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Research Article

THE INFLUENCE OF CASH ON DELIVERY PAYMENT METHOD ON CONSUMER PURCHASE INTENTION IN THE HOME INDUSTRY OF DAPOER ABUN IAN FROM AN ISLAMIC ECONOMIC PERSPECTIVE

Sevda Kara[1], Cemil Kaya[2], Rania Khatib[3]
[1] Hacettepe University, Turkey
[2] Sabancı University, Turkey
[3] Jordan University of Science and Technology, Jordan

Corresponding Author:

Sevda Kara,
Hacettepe University, Turkey
Hacettepe Üniversitesi Rektörlüğü Sıhhiye / ANKARA. Country and Area Code: (+90) (312).
Email: sevdakara@gmail.com

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Abstract
The purpose of this study is to analyze how the Cash on Delivery (COD) payment method influences consumer purchase intention. This research aims to examine how the COD payment system affects consumer transaction interest in the home industry Dapoer Abun Ian from an Islamic economic perspective. The COD method, which allows payment upon delivery of goods, has become a popular alternative in online transactions. However, its implications for purchase intention and its compliance with Islamic principles require further investigation. This study employs a quantitative survey methodology involving a population of 153 consumers of Dapoer Abun Ian who use the COD payment method. A sample of 69 respondents was selected using simple random sampling. Data were collected through questionnaires and analyzed using SPSS version 26, including correlation analysis, coefficient of determination, t-test, and F-test. The findings show a strong and significant relationship between the COD payment method and consumer purchase intention, indicated by a correlation coefficient (r) of 0.736 and a significance value of 0.000. The COD method explains 54.1% of the variation in consumer purchase intention, as indicated by an R-square value of 0.541. Furthermore, the t-test results show a positive and significant effect of the COD procedure variable (X) on consumer purchase intention (Y), with a t-value of 8.894 and significance of 0.000. The F-test also confirms a significant simultaneous effect with an F-value of 79.106 and significance of 0.000.

Keywords: Consumer Purchase Intention, Dapoer Abun Ian, Islamic Economics

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INTRODUCTION

With the advancement of modern technology, buying and selling activities and trading systems have developed rapidly, creating opportunities for online business (online shops). One commonly used system is the Cash on Delivery (COD) payment method, where payment is made in cash when the goods are received. This system facilitates buyers because payment is made directly at the agreed location. According to a report by APJII (2020–2021), approximately 27.5% of Indonesians prefer using the COD payment method, while ATM transfers are used by only about 13.4%. Halaweh (2018) explains that COD payment procedures influence customer attitudes by providing a sense of security, privacy protection, and trust. In addition, prior studies in e-commerce indicate that perceived risk and trust significantly affect online purchasing behavior (H. Kim, 2023; Lee, 2025).

Economic instability is one external factor that can affect consumers' purchasing power and their level of trust in transactions using the COD method. This can be observed in the fluctuating number of consumers of Dapoer Abun Ian from January to July 2024. The highest number of consumers occurred in March (40 consumers), while the lowest was in February (33 consumers). According to Nulufi et al. (2015), purchase intention is determined by the likelihood of consumers to buy a product and their tendency to engage in purchasing activities or choose a particular brand. Furthermore, research by (Davlembayeva, 2025; I. Kim, 2024)highlights that economic conditions and perceived value strongly influence consumer purchase intention.

From an Islamic economic perspective, every transaction must be conducted based on principles such as transparency (al-bayyinah), mutual consent (an-taradhin), justice ('adl), and the avoidance of uncertainty (gharar). The Cash on Delivery (COD) payment method can be considered compatible with these principles, as it allows buyers to inspect goods before completing the payment, thereby reducing ambiguity and potential disputes. This system ensures that both parties clearly understand the terms of the transaction, which is highly emphasized in fiqh muamalah. Therefore, analyzing COD within the framework of Islamic economics is essential to evaluate whether modern payment systems align with Sharia values. This view is supported by contemporary Islamic finance studies emphasizing fairness and transparency in transaction (Chang, 2023; Erdmann, 2023).

In addition, the fluctuation in the number of consumers at Dapoer Abun Ian suggests that purchase intention is influenced by multiple factors, including payment methods, economic conditions, and consumer trust. The COD system may serve as a strategic tool to increase consumer confidence, especially for small and home-based industries that are still building their reputation. By offering a payment method perceived as safer and more flexible, businesses can reduce consumers' hesitation and encourage purchasing behavior. Thus, the role of COD becomes increasingly important in shaping consumer decisions in competitive market environments. Empirical findings by (Silva, 2023; Treiblmaier, 2023)confirm that trust is a critical determinant in online consumer behavior.

In the context of the rapid growth of e-commerce in Indonesia, payment methods have become a critical factor influencing consumer behavior. Many consumers still face concerns regarding product authenticity, fraud, and data security when engaging in online transactions. As a result, COD emerges as an alternative that minimizes these risks by allowing direct

interaction between buyers and sellers at the point of delivery. This direct verification process strengthens consumers' confidence and reduces perceived transaction risks, which are often barriers in online purchasing decisions. Studies by (Barta, 2023; Riar, 2023)support that perceived risk reduction increases online shopping intention.

Moreover, trust plays a fundamental role in shaping consumer purchase intention, particularly in online marketplaces where physical interaction is limited. The COD method indirectly builds trust by providing assurance that payment is only made after the product is received and verified. This mechanism aligns with consumer expectations for fairness and transparency, which are essential elements in both conventional and Islamic business ethics. Therefore, understanding how COD influences trust can provide deeper insights into consumer decision-making processes. According to (Jafar, 2023; Payal, 2024), trust significantly influences e-commerce adoption and usage behavior.

Another important aspect to consider is the role of small and home-based industries, such as Dapoer Abun Ian, in adapting to modern trading systems. These businesses often face challenges in gaining consumer trust due to limited brand recognition and marketing resources. By implementing COD, they can offer a competitive advantage that differentiates them from other sellers who rely solely on prepaid systems. This strategy can help attract new customers and retain existing ones, thereby supporting business sustainability and growth. Research by (Chen, 2023; Mathavan, 2024) indicates that flexible payment systems improve customer acquisition in e-commerce.

Additionally, the integration of Islamic economic principles into modern business practices has become increasingly relevant in predominantly Muslim societies. Consumers are not only concerned with product quality and price but also with the compliance of transactions with Sharia principles. The COD method, when implemented properly, can fulfill these requirements by ensuring clarity, fairness, and mutual agreement between parties. Consequently, it is important to evaluate whether COD truly reflects Islamic values in practical application. This aligns with findings from (Laradi, 2024; Verma, 2023) regarding ethical compliance in Islamic finance practices.

Finally, this study contributes to the existing literature by bridging the gap between modern payment systems and Islamic economic perspectives. While many studies focus on the technical and behavioral aspects of COD, limited research examines its alignment with Sharia principles in the context of small businesses. By analyzing both the economic and religious dimensions, this research provides a more comprehensive understanding of consumer behavior and offers practical implications for business actors who aim to implement ethical and effective payment systems (Tang, 2023; Wang, 2024).

RESEARCH METHOD

This study uses a quantitative correlation-based methodology. According to (Al-Adwan, 2025; Rahman, 2023), quantitative research collects and analyzes numerical or statistical data to evaluate a population or specific group. The population in this study consists of all customers who purchased products from Dapoer Abun Ian between January and July 2024, totaling 153 consumers after data deduplication. This study uses probability sampling with simple random sampling, meaning each population member has an equal chance of being selected.The sample size was determined using the Slovin formula with a margin of error of

9%, resulting in 69 respondents. Data collection used a Likert scale, and analysis included validity, reliability, correlation, and determination coefficient tests (r, r^2, t, and F tests).

To collect the data, a structured questionnaire was distributed to the selected respondents. The questionnaire consisted of several statements related to the Cash on Delivery (COD) payment method and consumer purchase intention, which were measured using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." Prior to distribution, the instrument was tested for validity and reliability to ensure that each item accurately measured the intended variables and produced consistent results (Rozenkowska, 2023; Xu, 2023).

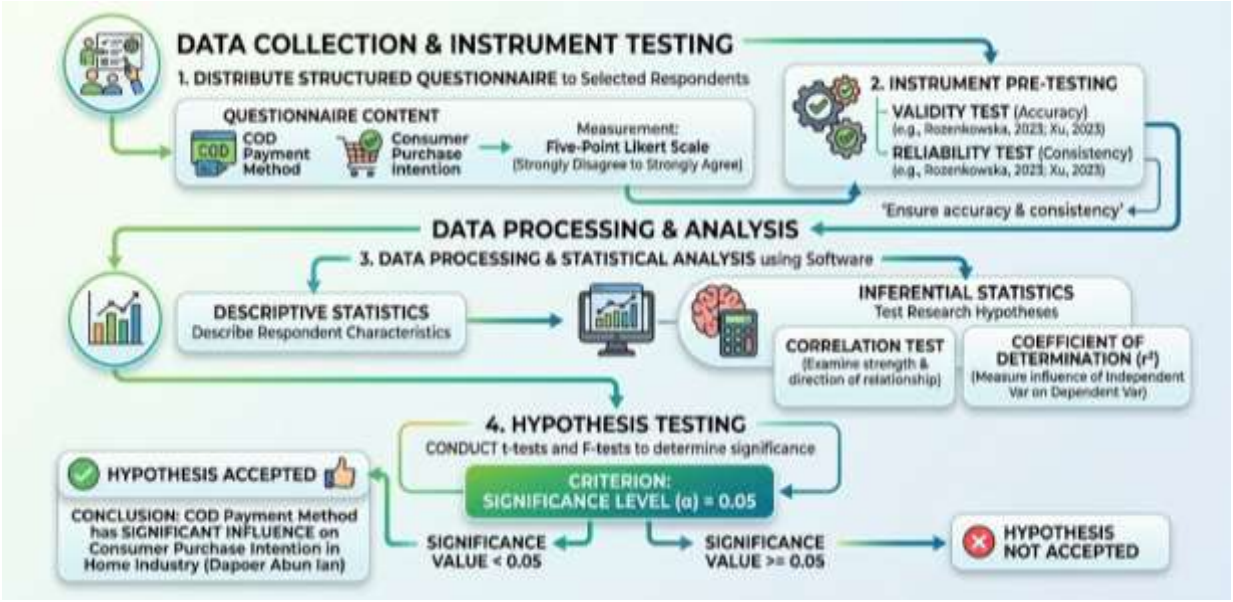


Figure 1. Structured Questionnaire Was Distributed To The Selected Respondents

The data obtained from the respondents were then processed and analyzed using statistical software. The analysis techniques included descriptive statistics to describe respondent characteristics, as well as inferential statistics to test the research hypotheses. The correlation test was used to examine the strength and direction of the relationship between variables, while the coefficient of determination (r^2) was used to measure how much influence the independent variable had on the dependent variable.

Furthermore, hypothesis testing was conducted using t-tests and F-tests to determine the significance of the relationship between the Cash on Delivery (COD) payment method and consumer purchase intention. A significance level of 0.05 was applied in this study. If the calculated significance value was less than 0.05, the hypothesis was accepted, indicating that the COD payment method has a significant influence on consumer purchase intention in the home industry of Dapoer Abun Ian.

This study employs a quantitative research method with an explanatory approach to examine the influence of the Cash on Delivery (COD) payment method on consumer purchase intention in the home industry of Dapoer Abun Ian. The quantitative method is chosen because it allows the researcher to measure variables objectively and analyze the relationship between them using statistical techniques. The research design focuses on testing hypotheses by collecting numerical data through structured instruments, enabling the researcher to determine whether the COD payment method significantly affects consumer buying interest (Gerlich, 2023; Nawres, 2024).

The population in this study consists of all consumers who have made purchases from Dapoer Abun Ian using the COD payment method. A purposive sampling technique is applied, where respondents are selected based on specific criteria, such as having prior experience with COD transactions and being at least 17 years old. Data are collected primarily through a questionnaire using a Likert scale (1–5**)** to measure respondents' perceptions of the COD system and their purchase intention. The variables in this study include the independent variable (COD payment method) and the dependent variable (consumer purchase intention), with indicators such as convenience, security, trust, and transactional interest.

The collected data are analyzed using statistical analysis techniques, including descriptive statistics, validity and reliability tests, and simple linear regression analysis. The hypothesis is tested using the t-test to determine the significance of the influence of COD on purchase intention, while the coefficient of determination (R^2) is used to measure the extent to which the independent variable explains the dependent variable. In addition, the findings are interpreted through an Islamic economic perspective, emphasizing principles such as transparency (*al-bayyinah*), mutual consent (*an-taradhin*), justice (*'adl*), and the avoidance of *gharar* (uncertainty), to ensure that the COD practice aligns with Sharia principles (L. Zhang, 2024; Y. Zhang, 2023).

RESULTS AND DISCUSSION

Validity refers to how accurately the collected data represent the actual facts (Sugiyono, 2018). The results show that the r-table value is 0.2319 at a 5% significance level. All calculated r-values for variables X (X1–X9) and Y (Y1–Y9) exceed the r-table value, indicating that all questionnaire items are valid and suitable for this study.

Reliability was tested using Cronbach's Alpha (Riyatno, 2014). The COD method variable (X) has a Cronbach's Alpha value of 0.777, and the consumer purchase intention variable (Y) has a value of 0.776. Since both values exceed 0.60, all items are considered reliable.

The Pearson correlation test shows a correlation coefficient (r) of 0.736, indicating a strong and positive relationship between the COD method and consumer purchase intention at a 1% significance level.

The R-square value is 0.541, meaning that 54.1% of the variation in consumer purchase intention is explained by the COD method, while the remaining 45.9% is influenced by other factors outside this study.

The t-test results show a significant positive effect of the COD method on purchase intention, with a t-value of 8.894 and a significance level of 0.000 (<0.05). Each unit increase in the COD variable increases purchase intention by 0.776.

The ANOVA results indicate that the regression model is significant, with an F-value of 79.106 and a significance level of 0.000, meaning the model effectively explains variations in purchase intention.

Table 1. Summary of Statistical Analysis Results

Category / Analysis	Parameter / Indicator	Value / Result	Cut-off / Threshold	Interpretation & Decision	Reference / Note
Validity Test	Calculated r-value (r_{count})	> 0.2319	$r_{table} = 0.2319$	Valid (All items X1–X9 & Y1–Y9 are valid)	Sugiyono (2018) ($\alpha = 0.05$)
Reliability Test	Cronbach's Alpha (X - COD Method)	0.777	≥ 0.60	Reliable	Riyatno (2014)
	Cronbach's Alpha (Y - Purchase Intention)	0.776	≥ 0.60	Reliable	Riyatno (2014)
Pearson Correlation	Correlation Coefficient (r)	0.736	-	Strong & Positive Relationship	Sig. (2-tailed) = 0.000 ($p < 0.01$)
Model Summary	Coefficient of Determination (R^2)	0.541	-	54.1% variance explained by COD Method	Remaining 45.9% explained by external factors
ANOVA (F-Test)	F-statistic	79.106	-	Significant Model	Sig. = 0.000 ($p < 0.05$)
Regression (t-Test)	Regression Coefficient (β)	0.776	-	Each unit increase in X increases Y by 0.776	Dependent Variable: Purchase Intention (Y)

The results of this quantitative study indicate that the Cash on Delivery (COD) payment method has a positive and statistically significant effect on consumer purchase intention in the home industry of Dapoer Abun Ian. Based on the regression analysis, the coefficient value of the COD variable shows a positive direction, meaning that the better the implementation of COD, the higher the level of consumer purchase intention. The significance value (p-value < 0.05) confirms that the alternative hypothesis (H_1) is accepted, indicating that COD is an important determinant in shaping consumer buying interest.

Furthermore, the coefficient of determination (R^2) shows that the COD payment method contributes meaningfully to explaining variations in consumer purchase intention, although it is not the sole influencing factor. This suggests that while COD plays a significant role, other variables such as trust, service quality, and perceived risk may also influence consumer decisions. Nevertheless, the contribution of COD remains substantial, especially in the context of small-scale businesses where consumer trust is still developing. The descriptive statistical results reveal that most respondents perceive the COD system as convenient, flexible, and secure. The highest average scores are found in indicators related to risk reduction and payment convenience. Consumers prefer COD because it allows them to inspect the product before

making payment, thereby minimizing the possibility of loss or dissatisfaction. This finding highlights that the COD system effectively addresses one of the main concerns in online and semi-online transactions, namely uncertainty.

From a behavioral perspective, these findings are consistent with consumer behavior theories, which emphasize that perceived risk and trust are key factors influencing purchase intention. COD reduces financial risk by eliminating the need for upfront payment, thereby lowering psychological barriers to purchase. As a result, consumers become more willing to try new products or transact with relatively unknown sellers, such as home industries like Dapoer Abun Ian. In addition, the results show that COD indirectly functions as a trust-building mechanism. When consumers are given the opportunity to pay after receiving the product, their confidence in the seller increases. This is particularly important for small businesses that do not yet have strong brand recognition. Therefore, COD not only facilitates transactions but also strengthens the relationship between sellers and buyers, ultimately contributing to increased customer loyalty and repeat purchases.

From an Islamic economic perspective, the findings indicate that the COD payment method is in line with Sharia principles, as long as it is implemented properly. The system reflects the principle of *an-taradhin* (mutual consent), as both parties agree to the terms of payment and delivery. In addition, COD minimizes elements of *gharar* (uncertainty) because the buyer can verify the product before completing the transaction. The absence of *riba* (interest) further supports the permissibility of COD within the framework of *fiqh muamalah* (Park, 2023; Zhou, 2023).

However, despite its advantages, the study also identifies several challenges associated with the COD system. These include the risk of order cancellations, fake orders, and inefficiencies in delivery operations. From a quantitative perspective, although the overall perception of COD is positive, some respondents express concerns regarding delivery delays and miscommunication. This indicates that the effectiveness of COD depends not only on the payment system itself but also on how well it is managed by the business (Cuesta-Valiño, 2024; Wu, 2023).

In conclusion, the discussion confirms that the COD payment method is a strategic tool for increasing consumer purchase intention, particularly in small and home-based industries. Its ability to reduce risk, enhance trust, and align with Islamic economic principles makes it highly relevant in the current business environment. However, to maximize its benefits, Dapoer Abun Ian must continuously improve operational management, communication, and service quality. By doing so, the business can sustain consumer interest while maintaining compliance with both modern business practices and Islamic ethical values (Dhaliwal, 2025; Macheka, 2024).

CONCLUSION

The results indicate a strong and significant relationship between the COD payment method and consumer purchase intention, with a correlation coefficient of 0.736 and a significance value of 0.000. The COD method contributes 54.1% to the variation in purchase intention. The t-test and F-test results confirm that the COD method has a positive and significant effect, both partially and simultaneously, on consumer purchase intention. It is recommended to optimize the use of COD as it effectively attracts consumers. Additionally, businesses should diversify payment methods by incorporating Sharia-compliant options such as Islamic bank transfers or Islamic digital wallets to expand market reach and increase

consumer trust. Future research should explore additional variables such as product quality, promotion, customer reviews, and consumer demographics. Comparative studies across different industries and qualitative approaches (e.g., in-depth interviews) are also suggested to better understand consumer perceptions and motivations.

In conclusion, this study underscores the strategic importance of the Cash on Delivery (COD) payment method as a key driver of consumer purchase intention, particularly in contexts where trust and payment flexibility are critical factors. The strong correlation and significant influence identified in this research highlight that COD not only reduces perceived risk but also enhances consumer confidence in online transactions. From an Islamic economic perspective, the implementation of COD aligns with principles of transparency (gharar avoidance) and fairness, provided that all transaction terms are clearly agreed upon by both parties. Therefore, integrating COD with other Sharia-compliant payment systems can create a more inclusive and trustworthy business environment, ultimately supporting sustainable growth in the home industry sector.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used Google Assisted to assist inimproving grammar, language quality, and overall readability of the text. After using this tool, the author(s) Carefully reviewed and edited the content as necessary and take full responbility for the content of the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.
Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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