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Analysis Shift Behavior Consumptive With The Presence of Digital Payment Platforms as Transaction Tools in Islamic Economics (Case Study of Pekanbaru City Society)

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ABSTRACT

This research focuses on the problem of how the shift in consumer behavior with the presence of digital payment platforms as a transaction tool by the people of Pekanbaru City is reviewed based on Islamic economic views. The aim of this research is to determine the shift in consumer behavior with the presence of digital payment platforms as a transaction tool by the people of Pekanbaru city based on Islamic economic views. The method in this research is field research with a descriptive qualitative approach. This research was conducted using 3 techniques, namely observation, interviews and documentation. The research results found that the shift in consumption behavior of the people of Pekanbaru city was due to the ease of access to digital payments in the palm of their hands, following their desires to fulfill desires without considering the long-term benefits of the products purchased. The causes of people's consumptive behavior are influenced by environmental factors, promotions or advertisements for a product, cashback, discounts and free shipping. Meanwhile, transactions on digital payment platforms, if viewed based on Islamic law, have different laws according to the contract used.

PENDAHULUAN

The more the development of the era is increasingly knowledge also develops public to digital technology, can seen from many online shopping platforms, applications like shopee, lazada and others. which one of them development the digital technology can change pattern consumption society, which at first shop must go to the market and to shop then, now shop Can done Where only and when just without need go out home. Behavior consumptive is condition Where public No capable arrange or manage financeFor fulfil need every day. Like primary needs and needs secondary.

Consumptive often interpreted consumerism Because understanding from both of them No Far different It means have similarity. In KBBI consumptive interpreted with nature consumption (only) wear, no produce itself). Consumptive is purchase that is not based on on rational considerations and factors need but rather prioritize factor desire. (Tabran et al., 2023)

Consumptive is likened to as stated by Imam al - Ghazali who said that stomach That source from all lust - lust and place grow all disease and danger. Being one of because danger disease of being proud, being proud self and arrogance. So what the good thing is style shopping that only obey lust solely should Don't excessive, because with show what we have and what we Eat will end rottenness heart, malice, hostility and anger. (M & Casmini, 2023)

Behavior consumptive is trend man for do consumption no limits, use or buy something in a way excessive and not planned. In many case, behavior This No Again consume For fulfil needs, but driven by passion and desire. Shift motivation that is not Again For fulfil need but For satisfying desire desires, stress relievers, hobbies, challenges, sensations, and For know developments in the latest trends circulating in the environment society. (Khosiin, 2020)

Behavior consumptive, reflecting low intuition somebody for take A consideration or decision to What will done a number of time to front, inside matter This is consume or use something in a way excessive. Can it is said own low intuition Because a individual No think twice, no think in a way comprehensive For use or consume something, and the reality goods the No useful for himself itself. This has also been discussed in Islam, in Surah Al-Furqan 67:

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وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَٰلِكَ قَوَامًا

"And those who when spend (wealth), them no excessive, and not (also) miserl, and is (spending that) in the middle among such ". (Al-Furqan 67)

Urban society always up to date with incident latest, offers change technical For purchased society, instruments payment the more growing and the number of marketing platforms the more increase. Digital platforms are a system or infrastructure that enables application or digital services operate and communicate One each other well in a way direct and also No directly. Digital platforms can in the form of application or a website that facilitates transaction, exchange information and communication between users. Digital platform for online shopping including Lazada, Shopee, and Wikipedia. However , digital platforms for online communications including email, WhatsApp, and Facebook. Then the digital platform for online learning such as MOOCs (Massive Open Online Courses). (Dr. dr. Bayu Prawira Hie, 2023)

People who shop online are increasing increase with existence development technology said, so that popularity digital wallet as method payment the more also increases and more in demand among society. This is referring to the results Insight Asia survey entitled *"Consistency That Leads: 2023 E-Wallet Industry Outlook"*. this article has aired on *katadata.co.id* with title " Digital Wallets Are Increasingly Popular ".

This digital wallet is in great demand, it can seen that digital wallet becomes choice for 74% of respondents, then cash 49%, bank transfer 24%, Qris 21 %, Paylater 18%, debit card 17% and Via transfer 16%. Use highest digital wallet that is online shopping with percentage 79%. Then purchase credit 78%, money transfer 78%, check history Transactions 70% and bank transfers 69% as the top five usage digital wallet . (Dhaneswоro, 2022)

Electronic money be one of choice method payment non-cash , besides debit and credit cards . Electronic money can used For various transaction like shopping , payment toll , ticket transport etc. Electronic money This can used When only and where just during connected with network . Electronic money This become the right choice for worried mothers will pickpocketed . Then We No need worry will get change or counterfeit money moment shopping . Electronic money it's very easy used so that many people are interested For use it . (OJK, 2019)

The sophistication of electronics and various payment facilities have affected human life, especially the lifestyle of people living in urban areas which is very different from the lifestyle of people in villages. This is because the lifestyle of urban communities is in accordance with their level of knowledge and is influenced by their environment. Consumption patterns somebody will experience shift in accordance with style life p, income, place residence , level of education, and condition social and cultural society . As with the life of the people of Pekanbaru city, in terms of lifestyle and consumption patterns, it will be different from the lifestyle in other areas.

Pekanbaru city residents are people who generally live in housing complexes, where the activities of women in the complex include social gathering activities. This social gathering activity can give rise to consumptive behavior, one of which is due to the interest in luxury goods in people's homes, as well as jewelry and clothing used in social gathering activities. Obtaining this is very easy since there is a trend of using digital payments. This interest gives rise to the desire of mothers to own these goods, this desire is what causes a shift in consumption among society, especially mothers.

Pekanbaru city namely on the road hangtuah tip , sub-district tenayan raya , has Present online shock market store . Pekanbaru Online Shock Market present For pamper mothers who don't want to complicated to the traditional market For buy need kitchen every his day . Fery Susanto , CEO of Pekanbaru Online Surprise Market, said that in this online surprise market provide all over need kitchen , start from vegetables until hygienic and fresh meat of course price more economical , also serves delivery services . Consumers Enough order via WA to number 08117691213, and we provide free shipping For 5 km distance . (HalloRiau.com, 2023)

The presence of online surprising markets in the city new week be one of reason shift behavior consumerism and the causes of the trend of using digital payments can be seen from opinion mothers below:

Mother Desi (2024). *" Now the weather is very hot , go out the house must also think before , especially because I early in the morning Busy selling breakfast . With online shopping can reduce work me , especially all need kitchen can be online , right ? I No need to bother going out home . that's it reason I like online shopping "*

As well as opinion Mother Rita (2024). *" Previously Mother must provide cash for pay food that mother order on gofood and shipping costs reasonable yeah . But after Mother using digital payment mother No need Again provide cash and mother also often get free shipping "*

The opinions of these mothers can be seen that online shopping and digital payment transactions are now a trend. Most of the mothers who live in housing said that they could not control their desire to buy food or goods that they wanted, such as goods that other people owned, if the goods were attractive, the desire to have goods that were owned by other people and the influence of the environment resulted in causes the purchase of an item that does not suit their needs

According to writer solution for problem consumerism that occurs among moms that is with apply life simple, learn Sunnah of the Prophet Muhammad SAW in matter consumption, as well as Can manage finances and distinguish which are needs necessities, needs Hajj and needs tahsiniyat to get prosperity in this world and the hereafter .

Theory in study This that is in accordance with the opinion of Yusuf Qardawi , who said that consumption must based on halal goods through save , invest , not gambling , drinking khamri , ghara, and speculation . This means as Muslims must stay away splendor , luxury and extravagance as well as avoid debt . Consuming something that is halal means consume something that is allowed with the halal way to to obtain benefits and blessings . Yusuf Qardhawi to put forward There is three basic norms that become runway behavior consumer Muslim that is use treasure in goodness and avoidance characteristic stingy , no allow action wastefulness as well as simplicity . (Febyati, 2024)

According to Al – Ghazali, electronic money in a way No direct mentioned in his book Ihya'Ulumuddin , one of the its function is Qiwam ad-Dunya (unit of count). Then al- mua'wwidah (place exchange). From the explanation the seen that the function of money is as unit count and exchange . Likewise with electronic money which functions as tool transaction . (Rozak, 2018)

According to Buya Hamka, Bella explains in her book of interpretation, namely Tafsilr Al Azhar, that Tabzilr is an act that is not permitted and violates the rules because it is not permissible to do it even in religious worship except for love of Allah. (Hamka, 1999)

RESEARCH METHODS

Population is a generalization area consisting of on object or subject that has quality and characteristics certain conditions set by researchers For study and then withdrawn conclusion . (Siregar, 2022) . So the population in study This is all over the people of Pekanbaru City .

In research This technique determination informant research used writer in study This is purposive sampling technique , namely determine in a way random according to we are the informant can give the information we have need . According to Bagio, the purposive sampling technique is techniques used based on characteristic features or properties certain estimated have stuck link close with characteristic features or existing specific properties or what is seen in population made into key For taking sample (Bagio, 2020) . Which will become informants in research This is a city society The usual Pekanbaru do online shopping.

Writer interesting informant as many as 10 people. The author's reasons interesting informant as many as 10 people because according to (Martha & Kresno, 2016). Research qualitative No know existence amount minimum sample . Generally study qualitative use amount sample small , even in cases certain only use One informant only . So in determine informant Can seen from adequacy information provided by the informant the .

Data collection techniques in this study are observation, interviews and documentation. While the data validity technique in this study uses triangulation techniques, triangulation techniques are data validity checking techniques that utilize something other than the data for checking purposes or as a comparison to the data. The triangulation technique used in this study is the source triangulation technique which means comparing and checking the degree of trustworthiness of information obtained through different times and tools in qualitative methods. (siregar, 2022)

RESULTS AND DISCUSSION

The convenience of the consumption behavior of the people of Pekanbaru city using digital payment as a transaction tool, from the results of interviews with people who were researched from 10 informants, analyzing the consumption behavior of the people of Pelkanbaru city, with the existence of digital payment, it can be concluded that 7 people are comfortable using digital payment and digital payments. Meanwhile, informants who were not comfortable using digital payment were recruited by 3 informants. This lack of comfort was caused by the informant being afraid of being scammed, feeling uncomfortable using the application and being afraid that the order that had been paid for would not be released.

Informants' attention to the use of assets (goods to be purchased), from the results of interviews with the public, it can be concluded that out of 10 informants who pay attention to the use of assets (goods to be purchased), namely in the sale of goods and services as many as 6 informants, while those who rarely pay attention to their use The assets (items that will be purchased) are obtained from 4 informants. The reason informants rarely pay attention to items that will be sold is because according to some of the informants they like these models of goods, they are tempted by free shipping costs, discounts on prices and there are goods that are sold without a long sale and are sold straight away.

Informants' statements about avoiding stinginess, from interviews with the public, it can be concluded that out of 10 informants, the number of informants that were almost always avoid stinginess (avoid stinginess (generating some money for people in need) was that the number of informants was 6 respondents, and those who rarely avoid stinginess (generate some money for people who need it) namely by obtaining a total of 4 respondents as informants. The reason why informants rarely produce money is because they forget, the money is for paying installments, they don't have enough money, and their circumstances don't support them.

Implementation simplicity in consumption results interview to public can concluded that of 10 total informant, who can apply simplicity in consumption that is obtained amount informant as many as 2 respondents, and less Can apply simplicity in consumption that is obtained amount informant as many as 8 respondents . The reasons for the respondents not enough apply simplicity because of Like follow the trend, like collect goods , like follow promo, flash sale, free shipping as well as Like buy goods in a large number .

Request consumption when price goods increase yield interview to informant can concluded that of 10 total informant , request still to consumption If expensive goods namely obtained amount informant as many as 8 respondents , and requests down at the moment price expensive consumption is obtained amount informant as many as 2 respondents . The informant's reasons lower request purchase food main If price goods go up because food main the Can replaced with other foods .

The category of community eating results from interviews with the community can be concluded that from 10 total informants, the category that ate 3x a day was 7 respondents, and the category that ate 2x a day was 3 respondents. The reason the informant only eats rice twice a day is because breakfast can be replaced with other foods besides rice, such as lontong, bread, fried foods and energy drinks.

Shift cost consumption public based on results interview as well as observations by researchers do to society city pekanbaru , about shift behavior consumptive with the presence of digital payment platforms as tool transaction that shift request consumption This No only on food main just will but Lots another thing that becomes the cause , namely Attractive advertisements , cashback and free shipping which causes public interested For buy a goods , so that expenses also increase many things that result they the more wasteful .

View economy Islam to tool digital payment transactions , namely a things that are allowed or permissible, because basically origin all matter in transactions That is yes , as long as still is at in corridor truth according to syara ' and law . Neither does Islam deny search benefits gained from electronic money services , because it is prohibited is effort buy money with money, but on digital payment This the user buy " convenience " service transaction " offered by the issuer . So that provider service get benefits , and users also get convenience from provider service . (Firdaus, 2018)

CONCLUSION

The shift in consumer behavior with the presence of a digital payment platform as a transaction tool by the people of Pekanbaru city in the perspective of Islamic economics. The shift in consumer behavior of the people of Pekanbaru city is due to the ease of access to digital payments in the palm of their hands. by following the lust to fulfill desires without considering the long-term benefits of the products purchased. Causes from behavior consumptive public is factor environment , promotion or advertisement a products , cashback, discounts price and free shipping .

Shift behavior consumptive here can seen from pattern Eat society , which is usually only just eat rice after the presence of digital payments Lots other foods to try with reason food the looks delicious , cheap as well as following the trend, with existence addition food earlier so expenses also increase than usual , so that formed behavior consumptive . Behavior consumption public city new week This Not yet in accordance with consumption economy Islam , because public Still take importance style life , pleasure self they yourself , and follow the trends you see in the environment life . In consumption Islam duly public prioritize need compared to wishes , as they are in the surah Al - A'raf verse 31 which explains that *" We as people Muslim should use nice clothes on every enter the mosque, eat and drink , but Don't excessive . Indeed, Allah does not I like people who are extravagant . "* so that , with operate pattern consumption Islam will created a society that behaves simple , no luxurious – luxurious and not stingy .

Transactions on the digital payment platform if reviewed based on law Islam own different laws in accordance with the contract used among them namely , the system transaction on filling repeat digital payment platform balance Cash (top up) using contract wadiah which is the law valid , system transactions that occur when adding a digital payment point platform can allowed If use contract sell it , sister transactions provided for cashback use contract sell it which is also the law allowed , system transactions that occur on Paylater use contract qardh which is the law allowed , system transaction at the time money owner / consumer shopping at merchants using lease agreement and its laws allowed , and the system transactions that occur when using the digital payment point platform at the time transact with merchants using ijarah agreement which is also legally valid .

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