

# ANALYSIS OF THE INFLUENCE OF CASH ON DELIVERY (COD), SERVICE QUALITY, DELIVERY ACCURACY, AND TRUST ON CUSTOMER DECISIONS USING J&T COURIER

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## ABSTRACT

The objective of this study is to examine how Cash on Delivery (COD), Service Quality, Delivery Accuracy, and Trust influence customer decisions when utilizing J&T Expeditions. The research adopts an explanatory approach with a quantitative method, establishing causal relationships between variables. The research model involves hypothesis testing to assess the researcher's proposed theoretical connections. The data used consists of primary and secondary data, gathered from 100 research participants who are consumers of J&T Expeditions. Multiple linear regression analysis is employed as the data analysis technique. The findings indicate that cash on delivery (COD), service quality, delivery accuracy, and trust positively and significantly influence customer decisions to utilize J&T Expeditions.

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## 1. INTRODUCTION

One of the rapidly growing sectors in the industry is the service industry. This growth has had a positive impact on the contribution of the service industry to the country's Gross Domestic Product (GDP) increase. The service sector has become a main pillar in Indonesia's economic growth, encompassing various industries such as tourism, logistics, and transportation. This development is driven by the professionalism of service sector management, resulting in the service industry playing a role in modern economic advancement. For instance, the rapid growth of e-commerce demonstrates that the service industry is a major driver of the modern economy. The transition from physical to digital markets has led to an increased demand for delivery and expedition services that are now indispensable. The shift in shopping habits from offline to online has significantly propelled the service industry's growth, particularly in the field of package delivery, also known as expedition services.

The interest of Indonesian society in delivery services or expeditions has been increasing exponentially every day. Technological advancements in the era of globalization have caused people to favor the ease and practicality of various aspects. These services not only facilitate the delivery of items between friends or relatives from different regions, including international locations, but also play a crucial role in supporting online shopping deliveries, often referred to as online package delivery services. The presence of companies providing delivery services or courier services further simplifies business operations in distributing their products both within and outside their operational areas. This results in broader market expansion and automatic revenue growth for such businesses. The significant role of courier services in today's trade development cannot be ignored, as without them, trade growth would not progress at this pace. Furthermore, delivery services provide consumers with a sense of security when shopping online, thanks to the presence of trustworthy e-commerce platforms like Shopee, Tokopedia, Lazada, Bukalapak, Bli-bli, Zalora, Rupa-rupa, and others, reducing concerns about fraud.

In Indonesia, there are several well-known courier companies that are trusted for their good and reliable services, offering various forms of delivery services, such as J&T, JNE, TIKI, Sicepat, AnterAja, Pos, Ninja Express, and others. Several factors influence consumer purchasing decisions regarding a service. One crucial factor is the strategy to enhance a company's service quality. In the package delivery industry, service quality is reflected in the consistency of the services provided according to customer expectations. Companies must understand customers' needs, desires, and demands to offer satisfying services. J&T, as a budget-friendly expedition service, claims to have five main features: nationwide coverage without third parties, real-time tracking system, 365-day operations, regular service pricing with premium quality, and 24-hour customer complaint service. These offerings reflect the quality of service provided by J&T. Therefore, consistency in claims and customer satisfaction in terms of procedures and package delivery is crucial for J&T. This is closely related to customer trust in the company because even one instance of

*Analysis Of The Influence Of Cash On Delivery (Cod), Service Quality, Delivery Accuracy, And Trust On Customer Decisions Using J&T Courier. Rahmad Firdaus, et.al*

disappointment could lead customers to switch to another courier service that might be more professional in its service and performance quality.

According to Kotler, a service refers to various actions or performances offered by one party to another that are immaterial and do not involve ownership. Service quality measures how well the service efforts provided to customers meet their needs and create positive perceptions. If the service received by consumers meets their expectations, it can shape positive perceptions and encourage them to continue using the service in the future. In addition to service quality, J&T offers another attractive advantage for consumers: the payment method. J&T provides the Cash on Delivery (COD) payment option, also known as payment upon delivery. This option has become more popular with the rapid development of e-commerce. In anticipation of consumer security in online transactions, J&T introduced a new payment method, COD. According to Shafa and Jusuf Hariyanto (2020), the COD payment method allows buyers to pay in cash to the courier when the item is delivered, providing buyers with the certainty that the item will safely reach its destination. This advantage further boosts J&T's popularity, as this payment method is considered more effective and convenient for both sellers and buyers. In online transactions, if the seller agrees to the COD payment option, J&T Express can be used as the delivery courier for the product. Buyers do not need to worry about not receiving the item, and sellers do not need to bear additional shipping costs. With the COD method, consumers can pay cash to the courier after receiving the order, without any additional fees, and this can be done at various locations according to consumer preferences.

The convenience that J&T offers has received positive responses from consumers, although issues still arise in the COD transaction process (paying on the spot) for both couriers and buyers. In the past two years, there have been many stories of online shoppers or consumers venting their emotions at couriers or delivery personnel due to received items not meeting their expectations. Some viral social media videos even show cases where items sent by couriers were found to be empty. Delivery couriers often become easy targets for consumers when they use the COD payment system. Many consumers or the general public still do not fully understand that the courier's role is limited to delivering the order. Therefore, the COD system requires better education so that all consumers using this system understand its terms and procedures when receiving items and how to file complaints if items are not as expected. Consumers should not immediately blame couriers without sufficient understanding. This is crucial because the COD system is still necessary, considering that many people do not have access to digital payments or non-cash methods such as credit cards or bank accounts, making COD a helpful option for them. In the delivery service business, one crucial and important aspect to consider is the accuracy of delivery timing. Delivery accuracy is a crucial and primary consideration for customers when choosing a courier service. Providing delivery services plays a crucial role in increasing the efficiency of distributing goods from one region to another. Its main role as a means of transportation is to deliver goods from the point of origin to the desired destination for customers.

The consistency of estimated delivery times offered by delivery services is an important consideration for customers when choosing a courier service. The estimated arrival time of the goods serves as a reference for customers to assess the quality of the delivery service. Delivery accuracy is a strategic marketing approach that reflects the values expected by customers. The quality of a delivery service is judged by its reliable delivery time; if it meets customer expectations, it's considered high-quality service, but if it falls short, it's seen as less satisfactory and potentially leads to complaints and customer loss. With numerous delivery service providers, J&T must pay attention to delivery accuracy to ensure customers consistently choose them. This study focuses on J&T Express, which has been operating for nearly 5 years. The number of customers decreased in 2022, serving only 7,272 customers compared to 10,797 customers in the previous year. One important factor influencing customer loyalty to a delivery service is trust. Consumer trust has a significant impact on a company's sustainability, as consumer distrust can hinder product growth in the market, while trust can drive the company's development in the market.

## **Literature Review**

### **Cash on Delivery (COD)**

The Cash on Delivery (COD) method is a payment option available in E-Commerce platforms, allowing customers to make payments after the ordered products have been delivered to the designated location. With the use of this COD method, customers have the convenience of making payments directly on-site without the need for bank transfers or electronic payment methods. The payment process takes place when the product is received from the delivering courier (Rahayu and Damanuri, 2023).

### Service Quality

According to Suandi (2019), service is defined as the actions or efforts undertaken by individuals or a group of people through interactions between various parties, using organizational structures or corporate entities, with the aim of satisfying the recipient of the service. Therefore, service represents a form of attention to consumers or the community as a whole, with the goal of providing optimal service to prevent complaints from consumers.

### Delivery Accuracy

According to the definition by Arini T. Soemohadiwidjojo (2018), delivery accuracy refers to a situation where orders are shipped fully and in accordance with the agreed-upon date between the seller and the consumer, and perhaps even arriving before the designated date. On the other hand, according to Juniariska et al. (2020), delivery accuracy encompasses the time period from when a consumer requests a product until the product arrives according to the schedule, maintaining safety and adhering to the specified timeframe.

### Trust

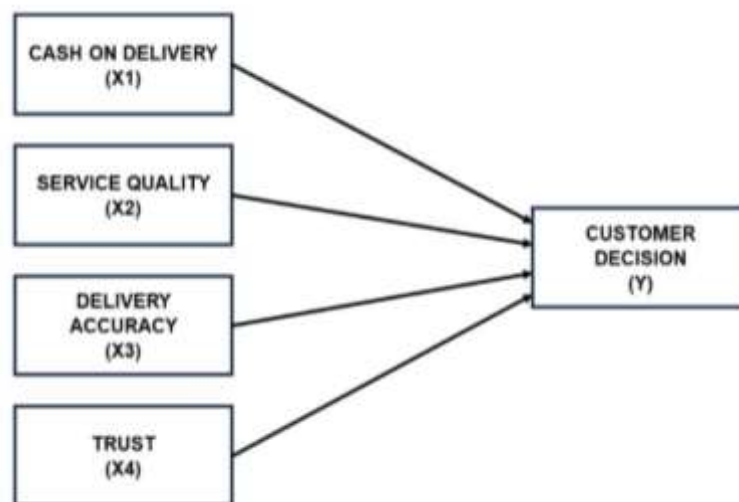
Based on the research findings presented by Islam et al. (2021), customer trust refers to the belief in the consistency and integrity of a company. Furthermore, customer trust can also be understood as the belief that statements or commitments from a service provider can be relied upon, and the service provider will fulfill those commitments in relation to the customers (Haron et al., 2020). Therefore, it can be concluded that customer trust encompasses the belief that customers have in a company, which effectively enhances the marketing strategy of a specific product or service.

### Customer Decisions

According to the explanation provided by Kotler and Armstrong (2016), the purchase decision-making is a component of consumer behavior that involves the evaluation process of how individuals, groups, and organizations choose, acquire, and utilize products, services, ideas, or experiences to fulfill their needs and desires.

### Conceptual Framework

Based on the description above, it can be built research framework as follows:



**Figure 1.** Conceptual Framework

### Research Hypothesis

Based on the problem formulation and conceptual framework above, the research hypothesis put forward by the researcher is as follows:

1. Cash on Delivery (COD), Service Quality, Delivery Accuracy, and Trust collectively influence Customer Decision in using J&T Expeditions.
2. Cash on Delivery (COD) has an impact on Customer Decision in using J&T Expeditions.
3. Service Quality has an impact on Customer Decision in using J&T Expeditions.
4. Delivery Accuracy has an impact on Customer Decision in using J&T Expeditions.
5. Trust has an impact on Customer Decision in using J&T Expeditions.

## 2. METHOD

### Types of research

The type of research used in this study is quantitative research. The quantitative research method is one type of research with specifications that are systematic, planned, and clearly structured from the beginning to the design of the research.

### Population and Sample

This research was conducted within the timeframe of February to June 2023. The research subjects consisted of new J&T customers who met the sample criteria. The total population in this study reached 7279 individuals, and from this population, a sample of 100 respondents was taken using the Slovin Formula method. Based on the sample calculation using the Slovin formula with a margin of error (e) of 10%, the obtained sample for the study amounted to 99 individuals. This was rounded up to 100 respondents, who are customers of J&T.

### Research Variables

The independent variables (X) in this research are:

1. X1 = Cash on Delivery (COD)
2. X2 = Service Quality
3. X3 = Delivery Accuracy
4. X4 = Trust

The dependent variable (Y) in this research is:

Y = Customer Decision

### Data Collection Methods

1. Data Types and Source

In principle, research data can originate from documents as well as respondent information, whether in statistical form or in other forms, for research purposes. Data is acquired by measuring the value of one or more variables within a sample or population (Sinaga, 2010:60). The types and sources of data required for this research are as follows:

- a. Primary Data

According to Supranto (cited in Pratiwi, 2010:58), primary data is information directly obtained from the source. Primary data is a research data source obtained directly from the original source (without intermediaries). In this study, primary data is acquired through the completion of questionnaires to understand cash on delivery (COD), service quality, delivery accuracy, and customer trust regarding decisions using the J&T courier service.

- b. Secondary Data

Secondary data refers to information obtained indirectly or through other parties, or historical records that have been compiled in published or unpublished archives (Sinaga, 2010:61). The secondary data used in this research are derived from supporting books, magazines, the internet, research materials, journals, and literature obtained from libraries. The secondary data in this study consists of reports on the number of J&T courier service customers, company descriptions, and data related to factors sourced from books, journals, and other resources relevant to the research.

2. Data Collection Method in the Research

In a scientific research study, data collection methods are intended to obtain relevant, accurate, and reliable information. The data collection techniques used in this research are as follows:

- a. Interviews

In this case, the author engages in direct conversations by asking various questions to competent parties to obtain information about the vision, mission, and organizational structure of the J&T courier company. The author first conducts direct observations at the research location. These observations are a way to acquire relevant data regarding the researched issue in order to gather more insights for this journal writing.

- b. Questionnaires

A questionnaire consists of a set of written statements used to gather information from respondents, either about their personal characteristics or things they know (Arikunto, 1997, cited in Widyaswati, 2010:66). In this study, the term "questionnaire method" refers to a set of written questions used to gather information about cash on delivery, service quality, delivery accuracy, and customer trust in decisions regarding the J&T courier service. Data collection is conducted using closed-ended and open-ended question lists. Closed-ended question lists are used to gather data about the dimensions of cash on delivery, service

quality, delivery accuracy, trust, and customer decisions. The questions in the list are made closed-ended using a 1-5 scale to obtain interval data, and they are scored or valued. By providing intervals of 1-5, respondents who fill out the questionnaire are facilitated in their answers. For example: TS = Strongly Disagree, score 1; KS = Disagree, score 2; CS = Neutral, score 3; S = Agree, score 4; SS = Strongly Agree, score 5.

### Data Analysis Techniques

Data Analysis Techniques in this research involve statistical calculations using the SmartPLS software version 4.0.9.4. The analyses used in this research are as follows:

1. Normality Test

The normality test aims to determine whether the data used in the regression model is normally distributed or not (Ghozali, 2011:110). The significance value greater than 0.05 indicates normally distributed data. The normality can also be assessed using normal probability plots. If the data points cluster around the diagonal line or follow its direction, indicating a normal distribution, the regression model meets the normality assumption. If the data points deviate far from the diagonal line and/or do not follow its direction, suggesting a lack of normality, the regression model fails the normality test.

2. Multicollinearity Test

The multicollinearity test aims to identify whether there is correlation among independent variables in the regression model. Ideally, a regression model should not have correlation among its independent variables. Multicollinearity can be detected using tolerance and variance inflation factor (VIF) values. If the tolerance value is greater than 0.1 and the VIF value is less than 10, the regression is free from multicollinearity.

3. Heteroskedasticity Test

The heteroskedasticity test aims to examine whether there is inequality in the variance of residuals across different observations in the regression model. If the variance of residuals is constant, it is called homoskedasticity; if it varies, it is called heteroskedasticity. Heteroskedasticity detection is done using the Breusch-Pagan Godfrey test (BPG). If the significance value (probability) is less than 0.05, it suggests the presence of heteroskedasticity.

4. Multiple Linear Regression Analysis

Multiple linear regression analysis assesses how independent variables cash on delivery ( $X_1$ ), service quality ( $X_2$ ), delivery accuracy ( $X_3$ ), and trust ( $X_4$ ) positively or negatively influence the dependent variable, customer decision ( $Y$ ). The equation for multiple linear regression is used to predict the effect of two or more independent variables on a dependent variable (Riduwan, 2006:152).

5. Coefficient of Determination (R-squared)

The coefficient of determination measures how well the model explains the variation in the dependent variable (Kuncoro, 2001, cited in Pratiwi, 2010:68). R-squared values closer to 1 indicate that the independent variables effectively explain the dependent variable's variation. R-squared values closer to 0 suggest limited explanatory power.

6. F-Test

The F-test assesses whether the independent variables as a group have a significant effect on the dependent variable. A significance value (probability) less than 0.05 suggests that there are signs of simultaneous effects.

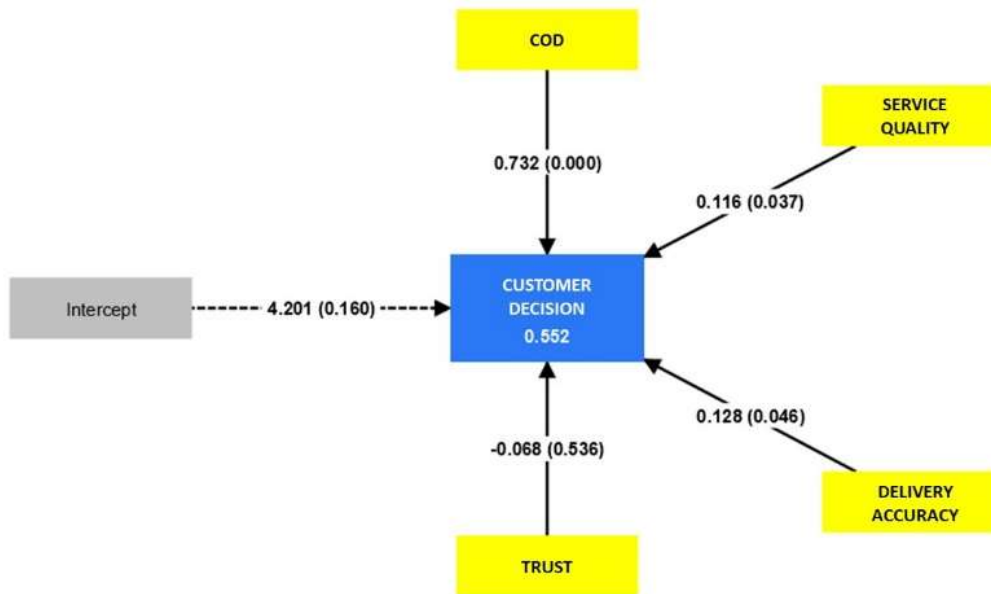
7. t-Test

The t-test assesses the individual effect of each independent variable on the dependent variable. It helps determine if each independent variable has a significant influence on the dependent variable.



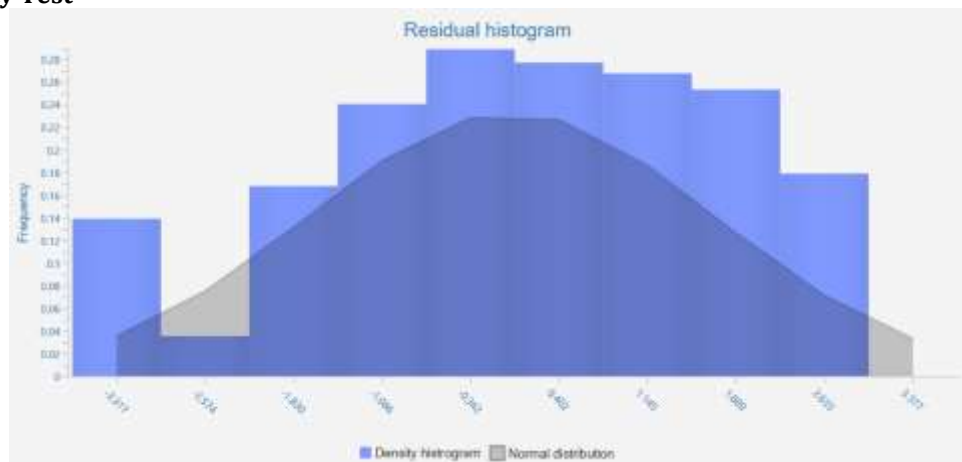
### 3. RESULT AND DISCUSSION

The value of testing the research hypothesis can be described as shown below:



**Figure 2.** Research Model Results  
Source: Compiled by the researchers, 2023

#### Normality Test



**Figure 3.** Research Residuals  
Source: Compiled by the researchers, 2023

The analysis of the Histogram graph presented in Figure 3 yields the conclusion that the data distribution tends to be normal, indicated by a pattern resembling a bell curve and absence of outliers in both the right and left directions.

#### Multicollinearity Test

**Tabel 1.** Results of the Multicollinearity Test

| Variable               | VIF   |
|------------------------|-------|
| Trust                  | 1.261 |
| Cash on Delivery (COD) | 1.059 |
| Delivery Accuracy      | 1.111 |
| Service Quality        | 1.194 |

Source: Compiled by the researchers, 2023

From the results of the Multicollinearity Test analysis recorded in the table 1 above, it can be concluded that the Variance Inflation Factor (VIF) values for the Cash on Delivery (COD), Service Quality, Delivery Accuracy, and Trust variables are all below the threshold of 10 or  $< 10$ . This indicates that there are no signs of multicollinearity issues present. Thus, it can be interpreted that these three independent

variables do not have significant interrelationships. Therefore, all these variables can be used as independent factors in the analysis.

### Heteroskedasticity Test

**Table 2.** Results of the Breusch-Pagan Test

|                    | Test-Statistic | df | P value |
|--------------------|----------------|----|---------|
| Breusch-Pagan Test | 2.197          | 4  | 0.700   |

Source: Compiled by the researchers, 2023

Heteroskedasticity detection is performed using the Breusch-Pagan Godfrey (BPG) test. The criteria applied in the Breusch-Pagan Godfrey (BPG) test are as follows:

1. If the significance value of Probability < 0.05, it can be concluded that there are indications of heteroskedasticity that may occur.
2. If the significance value of Probability > 0.05, it can be concluded that there are no indications of heteroskedasticity.

Looking at the data in Table 2, it can be observed that the significance probability value is 0.700, which indicates that the significance probability value exceeds the threshold of 0.05. Therefore, it can be concluded that there are no indications of heteroskedasticity.

### Multiple Regression Analysis

**Table 3.** Results of the Multiple Regression Analysis Test

|                        | Unstandardized Coefficients | Standardized Coefficients | SE    | T value | P value | 2,5%   | 97,5%  |
|------------------------|-----------------------------|---------------------------|-------|---------|---------|--------|--------|
| Trust                  | -0.068                      | -0.047                    | 0.109 | 0.621   | 0.536   | -0.283 | 0.148  |
| Cash on Delivery (COD) | 0.732                       | 0.753                     | 0.067 | 10.874  | 0.000   | 0.599  | 0.866  |
| Delivery Accuracy      | 0.128                       | 0.143                     | 0.063 | 2.020   | 0.046   | 0.002  | 0.253  |
| Service Quality        | 0.116                       | 0.155                     | 0.055 | 2.112   | 0.037   | 0.007  | 0.226  |
| Intercept              | 4.201                       | 0.000                     | 2.969 | 1.415   | 0.160   | -1.694 | 10.095 |

Source: Compiled by the researchers, 2023

From the data evaluation conducted using SmartPLS version 4.0.9.4, the results of the regression equation were found as follows:

$$Y = 4,201 + 0,732 X_1 + 0,116 X_2 + 0,128 X_3 - 0,068 X_4 + \varepsilon$$

From the equation, it can be interpreted as follows:

1. The constant has a value of 4.201, indicating that when all values of Cash on Delivery (COD), Service Quality, Delivery Accuracy, and Trust are zero, the sales value will reach 4.201.
2. The multiple regression coefficient for the Cash on Delivery (COD) variable has a positive value of 0.732. This means that if the Cash on Delivery variable increases by 1%, disregarding the variables Service Quality, Delivery Accuracy, Trust, and the constant, the purchase decision will increase by 0.732. This implies that Cash on Delivery (COD) has a positive effect on the purchase decision, meaning an increase in Cash on Delivery quality tends to improve the purchase decision.
3. The multiple regression coefficient for the Service Quality variable has a positive value of 0.116. This indicates that if the Service Quality variable increases by 1%, disregarding the variables Cash on Delivery (COD), Delivery Accuracy, Trust, and the constant, the sales will increase by 0.116. Thus, it can be concluded that Service Quality has a positive influence on the purchase decision, suggesting that an increase in Service Quality can potentially enhance the purchase decision.
4. The multiple regression coefficient for the Delivery Accuracy variable has a positive value of 0.128. This shows that if the Delivery Accuracy variable increases by 1%, disregarding the variables Cash on Delivery (COD), Service Quality, Trust, and the constant, the customer decision will increase by 0.128. Therefore, it can be stated that Delivery Accuracy has a positive effect on the customer decision, implying that an increase in Delivery Accuracy can contribute to an increase in the customer decision.
5. The multiple regression coefficient for the Trust variable has a negative value of -0.068. This indicates that if the Trust variable increases by 1%, disregarding the variables Cash on Delivery (COD), Service Quality, Delivery Accuracy, and the constant, the level of trust will decrease by 0.068. Hence, it can be concluded that Trust does not have a positive impact on the customer decision. In this context, an increase in the level of trust will not result in an increase in the customer decision.

### Coefficient of Determination

**Table 4.** Results of the Coefficient of Determination Test

| Customer Decision  |       |
|--------------------|-------|
| R-Square           | 0.570 |
| R-Square Adjusted  | 0.552 |
| Durbin-Watson Test | 2.327 |

Source: Compiled by the researchers, 2023

Based on the information provided in the table, we can conclude that the Adjusted R-squared value of the Coefficient of Determination is 0.552. This value indicates that the ability of the independent variables to explain the variation in the dependent variable is approximately 55.2%, while the remaining 44.8% can be attributed to other factors not included in the scope of this study.

### F-Test

**Table 5.** Results of the Simultaneous Test

|            | Sum Square | df | Mean Square | F      | P value |
|------------|------------|----|-------------|--------|---------|
| Total      | 676.000    | 99 | 0.000       | 0.000  | 0.000   |
| Error      | 290.451    | 95 | 3.057       | 0.000  | 0.000   |
| Regression | 385.549    | 4  | 96.387      | 31.526 | 0.000   |

Source: Compiled by the researchers, 2023

From the test results shown in Table 4.5 above, an average squared (mean square) of 96.387 was obtained. The F-value is 31.526, indicating that the contribution of the Regression model in explaining the variation is statistically significant. The p-value is 0.000, indicating that this result is highly unlikely to occur by chance. Therefore, it can be summarized that the variables Cash on Delivery, Service Quality, Delivery Accuracy, and Trust together have a positive and significant influence on customer decisions in using J&T delivery services.

### t-Test

**Table 6.** Results of the t-Test

|                        | Unstandardized Coefficients | Standardized Coefficients | SE    | T value | P value | 2,5%   | 97,5%  |
|------------------------|-----------------------------|---------------------------|-------|---------|---------|--------|--------|
| Trust                  | -0.068                      | -0.047                    | 0.109 | 0.621   | 0.536   | -0.283 | 0.148  |
| Cash on Delivery (COD) | 0.732                       | 0.753                     | 0.067 | 10.874  | 0.000   | 0.599  | 0.866  |
| Delivery Accuracy      | 0.128                       | 0.143                     | 0.063 | 2.020   | 0.046   | 0.002  | 0.253  |
| Service Quality        | 0.116                       | 0.155                     | 0.055 | 2.112   | 0.037   | 0.007  | 0.226  |
| Intercept              | 4.201                       | 0.000                     | 2.969 | 1.415   | 0.160   | -1.694 | 10.095 |

Source: Compiled by the researchers, 2023

From the t-test results shown in Table 6 above, the partial effects of each variable can be explained as follows:

1. For the Cash on Delivery variable, a calculated t-value of 10.874 was found with a significance level of 0.000. In this case, the calculated t-value is greater than the t-table value ( $10.874 > 1.661$ ), and the p-value is lower than the significance level of 0.05 ( $0.000 < 0.05$ ). This means that partially, Cash on Delivery has a significant influence on customer decisions.
2. The Service Quality variable yields a calculated t-value of 2.112 with a significance level of 0.037. The calculated t-value exceeds the t-table value ( $2.112 > 1.661$ ), and the p-value is smaller than the significance level of 0.05 ( $0.037 < 0.05$ ). Therefore, it can be concluded that partially, Service Quality has a significant influence on customer decisions.
3. The Delivery Accuracy variable shows a calculated t-value of 2.020 with a significance level of 0.046. The calculated t-value is greater than the t-table value ( $2.020 > 1.661$ ), and the p-value is smaller than the significance level of 0.05 ( $0.046 < 0.05$ ). Thus, it can be interpreted that partially, Delivery Accuracy has a significant influence on customer decisions.
4. For the Trust variable, a calculated t-value of 0.621 was obtained with a significance level of 0.536. The calculated t-value is smaller than the t-table value ( $0.621 < 1.661$ ), and the p-value is greater than the significance level of 0.05 ( $0.536 > 0.05$ ). Therefore, it can be stated that partially, Trust does not have a significant influence on customer decisions.

### The Influence of Cash on Delivery (COD) on Customer Decisions

Based on the conducted analysis, a calculation result of 10.874 was obtained, where the calculated value (t-value) is larger than the table value (t-table), i.e.,  $10.874 > 1.661$ , with a significance level of 0.000



which is smaller than 0.05. From the multiple linear regression analysis, it can be concluded that the use of the cash on delivery (COD) payment method upon receiving goods has a positive and significant impact on customer decisions in choosing J&T's courier services. COD is a payment method where customers pay for their orders upon receiving the goods. A study conducted by Smith (2019) also indicated that the use of COD method can influence customer decisions in selecting courier services. In this context, customers tend to feel more secure and comfortable as they only pay after receiving and inspecting the goods. This potentially enhances customers' trust in the courier services provided by the company. This finding is also in line with the findings presented by Kusumawati (2021), where the study showed that COD service has an influence on purchasing decisions through online customer reviews and ratings.

#### **The Influence of Service Quality on Customer Decisions**

Based on the analysis conducted, a calculated t-value of 2.112 was obtained, where the calculated t-value is larger than the critical t-table value ( $2.112 > 1.661$ ), with a significance level of  $0.037 < 0.05$ . From the multiple linear regression analysis, it is found that service quality has a positive and significant impact on customer decisions to choose J&T courier services. Service quality theory suggests that good service quality can enhance customer satisfaction and influence customer decisions in choosing a courier service. According to Parasuraman et al. (1985), service quality involves customers' perceptions of the gap between their expectations and perceptions of service performance. With high service quality, customers are more likely to choose J&T courier services due to the positive experiences provided. This finding is consistent with previous research conducted by T.M. Kusuma and Dadang Hermawan (2020), which concluded that service quality also plays an important role in influencing purchasing decisions through online food delivery services.

#### **The Influence of Delivery Accuracy on Customer Decisions**

Based on the results of the analysis conducted, a t-value of 2.020 was obtained, where the t-value is greater than the t-table value ( $2.020 > 1.661$ ), with a significance level of  $0.046 < 0.05$ . From the multiple linear regression analysis results, it can be observed that delivery accuracy has a significant positive impact on customer decisions in choosing J&T courier services. Delivery accuracy is an important factor in customer decisions when using courier services. The Customer Expectation Theory states that customers have specific expectations regarding delivery times. According to Abdallah et al. (2016), delivery accuracy contributes to customer satisfaction and can influence customer decisions to choose J&T courier services. This finding is consistent with previous research conducted by Muhammad Haikal Aliftian Nantigiria, Sri Handayanib, and Veronica (2021), which concluded that accuracy in delivery time significantly influences purchasing decisions for J&T Express Branch Bekasi's delivery services in 2021.

#### **The Influence of Trust on Customer Decisions**

Based on the analysis results, a t-value of 0.621 was obtained, where this t-value is smaller than the t-table value ( $0.621 < 1.661$ ), with a significance level of  $0.536 > 0.05$ . The multiple linear regression analysis results show that trust does not have a positive impact on customer decisions. However, the t-test indicates that trust has a significant influence on customer decisions in choosing J&T courier services. From this result, it can be concluded that trust has a positive and significant impact on customer decisions to use J&T courier services. Customer trust in a courier service can influence their decisions to use that service. Trust theory states that trust is based on customer beliefs in the competence and integrity of the courier service. According to McKnight et al. (1998), trust can shape customer loyalty and influence customer decisions in choosing J&T courier services. This finding is consistent with the research conducted by Dewi Sartika (2021), which affirms that empirically, trust does not have a direct impact on online purchase decisions. This implies that when consumers make online purchases, they feel confident and trust the online place, seller, or store that has proven to be reliable and trustworthy in buying and selling transactions.

#### **4. CONCLUSION**

Based on the findings of this study, it can be concluded that Cash on Delivery (COD), service quality, and timeliness of delivery collectively play a role in influencing customer preferences in using J&T courier services. In other words, these variables are interconnected and have a significant impact on customer choices. Specifically, Cash on Delivery (COD) shows relevant partial influence on customer decisions to use J&T courier services. This indicates that the chosen payment method significantly shapes customer preferences for courier services. Additionally, service quality proves its influence on customer decisions. Customers are more likely to choose J&T services if they are satisfied with the quality of service provided. Timeliness of delivery is also a crucial factor in customer decision-making. Customers are more inclined to choose J&T if they experience timely deliveries. However, trust does not exhibit a significant impact on

customer decisions to use J&T courier services. This suggests that trust is not a primary consideration in the selection of this courier service. In conclusion, it can be inferred that factors such as Cash on Delivery (COD), service quality, and timeliness of delivery have a significant impact on customer preferences for J&T courier services. However, trust does not hold a significant impact in this context. Based on the results of this study, it is recommended that future research conducts more in-depth analyses of variables such as cash on delivery, service quality, timeliness of delivery, and trust, and how they influence consumer purchase decisions in using courier services. Furthermore, it is suggested to incorporate additional variables such as price perception, ratings, brand image, motivation, or customer experience in future research, as these variables have the potential to influence purchase decisions. The development and inclusion of these variables are expected to yield more comprehensive and accurate research findings. With the aim of providing deeper insights, this study also encourages further investigation into these relevant variables.

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