

# Unpacking Consumer Intentions in E-Commerce: The Interplay of Effort Expectancy, Social Influence, and Cash-on-Delivery Payment Preference

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**Abstract:** The persistent popularity of Cash-on-Delivery (COD) in emerging economies presents a puzzle in an era of rapid digital payment adoption. This study aims to investigate the factors influencing consumer behavioral intentions in e-commerce, focusing on the roles of effort expectancy and social influence. Furthermore, it examines the mediating role of the preference for COD as a payment method in the relationship between these psychological drivers and behavioral intention. This study employed a quantitative, cross-sectional design. Data were collected from 120 university students, a key demographic of digitally-native consumers, in Indonesia. The conceptual model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis involved a two-stage process: assessment of the measurement model's reliability and validity, followed by the structural model assessment to test the proposed hypotheses. The results confirm that both effort expectancy and social influence are significant positive predictors of consumer behavioral intention. Both factors also significantly predict the choice of COD as a payment method. Crucially, the preference for the COD payment method was found to significantly mediate the effects of both effort expectancy and social influence on behavioral intention. This research contributes to the technology acceptance literature by empirically testing a model that integrates a traditional payment method (COD) as a key mediating variable within the UTAUT framework. It provides novel insights into how perceptions of ease of use and social pressures shape not only direct intentions but also the choice of payment mechanisms, which in turn influences the ultimate decision to transact online. The findings offer valuable practical implications for e-commerce platforms seeking to optimize user experience and payment strategies in emerging markets.

**Keywords:** Effort Expectancy, Social Influence, Cash-on-Delivery (COD), Behavioral Intention, UTAUT, E-Commerce, Emerging Markets.

## 1. Introduction

The global proliferation of e-commerce has fundamentally reshaped consumer behavior and retail landscapes (Grewal et al., 2017). In emerging economies, this transformation is particularly pronounced, driven by increasing internet penetration and smartphone adoption (Kalinic et al., 2021). Parallel to this growth has been the rise of sophisticated digital payment systems, such as e-wallets and mobile banking, designed to make transactions seamless and secure (Shareef et al., 2018). However, a notable phenomenon persists in many of these markets: the continued and significant reliance on traditional payment methods, particularly Cash-on-Delivery (COD) (Halaweh, 2018). In Indonesia, for instance, COD remains the second most popular payment method for online shopping, second only to e-wallets, highlighting a gap between technological availability and user adoption (Yanti et al., 2023).

This persistence of COD raises critical questions about the psychological and social determinants of consumer behavior in the digital marketplace. While extant research has extensively applied technology acceptance models like the Unified Theory of Acceptance and Use of Technology (UTAUT) to understand the adoption of new systems (Venkatesh et al., 2003; Williams et al., 2015), the role of seemingly anachronistic but popular payment methods like COD within these theoretical frameworks remains underexplored. Factors such as effort expectancy—the perceived ease of using a system—and social influence—the impact of one's social circle—are known to be powerful predictors of behavioral intention (Venkatesh et al., 2012). However, it is unclear how these factors influence the choice of a specific payment method and, consequently, the overall intention to engage in e-commerce.

This study seeks to address this gap by investigating the influence of effort expectancy and social influence on consumers' behavioral intentions to use e-commerce. More importantly, it proposes and tests the mediating role of the COD payment method in this process. We argue that the perceived ease of the online shopping experience and the influence of social peers may lead consumers to prefer COD for its simplicity and perceived security, which in turn strengthens their intention to shop online. By examining this mediated relationship among young consumers

in Indonesia, this research aims to provide a more nuanced understanding of e-commerce adoption dynamics in emerging markets. The findings are expected to offer significant theoretical contributions to the UTAUT literature and provide actionable insights for e-commerce practitioners navigating diverse consumer preferences.

## 2. Literature Review and Hypothesis Development

This study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), a robust framework for understanding user intentions to adopt and use a technology (Venkatesh et al., 2003). UTAUT posits that four key constructs determine behavioral intention: performance expectancy, effort expectancy, social influence, and facilitating conditions. For this research, we focus on Effort Expectancy (EE) and Social Influence (SI) due to their high relevance in contexts where usability and community norms strongly shape consumer choices (Vahdat et al., 2021).

### 2.1. Effort Expectancy and Behavioral Intention

Effort expectancy is defined as the degree of ease associated with the use of a system (Venkatesh et al., 2003). In e-commerce, this refers to the consumer's perception of how effortless it is to navigate a website or app, find products, and complete a transaction (Rodrigues et al., 2016). A system that is perceived as intuitive, clear, and simple to use reduces cognitive load and enhances the user experience, thereby fostering a positive attitude towards its use (Davis, 1989). Previous research has consistently demonstrated a strong positive relationship between effort expectancy and behavioral intention across various technological contexts, including mobile banking and online shopping (Alalwan et al., 2017; Ghozy, 2023). When consumers believe a platform requires minimal effort, they are more likely to form an intention to use it.

- H<sub>1</sub>: Effort Expectancy has a significant positive influence on Consumer Behavioral Intention.

### 2.2. Social Influence and Behavioral Intention

Social influence is the extent to which an individual perceives that important others (family, friends, peers) believe they should use a particular system (Venkatesh et al., 2003). In consumer behavior, social influence manifests as normative pressure, where individuals conform to the expectations of their social circle to gain approval or avoid disapproval (Cialdini & Goldstein, 2004). The opinions, recommendations, and behaviors of peers and influencers play a crucial role in shaping an individual's purchasing decisions, especially in collectivistic cultures (Vahdat et al., 2020). If an individual's social network widely uses and recommends a specific e-commerce platform, that individual is more likely to develop an intention to use it as well (Wibisono, 2019).

- H<sub>2</sub>: Social Influence has a significant positive influence on Consumer Behavioral Intention.

### 2.3. The Role of the COD Payment Method

The choice of payment method is an integral part of the e-commerce transaction process. COD allows consumers to pay for goods only upon receipt, which mitigates perceived risks associated with online transactions, such as fraud or non-delivery (Halaweh, 2018; Ajnura et al., 2024). We posit that effort expectancy and social influence can directly impact a consumer's preference for COD. A user who values an effortless experience (high EE) may see COD as the simplest payment option, as it does not require entering financial details online or using digital banking apps (Ajnura et al., 2024). Similarly, if COD is a common and trusted practice within a consumer's social circle (high SI), they will be more inclined to choose it (R & Permana, 2023).

- H<sub>3</sub>: Effort Expectancy has a significant positive influence on the preference for the COD payment method.
- H<sub>4</sub>: Social Influence has a significant positive influence on the preference for the COD payment method.

Furthermore, the availability and positive experience with a preferred payment method can strengthen the overall intention to use an e-commerce service (Liébana-Cabanillas et al., 2020). By offering a sense of security and control, COD can enhance consumer trust and reduce psychological barriers to online shopping, thereby positively influencing behavioral intention (Ni et al., 2024). Therefore, we propose that COD acts as an intervening variable.

- H<sub>5</sub>: The preference for the COD payment method has a significant positive influence on Consumer Behavioral Intention.

#### 2.4. The Mediating Effect of COD Preference

Building on the previous arguments, this study proposes that the preference for COD mediates the relationship between the independent variables (EE and SI) and the dependent variable (behavioral intention). In other words, effort expectancy influences behavioral intention through its effect on COD preference. A user seeking an easy experience is drawn to COD for its simplicity, and this positive payment experience reinforces their intention to shop online. Similarly, social influence encourages the adoption of COD, which in turn solidifies the intention to use the e-commerce platform.

- H<sub>6</sub>: The preference for the COD payment method significantly mediates the relationship between Effort Expectancy and Consumer Behavioral Intention.
- H<sub>7</sub>: The preference for the COD payment method significantly mediates the relationship between Social Influence and Consumer Behavioral Intention.

### 3. Research Methods

#### 3.1. Research Design and Sampling

This study employed a quantitative, cross-sectional research design to test the proposed hypotheses. The target population consisted of university students from the Faculty of Economics and Business at Timor University, Indonesia. This demographic was chosen as it represents a significant segment of digitally-native young consumers whose behaviors and preferences are crucial for understanding current e-commerce trends (Kaur et al., 2020). A convenience sampling technique was utilized for data collection. While this non-probability method limits generalizability, it is practical for exploratory research and provides rapid access to the target demographic (Alvi, 2016). The final sample consisted of 120 valid responses. The sample size meets the recommended guideline for PLS-SEM, which suggests a minimum sample of 10 times the number of indicators for the most complex construct (Hair et al., 2017).

#### 3.2. Measures and Instrumentation

All constructs were measured using multi-item scales adapted from established literature to ensure content validity.

- Effort Expectancy (X<sub>1</sub>) and Social Influence (X<sub>2</sub>) were measured using scales adapted from the original UTAUT study (Venkatesh et al., 2003).
- Consumer Behavioral Intention (Y) was measured with items adapted from studies on the Theory of Planned Behavior and technology acceptance (Ajzen, 1991; Taylor & Todd, 1995).
- COD Payment Method (Z), as the mediating variable, was measured using items developed based on literature concerning payment choice attributes, focusing on perceptions of security, convenience, and practicality (Halaweh, 2018).

All items were measured on a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The survey was administered in Indonesian to ensure clarity and comprehension among respondents.

#### 3.3. Data Analysis Procedure

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. PLS-SEM is well-suited for this study as it is effective in testing complex models and works efficiently with non-normal data and smaller sample sizes (Hair et al., 2019). Following the best practice guidelines (Hair et al., 2017), a two-stage analytical approach was employed:

- Assessment of the Measurement Model: This stage evaluated the reliability and validity of the constructs. We assessed indicator reliability (loadings > 0.7), internal consistency reliability (Cronbach's alpha and composite reliability > 0.7), convergent validity (Average Variance Extracted [AVE] > 0.5), and

discriminant validity using the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio of correlations ( $< 0.90$ ).

- Assessment of the Structural Model: After confirming the adequacy of the measurement model, the structural model was evaluated to test the hypotheses. This involved examining the path coefficients (beta), their statistical significance using bootstrapping (5,000 resamples), the coefficient of determination ( $R^2$ ) for endogenous variables, and the predictive relevance ( $Q^2$ ) of the model (Huda et al., 2025).

## 4. Result and Discussion

### 4.1. Result

#### 4.1.1. Measurement Model Assessment

The evaluation of the measurement model confirmed its reliability and validity. All indicator loadings exceeded the recommended threshold of 0.7. The Cronbach's alpha and composite reliability values for all constructs were above 0.8, indicating excellent internal consistency. The AVE for each construct surpassed the 0.5 benchmark, confirming convergent validity. Furthermore, discriminant validity was established as the square root of the AVE for each construct was greater than its correlations with other constructs, and all HTMT values were below the 0.90 threshold. These results affirm that the measures were reliable and valid for testing the structural model.

#### 4.1.2. Structural Model Assessment

The structural model was assessed to test the direct and indirect effects as hypothesized. The model demonstrated substantial predictive power. For the mediating variable, COD Payment Method (Z), the model explained a significant portion of the variance ( $R^2 = 0.851$ ). For the final dependent variable, Consumer Behavioral Intention (Y), the model explained 84.7% of the variance ( $R^2 = 0.847$ ), indicating strong predictive accuracy.

**Direct Effects:** The results of the hypothesis testing for direct effects are presented in Table 1. All five direct path coefficients were positive and statistically significant.

- $H_1$  and  $H_2$  were supported: Effort Expectancy (beta = 0.436,  $p < 0.001$ ) and Social Influence (beta = 0.305,  $p = 0.001$ ) both had a significant positive effect on Consumer Behavioral Intention.
- $H_3$  and  $H_4$  were supported: Effort Expectancy (beta = 0.472,  $p < 0.001$ ) and Social Influence (beta = 0.475,  $p < 0.001$ ) significantly and positively influenced the preference for the COD Payment Method.
- $H_5$  was supported: The COD Payment Method (beta = 0.212,  $p=0.011$ ) had a significant positive impact on Consumer Behavioral Intention.

Table 1: Path Coefficient Results (Direct Effects)

<i>Path</i>	<i>Original Sample (beta)</i>	<i>T Statistics</i>	<i>P Values</i>	<i>Result</i>
Effort Expectancy -> Behavioral Intention	0.436	4.663	0.000	Supported
Social Influence -> Behavioral Intention	0.305	3.080	0.001	Supported
Effort Expectancy -> COD Payment Method	0.472	7.567	0.000	Supported
Social Influence -> COD Payment Method	0.475	7.542	0.000	Supported
COD Payment Method -> Behavioral Intention	0.212	2.294	0.011	Supported

*Source: Primary Data Analysis (2025)*

**Mediation Effects:** The indirect effects were analyzed to test the mediation hypotheses ( $H_6$  and  $H_7$ ), as shown in Table 2.

- $H_6$  was supported: The indirect effect of Effort Expectancy on Behavioral Intention through the COD Payment Method was positive and significant (beta=0.100,  $p=0.018$ ).
- $H_7$  was supported: The indirect effect of Social Influence on Behavioral Intention through the COD Payment Method was also positive and significant (beta=0.101,  $p=0.012$ ).

These results confirm that the preference for COD as a payment method partially mediates the influence of both effort expectancy and social influence on consumers' overall intention to engage in e-commerce.

Table 2: Path Coefficient Results (Indirect Effects)

<i>Path</i>	<i>Original Sample (beta)</i>	<i>T Statistics</i>	<i>P Values</i>	<i>Result</i>
Effort Expectancy -> COD -> Behavioral Intention	0.100	2.097	0.018	Supported
Social Influence -> COD -> Behavioral Intention	0.101	2.273	0.012	Supported

Source: Primary Data Analysis (2025)

## 4.2. Discussion

This study set out to examine the influence of effort expectancy and social influence on consumer behavioral intention in e-commerce, with a specific focus on the mediating role of the COD payment method. The empirical results provide strong support for the proposed conceptual model, offering several important contributions to theory and practice.

### 4.2.1. Interpretation of Findings

The confirmation of H<sub>1</sub> and H<sub>2</sub> aligns with the core tenets of the UTAUT framework and extensive prior research (Venkatesh et al., 2012; Alalwan et al., 2017). The finding that effort expectancy is a strong predictor of behavioral intention underscores that for young, digitally-savvy consumers, a seamless, intuitive, and frictionless user experience is not a luxury but a baseline expectation (Rodrigues et al., 2016). Similarly, the significant impact of social influence highlights the continued importance of peer recommendations and social norms in shaping consumer decisions in the digital age, a factor that is often amplified by social media and online communities (Vahdat et al., 2021).

The most novel findings of this study relate to the role of the COD payment method. The strong support for H<sub>3</sub> and H<sub>4</sub> demonstrates that psychological and social factors directly shape payment preferences. Consumers who prioritize ease of use (high EE) are drawn to COD because it bypasses the perceived complexity and security concerns of online financial transactions (Ajnura et al., 2024). Likewise, when COD is normalized and recommended within a social group (high SI), it becomes a trusted and default option. This suggests that payment choice is not merely a logistical step but is deeply embedded in the user's psychological and social context.

Crucially, the confirmation of the mediating role of COD (H<sub>6</sub> and H<sub>7</sub>) provides a more nuanced understanding of the path to purchase intention. It shows that effort expectancy and social influence do not operate in a vacuum; they exert their influence on behavioral intention partly by guiding consumers toward payment methods that align with their needs for simplicity and social validation. The preference for COD, by offering a sense of security and control, acts as a critical bridge that solidifies a consumer's intention to transact online (Halaweh, 2018). This finding is particularly salient in emerging markets where trust in digital systems may still be developing.

### 4.2.2. Theoretical Implications

This research makes a significant contribution to the technology acceptance literature. First, it extends the UTAUT model by integrating a non-digital, traditional element (COD) as a key process variable. This challenges the often implicit assumption in adoption models that the goal is always the adoption of a fully digital system. Our findings show that in many contexts, a hybrid model where digital discovery is coupled with traditional payment can be a powerful driver of overall system use. Second, by establishing COD preference as a mediator, this study illuminates one of the mechanisms through which antecedents like effort expectancy and social influence translate into

behavioral intention. It adds a crucial layer of explanation to the "black box" between user perceptions and final intentions.

#### 4.2.3. Practical Implications

The findings offer several actionable insights for e-commerce platforms and digital marketers, particularly those operating in emerging economies:

- **Prioritize User Experience (UX):** The strong influence of effort expectancy is a clear mandate for businesses to invest in simple, intuitive, and user-friendly interfaces. Reducing clicks, simplifying navigation, and ensuring a smooth checkout process are critical.
- **Do Not Underestimate COD:** While promoting digital payments is a long-term goal, abandoning COD prematurely could alienate a large segment of the consumer base. Platforms should continue to offer and optimize COD services, ensuring reliability and professionalism in the delivery and payment collection process to build trust.
- **Leverage Social Proof:** The power of social influence should be harnessed. E-commerce platforms can encourage user reviews, feature testimonials, and facilitate social sharing. Collaborating with relevant micro-influencers who are trusted within target communities can also be an effective strategy to normalize online shopping and build credibility.
- **Educate and Build Trust:** To encourage a gradual shift to digital payments, platforms can implement strategies to build trust, such as offering small incentives for first-time digital payments, providing clear security assurances, and offering robust customer support for payment-related issues.

#### 4.2.4. Limitations and Future Research

This study has several limitations that open avenues for future research. First, the use of a convenience sample of university students from a single institution limits the generalizability of the findings to other demographic groups and geographic locations. Future studies should replicate this model with more diverse and representative samples. Second, the cross-sectional design captures a snapshot in time and cannot establish causality. A longitudinal study could track how payment preferences and intentions evolve as users gain more experience with e-commerce. Third, this study focused on only two UTAUT predictors. Future research could incorporate other variables such as performance expectancy, perceived risk, and trust to build a more comprehensive model of e-commerce adoption in COD-prevalent markets.

## 5. Conclusion

In conclusion, this study demonstrates that effort expectancy and social influence are powerful drivers of consumers' intentions to engage in e-commerce. Critically, their influence is significantly mediated by the preference for the Cash-on-Delivery payment method. This highlights that in the journey of digital transformation, embracing hybrid models that cater to existing consumer habits and psychological needs is essential for success. For e-commerce platforms in emerging markets, the path forward lies not in a dogmatic push for full digitalization, but in a nuanced strategy that combines a seamless online experience with trusted and convenient payment solutions like COD, thereby building the confidence and loyalty of a growing consumer base.

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## Informed Consent

The authors declare that informed consent was not required as there were no human participants involved.

## Conflict of Interest

The authors declare that there is no conflict of interest.

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