

CUSTOMER EXPERIENCE AND TRUST TO REUSE THE “COD-CEK DULU” FEATURE: A STUDY ON SHOPEE E-COMMERCE

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ABSTRACT: The Cash On Delivery (COD) feature was created to make it easier for consumers to make payments without the need for bank transfers or electronic money. However, the application of the COD payment method raises various problems in practice; not a few buyers feel the goods they ordered are unsuitable and ultimately refuse to pay. But currently, Shopee is introducing new innovations through COD - Cek Dulu - to address the inconvenience of the previous COD payment procedure. This study aims to analyse the effect of customer experience, trust and customer satisfaction on the intention to reuse e-commerce features. This research method uses a purposive sampling technique with as many as 153 respondents who live in East Java, know the COD - Cek Dulu feature in the Shopee application and have made a purchase transaction at least once on the Shopee application using the COD - Cek Dulu payment method. This research data analysis uses Partial Least Square (PLS). The results of this study indicate that customer experience has a positive and significant effect on customer trust and satisfaction, and trust has a positive and significant effect on customer satisfaction. Trust and customer satisfaction have a positive and significant effect on reuse intention.

Keywords: Customer Experience, Trust, Customer Satisfaction, Reuse Intention, Creativity and Innovation, Innovation, Financial Services.

INTRODUCTION

The development of e-commerce in Indonesia is growing rapidly and is expected to continue to grow each year. From the annual report of Google, Temasek, and Bain & Company, in 2022 it was noted that e-commerce growth is the main driver of economic growth in Indonesia. The report shows that Indonesia's e-commerce sector reached US\$59 billion in 2022, equivalent to 76.62% of the total value of Indonesia's digital economy, which amounted to US\$77 billion. The economic value of the e-commerce sector in 2022 increased by 22% from the previous year, to US\$48 billion.

One of the largest e-commerce companies that is currently growing in Indonesia is Shopee (katadata.co.id, 2023). Shopee is an online shopping app that lets you shop anytime, anywhere. Shopee offers a wide range of products, ranging from fashion to daily necessities. Shopee is available as a mobile application on mobile devices and a website to make it easier for its users to carry out online shopping activities; the application is available in Indonesia to bring a new shopping experience. Shopee facilitates sellers to sell easily and provides convenience to buyers with various features offered, and equips buyers with a safe and reliable payment

process. Shopee provides various product categories that are most sought after by consumers, such as home appliances, mother and baby products, beauty products, clothing or fashion, and food (Ginee, 2023). Shopee has a wide variety of product categories, making it easier for customers to find items that suit their needs and tastes.

The needs of the community and the way of life of individuals who have little time to buy due to the busy schedule are other factors that contribute to the large number of e-commerce consumers. With Indonesia's large number of internet users, the presence of e-commerce can benefit local communities and boost the country's digital economy. The following is data on e-commerce visits in Indonesia.

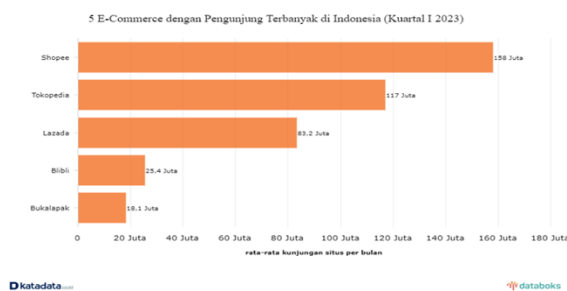


Figure 1. Data on e-commerce visits in Indonesia in Q1 of 2023.

The Cash on Delivery (COD) payment method is currently trending, allowing buyers to pay in cash when the courier delivers the order. This method reduces the risk of worrying about the products they order. Cash on Delivery (COD) services play an important role in driving e-commerce growth worldwide. COD is a term for paying for goods directly (Karunarathna, 2020).

However, the application of the Cash on Delivery (COD) payment method causes many problems in the field, such as there

being buyers who are not willing to pay for their orders when they arrive at the address, various reasons used by buyers such as goods that do not arrive according to expectations, defective goods, lack of cash and so on, so that it is not uncommon for couriers to be targeted by consumers who do not want to pay COD. Following several recent cases, there has been much discussion about the Cash on Delivery (COD) payment mechanism. The reason is that many couriers are targets of customer anger because the goods they receive do not match what was ordered. Currently, the buyer must make the payment first, and if the item does not conform, the return must be made through the app instead of by courier. A lack of understanding of the ongoing process can have unintended consequences.

Shopee is currently expanding its reach throughout Indonesia by introducing its latest innovations through COD – Cek Dulu. This innovation, which has attracted a lot of interest, aims to address the problem of the inconvenience of the current COD payment procedure. The availability of the COD – Cek Dulu payment method has advantages and disadvantages that need to be considered before use. One advantage is that it allows customers to check the item before making a payment. However, customers need to consider disadvantages, one of which is the high handling cost. When using the COD – Cek Dulu payment method, the seller charges an additional fee for shipping and handling payments directly to the customer.

Consumer satisfaction is one factor that can affect reuse intentions. Consumer behaviour in the future is influenced by consumer satisfaction and dissatisfaction after purchasing a product

or using a service. If consumers are satisfied, then there is a possibility that they will buy the product again or reuse the service. Satisfaction is a feeling of joy or disappointment that arises from comparing the perceived performance of a product with its actual performance (Kotler and Keller, 2009:138). Research by Palma & Andjarwati (2016) suggests that consumer satisfaction has a positive and significant effect on repurchase intentions. When online shopping sites build consumer satisfaction, the likelihood of consumers repurchasing on the site increases. Consumer satisfaction can be shaped through customer experience.

The importance of customer experience to business performance means that retailers must understand how to ensure an optimal online customer experience so they can increase customer satisfaction (Rose et al., 2012). Trust is built through the honesty of website vendors, the security of personal data, and payment guarantees (Parastanti et al., 2014). Customers who have a positive experience will also leave positive reviews on the online shopping site, which can affect other customers who have not tried shopping there. Research by Suandana et al. (2016) found that the experience of buying fashion products online positively and significantly influences customer satisfaction. So, the better the customer experience, the higher customer satisfaction will be. Research conducted by Adytia & Yuniawati (2016) found that the better consumers' experience, the greater the likelihood of a repeat purchase. So, when online shopping sites create a pleasant shopping experience, this not only affects customer satisfaction but also repurchase intentions. Building a positive experience

will not only impact customer satisfaction but also create repurchase intentions.

Another factor that can affect customer satisfaction is trust. Trust is a foundation in a business process. A transaction between two or more parties will occur if both parties trust each other. The trust built by businesspeople can attract consumers to shop online through the website (Harris & Goode, 2010). Online purchase transactions are conducted without face-to-face interaction between sellers and consumers; therefore, consumer trust in sellers or an online site is the primary factor (Wijaya & Teguh, 2012). If one party trusts the other, it will be possible to form positive behaviour and good intentions; therefore, when consumers have trust in a certain product or service, then consumers will be able to feel satisfaction with the e-commerce and will have the intention to buy back the product or service (Rasyid & Sugiyono, 2014). From the previous point, it shows that there is a relationship between reuse and an application system in e-commerce.

Research on repurchase intention was conducted by Luong Van Quoc (2022). The study found that customer experience has a positive and significant influence on online repurchase intention in the Ho Chi Minh City (HCMC) retail market. Similar results were found in a study by Mojtaba Kaveh (2012). The results of the study found that trust has a positive and significant effect on customer satisfaction in Dell laptop users in Shiraz, Iran. Contrary results were found in a study by Giantari et al. (2013). The study found that adolescents' online shopping experience in Denpasar did not significantly affect repurchase intentions. Similar results

were found in Aditya's (2015) research, which stated that trust did not have a significant effect on the intention to repurchase clothing products among Facebook users in Pontianak City.

This research discusses the influence of customer experience, customer trust, and customer satisfaction on the intention to reuse the COD feature – Cek Dulu – on the Shopee application. The topic of this research is considered very important, considering that the previous Cash on Delivery payment method has caused many problems in the field. But currently, Shopee has created a new feature, namely COD – Cek Dulu. The COD – Cek Dulu feature allows buyers using the COD payment method to open the COD package before paying the courier and to make an on-site return if the item does not match the product description/photo. With the COD – Cek Dulu payment method, Shopee provides solutions for customers who prioritise convenience and trust in online shopping. The COD payment method – Cek Dulu – is expected by Shopee to restore consumer trust and encourage reuse of its COD feature.

This study is crucial and timely, as there is a limited body of research focusing on users' intention to reuse the COD – Cek Dulu feature, particularly in relation to customer experience, trust, and satisfaction. A deeper understanding of these factors is essential for evaluating the feature's potential to rebuild customer loyalty and ensure the success of Shopee's innovation in the increasingly competitive e-commerce landscape.

LITERATURE REVIEW

Customer Experience

Customer experience in the field of marketing, developed by Handayani and Zelika (2015), views customers as rational and emotional people who focus on the

experience they get when using a product or service. The experience plays an important role in determining customer perception. The importance of customer experience to improve business performance means that retailers must understand how to ensure a good customer experience optimally so that they can increase customer satisfaction (Rose et al., 2012). A feeling or event experienced by a person indicates that the person has an experience of something. The customer experience and the consumption of a particular product will affect a customer's decision about whether he or she will continue to conduct his shopping activities in that way or switch to another shopping method. According to Kim et al. (2004), a pleasant and satisfying purchase experience positively affects the intention to seek information and the intention to reuse it in the future. For this reason, the previous shopping experience will have a huge impact on the buyer's decision to shop (Laroche et al., 2005). Future behaviour is determined by previous experiences, so prior shopping experiences will have a significant impact on buyers' decision-making when shopping (Thamizhvanan and Xavier, 2013).

Trust

Pavlou (2003) stated that trust in e-commerce business consumers is defined as a trust that consumers have to be willing to use the website of a retail business after its characteristics are considered. According to Garbarino & Johnson (2012), trust in marketing refers to consumers' confidence in the quality and reliability of the services they receive. Schurr and Ozanne, 1985 (in Donio, Massari & Passiante, 2006), stated that trust is the fundamental belief for a potential consumer in a company, and to

give up his confidence in a reliable promise given by a company. Parastanti et al. (2014) stated that it is very important for sellers to build consumer trust to reduce consumers' perception of risk and their reluctance to make a purchase.

Based on the above, it can be concluded that building consumer trust is a responsibility of every service provider or product. According to Oliveira et al. (2017), trust has 3 important dimensions, namely:

- a. Competence: A form of commitment or the company's ability to fulfil its promises to consumers.
- b. Integrity: The company is reliable, honest and consistent with consumers. This can be a consideration for consumers in using the services or products provided.
- c. Goodness: the company's ability to prioritise the welfare of its customers.

Customer Satisfaction

Kotler and Keller (2016) say customer satisfaction is as follows: "Satisfaction reflects a person's judgement of a product's perceived performance in relationship to expectations. If performance falls short of expectations, the customer is disappointed. If it matches expectations, the customer is satisfied. If it exceeds their expectations, the customer is delighted, which means satisfaction reflects a person's assessment of the product's perceived performance relative to expectations. If performance falls short of expectations, customers are disappointed. If the performance meets expectations, the customer is satisfied. If it exceeds expectations, customers are happy. Norhermaya & Soesanto (2020) stated that satisfaction is a feeling of pleasure or disappointment in someone that appears after comparing the performance or results of the perceived product with expectations. If the performance does not meet expectations,

the customer will not be satisfied; conversely, if the performance is in accordance with expectations, the customer will be satisfied. Indicators to measure customer satisfaction, according to Tjiptono in Indrasari (2019), are:

- a. Expectation conformity, i.e., satisfaction, is not measured directly but
- b. It is concluded based on the conformity or discrepancy between customer expectations and the actual performance of the company.
- c. Interest in returning, namely customer satisfaction, is measured by whether the customer wants to buy again or wants to reuse the company's services.
- d. Willingness to recommend, namely customer satisfaction, is measured by whether the customer will recommend the product or service to others, such as family, friends, and others

Reuse Intention

Repurchase intention is the action consumers take after the purchase process (Kotler, 2009). The definition of repurchase intention according to Hellier et al. (2013) is: "Repurchase intention is the individual's judgement about buying again a designated service from the same company, taking into account his or her current situation and likely circumstances." Which means, "the buyback intent is the consideration of the individual to repurchase the designated services from the same company, taking into account the current situation and possible circumstances." Choi & Sun (2016) define reuse intent as an act in which a consumer subjectively chooses to use a service again and recommends it to their friends and family. According to Chiu et al. (2012) in Prakosa, Adhi (2020) there are 3 indicators of reuse intention:

- a. Consumers have the opportunity to reuse a product or service.
- b. Consumers have the possibility of reusing a product or service.
- c. Consumers have the intention to reuse a product or service.

METHODOLOGY

In this study, the approach is quantitative. The quantitative approach, according to Sugiyono (2013), is a method in which the data in the research is based on numbers and uses statistical analysis.

The exogenous variables in this study are customer experience, customer trust, and satisfaction. Meanwhile, the endogenous variable in this study is intention to reuse. The relationship between these variables is explained in the hypothesis as follows:

Q1: Customer experience has a positive effect on trust.

H2: Customer Experience has a positive effect on Customer Satisfaction.

H3: Trust has a positive effect on customer satisfaction.

H4: Trust has a positive effect on reuse intention.

H5: Customer satisfaction has a positive effect on the intention of use of Kembal.

In this study, data was obtained through an online questionnaire distributed to 153 people. Respondents' criteria include knowledge of the COD-Cek Dulu feature on Shopee e-commerce and experience with the COD-Cek payment method. The data is measured on the Likert scale starting from 1 to 5 with information on whether the respondents strongly disagree, disagree, agree enough,

agree, and strongly agree with the questions or statements asked. According to Hair (2007), the reason for using the 5-point Likert scale is that the 7-point or 13-point Likert scale will make it more difficult for respondents to distinguish between scale points, and respondents may have difficulty processing information. Therefore, a Likert scale of 1-5 is used in this study to make it easier for respondents to make choices according to the question items given.

Data analysis in this study uses the Structural Equation Model (SEM). The hypothesis of this study was tested using the Structural Equation Model (SEM) approach based on Partial Square (PLS).

RESULT AND DISCUSSION

Structural Model

The results of the research are described into the SmartPLS application in the form of a structural model as follows:

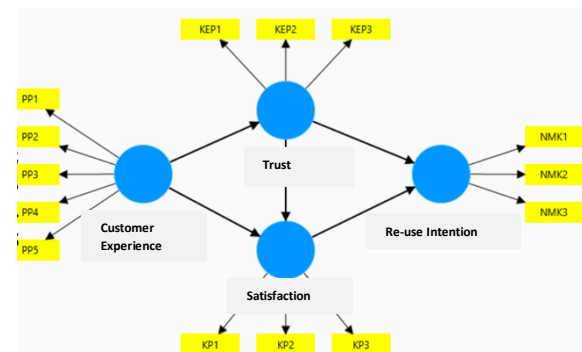


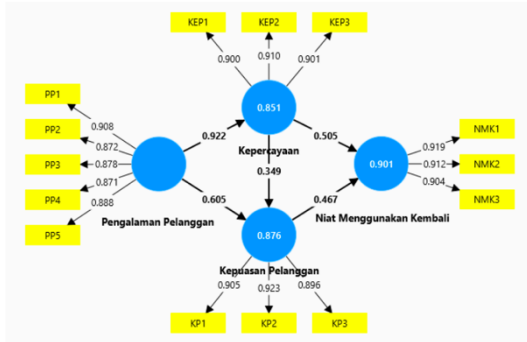
Figure 2. Structural Model.

In the model, trust, customer satisfaction, and reuse intention are described as having 3 indicators each, while customer experience has 5 indicators. All of these indicators are measured for their validity and reliability in the following figures :

Table 1. Result of validity and reliability.

Variable	AVE Score	Cronbach's Alpha	Composite Reliability
Cust. Experience	0.817	0.930	0.947
Trust	0.825	0.888	0.930
Cust. Satisfaction	0.831	0.894	0.934
Reuse Intention	0.780	0.899	0.937

Figure 3. result of validity and reliability.



The figures shown indicate that all indicators in this study are valid and reliable.

Hypothesis Test

To measure the proof of the hypothesis in this study, the inner model measurements shown in the following table are made:

Table 2. Result of hypothesis testing

Hypothesis	P Values
Cust. Experience -> Trust	0.000
Cust. Experience -> Satisfaction	0.000
Trust -> Satisfaction	0.002
Trust -> Reuse Intention	0.000
Satisfaction -> Reuse Intention	0.000

The results of the hypothesis test indicate that all variables are significantly interrelated, as the p-value is <0.05.

Discussion

Based on the results of the hypothesis test, the influence between variables can be explained as follows:

The Influence of Customer Experience on Trust

The results of the tests that have been carried out show that customer experience has a positive and significant effect on trust. This proves that in this study H1 was accepted. These results are in line with research by Luong Van Quoc and Nguyem Thanh Long (2022), which found a positive and significant relationship between customer experience and trust. A positive customer experience

generally increases the level of customer trust in a brand or service. The better the customer experience, the greater the likelihood that customers will trust and re-choose a company's products and services. In this study, it can be concluded that a good customer experience with the COD – Cek Dulu feature on the Shopee application can increase customer trust.

The Influence of Customer Experience on Trust

The tests conducted show that customer experience has a positive, significant effect on customer satisfaction. This proves that in this study H2 was accepted. The results of this study are in line with research conducted by Thuy Ngoc Lam

(2023), which states that there is a positive and significant relationship between customer experience and customer satisfaction.

This research shows that the more positive experiences customers experience in using the COD – Cek Dulu feature, the higher the level of customer satisfaction that occurs. The customer experience here includes various aspects, such as ease of making payments, comfort when using these features and the quality of the goods received. In addition, the implementation of the "Cek Dulu" feature, which allows customers to check goods before paying, also significantly increases customer satisfaction.

The Effect of Trust on Customer Satisfaction

The tests carried out show that trust has a positive and significant effect on customer satisfaction. This proves that in this study H3 was accepted. This result aligns with research by Defni Febrian (2021), which shows that trust has a significant positive influence on customer satisfaction. The COD – Cek Dulu feature allows customers to check the item before paying, which directly affects the level of customer trust in the online purchase process. With this feature, customers feel more confident in making online transactions because customers have the opportunity to evaluate the goods before paying. This then has an impact on increasing customer satisfaction, as customers feel more satisfied with the shopping experience that provides a sense of security and trust.

The Effect of Trust on Reuse Intention

The tests conducted show that trust has a positive and significant effect on

reuse intentions. This proves that in this study H4 was accepted. The results of this study align with research by Defni FebriIntention, which shows that trust has a significant positive influence on reuse intentions. Shopee consumers feel confident in using the COD – Cek Dulu feature on the Shopee application so that the level of intention to reuse the feature is very high.

The Effect of Customer Satisfaction on Reuse Intention

The test results show that customer satisfaction has a positive and significant effect on reuse intentions. This proves that in this study H5 was accepted. The results of this study align with research by Thuy Ngoc Lam (2023), which found a positive and significant relationship between customer decisions and reuse intentions.

The efforts that can be made by Shopee to the COD – Cek Dulu feature to increase the likelihood of reuse through customer satisfaction, including by offering responsive, efficient customer service to address questions or issues that may arise during the purchase and delivery process.

In addition, another effort is to involve customers in the development of these features by regularly collecting feedback to update them based on customer needs and preferences. Then improve the quality of delivery services by collaborating with trusted logistics partners, providing more accurate delivery time estimates and ensuring packages are delivered safely and on time.

CONCLUSION

Based on the discussion of the research results in the previous chapter, several conclusions can be drawn. First, a good customer experience will increase consumer trust and elevate satisfaction with the COD – Cek Dulu feature on the Shopee application. Second, the higher the level of customer trust in the feature, the greater the customer satisfaction. Third, high levels of trust and satisfaction among consumers will influence their intention to reuse the COD – Cek Dulu feature. The existence of this new feature in Shopee's e-commerce system, namely the COD – Cek Dulu payment method, demonstrates that variables such as customer experience, trust, and satisfaction significantly affect Shopee customers' intention to reuse the COD method, which had previously been plagued by issues. However, this study also has certain limitations, including the use of quantitative methods through questionnaire surveys and a limited selection of variables. For future research, it is suggested to consider non-quantitative methods or to incorporate additional variables related to consumer behaviour in e-commerce.

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3.2 analysis tool