



Analysis of the Influence of Risk Perception, Customer Testimonials and Shopping Experience on COD Purchase Decisions on the Shopee Platform

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Abstract

Online shopping has become an activity that is of interest to most Indonesians in recent years. With the Shopee platform, people can shop from home. However, in its application there are still many weaknesses in purchasing decisions. Therefore, this study aims to analyze the influence of risk perception, customer testimonials, and shopping experience on COD purchasing decisions on the Shopee platform. A quantitative approach was carried out on data sources totaling 303 respondents who will be analyzed using SEM analysis. The results of the study showed that risk perception had no significant effect on purchasing decisions, while customer testimonials and shopping experience had a significant effect on purchasing decisions. Risk perception, customer testimonials, and shopping experience together had a moderate effect on COD purchasing decisions on the Shopee platform.

Keyword: Risk Perception, Customer Testimonial, Shopping Experience, Purchase Decision, COD.

1. Introduction

In recent years, online shopping has become an activity that is of interest to most Indonesians (Helmi, et al., 2023). Shopping itself is an activity carried out by consumers because of needs or simply to fulfill desires (Bridges & Florsheim, 2008). Along with the rapid development of technology and the internet, consumers are now facilitated by the emergence of online shopping sites. So that consumers do not need to leave the house to make purchases because by using internet facilities, especially online shopping sites, consumers can order goods from home (Pakaja, 2022). Therefore, the popularity of online shopping is increasing among the public.

According to Rahmatunnisya, et al (2024) regarding the research results of "Online Shopping Behavior Trends Welcoming Ramadhan 2023" from Snapcart published in March 2023, it provides an overview of the condition of the e-commerce market in early 2023. If we look at transactions (Share of Order), Shopee managed to record the highest market share of transactions in three months of transactions, namely 51%, followed by Tokopedia 22%, while TikTok Shop 11%. Furthermore, according to Al Hamli & Sobaih (2023) explained the factors that respondents considered when choosing an e-commerce platform for online shopping during the month of Ramadan. Free shipping is in the top ranking (71%), followed by providing a COD payment method (37%), an attractive Ramadhan program (36%) and the excitement of Livestream with sellers (16%).

In online purchases, there is one payment method, namely COD (Cash on Delivery). The definition of COD (Cash on Delivery) is an online transaction but both buyers and sellers must meet at a predetermined place and time (Halaweh, 2017). Usually, COD (Cash on Delivery) transactions are made if the goods purchased are goods that must be checked directly such as vehicles, cellphones, or electronic goods. But over time, the meaning of COD (Cash on Delivery) has changed in online buying and selling transactions. The reason is that now sellers and buyers do not need to meet each other in person. At Shopee itself, there is currently a new payment method, namely COD (Cash on Delivery) Check First (Yanny et al., 2023), where the COD (Cash on



Delivery) check first mechanism allows buyers to open the package before paying the courier and make a return on the spot to the courier if it does not match the description/photo of the product. The advantage of COD (Cash on Delivery) check first is that buyers can be more confident that the goods purchased are in accordance with expectations (Setio & Rasipan, 2024). In addition, buyers can also save time and money because they do not need to return goods or funds through the Shopee application if the goods are not as expected (Ratu & Oktaviannur).

According to Kim & Krishnan (2015) stated that consumers face uncertain purchasing consequences, so that consumers feel that there is a certain level of risk in making purchasing decisions. Problems related to the level of risk will be related to buyer perceptions and are important to discuss considering their significant impact in determining the level of purchasing decisions to buy certain products online. Risk perception itself is a subjective assessment by a person of the possibility of an accident and how worried the individual is about the consequences or impacts caused by the incident (Renn, 1998). Another opinion expressed by Apau, et al. (2019) about other risks in online transactions and the potential for crime that can occur is very large if the e-commerce infrastructure security system is still weak. Globally, Indonesia's cybersecurity ranking according to the 2023 National Cybersecurity Index (NCSI) is ranked 49th out of 179 countries. Some cybercrimes that occurred in Indonesia throughout 2023 include theft of Islamic bank data, data breaches of the Ministry of Communication and Information, hacking of the Indonesian Attorney General's Office website, theft of police data, online loan crimes, data leaks of online shopping users, and many other cybercrimes (Thariq.sch.id, 01/26/2024). Because there are more risks that consumers must bear when making purchases online, people are less confident in making purchases online.

In addition, customer testimonials also play a role in determining purchasing decisions. When shopping online, consumers cannot directly check the products they are going to buy, so customer testimonials will help consumers make purchasing decisions. Customer testimonials are information and reviews provided by consumers about a product (Sajedikhah, et al., 2024). Where consumers can see how many consumers have bought a product by providing testimonials or reviews of the product and see whether the assessment is included in positive or negative reviews (Widiastuti, et al., 2024). For consumers, customer testimonials are very beneficial because positive customer testimonials will influence purchasing decisions, while conversely if the customer testimonial has negative testimonials, customers are reluctant to choose or even buy the product (Gupta, et al., 2004).

In the Shopee application, the ease of using the online shopping application is the beginning of online shopping. Because the ease of using this online shopping application is done by consumers to find various desired products easily. This will certainly affect the purchasing decision. After shopping for a product online, consumers will feel the experience of shopping online. Online shopping experience according to Saha, et al. (2019) states that if the online shopping experience in the past is considered negative, customers will be reluctant to engage in online shopping in the future. Another opinion by Dini (2023) states the importance of customer experience to improve business performance, meaning that retailers must understand how to ensure a good online customer experience optimally, so that it can increase customer satisfaction. Experience is a perception that results from previous satisfaction with a product. A good experience will make consumers shop again, but if the experience is not good, consumers will not shop again. Therefore, the shopping experience will have an impact on purchasing decisions.

2. The Art of Research

a) Relationship between Risk Perception and Online Purchasing Decisions

Risk perception refers to how consumers assess the potential loss or uncertainty associated with a purchase decision (Alrawad, et al., 2023). In the context of online shopping, risk perception can be damaged or unsatisfactory products (Kim et al., 2021); (Mitchell, 1999), loss of money (Lopes, et al., 2024), or loss of reputation (San Martín & Camarero, 2009). In consumer behavior theory, risk perception is considered a significant factor in influencing purchase decisions (Lee, et al., 2017). The higher the risk perception a consumer has, the less likely they are to make an online purchase (Forsythe & Shi, 2003). It is important in determining whether a consumer will make a purchase or not. High risk perception can be a barrier to

purchase decision making, while low risk perception can increase trust, clear return policies, and security features. Therefore, this study argues that:

H1: Risk Perception significantly drives online purchasing decisions

b) The Relationship between Customer Testimonials and Online Buying Decisions

Customer testimonials refer to feedback or ratings provided by consumers who have purchased and used a particular product or service (Jain, et al., 2021). These testimonials can be in the form of written, video, star ratings, or reviews published on websites, social media, or e-commerce platforms (Bosman, et al., 2013); (Banerjee, et al., 2017). Guo & Wang (2024) explain that customer testimonials can reduce uncertainty when shopping online considering that buyers cannot see or feel the product directly like in a physical store. In addition, testimonials can provide rational information about the product (Lee, et al., 2008). It is important to know the relationship between customer testimonials and online purchasing decisions because positive and credible testimonials can strengthen consumers' perceptions of the product and encourage them to make a purchase, while negative testimonials can have the opposite effect. Therefore, this study argues that:

H2: Customer Testimonials significantly drive online purchasing decisions

c) Shopping Experience Relationships and Online Purchasing Decisions

Shopping experience refer to individuals involved in the process of purchasing goods or services, either directly (offline) or through an e-commerce platform (online) (Retnowati & Mardikaningsih, 2021). The reference explains that online purchasing decisions usually go through several stages, starting from information search, alternative evaluation, to purchasing. The more often someone shops online, the easier it is for them to make purchasing decisions (Venkatesh, et al., 2022). Customers who shop online less often tend to be more cautious and require more information and evidence to trust the e-commerce platform (Gulfraz, 2022); (Liang, et al., 2024). The reference explains that the decision to purchase products online is more complex than simply considering the price or quality of the product, therefore it is important to know the relationship between shopping experience and online purchasing decisions. Therefore, this study argues that:

H3: Shopping experience significantly drives online purchasing decisions

3. Method

This study uses primary data from direct sources, namely respondents who are consumers of Shopee COD. With the help of Google Form, the research questionnaire link was distributed using the Whatsapp and Telegram applications to all respondents. The collected research data will be analyzed using quantitative descriptive analysis using a statistical approach. A two-step analysis will be used in this study, namely validity testing and reliability testing before conducting hypothesis testing and continued with path analysis using the Structural Equation Model (SEM) approach and the Smart Partial Least Square (PLS) application measuring tool.

4. Result

A. Descriptive of Research Respondents

The research data that was successfully collected amounted to 303 respondents which will be presented in the following table:

Table 1. Respondent Characteristics

No	Description	Total	Percentage
1.	Jenis Kelamin		
	Pria	144	47,5
	Wanita	159	52,5
2.	Lama menggunakan Shoope		
	< 1 bulan	17	5,6
	2 bulan – 1 tahun	14	4,6
	> 1 tahun	78	25,7
	> 3 tahun	194	64,0
3.	Jumlah Transaksi COD		
	> 2 kali	75	24,8
	> 5 kali	59	19,5
	> 10 kali	49	16,2
	> 15 kali	120	39,5



The data presented in table 1 above shows that the majority of respondents are women, as many as 159 COD customers, where the majority of respondents have been using the Shopee application for quite a long time, namely more than 3 years, and have tried shopping via COD more than 15 times.

B. Outer Model (Measurement Model Test)

Convergent Validity Test

The convergent validity test in this study uses the outer loading value for each question in the research variable. This test looks at the high correlation between the construct and indicator values. The validity test has an outer loading value greater than 0.60 and an AVE greater than 0.50 (Ghozali, 2018).

Table 2. Initial item loading and AVE step 1

Variable	Items	Outer Loading	Variable	Items	Outer Loading
Risk Perception (PR)	PR 1	0.595	Shopping Experience (PB)	PB 1	0.703
	PR 2	0.684		PB 2	0.797
	PR 3	0.676		PB 3	0.781
	PR 4	0.655		PB 4	0.747
	PR 5	0.708		PB 5	0.419
	PR 6	-0.185	PB 6	0.638	
	PR 7	0.494	PB 7	0.728	
	PR 8	0.574	Purchase Decision (KM)	KM 1	0.712
	PR 9	0.615		KM 2	0.759
Customer Testimonials (TP)	TP 1	0.834		KM 3	0.838
	TP 2	0.839	KM 4	0.769	
	TP 3	0.813	KM 5	0.768	
	TP 4	0.610			
	TP 5	0.757			

From the data results in table 2, it explains that the outer loading value of stage 1 of the majority of construct indicators is above 0.60 and AVE is above 0.50. However, there are several AVE values below the set value, namely the risk perception variable and the shopping experience variable. Furthermore, there are several construct indicator variables below the set outer loading value, namely points 1, 6, 7, and 8, while for the shopping experience variable point 5. All outer loading values <0.60 will be deleted. Furthermore, the outer loading analysis of stage 2 (see table 3) will be carried out to obtain convergent validity in accordance with the provisions, outer loading stage 2 found all construct indicators above 0.60 and AVE above 0.50. Thus, it can be concluded that all construct indicators of this study meet convergent validity.

Table 3. Initial Item Loading and AVE level 2

Variable	Item	Outer Loading	AVE	Variable	Item	Outer Loading	AVE
Risk Perception (PR)	PR 2	0.684	0.547	Shopping Experience (PB)	PB 1	0.703	0.542
	PR 3	0.676			PB 2	0.797	
	PR 4	0.655			PB 3	0.781	
	PR 5	0.708			PB 4	0.747	
	Customer Testimonials (TP)	TP 1			0.834	PB 6	
	TP 2	0.839	0.601	Purchase Decision (KM)	PB 7	0.728	0.593
	TP 3	0.813			KM 1	0.712	
	TP 4	0.610			KM 2	0.759	
	TP 5	0.757			KM 3	0.838	
					KM 4	0.769	
				KM 5	0.768		

b. Discriminant Validity Test

The discriminant validity test in this study was conducted by examining the cross loading value of each structure with its correlation with other constructs. The assessment is considered sufficient if the cross loading value of each structure is greater than the correlation between one structure and another.

Table 4. Cross Loading Values

	PR (X1)	TP (X2)	PB (X3)	KM (X4)
PR 2	0.693	0.247	0.290	0.228
PR 3	0.748	0.311	0.344	0.211
PR 4	0.732	0.296	0.294	0.238
PR 5	0.783	0.414	0.534	0.474
TP 1	0.354	0.835	0.404	0.438
TP 2	0.349	0.839	0.501	0.512
TP 3	0.321	0.813	0.465	0.444
TP 4	0.363	0.609	0.379	0.301
TP 5	0.389	0.756	0.451	0.411
PB 1	0.441	0.452	0.698	0.468
PB 2	0.365	0.404	0.811	0.550
PB 3	0.372	0.425	0.793	0.534
PB 4	0.427	0.514	0.758	0.537
PB 6	0.374	0.347	0.623	0.290
PB 7	0.421	0.353	0.719	0.400
KM 1	0.227	0.345	0.426	0.715
KM 2	0.344	0.469	0.479	0.761
KM 3	0.374	0.453	0.542	0.838
KM 4	0.364	0.426	0.516	0.767
KM 5	0.360	0.421	0.516	0.766

The results of data processing in table 4 obtained a greater indicator correlation value than with other constructs and a cross loading value that met the requirements, namely greater than 0.60, and the results of the multiplication test showed that the discriminant validity values of all variables met the requirements.

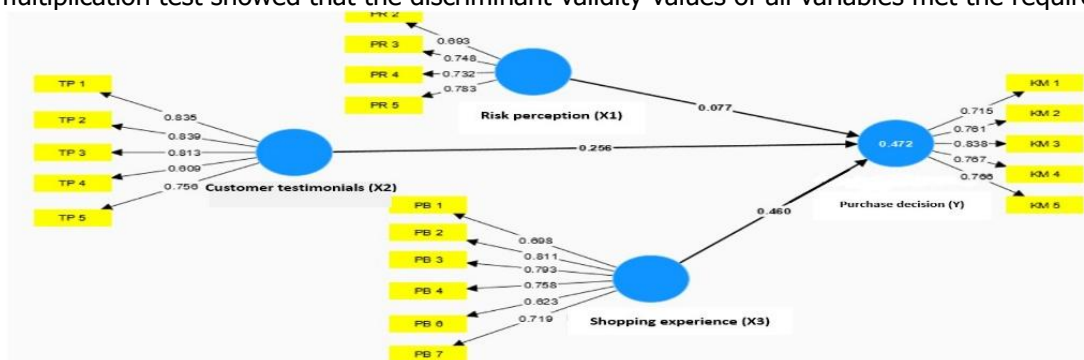


Figure 2. Second stage structural model

C. Reliability Test

In this study, the research construct can be declared reliable if the composite reliability value is > 0.60 (Hair, 2014). While the Cronbach's alpha value is > 0.70 (Joseph in Siti, 2023). The results of the composite reliability and Cronbach's alpha tests are presented in Table 5. The composite reliability value of each variable is 0.8 and the Cronbach's alpha value is greater than 0.70 and this measure indicates a high reliability value (Musrifah, 2021). So these results show that all construction variables have met the reliability requirements.

Table 5. Results of composite reliability and Cronbach's alpha values

Variable	Composite Reliability	Cronbach's Alpha
Risk Perception (X1)	0,828	0,754
Customer Testimonials (X2)	0,882	0,832
Shopping Experience (X3)	0,876	0,833

D. Structural Model Test (Inner Model)

Structural model test is a structural model used to predict causality (cause-and-effect relationship) between latent variables or variables that cannot be measured directly. The structural model test will be seen



significantly in the influence between constructs using the results of path coefficients (Ghozali, 2014) and measurement provisions using p value <5%. The results of data processing in table 6 show 2 construction variables support the hypothesis and 1 variable does not support the hypothesis.

Table 6. Hypothesis test results from Path Coefficient (Original sample, T-Statistics, P-Values)

No	Construction Variables	O_Sample	T-Statistics	P-Values	Information
1	Risk perception → Purchase decision	0.077	1.419	0.156	Not support Hypothesis
2	Customer testimonials → Purchase decision	0.256	3.492	0.000	Supporting Hypothesis
3	Shopping experience → Purchase decision	0.460	6.735	0.000	Supporting Hypothesis

5. Discussion

Initial findings in this study indicate that the risk perception variable has a positive, weak and insignificant effect on the decision to buy COD on the Shopee platform. As shown in table 6 where the original sample value is 0.077, T-Statistics 1.419 and P-Values 0.156. The results of this study indicate that the risk perception is positive, but does not support Shopee consumers to make a significant COD purchase decision, the thing that may be the driver of the insignificant risk perception variable is that even though Shopee provides a time guarantee, it does not provide a guarantee for consumers to shop COD. Because, in reality, goods can arrive longer or can arrive faster. In addition, product risks related to the quality of goods are not able to encourage people to buy COD

Furthermore, the customer testimonial variable has a positive, strong and significant effect on the decision to buy COD on the Shopee platform. As shown in table 6 where the original sample value is 0.256, T-Statistics 3.492 and P-Values 0.000. Some things that can encourage consumers to make a purchasing decision are customer testimonials that help consumers determine the desired product, so that consumers will make a purchasing decision. In addition, customer testimonials on the Shopee market application provide additional information regarding the advantages and disadvantages of the reviewed product. So, consumers do not hesitate to make a purchase.

Finally, it was found that the shopping experience variable has a positive, strong and significant effect on the decision to buy COD on the Shopee platform. As shown in table 6 where the original sample value is 0.460, T-Statistics 6.735 and P-Values 0.000. Some things that can encourage consumers to make a purchasing decision such as ease of COD payment, COD shipping requirements are very easy, and the services offered by Shopee to consumers are diverse. So, with these things, consumers' desire to buy a product will increase.

6. Conclusion

The general conclusion of the results of this study and the discussion conducted in the previous chapter is that the risk perception factor has a positive but insignificant influence in increasing purchasing decisions. Customer testimonials have a positive and significant influence on purchasing decisions. Shopping experience has a positive and significant influence on purchasing decisions and has a significant joint influence in encouraging online purchasing decisions.

There are several practical implications of this study, including: One, Risk perception, which includes concerns about transaction security, product quality, or data privacy, can hinder purchase intentions if not managed properly by Shoope management. Second, Customer testimonials are often used as a credible source of information by prospective customers in making purchases and by reducing uncertainty through real pictures of products or customer services, it is expected to be important input for Shoope managers. Third, Shopping experiences that are also related to ease of navigation, transaction speed, and quality of customer service, play an important role in forming positive impressions and encouraging Shoope consumer loyalty.

The shortcomings of this study include: One: The majority of data obtained in this study were obtained online so that respondents may not be completely honest or serious in filling out the questionnaire. Second, dynamic consumer behavior makes research results quickly outdated, because online shopping preferences and habits can change rapidly along with technological developments and market trends.

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