

Analysis of Consumer Motivation Using Current COD Payment Method Shop Online

Siska Agustina^{1*}, Pristiyono², Fauziah Hanum³

^{1,2,3}Faculty of Economics and Business, University of Labuhanbatu,
Jl. Sisingamangaraja No.126A Aek Tapa Rantauprapat-Indonesia

Abstract

The research objectives of this main research place the variables of system quality, information quality, consumer knowledge, advertising and promotion to influence purchasing decisions and their impact on consumer motivation to use the COD method in online shopping. This research approach uses a quantitative research approach and a Systematic Literature Review (SLR) research design. The conclusion of this study found that in online business practices the role of system quality variables and website information quality related to COD payment method information influences purchasing decisions. Meanwhile, consumer knowledge variables, advertisements and promotions that display COD payment method information also influence consumer purchasing decisions. So the research findings that the COD payment model in online business practices in Indonesia is still the preferred payment method by the public compared to other payment systems. Another finding found that the COD payment method in this study occurred in the lower and middle class segments.

Keywords: System Quality, Information Quality, Consumer Knowledge, Advertising, Promotion

Introduction

The article has never been published in other media The benefits of the presence of technology in the internet-based business world or known as e-commerce are increasingly in demand, this can be seen from the number of people who visit e-commerce in Indonesia every year continues to increase (Niwandari et al., 2023). According to data on the trend of e-commerce visitors in the third quarter of 2023, it is increasingly reaching above 200 million visitors, while the highest e-commerce marketplace category that has increased is Shopee, which recorded an average of 216 million visits, followed by other marketplaces Blibli, Tokopedia, Lazada and Bukalapak (Ahdiat, 2023). Along with the increasing trend of e-commerce visitors, there are important things that are of concern and even interesting if analyzed theoretically and scientifically, namely phenomena related to e-commerce itself offering payment models when consumers visit a marketplace and are interested in buying it, consumers will be faced with a choice of payment methods, where one of the payments that are now in demand by consumers is cash on delivery.

The cash on delivery mechanism or known as COD in online business practices is increasingly favored by the public in online shopping. The ease of payment in online business practices makes anyone interested in shopping online, meaning that someone can order goods first without having to make a payment first. If understood by consumers, the COD payment model should be more attractive to consumers because consumers can freely control their finances before the ordered goods arrive. According to (Vandiny et al., 2022) there has been a change in consumer behavior in Indonesia since the presence of e-commerce which provides convenience, especially in payments, some are digital payments and cash. Another reinforcement (Akram et al., 2018) of the cash on delivery payment method in the relationship between hedonic shopping motivation and impulsive buying behavior has a good moderating role. According to (Halaweh, 2017) that the variables of perceived security, privacy and trust have a

significant influence on customer intention to adopt the COD payment system (Grépin et al., 2019).

According to (Anjum & Chai, 2020) in the Pakistan, COD is expected to be widely used as a payment method for transactions between customers and e-commerce retailers as per some unconfirmed news reports. The success of COD transactions according to (Lestari & Pratomo, 2021) is influenced by independent variables which include system quality and information which are positively correlated and significantly influenced by service quality variables which have the most influence on user satisfaction. The lack of public knowledge about the cash on delivery payment method causes frequent failures in transactions so that the consumer knowledge variable is also the key to successful transactions using the COD method (Bohalima, 2022). Others according to data (Rizaty, 2021) as many as 73% of Indonesian consumers choose the COD payment method because they want to make sure the goods will be received before paying and as many as 60% of consumers choose COD because they think COD payments are simpler. Of the many factors that influence consumer decisions to choose the COD payment method, both from several research results and supporting data, there are still few that go far in discussing consumer motivation to shop online using the COD method (Kawa & Światowiec-Szczepańska, 2021). In addition, the explanation of the COD concept from several articles referenced is also very minimal in discussing the concept of COD payments in detail, including the lack of knowledge of consumers themselves about the COD payment method and literacy awareness in the community. A consumer's motivation in shopping online includes 3 categories, namely price, promotion and advertising (Permana Bhakti et al., 2018).

The key to the problem of this research from various sources is to find among them that are currently rampant and not a few victims in the community, including complaints from consumers who order goods by COD but when the goods are delivered by the courier and after the goods are opened it turns out that the goods ordered and received are different so that in this case usually a courier will be affected. Study (Rahayu & Damanuri, 2023) that the use of COD services increased almost 2.5 times in the second quarter of 2020. However, a new problem arises along with the increase in COD payments, namely unilateral cancellation by the buyer without the need for seller approval. Research (Rokfa et al., 2022) the application of COD causes problems and losses for buyers because the goods are not suitable and the partner (courier) is to blame for not matching the images described on the e-commerce site, such as size, color, and product. COD cases according to (Phuong et al., 2021) is still a payment method with a wide scope despite having many potential risks. However, according to (Sukmawati & Dewi, 2022) COD problems there are still online buyers who do not understand the procedures in the COD method so that in its implementation in the field it sometimes causes conflicts between couriers and buyers.

The existence of cases regarding the implementation of COD itself, the author realizes that there is a blank space which results in COD cases increasing that the courier tends to be the one who is disadvantaged and the settlement is not complete, so the purpose of one of these studies is to provide access to detailed information to the entire community or readers regarding the concept of COD and its mechanisms in order to minimize misunderstandings in the practice of COD (Karunarathna, 2021). From the cases that occur, the author also analyzes that there are variables that are the main factors in the occurrence of COD transactions that are not based on analysis by the consumers themselves, consumers tend to buy goods and services impulsively

(unplanned) so that this needs to be a joint evaluation, especially buyers so that they can make sure again whether the product ordered is as expected (Zhang et al., 2022). However, what happens in the field is different where advertisements and promotions of unique and creative online product and service providers attract the attention of consumers and the availability of COD payment methods is a plus point for consumers to decide to buy them.

Based on the explanation above, the research reasons and objectives of this main research place the variables of system quality, information quality, consumer knowledge, advertising and promotion to influence purchasing decisions and their impact on consumer motivation to use the COD method in online shopping. The update expected from this research explicitly provides access to detailed information to all people or readers regarding the concept of COD and its mechanisms in order to minimize misunderstandings in the practice of COD. The object of this research chose people in the city of Rantauprapat-North Sumatra, the reason researchers chose people in the city of Rantauprapat as the object of research is because based on data from the Central Statistics Agency in 2022 the population in the city of Rantauprapat was 508,824 people and 65% of the people used cash or the COD method.

Literature review

System Quality

System quality is a measure of the information system itself and is focused on the interaction between users and the system (Isnaeningsih et al., 2021). According to (Muharsyah & Ekawati, 2022) explains that the quality of the system in question is accuracy and efficiency in producing information. Meanwhile, according to (Ruslinda Agustina, Rara Gustina, 2021) states that system quality has attributes such as equipment availability, equipment reliability, ease of use, and response time are determining factors why an information system is used or not used. According to (Kumalasari et al., 2021) defines system quality as a reference system owned by a company that can regulate the quality of product and service services. According to (Lestari & Pratomo, 2021) system quality is the output produced by the information system which refers to the performance of the system during the process of its activities to achieve its intended use. From this description it can be concluded that system quality is the ability of the system to provide information to its users regarding the products or services it has. According to (Normelindasari & Solichin, 2020) system quality indicators consist of ease of use, access speed, reliability, easy to understand and security.

H₁: System quality affects purchasing decisions.

Information Quality

Information quality is how good the information contained in the application is and how the information is provided to users so that it is easy to understand (Patma et al., 2021). Information quality is a benchmark for consumers in fulfilling the requirements and expectations of consumers who need information to make decisions (Sunardi & Maftukhah, 2015). According to (Wahyuni, 2022) information quality is information that is accurate, precise and provides benefits that affect reliability in online sales. According to (Mulyadi et al., 2018) information quality is defined as customer perceptions of the quality of information about a product or service that has been provided by a website. Other opinions that explain the quality of information are (Narida, 2021) defines information quality as the level at which information has certain

characteristics such as content, form, and time that provide value to users or recipients of information. According to information quality is a measurement that focuses on the output produced by the system, as well as the value of the output for users. Based on this definition, it can be concluded that information quality is the output of an information system that becomes a benchmark for consumers in decision making. According to (Muharsyah & Ekawati, 2022) defines information quality must meet reliability so that it can satisfy users. Indicators of measuring information quality according to (Amarin & Wijaksana, 2021), namely: (1) accurate; (2) relevant; (3) easy to understand.

H₂: Information quality affects purchasing decisions.

Consumer Knowledge

Consumer knowledge is the level of information that consumers have about various products and services, as well as other knowledge related to these products and services, and information related to their functions (Kusumo & Afandi, 2020). Consumer knowledge is all the information that consumers have about various kinds of products and services, as well as various other knowledge related to these products and services and also information related to their function as consumers (Sunardi & Maftukh, 2020). According to (Llewellyn, 2021) consumer knowledge is information that consumers have to increase the value that allows companies to better understand customers and their desires. According to (Rijalush Shalihin, 2019) states that consumer knowledge is the set or total information relevant to consumer functions in the market. According to (Mutammam et al., 2019) consumer knowledge is a number of experiences that have been experienced and information about a product or service that a person has. It can be concluded that consumer knowledge is a set of information that includes knowledge about various products and services. Indicators of consumer knowledge according to (Purba & Siregar, 2022) including: product knowledge, purchasing knowledge and usage knowledge.

H₃: Consumer knowledge affects purchasing decisions.

Advertisement

Advertising is the delivery of sales messages aimed at the public through persuasive aiming to sell goods, services, or ideas (Immawati & Rosyid, 2018). Advertising is one of the most common media used by companies in conducting persuasive communication to target buyers and the public (Kuspriyono, 2018). According to (Andriani, 2021) defines advertising as any form of delivery and promotion of ideas, goods or services in a non-personal manner by a particular sponsor that requires payment. According to (Pratama & Hayuningtias, 2022) advertising is an effort to create brand awareness, preference and selection of products or services in the minds of consumers. Meanwhile, according to (Rosidah, 2016) defines that advertising is one of the promotional mixes used by companies, it can be grouped as a messenger or information, persuading and reminding to shape consumer attitudes. According to (Nur Baiti & Yanti, 2021) defines that advertising is a form of non-personal communication that contains messages and tries to influence the audience to use the goods or services offered so that a strategy is needed for delivering messages so that the objectives of the advertisement are achieved. Based on the above understanding, it can be concluded that advertising is an element of the promotional mix in a paid form that companies use to offer and sell products. Advertising indicators according to (Zullaihah & Setyawati, 2021) 1) can cause attention 2) attract 3) can cause desire 4) produce an action.

H₄: Advertising affects purchasing decisions.

Promotion

Promotion is an effort made by companies to provide information and introduce products or services to consumers through various media (Rahmadona & Asra, 2021). Promotion is a marketing effort that is media and non-media in nature to stimulate trial and error from consumers, increase demand from consumers or to improve product quality (Tolan et al., 2021). According to (Saputri et al., 2022) promotion is needed to inform, disseminate, persuade, influence, offer and invite people to become customers of a product from a brand. According to (Sanjaya, 2015) promotion is a company's activity to introduce its products to the wider community and also disseminate information flows so that consumers continue to remember these products so that consumers' desire to try and buy the company's products arises. According to (Utomo et al., 2023) promotion is a communication between sellers and buyers derived from the right information aimed at changing the attitudes and behavior of buyers, who initially do not know to know then become buyers and will keep remembering the product. Based on the description above, it can be concluded that promotion is a form of marketing communication, which is carried out to disseminate information, influence consumers to be willing to accept, buy and be loyal to the products offered by the company concerned. The indicators of promotion according to (Purba & Siregar, 2022) namely advertising, sales promotion and publicity.

H₅: Promotion affects purchasing decisions.

Purchase Decision

Purchasing decision is a process that occurs before consumers purchase a product by going through several stages of decision making that can influence buying interest or the decision to use the product itself (Elmatiarra et al., 2021). Purchasing decision is a selection stage made by a consumer in making a decision to buy or own a product (Sunardi & Maftukhah, 2015). According to (Hendro et al., 2020) purchasing decisions are defined as a problem-solving approach to human life to buy a good or service to fulfill their wants and needs which consists of recognizing needs and wants, searching for information, evaluating purchasing alternatives, purchasing decisions and behavior after purchase. Another opinion states that purchasing decisions are part of consumer behavior, namely the study of how individuals, groups and organizations choose, buy, use goods, services, ideas or experiences to satisfy their needs and wants (Saputri et al., 2022). According to (Pahutar et al., 2023) purchasing decisions are defined as a series of processes that start from consumers recognizing their problems, then looking for information about certain products or brands and then evaluating these products or brands on how well each of these alternatives can solve their problems, which then a series of processes leads to a purchase decision. Based on this explanation, it can be concluded that purchasing decisions are part of consumer behavior that buys a good or service with various certain considerations to meet needs and desires. According to (Njoto & Sienatra, 2018) explains that there are indicators in measuring purchasing decisions, namely: 1. Needs and desires for a product; 2. Desire to try; 3. Stability in a product; 4. Repurchase decisions.

Research method

This research approach uses a quantitative research approach and Systematic Literature Review (SLR) research design. The purpose of the research is quantitative because in solving the problem the author uses an instrument as a way of measuring the phenomenon of the problem by using a deepening of various literature in accordance with the problem. This research design is descriptive research with a quantitative

approach, namely research by obtaining data in the form of numbers using primary data (questionnaires) as information data related to the phenomenon under study (Sugiyono, 2016). The subject of this research is users of the COD payment method when shopping online in Rantauprapat City. The appropriate sample size ranges from 100-200 respondents (Hair, 2019) in this study the researcher set 150 samples. The sample determination was carried out by purposive sampling method, which is a sampling technique with certain considerations (Sugiyono, 2016). The consideration for determining the sample is people who have shopped online using the COD payment method. Data collection techniques by conducting observations, questionnaires, literature studies, and documentation. This research uses PLS structural model analysis with the help of SmartPLS 4.0 software.

Data analysis and result

In the first stage of the research results in this paper will describe the respondent's profile as follows:

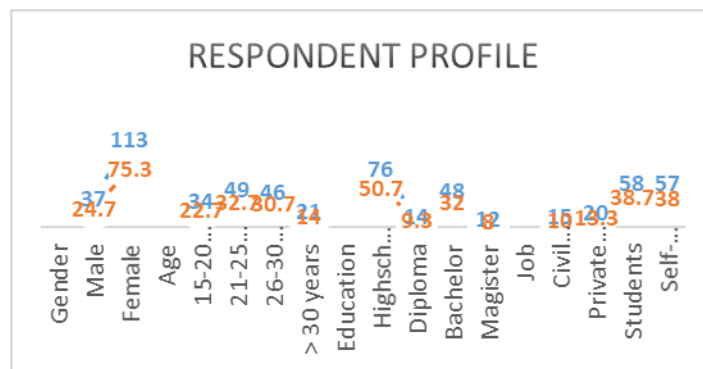


Figure 2. Respondent Profile

Based on the respondent profile data in this study, it is found that the gender, age, occupation and education of the respondents are the right category of respondents, where the overall respondent profile reflects that the respondents have knowledge of the variables studied so that they strongly support the results of this study.



Figure 3. Online Shopping Experience

From the graph of the results of distributing questionnaires regarding the respondents' online shopping experience, it was found that this study was dominated by students who apparently did not have an income even though other respondents had

permanent jobs. In addition, almost all respondents have done online shopping with the highest marketplace Shopee and interestingly COD is the most preferred payment method by respondents compared to more modern payments such as internet banking, mobile banking and e-wallets.

Outer Model Testing

Factor Loading

In general, the outer model testing display aims to detect the level of validity and reliability of a model. In this section, the influence of factor loading, Average Variance Extracted (AVE) and Discriminant Validity and Composite Reliability. From the data in which is the output of factor loading (variables of system quality, information quality, consumer knowledge, advertising, promotion and purchasing decisions), it is stated that it has a value > 0.60 so that it fulfills the outer model Convergent Validity test.

Average Variance Extracted (AVE)

After the model meets the Convergent Validity requirements, in testing convergent validity, it can be assessed based on outer loadings or loading factors and Average Variance Extracted (AVE).

Table 2.

Average Variance Extracted (AVE) Output

Variables	Average Variance Extracted (AVE)	Description
System Quality	0,822	Valid
Information Quality	0,734	Valid
Consumer Knowledge	0,791	Valid
Advertisement	0,784	Valid
Promotion	0,813	Valid
Purchase Decision	0,725	Valid

Source: SmartPLS output, 2024

The results of processing research data sourced from questionnaires obtained output or Average Variance Extracted (AVE) value of the system quality variable of 0.822, information quality of 0.734, consumer knowledge of 0.791, advertising of 0.784, promotion of 0.813 and purchasing decisions of 0.725 as a whole have an AVE value above the value of 0.50 (standard) so that it can be concluded that the model meets the outer model requirements Convergent Validity.

Composite Reliability

The value of composite reliability and cronbach alpha can be used in testing the reliability value of each indicator on a variable.

Table 3.

Composite Reliability and Cronbach Alpha Output

Variables	Cronbach's Alpha	Composite Reliability
System Quality	0,946	0,958
Information Quality	0,818	0,892
Consumer Knowledge	0,867	0,919
Advertisement	0,862	0,865
Promotion	0,885	0,888

Purchase Decision	0,873	0,913
-------------------	-------	-------

Source: SmartPLS output, 2024

A good outer model in PLS is Based on Table 3 above, it shows that all constructs (system quality, information quality, consumer knowledge, advertising, promotion and purchasing decisions) have a value must pay attention to the value of Composite Reliability and Cronbach Alpha then:

1. Composite Reliability variable value of system quality is 0.958, information quality is 0.892, consumer knowledge is 0.919, advertising is 0.916, promotion is 0.929, and purchasing decisions are 0.913 or greater than the set value of 0.70.
2. Cronbach Alpha the value of the system quality variable is 0.946, information quality is 0.818, consumer knowledge is 0.867, advertising is 0.862, promotion is 0.885, and purchasing decisions are 0.873 or greater than the set value of 0.70.
3. So it can be concluded that the outer model Composite Reliability and Cronbach Alpha are fulfilled and no undimensionality problems are found so that it meets the requirements.

Inner Model Testing

R-Square

After knowing the model meets the outer model requirements, then further test the inner model using the coefficient of determination (R^2) approach as the final requirement for the specified model. As for the coefficient of determination (R^2), among others:

Table 4.

R-Square Output

Variables	R-Square
Purchase Decision	0,960

Source: SmartPLS output, 2024

The results of obtaining the coefficient of determination (R^2) that the purchasing decision variable has an R-square value of 0.960 or 96%. The expected coefficient of determination (R^2) is between 0-1. So it can be concluded that the R-square value of the purchasing decision variable is in a very good range.

Hypothesis Testing

The final part of the results of this study is to test the hypothesis based on the results of the bootstrapping calculation below:

Table 5.

Output Path Coefficients

Influence Between Variables	T Statistics	P Values
System Quality -> Purchase Decision	7,695	0,000*
Information Quality -> Purchase Decision	1,999	0,046*
Consumer Knowledge -> Purchase Decision	4,287	0,000*
Advertising -> Purchase Decision	5,473	0,000*
Promotion -> Purchase Decision	2,836	0,005*

Source: SmartPLS output, 2024

DISCUSSION

From the results of path analysis, further discussion is carried out through hypothesis testing which will be described as follows:

1. The first hypothesis shows that the system quality variable on purchasing decisions, this can be seen from the comparison of the t-statistic value of 7.695 is greater than the constant value of 1.960 and the comparison of the significant value of 0.000 is smaller than the significant value set at 0.50. Based on this, it is also proven that the system quality variable has a positive influence on purchasing decisions. It can be analyzed that the quality of the system, especially marketplace websites such as Lazada, Shopee, Zalora, Tokopedia and Bukalapak, has their own characteristics. This can be seen from the appearance of the quality of the system built and the menu features on the website really describe the quality of the website system so that in the end it influences purchasing decisions. According to (Kumar & Lata, 2021) that business organizations around the world invest large amounts of money and time to develop and maintain their websites according to customer needs. Previously pointed out that websites facilitate to sell goods and services online to promote business. The same thing was conveyed by (Srisathan et al., 2024) the results of the study revealed that user trust in innovative website design is a significant predictor of website conversion in consumer responses to purchasing environmentally friendly products. It is similar to the results of this study that respondents already have trust in existing marketplace websites in Indonesia which marks the quality of the system both information, payment quality COD and innovative delivery quality affect the anticipated website usability and anticipated website quality requirements, which in turn, increases trust and leads to increasing consumer conversion towards the purchase of environmentally friendly products. In addition, anticipated website quality requirements act as a partial mediator in the relationship between technology integration.
2. The second hypothesis shows that the information quality variable on purchasing decisions, this can be seen from the comparison of the t-statistic value of 1.999 is greater than the constant value of 1.960 and the comparison of the significant value of 0.046 is smaller than the significant value set at 0.50. Based on this, it is also proven that the information quality variable has a positive influence on purchasing decisions. The results of this study have little resemblance between system quality and information quality. In explaining the quality of information, of course, more emphasis is placed on the assessment or perception of end users. According to (Sheikh et al., 2015) forming an online website is not the only thing that is sought after for e-commerce achievement. This means that the quality of information on the website is not only about the appearance or menu and features that provide convenience, but its use has actually displayed the quality of information or its usefulness when doing online shopping including cash on delivery (COD) payments. Therefore, the quality of information that displays the cash on delivery (COD) payment method is the development of the dimensions of the website service quality instrument in the context of online shopping. This research has also refined the repurchase intention scale by including the "cash-on-delivery" (COD) payment mode as a new dimension to instill trust for online shopping in developing countries (Tandon et al., 2017).

3. The third hypothesis shows that the consumer knowledge variable on purchasing decisions, this can be seen from the comparison of the t-statistic value of 4.287 which is greater than the constant value of 1.960 and the comparison of the significant value of 0.000 which is smaller than the significant value set at 0.50. Based on this, it is also proven that the consumer knowledge variable has a positive influence on purchasing decisions. The existence of consumer knowledge about the cash on delivery (COD) payment method when shopping online influences consumer motivation so that purchasing decisions occur. The cash on delivery (COD) payment method is a solution and alternative so that online business practices can be carried out. According to (Arham & Sanjaya, 2022), COD transactions are usually a buying and selling process where the seller and buyer can meet at an agreed place and time, and the goods to be traded can be checked directly in condition, and this COD transaction can be terminated like other buying and selling transactions. From this definition, a conclusion can be drawn that between the buyer and the seller or both parties agree so that the agreement that describes if both parties know exactly the procedures and mechanisms of COD payments, this is the same as consumers having good knowledge about this. According to a study (Yu et al., 2020) that in Europe and many developing countries such as Thailand, India, and Bangladesh, one of the most popular offline payment methods is COD payment on delivery. The COD payment option will help online sellers expand the market and earn more profits. In addition, the risks brought about by the uncertainty of quality and demand, will actually be shared by the company and the consumer.
4. The fourth hypothesis shows that the advertising variable on purchasing decisions, this can be seen from the comparison of the t-statistic value of 5.473 is greater than the constant value of 1.960 and the comparison of the significant value of 0.000 is smaller than the significant value set at 0.50. Based on this, it is also proven that the advertising variable has a positive influence on purchasing decisions. One of the factors for online shopping is due to external factors, namely advertisements that often appear when using smartphones by consumers. According to (Bringula et al., 2018) that the dominant smartphone activity is to chat, surf the Internet, visit online sites, social networks, view videoclips, and send text messages and emails. This is evidence of one of the factors of online shopping because smartphone users are increasingly enslaved and locked by the internet so that advertisements freely appear when opening online sites. According to (Horbal et al., 2017) there has been a change in social media advertising is online advertising can be widely seen from social networks such as Twitter, Facebook, Instagram, Pininterest, etc.. So the role of advertisements that appear when using a smartphone is a stimulus for anyone to make impulsive buying and online purchasing decisions. As according to the study (Khraim & Alkrableih, 2015) that using pay-per-click (PPC) advertising has a direct effect on attracting customers and the effectiveness of online advertising at the level of ($\alpha \leq 0.05$) in companies using electronic marketing in Amman city. Thus the results of this study have analyzed well that advertising in online business cannot be ignored by developers, this shows that anyone who wants to be known by the wider community must do advertising especially in online business.
5. The fifth hypothesis shows that the promotion variable on purchasing decisions, this can be seen from the comparison of the t-statistic value of 2.836 which is greater than the constant value of 1.960 and the comparison of the significant value of 0.005 which is smaller than the significant value set at 0.50. Based on this, it is also proven

that the promotion variable has a positive influence on purchasing decisions. The most important part of online marketing is promotion. Promotional activities that display various information such as prices, product information and payment models are important elements of promotional activities, especially in online businesses that apply COD as part of promotion. The same thing was also conveyed by (Pham et al., 2018) that the online business feedback system is to enable customers to leave valuable comments and provide a complete view of the product, which helps increase customer confidence when making purchases including a variety of flexible, easy, and simple flexible, easy, and simple payment methods, such as bank cards, online payments, cash on delivery (COD), or e-wallets wrapped in promotions. This is the advantage of online businesses, especially in doing promotions, just one movement but the content of the advertising material in the promotion is able to attract the attention of marketers. According to (Lockett & Lockett, 2018) that consumers use Internet technology in large numbers, presenting opportunities for businesses to reach and connect with more people through websites and social media sites. This means that the presence of technology and the internet is closely aligned with business needs including in terms of marketing and promotional strategies to the design of the content of advertising materials.

Conclusion

The conclusion of this study found that in online business practices the role of system quality variables and website information quality related to COD payment method information influences purchasing decisions. Meanwhile, the variables of consumer knowledge, advertisements and promotions that display COD payment method information also influence consumer purchasing decisions. So the research findings that the COD payment model in online business practices in Indonesia is still the preferred payment method by the public compared to other payment systems. Another finding found that the COD payment method in this study occurred in the lower and middle class segments.

References

- Ahdiat, A. (2023). *Tren Pengunjung E-Commerce Kuartal III 2023, Shopee Kian Melesat*.
- Akram, U., Hui, P., Khan, M. K., Yan, C., & Akram, Z. (2018). Factors affecting online impulse buying: Evidence from Chinese social commerce environment. *Sustainability (Switzerland)*, *10*(2). <https://doi.org/10.3390/su10020352>
- Amarin, S., & Wijaksana, T. I. (2021). Pengaruh Kualitas Sistem , Kualitas Informasi , dan Kualitas Layanan Terhadap Kepuasan Konsumen (Studi Pada Pengguna Aplikasi Berrybenka di Kota Bandung). *Business Management Analysis Journal (BMAJ)*, *4*(1), 37–52.
- Andriani, F. (2021). Pengaruh Iklan Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Konsumen Tokopedia (Studi Kasus Pada Pengguna Tokopedia Di Jabodetabek). *Jurnal Inovatif Mahasiswa Manajemen*, *1*(3), 266–278.
- Anjum, S., & Chai, J. (2020). Drivers of Cash-on-Delivery Method of Payment in E-Commerce Shopping: Evidence From Pakistan. *SAGE Open*, *10*(3). <https://doi.org/10.1177/2158244020917392>
- Arham, H. K., & Sanjaya, U. H. (2022). Potential Legal Risks Arising in Cash on Delivery (COD) Payment Mechanism in E-Commerce Applications. *Indonesian*

- Journal of Law and Policy Studies*, 1(1), 61–74.
<http://jurnal.umt.ac.id/index.php/IJLP/article/view/6305%0Ahttps://jurnal.umt.ac.id/index.php/IJLP/article/download/6305/3309>
- Bringula, R. P., Moraga, S. D., Catacutan, A. E., Jamis, M. N., & Mangao, D. F. (2018). Factors influencing online purchase intention of smartphones: A hierarchical regression analysis. *Cogent Business and Management*, 5(1), 1–18. <https://doi.org/10.1080/23311975.2018.1496612>
- Elmatiar, B., Mursito, B., & Sudarwati, S. (2021). Advertisement, Lifestyle and Product Quality in Influencing Purchase Decision of Xiaomi Smartphone in Sukoharjo. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5(1), 35–43. <https://doi.org/10.29040/ijebar.v5i1.1926>
- Grépin, K. A., Habyarimana, J., & Jack, W. (2019). Cash on delivery: Results of a randomized experiment to promote maternal health care in Kenya. *Journal of Health Economics*, 65, 15–30. <https://doi.org/10.1016/j.jhealeco.2018.12.001>
- Hair, J. W. C. B. B. J. B. R. E. A. (2019). *MULTIVARIATE DATA ANALYSIS*. Cengage Learning.
- Halaweh, M. (2017). Intention to adopt the cash on delivery (COD) payment model for E-commerce transactions: An empirical study. *Lecture Notes in Computer Science (Including Subseries Lecture Notes in Artificial Intelligence and Lecture Notes in Bioinformatics)*, 10244 LNCS, 628–637. https://doi.org/10.1007/978-3-319-59105-6_54
- Hendro, O., Asiati, D. I., & Sari, D. P. (2020). Pengaruh Promosi, Terhadap Keputusan Penggunaan Layanan Digital Dimediasi Oleh Pengetahuan Konsumen Dan Kepercayaan Konsumen Di Bank Sumsel Babel Cabang Prabumulih. *Islamic Banking : Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 5(2), 73–98. <https://doi.org/10.36908/isbank.v5i2.117>
- Horbal, N., Naychuk-Khrushch, M., & Orlykova, B. (2017). Internet advertising: the specifics, tendencies of development and impact on sales. *ECONTECHMOD : An International Quarterly Journal on Economics of Technology and Modelling Processes*, 06(Vol. 6, No 1), 37–46. <https://www.infona.pl/resource/bwmeta1.element.baztech-104ac4d1-8ee7-400b-87b4-6a0a57331fcf>
- Immawati, S. A., & Rosyid, R. (2018). The Product Packaging Design And Advertisement Attraction On Brand Awareness And Its Impact On Repurchasing Teh Botol Sosro Among Young Children At Tangerang City. *IJEED International Journal Of Entrepreneurship And Business Development EISSN 2597-4785 PISSN 2597-4750*, 2(1), 145–159.
- Isnaeningsih, H. N., Fitriati, A., Pujiharto, P., & Astuti, H. J. (2021). The influence Quality of information, Sistem Quality and Service Quality on Satisfaction and User Performace. *Jurnal Manajemen Bisnis*, 12(2), Layouting. <https://doi.org/10.18196/mb.v12i2.11185>
- Karunarathna, N. (2021). Critical factors influencing online consumer preference towards cash on delivery method in Sri Lanka. *Journal of Research in Emerging Markets*, 3(1), 66–80. <https://doi.org/10.30585/jrems.v3i1.566>
- Kawa, A., & Światowiec-Szczepańska, J. (2021). Logistics as a value in e-commerce and its influence on satisfaction in industries: a multilevel analysis. *Journal of Business and Industrial Marketing*, 36(13), 220–235. <https://doi.org/10.1108/JBIM-09-2020-0429>

- Khraim, H. S., & Alkrableih, A. A. (2015). The Effect of Using Pay Per Click Advertisement on Online Advertisement Effectiveness and Attracting Customers in E-marketing Companies in Jordan. *International Journal of Marketing Studies*, 7(1). <https://doi.org/10.5539/ijms.v7n1p180>
- Kumalasari, D., Amelia, D., & Oliandes, D. (2021). Analysis of the Effect of System Quality, Information Quality, Service Quality, Process Quality, and Collaboration Quality To Usefulness, User Satisfaction, and Customer Loyalty of Sociolla Application Customer in Surabaya. *International Journal of Research Publications*, 69(1), 430–442. <https://doi.org/10.47119/ijrp100691120211695>
- Kumar, A., & Lata, S. (2021). The System Quality and Customer Satisfaction with Website Quality as Mediator in Online Purchasing: A Developing Country Perspectives. *Journal of Operations and Strategic Planning*, 4(1), 7–26. <https://doi.org/10.1177/2516600x21991945>
- Kuspriyono, T. (2018). Pengaruh Iklan Terhadap Keputusan Pembelian Apartemen Meikarta | Kuspriyono | Cakrawala : Jurnal Humaniora Bina Sarana Informatika. *Jurnal Humaniora Universitas Bina Sarana Informatika*, 18(1), 59–66.
- Kusumo, D., & Afandi, R. (2020). The Effect of Advertising, Perception and Consumer Knowledge on Purchasing Products. *Indonesian Journal of Innovation Studies*, 13, 1–12.
- Lestari, D., & Pratomo, D. (2021). FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUASAN PENGGUNA LAYANAN CASH ON DELIVERY (COD) MENGGUNAKAN METODE DELONE AND MCLEAN (Studi Kasus Pada Aplikasi Shopee) FACTORS AFFECTING CASH ON DELIVERY (COD) SERVICE USER SATISFACTION USING DELONE AND MCLEAN METHO. 8(6), 8178–8184.
- Llewellyn, N. (2021). The Embodiment of Consumer Knowledge. *Journal of Consumer Research*, 48(2), 212–234. <https://doi.org/10.1093/jcr/ucab003>
- Lockett, A. R., & Lockett, A. (2018). Online marketing strategies for increasing sales revenues of small retail businesses. *Walden University College*, 1–136. <https://scholarworks.waldenu.edu/cgi/viewcontent.cgi?article=7175&context=dissertations>
- Milliani Susantri Niwandar, Pristiyono, & Meisa Fitri Nasution. (2023). Analisis Intervensi Niat Menggunakan Financial Technology Dan Keputusan Pengguna Jasa. *Entrepreneur : Jurnal Bisnis Manajemen Dan Kewirausahaan*, 4(1), 88–101. <http://ejournal.unma.ac.id/index.php/entrepreneur>
- Muharsyah, A., & Ekawati, R. K. (2022). Analisis Pengaruh Kualitas Informasi, Kualitas Sistem dan Kualitas Layanan Terhadap Kepuasan Pengguna Pada Aplikasi Tokopedia Dengan Model Delone And Mclean Di Kota Palembang. *JuSiTik : Jurnal Sistem Dan Teknologi Informasi Komunikasi*, 4(2), 20–27. <https://doi.org/10.32524/jusitik.v4i2.505>
- Mulyadi, A., Eka, D., & Nailis, W. (2018). PENGARUH KEPERCAYAAN, KEMUDAHAN, DAN KUALITAS INFORMASI TERHADAP KEPUTUSAN PEMBELIAN DI TOKO ONLINE LAZADA. *Jembatan*, 15(2), 87–94.
- Mutamam, M., Sumarwan, U., & Tinaprilla, N. (2019). Pengaruh Pengetahuan Konsumen, Kualitas Produk dan Kepercayaan Konsumen terhadap Loyalitas Pelanggan Pada Pengisian Angin Merek Green Nitrogen. *Jurnal Aplikasi Bisnis Dan Manajemen*, 5(2), 231–241. <https://doi.org/10.17358/jabm.5.2.231>

- Narida, M. G. (2021). Persepsi Pengguna E-Commerce Terhadap Kualitas Informasi Pembelian Barang Dengan Metode Pembayaran Cash on Delivery (Cod) Berdampak Pada Terjadinya Pengancaman Kepada Kurir Jasa Expedisi. *Kinesik*, 8(2), 176–188. <https://doi.org/10.22487/ejk.v8i2.165>
- Njoto, D. P., & Sienatra, K. B. (2018). Pengaruh Promosi Terhadap Keputusan Pembelian Konsumen Wenak Tok. *Pengaruh Harga Diskon Dan Persepsi Produk Terhadap Nilai Belanja Serta Perilaku Pembelian Konsumen*, 7(9), 27–44.
- Normelindasari, D., & Solichin, A. (2020). *Effect of System Quality, Information Quality, and Perceived Usefulness on User Satisfaction of Webstudent Applications to Improve Service Quality for Budi Luhur University Students*. *I20(Icmeb 2019)*, 77–82. <https://doi.org/10.2991/aebmr.k.200205.016>
- Nur Baiti, H. U., & Yanti, F. (2021). Relevansi Iklan Shopee COD: Sebuah Kajian Pragmatik. *Tabasa: Jurnal Bahasa, Sastra Indonesia, Dan Pengajarannya*, 2(1), 49–72. <https://doi.org/10.22515/tabasa.v2i1.3493>
- Pahutar, I., Pristiyono, P., & Simanjuntak, D. (2023). Analisis Tingkat Pengetahuan Konsumen dan Label Halal terhadap Kepuasan Konsumen melalui Keputusan Pembelian. *Remik*, 7(2), 1108–1118. <https://doi.org/10.33395/remik.v7i2.12285>
- Patma, T. S., Fienaningsih, N., Rahayu, K. S., & Artatanaya, I. G. L. S. (2021). Impact of Information Quality on Customer Perceived Value, Experience Quality, and Customer Satisfaction From Using Gofood Aplication. *Journal of Indonesian Economy and Business*, 36(1), 51–61. <https://doi.org/10.22146/jieb.59810>
- Pham, Q. T., Tran, X. P., Misra, S., Maskeliunas, R., & Damaševičius, R. (2018). Relationship between convenience, perceived value, and repurchase intention in online shopping in Vietnam. *Sustainability (Switzerland)*, 10(1). <https://doi.org/10.3390/su10010156>
- Phuong, N. M., Ha, N. V., Diep, N. T., Chuyen, D. T. H., & Anh, N. T. N. (2021). Factors Affecting Retailers' Adoption of the Cash on Delivery (COD) Payment Model for e-Commerce Transactions: Case of Vietnam. *The International Journal of Business & Management*, 9(4). <https://doi.org/10.24940/theijbm/2021/v9/i4/bm2104-048>
- Pratama, A. N., & Hayuningtias, K. A. (2022). Pengaruh Iklan, Citra Merek, Dan Desain Produk Terhadap Keputusan Pembelian Sepeda Motor Honda Scoopy. *Jurnal Mirai Manajemen*, 7(1), 425–436.
- Purba, H. C., & Siregar, O. M. (2022). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Pengetahuan Konsumen dan Promosi Terhadap Penggunaan Cryptocurrency sebagai Instrumen Investasi. *Journal of Social Research*, 1(7), 679–693. <https://doi.org/10.55324/josr.v1i7.133>
- Rahayu, R. P., & Damanuri, A. (2023). Manajemen Risiko Metode Pembayaran Cash On Delivery Shopee E-Commerce. *Journal of Economics, Law, and Humanities*, 2(1), 35–44. <https://www.goodnewsfromindonesia.id/2020/09/01/upaya-Shopee-menjaga-roda->
- Rahmadona, D., & Asra, Y. (2021). The Effect of Convenience Benefits, Consumer Knowledge, And Promotion on Interest in Using E-Money (Studies in the City of Bengkalis). *Inovbiz: Jurnal Inovasi Bisnis Seri Manajemen, Investasi Dan Kewirausahaan*, 1(1), 23. <https://doi.org/10.35314/inovbizmik.v1i1.1875>
- Rijalush Shalihin. (2019). Pengaruh Pengetahuan Konsumen Terhadap Keputusan Menjadi Nasabah Pada PT Bank Sumsel Babel Cabang Syariah Palembang.

Jurnal Kajian Ekonomi Syariah, Vol 5, No 2 (variabel X).

- Rizaty, M. A. (2021). Ragam Alasan Konsumen Pilih COD saat Belanja di E-Commerce. In *Databoks.Katadata.Co.Id* (p. 1). <https://databoks.katadata.co.id/datapublish/2021/07/29/ragam-alasan-konsumen-pilih-cod-saat-belanja-di-e-commerce>
- Rokfa, A. A., Pratama Tanda, A. R., Anugraheni, A. D., & Kristanti, W. A. (2022). Penyelesaian Sengketa Sistem Pembayaran Cash on Delivery (Cod) Pada Media E-Commerce. *Jurnal Bina Mulia Hukum*, 6(2), 161–173. <https://doi.org/10.23920/jbmh.v6i2.533>
- ROSIDAH, I. (2016). Pengaruh Iklan Terhadap Keputusan Pembelian Fresh Product Yang Dimediasi Oleh Kepercayaan Di Carrefour Rungkut Surabaya. *Jurnal Pendidikan Tata Niaga (JPTN)*, 3(3), 1–9.
- Ruslinda Agustina, Rara Gustina, O. A. (2021). *Akuntansi Pada Pt Indomarco Prismatama Cabang*. 14(1).
- Sanjaya, S. (2015). (3,578 > 1,664) dan variabel merek (X2) T. *Jurnal Ilmiah Manajemen Dan Bisnis Vol. 16, No. 02, Oktober 2015 ISSN: 1693-7619 (Print)*, 16(02), 108–122.
- Saputri, S., Paseru, Y., Apriyani, R., Taryo, T., Kunci, K., Produk, K., & Pembelian, K. (2022). Pengaruh Promosi Dan Kualitas Produk Terhadap Keputusan Pembelian Pada Marketplace Shopee Konsumen Di Ciputat. *Jurnal Perkusi Pemasaran, Keuangan&Sumber Daya Manusia*, 2(3), 367–374.
- Sheikh, J. A., Abbas, A., & Mehmood, Z. (2015). Design Consideration of Online Shopping Website to Reach Women in Pakistan. *Procedia Manufacturing*, 3(Ahfe), 6298–6304. <https://doi.org/10.1016/j.promfg.2015.07.942>
- Srisathan, W. A., Ketkaew, C., Jantuma, N., & Naruetharadhol, P. (2024). Trust and website conversion in consumer responses to green product purchasing: A new perspective through the lens of innovative website Design's technology integration. *Heliyon*, 10(1), e23764. <https://doi.org/10.1016/j.heliyon.2023.e23764>
- Sugiono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Issue April).
- Sukmawati, C., & Dewi, R. (2022). *Analysis Of Cash On Delivery (Cod) Payment Methods In Online Shopping Transactions In Indonesia*. 648(ICoSPOLHUM 2021), 269–274.
- Sunardi, & Maftukhah, A. (2015). PT. Bank Syariah Mandiri KCP BSD Tangerang Selatan. *Jurnal Islaminomic*, 6.
- Tandon, U., Kiran, R., & Sah, A. N. (2017). Customer Satisfaction as mediator between website service quality and repurchase intention: An emerging economy case. *Service Science*, 9(2), 106–120. <https://doi.org/10.1287/serv.2016.0159>
- Tolan, M. S., Frendy, T., Pelleng, A. O., Punuindoong, A. Y., Studi, P., & Bisnis, A. (2021). Pengaruh Promosi terhadap Keputusan Pembelian di Online Shop Mita (Studi pada Masyarakat Kecamatan Wanea Kelurahan Karombasan Selatan Lingkungan IV Kota Manado). *Productivity*, 2(5), 360–364.
- Utomo, J., Nursyamsi, J., & Sukarno, A. (2023). Analysis of the Influence of Products, Promotion and Digital Marketing on Purchase Decisions in Online Shopping with Customer Satisfaction as Intervening. *Jurnal Ekonomi Dan Manajemen (JEKMA)*, 2(1), 100–116.
- Vandiny, V. S., Listiawati, R., Rimenda, T., & Marbun, J. (2022). The Reasons of Why Customers Choose COD as Their Payment Method When Shopping Online.

Proceedings of the International Conference on Applied Science and Technology on Social Science 2022 (ICAST-SS 2022), 535–540. https://doi.org/10.2991/978-2-494069-83-1_95

- Wahyuni, Y. (2022). *ANALISIS KEPERCAYAAN DAN KUALITAS INFORMASI TERHADAP KEPUTUSAN PEMBELIAN DI SITUS ONLINE ZALORA INDONESIA*. 45–57.
- Yu, L., Liu, Q., Hua, R., & Fu, Y. (2020). Risk analysis of cash on delivery payment method by social network analysis and fuzzy petri net. *IEEE Access*, 8, 174160–174168. <https://doi.org/10.1109/ACCESS.2020.3024590>
- Zhang, Z., Zhang, N., & Wang, J. (2022). The Influencing Factors on Impulse Buying Behavior of Consumers under the Mode of Hunger Marketing in Live Commerce. *Sustainability (Switzerland)*, 14(4). <https://doi.org/10.3390/su14042122>
- Zullaihah, R., & Setyawati, H. A. (2021). Analisis Pengaruh Iklan, Identitas Merek, dan Kepuasan Pelanggan Terhadap Minat Beli Ulang (Studi Pada Pengguna Smartphone Merek Oppo di Kebumen). *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 3(1), 169–184.