

Affiliate and Content Marketing Impact Purchase Decision on E-Commerce Moderated by COD

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Abstract—Digital era, e-commerce leverages various online marketing strategies to reach consumers. Popular methods include affiliate marketing and social media content. However, a major challenge is the low level of consumer trust in online purchases. To address this, the Cash on Delivery (COD) payment method has emerged as a solution, allowing consumers to inspect goods before payment. This study aims to explore the moderating effect of COD on the relationship between affiliate marketing, social media content, and consumer purchase decisions in e-commerce. Specifically, it analysis the impact of affiliate marketing and social media content on purchase decisions and identifies the role of COD as a moderating variable. The study investigates whether the availability of COD can strengthen or weaken the influence of online marketing on consumer purchase decisions. Using a quantitative approach, data is collected through an online survey targeting e-commerce consumers in Indonesia. The data is analysed using the Moderated Regression Analysis (MRA) method to test the research hypotheses and identify the moderating effects of COD with 240 respondents. The findings suggest that while both affiliate marketing and social media content independently influence online shopping decisions, the presence of Cash on Delivery (COD) as a moderating variable strengthens the effect of affiliate marketing more significantly. This indicates that COD enhances consumer trust particularly when purchases are driven by affiliate recommendations, compared to when decisions are influenced by social media content only

Keywords: Cash on Delivery; Affiliate Marketing; Content Marketing; Purchase Decision; Moderating

1. INTRODUCTION

The e-commerce industry in Indonesia has experienced significant growth in recent years. According to data from the Indonesian E-Commerce Association (idEA), the value of e-commerce transactions in Indonesia reached IDR 401.7 trillion in 2022, an increase of 23% from the previous year. This growth is driven by the rising number of internet users and the increasing penetration of smartphones in Indonesia. In a competitive environment, e-commerce companies continue to innovate their marketing strategies to attract and retain consumers. Two increasingly popular marketing methods are affiliate marketing and social media content. Affiliate marketing leverages influencers or affiliate marketers to promote products to their audiences, while social media content utilizes platforms such as Instagram, Facebook, and TikTok to target consumers more personally (Lou & Yuan, 2019), (Shu et al., 2020) Previous research suggests that affiliate marketing influences purchase decisions in e-commerce, supported by findings that content marketing also impacts purchase decisions (Mathur et al., 2018), (Syrdal et al., 2023), (Natarina & Anugrah Bangun, 2019).

The main challenge faced by e-commerce companies is the low level of consumer trust in online purchases. To address this, the Cash on Delivery (COD) payment method has emerged as a solution that allows consumers to receive ordered goods online before making a payment (Birdsall, 2020), (Ganoune, 2024), (Halaweh, 2018). According to the Top Brand Award 2023 data for the E-Commerce category in Indonesia, Shopee ranked first with a Top Brand Index (TBI) of 57.6%. It is followed by Tokopedia with a TBI of 24.3%, Lazada with a TBI of 6.6%, and Blibli with a TBI of 5.3%. This data indicates that Shopee and Tokopedia are still the major players in the e-commerce industry in Indonesia. Initial observations by researchers found that 8 out of 10 people trust transactions using the COD system for online purchases more (Anjum & Chai, 2020) (Haris Sanjaya & Arabella, 2023) Previous research has suggested that the cash on delivery payment system can provide confidence to consumers when making online purchase transactions (Mathur et al., 2018)(Aqil et al., 2022)

Although affiliate marketing and social media content have become increasingly popular marketing strategies in the e-commerce industry, the final purchasing decisions of consumers are still influenced by various factors, one of which is the availability of the COD payment method.

The findings from this research will be beneficial for e-commerce companies in designing effective marketing strategies by considering consumer payment preferences. Additionally, this research will contribute theoretically to the field of digital marketing and consumer behavior by exploring the moderating effects of COD.

The state of the art of this research plan lies in exploring the moderating effects of the Cash on Delivery (COD) payment method on the influence of affiliate marketing and social media content on consumer purchasing decisions in e-commerce. Most previous research has only focused on the direct influence of affiliate marketing and social media content on purchasing decisions, without considering moderators such as COD. The novelty of this research is integrating consumer payment preference factors, in this case, COD, into the model linking online marketing with purchase decisions. This can provide new insights into how specific consumer characteristics, such as the desire to inspect goods before paying, can moderate the effectiveness of online marketing strategies.

3. RESEARCH METHODS

3.1 Literature Review

Consumer Purchase Decisions Consumer purchase decisions are influenced by various factors, including the quality of information received through affiliate marketing and content. According to research by (Gunawan, 2023) and (Apriandi et al., 2023) effective marketing strategies can enhance consumer trust and interest, ultimately driving purchase decisions. The indicators used are the certainty of purchasing after knowing product information, deciding to buy due to the most preferred brand, buying because it meets desires and needs, and purchasing based on recommendations from others.

Affiliate Marketing Affiliate marketing is a performance-based marketing strategy where individuals or companies promote the products or services of others and receive a commission for each sale or action generated through their affiliate links (Chen et al., 2022). This strategy allows companies to expand their market reach at a relatively low cost, as commissions are only paid when a conversion occurs. The indicators used in this research are the number of transaction activities, commission volume, number of partners, and new affiliate members.

H1: Affiliate marketing positively influences consumer purchase decisions in e-commerce in Indonesia.

Social Media Content Social media content encompasses all types of material shared or posted on social media platforms, including text, images, videos, and audio. This content is used for various marketing purposes, such as increasing brand awareness, promoting products, and building engagement with the audience. The types of content include awareness content aimed at introducing the brand or product to the audience and raising brand awareness, promotional content intended to promote products or services and drive sales, educational content aimed at providing useful and beneficial information to the audience, such as tips or tutorials, entertainment content aimed at entertaining the audience with interesting and funny stories, images, or videos, and interactive content involving the audience in interactive activities or games to increase engagement (Gunawan, 2023). The indicators used to measure it are the presence of engaging and entertaining content, interaction between consumers and other consumers, ease of finding product information, ease of communicating information to the public, and the level of trust in social media.

H2: Social media content positively influences consumer purchase decisions in e-commerce in Indonesia.

Cash on Delivery (COD) Cash on Delivery (COD) is a payment method where consumers pay for goods purchased upon receiving them. This method is very popular in Indonesia as it provides a sense of security for consumers concerned about online fraud and a lack of trust in digital payments (Ganoune, 2024). (Dzahaban & Shihab, 2017) found that COD can increase consumer trust and encourage purchase decisions, especially in markets that are less mature in terms of digital payment technology adoption. The indicators used in this research are security, privacy, and trust.

Moderation of COD in the Marketing and Purchase Decision Relationship This research aims to investigate the moderating effect of COD on the relationship between affiliate marketing and content with e-commerce purchase decisions in Indonesia.

H3: The availability of the COD payment method acts as a moderator variable in the relationship between affiliate marketing, social media content, and consumer purchase decisions.

H4: If COD acts as a moderator variable, its availability strengthens or weakens the influence of affiliate marketing and social media content on consumer purchase decisions.

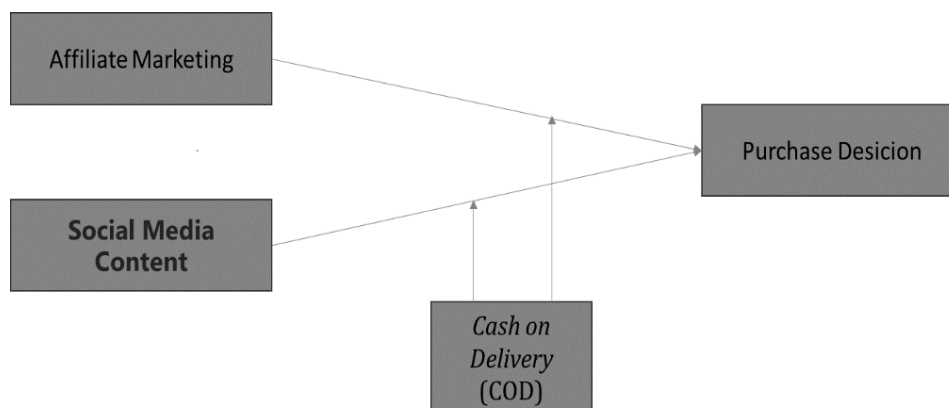


Figure 1: Framework

Research on Affiliate Marketing and Social Media Content on Purchase Decisions Moderated by Cash on Delivery among Consumers Shopping on E-commerce in Indonesia

3.2 Research Design

Research Type This study employs a quantitative method used to present research results in numerical or statistical form and is used to test hypotheses. The aim is to obtain direct information about the variables of Affiliate Marketing (X1), Social Media Content (X2), Purchase Satisfaction (Y), and Cash on Delivery (Z) as a moderating variable.

Population and Sample The exact population size in this study is unknown. According to Hair et al., a good sample size ranges from 5 to 10 times the number of indicators used in the study. In this case, there are 16 indicators, resulting in a sample size of $16 \times 10 = 160$ respondents (Hair et al., 2018). The sampling technique used in this study is Simple Random Sampling.

Analysis Method The study uses multiple linear regression analysis, which will be processed using the SPSS program. To test moderation, the study employs Moderated Regression Analysis (MRA) with SPSS.

4. RESULTS AND DISCUSSION

4.1 Multiple linear regression analysis

Table 1. Multiple linear regression analysis Result

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.405	1.381		1.742	.044
	Affiliate Marketing	.651	.065	.639	9.976	.000
	Social Media Content	.469	.108	.277	4.323	.000

a. Dependent Variable: Online Shopping Purchase Decisions

The regression equation obtained from the above test results is:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$Y = 2,405 + 0,651 X_1 + 0,469 X_2$$

Based on Table 1, the constant value of 2.405 indicates that when Affiliate Marketing (X1) and Social Media Content (X2) are considered constant (valued at zero), the value of Purchase Decisions in e-commerce is 2.405. The coefficient value of X1 is 0.651 and is positive, indicating that any increase in affiliate marketing will increase Purchase Decisions in e-commerce. The coefficient value of X2 is 0.469 and is also positive, showing that any increase in social media content will enhance Online Shopping Purchase Decisions.

4.2 T-Test

From Table 1, it can be seen that the first hypothesis (H1) proposed is that affiliate marketing has a t-value of 9.976 > t-table value of 1.975, with a significance level of $0.00 < 0.05$. Therefore, H1 is accepted, and it can be concluded that affiliate marketing has a positive influence on Online Shopping Purchase Decisions.

For the second hypothesis (H2), the t-value is 4.323 > t-table value of 1.975, with a significance level of $0.00 < 0.05$. This means that social media content has a positive influence on Online Shopping Purchase Decisions.

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4.3 F-Test

Table 2. F-Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2607.318	2	1303.659	260.110	.000 ^b
	Residual	786.876	157	5.012		
	Total	3394.194	159			

a. Dependent Variable: Online Shopping Purchase Decisions

b. Predictors: (Constant), Social Media Content, Affiliate Marketing

Based on the F-Test in Table 2, The calculated F-value is 260.110 > F-table 2.66 with a significance level of 0.000 < 0.05. This means that the variables of affiliate marketing and social media content have a simultaneous and significant influence on Online Shopping Purchase Decisions.

4.4 Coefficient of Determination Test

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.876 ^a	.768	.765	2.239

a. Predictors: (Constant), Social Media Content, Affiliate Marketing

The simultaneous influence of the Affiliate Marketing and Social Media Content variables on Online Shopping Purchase Decisions is 76.8%, while the remaining 23.2% is influenced by other factors not examined in this study.

4.5 Moderate Regression Analysis Test

Table 4. MRA Regression Analysis with the Cash on Delivery Variable

Model		Coefficients ^a				t	Sig.
		Unstandardized Coefficients		Standardized Coefficients			
		B	Std. Error				
1	(Constant)	1.026	6.952		.148	.883	
	Affiliate Marketing	1.113	.402	1.092	2.767	.006	
	Social Media Content	.772	.589	.456	1.311	.042	
	Cash On Delivery	.588	.281	.463	2.089	.038	
	Affiliate Marketing * COD	.029	.014	1.508	2.010	.046	
	Social Media Content * COD	.043	.022	1.314	2.003	.047	

a. Dependent Variable: Online Shopping Purchase Decisions

From the coefficients table above, the regression equation model can be derived as follows:

$$Y = 1.026 + 1.113X_1 + 0.772X_2 + 0.588X_3 + 0.029X_1X_3 + 0.043X_2X_3 + e$$

The constant value of 1.026 indicates that if the variables X1, X2, X3, (X1X3), and (X2X3) are constant, then the Online Shopping Purchase Decisions will increase by 1.026. The regression coefficient of Affiliate Marketing (1.113) is positive, indicating that any increase in Affiliate Marketing will tend to increase Online Shopping Purchase Decisions. The regression coefficient of Social Media Content (0.772) is positive, indicating that any increase in Social Media Content will tend to increase Online Shopping Purchase Decisions. The regression coefficient for Cash on Delivery (0.588) is negative, indicating that any increase in Cash on Delivery will tend to increase Online Shopping Purchase Decisions.

The results of the Moderate Regression Analysis test on the Cash on Delivery variable show a significance value of 0.038 < 0.05, indicating that the Cash on Delivery variable can act as a moderating variable. The results of the Moderate Regression Analysis test show a significance value of 0.046 < 0.05, meaning that the Cash on Delivery variable can moderate the influence of Affiliate Marketing on Online Shopping Purchase Decisions. The results of the Moderate Regression Analysis test show a significance value of 0.047 < 0.05, meaning that the Cash on Delivery variable can moderate the influence of Social Media Content on Online Shopping Purchase Decisions.

4.6 R Square

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 ^a	.802	.796	2.087

a. Predictors: (Constant), Social Media Content * COD, Affiliate Marketing, Social Media Content, Cash on Delivery, Affiliate Marketing * COD

These results indicate that the influence of Affiliate Marketing and Social Media Content on Online Shopping Purchase Decisions is moderated by Cash on Delivery by 80.2%. This means that, with the moderation of the Cash on Delivery variable, the impact of Affiliate Marketing and Social Media Content on Online Shopping Purchase Decisions increased by 3.4% compared to Table 3, which shows a simultaneous influence of 76.8% without the Cash on Delivery variable as a moderator.

4.7 Discussion

4.7.1 Affiliate Marketing's Influence on Consumer Purchase Decisions in E-commerce in Indonesia.

In this study, it was found that affiliate marketing positively influences consumer purchase decisions in e-commerce in Indonesia. This is because affiliate marketing can enhance consumer trust in recommended products, provide relevant and useful information, and offer a more enjoyable online shopping experience. Additionally, affiliate marketing helps consumers discover new products and brands, and strengthens their perception of the value and quality of products. Therefore, an effective affiliate marketing strategy can be a significant tool in driving consumer purchase decisions and enhancing the competitiveness of e-commerce businesses in Indonesia (Asadiyah et al., 2023); (Jyotsna et al., 2024) (Deepa.V et al., 2024). Although several studies state that affiliate marketing does not have a significant effect on purchase decisions (Kertiriasih, 2023) (Sembiring & Simangunsong, 2024). Affiliate marketing involves influencers/websites with a loyal following. When consumers see recommendations from sources they trust, they are likely to make purchases. Furthermore, through affiliate marketing, companies can reach a broader audience without incurring high advertising costs. Affiliates help introduce products to new consumers who might not be reached through traditional marketing channels (Sasi, 2024)

4.7.2 Social Media Content's Influence on Consumer Purchase Decisions in E-commerce in Indonesia.

In this study, social media content positively influences consumer purchase decisions in e-commerce in Indonesia. This is because social media has become the primary platform for consumers to seek information, compare products, and get recommendations. Engaging, informative, and relevant content, such as user reviews, testimonials, product demonstration videos, and interactive promotions, can build trust and influence consumer perceptions of a product or service. Additionally, using influencers or brand ambassadors on social media can strengthen the product's appeal, encouraging consumers to make purchases (Yang, 2024); (Ayoubi & Naweer, 2024).

4.7.3 The Role of COD as a Moderating Variable Between Affiliate Marketing and Consumer Purchase Decisions

The results of this study indicate that COD moderates the influence of affiliate marketing on purchase decisions in e-commerce in Indonesia. The role of the Cash on Delivery (COD) payment method as a moderating variable between affiliate marketing and consumer purchase decisions is complex. COD is a popular payment method that can influence consumer trust and purchasing behavior, especially in regions that still rely on traditional payment systems. While affiliate marketing significantly impacts purchase decisions, integrating COD as a moderating factor can further enhance or change this relationship by addressing consumer concerns about trust and convenience (Sucandrawati et al., 2024), (Karjaluo et al., 2020) (Nareswari, 2024).

4.7.4 The Role of COD as a Moderating Variable Between Social Media Content and Consumer Purchase Decisions

The results of this study indicate that COD moderates the influence of social media content on consumer purchase decisions in e-commerce in Indonesia. The Cash on Delivery (COD) payment method can act as a moderating variable between social media content and consumer purchase decisions, although its effectiveness in this role is complex. COD is a traditional payment method that offers convenience and familiarity, which can influence consumer behavior and satisfaction. However, the moderating effect of COD on the relationship between social media content and purchase decisions is not always significant. This complexity is evident in research findings highlighting various factors influencing consumer behavior in the context of e-commerce and social media (Utami et al., 2023); (Vandiny et al., 2022).

5. CONCLUSION

This study found that affiliate marketing positively influences consumer purchase decisions in e-commerce in Indonesia. In this study, social media content positively influences consumer purchase decisions in e-commerce in Indonesia. The results of this study show that COD moderates the influence of affiliate marketing on purchase decisions in e-commerce in Indonesia. The results of this study indicate that COD moderates the influence of social media content on consumer purchase decisions in e-commerce in Indonesia. Future researchers are encouraged to explore additional moderating variables beyond COD (Cash on Delivery), such as trust, perceived risk, or digital literacy, to gain a more comprehensive understanding of consumer behavior in purchase decision. Moreover, conducting comparative studies across different demographic groups, regions, or e-commerce platforms in Indonesia could provide deeper insights into how affiliate marketing and social media content influence purchase decisions.

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