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SHARIA-COMPLIANT PAYMENT PREFERENCES IN TIKTOK SHOP E-COMMERCE: CONSUMER BEHAVIOR IN SILAUT DISTRICT

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ABSTRACT

This study explores consumer payment preferences on TikTok Shop. It evaluates the extent to which these payment methods align with sharia-compliant principles, focusing on user experiences in Silaut District. The research aims to identify the dominant payment choices, understand the factors influencing these choices, and assess their compliance with Islamic economic ethics. Data were collected through in-depth interviews with active TikTok Shop users, allowing the researchers to capture personal experiences, financial capabilities, and perceptions regarding trust and convenience in online transactions. The findings reveal that Cash on Delivery is the most preferred payment method due to its flexibility, ease of preparation, and the sense of security it provides, especially for users with irregular income or limited digital wallet access. Meanwhile, transfer payments using OVO and DANA are used when required by sellers or when users have a sufficient balance. Both payment methods fulfill sharia principles of mutual consent, fairness, and transparency, and are free from elements of *riba*, *gharar*, and *maysir*. The study concludes that TikTok Shop accommodates rural consumer needs while maintaining sharia-compliant transaction standards, offering valuable insights into digital commerce behavior in Muslim-majority rural communities.

KEYWORDS TikTok Shop; Payment Preferences; Cash on Delivery; Digital Wallets; Sharia-Compliant E-Commerce.

INTRODUCTION

Currently, e-commerce has become a trend in buying and selling in the world. Because e-commerce has indoctrinated people to continue using it. Finally, people continue to buy and sell online, whether they live in villages or cities. The important thing is that there is an e-commerce application that is connected to the internet on your cellphone. Whatever product you are looking for is available in the e-commerce application. E-commerce applications have many names. In Indonesia, well-known e-commerce applications include Shopee, Blibli, Lazada, Tokopedia, and TikTok Shop. Some of the five applications are stand-alone, and some are affiliated with others. Applications that stand alone as applications that serve online buying and selling, and online loans are Shopee, Blibli, and Lazada. Meanwhile, the Tokopedia application and TikTok Shop application are affiliated companies. The TikTok application, as a social

media application, also provides a TikTok Shop menu, which is affiliated with Tokopedia. This happened when TikTok, with social media status, was prohibited from providing online buying and selling services by the state at the insistence of Tanah Abang clothing traders. Where Tanah Abang clothing traders demonstrated to demand the dissolution of all e-commerce, which made their businesses suffer losses, even bankruptcy (Saputra et al. 2023). Finally, TikTok was forced to affiliate with Tokopedia by acquiring some of its shares. As a result, TikTok, as a social media platform, can also serve online buying and selling. Apart from that, the TikTok Shop application can also be downloaded separately from the TikTok social media platform. Of course, that lies in the choice of TikTok Shop users. TikTok Shop, as an e-commerce site, is increasingly in demand by users. Research on e-commerce with TikTok Shop is an interesting trend to research, because of the uniqueness of TikTok Shop compared to others. The unique thing here is that it serves social

media, accompanied by providing an e-commerce menu for online buying and selling. Besides that, the use of TikTok Shop in online buying and selling is increasing day by day.

People have widely studied the study of e-commerce. So far, research on *e-commerce* has involved eighteen articles have been researched. From the studies that have been carried out, these can be categorized into four perspectives. First, the legal perspective (Hayati 2021), (Matompo 2020), (Saragih, Bagaskarah, and Mulyadi 2023), (Arangga and Firmansyah 2023), (Ariyanto, Purwadi, and Latifah 2021), (I.F., Prayogi, and Pujiono 2024), (Nurjaman et al. 2021), (Putri et al. 2023), (Rahmah and Hanifuddin 2021), (Rizki and Prasetya 2022), (Sudin et al. 2022), (Suyudi 2021). Second, the economic perspective (Saputra et al. 2023), (Hernikawati 2021), (Fema et al. 2022), (Rodiaminollah, Ismail, and Qamariyah 2022), (Suyanto and Purwati 2021). Third, the business perspective (A'yun et al. 2021), (Fahriza, Febrian, and Agung 2023), (Christoper and Kristianti 2020), (Atmaja and Verawati 2021), (Purwanti and Pujawati 2021), (Nurdiansyah, Pratiwi, and Kaunaini 2022), (Annisa and Fauzi 2022), (Mahbubah and Putri 2021). Fourth, the information systems perspective (Musthofa and Adiguna 2022), (Tirtana et al. 2020), (Armanda and Putra 2020), (Ramadhan & Fajarita, 2020). Fifth, the hadith perspective (Haris and Nasrulloh 2024). So far, no research has been conducted on legal perspectives regarding trends in payment methods in online buying and selling at the TikTok Shop e-commerce site. This research is relevant because it takes a case study of TikTok Shop users in Silaut District, Pesisir Selatan Regency. Because there is no research that uses case studies regarding this.

This research focuses on examining trends in payment methods in online buying and selling at the TikTok Shop e-commerce. This research aims to look at the Sharia economic law view of the TikTok Shop e-commerce payment method in online buying and selling. The question asked in this research is what the TikTok Shop e-commerce payment method is for online buying and selling in Silaut District, Pesisir Selatan Regency.

This research is essential to conduct to see the view of Sharia economic law on the TikTok Shop payment method in online buying and selling. Then, it is necessary to carry out this research so that the payment methods used in the

TikTok Shop e-commerce are clear according to Sharia economic law. This research will discuss the sound theory of Sharia buying and selling law and the principles of Sharia economic law. For this reason, the author is interested in writing research regarding payment method trends in online buying and selling on the TikTok Shop e-commerce, Sharia economic law perspective (Case study of Tik-Tok Shop users in Silaut District, Pesisir Selatan Regency).

METHODS

This research is a field study with a qualitative approach. Data were collected through interviews. Interviews were conducted with six TikTok users: Putra, Diana, Anis, Wardi, Edwar, and Wati. Data were collected using a purposive sampling technique. The study used data source triangulation by requiring all informants to sign as a sign of approval for the interview results. This study employed three data analysis techniques according to Miles and Huberman: first, data reduction. The data reduction here concerns the TikTok payment method for online buying and selling in Silaut District, Pesisir Selatan Regency, and second, data presentation. The data presentation here involves presenting only the essential data, then discussing it with the sound theory of Sharia trading law and the principles of Sharia economic law. Third, conclusions. The data conclusions here contain the research results and discussion results.

RESULT AND DISCUSSION

TikTok Shop E-commerce Payment Method for Online Buying and Selling in Silaut District, Pesisir Selatan Regency.

The TikTok Shop payment method for online buying and selling in Silaut District, Pesisir Selatan Regency, was obtained through interviews. The author interviewed Putra. The following are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. As long as I use TikTok Shop, the payment methods I use are COD and transfers using funds. The payment method at Tik-Tok Shop depends on the online shop. There are online shops that allow COD and transfer payment methods, and there are also those that allow transfers only (Putra Interview, user, December 20, 2024)

Based on the results of the interview above, it is explained that Putra is a TikTok Shop user. Putra often shops online using TikTok Shop. As long as Putra uses TikTok Shop, the payment methods that Putra uses to pay for product purchases include COD and transfers using a digital wallet of funds. The COD payment method is an on-site payment method by paying directly to the courier after the product arrives at the user's location. Meanwhile, the transfer payment method uses a digital wallet, funds are carried out by directly transferring payment for product purchases that day to the online shop. Then, when the product arrives at the user's location, there is no need to re-pay. The results of this research are the COD payment method (payment at the user's location), as well as the transfer payment method using a digital wallet. Apart from that, the author conducted another interview with Diana. The following are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. The payment method for every online shopping that I choose is the COD payment method. Because I can prepare the money first before the product arrives at home. Meanwhile, my transfer payment method does not have a balance in the funds account. For this reason, I always use the Cod payment method (Interview with Diana, user, December 20, 2024).

Based on the interview above, it is explained that Diana is a TikTok Shop user. Diana often uses TikTok Shop to shop online. Diana often uses the COD payment method when shopping online. Because you can prepare money first before the product arrives at home. Meanwhile, using the transfer payment method involves using a digital wallet for funds. Diana has no balance in the fund's digital wallet. This is the reason why Diana uses the COD payment method (payment on the spot). The result of this research is the Cod payment method (payment on the spot). Then, the author conducted another interview with Anis. The following are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. When shopping online, I choose a payment method based on my needs for the product. Because there are online shops that require their products to be paid for by

a transfer method, and COD cannot be used. Finally, I just transferred it to the online shop using the OVO digital wallet. Then, there are also online stores that allow their products to be paid for with the COD payment method. Finally, I chose the COD payment method to buy the products I needed (Interview with Anis, user, December 20, 2024).

Based on the interview above, it is explained that Anis is a TikTok Shop user. Anis shops online using TikTok Shop. When shopping online, Anis chooses a payment method based on the need for the product. Because there are online shops that require their products to be paid for by a transfer method, and COD cannot be used. Finally, Anis just transferred it to the online shop using the OVO digital wallet, as long as Anis gets the product he needs. Then, there are also online stores that allow their products to be paid for using the COD payment method. Finally, Anis chose the COD payment method to buy the product he needed. After the ordered product arrived at home, Anis immediately paid the courier. The results of this research are the transfer payment method using the Ovo digital wallet and the Cod payment method (payment on the spot). Then, the author conducted another interview with Wardi. The following are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. The payment method that I usually choose when shopping online is COD. Luckily for this COD payment, we can prepare the money first. After two days or more, the ordered product arrives, and we pay. My transfer method often has no balance in my Ovo digital wallet. For this reason, I usually pay with COD only (Wardi Interview, User, December 21, 2023).

Based on the interview above, it is explained that Wardi is a TikTok Shop user. Wardi often shops online with TikTok Shop. The payment method that Wardi chooses for online shopping is the COD payment method (payment on the spot). The advantage of the Cod payment method is that Wardi can prepare the money first. After two days or more, the ordered product arrives at your home, and you pay directly to the courier. Meanwhile, if he chooses the transfer method, Wardi often does not have a balance in his OVO digital wallet. For this reason, Wardi usually pays using the COD payment method (payment on the spot). The result of this research is the Cod

payment method (payment on the spot). Then, the author conducted another interview with Edward. The following are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. The payment method that I usually use to pay for ordered products is COD. Because I don't have a digital wallet for funds, for this reason, I just chose the Cod payment method (Edwar Interview, User, December 23, 2024).

Based on the interview above, it is explained that Edwar is a TikTok Shop user. Edwar often shops online using TikTok Shop. Edwar usually uses the COD payment method, and Edwar immediately pays the courier when the ordered product arrives at his home. Edwar chose the Cod payment method because he did not have a Dana digital wallet application or other digital wallet application. That is the reason Edwar decided to use the COD payment method when shopping online at Tik-Tok Shop. The results of this research are methods of COD payment (payment on the spot). Then, an interview was conducted again with Wati. Here are the results of the interview.

I am a TikTok Shop user. I often do online shopping with TikTok Shop. When shopping online, I pay with COD and transfer. I usually use both. But if payment can be COD, I will choose cash payment. Then, for payments, only transfers are allowed. I just transferred directly using the Ovo digital wallet, as long as the product I need can be obtained. Transfer payments and COD are no problem for me (Wati Interview, User, December 24, 2024).

Based on the interview above, it is explained that Wati is a TikTok Shop user. Wati often shops online using TikTok Shop. The payment methods that Wati uses when shopping online are the COD payment method and the transfer payment method. Wati usually uses these two payment methods. Suppose the online shop allows the COD payment method. Wati immediately chose the COD payment method. Then, if the online shop does not allow the COD payment method, and only allows the transfer payment method. Wati immediately transferred using the OVO digital wallet to the online shop. Wati does not blame the two payment methods as long as for Wati the product she ordered can be delivered to her house. The results of this research are the Cod payment method (payment on the spot) and the transfer payment method using the OVO digital

wallet. The overall research results are the Cod payment method (payment on the spot) and the transfer payment method using the OVO digital wallet and Dana digital wallet.

The presence of e-commerce has brought a transformation in trade. Where previously trading was carried out face-to-face, and products were neatly arranged on display shelves. The process of bargaining and transactions also takes place in shops or shops face to face between buyers and sellers. Meanwhile, trade is now carried out using e-commerce. Where trading is carried out electronically and using internet data packages, as well as using an application or social media that provides an e-commerce menu, such as TikTok Shop, products being traded can be seen on the TikTok Shop application homepage or on the TikTok social media e-commerce menu. The TikTok social media e-commerce menu is called the shop name. This is where electronic commerce occurs, starting from product inventory information to information about ordered products received at home.

Talking about electronic commerce, electronic commerce payment methods and face-to-face commerce payment methods have similarities and differences. The similarity is that face-to-face trading uses the Cod payment method (payment on the spot), and electronic commerce also uses the Cod payment method (payment on the spot). Meanwhile, the difference is that face-to-face trading more often uses the COD payment method and very rarely uses the transfer payment method. Then, electronic commerce uses two payment method options, including the cash payment method (payment on the spot), and the payment method transfer using digital wallets and mobile banking. Users can choose both payment method options in electronic commerce by looking at the online shop's conditions, because there are times when online shop accounts turn off the Code button feature in the TikTok Shop application or in the TikTok social media shop menu. However, there are times when online shop accounts activate the COD button feature and the transfer button feature, whether transferring using a digital wallet or mobile banking. These are the payment methods that occur in electronic commerce using the TikTok Shop e-commerce.

Speaking of payment methods, payment methods are the means of making payments for economic activities, including buying and selling,

wages, wakalah (Islamic trust), mudharabah (Islamic loan), murabahah (Islamic loan), and other economic activities. Payment methods should not complicate transactions and should not unfairly disadvantage either party. The goal is to simplify transactions and ensure fairness between parties. If transactions are easy and fair, online buying and selling will continue to be trusted, and the number of users will increase. This is because online consumers today want everything to be fast and easy (Febriani and Dewi 2019).

They have begun to abandon their desire to shop in stores. Even though stores offer a wide range of products and excellent service, they still shop online. One advantage of online shopping lies in the payment method. The COD payment method gives online consumers time to save money to pay their TikTok Shop bill, and the total bill payment is the same as a bank transfer. After ordering a product, online consumers may not necessarily have the money to pay. Needs and desires are what drive online consumers to order products. With the COD payment method option, online consumers are given three to one week to collect money to pay shopping bills at TikTok Shop.

The three-day to one-week grace period is invaluable to online consumers. At the same time, the grace period for COD payments is unheard of when shopping in-store, unless you're on credit. Even if consumers owe money to stores, not all consumers are trusted by stores to take out loans. Those who are trusted to take out loans for in-store purchases are, of course, people close to them and known to be honest by the store owner. However, the store owner will likely not extend credit to someone they don't know and who doesn't keep their promises. This is where online shopping comes in. Fairness is measured by the total COD bill being equal to the total transfer payment. Furthermore, the transfer payment method uses a digital wallet.

The transfer payment method gives consumers the opportunity to pay their shopping bill directly after ordering products on TikTok Shop. After ordering a product, consumers who have money in their digital wallet and want to pay directly can choose the transfer payment method feature on TikTok Shop. Consumers can immediately pay their online shopping bill as long as the consumer's digital wallet balance is

sufficient to cover the total online shopping bill. If the consumer's digital wallet balance is insufficient, of course, the transfer payment method cannot cover the online shopping bill. Online consumers should ensure the availability of a sufficient balance in their digital wallet. This balance determines whether or not it is enough to cover the online shopping bill on TikTok Shop. Suppose the balance is insufficient to cover the online shopping bill. In that case, online consumers can choose the COD (cash on delivery) payment method on TikTok Shop, where the total COD bill payment is the same as the transfer payment. This is where fairness and convenience in online shopping lie. The convenience is seen in providing the opportunity for direct transfer payments to pay online shopping bills.

According to Sharia economic law, the COD payment method and the transfer payment method using the Dana digital wallet and OVO digital wallet are permitted in online buying and selling, especially at the TikTok Shop. Because the law of buying and selling according to Imam Syafii is that all buying and selling is permissible provided that both parties carrying out the buying and selling transaction are mutually willing, except for what was prohibited by Rasulullah Saw (Rosidin 2019). Mutually willing, this includes transaction payments. This means that the Cod payment method and transfer payment method using the Dana digital wallet and OVO digital wallet are allowed. Because online shops and online buying users are willing to use both payment methods, the Cod payment method and the transfer payment method using digital fund wallets and OVO digital wallets. Apart from that, the products being bought and sold are guaranteed to be halal products, both domestic and foreign because supervision of halal products is very strictly carried out by the Ministry of Trade of the Republic of Indonesia, Bpom, and MUI, for those who violate by selling illegal and haram products. The product distribution permit has indeed been revoked.

Then, it is strengthened by two principles of Sharia economic law, such as the principle of justice and the principle of freedom of transaction (Wahid 2022). The principle of justice is a principle that emphasizes the fulfillment of justice in every economic activity, without anyone being exploited or harmed. By looking at this case study, online stores and users use the COD payment method and the transfer

payment method with the Dana digital wallet and the OVO digital wallet. Both parties agree to both payment methods, and the total payment for each product in the online store ordered is the same, both the COD payment method or the transfer payment method. This means that users want to use the COD payment method or the transfer payment method with the Dana digital wallet and OVO digital wallet. Still, both payment methods, the total payment in the online shop ordered is the same, with nothing different in the TikTok Shop.

Lastly, the principle of freedom of transaction. The principle of freedom of transaction is that parties carrying out economic activities are free to determine the products or services to be bought and sold, the method of buying and selling, the time of buying and selling, and the place of payment transactions, as long as it is not prohibited by the Prophet Muhammad. By looking at this case study, users and online stores mutually agree and are free to choose payment methods at Tik-Tok Shop, both COD payment methods and transfer payment methods.

A good payment method should avoid usury (riba), maysir (maysir), and gharar (gharar). First, usury. Usury is an economic disease that imposes additional interest for every late payment in financial transactions (Saputra 2025). Usury increases the principal due to late payments. So far, there have been no additional payments for late payments in online purchases on TikTok Shop. This is because on TikTok Shop, once the product arrives at the consumer's home, the consumer is given the option to accept the ordered product or return it. Returning an ordered product is also possible as long as the package has not been opened. The courier will not charge the consumer for the return of the package. The courier will immediately return the package after the online consumer rejects it. This is why usury does not occur in COD (Cost-Free) or bank transfer payments on TikTok Shop.

Second, maysir, an economic disease that provides the hope of obtaining economic gain, and tends to harm one party in an economic transaction, while providing significant economic gain to the other party involved (Fitriani and Nisa 2024). Maysir involves someone risking their money to gain economic gain, and that money can be lost due to losing the economic bet. This economic bet results in one party participating in the bet being disadvantaged, while the other

party benefits by winning the economic bet unfairly. So far, no consumers have been harmed by economic bets in online purchases on TikTok Shop. This is because the total payment after the product is ordered is the same, whether using the COD payment method or the bank transfer payment method. There will be no price increases or decreases after the product is ordered. This is why maysir does not occur in online purchases on TikTok Shop.

Third, gharar. Gharar is the lack of clarity in economic transactions and tends to lead to deception (Rizki, Abubakar, and Basri 2023). Gharar causes one party to suffer a loss while the other party benefits economically. Gharar makes economic transactions unclear. Information is crucial in financial transactions. This allows the parties involved to see and calculate the total amount of the transaction clearly. Ultimately, fraud in economic transactions can be avoided, which would harm one party and benefit the other. So far, there has been no ambiguity or fraud in COD (cash on delivery) and bank transfer payment methods. This is because both payment methods clearly state the same information and total payment, whether COD or bank transfer.

Furthermore, it is supported by DSN-MUI fatwa no. 117/DSN-MUI/II/2018 concerning sharia-based electronic payment services. This fatwa stipulates that all electronic transactions should be transparent, fair, and free from usury, gambling, and gharar. The COD and bank transfer payment methods on TikTok Shop comply with DSN-MUI fatwa no. 117/DSN-MUI/II/2018, as they are transparent, fair, and free from usury, gambling, and gharar.

Understanding Payment Preferences on TikTok Shop: A Sharia-Compliant E-Commerce Practice in Silaut District

A deeper examination of the payment preferences of TikTok Shop users in Silaut District shows that consumer behavior is shaped primarily by accessibility, economic capability, perceived convenience, and trust. Cash on Delivery, commonly referred to as COD, remains the most widely used option among rural users because it does not require digital financial readiness, such as maintaining a sufficient balance in a digital wallet or understanding mobile banking applications, for consumers such as Diana, Wardi, and Edwar, COD provides the flexibility to prepare the necessary cash while waiting for the product to arrive. This flexibility is essential in rural settings where income levels

can be unpredictable and digital financial literacy varies significantly. The interview findings also reveal that consumers do not entirely reject digital payment methods but use them only when required by the seller, as seen in the cases of Putra, Anis, and Wati. This indicates adaptive behavior rather than resistance toward digitalization.

From the perspective of Sharia-compliant economic practice, both COD and digital wallet transfers used on TikTok Shop conform to the ethical framework of Islamic commercial law. The principle of mutual consent, known as *taradin*, is evident because buyers and sellers willingly choose and accept the available payment methods. The principle of justice, known as *al adaalah*, is fulfilled because the total payment amount remains the same across different payment methods and no party experiences financial exploitation. Furthermore, the payment system used by TikTok Shop does not contain elements that violate Islamic law, such as *gharar*, which refers to uncertainty, *maysir*, which relates to gambling, or *riba*, which refers to interest. COD transactions do not involve penalties for delayed payment, and consumers are allowed to reject the product upon arrival, ensuring transparency and preventing any form of coercion. Similarly, transfers using OVO and DANA digital wallets present transparent and fixed pricing, ensuring that consumers do not experience hidden charges or speculative losses.

This compatibility with Islamic commercial principles is reinforced by the DSN MUI Fatwa Number 117 of the year 2018 concerning Sharia-based electronic payment services. This fatwa emphasizes transparency, fairness, and the prohibition of *gharar*, *riba*, and *maysir* in electronic transactions. Both COD and digital wallet transfers offered on TikTok Shop align with these standards, making the platform suitable for Sharia-compliant online commerce. The freedom given to users to choose their preferred payment method also reflects the principle of contractual freedom, which is known as *hurriyat at ta aqud*, as long as no prohibited elements are involved.

The experience of consumers in Silaut District demonstrates that global e-commerce systems can be adapted to local realities without violating Islamic ethical and legal norms. The availability of COD and transfer options allows

consumers to make choices based on financial readiness, digital capability, and their level of trust in the transaction. This combination of traditional payment behavior with modern digital commerce shows that TikTok Shop has succeeded in creating an inclusive environment that supports rural communities while maintaining compliance with Sharia economic principles. The findings also suggest that as digital literacy increases and access to digital wallets becomes more widespread, a gradual increase in the use of transfer payment methods may occur. However, COD is expected to remain a vital payment option because it ensures comfort, fairness, and accessibility for rural consumers.

Another essential aspect influencing payment preferences among TikTok Shop users in Silaut District is the level of trust toward online sellers and the platform itself. Consumers in rural communities often carry a higher sense of caution when interacting with online marketplaces due to widespread reports of product mismatch, delivery issues, or fraudulent sellers on various platforms. COD, therefore, becomes a mechanism for building trust because it allows the consumer to verify the condition and authenticity of the product before handing over payment. This trust-building function is crucial in regions where face-to-face transactions have historically been the norm and where the shift to digital commerce is relatively recent. The ability to refuse the product if it does not match the description reflects fairness and offers a sense of security that digital transfers cannot fully replicate. This explains why many users prefer COD even when they are familiar with digital payments.

In addition, the socioeconomic context of Silaut District plays a significant role in determining consumer behavior. A portion of the population works in informal sectors, relies on daily or weekly income, and has limited access to banking services. For these users, maintaining a stable balance in digital wallets is challenging. Digital payments are perceived as committed transactions that require readiness at the moment of purchase, whereas COD provides financial flexibility and aligns better with income patterns in rural communities. Even when digital wallets such as OVO or DANA are available, the absence of regular income often results in an insufficient balance. As illustrated by the experiences of several informants, the use of digital transfer methods becomes conditional

rather than preferred, confirming that COD remains a necessity rather than merely a choice.

From the perspective of Islamic economic ethics, consumer comfort and the absence of coercion are essential components in ensuring the validity of transactions. If a consumer is pressured into using a payment method that does not align with their financial capability, the element of mutual willingness becomes compromised. TikTok Shop allows users to switch between COD and transfer options depending on the seller's settings, which supports the principle of willingness outlined in *muamalah*. The platform does not impose additional fees, penalties, or inflated prices for either method, which further confirms compliance with Sharia principles. This flexibility mirrors the Islamic principle that transactions should be free from hardship and should facilitate ease for both parties.

Technological accessibility also shapes payment choices. Many residents of Silaut District have mobile phones capable of accessing social media platforms but may lack the data connectivity or device storage required to operate multiple financial applications consistently. By contrast, COD requires no additional technological capability beyond browsing and ordering. This reinforces the practicality of COD in rural settings where technological limitations remain a barrier. As digital infrastructure improves, it is likely that consumer patterns will shift, yet the current reality suggests COD will remain dominant until the financial technology ecosystem becomes more integrated with rural lifestyles.

Furthermore, the social and cultural environment influences the continuation of COD as a trusted method. In many rural communities, financial transactions are traditionally conducted in cash and in person. This cultural habit creates a psychological connection between the product and the physical act of payment. COD retains this cultural value by combining the efficiency of online shopping with the reassurance of traditional payment behavior. The blend of digital browsing with cash payment creates a hybrid model that allows rural communities to participate in modern e-commerce without abandoning long-standing cultural practices.

The role of the courier is another factor that strengthens COD adoption. Couriers serve not only as delivery agents but also as intermediaries who verify that the transaction occurs smoothly.

Their presence provides a human touch that enhances trust in the digital purchase process. COD transactions are viewed as safer because the payment is completed only when the courier arrives, and consumers can interact directly with a representative involved in the transaction process. This dynamic forms a unique trust triangle between the seller, the courier, and the buyer, making COD a socially acceptable and culturally compatible choice.

In conclusion, the preference for COD among TikTok Shop users in Silaut District is a multidimensional phenomenon shaped by economic capability, digital literacy, cultural norms, trust considerations, and the principles of sharia economic law. The platform's payment system, which accommodates both COD and digital wallet transfers, successfully aligns with Islamic legal requirements while remaining compatible with the lived realities of rural consumers. This demonstrates how modern e-commerce structures can harmonize with traditional financial behavior and ethical frameworks, creating an inclusive environment that supports both technological advancement and religious compliance.

The Role of Digital Literacy in Shaping Sharia-Compliant Payment Choices

Digital literacy plays a crucial role in shaping how consumers in Silaut District interact with online platforms such as TikTok Shop. Although mobile phone ownership and social media usage are widespread, many users cannot access, evaluate, and utilize financial technology efficiently. This gap influences their preference for payment methods, particularly their dependence on Cash on Delivery. Digital literacy is not merely about operating devices but involves the confidence and knowledge required to perform financial transactions online. In the context of Silaut District, this limited competence restricts the willingness of consumers to adopt digital wallet payments.

The interviews show that many users do not avoid digital payments due to distrust alone, but due to a lack of familiarity with digital tools. Managing digital wallet balances, understanding transaction notifications, and navigating refund systems are perceived as complicated tasks. Without adequate digital literacy, consumers fear making irreversible mistakes, such as sending payments to the wrong account or not being able to retrieve funds in the event of fraud. This fear pushes consumers toward COD, a method they

consider safer and more predictable.

The concept of accessibility is also closely connected to digital literacy. Even when digital wallets like OVO or DANA are available, not all users are comfortable operating them. Operating these applications often requires multiple verification steps such as PIN entry, QR code scanning, or password resets, which can be challenging for individuals unfamiliar with digital financial systems. Therefore, digital literacy contributes significantly to shaping consumer preferences because it determines whether a payment method feels accessible or intimidating.

From a sharia-compliant economic perspective, digital literacy becomes an essential foundation for ensuring fairness, transparency, and mutual consent in transactions. When consumers do not fully understand digital payment processes, the principle of consent may be compromised because the agreement is not based on explicit knowledge. COD avoids this problem by allowing consumers to see the product before money is exchanged, providing a more transparent and comprehensible process for digitally inexperienced buyers.

The presence of digital inequalities within rural communities highlights how technological readiness influences the adoption of payment methods. While some users, such as Putra or Anis, confidently use digital wallets when required, others remain reluctant because they lack the necessary experience. This disparity shows that digital literacy is not evenly distributed, even within small geographic areas like Silaut District. As a result, the coexistence of COD and digital transfers reflects a community in transition rather than one entirely embedded in traditional or modern practices.

Digital literacy also affects trust dynamics in online commerce. Consumers who are unfamiliar with digital systems often distrust their own ability to navigate payment processes rather than distrusting the platform itself. This internalized distrust leads them to prefer COD, which eliminates uncertainties associated with digital payments. Trust, therefore, becomes intertwined with competence: the more confident users feel in using digital applications, the more likely they are to adopt digital wallet transfers.

Technological education and exposure have the potential to shift payment patterns over time.

Younger users who frequently interact with social media may gradually become more comfortable with digital wallets, eventually reducing reliance on COD. However, without structured digital literacy initiatives, the transition will be slow and uneven. This highlights the need for targeted outreach that helps rural consumers understand how digital financial systems function, including security features and dispute resolution mechanisms.

The analysis also indicates that digital literacy is not solely shaped by individual competence, but also by environmental factors such as internet stability, device quality, and economic constraints. Even users who understand digital wallets may struggle with poor network connections or outdated devices incapable of running heavy financial apps. These structural constraints reinforce the preference for COD, which does not rely on continuous technological accessibility.

Improving digital literacy in rural communities would not only diversify payment choices but also enhance the inclusivity of sharia-compliant digital commerce. If consumers are educated on how to perform secure and transparent digital transactions, the principles of fairness and mutual consent can be preserved even in digital payment systems. This would strengthen their sense of safety while allowing them to participate mor

e fully in the expanding e-commerce ecosystem. In conclusion, digital literacy serves as a crucial underlying factor influencing the payment preferences of TikTok Shop users in Silaut District. While COD is preferred due to simplicity and reduced risk, this preference is strongly tied to limited digital skills rather than a rejection of technology itself. As digital financial literacy increases, consumers may gradually shift toward digital wallet payments, provided these methods continue to comply with sharia principles and offer user-friendly, transparent systems. Thus, enhancing digital literacy is central to ensuring that rural communities can navigate e-commerce confidently and ethically.

CONCLUSION

This study concludes that consumer payment preferences on TikTok Shop in Silaut District are shaped by financial capability, digital

readiness, trust, and cultural familiarity with cash-based transactions. The findings show that Cash on Delivery remains the most preferred method because it provides flexibility in preparing payment, reduces perceived risk, and aligns with the traditional purchasing habits of rural consumers. Digital wallet transfers using OVO and DANA are used as secondary options, mostly when sellers turn off COD features or when users have sufficient digital balance. Both payment methods comply with Sharia economic principles, including mutual consent, fairness, transparency, and the absence of *riba*, *gharar*, and *maysir*. Therefore, TikTok Shop successfully accommodates the needs of rural Muslim consumers while maintaining sharia-compliant transaction standards. This study answers the research question by showing that consumer payment choices are rooted in practical needs as well as religious and ethical considerations, making TikTok Shop a trusted platform for sharia-compliant e-commerce in Silaut District.

Future research should expand the scope of analysis to include comparative studies between rural and urban areas to understand how digital literacy and socioeconomic factors influence payment behavior across different regions. Researchers may also explore the impact of financial technology development on the gradual shift from COD to digital payments among rural consumers. Additionally, investigating seller perspectives and platform policies would provide a more comprehensive understanding of how e-commerce systems can be optimized for sharia-compliant transactions. A quantitative approach may also strengthen future findings by measuring consumer behavior patterns more systematically.

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