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Reassessing Payment Methods in E-Commerce: Why Consumers Prefer Cash on Delivery

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ABSTRACT

This study investigates the determinants of Cash on Delivery (COD) adoption in e-commerce through the lens of the Theory of Planned Behavior (TPB). Specifically, it examines the roles of perceived convenience, prior experience, and perceived security in shaping consumer behavior. COD remains a critical payment method in emerging markets where digital infrastructure is limited, and trust in online payment systems is low. The study proposes a quantitative framework involving a sample of 563 e-commerce users to test the hypothesized relationships. Measurement items are adapted from established scales, and Partial Least Squares Structural Equation Modeling (PLS-SEM) will be employed for data analysis. The anticipated findings are expected to contribute to consumer behavior literature by offering insights into the psychological and practical drivers of COD adoption. Furthermore, the study aims to provide actionable recommendations for e-commerce platforms to optimize payment strategies in trust-deficient environments.

Keywords: Cash on Delivery (COD), Perceived Convenience, Prior Experience, Perceived Security, Theory of Planned Behavior, E-commerce Adoption

ABSTRAK

Penelitian ini menyelidiki faktor-faktor penentu adopsi Cash on Delivery (COD) dalam e-commerce melalui lensa Teori Perilaku Terencana (TPB). Secara khusus, studi ini meneliti peran persepsi kenyamanan, pengalaman sebelumnya, dan persepsi keamanan dalam membentuk perilaku konsumen. COD tetap menjadi metode pembayaran yang penting di pasar negara berkembang di mana infrastruktur digital masih terbatas, dan kepercayaan terhadap sistem pembayaran online masih rendah. Studi ini mengusulkan kerangka kerja kuantitatif yang melibatkan sampel 563 pengguna e-commerce untuk menguji hubungan yang dihipotesiskan. Item pengukuran diadaptasi dari skala yang sudah ada, dan Partial Least Squares Structural Equation Modeling (PLS-SEM) akan digunakan untuk analisis data. Temuan yang diharapkan diharapkan dapat berkontribusi pada literatur perilaku konsumen dengan menawarkan wawasan tentang faktor pendorong psikologis dan praktis dari adopsi COD. Selain itu, penelitian ini bertujuan untuk memberikan rekomendasi yang dapat ditindaklanjuti bagi platform e-commerce untuk mengoptimalkan strategi pembayaran di lingkungan yang kurang kepercayaan.

Kata Kunci: Cash on Delivery (COD), Kenyamanan yang Dirasakan, Pengalaman Sebelumnya, Keamanan yang Dirasakan, Teori Perilaku Terencana, Adopsi E-commerce.



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1. Introduction

The rapid adoption of e-commerce has transformed global shopping behaviors, reshaping the retail landscape by offering unparalleled convenience, accessibility, and a wide array of payment options. While digital payment systems such as credit cards, mobile wallets, and bank transfers have surged in popularity, Cash on Delivery (COD) continues to dominate in many developing economies. COD allows customers to pay for goods upon delivery, offering an alternative to pre-payment methods that many consumers find risky or inconvenient. This payment option has become particularly critical in regions with limited digital infrastructure or where customers exhibit low confidence in digital payment systems (Vandiny et al., 2022). By enabling consumers to assess and accept goods before payment, COD mitigates concerns about fraud, faulty products, or non-delivery, thereby fostering greater trust in online transactions.

The enduring popularity of COD, especially in emerging markets, underscores its role as a vital payment method that bridges gaps in trust, infrastructure, and consumer readiness for fully digital transactions (Pencarelli et al., 2018). Many customers view COD as more secure than online payment methods, particularly in contexts where e-commerce fraud and data breaches are prevalent concerns. This perception is further amplified by the simplicity of COD transactions, which eliminate the need for upfront financial commitments and reduce barriers to entry for first-time or cautious online shoppers.

Perceived convenience is one of the primary factors driving the preference for COD. Convenience simplifies the transaction process by offering flexibility, enabling customers to complete payments only after verifying the delivery of their goods (Teo et al., 2015). This feature is especially attractive to consumers who prefer retaining control over their financial transactions and ensuring satisfaction with their purchases before committing payment. Additionally, prior positive experiences with COD build consumer confidence in its reliability, making it a trusted option for repeat transactions (Wu et al., 2020). Consumers who have successfully used COD in the past are more likely to perceive it as a risk-free and efficient payment option, reinforcing its widespread adoption.

Another critical determinant of COD's appeal is perceived security. In an era marked by increasing concerns over online fraud, COD is often viewed as a safer alternative to digital payments. It provides a layer of protection for consumers who are apprehensive about sharing sensitive financial information online or dealing with unauthorized charges. By enabling customers to physically inspect goods before payment, COD alleviates trust issues and provides assurance against potential transactional risks (Anjum & Chai, 2020). This feature is particularly valuable in contexts where regulatory frameworks for consumer protection in e-commerce are still developing.

Despite its importance, research on COD adoption remains limited, particularly regarding the interplay of factors such as convenience, prior experiences, and security perceptions. Understanding these dynamics is essential for e-commerce platforms aiming to optimize their payment offerings and address diverse consumer needs. For instance, identifying the specific drivers of COD preference can help e-commerce companies design targeted strategies to balance operational efficiency with customer satisfaction.

Therefore, this study investigates the determinants of COD adoption, focusing on perceived convenience, prior experience, and perceived security. By addressing these gaps, this research contributes valuable insights into consumer payment preferences and provides actionable recommendations for enhancing e-commerce practices in developing economies.

2. Literature Review

2.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) (Ajzen, 1991) provides a robust framework for understanding consumer behavior, particularly in contexts where psychological and contextual factors influence decision-making. Attitudes toward Cash on Delivery (COD) are shaped by perceived convenience, as consumers value the flexibility and simplicity of paying only after receiving the product. This aligns with findings that attitudes significantly impact behavioral intentions when the behavior is perceived as easy and beneficial (Armitage & Conner, 2001). Subjective norms, or the perceived social pressure to perform a behavior, are influenced by prior experiences. Consumers who have successfully used COD before, or who observe peers engaging with COD, are more likely to perceive it as a socially acceptable and recommended payment method (Hagger et al., 2022). Additionally, perceived behavioral control (PBC), or the extent to which individuals feel capable of performing a behavior, is strongly linked to perceived security in e-commerce. COD reduces concerns about fraud or data breaches by enabling consumers to inspect goods before payment, which significantly enhances their sense of control over the transaction (Notani, 1998). These constructs highlight the utility of TPB in explaining how psychological factors drive the adoption of COD in e-commerce.

2.2 Cash on Delivery (COD) Adoption

Cash on Delivery (COD) remains a popular payment method in e-commerce, particularly in markets where digital payment systems face challenges related to trust, infrastructure, and accessibility. COD allows customers to pay for their purchases only after receiving and verifying the goods, which reduces concerns about fraud and product quality issues. This feature makes COD particularly appealing in developing economies where trust in online retailers is still maturing and digital payment systems are less reliable or accessible (Agarwal & Wu, 2018; Wu et al., 2020).

One of the primary drivers of COD adoption is consumer trust and perceived risk mitigation. COD provides a safer alternative for customers by addressing fears of online payment fraud and ensuring that they receive the correct goods before completing the transaction. Studies highlight that trust plays a pivotal role in shaping consumer attitudes toward payment methods, especially in situations where perceived risks are high (Kim et al., 2021). In this context, COD reinforces consumer confidence and supports the growth of e-commerce in trust-deficient environments, making it an effective strategy for fostering consumer trust in developing markets (Pencarelli et al., 2018).

Convenience is another significant factor influencing COD adoption. COD simplifies the transaction process by eliminating the need for upfront payments and dependence on digital payment systems, which may be inaccessible to many consumers in emerging economies. This convenience is particularly advantageous in regions with low financial inclusion or limited technological infrastructure. Research shows that perceived convenience fosters positive attitudes and behavioral intentions toward COD, positioning it as an efficient and consumer-friendly payment method for e-commerce platforms (Kiba-Janiak et al., 2021; Mehta et al., 2019).

The adoption of COD is also shaped by cultural and economic contexts. In collectivist societies, social norms and trust networks often favor COD as a payment method that aligns with community-oriented practices. Furthermore, economic factors, such as low income levels and limited access to banking services, drive the preference for COD, as it offers a practical alternative for unbanked or underbanked populations. These findings highlight the importance of contextual factors in understanding consumer preferences for COD in diverse market settings (Patella et al., 2020).

Despite its advantages, COD poses significant operational challenges for e-commerce businesses. Handling cash payments increases logistical complexities, operational costs, and risks associated with cash handling, particularly in last-mile delivery operations. However, advancements in logistics technologies, such as real-time tracking and automated payment reconciliation, are helping e-commerce platforms mitigate these challenges and improve the efficiency of COD operations (Costa & Castro, 2021).

2.3 Perceived Convenience

Perceived convenience is a central construct in marketing and consumer behavior, defined as the degree to which a product or service reduces the effort required to achieve a desired outcome (Blut et al., 2023). This concept has gained significant attention due to its impact on consumer satisfaction, loyalty, and behavioral intentions in digital and e-commerce environments. Convenience simplifies consumer decision-making processes and enhances their overall experience, especially in contexts where time-saving and ease of use are highly valued (Chiu et al., 2024).

In the realm of e-commerce, perceived convenience is strongly associated with perceived ease of use and reduced cognitive effort, making it a critical predictor of purchase intentions and platform loyalty. Studies indicate that streamlined checkout processes, user-friendly interfaces, and flexible delivery options contribute significantly to perceived convenience, fostering positive consumer attitudes (Dastane et al., 2020). In mobile commerce, convenience enhances perceived value, which in turn influences purchase decisions and satisfaction levels (Blut et al., 2023).

Cultural and demographic factors play a vital role in shaping how consumers perceive convenience. For example, in regions with advanced technological infrastructure, consumers value seamless integration across devices and fast transactions. Conversely, in emerging markets, logistical features like timely delivery and accessible payment methods such as cash-on-delivery often define convenience (Shen et al., 2021). This variability underscores the importance of localized marketing strategies to meet diverse consumer expectations.

Perceived convenience also extends its influence to emerging service sectors such as online food delivery (OFD), where it addresses logistical challenges and enhances trust. By simplifying processes like order placement and offering flexible delivery times, OFD platforms create a sense of control and reliability for consumers, further strengthening their loyalty (Chiu et al., 2024).

2.4 Prior Experience

Prior experience plays a pivotal role in shaping consumer behavior, particularly in marketing and e-commerce contexts. It influences consumer decision-making, brand loyalty, and attitudes toward products and services. Prior experience acts as a cognitive framework through which consumers evaluate new information, reducing uncertainty and enhancing confidence in decision-making processes (Jayawardena et al., 2022).

Research highlights the critical importance of prior experience in enhancing customer satisfaction and engagement. Consumers with positive past interactions are more likely to exhibit trust and loyalty toward a brand or service. For example, in e-commerce, familiarity with a platform fosters perceived ease of use and reduces perceived risks, encouraging repeat purchases (Mou & Benyoucef, 2021).

Furthermore, prior experience directly influences consumer expectations and perceptions of service quality. In social commerce, for instance, previous positive interactions build trust and influence future behavior, particularly in environments that rely on interpersonal and organizational trust (Zhang & Benyoucef, 2016). Additionally, the experiential knowledge gained from repeated interactions strengthens the consumer's ability to make confident decisions, ultimately enhancing satisfaction and loyalty (Becker & Jaakkola, 2020).

Cultural contexts also moderate the impact of prior experience on consumer behavior. In collectivist cultures, prior experience is often shared through social networks, amplifying its influence on group decision-making. Conversely, in individualistic societies, personal experiences carry greater weight, shaping individual attitudes and purchase intentions (Cohen et al., 2014).

2.5 Perceived Security

Perceived security is a critical construct in consumer behavior and marketing, particularly in the context of digital transactions and e-commerce. It refers to consumers' confidence in the safety and reliability of a transaction, reducing concerns over fraud, data breaches, and financial loss (Kim & Peterson, 2017). The perception of security significantly influences trust, loyalty, and purchase intentions, making it a vital consideration for marketers and e-commerce platforms.

In online environments, perceived security is closely linked to consumer trust, as secure systems foster positive consumer attitudes toward digital platforms. Research highlights that secure payment methods, robust data encryption, and visible authentication symbols (e.g., HTTPS and secure logos) enhance perceived security and encourage purchase behaviors (Sarkar et al., 2020). Additionally, perceived security reduces perceived risks, making consumers more comfortable engaging in digital transactions.

The impact of perceived security extends to mobile commerce (m-commerce), where security-related concerns remain a significant barrier to adoption. Studies have identified perceived security as a key antecedent to trust in m-commerce environments, influencing attitudes and behavioral intentions. Secure interfaces, system reliability, and transparent policies on data protection are essential in fostering trust and enhancing user satisfaction (Liu et al., 2019).

Furthermore, perceived security plays a moderating role in shaping the effectiveness of marketing strategies. For example, promotional campaigns that emphasize security features, such as fraud protection and secure payment options, significantly increase consumer engagement and retention. This is particularly relevant in markets with low trust in digital systems, where security concerns are a primary deterrent (Cummins et al., 2014).

2.6 Hypotheses Development

Perceived convenience, defined as the degree to which consumers perceive a process or service as simplifying effort and time investment, is a cornerstone of consumer adoption behavior in e-commerce (Blut et al., 2023). Drawing from the *Technology Acceptance Model (TAM)*, perceived ease of use, a component of convenience, is a critical driver of behavioral intention, influencing how consumers interact with digital platforms (Mou & Benyoucef, 2021). In the context of Cash on Delivery (COD), this framework aligns with consumer preferences for seamless transactions that minimize effort and provide assurance.

The convenience of COD adoption is multifaceted, encompassing ease of transaction, reduced cognitive effort, and flexibility in payment timing. COD allows consumers to defer payment until product verification, addressing concerns of quality and fraud while aligning with trust-building mechanisms in high-risk environments (Liu et al., 2019). This payment method simplifies consumer decision-making, especially in regions where digital payment systems face adoption barriers due to technological infrastructure gaps or limited financial inclusion (Chiu et al., 2024).

Moreover, perceived convenience mitigates perceived risks, a key barrier to e-commerce adoption. By offering flexible and hassle-free payment options, COD aligns with consumer desires for control and

verification, fostering a sense of security. This is particularly relevant in emerging markets, where logistical simplicity and immediate product assurance dominate consumer preferences (Mou & Benyoucef, 2021). Thus, we hypothesize:

H1: Perceived convenience positively and significantly influences COD adoption

Prior experience plays a pivotal role in shaping consumer behavior, particularly in the adoption of e-commerce payment methods such as Cash on Delivery (COD). Drawing on human capital theory, prior experience serves as a cognitive framework that informs decision-making, reduces uncertainty, and enhances consumer confidence in subsequent behaviors (Jiao et al., 2021). In the context of COD adoption, prior interactions with e-commerce platforms can significantly influence trust and acceptance of this payment method.

Consumers with positive prior experiences in online shopping are more likely to perceive COD as a reliable and convenient option. Studies suggest that familiarity with the process of product delivery and payment builds trust in the mechanism, mitigating perceived risks such as fraud and product dissatisfaction (Mou & Benyoucef, 2021). COD aligns well with the preferences of consumers who value verification of goods before making a financial commitment, a preference often shaped by past experiences.

Moreover, the cultural and contextual aspects of prior experience also impact COD adoption. In emerging markets, where digital payment infrastructure might be underdeveloped, past interactions with cash-based transactions reinforce the perceived convenience and security of COD. Familiarity with cash handling during delivery creates a sense of control and assurance, reducing hesitation in using this payment method (Shroff et al., 2022). Thus, we hypothesize:

H2: Prior experience positively and significantly influences COD adoption.

Perceived security refers to consumers' confidence in the safety and reliability of a transaction, encompassing concerns over data protection, fraud prevention, and financial risks. In the context of e-commerce, perceived security is a pivotal factor influencing consumer trust and decision-making. Consumers prioritize secure transactions, which becomes particularly significant when adopting payment methods such as Cash on Delivery (COD) (Kim & Peterson, 2017).

COD is often perceived as a secure payment option because it allows customers to verify goods before completing the transaction, thereby addressing concerns related to fraud and product quality. This aligns with findings in digital payment adoption research, which highlight that perceived security mitigates the psychological and financial risks associated with online transactions (Al-Saedi et al., 2020). By offering payment flexibility and reducing upfront risk, COD serves as a mechanism to enhance trust, particularly in markets with low consumer confidence in online payment systems.

Research indicates that perceived security positively influences behavioral intentions by reducing perceived risks and enhancing trust in the transaction process (Zhang et al., 2018). This is especially relevant in markets where digital literacy or technological infrastructure may be limited. Consumers in such contexts often prefer payment methods that provide tangible verification of security, such as COD, over digital alternatives (Shroff et al., 2022). Therefore, we hypothesize:

H3: Perceived security positively and significantly influences COD adoption.

3. Method

This proposed study will adopt a quantitative research design to explore the determinants of Cash on Delivery (COD) adoption in e-commerce. The conceptual framework is grounded in the Theory of Planned Behavior (TPB), which emphasizes the roles of attitudes, perceived behavioral control, and subjective norms in shaping consumer intentions and behaviors. This framework is deemed appropriate for understanding the interplay of perceived convenience, prior experience, and perceived security in influencing COD adoption.

The study will target active e-commerce users with prior experience using COD as a payment method. A purposive sampling approach will be employed to ensure the inclusion of respondents who have relevant exposure to COD transactions. The proposed sample size of 563 participants is based on recommendations for Partial Least Squares Structural Equation Modeling (PLS-SEM), which requires sufficient power for hypothesis testing (Hair et al., 2021).

Data will be collected through an online survey, and measurement items for each construct will be adapted from validated scales in previous studies. Perceived Convenience will be measured using items adapted from Blut et al. (2023) and Chiu et al. (2024), focusing on the ease and time-saving attributes of COD. Prior Experience will be assessed using items from Mou and Benyoucef (2021) and Liu et al. (2019), which capture the influence of familiarity and positive past interactions. Perceived Security will reflect consumer confidence in fraud prevention and data protection, with items adapted from Pavlou (2003) and Mou and

Benyoucef (2021). COD adoption will be measured using items from Zhang et al. (2018) and Chiu et al. (2024), focusing on intention and frequency of usage.

The data will be analyzed using PLS-SEM, which is suitable for testing complex relationships among latent variables. Reliability and validity will be evaluated through Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Discriminant validity will be assessed using the Fornell-Larcker criterion and HTMT, and hypotheses will be tested using path coefficients and bootstrapping techniques.

Ethical approval will be sought prior to data collection, and respondents will provide informed consent to ensure adherence to ethical research practices. Anonymity and confidentiality of participant data will be maintained throughout the study.

4. Conclusion

This study aims to explore the determinants of Cash on Delivery (COD) adoption in e-commerce, focusing on Perceived Convenience, Prior Experience, and Perceived Security through the lens of the Theory of Planned Behavior (TPB). Given that the research is conceptual and the empirical investigation has not yet been conducted, the discussion will focus on expectations based on prior literature and theoretical insights.

It is expected that Perceived Convenience will have a significant positive influence on COD adoption. Convenience simplifies the transaction process, reduces cognitive effort, and provides flexibility for consumers, particularly in emerging markets where digital payment options are less accessible. Consistent with prior studies (Blut et al., 2023; Chiu et al., 2024), it is anticipated that consumers will favor COD because it aligns with their need for simple and user-friendly payment solutions, reducing friction in the purchasing process.

Prior Experience is also hypothesized to positively affect COD adoption. Previous positive interactions with COD transactions are expected to build trust and confidence in the payment method, influencing consumers' attitudes and perceived behavioral control. This aligns with findings from Mou and Benyoucef (2021), which suggest that familiarity and favorable past experiences reduce uncertainty and encourage repeat behavior. It is anticipated that consumers with prior COD usage will demonstrate higher behavioral intentions to adopt COD as a preferred payment method.

Perceived Security is predicted to play a pivotal role in COD adoption by addressing consumer concerns about fraud, data protection, and financial risks. COD's unique feature of allowing payment after product verification is expected to enhance trust and perceived control over transactions. As suggested by Pavlou (2003) and Mou and Benyoucef (2021), perceived security mitigates psychological and financial risks, making COD particularly appealing in markets with low trust in online payment systems. Therefore, it is anticipated that perceived security will significantly influence consumer adoption of COD.

These expectations align with the principles of TPB, where Attitudes (perceived convenience), Subjective Norms (influenced by prior experience), and Perceived Behavioral Control (enhanced by perceived security) collectively shape behavioral intentions and ultimately lead to adoption behavior. It is anticipated that this integrated framework will provide a comprehensive understanding of the factors driving COD adoption in e-commerce, particularly in trust-deficient and infrastructure-limited contexts.

Future empirical results are expected to validate these theoretical assumptions, offering actionable insights for e-commerce platforms. By addressing the identified factors, businesses can design payment systems that align with consumer needs, enhance satisfaction, and expand their market reach. The outcomes of this study are anticipated to contribute to both theoretical advancements in consumer behavior research and practical strategies for improving e-commerce adoption.

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