

Understanding Generation Z's Preference for Cash on Delivery in Garut Regency: A PLS-SEM Approach

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Abstract– This study examines the factors influencing Generation Z consumers' preferences for Cash on Delivery (COD) and their intention to continue using this payment method in Garut Regency, Indonesia. Despite the proliferation of electronic payment options, COD remains the predominant choice in e-commerce transactions. The research employs the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach to investigate the impact of three key factors on the intention to continue using COD: risk perception, trust, and ease of use. The findings reveal that ease of use and risk perception significantly influence the intention to continue using COD, while trust does not demonstrate a significant effect. These results highlight the critical role of user-friendly payment systems and perceived risk in shaping the payment preferences of Generation Z consumers. The study contributes to the understanding of consumer behavior in emerging e-commerce markets and provides insights for businesses and policymakers seeking to optimize payment systems for younger demographics.

Keywords- Cash on Delivery; Generation Z; Risk Perception; Ease of Use; Trust..

I. INTRODUCTION

Over the past decade, the e-commerce industry in Indonesia has shown tremendous growth, making it one of the fastest-growing markets in Southeast Asia. Several factors, including the widespread use of smartphones and increased internet connectivity drive this phenomenon. The latest report from Google, Temasek, and Bain & Company reveals that Indonesia's internet economy reached a value of USD 44 billion in 2020 and is projected to grow to USD 124 billion by 2025 [1]. This significant growth is supported by increasing consumer preferences for online shopping, facilitated by the convenience, product variety, and competitive prices offered by e-commerce platforms [2]–[4].

In the midst of the global trend towards digital payments, the Cash on Delivery (COD) payment method remains very common among Indonesian e-commerce consumers. Data from the Central Statistics Agency (BPS) in 2022 shows that COD transactions dominate the Indonesian e-commerce landscape, covering 83.11% of all transactions, far surpassing other payment methods such as bank transfers (12.57%), credit card payments (2.08%), and e-wallets (2.24%) [5]. This preference for COD over other payment methods underscores the uniqueness of consumer behavior in Indonesia. In a country where digital literacy and financial inclusion are still

developing, COD offers consumers a sense of security and comfort, allowing them to verify the product before making a payment, thereby minimizing the perceived risks associated with online shopping [6].

Understanding the factors that influence Generation Z's preference for the Cash on Delivery (COD) payment method and their intention to continue using it in Garut Regency is very important. Generation Z, those born between 1997 and 2012, represents a significant and distinct consumer market group. This generation is characterized by digital nativity and unique consumption behavior [7]. Unlike previous generations, Generation Z is known as a technology-savvy generation, using smart devices such as cellphones and tablets for daily activities, including shopping and social interaction [8]. As the e-commerce industry continues to grow in Indonesia, understanding why Generation Z prefers COD [9] becomes crucial for businesses looking to optimize their payment strategies and meet the preferences of this demographic.

Despite the convenience and trust associated with the Cash on Delivery (COD) payment method, the sustainability of its use has been little explored in depth. This research aims to determine the factors that influence consumer preferences for COD and their intention to continue using COD, with a focus on Generation Z in Garut Regency. To provide a comprehensive understanding of the factors that drive



preference and continuity of COD use, the conceptual framework in this research is built based on several main constructs: Perceived Risk towards digital payments, Trust, and Ease of Use.

Garut Regency was selected as the research location due to its unique demographic and economic characteristics, which provide a valuable context for studying consumer behavior, especially among Generation Z. Although not classified as a major metropolitan area like Jakarta or Bandung, Garut has experienced significant digital transformation in recent years, including the increased availability of e-commerce services and digital infrastructure. However, many consumers in the region still exhibit a strong preference for Cash on Delivery (COD) as a payment method. This paradox between growing access to digital technology and continued reliance on traditional payment systems makes Garut an ideal setting to explore the underlying factors influencing COD usage. Moreover, the region's socioeconomic diversity and the relatively moderate level of digital literacy among its youth population offer rich insights into how perceived risk, trust, and ease of use shape payment preferences in semi-urban settings.

Research shows that high Perceived Risk associated with digital payments significantly drives preference for COD, increasing consumer trust and satisfaction [10]. Trust in the security and reliability of COD also significantly influences the intention to reuse this payment method. Trust built through positive experiences with COD increases consumer confidence, leading to repeat use [11]. Finally, Ease of Use also significantly influences the intention to continue using COD, as it simplifies the transaction process and reassures consumers about the security of their purchases [6].

This research uses the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach to analyze data and achieve the following objectives: first, to test the influence of Perceived Risk related to digital payments, Trust, and Ease of Use on the intention to continue using COD; second, to provide actionable insights for e-commerce platforms and retailers to improve their payment strategies. By achieving these objectives, this research aims to contribute to existing knowledge about consumer behavior in e-commerce and offer practical implications for increasing payment method adoption and retention.

II. LITERATURE REVIEW

Cash on Delivery (COD) payment methods are increasingly popular in e-commerce, especially in developing countries. COD is widely adopted because of its convenience and the trust it builds between buyers and sellers. For instance, in Indonesia, more than 60% of online purchases use COD, leading to a monthly increase in online store sales by over 30% [9]. However, COD transactions often pose challenges such as unsuitable goods, insufficient funds during delivery, and order cancellations by customers. These issues can lead to conflicts between couriers and buyers [12]. Therefore, the principle of good faith is essential in COD transactions to ensure that all parties—seller, buyer, and courier—fulfill their obligations honestly, thus enhancing trust and transaction success [13].

Generation Z (Gen Z), born between the mid-1990s and early 2010s, represents a significant and unique consumer segment. Known as digital natives, Gen Z grew up with the internet and digital technology, frequently using smartphones and tablets for various activities, including shopping, social media, and information searches [14]. They prefer online shopping and rely heavily on reviews and social media for purchasing decisions, valuing quick access to information and convenience [8]. Social media significantly influences Gen Z's consumption behavior, with trends, influencers, and peer recommendations playing pivotal roles in their purchasing decisions [15], [16]. Additionally, Gen Z exhibits distinct behavioral traits shaped by cultural and socio-economic factors, demonstrating a preference for collectivism in some areas and individualism in others, depending on local cultural norms [17].

In this research, Perceived Risk refers to the risks associated with digital payments. Consumers often opt for COD due to a lack of trust in digital payment systems. Studies indicate that perceptions of security and privacy significantly influence preferences for COD, as consumers feel safer making payments after receiving the goods [18]. Psychological risks, such as fear of fraud and data breaches, make consumers wary of digital payments. COD mitigates these concerns by allowing payment only upon receipt of goods, thereby increasing consumer confidence [11]. Moreover, Anjum and Chai (2020) demonstrate that the perceived risk of online payment methods significantly drives the preference for COD among consumers [11]. The study concludes that by addressing these risks, COD



enhances consumer trust and satisfaction, ultimately encouraging repeat use. Therefore,

Hypothesis 1: Perceived Risk of Digital Payments Positively Influences the Intention to Continue Using COD.

Trust is a crucial element in the adoption and success of e-commerce. In the context of e-commerce, trust is defined as the confidence that an online retailer will deliver products as promised and protect consumers' personal information, reducing the perceived risk associated with online transactions [19]. Hamed and El-Deeb (2020) report that in Egypt, trust built through successful COD transactions increases consumer loyalty and the intent to continue using this payment method [10]. Al-Adwan et al. (2022) emphasize that in Jordan, trust is the main determinant of repurchase intention [20]. The study notes that the role of COD in building trust is particularly significant in cultures with high uncertainty avoidance, where consumers are more cautious about online transactions. Therefore,

Hypothesis 2: Trust Positively Influences the Intention to Continue Using COD.

Ease of Use refers to the degree to which a consumer believes that using a particular system or service will be hassle-free. This includes factors such as simplicity, convenience, and minimal effort required to complete a transaction [21]. Halaweh (2018) found that ease of use was a significant predictor of the intention to continue using COD [6]. The study concludes that by offering simple and hassle-free payment options, COD encourages more consumers to engage in online shopping and remain loyal to this payment method. Rihidima et al. (2022) highlight that the ease of use of COD, particularly the minimal technical requirements, has a positive impact on consumers' intention to continue using this method [22]. Therefore,

Hypothesis 3: Ease of Use Positively Influences the Intention to Continue Using COD.

III. RESEARCH METHODS

The research method employed in this study is a quantitative approach, focusing on collecting and analyzing numerical data to test previously established hypotheses. This research aims to understand the factors influencing Generation Z in Garut's preference for Cash on Delivery (COD) and their intention to continue using it. Numerical data will be collected through a questionnaire distributed to Generation Z in Garut. The questionnaire will contain questions designed to measure variables thought to influence

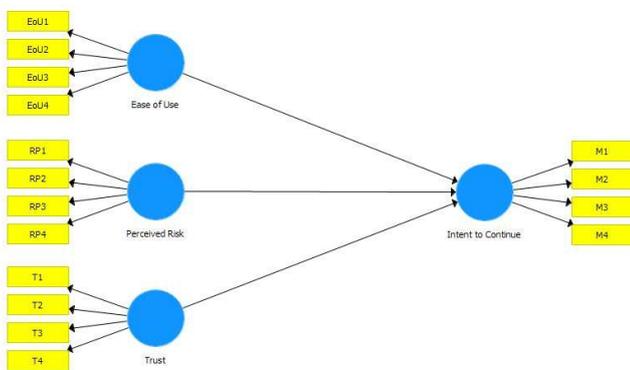
COD preference and the intention to continue using it. The Perceived Risk indicators for digital payments and Ease of Use will refer to the research of Anjum & Chai (2020) and Halaweh (2018), while the Trust indicators will refer to the research of Lim (2007). Indicators for measuring the intention to continue using the Cash on Delivery (COD) payment method in the context of e-commerce encompass various psychological and technological aspects that influence consumer behavior. One of the main indicators is **perceived usefulness**, which refers to the extent to which consumers feel that using COD provides tangible benefits, such as transaction convenience and a sense of security when shopping online. In addition, **ease of use** also plays an important role; users tend to continue using payment methods that are simple, do not require high technological access, and are easy to operate even for new users [23].

To determine an adequate sample size in social research, the Slovin formula is used, which is a common method for calculating the minimum sample size. Assuming an error rate of 10% and based on the estimated population size of Generation Z in Garut Regency, which reached 724,284 people (BPS Garut Regency, 2023), a minimum sample size of 100 respondents was obtained. Additionally, a purposive sampling technique was chosen to ensure that the sample consisted of individuals who met the research criteria. These criteria include consumers who are part of Generation Z, live in Garut, and have experience using COD services in e-commerce transactions.

After the research data has been collected, the next stage is to analyze the data to answer the research questions. In this research, the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach will be used to analyze the causal relationship between the research variables previously explained (See table 3.1). Partial Least Squares Structural Equation Modeling (PLS-SEM) is a statistical technique used to examine complex relationships between observed and unobserved (latent) variables. Unlike traditional regression methods that focus solely on observed variables, PLS-SEM allows researchers to model constructs that cannot be measured directly such as trust, satisfaction, or perceived risk by using multiple indicators or survey items. This method is particularly advantageous when dealing with exploratory research, small sample sizes, or data that doesn't meet the stringent assumptions of other techniques. PLS-SEM operates through two main components: the measurement model, which assesses the relationships between indicators and their corresponding latent



constructs, and the structural model, which evaluates the relationships between the latent constructs themselves. By iteratively estimating these relationships, PLS-SEM provides insights into both the measurement quality and the structural paths within a model, making it a valuable tool in fields like marketing, social sciences, and information systems [24]. There are two models in PLS-SEM: the outer model and the inner model. The outer model focuses on evaluating the validity and reliability of the latent constructs in the research model. Meanwhile, the inner model focuses on evaluating the strength of the structural relationships between the variables in the research model. The visualization of the outer and inner models is provided in Figure 1.



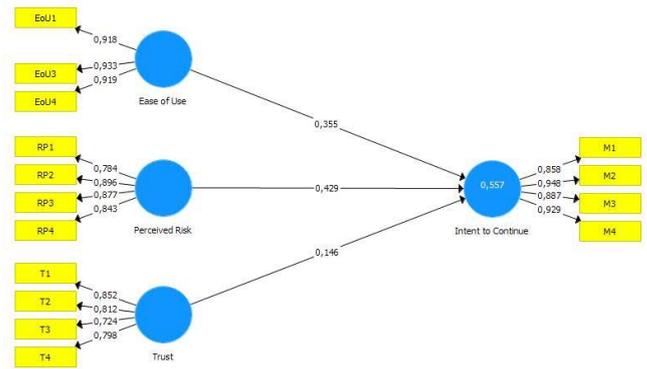
Source: SmartPLS 3.2.9

Figure 1 Structural model of research

IV. RESULT AND DISCUSSIONS

A description of the demographic profile of the respondents collected is as follows. First, the most dominant age range among respondents is between 18-22 years. In contrast, those aged under 17 years or over 22 years are less frequent. The gender distribution is quite balanced but slightly skewed towards women (55.97%) compared to men (44.03%). Second, a significant majority of respondents (80.60%) possess an e-wallet. This high adoption rate of digital payment methods suggests that the surveyed group is technologically savvy. Despite the high e-wallet adoption, the majority of respondents (61.94%) frequently use cash on delivery (COD) when shopping online. This preference may indicate a trust issue with online transactions or a desire to verify the product before payment. Although COD is the most popular payment method, bank transfers (12.69%) and e-wallets (11.19%) are also utilized for online shopping.

The first stage in Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis is the evaluation of the outer model. This evaluation begins with assessing reliability, which consists of two tests: the reliability of each indicator and the reliability of each latent variable. Indicator reliability is evaluated through the loading factor value, where a factor loading of no less than 0.7 is considered reliable. In this analysis, one indicator, EoU2, had a loading factor below 0.7 and was thus eliminated from the model. Figure 2 presents the final results, showing the reliable indicators.



Source: SmartPLS 3.2.9

Figure 2 Factor loading value

Next, assess the reliability of each latent variable. As shown in Figure 3, all latent variables have Cronbach's alpha, rho_A, and composite reliability values greater than 0.7. Therefore, it can be concluded that the four latent variables demonstrate good reliability as measuring instruments.

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Ease of Use	0,913	0,914	0,945	0,852
Intent to Continue	0,927	0,930	0,948	0,821
Perceived Risk	0,872	0,877	0,913	0,725
Trust	0,812	0,834	0,875	0,637

Figure 3. Reliability and validity values

Source: SmartPLS 3.2.9

After ensuring reliability, convergent validity is assessed using the average variance extracted (AVE). An AVE value greater than 0.5 is considered acceptable. As indicated in Table 1, the values obtained support convergent validity for all latent variables. Next, discriminant validity is evaluated using the Fornell-Larcker criteria. This criterion requires that the correlation between two latent variables must not exceed the square root of the AVE of each variable. The results in Figure 4 demonstrate satisfactory discriminant validity for all constructs.



	Ease of Use	Intent to Continue	Perceived Risk	Trust
Ease of Use	0,923			
Intent to Continue	0,603	0,906		
Perceived Risk	0,383	0,623	0,851	
Trust	0,573	0,521	0,400	0,798

Figure 4. Fornell-Larcker criteria values

Source: SmartPLS 3.2.9

Once the outer model evaluation is complete and the model is confirmed to be valid and reliable, the next stage is the inner model evaluation. Figure 5 presents the significance values for each path coefficient. It can be observed that Perceived Risk towards digital payments has a significant positive influence ($\beta = 0.429, p < 0.01$). Ease of Use has a significant positive influence on the intention to continue using COD ($\beta = 0.356, p < 0.01$). However, Trust did not show a significant influence on the intention to continue using COD ($\beta = 0.146, p > 0.05$).

	Original Sample (O)	T Statistics (O /STDEV)	P Values
Ease of Use -> Intent to Continue	0,355	3,401	0,000
Perceived Risk -> Intent to Continue	0,429	5,551	0,000
Trust -> Intent to Continue	0,146	1,357	0,088

Figure 5. Path coefficient values and p value

Source: SmartPLS 3.2.9

Perceived risk toward digital payments significantly influences the intention to continue using the Cash on Delivery (COD) method. This positive relationship suggests that the higher perceived risk associated with other payment methods may drive consumers toward COD, which is considered safer because payment is made upon receipt of goods. This is particularly relevant for Generation Z in Garut, who may be wary of the risks associated with online transactions. COD mitigates concerns of financial loss and identity theft, as noted by [25]. Supporting this view, research by Anjum and Chai (2020) and Halaweh (2018) reveals that high perceived risk related to data security and online fraud can deter consumers from adopting digital payment methods.

Ease of use is another significant factor influencing consumers' intentions to continue using the COD payment method. An easy-to-use COD system enhances user experience, reduces complexity in the purchasing process, and increases consumer satisfaction. This finding aligns with research by [11] and [6], which indicates that COD is perceived as user-friendly because it does not require access to a bank account, credit card, or payment application. For Generation Z in Garut, who are digital natives

accustomed to technology, the simplicity of COD can enhance their preference for this payment method.

Although trust is generally considered an important factor in service adoption and consumer behavior, this research shows that it does not significantly influence the intention to continue using COD among Generation Z in Garut. Anjum and Chai (2020) found that trust in COD as a safe payment method positively impacts consumers' intentions to continue using it [11]. In other words, low trust in the security of digital payment systems can lead consumers to choose COD, which is perceived as safer because payment is made after the goods are received. However, this research indicates that trust does not have a significant impact on the intention to continue using COD among Generation Z in Garut.

V. CONCLUSION AND SUGGESTIONS

The research findings indicate that two variables, namely Ease of Use and Perceived Risk in digital payments, support the research hypothesis. This suggests that these factors significantly influence consumers' intention to continue using COD (Cash on Delivery). Conversely, Trust did not show a significant impact on consumers' intention to continue using COD in this study, implying that trust levels do not strongly affect Generation Z in Garut Regency.

Therefore, e-commerce platforms in Indonesia should develop strategies to reduce Perceived Risk associated with digital payments. Such strategies could include: first, providing clear and reliable information, such as transparent transaction processes, detailed explanations about data security, and customer testimonials and reviews; second, ensuring transaction security through the use of advanced encryption technology and security certifications; and third, promoting digital education and literacy by offering usage guides. Implementing these strategies is expected to not only reduce perceived risks but also encourage the adoption of more diverse payment methods, particularly among Generation Z in Garut Regency, Indonesia.

For future research, it is recommended to expand the sample population to include other generations beyond Generation Z in Garut Regency. Additionally, further studies could investigate other factors that might moderate the relationship between endogenous and exogenous variables in this research, such as perceived security of digital transactions. Moreover, a deeper analysis of variables that did not show a



significant influence in this study, such as Trust, could help future researchers identify specific conditions or contexts in which these variables may play a more dominant role.

To better support the adoption of digital payment methods among Generation Z in Garut Regency, e-commerce platforms in Indonesia should implement more concrete and measurable strategies. First, they can develop a real-time order tracking system accessible through mobile apps or email notifications. This feature would increase transparency and give consumers more control over their transactions, reducing anxiety related to online purchases. Additionally, platforms should guarantee rapid refund processing ideally within 24 hours for failed or disputed transactions. Such a guarantee would build consumer confidence and demonstrate platform accountability.

To further motivate users to transition from COD to digital payments, e-commerce companies can offer attractive incentives such as cashback rewards. For example, a 10% cashback (up to a certain limit) for first-time users of e-wallets can encourage trial and foster habit formation. These promotions can be prominently displayed during checkout to maximize visibility and impact.

Moreover, educational efforts must not be overlooked. Short, engaging video tutorials no longer than two minutes can be produced to explain how digital payment systems work and how consumers can protect themselves from fraud. Disseminating these materials through social media platforms, mobile apps, or even during the payment process can raise awareness and digital literacy among young users. In addition, implementing a “Trusted Seller” badge based on verified reviews and low return rates can help consumers identify reliable vendors, indirectly enhancing trust in the digital transaction environment.

By introducing these targeted improvements, e-commerce providers can address the main barriers identified in this study namely perceived risk and usability while gradually shifting consumer behavior toward safer, more efficient, and more trusted payment methods.

In conclusion, this research provides important insights into the factors influencing consumers' intentions to use digital payment methods. It emphasizes the importance of strategies that can reduce perceived risks and enhance ease of use, particularly for Generation Z in Garut Regency. Consequently, e-commerce in Indonesia can more

effectively adopt and develop diverse payment systems that are safer and more trusted by consumers.

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