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# Consumer Preferences in Choosing Payment Methods on the TikTok Shop and Shopee Platforms

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**ABSTRACT**
The development of digital technology has changed consumer behavior in choosing payment methods on e-commerce platforms. This study involved 100 respondents who have used the PayLater and Cash on Delivery (COD) payment methods at TikTok Shop and Shopee, to compare consumer preferences for the two payment methods using the Analytical Hierarchy Process (AHP) method. The four main criteria analyzed include convenience, security, ease, and trust, with sub-criteria such as customer protection, transaction security, payment flexibility, and service reliability. The results show that consumers prefer the COD payment method at Shopee compared to other methods on both platforms. This is due to the better security, trust, and ease of transaction factors at Shopee. The urgency of this research stems from the increasing competition among e-commerce platforms and the need to understand consumer preferences when choosing payment methods, thereby providing strategic insights for platform managers to optimize their services. As such, Shopee is still the more dominant platform in meeting consumer needs regarding cash-on-delivery payment methods.

**Keywords:** Consumer Preference, Payment Method, Cash on Delivery (COD), PayLater, Analytical Hierarchy Process (AHP).

## I. Introduction

Online shopping has become an integral part of modern society. Through e-commerce platforms, consumers can easily access and purchase various products without location and time restrictions. Along with this transformation, payment systems have also undergone significant developments, where various innovations in payment methods have contributed to improving the convenience and satisfaction of consumers' digital shopping experience. (Wellium, 2023). As part of e-business, electronic commerce or e-commerce has experienced rapid growth globally (Edwin Nwannebueze & Igwe, 2021). This phenomenon is occurring both globally and in Indonesia, where fast and convenient digital services have significantly changed the way consumers interact with online services. (Rahayu & Damanuri, 2023). E-commerce itself is defined as a marketing system that utilizes the internet, websites, and applications or browsers that can be accessed via mobile devices to support transactions. (Pramesti et al., 2023).

With the rapid growth of e-commerce in Indonesia, various online platforms have emerged to facilitate buying and selling transactions. Two of the most dominant platforms in the market today are Shopee and TikTok Shop. Both have different characteristics and strategies in reaching consumers. TikTok Shop is an integrated online shopping feature within the TikTok social media platform, while Shopee is an independent

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app that has been operating for a long time. Despite being relatively new, TikTok Shop has successfully attracted consumer attention, particularly among active social media users (Pratiwi et al., 2023). Meanwhile, Shopee has become the leader in Indonesia's e-commerce market thanks to its aggressive and innovative approach. Shopee's strength lies in its integrated ecosystem, including digital payment services such as ShopeePay, which provides an efficient shopping experience (Azizah et al., 2022). Based on global data, Shopee recorded 235.9 million visits in February 2024, demonstrating its extensive operational scale and appeal in the international market (eDOT.id, 2025). E-commerce transactions in Southeast Asia reached US$114.6 billion. Shopee leads the market with a transaction value of US$55.1 billion (approximately 48% of the total market), followed by Lazada (US$18.8 billion or approximately 16%), TikTok Shop, and Tokopedia (both US$16.3 billion or approximately 14%). Over the past two years, TikTok Shop has experienced rapid growth, with its workforce increasing fourfold to over 8,000 employees since December 2021. This growth contrasts with trends on other e-commerce platforms, where Shopee, Lazada, and Tokopedia have implemented significant workforce reductions between 2022 and 2024 (Setyowati, 2024).

As the range of payment platforms and services continues to expand, consumers now have access to an increasingly diverse array of payment methods. Shopee and TikTok Shop offer a variety of payment options, including PayLater and Cash on Delivery (COD). Cash on Delivery (COD), or payment upon delivery, is a transaction method where the buyer meets the courier directly when the item arrives at the specified address and makes payment in cash. This Cash on Delivery (COD) system is designed to enhance consumer confidence in online shopping, thereby encouraging consumers to choose this payment method when purchasing products. (Titasari et al., 2023). The PayLater feature is an online loan service that does not require a credit card, providing consumers with the convenience of deferring payment for transactions, either by paying in full at a later date or through an installment payment scheme. (Canesstren, 2021). Based on a survey conducted by Jakmin (2024) Involving 2,041 respondents through the Jakpat App in May–June 2024, the most widely used payment method by consumers when shopping on e-commerce platforms is e-wallet, at 77%, followed by Cash on Delivery (COD) at 62%, mobile and internet banking at 50%, PayLater or peer-to-peer (P2P) at 27%, while ATM transfers still account for 25% of users.

The NielsenIQ survey found that cash-on-delivery (COD) remains the most popular payment method when shopping online on e-commerce platforms. (Rachmawati, 2024). Meanwhile, Adrie Suhadi, Managing Director of NielsenIQ and GFK Indonesia, stated that the data was obtained from a consumer behavior survey conducted by NielsenIQ at the end of 2023 among 4,127 respondents spread across five major cities: Jakarta, Surabaya, Bandung, Yogyakarta, and Medan. The survey revealed that 56% of respondents opted for cash-on-delivery (COD) as their preferred payment method when shopping online. According to him, the reason the COD system is so popular among the public is that they can make payments after ensuring that the delivered goods match their orders. The difference in results reflects the varying scope of the surveys: Jakmin provides a national overview, while NielsenIQ fsocuses on major cities (Dwi Rachmawati, 2024). On the other hand, PayLater, as a form of non-cash payment, has also seen an increase in popularity. PayLater, as a form of non-cash payment, is currently widely used in Indonesia (Sitepu & Fadila, 2024). Due to its ease of use and faster activation process compared to credit cards, it has become a popular payment option among consumers (Stialanisa & Tobing, 2023). Based on OJK data, the number of PayLater financing contracts in Indonesia has increased significantly, from 4.63 million in 2019 to 79.92 million in 2023 (Yonatan, 2024).

In terms of consumer preferences for payment methods, there are four main criteria to consider: convenience, security, ease of use, and trust. Previous research shows that shopping convenience and lifestyle are the main reasons consumers choose Shopee. (Bashori et al., 2023). Security, convenience, and trust are also important factors that make consumers prefer Shopee. (Dewi & Suardika, 2021). Meanwhile, trust has a significant influence on consumer interest in using TikTok Shop from an Islamic economic perspective, although convenience and risk perception do not show a significant influence. (Bashori et al., 2023). Ease and trust in use are also the main reasons consumers choose TikTok Shop. (Anggraini, 2023). In terms of payment methods, consumers choose Cash on Delivery (COD) because of their significant trust in this method. (Lutfianisa et al., 2021), while other studies show that safety and trust are not always the main considerations in consumer satisfaction (Bohalima & Hanum, 2022). The use of PayLater services is driven by convenience, speed, and flexibility, which are very helpful in meeting daily needs or urgent purchases, despite risks such as debt accumulation. (Amelia et al., 2023). However, most previous studies have only discussed consumer preferences for a single payment method or have been limited to a single platform. This gap is the basis for this study, as there have been few comprehensive studies comparing two popular payment methods, PayLater and COD, simultaneously on two major platforms such as Shopee and TikTok Shop. Additionally, no studies have been found that integrate the four main criteria (convenience, security, ease of use, and trust) using a systematic approach like the Analytical Hierarchy Process (AHP) to assess consumer preferences.

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Based on this background, this study aims to compare consumer preferences for PayLater and Cash on Delivery (COD) payment methods on two popular e-commerce platforms, Shopee and TikTok Shop. Using the Analytical Hierarchy Process (AHP) approach, this study evaluates four main criteria of convenience, security, ease, and trust, along with their sub-criteria. The objective of this study is to provide a more comprehensive understanding of the factors influencing consumer choices, which is expected to assist e-commerce businesses in designing more effective payment strategies aligned with Indonesian market preferences. The urgency of this research stems from the increasing competition between e-commerce platforms such as Shopee and TikTok Shop, which highlights the importance of gaining a deep understanding of consumer preferences in choosing payment methods. Options such as PayLater and Cash on Delivery (COD) not only reflect technical preferences but also indicate levels of comfort, security, convenience, and trust. By using the AHP approach, this study is expected to provide strategic contributions to e-commerce practitioners and policymakers. For practitioners, the finding that convenience is a major factor in consumer preferences underscores the need to focus on developing features that enhance transaction ease, such as efficient checkout processes and flexible payment options, as well as optimizing COD services, which remain popular due to their security. Additionally, platforms must continue to strengthen trust and security in transactions. For policymakers, this study highlights the need for regulations protecting consumers in online transactions, including regulations related to COD and PayLater payment methods, as well as promoting healthy competition and innovation in the e-commerce industry.

## II. Literature Review and Hypothesis Development

### 2.1. Comfort

Comfort is an important aspect of digital services, encompassing time efficiency, ease of process, and its contribution to user satisfaction, especially when needs can be met quickly and without obstacles (Hasibuan et al., 2024). In the context of online transactions, Comfort plays a significant role because it reduces the cognitive load and time required for users to make purchasing decisions and complete transactions. Berry in Nurfarhiyatin (2023) divides comfort into five main dimensions, namely decision comfort, access convenience, transaction comfort, benefit comfort, and post-benefit comfort. These five dimensions directly contribute to customer satisfaction by simplifying the decision-making process from pre-purchase to post-purchase. Bongso & Kristiawan (2022) expand perspectives by identifying seven dimensions of comfort in online activities, namely: ease of access, search, evaluation, attention, transaction, ownership, and post-ownership. These dimensions shape a comprehensive user experience and comprehensively improve customer satisfaction.

This study adopts the comfort indicator from Nurfarhiyatin (2023), which is operationally divided into three main groups, namely transaction convenience (which includes the checkout process, payment methods, and ease of payment), benefit convenience (flexibility and economic), and post-purchase convenience (keep promise and customer protection). These three groups reflect the contribution of convenience to customer satisfaction in every stage of the online purchasing process, from the beginning to after-sales service. Each dimension of comfort plays a distinct role in shaping customer satisfaction. For example, "customer protection" increases consumer confidence during transactions, "economic" increases perceived value, and "keeping promises" fosters post-purchase satisfaction, thereby increasing overall customer loyalty and retention.

Recent empirical findings reveal that digital payment systems designed with intuitive user interfaces can improve user comfort in transactions. Their findings state that comfort, reflected in ease of navigation, speed of payment processing, and user-friendly application displays, plays an important role in encouraging the adoption of digital payment systems and increasing transaction volumes on e-commerce platforms. This confirms that convenience is one of the main determinants in consumer decision-making regarding the use of online payment methods. (Judijanto & Wardhani, 2024). Thus, convenience is not only a key preference factor but also a key determinant in shaping the satisfaction and loyalty of digital consumers.

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## 2.2. Security

Security is the monitoring and protection of data in online transactions, which plays an important role in building consumer trust. This aspect can reduce consumer concerns about the risk of misuse of personal data or data corruption during the transaction process (Silalahi et al., 2022). When the level of security is considered adequate and in line with user expectations, they are more willing to provide personal data and conduct transactions comfortably. According to Permana & Elsiani (2022), security in online transactions also includes the prevention of cheating. Furthermore, according to Raman Arasu and Viswanathan A. (2011) in Dewi and Suardika (2021), there are two main aspects in measuring security, namely security assurance and data confidentiality. These indicators were then operationalized in this study as formulated by Nurfarhiyatin (2023), who divided the aspect of security into four sub-indicators: transaction security and product security, as well as data costumer identity, which includes consumer identity security and transaction access security, all of which have a direct impact on the level of comfort and satisfaction of users in making online payments. Each of these sub-dimensions contributes directly to the customer experience. Transaction security and product security provide assurance that the payment and delivery processes are trustworthy. Meanwhile, identity confidentiality and transaction access protect consumer privacy from the risk of hacking. If all four elements are met, consumer risk perception decreases, trust increases, and preference for specific payment methods such as COD becomes stronger. Thus, security not only supports the convenience of transactions but also plays a crucial role in customer satisfaction and loyalty in the digital age. With transaction and goods security guarantees in place, as well as guaranteed confidentiality of consumer identity and access, concerns about online risks can be minimized, which will ultimately increase consumer safety and confidence when choosing a particular payment method.

## 2.3. Ease

Ease is defined as the extent to which a person believes that a technology can be used clearly, without much effort, and is easy to operate, which ultimately improves the effectiveness and performance of users (Jogiyanto, 2007, cited in Saputra & Susanti, 2022). When a digital system or platform is designed to be simple and intuitive, barriers to use can be minimized, which leads to increased user interest and participation. Davis (1989, cited in Dewi & Suardika, 2021) reinforces this view by identifying three dimensions that ease of use encompasses: clear interaction between users and systems, minimal mental effort, and ease of operation in general. These dimensions not only facilitate digital transactions but also create a positive and efficient user experience. In addition, Aisyah (cited in Putri et al., 2023) emphasizes that convenience is a crucial factor in consumer decision-making before making a purchase. In this context, Zein (2023) categorizes convenience into three operational indicators: transaction flexibility, ease of use, and ease of payment, which can directly enhance user satisfaction by minimizing obstacles and streamlining the transaction process. Alkadi & Abed 2023 concluded that ease of use is one of the main determinants in the adoption of fintech-based payment services. To improve user comfort and experience, service providers are advised to simplify feature designs and conduct user testing to reduce barriers in the transaction process. Thus, convenience not only affects user comfort in transactions but also plays a direct role in shaping consumer satisfaction and preferences for digital payment methods, especially on e-commerce platforms that continue to grow.

## 2.4. Trust

Trust is defined as a person's willingness to respond to the actions of others based on belief, which plays an important role in shaping individual behavior in the use of electronic payment systems (Silalahi et al., 2022). In the context of e-payment, trust in services and products is a key factor influencing purchasing decisions; if trust is not established, consumers tend to be reluctant to use the service. Isalman et al. (cited in Ramdan & Jhoansyah, 2021) showed that trust has a positive influence on online purchasing decisions, while

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Wardoyo & Andini (2017) found the opposite result, that the influence is not significant. The trust variable encompasses three main dimensions: ability, integrity, and benevolence, which reflect the characteristics of the service provider. Zein (2023) adds that consumer trust is determined by three indicators, namely reliability, which reflects consistency in quality; honesty, through transparency of information; and concern, in the form of attention and service to consumer needs, which together form the foundation of a long-term relationship between consumers and service providers. Therefore, in the context of digital payment methods, trust plays an important role in reducing risk perception, increasing security, and ultimately encouraging consumer preference for platforms and payment methods that are considered more reliable.

## III. Research Method

This study uses a quantitative approach involving 100 respondents residing in Indonesia who have made at least two transactions using the Cash on Delivery (COD) and PayLater payment methods on the Shopee and TikTok Shop e-commerce platforms (Hair, 2017). The sampling technique used was purposive sampling, where the criteria for selecting respondents were based on their experience in using the COD and PayLater payment methods on both platforms. Purposive sampling techniques have the potential for bias because respondents are selected based on specific criteria rather than randomly. This could make the research results less representative of all e-commerce users. To reduce this bias, the researcher established clear and relevant criteria, then distributed the questionnaire to respondents from various backgrounds through several channels. The number of respondents, 100 people, was also considered sufficient to describe consumer preferences in choosing COD and PayLater payment methods. In this way, the research results remain valid and can reflect the views of users more broadly. This study aims to analyze customer preferences in choosing payment methods, with a focus on perceptions of convenience, security, ease, and trust. Customer perceptions of these four factors are important to examine because they can influence loyalty, satisfaction, and purchasing decisions, as has been outlined in various previous studies. Data was collected through an online questionnaire distributed via social media and e-commerce user forums, with a response rate of 87%. Ethical considerations were also taken into account, including obtaining respondents' consent before completing the questionnaire, ensuring voluntary participation, and maintaining the confidentiality of respondents' data. Potential biases in the purposive sampling method were addressed by ensuring diversity in respondents' backgrounds, such as age, gender, and frequency of online shopping.

Data analysis was conducted using the Analytical Hierarchy Process (AHP) method, which is relevant in this context because it allows for the weighting of preferences based on respondents' subjective assessments of a number of complex criteria. According to Thomas L. Saaty (1990), AHP is designed to capture individuals' rational perceptions of a problem through a scale of preferences between alternatives. Visually, decision problems in AHP are structured in a hierarchical form (Balubaid & Alamoudi, 2015), and its application involves six stages, from problem identification, hierarchical structure development, to consistency assessment through the Consistency Index (CI). CI is used to measure consistency in respondents' assessments; a low CI value indicates that the assessment is relatively stable and reliable. If the consistency ratio (CI/CR) ≤ 0.1, the results are considered valid, and if it exceeds this threshold, improvements must be made to the assessment data (Saaty, 1990).

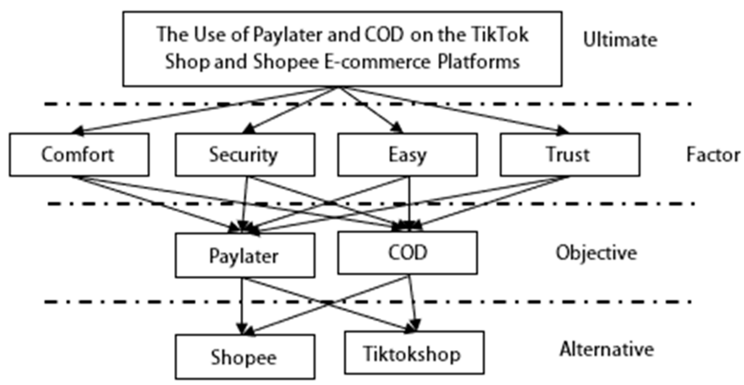


**Figure 1. Diagram Hierarchy**

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Figure 1 shows the hierarchical structure used in the Analytical Hierarchy Process (AHP) method. At the top level is the main objective, which is to determine the payment method most preferred by consumers on e-commerce platforms. The second level consists of four assessment criteria, namely convenience, security, ease of use, and trust. At the third level, there are two alternative payment methods: PayLater and Cash on Delivery (COD). The fourth level shows two e-commerce platforms, Shopee and TikTok Shop, which are the final evaluation objects based on consumer preferences.

## IV. Results and Discussion

### 4.1. Respondent Characteristics

The characteristics of respondents who shop online on e-commerce sites are grouped into two main factors, namely gender and age. The research findings indicate that 59.7% of respondents are female, while males account for only 40.3%. This figure suggests that women tend to shop more frequently than men. They are more active in seeking out fashion products, beauty items, and household essentials, which are typically available on e-commerce platforms. Previous studies have indicated that women are more likely to shop online because they are more attuned to trends and promotional offers. (Siregar et al., 2023). Then, most respondents were aged 17 to 25 years old, accounting for 82.1%, while the fewest respondents were aged 36 to 45 years old, accounting for 1.5%. These figures show that this age group is a generation that grew up with technology and the internet. This age group is more comfortable using apps and websites for communication. Compared to older generations, this generation also appears more modern in terms of digital payments and advanced shopping methods. Overall, these factors indicate that women and individuals aged 17 to 25 are more likely to engage in online shopping activities because they are more familiar and comfortable with technology and are interested in the products and promotions offered by e-commerce platforms.

### 4.2. AHP Results

The results shown in Table 1 reveal that convenience is the most dominant criterion in determining consumer preferences for payment methods, with a priority value of 59.6%. This confirms that consumers tend to choose payment methods that offer ease, efficiency, and flexibility in transactions. There are three main aspects that are the focus of the factors influencing purchasing decisions in online stores, namely security, convenience, and trust. (Dewi, 2021). Security, which received a priority rating of 24.5%, ranked second, indicating that although important, security is not considered as important as convenience. This may indicate consumer confidence in e-commerce platforms that have provided standard security systems. Convenience ranks third with a score of 12.1%, reflecting the importance of a simple and uncomplicated user experience, but not as significant as comfort and security. Finally, trust ranks fourth with a priority score of 3.8%, indicating that consumers already have a certain level of trust in platforms such as Shopee and TikTok Shop, so this factor is not a top priority.

**Table 1. Order of Criteria for Selecting Payment Methods**

| Rank | Criteria | Priority Value (%) |
|---|---|---|
| 1 | Comfort | 0,596 |
| 2 | Security | 0,245 |
| 3 | Ease | 0,121 |
| 4 | Trust | 0,038 |
| **Total** | | **1** |

Based on the results of the sub-criteria calculations using the Analytical Hierarchy Process (AHP) method, the respondents' responses can be described in Table 2 below:

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**Table 2. Sub-criteria for selecting payment methods when shopping**

| Rank | Sub Criteria | Priority Value (%) | Ket |
|---|---|---|---|
| Comfort Sub Criteria | | | |
| 1 | Customer protection | 0,255 | - |
| 2 | Keep promise | 0,255 | - |
| 3 | Economic | 0,255 | - |
| | ***Total Comfort Sub Criteria*** | **0,765** | |
| Security Sub Criteria | | | |
| 1 | Transaction security | 0,023 | R2 |
| 2 | Safety of Goods | 0,006 | R3 |
| 3 | Consumer identity | 0,092 | R1 |
| | ***Total Safety Sub Criteria*** | **0,121** | |
| Ease Sub Criteria | | | |
| 1 | Flexible transaction | 0,033 | - |
| 2 | User-friendliness | 0,033 | - |
| 3 | Ease of payment | 0,033 | - |
| | ***Total Ease Sub Criteria*** | **0,099** | |
| | Trust Sub Criteria | | |
| 1 | Reliability | 0,003 | R2 |
| 2 | Care | 0,001 | R3 |
| 3 | Honesty | 0,012 | R1 |
| | ***Total Trust Sub Criteria*** | **0,016** | |

Table 2 provides an in-depth overview of the subcriteria that consumers consider when choosing a payment method on e-commerce platforms such as Shopee and TikTok Shop. Convenience is the main criterion, with a total priority value of 76.5%, indicating that consumers place a high priority on this aspect in the payment process. The three subcriteria in this category—Customer Protection, Keep Promise, and Economic—have the same priority value of 25.5%, meaning there is no ranking difference among them. This underscores that consumer protection, corporate commitment, and economic benefits hold equal importance in creating a comfortable transaction experience. In terms of security criteria, the sub-criterion with the highest priority value is Consumer Identity with 9.2%, indicating that identity protection is the most important aspect in terms of transaction security. Meanwhile, Transaction Security has a value of 2.3%, and Product Security has the lowest priority value of 0.6%. With a total priority value of 12.1%, security remains an important factor despite its lower weight compared to convenience.

The Ease criterion has a total priority value of 9.9%, with each subcriterion, namely Transaction Flexibility, User Ease, and Payment Ease, having the same priority value of 3.3%, so there is no difference in ranking between the three. This indicates that flexibility in transactions, user-friendliness, and payment ease are considered equally important to consumers. Meanwhile, the Trust criterion has the lowest total priority value, at 1.6%. Honesty is the most influential subcriterion in this category, with a value of 1.2%, followed by Reliability at 0.3%, and Concern at 0.1%. Although trust remains a factor to consider, these results indicate that consumers prioritize convenience and security when choosing a payment method over trust. This study is also in line with research. Erwandi (2021) That convenience has a significant influence on the use of digital payments. This study is also in line with the research by Hasibuan et al., (2024) The use of digital technology in daily transactions increases user convenience. In this study, there are two types of e-commerce platforms, namely Shopee and TikTok Shop. Based on the criteria or factors for selecting payment methods according to 100 respondents using the AHP method, the results are shown in Table 3 below:

**Table 3. Alternative E-commerce Platform Ranking**

| Rank | Alternative | Priority Value |
|---|---|---|
| 1 | Shopee | 0,889 |
| 2 | TikTok Shop | 0,111 |
| **Total** | | **1** |

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Table 3 provides important information regarding respondents' preferences for two e-commerce platform alternatives, namely Shopee and TikTok Shop. Based on the results of the analysis using the AHP method, Shopee obtained a priority value of 88.9%, making it the most dominant platform compared to TikTok Shop, which only received a value of 11.1%. This significant difference reflects that Shopee is superior in meeting consumer needs and expectations in various aspects that were assessed, such as convenience, security, ease of use, and trust. Shopee's dominance as the top choice can be explained by several factors. Shopee has established a strong reputation in the Southeast Asian e-commerce market with a wide user network and a variety of payment systems, including features such as ShopeePay and Shopee PayLater. In addition, Shopee is known for its user-friendly interface, attractive promotions, and stable service, which are the main attractions for consumers. On the other hand, TikTok Shop, despite its innovative nature as part of a social media platform, is still in its developmental stage in the e-commerce market. This makes it less competitive compared to Shopee in terms of features, consumer trust, and consistent shopping experiences. Shopee shows a higher level of loyalty compared to TikTok Shop. This indicates that consumers tend to be more loyal to using the Shopee online shopping app, according to research. (Pratiwi et al., 2023). Shopee users have a higher level of loyalty than TikTok Shop users.

**Table 4. Sub-alternative Payment Method Sequence**

| Rank | Alternative | Priority Value |
|---|---|---|
| 1 | COD | 0,889 |
| 2 | PayLater | 0,111 |
| **Total** | | **1** |

Table 4 shows that among the two available payment methods, the majority of respondents prefer Cash on Delivery (COD) with a priority value of 88.9%, compared to PayLater which only received 11.1%. COD is considered safer and more practical since payment is made after the product is received, minimizing the risk of fraud or product mismatch, and it does not require additional registration or verification processes. On the other hand, PayLater, which offers installment flexibility, is less favored due to concerns about interest charges, future payment obligations, and the registration process perceived as inconvenient. These findings align with Asdiansyuri et al. (2024) and Choridah (2023), who state that COD has a positive effect on purchasing decisions, while PayLater does not. Therefore, e-commerce platforms such as Shopee should continue to strengthen their COD services to ensure they remain the primary choice for consumers.

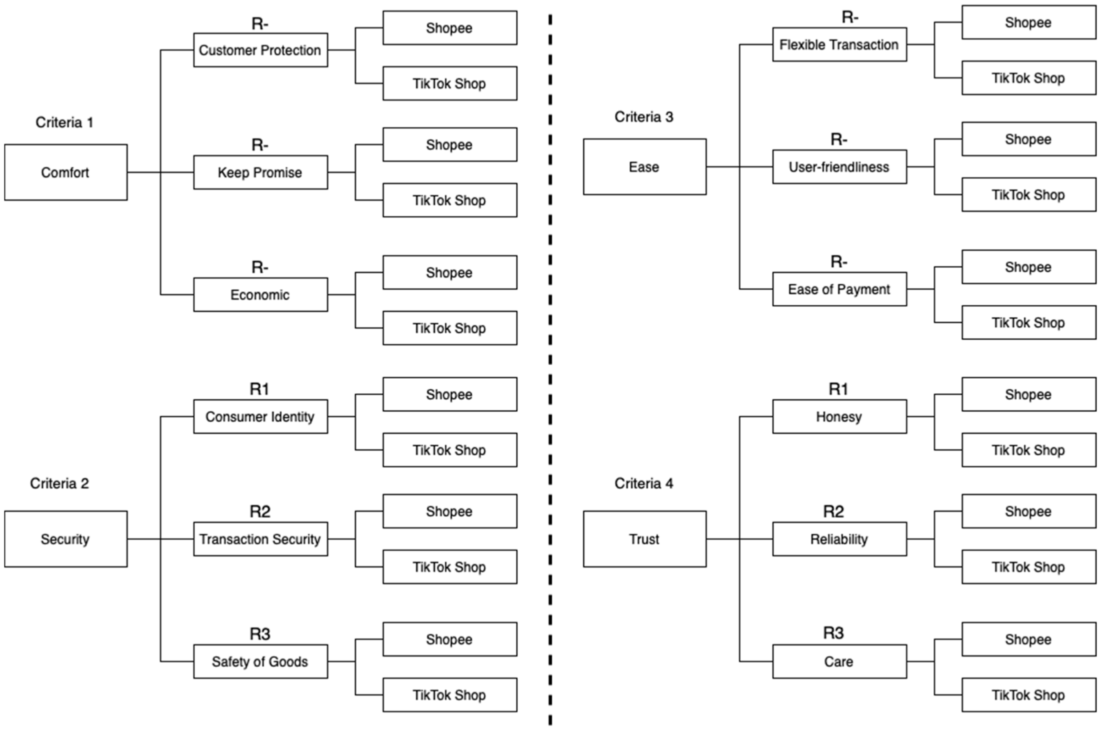


**Figure 2. Hierarchical structure**

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Figure 2 is a sensitivity graph showing the results of an analysis of e-commerce selection based on certain criteria such as convenience, security, ease of use, and trustworthiness. This graph compares two e-commerce alternatives: Shopee and TikTok Shop.

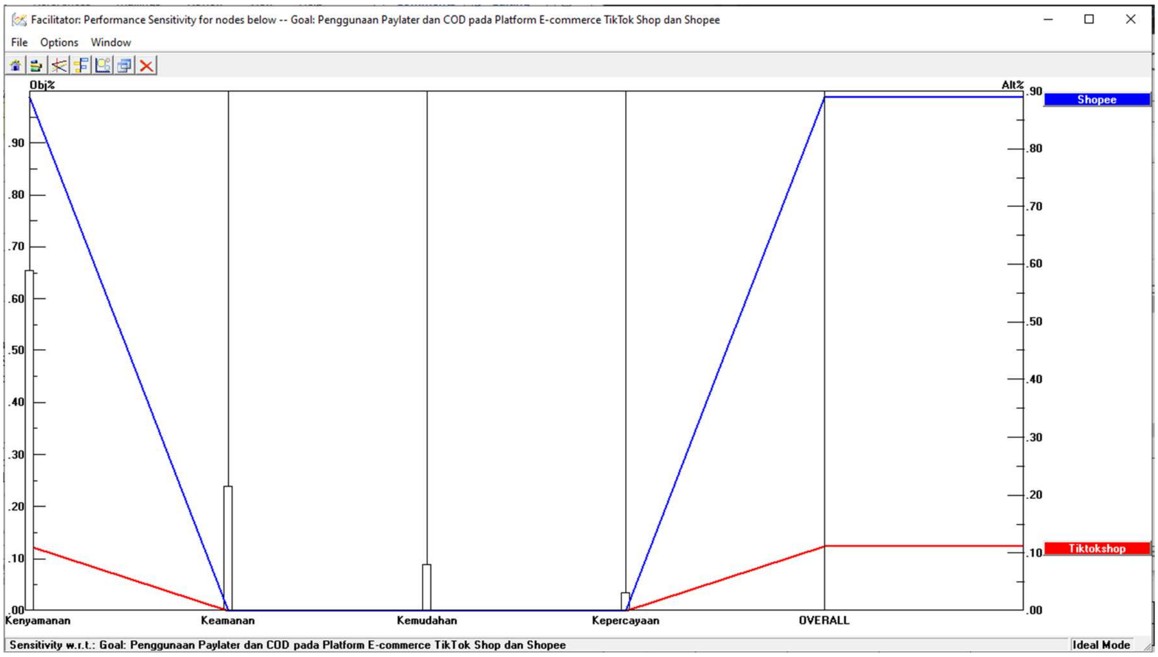


**Figure 3. Hierarchy process performance curve**

Figure 3 shows a comparison of the hierarchical performance between the Shopee and TikTok Shop e-commerce platforms based on four criteria: convenience, security, ease of use, and trustworthiness. The analysis results show that Shopee dominates in all criteria, with the highest score in security, reflecting users' perception that Shopee is the safest, most accessible, most trustworthy, and lowest-risk platform. Conversely, TikTok Shop performs significantly worse across all criteria, indicating that the platform is considered less optimal in meeting user needs. Overall, Shopee is in an ideal position across all aspects, while TikTok Shop needs to make significant improvements to compete with Shopee. Convenience is the main criterion with the highest priority value of 59.6% because it includes time efficiency, ease of transaction processes, and flexibility in payment. In the context of e-commerce transactions, convenience provides a more comprehensive experience that is directly felt by consumers, from accessing services to completing payments. Compared to security, ease, and trust, convenience is seen as better able to accommodate the needs of modern consumers who tend to prioritize practicality in transactions. Research also shows that consumers prefer platforms that offer convenience in their lifestyle, such as time flexibility and cost-effective payment options. This makes convenience more dominant because this aspect often combines other important elements, such as protection and overall security.

Subcriteria in the comfort category, such as customer protection, keep promise, and economic, have equal weight and are key factors in creating a holistic and worry-free transaction experience. Customer protection provides consumers with a sense of security that they are protected from risks during online transactions, while keeping promises reflects the consistency of services provided by e-commerce platforms. The economic factor adds value by offering more cost-effective and efficient payment options, which are highly relevant in the context of online shopping. These three sub-criteria complement each other to prioritize comfort as the top factor, surpassing sub-criteria related to security, convenience, and trust. In fact, security sub-criteria such as consumer identity protection are only considered important once the comfort framework is already in place, while convenience and trust are seen more as complements to a comfortable user experience.Cash on Delivery (COD) is the most dominant payment method with a priority value of 88.9% because it provides consumers with a sense of security and trust. Payment after goods are received allows consumers to ensure the quality of the goods, thereby reducing the risk of fraud. According to research by Titasari et al. (2023), COD reflects high consumer confidence in traditional transaction systems that prioritize certainty of goods before payment. Conversely, PayLater is less popular because it involves additional registration processes and risks, such as interest rates that are considered burdensome. For platforms, Shopee

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dominates with a value of 88.9%, reflecting its reputation as a platform focused on the e-commerce shopping experience with comprehensive payment features and attractive promotions. Research by Japarianto & Adelia (2020) also shows that Shopee's reputation as a trusted platform is a key factor in building consumer loyalty, especially amid intensifying competition among e-commerce platforms. On the other hand, TikTok Shop, despite its innovative video features that combine entertainment and e-commerce, lacks the efficient and reliable shopping ecosystem of Shopee, making it less competitive in meeting the needs of consumers who are more focused on shopping transactions.

The results of this study differ from the findings of Bashori et al. (2023), who revealed that trust is the main factor influencing consumer preferences in using TikTok Shop. This difference may be due to variations in respondent characteristics, the platform used, and different analytical approaches. Additionally, Anggraini (2023), demonstrated that ease of use has a more significant influence on increasing consumer interest in TikTok Shop compared to convenience. These findings also contradict the research by (Bihantoro et al., 2024), which states that TikTok Shop is capable of providing a higher level of satisfaction to users, both overall and in individual aspects, compared to the variables offered by Shopee. This difference indicates that consumer preferences can vary depending on the platform, context, and user conditions being analyzed.

## V. Conclusion

This study shows that convenience is the main factor in determining consumer preferences for payment methods, both PayLater and COD. Among the two platforms studied, Shopee is preferred by consumers, especially for the Cash on Delivery (COD) payment method, because it is considered more convenient, secure, and reliable. Meanwhile, the PayLater payment method and the TikTok shop platform still face challenges in building trust and meeting user expectations. These findings have important implications for e-commerce managers to prioritize the development of features that support transaction convenience, such as user-friendly interfaces, consumer protection, and payment flexibility. Security, ease of use, and trust, although not primary factors, must still be considered as they support long-term loyalty. Based on the findings of the study, TikTok Shop is advised to improve the convenience and security of transactions in order to compete with Shopee. This can be done by adding consumer protection features such as money-back guarantees, strengthening data security systems, and simplifying the checkout and payment processes. Additionally, TikTok Shop needs to improve the reliability of its delivery services and educate consumers about the benefits and use of PayLater through informative content on its platform. With these steps, TikTok Shop is expected to enhance user trust and loyalty. By focusing on innovation, education, and trust building, e-commerce platforms can create a superior transaction experience that meets the preferences of today's digital consumers.

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