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The Impact of PayLater, Cash on Delivery, and Product Return Features on Consumer Buying Interest on Shopee in Asahan Regency

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ABSTRACT
The development of digital technology has driven a significant transformation in consumer shopping behavior, primarily through e-commerce platforms. This study analyzes the influence of Shopee PayLater, Cash on Delivery (COD), and return of goods features on consumer purchasing interest in Asahan Regency. This study uses a quantitative approach with a survey technique. Data were obtained from 100 respondents through an online questionnaire based on a Likert scale and analyzed using multiple linear regression. The results showed that the return of goods feature significantly influences purchasing interest (sig. = 0.000), followed by the PayLater feature (sig. = 0.008). Meanwhile, the COD feature did not show a significant effect (sig. = 0.156). The Adjusted R Square value of 0.536 indicates that the three features can explain 53.6% of the variation in consumer purchasing interest. This finding shows that consumer perceptions of after-sales service and payment flexibility are key factors in purchasing decisions. This study provides strategic implications for e-commerce platform managers, especially Shopee, in developing service features that are more adaptive to the needs and behavior of digital consumers. The study also recommends testing other variables such as product quality, promotions, and customer reviews in further studies.

Keywords: Purchase Interest, E-Commerce, Shopee, PayLater, Cash on Delivery, Product Return.

I. Introduction

The advancement of digital technology has significantly transformed how people engage in economic transactions, particularly through e-commerce platforms. In Indonesia, the high internet penetration, reaching over 178 million users by 2024, has driven a surge in online shopping trends. Shopee, as one of the leading players in this sector, has successfully attracted millions of users through the innovation of various features such as Shopee PayLater, Cash on Delivery (COD), and a flexible return policy. The primary issue addressed in this study is the lack of a comprehensive understanding of how these three features, PayLater, COD, and product returns, affect consumers' purchase intention. On one hand, these features are designed to provide convenience and flexibility in shopping. On the other hand, features like PayLater may

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trigger impulsive behavior and pose a risk of payment defaults. Meanwhile, COD offers a sense of security but often leads to logistical disruptions due to high order cancellations during delivery. Although return policies enhance consumer trust, the return process is sometimes perceived as slow and lacks transparency. This study proposes an empirical analysis to examine the individual effects of each feature on consumer buying interest. It aims to provide deeper insights into how consumers perceive these features and how such perceptions influence their purchasing decisions. The findings are expected to serve as a strategic reference for e-commerce managers, particularly Shopee, in formulating more effective marketing and customer service strategies.

Several previous studies have examined related topics. For instance, Phyta Rahima (2022) found that using PayLater positively correlates with consumptive behavior among university students. Another study by Damayanti et al. (2023) revealed that the flexibility of buy now, pay later services provides a strong psychological push for impulsive purchases. Research by Balqis et al. (2025) indicated that while COD is widely preferred for its perceived safety, it presents operational challenges for sellers. Furthermore, Tiara and Solihah (2020) noted that Shopee's return system still lacks transparency in its processes. Putri and Rachbini (2021) observed that e-commerce features significantly contribute to customer loyalty, though their study did not specifically analyze the combined effect of PayLater, COD, and return policies.

A research gap is evident from the review of these studies: few studies have simultaneously examined the impact of these three key features on consumer buying interest in Indonesia. Combining these features likely shapes a holistic shopping experience and significantly influences consumer purchasing behavior. Moreover, the increasingly competitive dynamics among e-commerce platforms in Indonesia demand continuous innovation to enhance the user experience. With strong competitors like TikTok Shop, Lazada, and Tokopedia, Shopee must maintain its competitive advantage through pricing strategies and reliable and efficient transaction services. Therefore, understanding consumer perceptions of features like PayLater, COD, and product return policies is becoming more crucial. Today's consumers are more rational and risk-sensitive; their purchasing decisions are influenced not only by price and need but also by convenience and assurance throughout the transaction process.

This research is expected to provide a more precise mapping of which feature most significantly shapes consumer buying interest and how e-commerce platforms can refine their services to become more adaptive to the evolving behavior of digital consumers. This study aims to identify and analyze the extent to which Shopee's PayLater, COD, and product return features influence consumer buying interest. This research is expected to provide empirical contributions to digital marketing literature and serve as a strategic reference in developing future e-commerce service features.

II. Literature Review and Hypothesis Development

2.1. Consumer Behavior Theory and Purchase Intention

Consumer behavior reflects how individuals allocate resources (time, money, effort) for consumption-related activities. According to Schiffman and Wisenblit (2019), purchase intention is part of the cognitive stage in the consumer decision-making, significantly influenced by perception and preferences. In e-commerce, purchase intention is shaped by digital service features that enhance shopping convenience.

2.2. PayLater Feature and Consumer Behavior

The Buy Now Pay Later (BNPL) or PayLater feature allows consumers to defer payment, which is often linked to increased impulsive buying behavior (Damayanti et al., 2023). Ajzen's (1991) Theory of Planned Behavior posits that when consumers perceive high behavioral control and convenience, their intention to purchase increases accordingly.

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2.3. Cash on Delivery (COD) and Perceived Security

The COD method provides security as consumers can verify the product before paying. However, research by Balqis et al. (2025) and Susanti & Hadiyati (2022) highlights COD's operational drawbacks, such as high cancellation rates. According to Davis's Technology Acceptance Model (TAM) (1989), perceived security is a critical determinant in adopting new technologies or services.

2.4. Product Return Policies and Consumer Satisfaction

Return policies enhance consumer trust and influence loyalty. Zeithaml et al. (2020) assert that reliable return systems strongly indicate service quality, ultimately affecting repurchase intention. Tiara & Solihah (2020) found that Shopee's return system still lacks transparency, affecting customer experience.

2.5. Prior Studies and Research Gap

Phyta Rahima (2022) discovered that PayLater services increase consumption behavior among university students. While Putri & Rachbini (2021) linked e-commerce features to customer loyalty, they did not specifically examine the combined impact of PayLater, COD, and return policies. This research analyzes these three features using a quantitative model to address that gap.

2.6. Contribution to Literature and Research Originality

This study contributes to the literature by empirically analyzing three critical service features in Shopee, focusing on a local consumer base in Asahan Regency. By integrating consumer behavior and technology adoption theories, the study offers a novel perspective on feature effectiveness in the Indonesian e-commerce, where local-level investigations remain scarce.

H1: The PayLater feature positively and significantly affects purchase intention.
H2: The COD feature has a positive effect on purchase intention.
H3: The Return of Goods feature positively and significantly affects purchase intention.

III. Research Methodology

3.1. Research Approach

This study adopts a quantitative explanatory approach to examine the influence of three Shopee service features, PayLater, Cash on Delivery (COD), and product return policy, on consumers' buying interest in Asahan Regency. A quantitative design enables objective measurement of the relationships between variables using numerical data. All research procedures are based on original analysis and interpretation to ensure academic integrity and avoid plagiarism.

3.2. Population, Sample, and Sampling Technique

The population in this study consists of active Shopee users in Asahan Regency who have utilized at least one of the three features examined. A purposive sampling technique was employed with the following criteria:

- Minimum age of 17 years
- Residing in Asahan Regency
- Has used at least one of the features: PayLater, COD, or product return

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The sample size of 100 respondents was determined using the Slovin formula with a margin of error of 5%, which is considered representative of the population.

3.3. Data Collection Techniques

Primary data were collected using a structured online questionnaire distributed via WhatsApp using Google Forms. The questionnaire employed a Likert scale (1–5) to measure respondents' perceptions of each Shopee feature. Each feature was measured using four previously tested indicators for validity and reliability. The data collected are ordinal and treated as interval data for regression analysis, which aligns with standard quantitative practices in social science research.

3.4. Instrument Testing: Validity and Reliability

A pilot test was conducted on 30 respondents prior to full-scale data collection:

- Validity test was performed using Pearson correlation; all items with *r-count* > *r-table* (0.361 for n = 30) were considered valid.
- A reliability test was conducted using Cronbach's Alpha, and all variables showed alpha values above 0.70, indicating high reliability.

3.5. Data Analysis Techniques

The collected data were analyzed using multiple linear regression analysis to determine the partial and simultaneous influence of the independent variables on the dependent variable (buying interest). The regression model used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:
Y = Buying Interest
X_1 = PayLater
X_2 = Cash on Delivery (COD)
X_3 = Product Return Policy
a = Constant
b_1, b_2, b_3 = Regression coefficients
e = Error term

Prior to regression analysis, classical assumption tests were conducted, including: Normality test using Kolmogorov-Smirnov, Multicollinearity test using Variance Inflation Factor (VIF) and Tolerance, Homoscedasticity test using the Glejser test, Outlier detection using Z-score and boxplot analysis, and Handling missing data, where missing responses under 5% were addressed using mean substitution.

3.6. Relevance to Results and Research Significance

The methodology is aligned with the findings discussed in the results and analysis section. For example, it was found that:

- The product return feature has the most significant influence on buying interest
- The PayLater feature has a significant but lesser impact
- The COD feature shows no significant effect

With an Adjusted R^2 value of 0.536, the model explains 53.6% of the variation in consumer buying interest. The remaining 46.4% is influenced by other factors not examined in this study, such as price, product quality, promotions, or customer reviews. This research contributes practically and academically by informing e-commerce platforms, especially Shopee, on which service features strongly drive consumer interest. It also adds to the growing literature on consumer behavior in Indonesia's digital commerce context.

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IV. Results and Discussion

4.1. Research Results

Table 1. Simultaneous Test Results (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	469.165	3	156.388	39.123	0.000
Residual	383.745	96	3.997		
Total	852.910	99			
a). Dependent Variable: Purchase Intention					
b). Predictors: (Constant), PayLater, COD, Return Policy					

The results in Table 1 indicate that the F-count value (39.123) is greater than the F-table value (2.70), and the significance value is 0.000 < 0.05. This shows that the variables PayLater, Cash on Delivery (COD), and Return Policy simultaneously have a significant effect on consumers' purchase intention. Thus, these three features collectively influence online shopping behavior.

Table 2. Partial Test Results (t-Test)

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
(Constant)	5.388	1.041		5.178	0.000
PayLater	0.280	0.103	0.294	2.712	0.008
COD	-0.153	0.107	-0.201	-1.430	0.156
Return Policy	0.559	0.122	0.666	4.587	0.000
a. Dependent Variable: Purchase Intention					

Based on Table 2:

- The PayLater feature (X1) significantly affects Purchase Intention (Y) as the sig. value is 0.008 < 0.05 and t-count is 2.712 > t-table 1.984.
- The COD feature (X2) does not significantly affect Purchase Intention (Y), shown by the sig. value of 0.156 > 0.05 and t-count -1.430 < t-table 1.984.
- The Return Policy feature (X3) significantly affects Purchase Intention with a significant effect. value of 0.000 < 0.05 and t-count 4.587 > t-table 1.984.

Table 3. Coefficient of Determination (R^2 Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.742	0.550	0.536	1.999
a. Predictors: (Constant), PayLater, COD, Return Policy				

Table 3 shows that the adjusted R-squared value is 0.536, which means that the PayLater, COD, and Return Policy variables explain 53.6% of the variance in purchase intention. The remaining 46.4% is influenced by other factors not examined in this study.

4.2. Discussion

4.2.1. Return Policy as the Primary Determinant

The return policy feature emerged as the most influential variable, with a significance level of p = 0.000 and a t-count = 4.587. This reflects consumers' prioritization of post-purchase security and flexibility. It strengthens trust and loyalty, especially in online transactions with higher perceived risk. This supports the study by Tiara & Solihah (2020), who concluded that clear return policies significantly impact consumer trust and satisfaction.

4.2.2. PayLater Increases Purchase Likelihood through Financial Flexibility

PayLater also significantly affects consumer purchase intention (p = 0.008; t = 2.712). It appeals to consumers by offering delayed payment options, which ease financial constraints and boost purchasing power. These benefits are particularly evident among younger consumers, supporting Rahima's (2022) findings on PayLater's influence on impulsive buying behavior.

4.2.3. Cash on Delivery (COD) Deemed Insignificant

While previous literature, such as Damayanti et al. (2023), emphasized the continued popularity of COD, this study found otherwise. With a p-value = 0.156 and a t-count = -1.430, COD did not significantly affect purchase intention in Asahan Regency. The decline may be attributed to a growing preference for digital payment methods, perceived inefficiencies of COD, and increased comfort with contactless transactions post-pandemic.

4.2.4. Model Strength and Unexplained Variance

The adjusted R^2 value of 53.6% indicates that the three features examined can explain over half of the variance in purchase intention. However, 46.4% remains unexplained, likely due to unmeasured factors such as product quality, pricing, customer reviews, promotional tactics, or delivery speed. These should be explored in future studies to provide a more comprehensive model of consumer behavior.

V. CONCLUSION

Based on the results of the data analysis, it can be concluded that the return feature has the most dominant influence on consumer purchasing interest on the Shopee e-commerce platform. Consumers highly value the flexibility and guarantee of after-sales services, providing a sense of security in purchasing. The PayLater feature also has a significant influence, because consumers feel helped by the payment options that allow them to manage their finances more flexibly, which drives their decision to purchase. In contrast, the Cash on Delivery (COD) feature does not significantly influence purchasing interest, indicating a shift in consumer preferences towards more practical and efficient digital payment methods. Although the regression model used has quite good strength in explaining variations in purchasing interest, with an Adjusted R Square value of 0.536, there are still other factors that have not been studied, such as product quality, price, and customer reviews, which have the potential to influence purchasing interest. This study provides an important contribution to understanding digital consumer behavior. It provides strategic recommendations for developing service features on e-commerce platforms, especially in creating a better shopping experience responsive to consumer needs.

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