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The Effect Of Shopping Experience And Consumer Confidence On The Decision To Reuse The Cod "Check First " Payment Method With Consumer Satisfaction As A Mediation Variable In The Islamic Business Perspective (Study On Shopee Application Users In Bandar Lampung City)

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Abstract

The development of e-commerce is drivin changes in consumer behavior with COD as the dominant payment method due to security factors, so the shopping experience, trust, and consumer satisfaction are important determinants in the decision to reuse the "check first"COD method. This study aims to analyze the effect of shopping experience and consumer confidence on the decision to reuse the COD payment method "Check first" on Shopee, both directly and through consumer satisfaction as a mediation variable, as well as from the perspective of Islamic Business. This study uses quantitative methods with SMART-PLS analysis. The results showed that the shopping experience has a negative influence on reuse decisions but a positive influence on consumer satisfaction. Consumer confidence has a positive influence on satisfaction and reuse decisions. Consumer satisfaction also has a positive influence and mediates the relationship. The decision to reuse is influenced by the level of satisfaction shaped by experience and trust, and is aligned with Islamic business principles such as honesty, trust, fairness, and mutual benefit.

Keywords: Islamic Business, Consumer Confidence, Consumer Satisfaction, decision to reuse cod payments, shopping experience.

1. Introduction

The development of the internet encourages fast and effective communication and shapes a digital lifestyle that opens access to global knowledge (Pakaya dkk., 2023). In this era, e-commerce is changing consumer behavior through ease of access, product variety, and payment flexibility. However, the issue of trust remains a major challenge due to risks such as product uncertainty, delays, and fraud. Therefore, e-commerce platforms need to deliver a safe, convenient, and transparent shopping experience to maintain consumer trust and loyalty (Amory & Mudo, 2025)

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Figure 1. Frequently Accessed E-Commerce In Indonesia
Source: APJII, goodstats.id

The development of e-commerce in Indonesia continues to increase along with internet penetration and changes in consumer behavior. APJII Data released by GoodStats (2025) shows that Shopee dominates with 53.22% of users, followed by TikTok Shop (27.37%), Tokopedia (9.57%), and Lazada (9.09%), while other platforms are relatively small. This dominance reflects consumer preference for ease, security, and interactive features, whereas other platforms face competitiveness challenges (Alamin dkk., 2023). The increasing use of e-commerce also indicates a shift to more practical shopping patterns, where payment systems are an important factor influenced by consumer experience, security, and convenience in transactions.

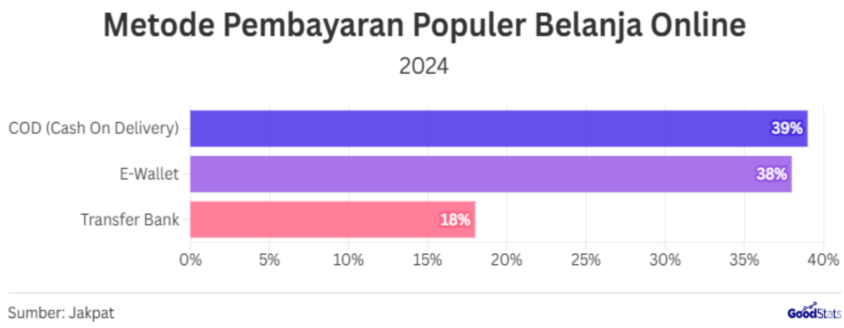

Figure 2. Popular Payment Methods Online Shopping (2024)
Source : Jakpat.goodstats.id

Based on Figure 2, the COD payment method is still the top choice for e-commerce consumers in 2024 at 39%, outperforming e-wallets (38%) and bank transfers (18%), because it provides a sense of security and control through checking goods before payment (Jakpat–GoodStats, 2024). Responding to this, Shopee presents a “check first” COD feature to minimize the risk of fraud and product incompatibility. Therefore, it is important for the platform to understand the factors that influence reuse decisions, especially the consumer's shopping experience.

Shopping experience consumer perceptions and responses during interaction with e-commerce platforms, including convenience, product information, services, and security (Yusfi Rahmawati, 2023). Positive experiences create a sense of comfort, safety, and satisfaction, while negative experiences can inhibit reuse intentions. COD's “check first” feature provides a more interactive and secure experience, potentially increasing satisfaction and loyalty. Research shows that shopping experiences have a significant effect on positive evaluations and encourage re-use intentions (Darmawan & Putra, 2022).

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In addition to the shopping experience, consumer confidence is a key factor in influencing the decision to reuse the "check first " COD method, as it reflects confidence in the security, honesty and reliability of the transaction system (Sembiring, 2025). This trust is formed from a positive shopping experience, such as product information clarity, payment system security, and consumer protection, so as to strengthen the sense of security and confidence to return to using the method (Pardede, 2023). Furthermore, consumer satisfaction arises as an evaluative response to the conformity between expectations and the performance of the service received, which is influenced not only by functional aspects, but also emotional experiences during the transaction. This satisfaction acts as a mediating variable that explains how the shopping experience and consumer confidence influence reuse decisions (Hawari & Fachri, 2025).

In the Islamic business perspective, the "check first " COD mechanism reflects the principles of honesty (shiddiq), trustworthiness, and Justice ('adl) through transparency of information, seller responsibility, and granting consumers the right to inspect goods before payment (Asdar dkk., 2025; Kholik, 2024). The implementation of these principles creates fairer, safer, and less risky transactions, thereby increasing consumer confidence and satisfaction.

A number of previous studies have shown that shopping experience and consumer confidence play an important role in driving decisions to re-use the COD "check first" payment method, particularly when consumer satisfaction serves as a mediating variable. Research (Ketut Yuli Widiasari, 2025) proving that the COD mechanism that allows checking goods before payment is able to increase security and form a positive shopping experience on Shopee e-commerce. These findings are in line with research (Judijanto dkk., 2024) which confirms that trust is a key factor in increasing repurchase intent in C2C e-commerce in Indonesia. Next, (Hawari & Fachri, 2025) shows that COD features do not directly affect repurchase intentions, but rather through consumer satisfaction formed from a safe and comfortable transaction experience. On the other hand, inconsistent research results indicate a research gap that needs to be studied further. Research (Sandora, 2020) stating that the ease and smoothness of the shopping process does not necessarily encourage payment decisions if consumers still face uncertainty about the quality and suitability of products. Findings by (Febriani dkk., 2025) also found that consumer confidence does not have a direct effect on the decision to use the COD method, since its selection is based more on a cautious attitude and a strategy of minimizing risks. These differences in findings indicate that the role of consumer satisfaction as a mediating variable in the relationship of shopping experience, trust, and COD reuse decisions still show different results, so it requires further empirical testing. Thus, trust and satisfaction become important factors in driving reuse decisions. However, the results of previous studies still show inconsistencies related to the direct and indirect influence of these variables, so further research is needed to examine the role of consumer satisfaction as a mediating variable in the context of the use of COD "check first".

The problem of this study lies in the unclear mechanism of the relationship between shopping experience, consumer confidence, and consumer satisfaction in shaping the decision to reuse COD "check first", in the midst of the discovery of product incompatibilities and low seller responsibility. This condition is important to be studied because in Islamic business transactions must be free from gharar, tadlis, and injustice and uphold the principles of ③idq, trustworthiness, and transparency. Therefore, this study aims to analyze "the effect of shopping experience and consumer confidence on the decision to re-use the COD check payment method with partially Veriable satisfaction mediation in Islamic Business Perspective (study on Shopee application users in Bandar Lampung City**.**

2. Literature Review

Theory Of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a theoretical framework proposed by Icek Ajzen as a development of The Theory of Reasoned Action which explains that a person's behavior does not appear directly, but is preceded by behavioral intention (Ajzen, 1991). The intention is formed by three main factors, namely attitude to behavior (attitude), which indicates the individual's assessment of

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whether a behavior is considered good or bad, subjective norms (subjective norms), which are related to the influence or encouragement of people around who are considered important, and perceived behavioral control (perceived behavioral control), which is the individual's belief in the ability and ease of performing these behaviors. These three factors are interrelated and play a role in shaping intentions, which ultimately influence whether a behavior is actually carried out or not (Fitriyani & Djumarno, 2025).

Islamic Business Perspective Theory

Islamic business perspective theory according to M. Umer Chapra emphasized that business activities are not solely oriented to profit maximization, but should be directed to realizing justice, social welfare, and Islamic moral values. Chapra stressed that the Islamic Business system functions within a framework of moral filters that guide market mechanisms to remain efficient but not deviate from ethical principles, such as honesty (Sidq), trustworthiness, Justice (Adl), and responsibility, as well as rejecting exploitative practices such as usury and excessive uncertainty (Gharar). According to him, business in Islam is an integral part of the purpose of Sharia (maqāṣid al-sharīʾah) (Chapra, 2008), that is to maintain religion, soul, intellect, offspring, and property, so that economic activity must contribute to human well-being as a whole (human well-being). In the context of e-commerce, the Islamic business perspective emphasizes that digital transactions must remain based on sharia principles oriented to Maqasid al-Shariah, namely maintaining property, justice, and the benefits of the parties involved (Hifz al-Mal) which ends in transactions that are (maslahah) (Aulia dkk., 2025).

Shopping Experience

The shopping experience is defined as the set of perceptions, emotions, and impressions that consumers feel during interaction with products, services, and shopping platforms, from pre-transaction to post-transaction stages. The experience shapes the consumer's assessment of the quality of Service and the level of comfort provided by a brand or Platform. In the context of modern marketing, the shopping experience is an important factor that influences purchasing or reuse decisions, as consumers assess not only the products offered, but also the convenience, comfort and satisfaction during the shopping process. A positive shopping experience has the potential to increase consumer interest in making a purchase or reusing (Rahmadani, 2025). Shopping experience indicators are as follows. a. a) Ease of use of the app; b) flexibility of interaction; c) transaction security; d) overall shopping experience. E) Justice ('adl) (Kristiawan dkk., 2021)

Consumer Confidence

Consumer trust is the belief that a platform, seller, or service is able to provide security, honesty, and consistency in every transaction. In the context of online shopping, trust arises when consumers feel secure about the quality of products, payment systems, as well as the protection of personal data. That trust is built through repeated positive experiences, such as product suitability, quality of Service, and transparency of Service, and is reinforced by user reviews, clarity of refund systems, and the reputation of both the seller and the platform. The high level of consumer confidence promotes a sense of security and comfort, thus influencing purchasing decisions and the tendency to reuse services (Arumaysha dkk., 2024). Indicators of consumer confidence are as follows. a) reliability (Reliability); b) concern c) credibility; d) competence; e) honesty (shidiq) (Nitta & Wardhani, 2022).

Customer Satisfaction

Consumer satisfaction is a psychological condition that arises from the comparison between expectations before purchase with the actual performance felt after using a product or service. In online transactions, satisfaction reflects the consumer's overall assessment of the purchase process, payment system, to the receipt of goods (Meithiana, 2019). In users of the COD “check first” payment method in the Shopee application, satisfaction is formed through a direct experience when consumers can check goods before payment is made, thereby increasing a sense of security, transparency, and control over product suitability. In this study, consumer satisfaction is positioned as a mediating variable because it plays a role in bridging the influence of the shopping experience and consumer confidence in the decision to reuse the COD payment method “Check First”, where positive experiences and beliefs will

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increase satisfaction, which in turn encourages reuse decisions (Tirtayasa dkk., 2021). Consumer satisfaction indicators are as follows. a) fulfillment of consumer expectations; b) attitude or desire to use the service; c) quality of Service; d)expediency (manfa'ah) (Utomo dkk., 2023)

Reusing Decision

Reuse is the tendency or intention of consumers to re-use a particular product, service, or method after a previous positive experience. In consumer behavior, reuse decisions reflect a good evaluation of the benefits, convenience, and fulfillment of expectations derived from previous experiences. This decision is also influenced by the level of trust and satisfaction of consumers, where a sense of security, comfort, clarity of information, as well as guarantees of transaction security reinforce the urge to reuse a service (Prakosa & Wintaka, 2020). reusing indicators are as follows. a) intention to re-transact; b) consistency of re-use; c) Preference of the same method; d) referencing against others (Putri & Rosalina, 2024).

3. Research Methods

This study uses a quantitative approach to the type of survey research. The quantitative approach was chosen because it allows researchers to objectively measure the relationship between variables through numerical data that can be calculated and analyzed statistically (Rojabi, 2025). This method is suitable for testing hypotheses regarding the effect of shopping experience and consumer confidence on the decision to reuse the COD payment method “Check first”, as well as the role of consumer satisfaction as a mediating variable. Judging from its nature, this study is descriptive. The population of this study is all users of the Shopee application in Bandar Lampung who have used the COD payment method “Check First". Sampling technique used is purposive sampling (Lenaini, 2021). The sample criteria in this study include being at least 17 years old, because they are considered able to provide a critical assessment and valid experience in online transactions, domiciled in the city of Bandar Lampung, in accordance with the research study area, have used the COD payment method “Check first” in the Shopee application at least 1 time in the last 3 months, have shopped at Shopee actively, so that they have sufficient shopping experience to be assessed, and are willing to be a respondent and fill out questionnaires honestly according to personal experience. In determining the number of samples the researchers used the lemeshow formula, which is described as follows:

$$n = \frac{Z^2\, p\,(1-p)}{d^2}$$

$$n = \frac{(196)^2 \cdot 05 \cdot (1-05)}{(01)^2}$$

$$n = \frac{38416 \cdot 025}{001}$$

$$n = \frac{09604}{001} = 9604$$

Rounded To 100

Based on the calculation using the Lemeshow formula with a margin of error of 10% and a confidence level of 95%, the number of samples obtained is 96.04. Then the sample in this study with rounding amounted to 100 respondents shopee application users who are domiciled in the city of Bandar Lampung.

Data analysis techniques in this study using SEM-PLS. The first step is the outer model test to assess the validity of convergent (loading factor and AVE), discriminant validity, and reliability through Cronbach's Alpha and Composite Reliability. The second stage is the inner model test to evaluate the relationship between variables by looking at the value of R-Square (R2) and the influence of direct and indirect (Prasetiyo, 2025). Significance test was done by bootstrapping using T-statistic criteria > 1.96 and P-value < 0.05 (Kusumastuti dkk., 2024). In addition, mediation tests were used to

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determine the role of consumer satisfaction in mediating the influence of shopping experience and trust on reuse decisions, by analysis using SmartPLS.

4. Result and Discussion

Respondent Data

Gender

The characteristics of respondents based on gender were used to determine the proportion of Shopee application users who use the "check first" COD payment method between men and women. The following table 1 describes the characteristics of respondents by gender:

Table 1. Characteristics Of Respondents By Gender

Gender	Total	Percentage
Men	46	42%
Female	64	58%
Total	**110**	**100%**

Based on Table 1, the majority of respondents are women as much as 58% (64 people), while men 42% (46 people). This shows that COD users" check first " at Shopee Bandar Lampung City are predominantly women, who tend to be more active in shopping online and more considering aspects of security and convenience, so this method was chosen because it provides a sense of security and control through the feature of checking goods before payment.

Age

Characteristics of respondents by age aims to determine the age group that most uses the COD payment method "Check first" in transactions on the Shopee application. The following Table 2 describes the characteristics of respondents by age:

Table 2. Characteristics Of Respondents By Age

Age	Total	Percentage
17-20 Year	20	18%
21-25 Year	68	62%
25-40 Year	22	20%
Total	**110**	**100%**

Based on Table 2, the majority of respondents aged 21-25 years at 62%, followed by 25-40 years (20%) and 17-20 years (18%). This shows COD users" cheque First " are predominantly young adults who are more adaptive to technology and tend to choose secure and practical payment methods.

Jobs

Characteristics of respondents based on work is used to determine the background of economic activity of respondents who use the COD payment method "Check First". Here in Table 3 which describes the characteristics of respondents based on work:

Table 3. Characteristics Of Respondents By Occupation

Jobs	Total	Percentage
Student	65	59%
Private Employees	21	19%
Entrepreneur	18	16%
Other	6	5%
Total	**110**	**100%**

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Based on Table 3, the majority of respondents were students at 59%, followed by private employees at 19%, entrepreneurs at 16%, and others at 5%. This shows that students are active Shopee users and tend to choose COD "check first " because it is flexible without the need for an account or digital wallet.

Data Analysis

In this study, the primary data obtained through the distribution of questionnaires to users of the Shopee application in Bandar Lampung who have used the COD payment method "Check First". There are 2 data analysis that used the outer model and inner model. Here are the results of data processing done with SmartPLS:

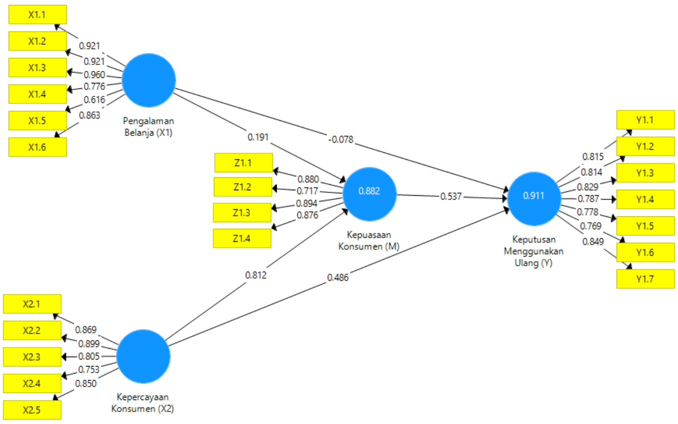

Figure 3. Results Of Data Processing Running 1

Uji *Outer Model*

1. *Convergent Validity* (Running 1)

Convergent validity is the value of the loading factor on the variable based on the indicator. The value requirement is > 0.7. In this study using a limit of 0.7, so the indicator that the value of the loading factor above 0.7 is considered valid (Prasetiyo, 2025). The following in Table 4 is the *Convergent validity* test results:

Table 4. Convergent Validity Test Results (Running 1)

Variable	Indicators	Loading Faktor	Outer Loading	Results
Shopping Experience (X1)	X1.1	0,921	0,7	Valid
	X1.2	0,921	0,7	Valid
	X1.3	0,960	0,7	Valid
	X1.4	0,776	0,7	Valid
	X1.5	0,616	0,7	Invalid
	X1.6	0,863	0,7	Valid
Consumer Confidence (X2)	X2.1	0,869	0,7	Valid
	X2.2	0,899	0,7	Valid
	X2.3	0,805	0,7	Valid
	X2.4	0,753	0,7	Valid
	X2.5	0,850	0,7	Valid
Reusing Decision (Y)	Y1	0,815	0,7	Valid
	Y2	0,814	0,7	Valid
	Y3	0,829	0,7	Valid
	Y4	0,787	0,7	Valid
	Y5	0,778	0,7	Valid

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Variable	Indicators	Loading Faktor	Outer Loading	Results
	Y6	0,769	0,7	Valid
	Y7	0,849	0,7	Valid
Customer Satisfaction (M)	M1	0,880	0,7	Valid
	M2	0,717	0,7	Valid
	M3	0,894	0,7	Valid
	M4	0,876	0,7	Valid

Source: data processed SmartPLS, 2026

Based on Table 4, most indicators have a loading factor value >0.7 so that they are valid. On the shopping experience variable (X1), one indicator (X1.5) is invalid because of the value of 0.616, so it is removed from the model. Meanwhile, all indicators on consumer confidence variables (X2), consumer satisfaction (M), and reuse decisions (Y) were declared valid. Overall, the research instruments met the criteria of convergent validity, with only one indicator being eliminated to make the analysis more accurate and reliable.

After X1. 5 removed from the research model model, the researchers conducted the 2nd running process, then the results of data processing into:

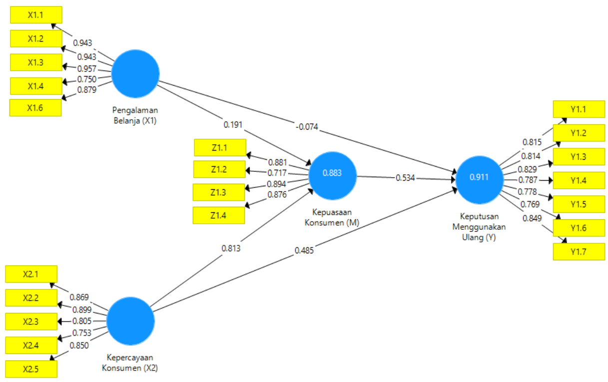

Figure 4. Data Processing Results Running 2

The following in Table 5 is the result of the 2nd Convergent validity running test:

Table 5. Convergent Validity Test Results (Running 2)

Variable	Indicators	Loading Faktor	Outer Loading	Results
Shopping Experience (X1)	X1.1	0,943	0,7	Valid
	X1.2	0,943	0,7	Valid
	X1.3	0,957	0,7	Valid
	X1.4	0,750	0,7	Valid
	X1.6	0,879	0,7	Valid
Consumer Confidence (X2)	X2.1	0,869	0,7	Valid
	X2.2	0,899	0,7	Valid
	X2.3	0,805	0,7	Valid
	X2.4	0,753	0,7	Valid
	X2.5	0,850	0,7	Valid
Decision To Reuse (Y)	Y1	0,815	0,7	Valid
	Y2	0,814	0,7	Valid
	Y3	0,829	0,7	Valid
	Y4	0,787	0,7	Valid

Variable	Indicators	Loading Faktor	Outer Loading	Results
	Y5	0,778	0,7	Valid
	Y6	0,769	0,7	Valid
	Y7	0,849	0,7	Valid
Customer Satisfaction (M)	M1	0,881	0,7	Valid
	M2	0,717	0,7	Valid
	M3	0,894	0,7	Valid
	M4	0,876	0,7	Valid

Source: SmartPLS processed Data, 2026

Based on the test results in Table 5, it can be seen that the overall indicators in each variable has a loading factor value above 0.7, so it is declared valid and able to represent the research variables well. Thus, the measurement model in this study can be continued to the next stage of testing the validity and reliability.

2. ***Composite Reability***

A construct is declared reliable if it has a composite reliability value above 0.70 and cronbach's alpha above 0.70 (Sihombing, 2024). The results of this test are as follows:

Table 6. Reliability Test Results

Variable	*Cronbach's alpha*	*Composite reliability* (rho_a)	*Composite reliability* (rho_c)	Results
Shopping Experience (X1)	0,938	0,942	0,954	Reliabel
Consumer Confidence (X2)	0,892	0,899	0,921	Reliabel
Decision To Reuse (Y)	0,910	0,911	0,929	Reliabel
Customer Satisfaction (M)	0,864	0,876	0,908	Reliabel

Source: SmartPLS processed Data, 2026

Based on Table 6, all variables have Cronbach's Alpha and Composite Reliability values above 0.7, so they are declared reliable. The variables of shopping experience, consumer confidence, reuse decisions, and consumer satisfaction all show good internal consistency. Thus, the research instrument is reliable and worthy of use for subsequent analysis.

3. ***Average Variance Extracted (AVE)***

Average Variance Extracted (AVE) test where the number > 0.5 becomes the standard value of AVE (Sihombing, 2024). The results of data processing showed that all variables have a good construct validity. The following test results value AVE:

Table 7. Average Variance Extracted (AVE) Test

Variable	AVE Value	Limit value AVE	Results
Shopping Experience (X1)	0,806	0,5	Fulfilled

Variable	**AVE Value**	**Limit value AVE**	**Results**
Consumer Confidence (X2)	0,701	0,5	Fulfilled
Decision To Reuse (Y)	0,650	0,5	Fulfilled
Customer Satisfaction (M)	0,714	0,5	Fulfilled

Source: SmartPLS processed Data, 2026

Based on Table 7, all variables have values AVE >0.5 (X1=0.806; X2=0.701; Y=0.650; M=0.714), thus meeting the criteria of convergent validity. This shows that each construct is able to explain the variance of the indicator well, so that the measurement model is declared valid and feasible for subsequent analysis.

4. *Discriminant Validity*

Discriminant Validity indicates the extent to which the indicator is able to distinguish a construct. Test is done through cross-loading. An indicator is declared valid if it has a higher correlation in its construct compared to other constructs (Sihombing, 2024). The following table 8 describes the results of the Discriminant Validity test:

Table 8. Discriminant Validity Test Results

Variable	Consumer Confidence (X2)	Customer Satisfaction (M)	Decision To Reuse (Y)	Shopping Experience (X1)
Consumer Confidence (X2)	0,837			
Customer Satisfaction (M)	0,927	0,845		
Decision To Reuse (Y)	0,936	0,934	0,806	
Shopping Experience (X1)	0,597	0,676	0,577	0,898

Source: SmartPLS processed Data, 2026

Based on Table 8, all indicators have a higher correlation on their own variables compared to other variables, so they meet the discriminant validity criteria. This shows that each construct is clearly different and the measurement model is valid and feasible for further analysis.

Inner Model Test

There are two categories, namely R Square and Effect Size (F Square), which are used as tools to evaluate structural models. The following are the results if the Inner Model data:

1) R Square

R Square is the coefficient of determination in the endogenous construct. With this criterion, the value of R square is in three classifications, namely 0.67 as substantial; 0.33 as moderate and 0.19 as weak (Sihombing, 2024). Here is the value of R Square:

Table 9. R-Square Value Result

Variable	***R Square***	***R Square Ajusted***
Decision To Reuse (Y)	0,911	0,908

Customer Satisfaction (M)	0,883	0,881

Source: SmartPLS processed Data, 2026

Based on Table 9, the decision variable reuse (Y) has R-Square 0.911 and customer satisfaction (M) of 0.883, both of which belong to the strong Category (>0.67). This shows that the variables in the model are able to explain most of the variations, so the model has excellent predictive ability and is worth using.

2) Effect Size (F Square)

Effect size (f square) is used to determine the goodness of the model. The interpretation of the F square value, namely 0.02, has a small effect; 0.15 has a moderate effect and 0.35 has a large effect at the structural level (Sihombing, 2024). Here is the Effect size (f square):

Table 10. Effect size test results (F square)

Variable	Customer Satisfaction (M)	Decision To Reuse (Y)
Consumer Confidence (X2)	3,633	0,367
Customer Satisfaction (M)		0,375
Shopping Experience (X1)	0,201	0,033

Source: SmartPLS processed Data, 2026

Based on Table 10, the shopping experience (X1) has a moderate effect on satisfaction (f2=0.201) and a small effect on reuse decisions (f2=0.033). Consumer confidence (X2) has a very large influence on satisfaction (f2=3.633) and large on reuse decisions (f2=0.367). Consumer satisfaction (M) also has a big influence on the decision to reuse (f2=0.375). Overall, trust and satisfaction are the most dominant factors, while the shopping experience plays a role through satisfaction as a mediating variable.

Hypothesis Test

The hypotheses proposed in this study are as follows:

1. H1: shopping experience has a positive and significant effect on the decision to reuse the COD “check first”payment method.
2. H2: consumer confidence has a positive and significant effect on the decision to reuse the COD payment method “Check First”
3. H3: shopping experience has a positive and significant effect on consumer satisfaction
4. H4: consumer confidence has a positive and significant effect on consumer satisfaction
5. H5: customer satisfaction has a positive and significant effect on the decision to re-use the COD payment method “Check First”
6. H6: effect of shopping experience on decision to reuse COD payment method “Check first " through customer satisfaction as mediation variable
7. H7: the effect of consumer confidence on the decision to reuse the COD payment method” Check first " through consumer satisfaction as a mediation variable.

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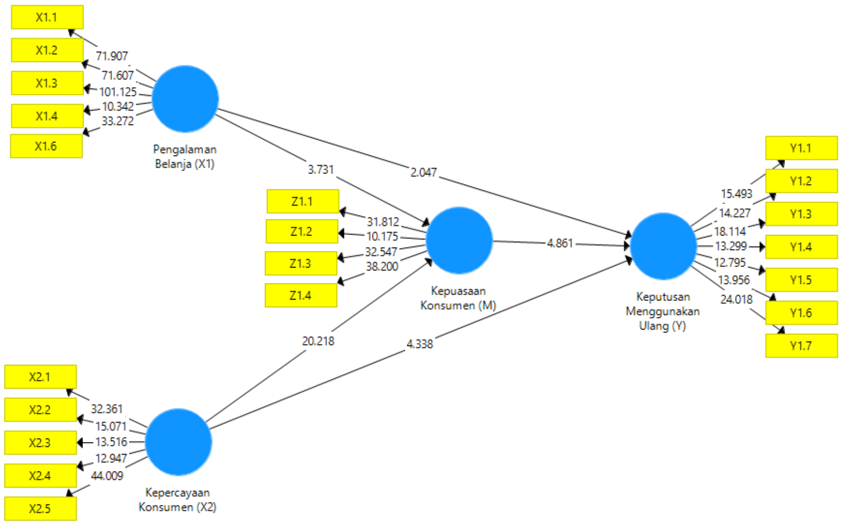

Figure 5. Bootstrapping Results
Source: SmartPLS processed Data, 2026

The following are the results of direct effect hypothesis test consisting of 5 hypotheses:

Table 11. Hypothesis Test Results

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
Shopping Experience (X1) - > Reuse Decision (Y)	-0,074	-0,067	0,036	2,047	0,041
Consumer Confidence (X2) - > Reuse Decision (Y)	0,485	0,499	0,112	4,338	0,000
Shopping Experience (X1) - > Customer Satisfaction (M)	0,191	0,183	0,051	3,731	0,000
Consumer Confidence (X2) - > Consumer Satisfaction (M)	0,813	0,821	0,040	20,218	0,000
Customer Satisfaction (M) - > Reuse Decision (Y)	0,534	0,517	0,110	3,731	0,000

Source: SmartPLS processed Data, 2026

Based on the results of the bootstrapping test shown in Table 11, it can be explained as follows:

1. Influence Of Shopping Experience On Reuse Decisions

   The results of the analysis showed that the relationship of shopping experience to the decision to reuse has an Original Sample value of -0.074, t-statistic value of 2.047 and P-values of 0.041< 0.05, so that H1 is rejected. This shows that the shopping experience has a negative and significant effect on the decision to reuse. Theoretically, a positive shopping experience should be able to form a positive consumer attitude as described in the Theory of Planned Behavior (TPB). Pleasant experiences during the shopping process can form a favorable attitude towards a behavior, thus encouraging the intention and decision to repeat the behavior (Evelyna, 2021). But in this study, the shopping experience does not directly affect the reuse decision, the shopping experience is likely to play a role in shaping other variables first, such as consumer satisfaction, before finally influencing the reuse decision of the "check first"COD payment method.
2. The effect of consumer confidence on reuse decisions

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The results showed that the Original Sample value of 0.485, t-statistic value of 4.861, and P-values of 0.000< 0.05, so that H2 is accepted. This shows that the relationship between consumer confidence (X2) has a positive and significant effect on reuse decisions (Y).

3. Effect of shopping experience on consumer satisfaction

   The results showed that the Original Sample value of 0.191, t-statistic value of 3.731, and P-values of 0.000< 0.05, h3 accepted. This shows that the relationship between shopping experience (X1) has a positive and significant effect on consumer satisfaction (M).

4. Influence of consumer confidence on consumer satisfaction

   The results showed that the Original Sample value of 0.813, t-statistic value of 20.218, and P-values of 0.000< 0.05, H4 accepted. This shows that the relationship between consumer confidence (X2) has a positive and significant effect on consumer satisfaction (M).

5. Effect of consumer satisfaction on the decision to reuse

   The results showed that the Original Sample value of 0.534, t-statistic value of 4.861, and P-values of 0.000 < 0.05, H5 is accepted. This shows that the relationship between consumer satisfaction (M) has a positive and significant effect on the decision to reuse (Y).

In addition to the direct effect (direct effect) there are two indirect effects (indirect effect) through mediation variables:

Table 12. Indirect Hypothesis Test Results

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
Shopping Experience (X1) - > Customer Satisfaction (M) -> Reuse Decision (Y)	0,102	0,093	0,030	3,446	0,001
Consumer Confidence (X2) - > Consumer Satisfaction (M) - > Reuse Decision (Y)	0,434	0,425	0,097	4,486	0,000

Source: SmartPLS processed Data, 2026

Based on the test results shown in Table 12, it can be explained as follows:

1. Effect of shopping experience on decision to re-use COD payment method" Check first " through consumer satisfaction as a mediation variable

   The results showed that the effect of shopping experience (X1) on the decision to reuse (Y) through customer satisfaction (M) has an Original Sample value of 0.102, with a T-statistic value of 3.446 and P-values of 0.001< 0.05, H6 is accepted. This shows that consumer satisfaction is able to mediate the relationship between the shopping experience has a positive and significant effect on the decision to re-use the COD payment method "Check First".

2. The effect of consumer confidence on the decision to reuse the COD payment method" Check first " through consumer satisfaction as a mediation variable

   Based on the analysis results show that the influence of consumer confidence (X2) on the decision to reuse (Y) through consumer satisfaction (M) has an Original Sample value of 0.434, with a T-statistic value of 4.486 and P-values of 0.000< 0.05, H7 is accepted. This shows that consumer satisfaction acts as a mediating variable in the relationship between consumer confidence has a positive and significant effect on the decision to reuse the COD payment method "Check First".

Discussion

1. Influence Of Shopping Experience On Reuse Decisions

The results showed that the relationship between shopping experience (X1) to the decision to reuse (Y) has an Original Sample of -0.074, and P-values of 0.041< 0.05, H1 rejected. This shows that the relationship between the two variables is significant. However, the negative value of the path coefficient indicates that the direction of influence does not correspond to the proposed hypothesis. It can be concluded that the influence of negative and significant shopping experience on the decision to reuse. In the context of this study, the shopping experience measured through the indicators of ease of use of applications, interaction flexibility, transaction security, overall shopping experience, and fairness ('adl) should be able to form a positive attitude and improve the perception of consumer control in transactions (Kristiawan dkk., 2021). Meanwhile, transaction security and fairness ('adl) strengthens consumers' sense of security and confidence in payment systems (Randy & Herianti, 2025).

In this case, re-use decisions measured through indicators of Re-transaction intent, re-use consistency, preference for the same method, and willingness to refer to others have not been fully formed solely from the shopping experience (Putri & Rosalina, 2024). This study is in line with research conducted by Mukhlis (2025) states that the shopping experience negatively affects the interest in repurchasing the tiktok shop application, while research conducted by Natsir (2026) stating different things that the customer experience has a positive and significant effect on the purchase decision. Research from Yanti (2023) showed similar results that the online shopping experience has a significant positive effect on re-purchase interest.

2. The effect of consumer confidence on reuse decisions

The analysis showed that the relationship between consumer confidence (X2) to the decision to reuse (Y) has an Original Sample value of 0.485, and P-values of 0.000< 0.05, H2 is accepted. These results show that consumer confidence (X2) has a positive and significant effect on the decision to reuse (Y), which means that the higher the level of consumer confidence in the platform and payment system, the greater the tendency of consumers to reuse the COD payment method “Check First. When consumers feel that the payment system is reliable, honest, and secure, they will form a strong intention to return to using the method, maintain consistency of Use, and recommend it to others (Adhari, 2021). The results of this study are in line with research conducted by Cantika (2025) shows that consumer confidence has a positive and significant effect on the decision to repurchase thrift shop in Surakarta, another study conducted by Ardiyani (2024) reveal similar things that customer confidence has a positive and significant effect on the decision to re-purchase Mixue Ice Cream & Tea Samarinda.

3. Effect of shopping experience on consumer satisfaction

The results showed that the relationship between shopping experience (X1) to customer satisfaction (M) has an Original Sample value of 0.191, and P-values of 0.000< 0.05, h3 accepted. This result shows that the shopping experience (X1) has a positive and significant effect on consumer satisfaction (M), the better the shopping experience perceived by consumers, the higher the level of consumer satisfaction in using the COD payment method “Check First”. The results of this study are in line with research conducted by Syahyudi (2024) shows that a positive shopping experience significantly increases customer satisfaction. Something similar is shown by research conducted by Jaelani (2024) shows that the effect of positive and significant shopping experience on customer satisfaction at tokma kondang. There is research that is not in line with the research conducted by Mukhlis (2025) shows that the online shopping experience has a significant but negative effect on consumer satisfaction. Consumers who have a positive shopping experience tend to give a good evaluation of the service, so the level of perceived satisfaction also increases. While consumers who stated a negative experience caused by consumers who feel dissatisfaction with the services provided, causing customer discomfort.

4. Influence of consumer confidence on consumer satisfaction

The results showed that the relationship between consumer confidence (X2) to consumer satisfaction (M) has an Original Sample value of 0.813, and P-values of 0.000< 0.05, H4 accepted. This

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result shows that consumer confidence (X2) has a positive and significant effect on consumer satisfaction (M), the higher the level of consumer confidence in transaction security, seller honesty, and reliability of the payment system, the higher the level of consumer satisfaction in using the COD payment method "Check First". Quality customer service is an integral part of a company that should not be neglected in business strategies in the digital age (Hayati, 2023). The results of this study are in line with research conducted by Putra (2025) shows that customer trust has a positive and significant effect on customer satisfaction. Research conducted by Kasinem (2020) similar shows that trust has a positive and significant effect on customer satisfaction at Bukit Serelo Lahat Hotel. Consumers who have a high level of trust tend to give a more positive evaluation of the transaction experience, so that the level of satisfaction felt is also higher.

5. Effect of consumer satisfaction on the decision to reuse

The results showed that the relationship between customer satisfaction (M) to the decision to reuse (Y) has an Original Sample value of 0.534, and P-values of 0.000< H5 accepted. This result shows that consumer satisfaction (M) has a positive and significant effect on the decision to reuse (Y), the higher the level of satisfaction felt by consumers after making a transaction, the greater the tendency of consumers to return to using the same payment method, namely COD "check first". Indicators of reuse intention according to Putri and Rosalina (2024) include the intention to carry out transactions again, consistency in reusing, preference for the same method, and willingness to refer to others. These indicators reflect post-purchase behavior that indicates a consumer's commitment to a service. Meanwhile, consumer satisfaction according to Utomo et al. (2023) is measured through the fulfillment of consumer expectations, attitudes or desires to use services, service quality, and perceived benefits (manfa'ah). Consumer satisfaction not only affects the intention and behavior of reuse, but also encourages consumers to refer services to others. In the context of the "check first " COD payment method on the Shopee application, consumer satisfaction can arise from meeting expectations for transaction security and transparency, quality of service that allows checking goods before payment, and benefits in the form of reducing the risk of product incompatibility. Such positive experiences form a good attitude towards payment methods, so consumers tend to have the intention to reuse, maintain consistency of Use, choose the same method, and recommend it to others.

6. Effect of shopping experience on decision to re-use COD payment method" Check first " through consumer satisfaction as a mediation variable

The results of the analysis showed that the indirect influence of shopping experience on reuse decisions through consumer satisfaction has a coefficient value of 0.102 and P-values of 0.001< 0.05, H6 accepted. This means that the shopping experience does not directly influence reuse behavior, but rather through a consumer evaluation process that produces satisfaction as a form of cognitive and affective response to the perceived experience. The magnitude of the indirect path coefficient also shows that the contribution of consumer satisfaction in bridging the relationship between the two variables is in the category of strong enough, so it has an important role in explaining reuse behavior. The customer satisfaction that has been formed then influences the reuse decision which is measured through indicators of intention to re-transaction, consistency of reuse, preference for the same method, and willingness to refer to others (Putri & Rosalina, 2024). This study is in line with research conducted by Natsir (2026) which shows that customer experience has a positive and significant effect on purchasing decisions through mediation variables of consumer satisfaction. Research from Yanti (2023) similar results show that the online shopping experience has a significant positive effect on re-purchase interest. through variable mediation consumer satisfaction. This finding reinforces that each shopping experience indicator has a significant contribution in shaping consumer satisfaction indicators, which in turn has implications for reusing decision indicators. The significance of indirect influence suggests that consumer satisfaction is an essential intervening variable in explaining the relationship. Without consumer satisfaction, a good shopping experience is not necessarily able to optimally drive reuse decisions.

7. The effect of consumer confidence on the decision to reuse the COD payment method" Check first " through consumer satisfaction as a mediation variable

The results of the analysis showed that the indirect influence of consumer confidence on the decision to reuse through consumer satisfaction has an Original Sample value of 0.434, and P-values of 0.000< 0.05, H7 accepted. These findings indicate that consumer satisfaction plays a significant mediating variable in bridging the relationship between consumer confidence and reuse decisions. The results of this study in line research conducted by Cantika (2025) showed that consumer confidence has a positive and significant effect on the decision to repurchase thrift shop in Surakarta through mediation variables of consumer satisfaction, another study conducted by Ardiyani (2024) reveal similar that customer confidence has a positive and significant effect on re-purchase decisions through mediation variable consumer satisfaction Mixue Ice Cream & Tea Samarinda. Consumer confidence has a significant indirect influence on reuse decisions through consumer satisfaction as a mediating variable. Each indicator of consumer confidence contributes to shaping the satisfaction indicator, which in turn affects the re-use decision indicator. Although the direct influence of consumer trust may be limited, the existence of consumer satisfaction becomes a key factor in transforming trust into loyalty behavior. The higher the level of consumer confidence in the payment system and transaction platform, the higher the satisfaction felt, which in turn will increase the intention, consistency, preference, and referencing behavior in the reuse of COD "check first " payment methods".

8. The decision to re-use the COD payment method "Check first " in the perspective of Islamic business, especially regarding the principles of honesty, trustworthiness, fairness, and benefit in online shopping transactions

The Islamic business perspective views economic activity as one that is free in ownership and profit-making, but limited by the means of obtaining and utilizing it in accordance with ethical principles (Anita, 2022; Oktaviani dkk., 2024). In this context, the decision to re-use the "check first " COD method can be analyzed through the muamalah principles, namely honesty (sidq), trustworthiness, Justice ('adl), and benefit (Ma maaah), which help shape consumer trust and ethical perception (Tiurmida, 2025). The "check first " feature reflects honesty through information transparency and minimizing uncertainty (gharar), trustworthiness through Seller responsibility and system security, and fairness by giving consumers the right to check goods before payment (Firdaus dkk., 2024; Haryanto, 2024; Ilham, 2024). In addition, the principle of benefit can be seen from the benefits felt by consumers in the form of a sense of security and reduced transaction risk, which also has an impact on increasing trust and loyalty (Syaparuddin, 2021). Thus, the application of Islamic Business Principles not only has normative value, but also plays a role in increasing satisfaction, trust, and reuse decisions in e-commerce transactions.

5. Conclusion

Based on the results of the study, it can be concluded that the shopping experience has a significant but not directly positive effect on the decision to reuse the COD payment method "Check first", but a positive and significant effect on consumer satisfaction. In contrast, consumer confidence has been shown to have a positive and significant effect on both consumer satisfaction and reuse decisions. Consumer satisfaction is a key factor that has a positive and significant effect on reuse decisions and is able to mediate the relationship between shopping experience and consumer confidence in the decision. Reuse decisions are more determined by the level of satisfaction formed from consumer experience and trust. In addition, in the perspective of Islamic business, this reuse decision also reflects the application of the principles of honesty (③idq), trustworthiness, Justice ('adl), and benefit (maṣlaḥah), which strengthen trust, satisfaction, and sustainability of reuse behavior in e-commerce transactions.

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