

ABSTRACT

Online shopping has gained significant popularity due to the many conveniences it offers. Several marketplaces provide a variety of excellent services, including the Cash on Delivery (COD) payment system which has become a prominent feature in Indonesia. This COD system caters to individuals who prefer traditional payment methods and are hesitant about online transactions. With COD, customers can reduce concerns about potential fraud, such as undelivered goods or empty parcels, thus giving them a sense of security and trust in their purchases.

This study aims to determine the relationship between the variables Performance Expectancy, Effort Expectancy, Social Influence, Behavioural Intention, and Use Behavior. The sample used in this study were people who had shopped in the marketplace using the Cash On Delivery (COD) payment system with a total sample size of 348 respondents. This study uses a type of quantitative research with data collection using non-probability sampling assisted by the G-Power application. This study uses Smart-PLS version 4 software in processing data.

The results showed a positive and significant effect on performance expectancy on behavioral intention, there is a positive and significant effect on effort expectancy on behavioral intention, there is a positive and significant effect on social influence on behavioral intention, there is a positive and significant effect on behavioral intention on use behavior, there is a positive and significant effect on performance expectancy on use behavior through behavioral intention, there is a positive and significant effect on effort expectancy on use behavior through behavioral intention, and there is a positive and significant effect on social influence on use behavior through behavioral intention.

Key Words: *Performance Expectancy, Effort Expectancy, Social Influence, Use Behavior, Behavioral Intention*