



RESEARCH ARTICLE

The Infulence of Product Quality, Brand Image and Payment Methods on The Decision to Purchase Wardah Cosmetics at Yaraoutlett Shop

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Abstract

This study aims to determine how much influence product quality, brand image and payment methods have on purchasing decisions at Yaraoutlett Stores located in Binjai City. The data analysis technique uses multiple linear regression, with the help of SPSS software version 26. The number of samples in this study were 79 respondents who were consumers of Wardah products at the Yaraoutlett Store. The test results on product quality have a positive and significant effect partially on purchasing decisions. The test results on brand image have a partially negative and significant effect on purchasing decisions. The test results on payment methods have a positive and partially significant effect on purchasing decisions. The test results simultaneously show that product quality, brand image and payment methods have a positive and significant effect simultaneously on purchasing decisions. The R² test results amounted to 41% of purchasing decisions which can be explained by product quality, brand image and payment methods. While the remaining 59% is explained by other factors outside the research model. Thus, improving product quality, brand image and more innovative payment methods can be a driving factor in increasing consumer purchasing decisions for Wardah products at Yaraoutlett Stores.

Keyword: Product Quality, Brand Image, Payment Methods

Introduction

Competition in the beauty industry in Indonesia has experienced rapid growth from year to year, this has led to the opening of great opportunities in the beauty industry due to the wider market segmentation in Indonesia. To face an increasingly fierce competitive environment, every company must be able to prepare the right management strategies so that it can remain competitive in the market. Such as creating product quality that is superior to competing companies to attract consumer interest in the company's products. A sustainable marketing strategy will maximize efforts to gain a competitive advantage over competing companies.

Public interest in the use of cosmetics cannot be separated from the influence of skin health education on social media, in the city of Binjai currently interest in cosmetic products has also increased. Yaraoutlett is one of the cosmetic stores in Binjai city that has been established from 2018 which started from a small shop and in 2020 the cosmetic store has grown to be bigger and has considerable competitiveness in selling beauty products. This shop sells various cosmetic products from various brands such as Garnier, Skin Aqua, Wardah, Y.O.U, and various other brands.

According to (Adil & Samrin, 2018), several cosmetic brands have their own quality and uniqueness for consumers. For consumers, brand is one of the important factors in making purchasing decisions, so business leaders must be able to create a good brand image in the community. Likewise, in making

transactions, consumers tend to want convenience that suits their wishes in choosing a payment method at the end of the transaction. This payment method is one of the reasons consumers make purchasing decisions. In general, purchasing decisions are the first thing that consumers will do in choosing a product.

With the worsening greenhouse effect causing hot weather in Indonesia, especially in the city of Binjai, so that it makes consumers' awareness to protect their skin from exposure to UV rays increases. This causes sales of sunscreen products to be the highest selling product at Yaraoutlett Store.

Table 1. Yaraoutlett Sunscreen Product Sales

No	Sunscren Brand	Penjualan		
		2022	2023	2024
1	Wardah	818	640	994
2	Skin Aqua	599	486	608
3	Y.O.U	193	126	292
4	Garnier	241	201	337
TOTAL :		1851	1453	2231

Source : Yaraoutlett Sales Product 2022-

2024

Based on the table above, it can be seen that in the last three years the Wardah brand has always ranked first in sales of sunscreen products at Yaraoutlett Stores with a considerable difference in numbers from competing brands. Wardah itself is the first halal cosmetic brand in Indonesia which was founded in 1995 by Mrs. Nurhayati Surbakti and has become one of the pioneers of beauty product brands in Indonesia. However, sales of its products at the Yaraoutlett Store decreased from 2022 to 2023 and increased in 2024. This indicates that sales of Wardah sunscreen products at Yaraoutlett Stores fluctuate each year.

The high level of competition between companies causes consumers to get many choices of similar products that are also available at Yaraoutlett Stores. This competition will certainly affect sales on Wardah products, so it is necessary for companies

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to maintain product quality, brand image and strive for convenience in payment methods to bring down consumer purchasing decisions on their products. In this study, researchers took the product quality variable as a derivative variable of the product choice variable, the brand image variable as a derivative of the brand choice variable and the payment method as an independent variable to analyze its influence on purchasing decisions.

Based on the background described above, researchers are interested in conducting research on "The Effect of Product Quality, Brand Image and Payment Methods on Wardah Cosmetics Purchasing Decisions at Yaraoutlett Stores".

Method

Based on the data processed, the type of research used in this research is quantitative research. Manullang & Pakpahan (2018: 70) explain that population is a group of research elements, where an element is the smallest unit that is the source of the required data. The population itself is a set of objects or subjects that have certain characteristics, the population in this study is 372 people taken based on sales data within six months.

Manullang & Pakpahan (2018: 70) explain that samples are representatives of the population. In this study, the sample was calculated using the Slovin formula with a tolerable error rate of 10% or 0.1 as follows:

$$n = \frac{N}{1 + N(e^2)} = \frac{372}{1 + 372(0.1^2)} = \frac{372}{1 + 3.72} = \frac{372}{4.72} = 78.81$$

Information :

N = Total population

n = Total samples

e = Tolerable error rate

From the above calculations, the number of samples obtained in this study was 78.81 respondents and rounded up by changing the number value to the nearest number, namely 79 respondents. With the main criteria for becoming a sample, namely ordinary consumers who buy wardah brand sunscreen cosmetic products at Yaraoutlett Stores.

Results and Discussion

Data Quality Test

Validity Test

Variable s	Questio n	rcoun t	rcritica l	Informatio n
Product Quality (X1)	X1.1	0,750	0,2213	Valid
	X1.2	0,768	0,2213	Valid
	X1.3	0,823	0,2213	Valid
	X1.4	0,718	0,2213	Valid
	X1.5	0,754	0,2213	Valid
	X1.6	0,719	0,2213	Valid
	X1.7	0,747	0,2213	Valid
	X1.8	0,719	0,2213	Valid
Brand Image (X2)	X2.1	0,757	0,2213	Valid
	X2.2	0,761	0,2213	Valid
	X2.3	0,796	0,2213	Valid
Payment Method (X3)	X3.1	0,789	0,2213	Valid
	X3.2	0,836	0,2213	Valid
	X3.3	0,752	0,2213	Valid
	X3.4	0,776	0,2213	Valid
Purchase Decision (Y)	Y1	0,736	0,2213	Valid
	Y2	0,821	0,2213	Valid
	Y3	0,684	0,2213	Valid
	Y4	0,746	0,2213	Valid
	Y5	0,731	0,2213	Valid
	Y6	0,653	0,2213	Valid

Source: SPSS 26.0 Data Processing Result (2025)

Based on the results of the SPSS output, it is known that the validity value is in the rcount column, the question items for each variable studied can be declared valid because all coefficient values are greater than 0.2213.

Reliability Test

The reliability test is said to be reliable if the Cronbach's Alpha value is > 0.60, as follows:

Variable s	N of Ite m	Cronbach' s Alpha	Standar t	Informatio n
Product Quality (X1)	8	0,889	0,60	Reliabel
Brand Image (X2)	3	0,660	0,60	Reliabel
Payment Methodhs (X3)	4	0,795	0,60	Reliabel
Purchase Declsion (Y)	6	0,821	0,60	Reliabel

Source: SPSS 26.0 Data Processing Result (2025)

Based on the table, it is known that the results of the reliability test carried out on each variable in this study have a Cronbach's Alpha value > 0.60. So it can be concluded that the instrument of each variable can be declared reliable.

Classical Assumption Test

Normality Test

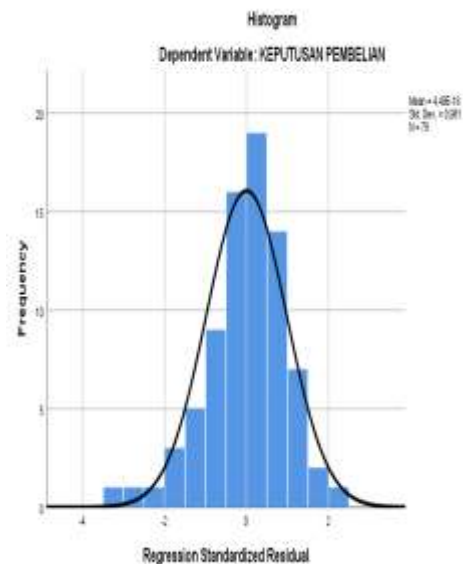


Figure 1. Histogram

Source: SPSS 26.0 Data Processing Result (2025)

Based on the picture above, the results of the normality test can be seen that the histogram image has a curved curve that forms a bell-like pattern, it is concluded that the data is normally distributed.

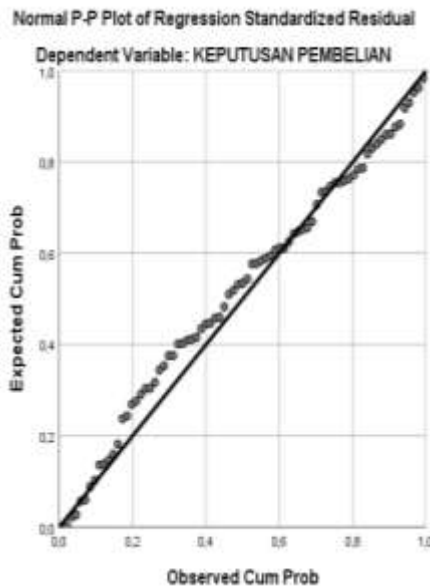


Fig 1. P-Plot

Source: SPSS 26.0 Data Processing Result (2025)

Based on the picture above, it can be seen that the P-Plot graph provides a normal data distribution pattern. This can be seen from the normal P-Plot graph which shows that the points are close to the diagonal line.

Table 1. Kolmogorov Smirnov Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		79
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,92952039
	Most Extreme Differences	
	Absolute	,083
	Positive	,049
	Negative	-,083
Test Statistic		,083
Asymp. Sig. (2-tailed)		,200c,d

Source: SPSS 26.0 Data Processing Result (2025)

Based on the table above, it can be seen that the final value on Asymp. Sig. (2-tailed) shows the number 0.200. So it can be concluded that the significant value > 0.05. That way it can be seen that the data 0.200 > 0.05 obtained in this study is normally distributed.

Multicollinearity Test

Table 4. Multicollinearity Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	18,525	2,397	,	7,0	,		
	Product Quality	,102	,048	,191	2,10	,952	1,0	1,0
	Brand Image	-,683	,147	-,435	-4,59	,902	1,1	1,1
	Payment Method	,754	,117	,589	6,50		0,0	9,9

		7					
Paymen	,754	,117	,589	6,50	,	,937	1,0
t	54	1	7	3	0		6
Method				2	0		7

Source: SPSS 26.0 Data Processing Result (2025)

Based on the table above, it can be seen that in this study there is no multicollinearity because the multicollinearity test has a tolerance value > 0.1 and VIF < 10. So it can be said that there is no multicollinearity between variables in this study.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another.

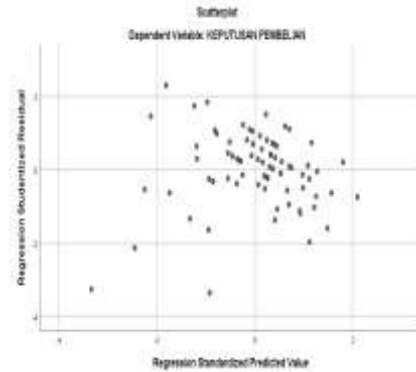


Figure 2. Heteroscedasticity Test

Source: SPSS 26.0 Data Processing Result (2025)

Based on Figure 4.2 above, it can be seen that the data points spread below, around the column number 0 and do not just collect in one place. It can be seen that the distribution of these points is not patterned. So it can be concluded that the regression model of this study does not occur heteroscedasticity.

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Analysis Test

Model		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	18,525	2,397	
	PRODUCT QUALITY	,102	,048	,191
	BRAND IMAGE	-,683	,147	-,435
	PAYMENT METHOD	,754	,117	,589

Source: SPSS 26.0 Data Processing Result (2025)

Based on the table above, the following equation is obtained:

$$Y = 18,525 + 0,102X_1 - 0,683X_2 + 0,754X_3 + e$$

- The constant value of 18.525 means that if the independent variables consisting of product quality variables (X1), brand image (X2) and payment methods (X3) do not change, it will affect purchasing decisions (Y) by 18.525.
- The product quality variable (X1) has a positive influence on purchasing decisions (Y), where the regression coefficient shows a value of 0.102, which if X1 increases, the Y variable will also increase by 0.102. And vice versa.
- The brand image variable (X2) has a negative influence on purchasing decisions (Y), where the regression coefficient shows a value of -0.683, which if X2 increases, the Y variable will decrease. And vice versa.
- The payment method variable (X3) has a positive influence on purchasing decisions (Y), where the regression

coefficient shows a value of 0.754, which if X3 increases, the Y variable will also increase by 0.754. And vice versa.

Hypothesis Test

Partial Test (t Test)

Table 6. Partial Test Result (t Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18,525	2,397		7,727	,000
	PRODUCT QUALITY	,102	,048	,191	2,105	,039
	BRAND IMAGE	-,683	,147	-,435	-4,657	,000
	PAYMENT METHOD	,754	,117	,589	6,432	,000

Source: SPSS 26.0 Data Processing Result (2025)

To determine the t table, it can be seen in the statistical table with a significance of 0.05, with $df = N - k = 79 - 2 = 77$, the t table value is 1.992. Based on table 7 above, the t test results can be explained as follows:

- 1) The effect of product quality on purchasing decisions with the results of $t_{count} 2.105 > t_{table} 1.992$ and significant $0.039 < 0.05$, then H_a is accepted and H_o is rejected, which states that positive product quality partially has a significant effect on purchasing decisions.
- 2) The effect of brand image on purchasing decisions with the results of $t_{count} -4.657 < t_{table} 1.992$ and significant $0.00 < 0.05$, then H_o is accepted and H_a is rejected, which states that negative brand image partially has a significant effect on purchasing decisions.
- 3) The effect of payment methods on product quality on purchasing decisions with the results of $t_{hitung} 6.432 > t_{tabel} 1.992$ and significant $0.00 < 0.05$, then H_a is accepted and H_o is rejected, which states that positive payment methods partially have a significant effect on purchasing decisions.

From these results it can also be concluded that the most dominant variable in influencing purchasing decisions is the payment method (X3) because it has the highest tcount value compared to other variables. This means that increasing the payment method has a stronger influence in increasing purchasing decisions.

Simultaneous Test (F Test)

Table 7. Simultaneous Test Result (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	465,483	3	155,161	17,384	,000 ^b
	Residual	669,403	75	8,925		
	Total	1134,886	78			
a. Dependent Variable : Keputusan Pembelian						
b. Predictors: (Constant), Kualitas Produk, Citra Merek, Metode Pembayaran						

Source: SPSS 26.0 Data Processing Result (2025)

Based on the table above, it can be seen that the calculated F value obtained is 17.384, while the f table in this study has a minimum value of 2.727 with a degree of freedom df for variable numerator $k-1 = 3$ and df for denominator $n-k = 75$ with a

significance level of 5%. This shows that $f_{count} > f_{tabel} (17.384 > 2.727)$ with a significance value of $0.000 < 0.050$, it can be concluded that H_o is rejected and H_a is accepted. This means that all independent variables simultaneously have a positive and significant effect on the dependent variable.

Determination (R²) Test

Table 8. Determination (R²) Test Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,640 ^a	,410	,387	2,988

Source: SPSS 26.0 Data Processing Result (2025)

Based on the determination test, the coefficient of determination is 0.410, which means that the variables of product quality, brand image, and payment method contribute to purchasing decisions by 41% while the remaining 59% is influenced by other factors outside of this research model. This reflects that although this research model is quite good, there is still room for exploration of additional variables that can influence purchasing decisions.

Conclusions and Recommendations

Based on the results of testing and data analysis that has been carried out, several conclusions can be drawn in the study as follows:

- a) Product quality partially has a positive and significant effect on purchasing decisions at Yaraoutlett Stores, with a regression value of $t_{count} (2.105 > 1.992)$ ttable and significant ($0.039 < 0.05$).
- b) Brand image partially has a negative but significant effect on purchasing decisions at Yaraoutlett Stores, with a regression value of $t_{count} (-4.657 < 1.992)$ ttable with a significant value ($0.00 < 0.05$).
- c) The payment method partially has a positive and significant effect on purchasing decisions at the Yaraoutlett Store, with a regression value of $t_{count} (6.432 > 1.992)$ ttable and significant ($0.00 < 0.05$).
- d) The fcount value is 17.384 with $\alpha = 5\%$, while the ttable value for $df = 2.272$. From this description, it can be seen that $f_{count} (17.384) > f_{tabel} (2.272)$ and a significant value ($0.000 < 0.05$). So it can be concluded that the fourth hypothesis is accepted. This means that Product Quality (X1), Brand Image (X2) and Payment Method (X3) simultaneously (together) have a positive and significant effect on purchasing decisions at the Yaraoutlett Binjai Store.

Based on some of the conclusions of the research results, there are several suggestions that researchers propose, namely:

- a) Based on the results of this study, it was found that there were respondents who experienced irritation due to products that did not match their skin. Researchers suggest that business actors evaluate products that have the potential to cause irritation to consumers. So that efforts to increase sales can be focused on products with features that most often get positive responses.
- b) Based on the results of this study, it was found that Wardah is not only used by individuals who have a religious appearance. Researchers suggest that business actors help shape Wardah's brand image as a brand that can be used by all groups and does not focus only on one particular teaching, so as to increase product sales.
- c) Based on the research results, payment methods also affect purchasing decisions. Researchers suggest that business actors can add or complete the payment methods already available at the Yaraoutlett Store. This is useful to meet consumer preferences which are quite diverse in making payment transactions, so as to increase consumer convenience in transactions.
- d) Based on the research results, product quality factors, brand image and payment methods are proven to have a

simultaneous and significant effect on purchasing decisions. Researchers suggest that business actors can maximize these aspects in promotional activities, to encourage consumers to make purchasing decisions.

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