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THE IMPACT OF CASH ON DELIVERY FEATURE ON CUSTOMER SATISFACTION AND REPURCHASE INTENTION ON THE SHOPEE PLATFORM IN PONTIANAK CITY

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Abstract. The rapid growth of online transactions through e-commerce platforms has prompted service providers to offer secure and convenient payment methods, one of which is the Cash On Delivery (COD) feature. This study aims to determine the influence of the COD feature on customer satisfaction and repurchase intention among Shopee users in Pontianak City, as well as to answer whether customer satisfaction mediates this relationship. The research method employed a quantitative associative design with data collected through a questionnaire administered to 150 Shopee users who utilized COD. The data were analyzed using Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach. The results indicate that the COD feature significantly enhances customer satisfaction, which in turn positively influences repurchase intention. However, the direct effect of COD on repurchase intention is not significant without the mediation of customer satisfaction. These findings reinforce the understanding that customer satisfaction is a key factor in enhancing loyalty through practical and secure payment methods. In conclusion, the development of optimal COD features can improve customer retention, and further research is recommended to explore other factors that can strengthen repurchase intention on e-commerce platforms.

Keywords: cash on delivery; customer satisfaction; repurchase intention

I. INTRODUCTION

With the rapid growth of the internet and technological advancements, new habits have emerged in people's lifestyles, especially in online shopping. The significant increase in internet usage has positively contributed to the development of the e-commerce industry in Indonesia [1]. With easy access through mobile phones, people can quickly and conveniently search for various needs without having to go anywhere. The comfort and convenience of online shopping, coupled with intensive promotions from e-commerce companies, have increased people's interest in fulfilling their needs through online purchases. This phenomenon has become a business opportunity for several parties, leading to the establishment of online stores as part of the e-commerce sector [2].

One of the e-commerce platforms offering various payment methods, as mentioned above, is Shopee. Shopee is one of the leading e-commerce platforms in Southeast Asia, especially in Indonesia, which offers a wide range of products. Shopee has successfully accommodated the needs of the Indonesian people by providing products from various categories, ranging from daily necessities to electronics, making it a primary choice for consumers in the country. If Shopee can provide services that meet consumer expectations, the platform will gain positive perceptions from its customers [3].

Shopee has effectively seized the e-commerce business opportunity, particularly in terms of payment convenience, by offering COD (Cash On Delivery) as a payment option. COD is a payment method where the order is paid for in cash when it arrives at the destination, and the payment is made through the courier rather than directly to the seller [4]. According to Riphat in [5], COD is a commonly used payment option for transactions on e-commerce platforms. Elisabeth [6] also mentions that COD, often referred to as "cash on delivery," is a payment method where payment is made when the goods are received by the consumer. COD provides flexibility for consumers who do not wish to make online payments and prefer to pay once the goods are in hand. Sismanto and Prayuda [7] explain that COD involves not only the direct payment from the consumer to the courier but also the process of depositing payments by the courier to the central office, which is then forwarded to the platform and the seller periodically. This process involves several parties, ensuring that payments reach their destination securely.

The COD payment system allows consumers to inspect the ordered goods when the product arrives, showing a

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phenomenon where COD is increasingly preferred for various reasons that make consumers feel safer and more comfortable compared to non-cash payment methods. The COD payment method is performed with a "pay at the place" system, meaning the transaction is paid in cash when the courier or delivery service reaches the buyer's address [8]. This payment system reduces the risk of fraud and makes online shopping more convenient.

Additionally, the COD method offers consumers the convenience of receiving their desired products instantly without making an upfront payment. This innovation, first introduced by Shopee, has successfully influenced consumers' shopping interests and reassured them that online shopping is both easy and secure [9]. The COD system also provides financial flexibility, as consumers have additional time to gather the necessary funds before completing the transaction. This is especially helpful for those who may not have immediate access to digital payment methods or bank accounts, making shopping more practical. The positive experience of using the COD method can significantly contribute to increasing customer satisfaction.

Customer satisfaction occurs when consumers realize that their desires and needs align with their expectations, and these expectations are adequately met [10]. Satisfaction arises when consumers perceive that the product or service they received meets their needs and wants as expected [11]. Customer satisfaction is related to the evaluation conducted after consumers have received and consumed the product or service, where satisfaction is the result of the assessment of the transaction that has taken place [12]. The convenience provided by the COD feature gives customers a sense of satisfaction, which has a significant impact on repurchase intention because customer satisfaction is the foundation of any business. This, in turn, influences the likelihood that consumers will make online purchases again from the same platform. Post-purchase satisfaction strongly influences repurchase intention [13].

Repurchase intention refers to the desire to make a purchase based on previous shopping experiences [14]. A high repurchase intention reflects a high level of customer satisfaction. Repurchase intention arises from the satisfaction consumers experience with the products or services they have previously bought [15]. This shows that customer satisfaction plays a crucial role in encouraging consumers to return and purchase the same product. Repurchase intention is an individual’s perspective on repurchasing products or services from the same company, considering the situation and context they are in [16].

II. RESEARCH METHOD

This research uses an associative approach to examine the relationship between the Cash On Delivery (COD) feature and customer satisfaction and repurchase intention on the Shopee platform. An associative study aims to describe the relationship between one variable and another phenomenon [17], in this case, how COD affects customer satisfaction and repurchase intention.

The data collection techniques in this study consist of both primary and secondary data. Primary data is obtained through direct observation on the Shopee platform, interviews with Shopee users in Pontianak, and questionnaires distributed to Shopee users who have used the COD feature. The questionnaire aims to systematically collect data regarding respondents' perceptions of the COD feature. Additionally, secondary data is obtained from various sources, including e-commerce visitor statistics and graphs on the popularity of payment methods in West Kalimantan.

The population in this study is the residents of Pontianak City who use the Shopee application. The sample is determined using the Rao Purba formula, with a minimum sample size of 150 respondents. The sampling technique used is purposive sampling, where the criteria for respondents include Shopee application users aged 17 years or older who have used the COD feature for purchases.

The variables in this study consist of an independent variable, which is the COD feature, a dependent variable, which is repurchase intention, and an intervening variable, which is customer satisfaction. To measure attitudes, opinions, and perceptions of respondents regarding these three variables, the study uses a 5-point Likert scale, consisting of the following options: strongly agree (5), agree (4), disagree (3), disagree (2), and strongly disagree (1) [17].

The collected data will be analyzed using the Structural Equation Modeling (SEM) method with a Partial Least Square (PLS-SEM) approach, which allows for analyzing the relationships between latent variables and their indicators, as well as among the variables themselves. In this study, the Smart-PLS software version 4 will be used to process the data, with analyses covering both the Inner Model (the relationship between constructs) and the Outer Model (the relationship between constructs and indicators). This model will be evaluated based on reliability, validity, and goodness-of-fit.

The hypotheses proposed in this study are: (1) The Cash On Delivery feature affects customer satisfaction, (2) The Cash On Delivery feature affects repurchase intention, and (3) Customer satisfaction affects repurchase intention. It is expected that the results of this study will provide a deeper understanding of the factors influencing repurchase intention on e-commerce platforms, particularly in Pontianak City.

III. RESULT AND DISCUSSION

Convergent Validity

Convergent validity testing can be done by looking at the loading factor value for each construct indicator. A high loading factor value indicates that each construct indicator converges at one point. This loading factor value will show the degree of correlation between the indicator and the latent variable. The expected loading factor value is > 0.7. The results of the convergent validity test for all variables in this study can be seen in Table 1 below:

Table 1. Convergent Validity Test Results

Variable	Indicator	Loading Factor	Description
Cash on Delivery (X)	X.1	0,789	Valid
	X.2	0,783	Valid
	X.3	0,805	Valid
	X.4	0,725	Valid
	X.5	0,763	Valid
	X.6	0,765	Valid
Customer Satisfaction (Y1)	Y1.1	0,828	Valid
	Y1.2	0,715	Valid
	Y1.3	0,820	Valid
	Y1.4	0,814	Valid
	Y1.5	0,775	Valid
	Y1.6	0,830	Valid
Repurchase Intention (Y2)	Y2.1	0,748	Valid
	Y2.2	0,773	Valid
	Y2.3	0,741	Valid
	Y2.4	0,745	Valid
	Y2.5	0,798	Valid
	Y2.6	0,706	Valid
	Y2.7	0,757	Valid
	Y2.8	0,759	Valid

Source: Processed Data, 2025

Based on the results of the Convergent Validity test in Table 1 above, it can be explained that the loading factor seen in the original sampling shows that all construct indicators in each variable, namely the Cash on Delivery variable, Customer Satisfaction, and Repurchase Intention, have a loading factor greater than 0.7. Thus, each variable indicator can be declared valid as a measure of its latent variable.

Discriminant Validity

Discriminant validity was conducted based on the Fornell-Larcker criteria values with constructs that would be useful for determining whether the constructs had adequate discrimination. The values of the Fornell-Larcker criteria in the targeted constructs had to be greater than the latent construct values. The results of the discriminant validity test in this study can be seen in Table 2 below:

Table 2. Discriminant Validity Test Results

Variable	Cash on Delivery	Customer Satisfaction	Repurchase Intention
Cash on Delivery	0,772		
Customer Satisfaction	0,606	0,799	
Repurchase Intention	0,645	0,750	0,754

Source: Processed Data, 2025

Based on the results of the discriminant validity test in Table 2 above, it can be seen that each indicator has a value from the Fornell-Larcker criteria that is greater than the other dimensions of the variables measured. Therefore, these indicators can be considered valid for measuring the corresponding dimensions or variables if the Fornell-Larcker criterion value is > 0.70

Average Variance Extracted (AVE)

The next method to determine construct validity can be done by looking at the Average Variance Extracted (AVE). A construct is considered valid if it has an AVE value > 0.5. The AVE values in this study can be seen in Table 3 below:

Table 3. Average Variance Extracted (AVE)

Construk	AVE
Cash on Delivery (X)	0,596
Customer Satisfaction (Y1)	0,638
Repurchase Intention (Y2)	0,568

Source: Processed Data, 2025

Based on the AVE test results in Table 3 above, it can be seen that the AVE values for all variables exceed 0.5. Therefore, all constructs meet the discriminant validity test criteria and it can be concluded that the indicators used in this study have met the validity criteria.

Reliability Test

Composite reliability testing in measurement models aims to evaluate the reliability of a construct. A composite reliability value greater than 0.7 indicates high reliability. In addition, to reinforce these results, Cronbach's alpha is also used, with a desired value greater than 0.6. The results of reliability in this study can be seen in Table 4 below:

Table 4. Composite Reliability & Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha
Cash on Delivery (X)	0,898	0,864
Customer Satisfaction (Y1)	0,913	0,886
Repurchase Intention (Y2)	0,914	0,891

Source: Processed Data, 2025

Based on the results of the Cronbach's Alpha and Composite Reliability tests in Table 4 above, it can be seen that all constructs in the estimated model meet the reliability criteria. This is because the Composite Reliability value for each construct is more than 0.7 and the Cronbach's Alpha value is more than 0.6. Thus, it can be concluded that the measurement items for each variable have been proven to be reliable and can be used in further research.

The results of the Outer Model testing can be seen in Figure 3.1 below:

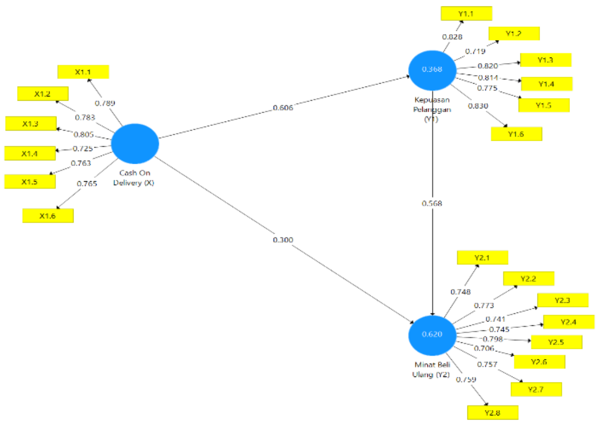

Figure 3.1. Outer Model Test Results
Source: Processed Data, 2025

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R-Square Test

The coefficient of determination (R-Square) is a test to see how much of the endogenous construct is explained by the exogenous construct. The R-Square value from the calculation results can be seen in Table 5 below:

Table 5. R-Square Values

Endogenous Variable	R-Square	R-Square Adjusted
Customer Satisfaction (Y1)	0,368	0,363
Repurchase Intention (Y2)	0,620	0,615

Source: Processed Data, 2025

Based on the results of the R-Square test above, the results can be interpreted as follows:

1. The value of Adjusted R-Square for the Customer Satisfaction (Y1) variable is 0.363, which means that the Customer Satisfaction (Y1) variable is simultaneously influenced by the Cash on Delivery (X) variable by 36.3% and the remaining 63.7% is influenced by other variables outside this research model. Based on the R-Square value of 0.368, it can be concluded that the influence of the exogenous construct Cash on Delivery (X) is weak.
2. The R-Square Adjusted value for the Repurchase Interest (Y2) variable is 0.615, which means that the Repurchase Interest (Y2) variable is simultaneously influenced by the Cash on Delivery (X) and Customer Satisfaction (Y1) variables by 61.5%, while the remaining 38.5% is influenced by other variables outside this study. Based on the R-Square value of 0.620, it can be concluded that the influence of the exogenous constructs Cash on Delivery (X) and Customer Satisfaction (Y1) on Repurchase Intention (Y2) is strong.

Hypothesis Testing

Direct Effec Test

Direct effect is a test used to measure the direct influence of an exogenous latent construct or variable on an endogenous latent variable. This test can be seen through the path coefficient results in the bootstraping output. In this study, the Direct Effect test can be seen in Table 6 below:

Table 6. Direct Effect Test

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H1	Cash on Delivery –> Customer Satisfaction	0,606	4,716	0,000	Significant
H2	Customer Satisfaction –> Repurchase Intention	0,568	3,390	0,001	Significant
H3	Cash on Delivery –> Repurchase Intention	0,300	1,746	0,081	Not Significant

Source: Processed Data, 2025

Based on the results of direct hypothesis testing in Table 6 above, the results of the direct effect can be interpreted as follows:

1. Cash on Delivery (X) has a direct effect on Customer Satisfaction (Y1) with a T-statistic of 4.716, a significance level > 1.96, and a P-value of 0.000, which is significant at the 0.05 level. Therefore, it can be concluded that Cash on Delivery has a direct, positive, and significant effect on Customer Satisfaction.
2. Customer Satisfaction (Y1) has a direct effect on Repurchase Intention (Y2) with a T-statistic of 3.390, a significance level > 1.96, and a P-value of 0.001, indicating a significance level < 0.05. Therefore, it can be concluded that Customer Satisfaction has a direct positive and significant effect on Repurchase Intention.
3. Cash on Delivery (X) does not have a direct effect on Repurchase Intention (Y2) with a T-statistic of 1.746, a significance level < 1.96, and a P-value of 0.081, indicating a significance level > 0.05. Therefore, it can be concluded that Cash on Delivery does not have a direct positive and significant effect on Repurchase Intention.

Indirect Effect Test

Indirect effect is a test used to measure the indirect influence of an exogenous construct or variable on an endogenous variable through a variable that acts as a mediator. This test can be analyzed based on the results of specific indirect effects on the output of bootstrapping. In this study, the Indirect Effect test can be seen in Table 7 below:

Table 7. Indirect Effect Test

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H4	Cash on Delivery –> Customer Satisfaction –> Repurchase Intention	0,345	2,634	0,009	Significant

Source: Processed Data, 2025

Based on the specific indirect effect table above, the results of the indirect effect can be interpreted as follows:

1. Cash on Delivery (X1) has an indirect effect on Repurchase Intention (Y2) mediated by Customer Satisfaction (Y1) with a T-statistic of 2.634, a significance level > 1.96, and a P-value of 0.009, which is significant at the 0.05 level. Therefore, it can be concluded that Cash on Delivery has an indirect effect on Repurchase Intention through Customer Satisfaction, which is positive and significant.

The results of the Inner Model testing in this study can be seen in Figure 3.2 below:

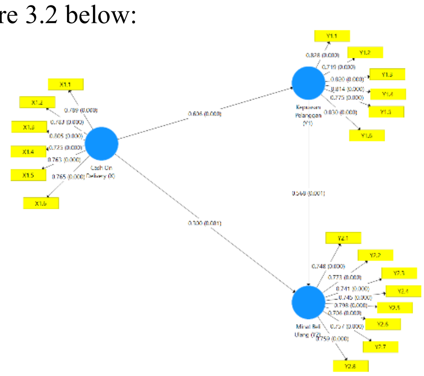

Figure 3.2. Inner Model Test Results

Source: Processed Data, 2025

Results of the Influence of COD on Customer Satisfaction

The influence of COD on customer satisfaction, the results obtained in this study are that Cash on Delivery has a direct positive and significant effect on customer satisfaction. Similar results are supported by the research of [18], which states that Cash On Delivery has a partial positive and significant impact on Customer Satisfaction.

Results of the Influence of Customer Satisfaction on Repurchase Intention

The Influence of customer satisfaction on repurchase intention, the results obtained in this study are that customer satisfaction has a direct, positive, and significant effect on repurchase intention. Similar results are supported by the study by [19], [20], and [21], which states that customer satisfaction has a positive and significant effect on repurchase intention.

Results of the Influence of COD on Repurchase Intention

The Influence of COD on Repurchase Intention, the results obtained in this study are that Cash On Delivery does not have a positive and significant effect on Repurchase Intention. Similar results are supported by the study by [22], which states that The COD payment system has no significant effect on purchasing decisions.

Results of the Influence of COD on Repurchase Intention Mediated by Customer Satisfaction

The indirect effect of Cash on Delivery on Repurchase Intention through Customer Satisfaction means that the Cash on Delivery payment method can first increase customer satisfaction, and it is this customer satisfaction that then encourages customers to make repeat purchases. In other words, Cash on Delivery does not directly make customers want to buy again, but through the improvement in customer satisfaction, the intention to repurchase becomes higher. This indicates that enhancing the ease and convenience of the payment experience can strengthen customer loyalty through their satisfaction.

III. CONCLUSSION

Based on the results of the research and discussion, several conclusions were drawn from the study conducted on the Influence of the Cash On Delivery Feature on Customer Satisfaction and Repurchase Intention on the Shopee Platform in Pontianak City. It was found that Cash On Delivery (COD) has a positive and significant effect on Customer Satisfaction (H1 accepted), Customer Satisfaction has a positive and significant effect on Repurchase Intention (H2 accepted), COD does not have a direct effect on Repurchase Intention (H3 rejected), Cash on Delivery has a positive and significant indirect effect on Repurchase Intention through Customer Satisfaction as a mediating variable (H4 accepted). Based on the results of this study, Shopee is expected to improve its efforts to protect user personal data, both through strengthening its digital security system and implementing stricter privacy policies. This step is important to prevent misuse of user data and maintain public trust in the platform. The author suggests that Shopee develop more personalized recommendation features and improve the product category display. This is aimed at encouraging users to explore the various products available on the platform.

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