



The Influence of The Level of Seller's Trust on consumers toward the Cod Payment Transaction system Indonesia (case Study of Students of Polytechnic State of Bengkalis)

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ABSTRACT

In recent years, the use of the internet has become increasingly popular. With the rapid development of technology today, one of which is the development of the internet, it has a huge impact on all aspects of life such as the business sector. Online shopping is one of the most popular payment methods for online buying and selling transactions. Cash on Delivery (COD) is one of the payment methods that is widely used by business people as a strategy in attracting buyers or finding customers so as to increase sales of their products. The objectives of writing this research are: (1) To determine the effect of the seller's level of trust on consumers with the Cash on Delivery payment transaction system, (2) To determine the factors that influence the level of trust in COD payment transactions in Indonesia. In this study, the authors used the associative research method. the population in this study is the effect of the seller's level of trust on consumers with the COD payment transaction system in Indonesia, a case study of students of the bengkalis state polytechnic. by using a sample of 100 distributed questionnaires, it can be concluded that the assessment results are, 1. there is a positive and partially significant influence between the level of seller trust (x) on the COD payment system (Y) with an influence of 45.7% .2. There is a positive and significant relationship between the influence of the seller's level of trust (X) on the COD payment system (Y) accepted based on the assumptions of the previous hypothesis

Keywords: Trust Sellers, Consumers, COD System.

1. INTRODUCTION

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The rapid development of technology today, one of which is the use of the internet, has a huge impact on all aspects of life such as in the business sector. Technological developments make people's lifestyles more modern, people who are increasingly busy and want everything to be done quickly and easily. The use of the internet is not only as a provider of information through the media, but also used as a medium for buying and selling activities or online shop trading.

COD is a payment method that is made directly on the spot after the order is received by the buyer. This payment system has been used by several businesses that have buyers in the same city as the seller. but the seller does not have an offline store, the purpose of the COD payment system is to make it easier for buyers to make payments without having to have a bank account or credit card, and not being close to several outlets that work with the E-Commerce company, Alfamart and Indomaret. COD allows customers to make cash payments when the product is delivered to their home or location of their choice. This is sometimes called the "Post payment" system because the customer receives the goods before making payment (Halaweh, 2018)

2. LITERATURE REVIEW

2.1 Trust Level

Trust is an important consideration for consumers who will use a shopping application that is run online, with trust can turn a visitor into a buyer. According to Sudaryono (2016) Trust is the reliability of a product or service being sold that is able to provide a benefit for consumers to get the product. Consumers who find a desire and are sure that the product to be purchased is as expected, there will be a sense of trust in the product. There are elements used in the Ayu Lestari trust variable, N (2018) as follows:

1. Website reputation
2. Reliability
3. Transaction guarantee
4. Privacy security
5. Information quality

2.2. Consumer

According to Dewi (2013), a consumer is someone who uses marketed products and or services. Meanwhile, consumer satisfaction is the extent to which the expectations of a consumer's purchase are met or even exceeded by a product. If the consumer's expectations are met, he will feel satisfied, and if they exceed consumer expectations, the consumer will feel happy.

Consumers are divided into two categories, namely personal consumers and organizational consumers. Personal consumers are individuals who buy goods and services for their own use, for use in the household, family members and friends. Meanwhile, an organizational consumer is a company, government agency or other profit or non-profit institution that purchases goods, services and other necessary equipment used so that the organization can run properly.

2.3 Cash On Delivery

According to Widodo (2022) Cash On Delivery (COD) is a payment method where you can pay for the order in cash when the order arrives at its destination. Payment is made to the courier who delivers the goods. Payment to couriers can only be made in cash. Cash On Delivery (COD) is a financial transaction where payment for the product/service received is made at the time of delivery rather than in advance. The term is mainly applied to products purchased from a third party and payment is made to the delivery person.

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2.4 Payment System

The payment system is an integral part of the financial system and the banking system of a country. Payment system is a system that includes arrangements, contracts, operational facilities and technical mechanisms used for submitting, validating, and receiving payment instructions. Broadly speaking, the payment system is divided into two types, namely the Large Value Payment System and the Retail Payment System. (Utomo, 2013).

3 Research Methodology

In this study, the type of data used by the author is associative data. According to Ni'maturzahroh (2018: 2) Associative is a problem whose variables are used to show the relationship between 2 or more variables in a study. In this study, the data was obtained by distributing questionnaires to users of the seller's level of trust in consumers with the COD payment transaction system in Indonesia.

Data Collection Technique

To obtain true and accurate data at the research site, the author used the following data collection:

1. Questionnaire

The questionnaire is a data collection technique carried out by providing a number of questions in writing and then answered by research respondents, so that researchers obtain field data to solve researcher problems and test predetermined hypotheses.

2. Observation

Observation is the collection of data by direct and systematic observation and recording of the phenomena being investigated. In later observations, data is obtained directly by observing the procedures for COD payment payment transactions in Indonesia.

3. Documentation

A method used to find data from things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, agendas and so on. Documentation is the result of data collection that is stored in various forms. Most of the data provided is in the form of letters / documents, diaries, reports and photos. Such as data on buying and selling transactions made by consumers.

Sample

The sample in this study was by distributing questionnaires as many as 100 questionnaires with the aim of allowing the non-return of some of the questionnaires that had been distributed. the sample of this study was aimed at students of the bengkalis state polytechnic.

Measurement Scale

According to Sugiyono (2016) the measurement scale is an agreement that is used as a reference to determine the length of the short interval in the measuring instrument, so that the measuring instrument when used in measurement can produce quantitative data. The author in carrying out the measurement scale is measured using a Likert

Table 1. Measurement Scale

No	Information	Code	Score
1.	Strongly Agree	SS	5
2.	agree	S	4

3.	Undecided	RR	3
4.	Disagree	TS	2
5.	Strongly Disagree	STS	1
Jumlah		100	100%

Source : Sugiyono (2016:133)

4. Result And Discussion

Respondent’s Frequency Distribution by Gender

Respondents used in this study were all Bengkalis State Polytechnic students. This questionnaire was distributed to each respondent totaling 100 questionnaires. The questionnaire data distributed in this study can be seen in the following table:

Table 2. Respondents Based on Gender.

Gender	Number of Respon	Percentage (%)
Male	22	21,6%
Female	78	78,4%
Total	100	100

Source : Processed Data, 2023

Reliability Test

Furthermore, testing the reliability of the measurement results in this study using Cronbach's method by calculating the reliability coefficient called the alpha coefficient. From the table below, it can be seen that the reliability coefficient of each statement shows a large enough coefficient so that it can be concluded that the statements used by each variable are reliable.

Table 3. Output Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,905	16

Source : Processed Data, 2023

Based on Table 4.7 above, it can be concluded that all of these variables have a Cronbach alpha coefficient value greater than 0.80 with the reliability test results obtaining a Cronbach alpha coefficient value of 0.949 which indicates that all items are reliable and all tests consistently have strong reliability

Seller Trust Level

Table 1 seller Trust Level

No	Kategori	Jumlah	Persentase
1.	Strongly Agree	49	49%
2.	Agree	47	47%
3.	Undecided	8	8%
4.	Disagree	0	0%
5.	Strongly Disagree	0	0%
Jumlah		100	100%

Source: Processed Data, 2024

COD Payment

There are three indicators to measure the COD Payment System variable, namely Security, Privacy, and Trust. The results of data collection and measurement of response rates on each COD payment system indicator are shown in Table 4.5.

Table 2 cash on delivery

No	Kategori	Jumlah	Persentase
1.	Strongly Agree	54	54%
2.	Agree	49	49%
3.	Undecided	0	0%
4.	Disagree	0	0%
5.	Strongly Disagree	0	0%
Jumlah		100	100%

Source: Processed Data, 2024

This indicates that respondents prefer security because, with sales that are included with security when the seller sends the product, the stronger the confidence for the seller in terms of doing business. All items on the security indicator obtained an average value of 4.66, this indicates that respondents chose the COD payment system on the security indicator.

5. Conclusion And Suggestion

5.1 Conclusions

In this chapter, the researcher concludes from the findings of the previous chapter, it can be concluded Based on hypothesis testing that has been carried out on the effect of the seller's level of trust on consumers with the payment system (COD) in Indonesia (Case Study of Students of Polytechnic State of Bengkalis). Based on

hypothesis testing that has been carried out on the effect of the seller's level of trust on consumers with a payment system (COD) in Indonesia, the results obtained that:

1. there is a positive and partially significant influence between the level of seller trust (x) on the COD payment system (Y) with an influence of 45.7%.
2. There is a positive and significant relationship between the influence of the seller's level of trust (X) on the COD payment system (Y) accepted based on the assumptions of the previous hypothesis.

5.2 Suggestions

Based on this research, some suggestions are given to complement the results of this study as follows :

1. Reviewing the results of the insignificant influence between the seller's level of confidence in the COD payment system. it is recommended that sellers further increase their high self-confidence in making sales, so that with a better way of selling, it will greatly influence consumers when shopping online or face-to-face. Therefore, it is hoped that the seller can add payment methods that are not only based on the COD system.
2. For future researchers, it is hoped that similar research can be carried out in depth using different research objects and populations to validate the results of this study. In addition, it can conduct research with other variables outside the variables that have been studied to obtain the results study.

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