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The Influence of Security, Privacy, and Trust on the Interest in Using Cash on Delivery Payment Method for Online Purchases of Facial Cleansing Products in Jakarta

*Mohammad Irfan Sauki[1], Laura Lahindah[2]**

[1,2]Magister Manjemen,
Sekolah Tinggi Ilmu Ekonomi Harapan Bangsa, Bandung, Indonesia

*Correspondence: E-mail: mm-23050@students.ithb.ac.id

ABSTRACT

The rapid advancement of technology has driven the growth of e-commerce businesses in Indonesia. This growth needs to be accompanied by improvements in customer service, one of which is offering a Cash on Delivery (COD) service. On e-commerce platforms, among the many products that can be transacted using COD are facial cleansing products. This study aims to determine the influence of security, privacy, and trust variables on the interest in using the COD payment method for facial cleansing products in Jakarta. The study employs a quantitative-associative method by distributing questionnaires to 124 respondents who have never used COD. The research uses the SEM-PLS method, conducting outer model tests such as validity and reliability and inner model tests. This study's results show a significant partial influence of security, privacy, and trust variables on customer interest in using the cash-on-delivery payment method. This research is expected to benefit business practitioners by focusing on the importance of shaping perceptions of security, privacy, and trust to encourage customers to use the COD payment method.

ARTICLE INFO

Keyword:
Security, Privacy, Trust, COD Adoption.

1. INTRODUCTION

E-commerce is becoming increasingly important, as it initially focused on selling secondary and tertiary needs such as fashion, hobby, and electronics products. Today, e-commerce has begun to explore markets for selling primary products, including sustenance, medicines, household necessities, and groceries. Alongside the growth of e-commerce, the cosmetics business in Indonesia has also seen continuous growth, particularly in skincare, hair care, and other cosmetics, driven by the increasing demand from women in Indonesia. As a result, this growth is predicted to continue through 2023, bringing breakthroughs and innovations in the Indonesian cosmetics market.

The potential of e-commerce cannot be overlooked, with approximately 93.4 million internet users and 71 million smartphone users in Indonesia. They are driving the country's annual 40% growth in online sales (Ekp et al., 2022). One of the main advantages of e-commerce is that it effectively reduces trade-related costs, increasing the attractiveness of cross-border business interactions and fostering international economic development (Herrera & Martens, 2014; Ma & Lin, 2021). However, transactions on e-commerce platforms are mostly conducted without direct human contact and interpersonal relationships. All e-commerce transactions are carried out using online payment transactions, known as e-payment services, which raise concerns about online payments. One of the fundamental concerns of e-payment services is the assurance of information integrity, security, and customer privacy (Mekovec & Hutinski, 2012).

One solution to address concerns in e-commerce transactions is the Cash on Delivery (COD) payment method. The COD system allows customers to pay in cash upon receiving their orders. In this case, payment is not made directly to the seller but through a courier who delivers the order (Fuadi & Diniyanto, 2022). The COD payment system requires a strong foundation to ensure smooth transactions, including trust, security, and risk management. According to (Sukma Addryani Utami Bohalima et al., 2022), purchasing decisions on Shopee are influenced by trust, which includes the COD payment method. Research by (Ilmiyah, 2020) shows that the success of COD transactions has a significant impact on consumer trust, emphasizing that trust is a crucial element in the success of COD transactions.

The ease of transactions offered by various marketplaces reflects trust supported by a sense of security when using the COD system. According to (Supriyono et al., 2021), security is a strong foundation for purchasing decisions with the COD system. This demonstrates that online business operators, as marketplaces, view the COD payment method as a way to attract consumers in remote areas by offering cash payments through trusted courier services. Consumers have full control over choosing and using various payment alternatives they find easier and safer. The COD payment system requires a strong foundation to ensure smooth transactions, including trust, security, and risk management. Research by (Bohalima et al., 2022) shows that purchasing decisions on Shopee are influenced by trust, including the COD payment method. The study (Ilmiyah, 2020) confirms that the success of COD transactions significantly affects consumer trust, reinforcing that trust is essential to the success of COD payment transactions. The ease of transactions offered by various marketplaces indicates the presence of trust, supported by security in transactions using the COD system.

Security is critical in e-commerce transactions, not only for business owners but also for customers. It is essential to increase trust and minimize risks during online transactions. Privacy is also a crucial aspect of human life, allowing individuals to protect their identity within the boundaries of social interaction. The role of privacy in society is to regulate the flow of information in and out of networks and data sets. Therefore, with privacy assurances

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from e-commerce companies, customers can feel safe and comfortable using e-commerce services. Given the importance of privacy, e-commerce companies must ensure that sensitive information collected or stored is not misused by those responsible for analyzing and reporting it (Jain & Kesswani, 2020).

Trust is a fundamental aspect of business. A business transaction involving two or more parties will occur if each party trusts the other. This trust must be built and proven over time; it is not automatically granted. Consumer trust includes all knowledge and conclusions consumers make about an object, its attributes, and its benefits (Barkhordari et al., 2017). To support this background, a preliminary study was conducted involving 174 respondents aged between 16 and over 50 years, with educational backgrounds ranging from students to entrepreneurs and domiciled in Jakarta. The preliminary research results show that most COD users are women, around 87%, aged over 25 years, and primarily homemakers. Users of e-commerce platforms in Indonesia are familiar with the COD payment method when purchasing products. Only 3% of users find the COD method inefficient, while 67% consider it effective as they do not need to pay upfront and can inspect the product to ensure it matches their order.

Based on this phenomenon, this study examines the influence of security, privacy, and customer trust on customer interest in adopting the COD payment method. The uniqueness of this research lies in the limited studies on customer interest in adopting COD from the perspectives of security, privacy, and trust, which prompted the author to conduct this research on this topic.

2. LITERATURE REVIEW

Perception of Security

Security issues are one of the most important aspects of an information system. Online transaction security prevents fraud or detects it within an information-based system, where the information holds no physical meaning. The significance of information often means that only certain people should have access to it. According to (Mutiara & Wibowo, 2020), "security is how we can prevent fraud or, at the very least, detect fraud in an information-based system, where the information itself has no physical meaning." (Bojang, 2017) defines security as protection against a threat that creates a state, condition, or event that has the potential to cause economic difficulties to data or network resources in the form of destruction, disclosure, data modification, denial of service, fraud, waste, and abuse. Perceived security can be understood as consumers' perception of security when transacting in an online shop. (Royani, 2018) mentions that consumers perceive security when shopping online to be very low due to the increasing number of fraud cases, including consumer information being shared to create fake testimonials, fraud, forgery, and the lack of features to track the packaging process until the product is received. These factors can reduce consumer trust. Consumers' perception of security influences trust in an online shop.

Online shop vendors must be able to provide security comparable to that of real-world transactions. This security may involve the authenticity of products being sold, the accuracy of shipping, protecting consumer rights, and more. If the security provided by online shop vendors is perceived as good by consumers, it will increase consumer trust in conducting transactions through online shops (Firmansyah, 2017).

Perception of Privacy

According to (Roca, 2019), perception of privacy is the concern that online companies may misuse or inappropriately collect individual data, causing consumers to distrust entering

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their personal information when requested by a site. Consumers worry that the data they send over the internet might be misused, leading to hesitation in providing the company with all personal or financial information. Similarly, (Efendi & Rahmiati, 2020) defines the perception of privacy as the concern that online companies may use and collect individual data inappropriately, resulting in consumers feeling reluctant to input their data when prompted by a site. This concern leads to doubts about providing the company with all personal or financial information, as consumers fear that online shops might use their information for unauthorized actions or share it with third parties. Such doubts result in a lack of trust from online consumers in providing all their financial or personal information to online shops, as they believe the information might be misused or disclosed to others.

Perception of Trust

In online business, trust plays a crucial role in the business's success. (Parastanti, 2017) trust is one party's belief in another party to fulfill their responsibilities and meet expectations during a transaction. When someone wants to shop online, the first consideration when purchasing is whether they trust the online store as the provider of the shopping experience. (Gupta et al., 2017) notes that it is difficult for customers to trust the authenticity of an online shop because, unlike real-world transactions where buyers and sellers meet, online interactions lack physical presence. Trust acts as a mental shortcut that consumers use to reduce uncertainty, transaction complexity, and relationships within the online market. (Efendi & Rahmiati, 2020) lists indicators of trust as secure transactions, reliable information provided, and accountability for offers and promises made.

Adoption of COD

Cash on Delivery (COD) is a service where consumers agree with the seller to make payment when the purchased goods arrive at the recipient's address. COD can also be defined as a payment system where the goods are paid for in cash when they are in the buyer's possession. This system is advantageous for buyers as it ensures that goods are received safely (Febrianto, 2019). According to (Tussafinah, 2018), COD is a service payment made on the spot after the goods reach the consumer, which includes convenience, effectiveness, and minimizing fraud.

Relationship Between Security, Privacy, and Trust to Use COD

The researcher analyzed the relationships between each variable by reviewing previous studies. According to (Halaweh, 2018), the findings indicate that perceived security motivates consumers to adopt COD. Similarly, perceived privacy and trust have motivated customers to adopt COD payment systems on e-commerce platforms. Another study supports these findings (Hamed & El-Deeb, 2020), which states that security positively influences the adoption of COD. Moreover, (Hamed & El-Deeb, 2020) also found that perceived privacy positively affects consumer interest in adopting the COD payment method. Additionally, the same study highlights that perceived trust significantly impacts customers' intentions to adopt COD.

Hypothesis 1: Perceived Security significantly affects the intention to use the Cash on Delivery (COD) payment method.

Hypothesis 2: Perceived Privacy significantly affects the intention to use the Cash on Delivery (COD) payment method.

Hypothesis 3: Perceived Trust significantly affects the intention to use the Cash on Delivery (COD) payment method.

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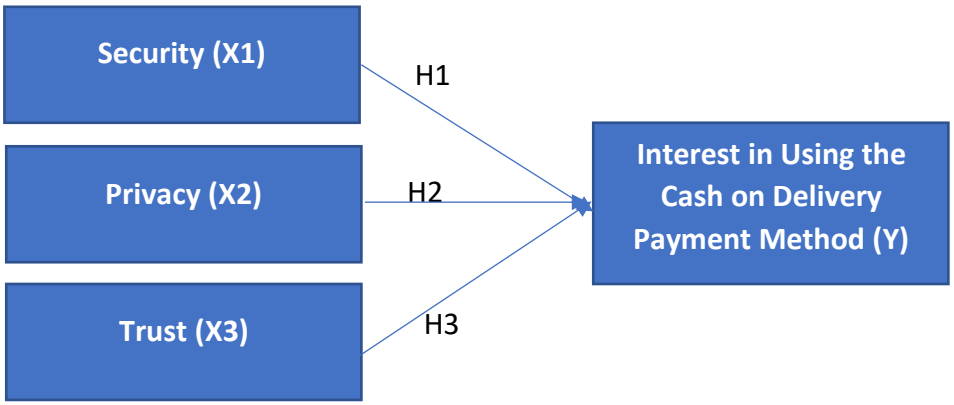

Figure 1. Research Framework

3. METHODS

This study will use a quantitative associative research methodology to analyze the relationships between variables and describe the results obtained. Data collection will be conducted using primary data gathered via questionnaires distributed using Google Forms. The population under investigation includes e-commerce customers who have either never used or have used the Cash on Delivery (COD) payment method at least once. Due to the large size of the population, sampling will be employed. Following the guidelines of (Hair et al., 2017), the recommended sample size for SEM-PLS research ranges between 100 to 200 respondents. In line with this, based on the general rule that the sample size should be at least five times the number of items/questions analyzed, the study will target a minimum sample of 120 respondents, calculated as 12 items x 6.

The sampling technique chosen is non-probability sampling with purposive sampling, where participants are selected based on specific criteria as outlined by (Sugiyono, 2019). Data analysis will be performed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS), which allows for the incorporation of unobservable variables measured indirectly and accommodates measurement errors in observed variables (Chin, 2003). SmartPLS 4.0 software will be used for the analysis. The evaluation will include assessing the outer model through validity and reliability tests and the inner model through R-square, F-square, and Q-square metrics. Additionally, hypothesis testing will be conducted to examine the proposed relationships, providing a comprehensive analysis of how perceptions of security, privacy, and trust influence consumers' intention to use the COD payment method.

4. RESULTS AND DISCUSSION

The study yielded 174 respondents who completed the data collection, of which 124 responses were deemed valid, and 50 were invalid. Based on the data processing of the 124 valid respondents, the following results were obtained:

Respondent Profile

Table 1 shows that most individuals who engage in online shopping and use the cash-on-delivery (COD) payment method are female. Additionally, most e-commerce users are located in East Jakarta, with the predominant age group being 25-29. This age range is significant as it represents a period when women are actively enjoying their careers, leading them to

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frequently engage in online shopping while being more critical of their spending and the handling of personal data. The dominant educational level among respondents is a bachelor's degree (S1), and most respondents earn less than Rp 5,000,000.00. This income level suggests that respondents are likely to be more cautious with their purchases and prefer using COD as a payment method.

Table 1. Respondent Profile

Characteristics	Freq	%
Gender		
Male	27	22%
Female	97	78%
Domicile		
Central Jakarta	15	12%
West Jakarta	23	19%
East Jakarta	54	43%
South Jakarta	25	20%
North Jakarta	7	6%
Respondent's Age		
19 – 24 years old	3	2%
25 – 29 years old	54	44%
30 – 34 years old	13	10%
35 – 39 years old	43	35%
40 – 44 years old	11	9%
Education Level		
Senior High School	21	17%
Diploma	32	26%
Undergraduate	62	50%
Postgraduate	9	7%
Salary Per Month		
<Rp 5.000.000	88	71%
Rp 6.000.000 – Rp 10.000.000	22	18%
Rp 11.000.000 – Rp 15.000.000	9	7%
>Rp 16.000.000	5	4%

Source: Research data, 2024

Evaluation of the Outer Model

The evaluation of the outer model is a crucial step in measurement model analysis aimed at understanding the relationship between latent variables and their respective indicators. In this study, the outer model evaluation is conducted by examining the results of validity and reliability tests. Validity testing ensures that the indicators accurately measure the intended latent constructs. This can be assessed through convergent validity, which evaluates the extent to which indicators within a construct are highly correlated, and discriminant validity, which ensures that each construct is significantly different from others. Reliability testing, on the other hand, aims to confirm the consistency and dependability of the indicators in measuring the latent variables. Reliability can be assessed using Cronbach's alpha and Composite Reliability, which indicate the extent to which indicators within a construct yield consistent results in measurement. Both aspects—validity and reliability—are essential to ensure that the measurement model used in this study provides accurate and trustworthy results (Ghozali, 2021).

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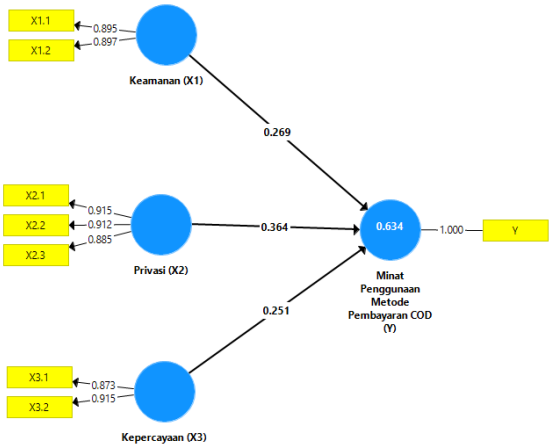

Figure 2. Image of the Standardized Model

Based on the data processing results, as shown in Table 2, it can be observed that all indicators for the variables in this study have outer loading values greater than 0.7 and Average Variance Extracted (AVE) values greater than 0.5. This indicates that all indicators in the study meet the criteria for convergent validity. Therefore, it can be concluded that all indicators in this research are considered valid. The table also shows that the Cronbach's Alpha and Composite Reliability values for each variable in the study are greater than 0.7 and less than 0.95. This confirms that the study has met the reliability testing criteria and that the research constructs are deemed reliable.

Table 2. Validity and Reliability Test Results

Variable	Indikator	Outer Loading
Security (X1) *AVE:*0,802 *CA:*0,754 *CR:* 0,890	1. My Personal Information is safe when using the Cash on Delivery payment method.	0,895
	2. When I use the Cash on Delivery payment method, I do not feel threatened by the threat of internet security leaks	0,897
Privacy (X2) *AVE:* 0,799 *CA:* 0,889 *CR:* 0,931	1. With the Cash on Delivery payment method, the Bank protects my data from being read by third parties or other parties.	0,915
	2. My data can be stored properly when I make payments using Cash on Delivery.	0,912
	3. I can reduce the data stored on e-commerce websites through Cash on Delivery.	0,885
Trust (X3) *AVE:* 0,818 *CA:* 0,751 *CR:* 0,888	1. The Cash on Delivery payment method allows me to check the product I purchased before paying.	0,873
	2. E-commerce companies that have a trustworthy Cash on Delivery payment system.	0,915
Adoption of COD (X4) *AVE:* 0,818 *CA:* 0,751 *CR:* 0,888	1. I intend to use the Cash Delivery payment method for purchases made via e-commerce websites	1,000

Source: Research data, 2024

Discriminant Validity Testing

In addition to assessing convergent validity, validity testing also involves evaluating discriminant validity. This study tests discriminant validity by analyzing the cross-loading values. For the discriminant validity test, the cross-loading values of the indicators for a particular construct must be higher than the cross-loading values of indicators for other constructs. This means that each indicator should load more strongly on its intended construct than on any other construct, ensuring that the indicators are specific to the construct they are meant to measure and do not overlap with other constructs' indicators.

Table 3. Cross-loading test results

Indicators	Security (X1)	Privacy (X2)	Trust (X3)	COD (Y)
X1.1	0,895	0,671	0,527	0,635

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Indicators	Security (X1)	Privacy (X2)	Trust (X3)	COD (Y)
X1.2	0,897	0,696	0,669	0,643
X2.1	0,722	0,915	0,678	0,730
X2.2	0,714	0,912	0,603	0,674
X2.3	0,628	0,885	0,625	0,607
X3.1	0,481	0,508	0,873	0,551
X3.2	0,696	0,732	0,915	0,667
Y	0,713	0,745	0,686	1,000

Source: Research data, 2024

Evaluation of the Structural Model (Inner Model)

Evaluating the structural model (inner model) involves assessing the model's goodness of fit. This assessment is carried out by examining the values of R-square, Q-square, and F-square. The standardized results of the structural model are illustrated in the following figure:

Table 4. Inner Model Test Results

Variable	R-Square	Q-Square	F-Square			
			SEC	PRI	SAT	COD
Security Perception						0,076
Perception of Privacy						0,080
Perception of Satisfaction						0,126
Adoption of COD	0,634	0,634				

Source: Research data, 2024

Based on the testing results shown in Table 4 above, it is observed that the R-square value for the Adoption of COD variable is 0.634. This indicates that the Adoption of COD is influenced by the variables of security perception, privacy perception, and trust perception at a moderate level, accounting for 63.4% of the variation. The table also demonstrates good predictive relevance, as all variables have a Q-square value greater than 0, with a value of 0.634. Additionally, it can be concluded that the effect sizes of the variables—security perception, privacy perception, and trust perception—on the Adoption of COD are categorized as weak, with values ranging between 0.020 and 0.150.

Hypothesis Testing

Hypothesis testing is conducted to determine whether a hypothesis can be accepted or rejected by examining the results of data analysis, particularly focusing on the t-statistic and p-values. These values are obtained from bootstrapping results. The rules of thumb used in this study are a t-statistic greater than 1.96, with a significance level (p-value) of 0.05 (5%) and a positive beta coefficient.

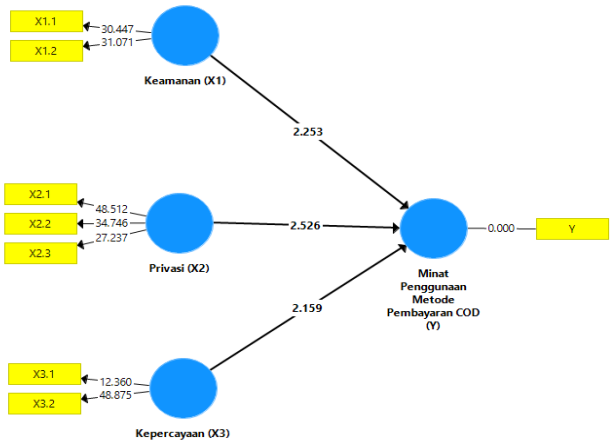

Figure 2. Results of the SmartPLS Output Bootstrapping Process

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Based on the results of data processing with Smart PLS, path coefficient results were obtained with the following values:

Table 5. Path Coefisien

Path Coefficient	Koefisien Path	T statistics	P values	Note
Security (X1) -> COD (Y)	0,269	2,253	0,025	Significant
Privacy (X2) -> COD (Y)	0,364	2,526	0,012	Significant
Trust (X3) -> COD (Y)	0,251	2,159	0,031	Significant

Source: Research data, 2024

Based on the data analysis results in Table 5, the hypothesis testing yields the findings. The security variable has a path coefficient of 0.269, a t-statistic of 2.253, and a p-value of 0.025. Since the t-statistic exceeds the threshold of 1.96 and the p-value is less than 0.05, it can be concluded that the security variable significantly impacts the intention to use Cash on Delivery (COD). Similarly, the privacy variable shows a path coefficient of 0.364, a t-statistic of 2.526, and a p-value of 0.012. The t-statistic being greater than 1.96 and the p-value being less than 0.05 indicate that privacy positively and significantly affects the intention to use COD. Lastly, the trust variable has a path coefficient of 0.251, a t-statistic of 2.159, and a p-value of 0.031. With the t-statistic surpassing 1.96 and the p-value below 0.05, it can be concluded that trust also has a positive and significant influence on the intention to use COD.

Discussion

The research findings indicate that security significantly affects the adoption of Cash on Delivery (COD). E-commerce businesses appear to have successfully established a sense of security for consumers, ensuring their data protection during transactions involving face wash purchases. This positive outcome should be maintained to increase consumer interest in COD further. These results align with previous studies (Halaweh, 2018; Hamed & El-Deeb, 2020) in their study Cash on Delivery as a Determinant of E-Commerce Growth in Emerging Markets also reported a positive effect of security on COD adoption.

The study also reveals that privacy significantly influences COD adoption. Customers perceive that using COD better safeguards their data, making it crucial to communicate this benefit clearly to customers. A strong perception of privacy can enhance customer interest in adopting COD. This finding is consistent with (Halaweh's, 2018) research, which reported a positive effect of privacy on COD adoption. Additionally, (Hamed & El-Deeb, 2020) corroborated these findings, indicating that privacy positively affects customer interest in COD.

Furthermore, the research shows that trust significantly impacts COD adoption. Respondents believe that COD enhances their trust in the products being purchased, thereby increasing the likelihood of transactions for face wash products. This aligns with Halaweh's (2018) findings, which demonstrated a significant influence of trust on motivating customers to adopt COD. Additionally, Anjum & Chai (2020), in their study Drivers of Cash-on-Delivery Method of Payment in E-Commerce Shopping: Evidence from Pakistan, also confirmed the positive impact of trust on COD adoption.

5. CONCLUSION

Based on the research findings, it can be concluded that security, privacy, and trust all positively and significantly impact customers' interest in using Cash on Delivery (COD). Specifically, the study shows that the perception of security positively influences customers' willingness to adopt COD, as they feel their transactions are safe. Similarly, privacy concerns significantly affect customers' interest in COD, with consumers feeling that their data is better protected with this payment method. Additionally, trust plays a crucial role, as customers are

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more likely to use COD if they believe the payment method is reliable. All three hypotheses tested in this research were accepted, indicating that when customers perceive their transactions as secure, their privacy as protected, and the payment method as trustworthy, their interest in using COD for purchasing products like face wash increases.

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