and two or more independent variables (X1, X2, X3, ..., Xn).

### **Hypothesis Testing**

Partial Test (t-test): Used to examine the effect of each independent variable on the dependent variable.

Simultaneous Test (F-test): Indicates whether the independent variables included in the model have a simultaneous effect on the dependent variable.

### **Coefficient of Determination ( $R^2$ )**

The coefficient of determination ( $R^2$ ) is used to determine the percentage of change in the dependent variable (Y) caused by the independent variables (X). The larger the  $R^2$  value, the higher the percentage of variation in the dependent variable (Y) explained by the independent variables (X).

## **RESULTS AND DISCUSSION**

### **Data Analysis**

#### **Validity Test**

Table 1. Validity Test Results

	Statement	R calculated	R table	Description
Motivation	X1.1	0,734	0,1726	VALID
	X1.2	0,710	0,1726	VALID
	X1.3	0,740	0,1726	VALID
	X1.4	0,718	0,1726	VALID
	X1.5	0,573	0,1726	VALID
Product Completeness				
	X2.1	0,677	0,1726	VALID
	X2.2	0,548	0,1726	VALID
	X2.3	0,701	0,1726	VALID
	X2.4	0,755	0,1726	VALID
	X2.5	0,732	0,1726	VALID
Cashback				
	X3.1	0,777	0,1726	VALID
	X3.2	0,792	0,1726	VALID
	X3.3	0,787	0,1726	VALID
	X3.4	0,666	0,1726	VALID
	X3.5	0,769	0,1726	VALID
Purchase Decision				
	Y.1	0,811	0,1726	VALID
	Y.2	0,764	0,1726	VALID
	Y.3	0,842	0,1726	VALID
	Y.4	0,809	0,1726	VALID
	Y.5	0,809	0,1689	VALID

From the results of the validity analysis above, it can be concluded that motivation (X1), product completeness (X2), and cashback (X3) have calculated r values greater than the r table value; therefore, all statements are declared valid.

### Reliability Test

Table 2. Reliability Test

Variable	Number of Indicators	Cronbach's Alpha	Description
Motivation (X1)	5	0.750	RELIABLE
Product Completeness (X2)	5	0.717	RELIABLE
Cashback (X3)	5	0.815	RELIABLE
Purchase Decision (Y)	5	0.891	RELIABLE

(Source: Primary data processed by researchers, 2025)

### Results of the Reliability Test

Based on Table 4, it shows that the analyzed research data produce a Cronbach's Alpha coefficient value > 0.600, which means, according to the decision-making criteria, that the research data are considered reliable or consistent.

**Classical Assumption Test****Normality Test**

Table 3. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
<b>N</b>		96
Normal Parameters <sup>a,b</sup>		.0000000
Mean		.0000000
Std. Deviation		2.03447004
Most Differences	Extreme	.068
	Absolute	.068
	Positive	.043
Negative		-.068
Test Statistic		.068
Asymp. Sig. (2-tailed) <sup>c</sup>		.200 <sup>d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

**P-PLOT**

Normal P-P Plot of Regression Standardized Residual

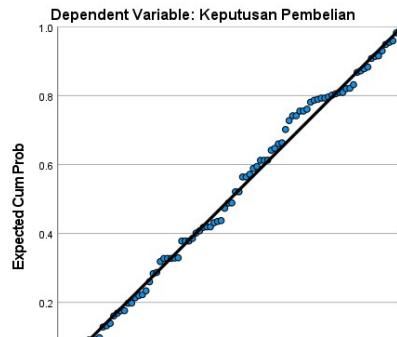


Figure 2 Normality Test Results

Using the **Kolmogorov-Smirnov Test**, with the description **Unstandardized Residual, Asymp. Sig. (2-tailed)**. Based on the table above, it shows that the results of the normality test using the Kolmogorov-Smirnov test obtain a significant value. The purpose of conducting the normality test is to determine whether the sample data used are normally distributed or not. From the data above, it can be concluded that the questionnaire data used in this study are normally distributed, because the significance value is greater than 0.05.

**Multicollinearity Test**

Table 4. Results of the Multicollinearity Test

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	-.483	2.358	-.205	.838		
	Motivasi (X <sub>1</sub> )	.407	.126	.271	3.216	.002	.604 1.657
	Kelengkapan Produk (X <sub>2</sub> )	.344	.124	.248	2.785	.007	.539 1.855
	Cashback (X <sub>3</sub> )	.505	.093	.424	5.460	.000	.711 1.406

a. Dependent Variable: Keputusan Pembelian (Y)

The table above can be concluded that there is no problem of multicollinearity because each variable has a tolerance value  $> 0.01$ .

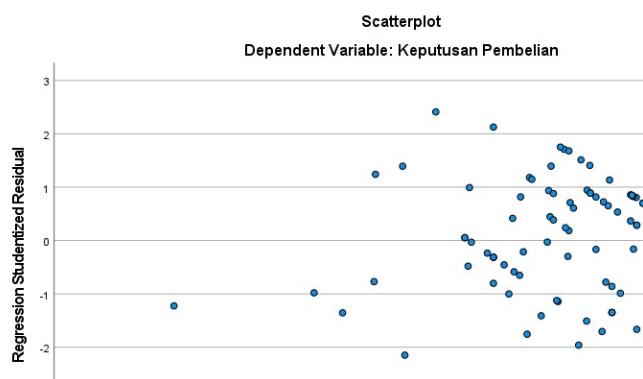
**Heteroscedasticity Test**

Figure 3 Heteroscedasticity Test Results

From the figure above, it shows that the points are spread randomly, do not form a clear specific pattern, and are distributed above and below as well as around the value of 0 on the Y-axis. Therefore, it can be concluded that there is no heteroscedasticity in the regression model of this study.

**Multiple Linear Regression Analysis**

Table 5. Results of Multiple Linear Regression Analysis

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	-.483	2.358	-.205	.838		
	Motivasi (X <sub>1</sub> )	.407	.126	.271	3.216	.002	.604 1.657
	Kelengkapan Produk (X <sub>2</sub> )	.344	.124	.248	2.785	.007	.539 1.855
	Cashback (X <sub>3</sub> )	.505	.093	.424	5.460	.000	.711 1.406

a. Dependent Variable: Keputusan Pembelian (Y)

Based on the table above, the multiple linear regression analysis equation is obtained, namely  

$$Y = -0,483 + 0,407 X_1 + 0,344 X_2 + 0,505 X_3 + e.$$

**Hypothesis Testing****Partial Test**

Table 6. Partial Test Results

Coefficients <sup>a</sup>		Standardized Coefficients			Collinearity Statistics	
Unstandardized Coefficients		Beta	T	Sig.	Tolerance	VIF
-.483	2.358		-.205	.838		
.407	.126	.271	3.216	.002	.604	1.657
.344	.124	.248	2.785	.007	.539	1.855
.505	.093	.424	5.460	.000	.711	1.406

a. Dependent Variable: Keputusan Pembelian (Y)

Based on the table above, it shows that the calculated t-value for the Motivation variable (X1) is 3.216 with a significance value of 0.002, which is compared with the significance level of 0.05. The Product Completeness variable (X2) has a calculated t-value of 2.785 with a significance value of 0.007, and the Cashback variable (X3) has a calculated t-value of 5.460 with a significance value of 0.000. The partial t-test is conducted to determine whether there is an effect of the independent variables on the dependent variable.

**Simultaneous Test or F Test**

Table 7. Results of the F-Test Analysis

ANOVA <sup>a</sup>					
Model		Sum of Squares	df	Mean Square	F
1	Regression	603.778	3	201.259	47.089
	Residual	393.211	92	4.274	
	Total	996.990	95		

a. Dependent Variable: Keputusan Pembelian (Y)

b. Predictors: (Constant), Motivasi (X<sub>1</sub>), Kelengkapan Produk (X<sub>2</sub>), Cashback (X<sub>3</sub>)

Based on the results of the analysis above, it shows that the calculated F-value is 47.089 with a significance value of 0.000. The hypothesis proposed in the F-test is that Consumer Motivation (X1), Product Completeness (X2), and Cashback (X3) simultaneously have an effect on Purchasing Decisions (Y) in E-Commerce.

Model R	Model Summary <sup>b</sup>			R Std. Error of the Estimate	Durbin-Watson
	R Square	Adjusted R Square	Std. Error of		
1	.778 <sup>a</sup>	.606	.593	2.06737	1.430

a. Predictors: (Constant), Motivasi (X<sub>1</sub>), Kelengkapan Produk (X<sub>2</sub>), Cashback (X<sub>3</sub>)  
b. Dependent Variable: Keputusan Pembelian (Y)

Based on the output results above, it shows that the coefficient of determination (Adjusted R Square) is 0.593 or equal to 59.3%, while the remaining 40.7% is influenced by other variables outside those used in this study.

## CONCLUSION

Based on the results of the analysis and discussion, the following conclusions can be drawn:

1. Motivation has a significant effect on purchasing decisions in e-commerce, as consumers' needs are fulfilled, encouraging them to make repeat purchases or seek various goods and services through e-commerce platforms in a convenient and effective manner.
2. Product completeness has a significant effect on purchasing decisions in e-commerce, because the availability of a wide range of products—covering depth, breadth, and quality—meets consumers' needs to own, use, or consume products. The diversity and completeness of products offered are important determinants in store selection, which are also effectively provided through online e-commerce applications.
3. Cashback has a significant effect on purchasing decisions in e-commerce, since cashback generally refers to a certain percentage or nominal amount of money returned from the total transaction value. This form of post-purchase monetary return received by consumers through e-commerce applications increases their interest and likelihood of making purchases.
4. Motivation, product completeness, and cashback simultaneously have a significant effect on purchasing decisions through e-commerce applications, indicating that these three factors collectively play an important role in influencing consumer purchasing behavior in online shopping platforms.

## REFERENCES

- [1] Alamsyah, N., & Saino. (2021). Pengaruh fitur produk dan promosi cashback terhadap keputusan pembelian. Fakultas Ekonomi, Universitas Negeri Surabaya.
- [2] Gilbert, D. (2003). Retail marketing management. New Jersey, NJ: Prentice Hall.
- [3] Ghazali, I. (2016). Aplikasi analisis multivariante dengan program IBM SPSS 23 (Edisi 8). Semarang: Badan Penerbit Universitas Diponegoro.
- [4] Indriyani, R., & Suri, A. (2020). Pengaruh media sosial terhadap keputusan pembelian melalui motivasi konsumen pada produk fast fashion. Jurnal Manajemen Bisnis, Fakultas Ekonomi dan Bisnis, Universitas Kristen Petra.
- [5] Ivan, M., & Nasir, M. (2024). Pengaruh online customer review, voucher cashback, dan gratis ongkos kirim terhadap keputusan pembelian pada marketplace di Solo Raya. *Economics and Digital Business Review*, 5(1), 435–441. <https://doi.org/10.37531/ecotal.v5i1.1092>
- [6] Kotler, P. (2002). Marketing management (Millennium ed.). New Jersey, NJ: Prentice Hall.
- [7] Nititusastro, M. (2012). Perilaku konsumen dalam perspektif kewirausahaan. Bandung: Alfabeta.
- [8] Setiadi, N. J. (2019). Perilaku konsumen: Perspektif kontemporer pada motif, tujuan, dan keinginan (Edisi ke-3). Jakarta: Prenadamedia Group.
- [9] Suliyanto. (2006). Metode riset bisnis. Yogyakarta: Andi Offset.
- [10] Supriyanta, & Wahyudi, T. (2017). E-commerce untuk Indonesia lebih baik. Yogyakarta: Deepublish.
- [11] Sunyoto, D. (2015). Strategi pemasaran. Yogyakarta: CAPS.
- [12] Tjiptono, F. (2016). Service, quality, and satisfaction. Yogyakarta: Andi.

[13] Yosy, A., dkk. (2017). Sistem informasi manajemen: Teori dan implementasi dalam bisnis. Yogyakarta: Pustaka Pelajar.

[14] Yuliani, R., & Melisa. (2022). Pengaruh kelengkapan produk dan promosi terhadap keputusan pembelian di Shopee. Proceeding Seminar Nasional Bisnis Seri VI.