

## ABSTRAK

**Abstract Title:** The Influence of Cash On Delivery Payments on E-commerce on Purchasing Decisions This research is motivated by the increasingly sophisticated payment methods in the digital world to make online transactions, one of which is cash on delivery payments. Rapid technological advances certainly force every organization to improve the quality of every offer they provide. In this case, e-commerce users such as Shopee do not mean that they do not have obstacles or problems in each transaction. The purpose of this study is to determine how cash on delivery payments on e-commerce affect purchasing decisions for each Shopee customer, especially in the Yogyakarta and Lampung areas.

The method used in this study uses a quantitative approach. Where the author uses a survey method from Shopee users, especially in Yogyakarta and Lampung, where the data generated is by distributing questionnaires via the WhatsApp application.

In this case, the data collection technique is to create several questions via Google Form, then distribute them via WhatsApp, then when they have been collected, the author will analyze the data and facts and examine all the incoming data.

In the questionnaire results there were 104 respondents. From the results of the respondents' answers, it was found that the majority of e-commerce users such as Shopee make purchases of products/services using the cash on delivery payment method. This proves that cash on delivery payments greatly influence a purchasing decision on e-commerce. Online buying and selling transactions with the COD payment system on the marketplace often cause losses for business actors and require legal protection for business actors.

The cash on delivery (COD) payment method is also the reason for the many enthusiasts of online buying and selling.

The payment process is carried out on the spot so that it provides convenience to the community for various groups. So now online stores in various e-commerce are competing to provide this COD payment method facility.

Accountability in online buying and selling through Shopee is also prioritized, with the realization that consumers can return goods if there is a defect or damage to the goods

purchased, but of course through several processes, this is what makes consumers better off receiving goods than having to take care of returns.

COD makes transactions easier for consumers who are not covered by the digital payment system, this method also has weaknesses. The main weaknesses include the risk of fraud, difficult cash management, and potential delays in cash flow for retailers.

**Keywords: payment, COD, purchasing decisions**