* **POJO classes:** Ideal when the API payloads are relatively stable and when you prefer a straightforward approach with less boilerplate.
* **Builder Pattern:** Suitable when you need more flexibility in constructing requests or when the API payloads are complex and subject to frequent changes.

Ultimately, the choice depends on factors such as the specific requirements of your project, the level of flexibility needed in your tests, and the preferences and familiarity of your development team with different design patterns.