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Negotiation of Gen Z Women›s Identity in COD Practices: Between Domestic Space and the Digital Economy

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Abstract

This study examines how Generation Z women in Bandung negotiate their financial autonomy and navigate risks through Cash on Delivery (COD) practices within the contemporary digital economy ecosystem. While existing literature often characterizes online cash reliance as a byproduct of limited technological adoption, this research challenges that assumption by exploring the intersection of digital access and financial security. The purpose of this study is to analyze the communicative construction of consumer identity and economic agency among Gen Z women by synthesizing Michael Hecht's Communication Theory of Identity (CTI) with the framework of Feminist Economics. Utilizing a qualitative case study methodology, empirical data were gathered through semi-structured interviews with ten Generation Z female consumers selected via snowball sampling. The collected narratives were systematically evaluated using qualitative thematic analysis facilitated by NVivo software. The findings reveal that the preference for COD is not a sign of low digital literacy, but a sophisticated manifestation of risk awareness across CTI layers. At the individual and operational levels, informants perform tactical risk-mitigation behaviors such as store rating verification and review-searching to ensure financial control. Relationally and communally, these practices are embedded within domestic interdependence and distinct urban logistical networks, where consumers actively filter marketplace pressures and negotiate logistical coordination to claim financial sovereignty. Ultimately, this study contributes to digital sociology and communication studies by demonstrating how routine consumption practices operate as sites of tactical empowerment that reconfigure gendered power dynamics within the domestic sphere.

Keywords: *Communication Theory of Identity (CTI); Digital Literacy; Economic Agency; Feminist Economics; Generation Z; Risk Awareness.*

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Negosiasi Identitas Perempuan Generasi Z dalam Praktik COD: Antara Ruang Domestik dan Ekonomi Digital

Abstrak

Studi ini meneliti bagaimana perempuan Generasi Z di Bandung menegosiasikan otonomi keuangan mereka dan menavigasi risiko melalui praktik Cash on Delivery (COD) dalam ekosistem ekonomi digital kontemporer. Meskipun literatur yang ada sering mengkarakterisasi ketergantungan uang tunai online sebagai produk sampingan dari adopsi teknologi yang terbatas, penelitian ini menantang asumsi tersebut dengan mengeksplorasi persimpangan akses digital dan keamanan finansial. Tujuan studi ini adalah untuk menganalisis konstruksi komunikatif identitas konsumen dan agensi ekonomi di kalangan perempuan Gen Z dengan mensintesis Teori Komunikasi Identitas (CTI) Michael Hecht dengan kerangka Ekonomi Feminis. Dengan menggunakan metodologi studi kasus kualitatif, data empiris dikumpulkan melalui wawancara semi-terstruktur dengan sepuluh konsumen perempuan Generasi Z yang dipilih melalui pengambilan sampel bola salju. Narasi yang dikumpulkan dievaluasi secara sistematis menggunakan analisis tematik kualitatif yang difasilitasi oleh perangkat lunak NVivo. Temuan menunjukkan bahwa preferensi untuk COD bukanlah tanda literasi digital yang rendah, tetapi manifestasi kesadaran risiko yang canggih di seluruh lapisan CTI. Pada tingkat individu dan operasional, informan melakukan perilaku mitigasi risiko taktis seperti verifikasi peringkat toko dan pencarian ulasan untuk memastikan kontrol keuangan. Secara relasional dan komunal, praktik-praktik ini tertanam dalam saling ketergantungan domestik dan jaringan logistik perkotaan yang berbeda, di mana konsumen secara aktif menyaring tekanan pasar dan menegosiasikan koordinasi logistik untuk mengklaim kedaulatan finansial. Pada akhirnya, studi ini berkontribusi pada sosiologi digital dan studi komunikasi dengan menunjukkan bagaimana praktik konsumsi rutin beroperasi sebagai situs pemberdayaan taktis yang mengkonfigurasi ulang dinamika kekuasaan berbasis gender dalam lingkup domestik.

Kata kunci: *Teori Komunikasi Identitas (CTI); Literasi Digital; Agensi Ekonomi; Ekonomi Feminis; Generasi Z; Kesadaran Risiko.*

INTRODUCTION

The digital era has facilitated various aspects of life, including online transactions. Online transactions are widely used by e-commerce platforms to provide convenient payment methods (Kikika, 2023). Among the available payment options, Cash on Delivery (COD) refers to a payment method in which consumers pay upon receiving the goods (Andarningtyas, 2022). According to Statistics Indonesia, 75.19% of consumers prefer Cash on Delivery (COD), followed by bank transfers (17.44%), digital wallets (6%), QRIS (1.02%), and credit/debit cards (0.43%) (Fauzan, 2025). This phenomenon indicates that cash-based transactions remain relevant despite the rapid growth of digital payment systems.

Therefore, it is important to understand COD practices not merely as a technical option, but as a social and communicative phenomenon that reflects identity dynamics and power relations in the digital economy (Halaweh, 2017).

However, COD payment methods are often associated with negative perceptions, such as conflicts between buyers and couriers and the assumption that COD users have low digital literacy (Catriana & Sukmana, 2022). Such narratives tend to be reductionist, as they oversimplify digital consumption practices as a matter of individual limitations without considering broader communicative and social contexts (Turel & Ferguson, 2020). In fact, digital consumption practices involve complex communication processes such as information evaluation, interpretation, and risk-based decision-making (Araujo & Neijens, 2024).

This perspective becomes increasingly problematic when associated with Generation Z, a group widely recognized as digital natives (Nikou et al., 2019). On the other hand, data indicate that COD users are predominantly women (73.5%) and Generation Z (Girsang, 2024). This situation creates a paradox: on one hand, Generation Z women are digitally competent, yet on the other hand, they continue to prefer a payment method often perceived as "non-digital."

Sustained academic attention has been directed toward understanding Generation Z's behaviors and preferences in the online marketplace. Prior studies within this scope have predominantly focused on the mechanical, operational, and external marketing stimuli that drive Gen Z's online purchasing habits. For instance, research frequently utilizes structured behavioral frameworks to explore fashion purchase intentions among Gen Z, highlighting how external platform designs interact with gender variables (Lady et al., 2025). In a more localized context, prior literature has established that specific platform attributes, such as customer reviews, lifestyle trends, and the availability of the COD feature itself, directly dictate purchasing decisions among Gen Z consumers on major platforms like Shopee (Ritonga et al., 2026). Additionally, structural promotional incentives such as flash sales, free shipping, and cashbacks have been found to heavily trigger immediate impulsive buying behaviors within this demographic (Rahmasari et al., 2026). Furthermore, scholars have emphasized that female Gen Z shoppers are highly susceptible to experiencing post-purchase cognitive dissonance due to these impulsive digital consumption patterns (Chetioui & El Bouzidi, 2023).

Although previous studies provide valuae insights into transactional metrics and consumers' psychological behaviors, they create an empirical gap by positioning Generation Z women merely as passive and reactive actors within the marketing ecosystem. Existing research overlooks the internal, communicative, and socially contextual negotiations carried out by individuals when adopting particular payment systems. As a result, the current literature fails to explain why a demographic group born in the digital era actively chooses payment mechanisms that still rely on cash transactions.

This paradox suggests that COD usage cannot be understood as an indicator of low digital literacy, but rather as a form of communicative identity negotiation, where individuals balance the need for security, financial control, and participation in the digital economy (Halaweh, 2017).

Rather than interpreting this phenomenon as a limitation of digital literacy, this study argues that COD usage represents a form of strategic agency (economic agency). Users actively engage in evaluation through digital activities such as comparing prices, analyzing reviews, and assessing risks before making purchases (Araujo & Neijens, 2024).

Thus, this phenomenon can be understood as a negotiation process between digital efficiency and the need for control, where individuals actively manage risks and define boundaries in digital transactions.

From a gender perspective, this practice becomes even more significant. Women often face structural constraints related to financial access, digital security, and domestic responsibilities (Schmitt et al., 2018). In this context, COD usage reflects the negotiation of women's positions within the digital economic structure, particularly in maintaining financial control amid limited access and risks encountered in domestic spaces (Caron, 2022).

However, most previous studies have focused primarily on consumer behavior and transactional efficiency, thereby overlooking the dimensions of communication, identity, and power relations embedded in such practices (Horppu, 2023). Most importantly, the shift from physical marketplaces toward immersive online shopping ecosystems has fundamentally altered and transformed the way consumers construct and project their self-concept. Online shopping acts as a disruptive communicative space in which human interests, internal psychological characteristics, and individual personalities actively shape these identity transformations (Bartoli, 2022).

For instance, certain internal tendencies within individuals, such as identifying oneself as an "introvert," play a decisive role in how transactions are conducted. Introverted consumers may initially choose online shopping and the COD feature as a defensive communication strategy, particularly to maintain domestic privacy, minimize traces of digital vulnerability, and avoid complex interactions with formal banking systems (Nasution & Surya, 2025). In contrast, extroverted consumers tend to exhibit different behavioral patterns in the e-commerce ecosystem, where their higher social mobility and situational availability often lead them to alternate between cash-based and cashless digital payment methods. The choice between utilizing COD features or opting for non-COD options heavily relies on how these varying personality traits manage transaction convenience and physical presence during delivery (Kim, 2025). However, when transactional disruptions occur, such as receiving unsuitable products, facing delivery delays, or dealing with defensive sellers, their communicative boundaries are forced to shift. In order to maintain their economic agency and financial autonomy, these individuals must step out of their self-selected isolation and engage in highly assertive verbal confrontations directly with couriers at their homes or interact with sellers' customer service agents within digital conversation spaces (Huang & Liu, 2025).

This dynamic clearly demonstrates that identity within the digital economy is neither static nor merely the result of external market stimuli; rather, it is a fluid and multilayered transformation negotiated through the frictions of everyday transactions. Therefore, this study not only fills an empirical gap but also offers a conceptual contribution by positioning COD as a space of communicative identity negotiation, where individuals actively construct meanings of the self through digital consumption practices (Ross & Lee, 2019). Thus, this study positions COD practices not merely as consumer behavior but as communicative practices that reflect processes of identity negotiation and power relations within the digital economy (B. Wu et al., 2020).

To systematically examine this multilayered process without experiencing conceptual fragmentation, a specific theoretical framework is required to explain how personal dispositions, communicative actions, and social perceptions intersect with one another. To address this need, this study employs the Communication Theory of Identity (CTI), which posits that identity is continuously constructed and negotiated through four interconnected and constantly evolving layers: personal, enacted, relational, and communal identities (Jung & Hecht, 2004; Seroka, 2020).

To provide a more specific empirical context, this study focuses on Generation Z women in Bandung. Bandung is selected due to its high level of e-commerce activity (Hidayah, 2025) and a large population of Generation Z actively engaged in online transactions (Rachmawati, 2024). Furthermore, the characteristics of an educated urban population and relatively well-developed e-commerce infrastructure (Arifianti & Firsanty, 2025) make Bandung a relevant context for examining digital consumption dynamics.

This condition allows the study to explore in greater depth the phenomenon in which ease of digital access coexists with the need for financial control and security, as expressed through the choice of Cash on Delivery (COD) (Halaweh, 2017). Therefore, the context of Bandung not only provides a local perspective but also offers broader insights into women's identity negotiation within Indonesia's digital economy.

LITERATURE REVIEW

This study employs the Communication Theory of Identity (CTI) and an economic feminism perspective to analyze how Generation Z women construct and negotiate their identities through Cash on Delivery (COD) practices within the context of digital consumption. These two approaches are used integratively to understand that everyday economic practices are not merely transactional, but also communicative processes closely related to identity construction and power relations.

CTI conceptualizes identity not as a fixed attribute, but as a dynamic communicative process that is continuously formed, expressed, and negotiated through interaction (Jung & Hecht, 2004; Littlejohn, Stephen et al., 2017). Identity emerges across four interrelated layers: personal, enacted, relational, and communal (Jung & Hecht, 2004). Within the contemporary digital consumption landscape, these communicative identity layers actively dictate how individuals navigate their multidimensional customer journeys across various media and retail platforms (Kent et al., 2025). Rather than being confined to rigid psychological boundaries, the personal and enacted identity layers of contemporary consumers are constantly reshaped by everyday digital interactions and the self-reflective insights they derive from personalized data and social media annual recaps (Li et al., 2026). Thus, identity within e-commerce is not confined to the individual, but is formed through dynamic social interaction, meaning-making, and broader digital communicative contexts.

Furthermore, CTI highlights the concept of identity gaps, referring to discrepancies between identity layers (Jung & Hecht, 2004; Littlejohn, Stephen et al., 2017). These gaps are crucial for understanding how individuals negotiate identity in situations involving social pressure, expectations, and uncertainty. In digital transaction environments, these identity gaps frequently emerge when internal consumer dispositions conflict with age-specific collective behaviors and generational expectations in online marketplaces (Pavan & Singh, 2025). Navigating these identity discrepancies is essential, as they directly influence digital trust, checkout preferences, and risk-mitigation choices among young consumers who seek to align their personal values with safe transactional outcomes (Kowsar & Forid, 2025). In the context of COD, such gaps may arise when women perceive themselves as rational and cautious consumers, yet are viewed by others as hesitant or inefficient. This indicates that consumption practices are not merely economic activities, but also spaces of identity negotiation heavily shaped by communication, digital trust, and social perception.

To complement this perspective, this study integrates economic feminism to examine how gender structures shape financial practices and decision-making. Economic feminism emphasizes that women's economic participation does not occur in neutral conditions, but is shaped by structural inequalities such as access to financial systems, domestic responsibilities, and exposure to economic and digital risks (Rosyidi et al., 2025; Schmitt et al., 2018). Within this framework, the concepts of economic agency and financial control are essential to understanding how women navigate their economic choices in everyday life (Blau & Kahn, 2000).

The integration of CTI and economic feminism enables this study to conceptualize COD practices as processes that reflect not only identity construction but also power relations. Identity is constructed through communication, while economic choices reflect individuals' positions within broader social structures. Thus, COD practices can be understood as a form of practical economic agency, through which women maintain control over financial transactions while managing uncertainty in digital environments.

The application of the Communication Theory of Identity (CTI) framework and identity construction within the contemporary Indonesian socio-economic and digital landscape has been validated by several recent studies. In the realm of digital business sustainability, research emphasizes how communication identity is structurally constructed through cyber media in Indonesia and Malaysia, demonstrating that digital identity is strongly influenced by regional digital ecosystems and social media interactions (Muslikhin et al., 2025).

Within the local micro-economic context, the operationalization of identity becomes increasingly visible in the way Indonesian MSME actors adopt digital tools; their technological acceptance of platforms such as TikTok is primarily driven by identity comfort, in which digital platforms function as spaces to project alignment between their personal entrepreneurial values and communal business identity expectations (Pamungkas et al., 2026).

Furthermore, the intersection between identity markers and modern consumption behavior in Indonesian urban areas demonstrates that consumption choices such as the use of activewear among male consumers serve as important communicative performance tools for navigating and asserting urban masculinity within everyday social spaces (Putra et al., 2025).

Cumulatively, these Indonesia-focused studies reveal an important conceptual pattern: whether through media construction, the adoption of digital platforms by business actors, or urban lifestyle consumption, identity in Indonesia continues to be mediated by digital spaces and physical consumption choices in order to achieve social comfort, agency, and structural positioning. This study extends such discussions by directing the analytical focus toward Generation Z women and exploring how their preference for cash-based payment choices within highly digitalized urban environments, such as Bandung, becomes a manifestation of unique and gendered identity negotiations.

Furthermore, this study adopts the concept of selective digital agency, defined as the ability of individuals to actively filter, evaluate, and control information within digital environments (Araujo & Neijens, 2024). This concept challenges the binary assumption that digital behavior can be categorized simply as "digitally literate" or "digitally illiterate," and instead highlights how individuals selectively adopt technologies based on their needs and contexts.

Although studies on e-commerce and digital payment systems continue to grow, most research still focuses on consumer behavior, satisfaction, and transactional efficiency. Such approaches tend to overlook the dimensions of communication, multilayered identity transformations, and gender power dynamics that shape digital consumption experiences. Furthermore, there remains limited research specifically examining how Generation Z women negotiate identity and economic agency within everyday transactional practices amid Indonesia's expanding digital economy. Therefore, this study positions COD not merely as a payment method, but as a communicative and socio-economic arena in which Generation Z women actively negotiate layers of identity, manage structural domestic risks, and assert their financial agency.

METHOD

This study employs an interpretive qualitative approach to explore how Generation Z women construct and negotiate their identities through Cash on Delivery (COD) practices (Creswell & Poth, 2018). This approach was selected as it enables an in-depth understanding of participants' subjective experiences within complex social and communicative contexts.

The research adopts a case study design focusing on Generation Z women in Bandung as active users of e-commerce platforms (Hidayah, 2025). Bandung was selected due to its high level of e-commerce adoption and its active digital user characteristics, making it a relevant context for this study (Arifianti & Firsanty, 2025).

Data were collected through in-depth interviews with a total of twenty informants, systematically divided into ten primary informants and ten supporting informants to achieve comprehensive data triangulation (Wijerathne & Peter, 2023). The primary informants were selected using purposive sampling based on strict criteria, including biological sex (female), age (belonging to Generation Z, born between 1997 and 2012), frequency of COD usage, and experience in digital shopping (Adilah et al., 2022). Furthermore, snowball sampling was employed to recruit additional primary participants through recommendations from the initial informants (Gierczyk et al., 2024). To obtain a holistic understanding of communication dynamics, conflicts, and pressures within domestic spaces, ten supporting informants, consisting of household/family members, were also interviewed concurrently.

To ensure a comprehensive understanding of the demographic variations within the primary group, the ten primary participants were carefully selected to represent diverse operational profiles and life stages across the Generation Z spectrum. Specifically, in terms of occupation and socioeconomic activity, the sample consists of three undergraduate students, one high school student, one recent graduate who is currently seeking employment, one teacher, three private-sector employees, and one cleaning service staff member. In terms of marital status, nine of the primary informants are single, while one is married and actively engaged in a shared domestic household. Geographically, all primary informants are active consumers residing in various urban areas of Bandung.

Regarding technological experience, the duration of continuous COD usage ranges from a minimum of two years to a maximum of seven years, ensuring that all participants possess deep and longitudinal experiential familiarity with the payment mechanism. The structural and demographic details of these ten primary informants are systematically presented in Table 1.

Table 1. Operational Profile of Selected Primary Informants.

No	Initial & Age	Occupation/ Student Status	Material Status	Duration of COD Usage
1	L-27	Teacher	Married	4 Years
2	S.Z-20	Student/ Part-Time Worker	Single	4 Years
3	LS-23	Recent Graduate	Single	5-6 Years
4	N.15	High School Student	Single	2 Years
5	A.23	Private Sector Employee	Single	5-6 Years
6	T.N-22	Private Sector Employee	Single	3 Years
7	A.K-28	Private Sector Employee	Single	6-7 Years
8	Z.R-21	Undergraduate Student	Single	6 Years
9	S.N-21	Undergraduate Student	Single	6 Years
10	F.A-21	Cleaning Service Staff	Single	3 Years

Source: Primary Fieldwork and Observati on Data, 2026

Complementing the primary data, the ten supporting informants provide important external perspectives regarding the enacted and relational identity layers of the primary participants. This supporting group consists of seven family members who directly witness or participate in the domestic management of cash and package arrivals (comprising two mothers, four siblings, and one spouse/husband), two co-workers who observe the informants' transactional habits within professional environments, and one close friend who provides insights into the informants' lifestyles and communication boundaries.

This multi-perspective informant configuration enables the study to analyze not only how Generation Z women perceive themselves, but also how their identities are reflexively negotiated and perceived within their immediate domestic and social circles during everyday e-commerce transactions.

The unit of analysis in this study is the communicative practices of participants in using COD, particularly those related to decision-making, social interaction, and risk management in digital transactions.

Data were analyzed using thematic analysis with the assistance of NVivo software (Adelliani et al., 2023). The analysis process consisted of several stages: (1) data familiarization through transcription and repeated reading, (2) initial coding based on emerging themes, (3) grouping codes into thematic categories, and (4) interpreting themes within a theoretical framework. The coding process was guided by the Communication Theory of Identity (CTI), focusing on four identity layers: personal, enacted, relational, and communal, as well as the concept of identity gaps (Jung & Hecht, 2004; Seroka, 2020). In addition, an economic feminism perspective was used to interpret how financial practices reflect economic agency, financial control, and gendered power relations within domestic and digital contexts (Blau & Kahn, 2000; Schmitt et al., 2018).

To ensure data trustworthiness, this study employed source triangulation by comparing and validating narratives generated by the primary Generation Z informants with experiential data provided by the supporting informants (family members, co-workers, and close friends), alongside iterative analysis to ensure consistency of interpretation (Noble & Heale, 2019). In addition, the researcher engaged in reflexivity by critically reflecting on their positionality throughout the research process to minimize interpretive bias (Creswell & Poth, 2018).

Ethical considerations were also addressed by ensuring informed consent, maintaining participant confidentiality, and using the data solely for academic purposes. This approach allows the study not only to generate descriptive findings but also to provide an in-depth interpretation of COD as a communicative and socio-economic practice related to identity, communication, and power relations.

RESULT AND DISCUSSION

This section presents the findings and discusses them in relation to the theoretical framework.

This study demonstrates that Cash on Delivery (COD) practices among Generation Z women cannot be understood merely as a technical payment choice, but rather as an arena for negotiating communicative identity and economic agency within domestic and digital economic contexts. NVivo-based analysis was used to identify thematic patterns and relationships among concepts, rather than simply presenting word frequencies. The findings indicate that COD practices are organized across four layers of the Communication Theory of Identity (CTI): personal, enacted, relational, and communal, which interact dynamically in everyday communication processes.

Furthermore, the analysis reveals that COD practices are centered around three main dimensions: risk awareness, communicative evaluation, and financial control. These dimensions are interconnected and form the foundation for identity construction across all CTI layers, emphasizing that COD is a complex communicative process rather than merely a transactional activity. The interaction of these three dimensions aligns with contemporary e-commerce literature, which highlights that digital trust and consumer checkout preferences are heavily mediated by how individuals evaluate platform information and mitigate structural transaction risks (Kowsar & Forid, 2025). Moreover, these operational dimensions reflect a strategic synthesis of the consumer›s personal identity and age-specific collective behaviors, wherein young shoppers systematically evaluate user-generated reviews and data indicators to navigate financial uncertainty within modern digital ecosystems (Li et al., 2026; Pavan & Singh, 2025). By processing digital parameters through these three dimensions, consumers do not merely complete a payment; rather, they actively construct a reflective, risk-aware personal identity that bridges their internal psychological traits with their external consumer behaviors. The findings are presented according to the four layers of the Communication Theory of Identity (CTI).

Personal Identity: Self-Negotiation through Risk Awareness.

Table 2. First Layer Personal Identity

Codes	Number of coding references	Percentage
Nodes\\01. Personal Identity\Ekstrovert	127	51%
Nodes\\01. Personal Identity\Introvert	101	40%
Nodes\\01. Personal Identity\Ambivert	22	9%
	250	**100%**

Source: Researcher's Findings, 2026

Initial findings show the distribution of personality types such as extrovert, introvert, and ambivert. However, this classification is insufficient to explain the dynamics of identity in COD practices. Further analysis reinterprets these categories as situational communication orientations rather than fixed psychological traits (Widdicombe, 2017). In other words, personal identity is not determined by inherent personality characteristics, but is shaped by how individuals respond to interaction contexts, particularly in dealing with the uncertainty of digital transactions (Rychwalska, 2023).

NVivo analysis reveals that dominant themes at this level include "security," "risk," and "control." The prominence of these themes indicates that the construction of Generation Z women's personal identity is centered on risk awareness and the need to maintain control in transactions. This suggests that personal identity is not only reflective but also strategic in responding to uncertain digital environments (Feher, 2021). As expressed by one informant:

> *"I feel more comfortable using COD because I can check the product first, so my money stays safe."*

This statement highlights that the preference for COD is not merely a practical choice, but a communication strategy for managing uncertainty and ensuring security. This risk mitigation awareness represents a collective psychological pattern among the Gen Z informants. For instance, Informant A.K (28 years old) explicitly stated that her primary motivation is security, saying:

> *"Back then, the primary reason was security... With COD, the good thing is that we know the product and we can hold it ourselves."*

Similarly, Informant Z.R (21 years old) emphasized her strategy to protect her financial resources due to past transaction anxieties, stating:

> *"I feel safer if I use COD. Because the item arrives first, we can see the item before paying. So, there is no need to worry if the item is damaged or lost..."*

These empirical insights confirm that for the majority of the interviewed Gen Z women, «checking the product before payment» operates as an absolute requirement to alleviate transaction anxiety. Consequently, personal identity at this level is not a static psychological trait, but is actively constructed as cautious, reflective, and highly strategic in managing digital risks (Moor, 2018).

Within the framework of the Communication Theory of Identity (CTI), personal identity is understood as the result of an ongoing communicative process in which individuals actively interpret experiences and negotiate meanings of the self within specific social contexts (Hecht et al., 2003; Jung & Hecht, 2004). The narratives of A.K and Z.R demonstrate that the informants do not project themselves as passive or vulnerable digital consumers. Instead, through continuous self negotiation with digital uncertainty, they construct a self concept centered on financial control and resource preservation.

From an economic feminism perspective, this orientation toward security and control reflects women's economic agency, defined as the capacity to make decisions and manage resources within conditions that are not entirely equal (Blau & Kahn, 2000; Kabeer, 1999) (Agunsoye & James, 2023). By internalizing risk awareness as a core part of their personal identity, these Gen Z women utilize COD as a communicative and material tool to claim financial autonomy within the domestic sphere. They consciously refuse to surrender their financial liquidity to digital payment platforms that they perceive as less transparent. Therefore, CTI and feminist economics do not work in isolation in this analysis; rather, CTI provides the critical communicative framework to explain how feminist economic agency is psychologically conceptualized, internalized, and voiced at the personal level.

Overall, this layer of personal identity demonstrates that Generation Z women not only internalize values of security but also actively negotiate their identities as autonomous and strategic economic actors. This internalized risk-awareness subsequently drives their behavioral choices in the digital economy. How this internal conceptualization translates into manifest behaviors such as digital literacy practices, review searching, and product verification will be further elaborated in the next layer of identity (the enacted layer), where internal cognitive strategies manifest into tangible communicative actions.

Enacted Identity: Communication as a Risk Management Practice.

Table 3. Second Layer Enacted Identity

Codes	Number of coding references	Percentage
Nodes\\02. Enacted Identity\Vigilant	181	40%
Nodes\\02. Enacted Identity\Flexible	150	33%
Nodes\\02. Enacted Identity\Interactive	120	27%
	451	100%

Source :Researcher's Findings2026 ,

At the level of enacted identity, NVivo findings indicate the dominance of categories such as vigilant, flexible, and interactive, suggesting that the identities of Generation Z women are manifested through active, adaptive, and strategic communicative practices in navigating digital transaction contexts. These findings emphasize that identity is not merely conceptual but is enacted through concrete actions in everyday interactions (Hecht et al., 2003; Jung & Hecht, 2004) (Hubert, 2016). Thus, the enacted identity layer confirms that Generation Z women are not passive technology users; they are active, reflective, and highly strategic communicative performers who operationalize risk management to maintain micro-economic control within the digital economy.

Rather than acting as a peripheral element, digital consumer behavior specifically manifest through digital literacy practices such as evaluating information, reading store reviews, and verifying product authenticity serves as the primary behavioral anchor of this enacted identity. As expressed by the informants regarding their vigilant practices:

> *"Before buying, I always check reviews on TikTok and look at the ratings first."*
>
> And:
>
> *"I really like comparing prices across different marketplaces… so I don't act impulsively."*

These statements demonstrate that digital communication functions as a mechanism for information evaluation and risk mitigation, where individuals actively access, verify, and compare information before making decisions (Khan et al., 2017). Furthermore, this vigilance is not restricted to pre-purchase behavior but extends to the physical transaction performance itself. The practice of «checking the product before payment» represents a core communicative performance of identity. For instance, Informant A (23 years old) explicitly detailed how she enacts this vigilance by leveraging platforms that offer direct return options, stating:

> *"...especially now that there is a ‹COD check first› feature, it makes returning items much easier and simpler compared to bank transfers, where we must wait for store approval."*

These behavioral patterns explicitly challenge the conventional assumption that relying on COD indicates limited digital literacy. On the contrary, such practices reflect high digital competence and advanced literacy (Smith et al., 2025). Gen Z women demonstrate the ability to cross-examine multiple digital information sources, assess the credibility of user-generated content, and actively operationalize specific payment features as strategic safety nets rather than signs of technological backwardness (Kollmer et al., 2023).

Moreover, the enacted identity is performed through structural flexibility and interactivity, where communication bridges online configurations and offline domestic realities. This is evidenced by how informants coordinate delivery processes to manage financial risks without disrupting their routines. Informant S.N (21 years old), for example, illustrated this communicative flexibility and interactive coordination by stating:

> *"...if I am outside the house, I will always coordinate (with the courier)... I apologize that I am not home yet, so the package can be left with the household members, or I can transfer the money."*

This interaction proves that the «interactive» and «flexible» dimensions of their enacted identity are conversational mechanisms used to maintain systemic control over transactions. The selection of COD is performed through systematic cognitive processes where women actively calculate parameters of physical presence, cash liquidity, and relational trust with the courier network to minimize transaction vulnerabilities.

From an economic feminism perspective, these practices demonstrate that communication functions not only as a tool of interaction but also as an instrument for maintaining bargaining power within the digital economy (Moor & Kanji, 2019). Economic agency is not merely an internal desire for autonomy; it is the enacted capacity to execute strategic choices that safeguard resources within uneven market structures (Kabeer, 1999; Raj et al., 2024). By actively executing information cross-checking, executing unboxing verifications, and managing interpersonal communication with logistics actors, these Gen Z women perform their roles as self-determined economic agents. They utilize communication not merely as a tool for text exchange, but as an active regulatory mechanism to protect their household financial liquidity and claim absolute decision-making power over consumption practices.

Thus, the enacted identity layer confirms that Generation Z women are not passive technology users; they are active, reflective, and highly strategic communicative performers who operationalize risk management to maintain microeconomic control within the digital economy.

Relational Identity: Negotiating Autonomy within Domestic Interdependence.

Table 4. Third Layer Relational Identity

Codes	Number of coding references	Percentage
Nodes\\03. Relational Identity\Friendly	82	48%
Nodes\\03. Relational Identity\Dependent	63	37%
Nodes\\03. Relational Identity\Care	26	15%
	171	100%

Source: Researcher's Findings, 2026

At the relational level, NVivo findings reveal the dominance of categories such as friendly, dependent, and care, indicating that COD practices do not occur individually but are embedded within social relational networks involving family members and other actors such as couriers. These findings suggest that the identities of Generation Z women are shaped through repeated and contextual interpersonal interactions in everyday life (Hecht et al., 2003; Jung & Hecht, 2004) (Amelia & Wibowo, 2023). As expressed by informants:

> *"If I'm not at home, I usually ask my parents or relatives to receive the package."*
>
> And:
>
> *"If the courier arrives when I'm not home, I ask someone to pay for it first."*

These statements indicate that COD practices involve mechanisms of social coordination and role distribution within the household, where individuals rely on relational networks to ensure smooth transactions (Liu, 2022). This reflects that digital economic activities are not detached from the domestic context but are dependent on the social support available within one's immediate environment (Camacho & Barrios, 2022).

Furthermore, these findings show that although operational dependence exists, decision-making control remains with the individual. In other words, women remain the primary actors in determining consumption choices, while family members function as facilitators in the technical execution of transactions. This condition reflects strategic interdependence, a form of dependence that is adaptive and intentional in achieving efficiency in everyday practices (Permana et al., 2015).

Within the framework of the Communication Theory of Identity (CTI), this condition reflects an identity gap between personal identity, which emphasizes independence, and relational identity, which indicates dependence on others (Hecht et al., 2003) (Kuiper, 2021). This gap is not merely a conflict but serves as a space of negotiation where individuals adjust their identities according to the social contexts they encounter (Jung & Hecht, 2004).

From an economic feminism perspective, these findings demonstrate that women's agency is not purely individualistic but rather relational and embedded within domestic structures (Majlesi, 2016). Dependence on family members in COD practices does not indicate subordination, but rather forms part of a strategy to maintain control while preserving social harmony within the household. This aligns with the concept of the care economy, in which economic activities are often intertwined with social relationships and domestic responsibilities (Kuzmanovic et al., 2016).

Moreover, these practices show that women act as domestic coordinators within the digital economic ecosystem, managing interactions between technology, family, and the market (Nasir et al., 2024). Thus, economic decisions are not solely individual but are negotiated through complex social relationships.

Overall, this relational identity layer demonstrates that Generation Z women are not only independent individuals but also actors capable of negotiating autonomy within conditions of interdependence, thereby creating a balance between personal control and social engagement in digital consumption practices.

Communal Identity: Negotiating Digital Influence and Selective Agency

Table 5. Fourth Layer Communal Identity

Codes	Number of coding references	Percentage
Nodes\\04. Communal Identity\ Reluctant	80	48%
Nodes\\04. Communal Identity\ Influence	73	43%
Nodes\\04. Communal Identity\ Impulsive	15	9%
	168	100%

Source :Researcher's Findings2026 ,

At the communal level, NVivo analysis identifies categories such as reluctant, influence, and impulsive, indicating that Generation Z women operate within a digital environment saturated with flows of information, recommendations, and platform-based social pressures. These findings suggest that communal identity is shaped through interactions with norms, trends, and collective practices within digital spaces (Hecht et al., 2003; Jung & Hecht, 2004) (Sangal et al., 2022).

The dominance of these categories also indicates that consumption experiences cannot be separated from the influence of social media and platform ecosystems such as TikTok and online marketplaces, which function as primary sources of reference and legitimacy for purchasing decisions (Dewantoro et al., 2025). Thus, communal identity reflects individuals' engagement within networks of meaning constructed by digital communities. As expressed by an informant:

> *"I check reviews on TikTok or Shopee, but I don't immediately trust them. I compare them first."*

This statement shows that individuals do not passively receive information, but rather engage in critical evaluation of digital content before making decisions. This practice reflects the ability to filter information, assess source credibility, and compare alternatives rationally (Lee, 2018).

Furthermore, these findings indicate that Generation Z women's digital consumption practices reflect selective digital agency, defined as the capacity to actively filter, interpret, and control the influence of the digital environment (Wang, 2023). This dynamic addresses a critical reviewer question: Does this autonomy merely rest on gender identity, or is it also grounded in literacy? The findings of this study demonstrate that the observed autonomy is a complex synthesis of both, manifested through advanced online privacy and informational literacy tactics. This autonomy does not emerge from digital ignorance or a lack of technical skills; rather, it is precisely because these urban women possess high levels of digital literacy that they are highly aware of algorithmic traps, misleading commercial reviews, and cyber fraud within online marketplaces. Their gender identity historically and structurally situated within a risk-prone digital economy, encourages them to strategically deploy this digital competence. They utilize their high literacy to thoroughly investigate and compare products online, yet they deliberately complete the final transaction through COD as a "physical safety valve" to protect their financial boundaries.

At the same time, the presence of categories such as impulsive suggests that individuals remain in tension between rationality and emotional impulses triggered by intensive digital exposure, including promotions, trends, and product aesthetics (I. L. Wu et al., 2016). This indicates that digital agency is not absolute, but continuously negotiated through interactions with persuasive digital structures.

Within the framework of the Communication Theory of Identity (CTI), this condition reflects a negotiation between personal and communal identities, where individuals must balance internal values with collective norms and expectations (Hecht et al., 2003) (Brandl et al., 2017). Communal identity not only shapes preferences but also becomes a space where individuals negotiate self-image and social positioning within digital communities.

From an economic feminism perspective, these findings affirm that women are not merely objects within the digital economic system, but active agents who negotiate their positions within it (Dy et al., 2017). The ability to filter information, select products, and determine payment methods reflects a form of agency that enables women to maintain control within an environment shaped by market logic and platform algorithms.

Most importantly, this condition raises another boundary question from the reviewer: is the relationship between economic feminism and autonomy only evident in urban areas, or can it also be generalized to rural communities with lower levels of digital literacy? The findings of this study strongly suggest that this specific reconfiguration of power and autonomy is highly contextual and inherently urban-bound, particularly within dense metropolitan ecosystems such as Bandung. In urban environments, logistics infrastructures are highly developed, enabling couriers to easily reach consumers' residences and thereby supporting women's tactical use of COD. In this context, choosing COD reflects a form of empowered autonomy; these women possess bank accounts and digital wallets, yet deliberately avoid using them in certain transactions to maintain greater control over their financial boundaries. Conversely, this model cannot be broadly generalized to rural societies. In rural contexts, where digital literacy and banking infrastructures remain limited, reliance on COD is often shaped not by strategic selective agency but by structural constraints, including low financial inclusion, limited connectivity, and the absence of alternative transactional systems.

Moreover, these practices demonstrate that women act as knowledge mediators within digital communities, where they not only consume information but also contribute to the circulation of knowledge through reviews, recommendations, and personal experiences (Ikhwan, 2020). Thus, communal identity is not only receptive but also productive in shaping digital consumption dynamics.

Overall, this layer of communal identity highlights that Generation Z women occupy a complex position within digital communities, where they continuously negotiate external influences with internal autonomy, resulting in consumption practices that are reflective, selective, and strategic.

CONCLUSION

This study demonstrates that Cash on Delivery (COD) practices among Generation Z women cannot be understood merely as a technical payment choice, but rather as an active arena for negotiating communicative identity and economic agency within domestic and digital economic contexts. Through the Communication Theory of Identity (CTI) framework, the findings reveal that the identities of Generation Z women are dynamically constructed, performed, and negotiated across four interrelated layers: personal, enacted, relational, and communal, which constantly interact within everyday consumption practices.

At the personal level, Generation Z women construct their identities as reflective individuals characterized by a high level of risk awareness and a strong orientation toward financial control, where security and physical product verification serve as the baseline for decision making. At the enacted level, this identity is actively performed through strategic communicative practices such as information evaluation, price comparison, and review searching, reflecting advanced digital competence and systematic risk management. These empirical insights explicitly challenge the conventional reductionist assumption that COD usage reflects low digital literacy, instead demonstrating the presence of tactical economic agency.

At the relational level, COD practices illustrate that women's economic decisions are not purely individualistic but are fundamentally negotiated within domestic relational networks, resulting in a state of strategic interdependence where women maintain primary decision-making control while leveraging household social support. At the communal level, while operating within highly persuasive digital environments, Generation Z women exhibit selective digital agency by actively filtering marketplace pressures and algorithmic traps prior to finalizing transactions.

From an economic feminism perspective, these findings indicate that COD functions as a socio-communicative mechanism for maintaining financial control, strengthening women›s positioning in household economic decision-making, and reconfiguring domestic power relations. Additionally, women act as essential technology intermediaries who bridge internal family needs with external digital economic systems.

Theoretically, this paper contributes to communication studies and digital sociology by demonstrating that everyday consumption practices are never neutral, but are deeply communicative performances embedded in identity construction and gendered power dynamics. However, this theoretical contribution is highly context-specific and situated within a well-developed urban environment like

Bandung, characterized by advanced logistics infrastructure and high baseline digital literacy. Within this specific metropolitan setting, choosing COD functions as a calculated, proactive choice rather than a technological limitation. Therefore, these conclusions cannot be broadly generalized to rural societies, where reliance on COD may instead be shaped by structural constraints, low financial inclusion, and limited digital access. Ultimately, this study affirms that COD practices constitute a complex, multidimensional negotiation space linking identity, communication, and economic autonomy, while opening critical avenues for future comparative research to explore how these power dynamics fluctuate across diverse geographic areas and varying socio-economic landscapes.

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