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The Influence of Performance Expectancy, Effort Expectancy, And Social Influence on Use Behavior with Behavioral Intention as A Mediator (A Case Study of Cash on Delivery (COD) System Users in Marketplaces)

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ABSTRACT: Online shopping has gained significant popularity due to the numerous conveniences it offers. Several marketplaces provide various premium services, including the Cash on Delivery (COD) payment system, which has become a prominent feature in Indonesia. COD caters to individuals who prefer traditional payment methods and are skeptical about online transactions. This payment method allows customers to mitigate concerns about potential fraud, such as non-delivery of goods or receiving empty packages, thereby offering a sense of security and trust in their purchases.

This study aims to investigate the relationships between the variables of Performance Expectancy, Effort Expectancy, Social Influence, Behavioral Intention, and Use Behavior. The sample comprises individuals who have shopped on a marketplace using the COD payment system, with a total of 348 respondents. This research employs a quantitative approach, utilizing nonprobability sampling and data collection facilitated by the G-Power application. Data analysis was conducted using Smart-PLS version 4 software.

The findings reveal a positive and significant impact of performance expectancy on behavioral intention, a positive and significant effect of effort expectancy on behavioral intention, and a positive and significant influence of social influence on behavioral intention. Furthermore, behavioral intention positively and significantly affects use behavior. Additionally, performance expectancy, effort expectancy, and social influence positively and significantly impact use behavior through behavioral intention.

KEYWORDS: Cash on Delivery, Performance Expectancy, Effort Expectancy, Social Influence, Use Behavior, Behavioral Intention

I. INTRODUCTION

(The Internet has become the most influential technology in daily life, especially in Indonesia, which has a large population. The "Digital 2024 Indonesia" report from Datareportal.com highlights a significant increase in internet, social media, and ecommerce usage in Indonesia. This trend is also supported by the growing use of mobile devices and the consumption of digital content. The report serves as a valuable resource for industry players to understand digital technology trends and formulate appropriate strategies to capitalize on existing opportunities.

The rapid adoption of digital technologies continues to reshape the global landscape, as evidenced by key statistics from January 2024. The total world population has reached 8.08 billion people, reflecting a year-on-year growth of 0.9% or an increase of approximately 74 million individuals. Of this population, 57.7% resides in urban areas, highlighting the ongoing trend of urbanization. Mobile connections have also seen notable growth, totaling 8.65 billion globally. This represents a 1.9% annual increase, with an additional 160 million connections compared to the previous year. Interestingly, the number of mobile connections surpasses the global population, standing at 107%, which suggests that many individuals own multiple devices or subscriptions. Internet penetration continues to expand, with 5.35 billion people now using the internet worldwide. This marks an increase of 1.8%, or an additional 97 million users, over the past year. Currently, 66.2% of the global population is connected to the internet. Furthermore, social media platforms have become an integral part of digital engagement, with the number of users reaching 5.04 billion. This represents a 5.6% growth, adding approximately 266 million new users, and accounts for 62.3% of the world's population. These statistics underscore the ongoing global digital transformation, characterized by significant growth in mobile connectivity, internet usage, and social media engagement. Such trends reflect the increasing reliance on digital technologies for communication, information sharing, and economic activity. The convergence of these factors highlights the critical role of digital platforms in driving societal and economic progress, offering opportunities to bridge gaps in connectivity and foster global development (statista; Global Digital Transformation in January 2024).

In January 2024, Indonesia's digital landscape demonstrated significant growth in the adoption of technology and digital services. The total population of Indonesia reached 278.7 million people, with an annual growth rate of 0.8% or an increase of approximately 2.3 million individuals compared to the previous year. Among this population, 58.9% reside in urban areas, highlighting the continuing trend of urbanization. Mobile connections in Indonesia totaled 353.3 million, reflecting an increase of 0.7% or an additional 2.5 million connections over the past year. Interestingly, this figure exceeds the total population, with a penetration rate of 126.8%, indicating that many individuals possess multiple devices or mobile subscriptions. Internet users in Indonesia also continued to grow, reaching a total of 185.3 million. This marks an increase of 0.8% or approximately 1.5 million new users compared to the previous year. Currently, 66.5% of Indonesia's total population is connected to the internet. Meanwhile, the number of social media users in Indonesia remained steady at 139 million, showing no growth compared to the previous year. Social media users represent 49.9% of the total population. Overall, these statistics highlight the growing importance of digital technology in the daily lives of Indonesians. The increase in mobile connections and internet usage underscores the critical role of technology in communication, education, commerce, and entertainment. Although social media user growth remained stagnant, the significant number of active users reflects the strong engagement in the digital space. Indonesia's digital transformation continues to provide opportunities for innovation and economic growth while posing challenges to ensure equitable and inclusive access across all regions (Statista, The Digital Landscape of Indonesia in January 2024).

Intense business competition has driven many entrepreneurs to shift towards online marketing through e-commerce to reach a broader market and increase sales. In Indonesia, Tokopedia ranked first as the most visited e-commerce site in Q2 2022, according to Iprice Insight. Technological advancements, particularly the Internet of Things (IoT), have transformed the way goods are bought and sold globally, including in Indonesia. E-commerce platforms enable prospective buyers to browse products, compare prices, and directly communicate with sellers to obtain more detailed information (Teofilus et al., 2020).

The growth of e-commerce in Indonesia has had a positive impact on the economy, with profits reaching US$1.1 billion in 2014, according to a study by Euromonitor. Approximately 26 million businesses are involved in this sector, making it a key trend in the local market. Five major platforms—Tokopedia, Shopee, Bukalapak, Lazada, and JD.ID—dominate Indonesia's ecommerce competition (Kaukab & Aryanto, 2020). The convenience and accessibility of online shopping have encouraged consumers to turn to these marketplaces to meet their needs (Handayani & Novitasari, 2020). However, challenges such as a lack of trust in online payment methods mean that most transactions are still conducted via bank transfers.

Online shopping has become increasingly popular due to the convenience it offers, including the Cash on Delivery (COD) payment feature, which is highly favored in Indonesia. This system provides a sense of security for customers who are hesitant about online transactions, as payment is made upon receiving the goods (Tien Thanh Le et al., 2019).

Shopee, Lazada, BliBli, and Bukalapak are among the platforms offering COD services. Shopee collaborates with J&T Express to reach all regions of Indonesia, while Lazada utilizes its internal courier service to avoid additional costs. BliBli has expanded its COD services to over 700 cities, and Bukalapak emphasizes the ease of using the COD system for first-time customers.

In 2019, the majority of Indonesians who shopped online preferred the Cash on Delivery (CoD) payment method, accounting for 73.04 percent of total online transactions. This indicates that many consumers in Indonesia feel more comfortable making payments directly upon receiving the goods, even though the purchasing process is conducted online. Besides CoD, bank transfers were the second most popular payment method, used by 21.2 percent of consumers. Meanwhile, the adoption of e-wallets as a payment method remained relatively low, with only 4.6 percent of users opting for this method.

Payment preferences also varied across regions in Indonesia. The CoD method was more dominant in areas such as Gorontalo, Papua, and Bengkulu. In contrast, bank transfers were widely used in regions with higher banking penetration, such as Jakarta, West Java, and Yogyakarta. Meanwhile, the use of e-wallets began to gain traction in provinces like Jakarta, West Java, and East Java, where the adoption of digital technology has been more widespread compared to other areas.

These findings suggest that most Indonesian consumers still rely on direct or conventional payment methods, such as CoD and bank transfers, as they are perceived to be safer and more trustworthy. On the other hand, the adoption of e-wallets as a fully digital payment method faces challenges, particularly in building consumer trust in digital technology. This presents an opportunity for e-wallet providers to expand their reach and educate the public to increase the adoption of digital payment systems in the future (Lokadata.com).

In 2022, digital wallets emerged as the most widely used payment method in e-commerce transactions in Indonesia, accounting for 29 percent of total payments. This reflects a significant growth in the adoption of digital payment technologies among Indonesian consumers. Following closely, account-to-account transfers were the second most popular payment method, utilized by 27 percent of users, indicating that direct bank transfers remain a preferred choice for many.

Cash on Delivery (CoD) ranked third with an 11 percent share, suggesting that a portion of consumers still prefer making payments upon receiving their goods. Credit card and debit card usage accounted for 9 percent and 6 percent, respectively, highlighting that card-based payment methods are not as dominant in Indonesia compared to other countries. The "buy now, pay later" (BNPL) payment method is gradually gaining traction, contributing 4 percent to total e-commerce payments, signaling early adoption of

digital credit services. Other payment methods, such as prepaid cards and PayPal, had smaller shares, each accounting for less than 3 percent, indicating limited usage among Indonesian consumers.

These findings illustrate the evolving preferences of Indonesian consumers in selecting payment methods for e-commerce transactions. Digital wallets and account-to-account transfers dominate the landscape, demonstrating increasing acceptance of digital technologies. However, traditional methods like CoD remain relevant for certain consumer segments. Moving forward, there are opportunities for payment service providers to drive further innovation in digital payment solutions, enhancing financial inclusion across diverse demographics in Indonesia (Statista; Leading E-Commerce Payment Methods in Indonesia)

In 2023, survey results revealed that e-wallets such as OVO, GoPay, DANA, and ShopeePay were the most popular payment methods in Indonesia, used by 84.3 percent of respondents. This highlights the dominance of digital wallet technology as the primary choice for transactions, both for online and offline shopping. Cash on Delivery (CoD) ranked second, with 61.4 percent of respondents still opting to pay directly upon receiving their goods. Meanwhile, bank transfers or virtual accounts were used by 47.8 percent of respondents, demonstrating that traditional banking methods remain relevant amidst advancements in digital payment technologies.Additionally, "pay later" services such as Kredivo and Akulaku are gaining traction, with 45.9 percent of respondents choosing this option, reflecting growing consumer interest in flexible payment services. Payment via retail partners like Alfamart and Indomaret was selected by 28.7 percent of respondents, emphasizing the importance of accessible payment options at retail outlets. Debit card usage accounted for 15.9 percent, while credit cards were used by only 9.4 percent of respondents, indicating relatively low adoption compared to other methods. These findings suggest that Indonesian consumers prefer payment methods that are accessible, flexible, and aligned with their daily needs (Statista; Most Commonly Used Payment Methods in Indonesia as of March 2023).

The phenomenon of receiving Cash on Delivery (COD) packages that were never ordered is becoming increasingly common, as illustrated by the author of this post. He received a COD package despite having no recollection of placing an order. The package was accepted by his wife, who then paid 100,000 rupiahs for an unknown item. A similar incident happened to his friend, who, within the same week, received another COD package containing a worthless item (a comb tong) and was charged a significantly higher amount of 300,000 rupiahs. This case reflects the growing prevalence of COD-based scams, where recipients feel obligated to pay upon accepting delivered packages. Such situations not only result in financial losses but also create discomfort and distrust towards the COD payment method. This highlights the urgent need for public education about such fraudulent schemes and the importance of implementing stricter consumer protection policies to prevent similar incidents in the future (Kompas.com, 2021).

In the first semester of 2021, there were various reasons why consumers chose the Cash on Delivery (COD) payment method when shopping on e-commerce platforms. The most dominant reason was to ensure the quality of the ordered goods, with 73 percent of respondents citing this. This indicates that many consumers still have concerns about the quality or authenticity of products purchased online.Additionally, 60 percent of consumers stated that they opted for COD because it is considered a simpler and easier payment method compared to other available options. Around 30 percent of consumers admitted that they were reluctant to go to an ATM to make payments, making COD a more practical alternative.Other reasons cited include not having a bank account, with 14 percent of respondents, and not owning an e-wallet, as stated by 13 percent of respondents. This highlights that access to digital financial and banking services remains a challenge for some segments of the population. Meanwhile, 2 percent of consumers chose other unspecified reasons.These findings reflect that COD remains a relevant choice for consumers in Indonesia, particularly for those seeking convenience, practicality, and assurance in online transactions. This also underscores the need for further education and financial inclusion to encourage broader adoption of digital payment methods (Databoks ,2021).

Based on this background, this study is titled **"The Influence of Performance Expectancy, Effort Expectancy, and Social Influence on Use Behavior with Behavioral Intention as a Mediator (A Case Study of Cash on Delivery (COD) Payment System Users in Marketplaces)."**

II. LITERATURE REVIEW

UTAUT Theory

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a comprehensive model designed to explain user behavior toward information technology by integrating eight pre-existing technology acceptance models. These models include TRA (Theory of Reasoned Action), TAM (Technology Acceptance Model), TPB (Theory of Planned Behavior), SCT (Social Cognitive Theory), a combination of TAM and TPB, DTBU (Diffusion of Innovations Theory), and MPCU (Model of PC Utilization).Numerous empirical studies have utilized the UTAUT model, yielding diverse findings and insights into user acceptance and usage behavior concerning technology (Venkatesh, 2022).

Performance Expectancy

Performance Expectancy refers to an individual's level of confidence that using a system will help them achieve benefits

or optimize performance in their tasks (Venkatesh et al., 2003). It represents the extent to which a person believes that existing and emerging technologies will assist them in improving their job performance (Alshehri et al., 2019).In the context of Cash on Delivery (COD), performance expectancy refers to consumers' belief that this payment method will enhance the efficiency and convenience of shopping. Consumers choose COD because it is perceived to expedite transactions, reduce the risk of fraud, and offer payment flexibility. This variable strongly influences the intention to use COD, both among mandatory and voluntary users. According to research by Candra et al. (2024), the indicators used include benefits, convenience, and time savings.

Effort Expectancy

Effort Expectancy refers to the level of comfort an individual anticipates when using a system. Every individual expects that new technology will require minimal effort. With lower effort requirements, individuals are more likely to adopt and transition to the new technology (Venkatesh et al., 2003).In the context of Cash on Delivery (COD), effort expectancy represents the perceived ease of use experienced by consumers when utilizing the COD payment system. This includes the simplicity of understanding and using the system without requiring specialized skills (Venkatesh, 2003). According to Candra et al. (2024), effort expectancy is measured by the ease of using the COD system. Farzin et al. (2021) further add indicators such as ease of use, easily acquired skills, and confidence that the COD system is simple to operate.

Social Influence

Social Influence is defined as the extent to which others (such as family, friends, and peers) believe in an individual's decision to adopt a new system or technology (Alraja, 2016).In the context of Cash on Delivery (COD), social influence refers to the impact of others encouraging consumers to use the COD payment system, including family members, friends, partners, or organizations (Candra et al., 2024). According to Farzin et al. (2021), the indicators of social influence include the opinions of significant others supporting the use of COD, close acquaintances who already use COD, and the perception that using COD provides benefits to consumers.

Behavioral Intention

Behavioral Intention is the primary predictor of actual system usage and is influenced by factors such as perceived value and social influence (Venkatesh et al., 2012).Behavioral intention plays a crucial role in shaping the adoption of a new system (Venkatesh et al., 2003). It refers to the extent to which an individual plans to use technology in the future (Sancaka & Subagio, 2014). Dharmmesta (2008) defines it as consumers' willingness to continue using a service sustainably. Furthermore, Saha & Theingi (2009) add that behavioral intention includes the intention to recommend the service, repurchase, and demonstrate loyalty to the service provider.

Use Behavior

Use behavior is defined as the intensity or frequency with which users engage with information technology (Venkatesh et al., 2003).In the context of Cash on Delivery (COD), use behavior describes how consumers choose and utilize this payment method when shopping online. Consumers tend to select COD to inspect the product before making a payment, reduce the risk of fraud, and ensure product quality. Factors such as shopping experience, recommendations from close acquaintances, and the simplicity of the payment process also influence this decision. Trust and perceived risk are key elements in driving COD usage behavior.

Cash on Delivery (COD) System

Cash on Delivery (COD) is a payment method where buyers make payments only after receiving their orders, rather than at the beginning of the transaction. Payments can be made using cash, checks, debit/credit cards, or electronic money, depending on the seller's policy. This method requires buyers to prepare full payment at the time of delivery (Hamed & El-Deeb, 2020).

III. THEORETICAL FRAMEWORK

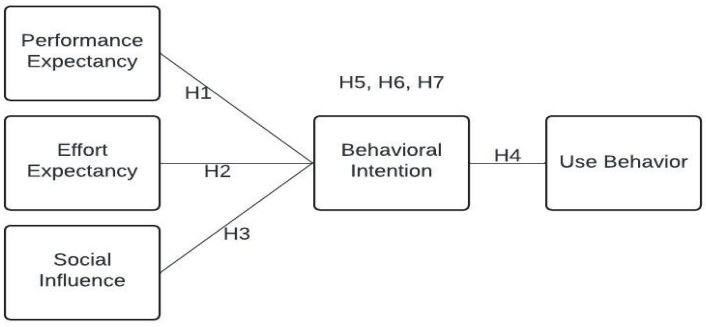

Figure 1. Theoretical Framework
Source: Author's Data Processing (2024)

Hypotheses

- H1: Performance Expectancy has a positive and significant effect on Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.
- H2: Effort Expectancy has a positive and significant effect on Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.
- H3: Social Influence has a positive and significant effect on Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.
- H4: Behavioral Intention has a positive and significant effect on Use Behavior among users of the Cash on Delivery (COD) payment system in marketplaces.
- H5: Performance Expectancy has a positive and significant effect on Use Behavior through Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.
- H6: Effort Expectancy has a positive and significant effect on Use Behavior through Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.
- H7: Social Influence has a positive and significant effect on Use Behavior through Behavioral Intention among users of the Cash on Delivery (COD) payment system in marketplaces.

IV. RESULT & DISCUSSION

To establish the relationships between the variables, the model can be evaluated using SmartPLS version 4.0 software, as described below.

Results of Structural Model Testing (Outer Model)

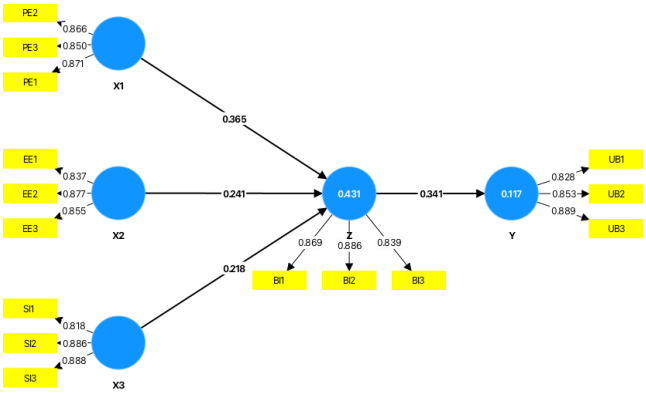

Figure 2. Outer Model Structural Equation Modelling (Algorithm)

According to Ghozali's theory, an outer loading value can be considered valid if it exceeds 0.7. Based on Table 1, the results show that all indicators have values above 0.7, indicating that all variables are considered valid.

Table 1.Outer Loadings

Indicator	*Performance Expectancy*	*Effort Expectancy*	*Social Influence*	*Behavioral Intention*	*Use Behavior*
PE.1	0.871				
PE.2	0.866				
PE.3	0.850				
EE.1		0.837			
EE.2		0.877			
EE.3		0.855			
SI.1			0.818		
SI.2			0.886		
SI.3			0.888		
BI.1				0.869	
BI.2				0.886	
BI.3				0.839	
UB.1					0.828
UB.3					0.853
UB.3					0.889

Source: Author's Data Processing (2024*)*

Discriminant Validity

The cross-loading factor is one of the methods used to assess discriminant validity. If the data shows that the correlation of a construct with its indicators is higher than its correlation with other constructs, then the variable demonstrates high cross-loading factors.The following are the results of the cross-loading factors processed using SmartPLS version 4.0.

Table 2. Cross Loading

Indikator	X1	X2	X3	Z	Y
PE1	0.871	0.538	0.232	0.534	0.335
PE2	0.866	0.519	0.200	0.454	0.311
PE3	0.850	0.498	0.264	0.478	0.349
EE1	0.496	0.837	0.371	0.399	0.368
EE2	0.471	0.877	0.328	0.452	0.298
EE3	0.567	0.855	0.345	0.540	0.327
SI1	0.124	0.274	0.818	0.260	0.531
SI2	0.225	0.369	0.886	0.374	0.507
SI3	0.313	0.386	0.888	0.411	0.577
BI1	0.441	0.491	0.398	0.869	0.344
BI2	0.479	0.438	0.358	0.886	0.285
BI3	0.555	0.493	0.317	0.839	0.255
UB1	0.292	0.212	0.497	0.280	0.828
UB2	0.346	0.350	0.481	0.237	0.853
UB3	0.352	0.412	0.601	0.344	0.889

Source: Author's Data Processing (2024)

Reliability test

A composite reliability value between 0.6 and 0.7 is considered to indicate good reliability (Ghozali, 2021). Additionally, the expected Cronbach's alpha value should exceed 0.7 (Ghozali & Latan, 2015). These values indicate the internal consistency of the measurement model, ensuring that the indicators used for each construct are reliable and consistently measure the intended variable. High reliability values reflect that the measurement model can be trusted to produce stable and consistent results across different samples and conditions.

Table 3. Realibity Test

Variable	Cronbach alpha	Composite Reliability	The Minimum Requirement	AVE	The Minimum Requirement	Description
Performance Expectancy	0.828	0.833	0.7	0.744	0.5	Reliable
Effort Expectancy	0.821	0.835		0.734		Reliable
Social Influence	0.834	0.866		0.747		Reliable
Behavioral Intention	0.821	0.846		0.735		Reliable
Use Behavior	0.831	0.831		0.748		Reliable

Results of Structural Model Testing (Inner Model)

In the subsequent testing of latent variables, the structural model (inner model) is used. In this inner model, analysis is conducted on R-Square, Q-Square, F-Square, and Path Coefficient to assess the accuracy of the proposed model, which is obtained through the bootstrapping process. The path diagram of the inner model in this study is presented as follows:

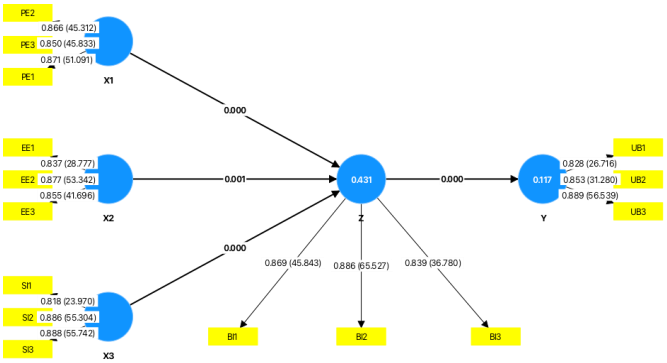

Figure 3. Path Diagram of the Inner Model (Bootstrapping)

R Square

The R-squared value represents the degree to which independent variables explain the variation in a dependent variable. Based on the R-squared value, the strength of the influence of independent variables can be classified into three categories: very strong (0.75–1), moderate (0.50–0.75), and weak (0.25–0.50). A higher R-squared value indicates a greater contribution of the independent variables in accounting for changes in the dependent variable (Hair et al., 2019). The R-squared results in this study are as follows:

Table 4. R-Square

Variabel	R-*Square*	Kategori
Use Behavior (Y)	0.117	*Low*
Behavioral Intention (Z)	0.431	*Low*

Source: Author's Data Processing (2024)

The table indicates that the coefficient of determination (R^2) for the Use Behavior (Y) variable is 0.117 (11.7%), while for the Behavioral Intention (Z) variable, it is 0.431 (43.1%). This shows that Performance Expectancy, Effort Expectancy, and Social Influence account for 11.7% of the variance in Use Behavior, with the remaining 88.3% influenced by other factors not examined in this study. Similarly, these variables explain 43.1% of the variance in Behavioral Intention, leaving 56.9% attributed to other unexamined factors.

Predictive Relevance (Q^2)

The evaluation of the structural model can be conducted by examining the Q^2 value, or predictive relevance. A Q^2 value greater than 0 indicates that the model has good predictive capability, while a Q^2 value less than 0 suggests weak predictive capability (Ghozali, 2021).

Table 5. Predictive Relevance

Variabel	SSO	SSE	Q^2 (=1-SSE/SSO)
Performance Expectancy	1125.000	1125.000	0.000
Effort Expectancy	1125.000	1125.000	0.000
Social Influence	1125.000	1125.000	0.000
Use Behavior	1125.000	1033.775	0.081
Behavioral Intention	1125.000	770.689	0.315

Source: Author's Data Processing (2024)

Effect Size (f-Square)

The F-Square value measures the strength of the effect between variables. An F-Square value between 0.02 and less than 0.15 indicates a small effect, a value between 0.15 and less than 0.35 indicates a moderate effect, and a value of 0.35 or higher signifies a large effect.

Table 6. F Square

Variabel	Performance Expectancy	Effort Expectancy	Social Influence	Use Behavior	Behavioral Intention
Performance Expectancy					0.149

Effort Expectancy					0.059
Social Influence					0.070
Use Behavior					
Behavioral Intention				0.132	

Source: Author's Data Processing (2024)

The results of the F-Square test indicate that all variables have a small effect. Performance expectancy has an F-Square value of 0.149, effort expectancy is 0.059, and social influence is 0.070 on behavioral intention. Meanwhile, behavioral intention has an FSquare value of 0.132 on use behavior.

Hypothesis Testing

Hypothesis testing can be conducted based on the following criteria:

- If **P-Values < 0.05**, then **H_0 is rejected** and **H_1 is accepted**.
- If **P-Values > 0.05**, then **H_0 is accepted** and **H_1 is rejected**.

Table 7. Hypothesis Testing (*Direct Effect*)

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Description
Performance Expectancy -> Behavioral Intention	0.365	0.360	0.063	5.757	0.000	Accepted
Effort Expectancy -> Behavioral Intention	0.241	0.246	0.071	3.384	0.000	Accepted
Social Influence -> Behavioral Intention	0.218	0.222	0.054	4.017	0.000	Accepted
Behavioral Intention -> Use Behavior	0.341	0.346	0.054	6.289	0.000	Accepted

Source: Author's Data Processing (2024)

H1: Performance Expectancy has a positive and significant effect on Behavioral Intention

The results of the hypothesis test show a t-statistic value of 5.757 > 1.96 and a p-value of 0.000 < 0.05, indicating that H1 is accepted and H0 is rejected. This proves that performance expectancy significantly affects behavioral intention. This means that consumers' perceptions of the benefits and convenience of the COD method directly influence their intention to use it.

H2: Effort Expectancy has a positive and significant effect on Behavioral Intention

The results of the hypothesis test show a t-statistic value of 3.384 > 1.96 and a p-value of 0.000 < 0.05, indicating that H2 is accepted and H0 is rejected. This proves that effort expectancy significantly affects behavioral intention. This means that the easier it is for consumers to understand and use the COD method, the greater their intention to choose this method.

H3: Social Influence has a positive and significant effect on Behavioral Intention

The results of the hypothesis test show a t-statistic value of 4.017 > 1.96 and a p-value of 0.000 < 0.05, indicating that H3 is accepted and H0 is rejected. This proves that social influence significantly affects behavioral intention. Recommendations, positive experiences, or encouragement from those around play an important role in shaping consumers' intentions to choose the COD payment method.

H4: Behavioral Intention has a positive and significant effect on Use Behavior

The results of the hypothesis test show a t-statistic value of 6.289 > 1.96 and a p-value of 0.000 < 0.05, indicating that H4 is accepted and H0 is rejected. This proves that behavioral intention significantly affects use behavior. This means that the stronger consumers' intention to use COD, the higher the likelihood they will actually use it in transactions.

Table 8 Hypothesis Testing (*Indirect Effect*)

Hipotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Description
Performance Expectancy -> Behavioral Intention -> Use Behavior	0.125	0.125	0.030	4.119	0.000	Accepted
Effort Expectancy -> Behavioral Intention -> Use Behavior	0.082	0.084	0.026	3.119	0.001	Accepted
Social Influence -> Behavioral Intention -> Use Behavior	0.075	0.078	0.027	2.746	0.003	Accepted

Source: Author's Data Processing (2024)

H5: Performance Expectancy has a positive and significant effect on Use Behavior through Behavioral Intention The results of the hypothesis test show a t-statistic value of 4.119 > 1.96 and a p-value of 0.000 < 0.05, indicating that H5 is accepted and H0 is rejected. This proves that performance expectancy affects use behavior through behavioral intention. This means that consumers' belief that COD enhances their transaction experience fosters a strong intention, which ultimately influences their decision to actually use this payment method.

H6: Effort Expectancy has a positive and significant effect on Use Behavior through Behavioral Intention The results of the hypothesis test show a t-statistic value of 3.119 > 1.96 and a p-value of 0.001 < 0.05, indicating that H6 is accepted and H0 is rejected. This proves that effort expectancy affects use behavior through behavioral intention. This means that the ease of understanding and using COD increases consumers' intentions, which ultimately drives them to actually use this payment method.

H7: Social Influence has a positive and significant effect on Use Behavior through Behavioral Intention The results of the hypothesis test show a t-statistic value of 2.746 > 1.96 and a p-value of 0.003 < 0.05, indicating that H7 is accepted and H0 is rejected. This proves that social influence affects use behavior through behavioral intention. This means that encouragement from those around consumers strengthens their intention to use COD, which ultimately motivates them to choose this method in transactions.

V. SUB DISCUSSION

Based on the hypotheses, all were accepted as the t-statistic and p-value for each hypothesis met the required thresholds, specifically exceeding 1.96 for the t-statistic and being below 0.05 for the p-value. This indicates that each tested variable has a statistically significant effect, thereby supporting the proposed research model. Consequently, these analytical results provide a solid foundation for concluding that the relationships between variables in this study are reliable and relevant both theoretically and practically. Furthermore, these findings strengthen the confidence that the research framework can be applied in broader contexts and contribute to the development of theories and practices related to the studied field.

VI. CONSLUSION

The results of this study Performance expectancy, effort expectancy, and social influence significantly influence behavioral intention and use behavior, both directly and indirectly through behavioral intention. Performance expectancy (t = 5.757, p = 0.000) and effort expectancy (t = 3.384, p = 0.000) positively impact consumers' intent to use COD, highlighting the importance of perceived benefits and ease of use. Social influence (t = 4.017, p = 0.000) also plays a critical role, with recommendations and encouragement shaping consumer intent. Behavioral intention strongly predicts use behavior (t = 6.289, p = 0.000), indicating that a stronger intent leads to higher adoption of COD. Indirect effects further reveal that performance expectancy (t = 4.119, p = 0.000), effort expectancy (t = 3.119, p = 0.001), and social influence (t = 2.746, p = 0.003) impact use behavior through behavioral intention, emphasizing the role of intent as a mediator in consumers' adoption of COD.

VII. RECOMMENDATION

Based on the research findings, it is recommended that Cash on Delivery (COD) service providers continue to enhance consumers' perceptions of benefits (performance expectancy) and ease of use (effort expectancy) through clear education and user-friendly

features. Service providers should also build consumer trust by ensuring transparency in transaction processes and product delivery. Furthermore, it is essential to leverage social influence by encouraging positive customer reviews and maximizing marketing strategies through social media platforms. Improving the quality of COD services, including training couriers to handle potential conflicts with customers, is also a crucial step in enhancing the overall consumer experience. By implementing these measures, it is expected that the COD payment method will continue to grow and gain the trust of more consumers in the future.

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