



CONSUMPTION BEHAVIOR VIA E-WALLET IN MAKASSAR CITY SOCIETY FROM THE PERSPECTIVE OF MAQĀID AL-SHARĪ'AH

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ABSTRACT

The development of financial technology (fintech), especially e-Wallets, has significantly changed the pattern of public financial transactions. This phenomenon provides convenience in transactions, but also raises the potential for consumptive behavior that can conflict with Islamic principles. This research aims to: Analyze the consumption behavior of the people of Makassar City in using e-Wallets, and evaluate its suitability with the objectives of Maqasid al-Syariah. This research method uses a qualitative approach with data collection through observation, interviews and documentation. The data source of this research consists of primary data sources, namely OVO, DANA, ShopeePay, Gopay and Link Aja e-Wallet users. The results showed that the use of e-Wallets in Makassar City was driven by ease of access, attractive promos and discounts, transaction speed and security, and lifestyle changes. The use of e-Wallets in Makassar City Community is in line with maqasid al-Syariah, namely Hifz Din, Nafs, Aql, Nasl and Mal. However, the use of these transaction methods must be balanced by self-control so as to prevent the risk of consumptive behavior and can create wise financial management. This study recommends the importance of sharia-based digital financial education to the wider community and increasing sharia e-Wallet service providers.

Keywords: consumption behavior, e-Wallet, Maqasid al-Shariah

1. INTRODUCTION

Consumption is a routine that must be carried out by every individual to fulfill every need for clothing, food and shelter. (Manilet, 2015). A person needs food to survive, clothes that can

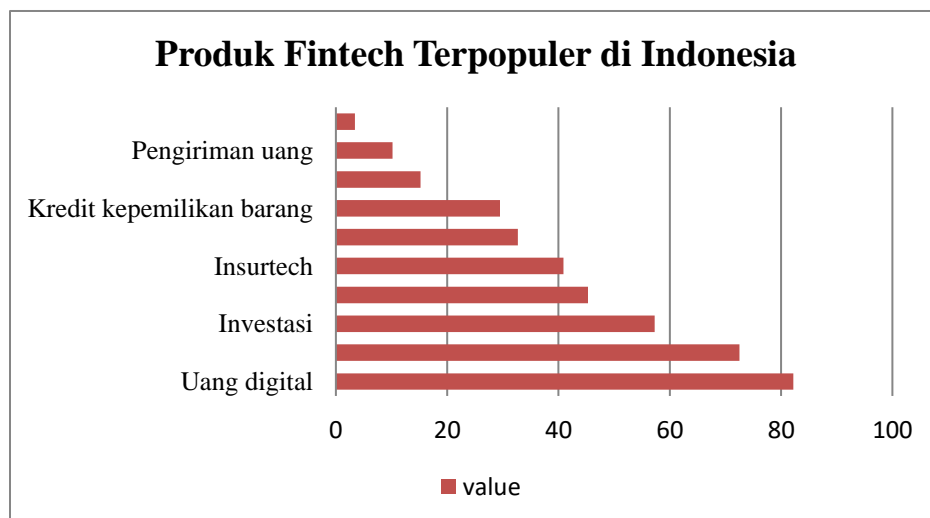
protect him and a house that allows him to rest and various other needs to facilitate living life and even to achieve achievement and prestige. (Wibowo, 2016). Basically, consumption is done on the basis of needs and desires. Rational consumers are consumers who intelligently determine commodities for personal benefit (maslahat al-ifrad) and general benefit (masalah al-ammah). Indicators of rational consumer indicators can be seen from consumer behavior that is not tarf or not living luxuriously, israf and tabdzir (Hamid, 2018).

The digital era gave birth to various innovations that successfully transformed a system and also influenced human behavior and expectations, in this case consumers, in accessing various information and electronic service features. (Marlina, Mundzir, & Pratama, 2021). Consumers are required to continuously keep up with the flow and develop various innovations in service provision in various sectors. Various digital innovations prove that the community also contributes to the development of an increasingly modern era, including the economic field (Tazkiyyaturrohmah, 2018) one of which is digital payments.

Digital payments commonly referred to as non-cash payments are payments with virtual money. Cashless transactions in Indonesia began in preparation for the launch of the ASEAN Economic Community (AEC) in 2015 (Marlina et al., 2021). Bank Indonesia (BI) started the National Non-Cash Movement (GNNT) program as a form of support for the use of non-cash payment instruments starting from August 14, 2014 and officially promulgated the movement.

The popularity of digital payments in Indonesia is increasing sharply along with the development of the financial technology (fintech) business. This popularity has resulted in the emergence of many startup companies engaged in the digital finance sector (Tazkiyyaturrohmah, 2018). One part of financial technology (fintech) is the presence of e-Wallets or better known as digital wallets. According to a Daily Social survey, digital wallets are the most popular financial technology (fintech) product in Indonesia. There were 82.2% of respondents in the survey who knew the fintech product. With Sharia fintech, consumers can do finance safely and follow Islamic rules. This supports the benefit of muamalah as it ensures that financial services are efficient, halal, and thayyib (good and valuable) (Hasan et al., 2024).

Image.1.1.
Most Popular Fintech Products in Indonesia



Source: Databoks, 2021.

The use of e-Wallets is increasingly widespread along with the rapid development of the digital economy. This service provides benefits for various levels of society, from facilitating transactions to expanding financial access for those who were previously unreachable by traditional banking. The people of Makassar, just like people in other big cities, are starting to adopt e-Wallets in their daily lives, both for personal consumption needs, business transactions, and payment of public services. However, behind the convenience and benefits offered, there are challenges that need to be considered, especially from a sharia perspective. The use of e-Wallet as a modern transaction tool needs to be further analyzed in the context of maqāṣid al-Syarī'ah, which is the main objective of sharia that aims to protect religion (din), soul (nafs), intellect (aql) offspring (nasl) and property (mal). The principles of maqāṣid al-Sharī'ah demand a balance between the utilization of technology and the ethics of responsible consumption.

On the other hand, e-Wallets also have the potential to support financial inclusion and facilitate transactions that are in line with sharia principles, such as digital donations, zakat, or infaq. Therefore, an in-depth study is needed on how consumption behavior through e-Wallets in Makassar society can be in line with the objectives of maqāid al-Sharī'ah.

2. METHODS

The type of research used is qualitative research. According to (Lexy J. Moleong, 2019) Qualitative research is research that intends to understand the phenomenon of what is experienced by the research subject. For example, behavior, perception, motivation, action and others holistically and by means of descriptions in the form of words and language, in a special natural context and by utilizing various natural methods. Mc Milan and Schumacher in (Sukmadinata, 2011) said that in general qualitative research has two objectives, namely: Describe and reveal (to describe and explore) and Describe and explain (to describe and explain). The research approach is a phenomenological approach. Data sources consist of primary data sources from OVO, DANA, Gopay, Shopeepay and Link Aja e-Wallet users aged 21-35 years and secondary sources from books, articles and relevant research results. Data collection methods are observation, interviews and documentation. Data analysis techniques consist of data reduction, data presentation and conclusion drawing.

3. RESULTS AND DISCUSSION

Makassar Causes of Consumption using e-Wallet Makassar City Community

1. Practical in Transaction

Cash has become an essential part of everyday life as the most traditional and accessible means of payment. Over the years, cash has been used by everyone for direct transactions, from shopping for daily necessities to paying for services. However, in today's digital era, the use of

cash has also begun to be offset by advances in non-cash payment technology. Andi Dian R revealed that:

Now, there's no need to carry cash around. Payments can be made easily through smartphones, such as shopping at supermarkets, paying bills and food shopping. All can be done with a single click on a smartphone.

The need to carry cash around is decreasing along with the increasing use of telecommunications tools, namely smartphones as a means of payment. Digital wallets such as OVO, GoPay, DANA, and the like provide users with features to electronically store money and make payments. Payment processes that used to require physical cash or cards can now be completed with just a few taps on a smartphone. In line with that, Farah Febryana added that the need to carry a smartphone is more important than a physical wallet, Farah revealed that:

I feel that smartphones are now more important than physical wallets, because all payment media are already in them. So if I miss my physical wallet, I'm not too worried, it feels more practical and efficient than carrying a physical wallet.

E-Wallet makes payments more accessible for many people. No longer is it necessary to carry physical cash or cards, simply by having a smart phone and internet access, one can easily access E-Wallet services and make transactions anytime and anywhere (Swastika, Hamid, & Rabbani, 2024) and research (Rizki Amalia & Mia Agustina Puspasari, 2022) that the practicality of use because it can be accessed from a smartphone and does not need to carry additional items when shopping is also the reason for the very acceptance of using e-wallets.

As technology continues to evolve, the ability to conduct transactions quickly not only increases efficiency but also affects customer satisfaction. A fast transaction process reduces waiting time, minimizes queues, and allows customers to complete purchases immediately. In using e-Wallet as a transaction method, there is no need for long queues at the cashier. This was stated by Andi Rasniwati that:

I often use e-Wallets to pay for food or online shopping. With just a few clicks on the smartphone, the payment is immediately completed without the need to wait long. Sometimes also some shops or shopping places have separated cash payments with non-cash payments, so that with non-cash payments using digital wallets allows not long queues at the cashier.

The use of e-Wallets makes payment quick and easy. With just a few clicks, the payment is completed without the need to wait for long. Features such as QR code or NFC (Near Field Communication) scanners enable fast and efficient transactions, saving time and effort. The existence of non-cash payment methods allows consumers to save their time and energy. Mustakim further explained that:

Before the existence of this payment system, paying PDAM bills directly at counters was quite complicated because the distance was quite far, not to mention the long queues, of course it was also a waste of time.

Based on the explanation of time, the concept of economic value of time is known in Islamic economics. The concept shows that it is not money that has the value of time, but it is time that

has economic value. The quantity of time for each person is the same, which has 24 hours per day (Fajar, 2021). However, the value of time is not the same for everyone, while the factor that determines the value of time is how a person utilizes his time, the more effective and the more efficient, the higher the value of time he has.

In addition, the integration between e-Wallet and banking services brings new convenience in managing finances. In addition to the ability to top up quickly, users can now expand the functions of digital wallets by adding their debit cards, Risnawati Y added, "*The new feature of DANA e-Wallet is that it can add debit cards from any bank so that it adds more practicality*". With the feature of adding debit cards to e-Wallet accounts, users find it easier to make transactions. Previously, they had to enter debit card information manually every time they made an online payment. However, now with e-Wallet, all information is stored safely and does not need to be re-entered every time the transaction.

The availability of payments using e-Wallets has been in various places and a wide range. Starting from shopping at shopping centers, paying bills, ordering food, to social activities, all of these things can be done easily and quickly through e-Wallets. This was conveyed by Irsan, that:

Very practical because transactions with this e-Wallet can be found in various places, starting from places to eat, retail stores and various other types of needs. Moreover, the transaction process is very fast and efficient.

The use of e-Wallet is very practical because it can be used for transactions in various places, such as places to eat, retail stores, and for various other needs. The extensive existence of e-Wallets in various sectors makes it easier for consumers to make payments without the need to carry cash. In addition, the transaction process is very fast and efficient, just a few simple steps through a smartphone. In line with this, Adriani Nasir revealed that:

All kinds of transactions using e-Wallets are very practical, easy and efficient because the average shopping outlet is integrated with this payment method.

The variety of transactions using e-Wallets offers a remarkable level of practicality, convenience, and efficiency. In line with research (Marsela, Nathanael, & Marchelyta, 2022) that people began to accept ewallet as a superior digital media in accompanying their transaction activities. The public also justifies the efficient and practical nature of the existence of e-wallets thus encouraging meaningful frequency of use. With this wide integration, e-Wallet users can make payments easily in various places. Its existence has simplified the payment process, users not only feel comfort and convenience in transactions, but also experience increased efficiency in managing their finances.

2. Save on Transactions

Saving money using e-Wallets has become easier and more practical in the digital era. With the various advanced features offered, e-Wallets make it possible to manage finances more efficiently and effectively. Based on the research results that the reason for using e-Wallet is to make consumers feel economical in transactions due to several factors, namely as follows: Discounts are often used for new product launches, depleting stock, or attracting new customers. Likewise with the use of e-Wallets. Discounts or discounts offered can attract consumer attention. Mustakim revealed:

I get discounts quite often. For example, some time ago I got a 20% discount when paying electricity bills using e-Wallet. In addition, when shopping at several e-commerce sites, I often get additional discounts.

Based on this, it shows that e-Wallets not only offer convenience in the payment process, but also provide incentives in the form of relevant discounts. In addition to the dikson provided by several service providers, there is also cashback that is often obtained by consumers. If the discount comes by providing a discount at the beginning, while cashback is in the form of a refund after the transaction is completed. This was expressed by Nur Asifah that:

I often get cashback every time I shop. For example, I get 10% cashback when I shop at the supermarket using my e-Wallet. I also often receive shopping vouchers that can be used for future purchases.

Cashback, which is the return of part of the money spent, provides direct benefits to consumers and will certainly increase purchasing power. According to (Mawardani & Dwijayanti, 2021), cashback promotions have a positive effect on digital wallet usage and research (Ardi & Ardila, 2024) that cashback promotions have a positive and significant effect on e-Wallet user loyalty.

Apart from Cashback, transactions without service fees are the choice of consumers using e-Wallet. This was revealed by Reza Fitrah, that: "*Membayar tagihan baik BPJS, PDAM maupun tagihan lainnya dengan e-Wallet tertentu itu gratis biaya administrasi. Ini sangat membantu karena bisa menghemat pengeluaran rutin*".

Pay bills such as BPJS, PDAM, and other bills through certain e-Wallets that offer services without administration fees. The elimination of administrative costs in paying these bills provides a saving side to consumers' routine expenses. E-Wallets that provide this service facilitate users to make payments more easily and efficiently. Without additional fees that are usually charged by banks or other payment institutions, users can save a certain amount of money, if accumulated in one year, can be a considerable amount. Without these administrative costs, the money can be allocated to other needs.

The next point that becomes economical by using e-Wallet is that every month funds are disbursed on each e-Wallet to manage expenses each month. This was stated by Farah, that:

Every month I immediately set aside various routine expenses, such as bills saved in the DANA application, transportation costs in OVO, saving in Gopay and others. of course with a predetermined nominal so that I think it is very efficient and practical because spending and saving are already directed.

This allocation method utilizes advances in financial technology to make personal finance management easier. By separating funds for different purposes into specific applications, it can ensure that every aspect of spending and saving has the right portion. For example, DANA is used to pay monthly bills such as electricity, water, and internet, which ensures that basic needs are always met without disrupting the allocation of other funds.

3. Save on Transactions

The use of e-Wallets is increasingly popular among modern people who prioritize speed and convenience in transactions. However, besides convenience, one of the main reasons why many people switch to using e-Wallets is the safety factor. Farah said that:

Feel much safer using e-Wallets. With e-Wallet, I don't need to carry large amounts of cash, so there is less risk of losing money or becoming a target of crime. In addition, if my smartphone is lost, I can immediately block my e-Wallet account, which provides an additional sense of security.

Security is crucial, especially when it comes to finances. Reducing exposure to potential loss or theft is an important step in protecting assets. By using e-Wallets, individuals can reduce the physical risks associated with carrying cash. In this regard, e-Wallet serves as a tool that not only facilitates transactions but also enhances personal security.

E-Wallets use various encryption and authentication technologies to ensure transaction security. These technologies include data encryption, two-factor authentication (2FA), and suspicious activity detection. These layers of security are critical in protecting financial information and ensuring that only authorized users can access user accounts. In the event of smartphone loss or theft, users can quickly block their accounts, effectively reducing the risk of misuse.

4. Lifestyle changes

The use of e-Wallets is increasingly widespread along with the fast-paced and dynamic changes in modern lifestyles. Switching to e-Wallets is a logical step for consumers who live and work in a fast-paced and dynamic environment. By offering convenience, efficiency, and security, e-Wallets fulfill the needs of the modern lifestyle and allow users to better manage their finances. This financial technology not only changes the way of transactions, but also supports productivity and efficiency in everyday life. The same thing was also expressed by Wahyudi that:

My lifestyle is heavily influenced by technology, and e-Wallet is one of the innovations that I have adopted. With e-Wallet, I can make transactions anytime and anywhere. This fits perfectly with the modern lifestyle that demands flexibility and speed.

The flexibility offered by e-Wallets is very relevant to the demands of modern life which often demands high mobility and speed. Research (Putra & Julianto, 2021) that lifestyle has a relevant influence on digital wallet usage. The adoption of e-Wallets reflects technology influencing and shaping modern lifestyles. By offering convenience, flexibility, speed, and security, e-Wallets fulfill the needs and expectations of consumers living in an increasingly connected and dynamic world.

Implications of Consumption Using e-Wallet from the Perspective of Maqasid al-Shariah

The concept of Maqāṣid al-Sharī'ah, the purpose of Islamic law, emphasizes the value of human life both in this world and in the hereafter. This is done by taking what is beneficial and avoiding or rejecting harm, or things that are not useful for life. In other words, the purpose of Islamic law is for the benefit of human life, both individually and collectively, spiritually and physically. The essence of maqashid sharia in terms of the substance of maqashid sharia is benefit.

The benefit in God's taklif can take two forms. First in the form of hakiki, which is a direct benefit in the sense of causality. Second in the form of majazi, which is a form that is the cause that brings benefit (Fikri, 2022). According to Imam al-Ghazali, the purpose of Shariah is to promote the welfare of mankind, which lies in religion (din), self (nafs), reason ('aql), offspring (nasl), and property (mal). The substance of Maqāsid al-Sharī'ah is the benefit of mankind (Zaimsyah & Herianingrum, 2019).

1. Hifz ad-Din (Religious Protection)

Hifz al-din aims to maintain the benefit of individuals and society through the application of religious teachings that are in line with the times. The use of e-wallets, which facilitate more efficient, fast, and secure transactions, can be seen as a form of effort to maintain the benefit of the people in the economic field. In using e-Wallet, consumers always make transactions according to Islamic law. General transactions carried out by informants are only about buying food and drinks which are halal, Wahyudi added that:

Food and drinks that are usually ordered through e-Wallets are certainly halal, especially for example in the grabfood application, information about the name of the restaurant and others is clear, as well as non-halal food there is a description.

The attitude that must be considered in consumption is the halalness of a product, both in the form of goods and services, as well as the goodness (thayyib) of the goods or services. This is in line with the principle of justice in consumption based on QS. al-Baqarah / 2: 173 that Allah swt prohibits consuming carrion, blood, pork and animals slaughtered without mentioning the name of Allah swt. In addition to halal transactions, e-Wallet has also been equipped with social virtue features so as to ensure that e-Wallet supports the preservation of religion for consumers. Risnawati said that: *“Several more applications have been integrated with sharia principles. Currently, some e-Wallets have started to provide zakat, infaq, and sadaqah payment services”.*

Some e-Wallet applications have now integrated sharia values in the services offered. This is a positive step in supporting financial management in accordance with Islamic teachings. One form of integration is the provision of payment services for zakat, infaq, and alms which are obligations and charities that are highly recommended in Islam. Zakat, infaq and sadaqah are the main points of human worship towards Allah as an indication of the maintenance of the existence of religion which is both material and non-material in nature (Darajat, Suharto, & Bahrudin, 2021). The use of e-Wallets to conduct these transactions not only makes it easier for consumers to participate in the good, but also reduces the usual practical constraints. Thus, the concept of halal consumption is essential as part of maintaining hifz din. The purchase and use of money should be based on sharia principles that not only safeguard the individual, but also contribute to social welfare. The implementation of halal consumption and donation features in e-Wallets become a means to carry out the principle of hifz din more practically and effectively.

2. Hifz Nafs (Life Protection)

Hifz nafs in the economic context emphasizes the importance of ensuring the welfare of human life, both in physical and mental aspects, through fair and responsible resource management. Consumption behavior using e-Walet can support the protection of the soul both

directly and indirectly. According to Farah, with the automatic recording feature, users can feel more at ease as they have better control over their financial condition.

The use of e-wallets actually helps in reducing financial stress. There is a bill reminder feature and transaction history so that it is more disciplined in managing finances. However, sometimes you feel stressed because you are tempted to shop. Therefore, the impact of using e-wallets really depends on how the user uses them.

With organized and systematic information on e-Wallets, users can more easily manage and reduce financial worries. This was expressed by Nur Asifah:

Feel calm using e-Wallet because everything is recorded, from the largest and smallest expenses but still be careful because of course there are risks, one of which encourages consumptive behavior, especially if there are no usage limits.

Although e-wallets provide benefits in monitoring expenses, users still need to be careful because of the consumptive risks that can arise when there are no clear limits or controls on the use of these e-wallets. The ease of transacting through digital platforms, including e-Wallets, is often accompanied by concerns regarding physical security. In physical security, e-Wallet users do not need to carry cash so they can avoid crime or robbery. Agnes added that:

After using e-Wallets, I almost never carry large amounts of cash. This makes it feel safer, especially when traveling or being in a crowded place. If there is a large transaction, just pay through the application, of course, reducing the risk of becoming a target of crime such as pickpocketing or robbery. It also makes you feel more comfortable because you don't have to worry about losing cash.

One of the main goals of technology in payment systems is to reduce the risks inherent in using cash. Carrying large amounts of cash can increase the risk of crimes such as pickpocketing or robbery. By utilizing e-wallets for large transactions, consumers can avoid such risks, thus increasing efficiency and safety in daily economic activities.

It can thus be understood that e-Wallets are designed to reduce the risk of crimes such as theft or robbery, as users do not need to carry large amounts of cash. That way, the threat to the safety of the soul (hifz nafs) which is one of the objectives of Islamic law can be minimized through the use of this technology. Of course, this is in accordance with QS al-Baqarah/2: 195, "*and revive them with a good life*". The use of e-Wallet is in line with this verse, it can be understood that humans are given the right to maintain life in a good and safe way. This is in line with the principle of hifz nafs which encourages the protection of consumer souls.

3. Hifz al-Aql (Protection of the Intellect)

Preserving the mind (hifz al-aql) is one of the main objectives that must be considered in all aspects of life, including in financial management. With reason, humans can think about things related to Allah swt and the universe, humans are able to be planners and implementers in creating, developing science and technology, organizing economic, political and social life. The concept of hifz al-'aql teaches us to use reason in a healthy and rational manner. One of the

features in preserving the mind is the systematic tracking of transactions in the application so that it supports rational decision making on each transaction, Nur Asifah revealed that:

One of the favorite features is the ability to track expenses directly. Every time you make a transaction, everything is recorded automatically, and you can immediately see your daily and monthly expenses, so you can be wiser and not wasteful.

With the automatic expense tracking feature, e-wallets help users to see the flow of funds in each category, making them more aware of the spending limits that have been set. This certainly helps users to be more careful in spending the funds they have, because they can immediately see the financial impact of each transaction made, this was conveyed by Rahmat:

If you have reached your spending limit, your e-Wallet will notify you, making you stop and think twice before buying additional items. This helps to be more responsible in spending and avoid wastage.

Notifications on e-wallets act as reminders for purchase decisions, giving users pause to assess whether the purchase is really necessary. This helps to reduce the tendency to impulse shop and strengthen self-control in financial management. The notifications provided by e-Wallets also serve as a tool to warn users about overspending or unexpected transactions. This provides an opportunity for users to immediately assess and, if necessary, change their consumptive behavior. On the perspective of *hifz aql*, these notifications help maintain the balance between reason and passion, reminding users not to get caught up in impulsive spending habits. By using this feature wisely, consumers can train themselves to think longer before spending and avoid decisions that could be detrimental in the future.

Easily accessible digital transactions can often reduce the user's ability to control themselves. However, the spending limit setting feature available on e-Wallet can be an effective tool to help improve this control. By setting the right spending limit, users are indirectly directed to be more prudent in shopping, preventing waste. However, self-control in the use of e-Wallets also needs to be accompanied by adequate education related to financial management so that it can have a positive impact in the long run. This was revealed by Farah:

The use of e-Wallets in the long run can be very positive, especially if accompanied by a good understanding of how to manage finances. E-Wallets make it easy to track expenses, keep budgets separate. In addition, features that allow users to set up funds for investment or savings can help make smarter financial decisions. With easy access and detailed data, you can be wiser in managing your expenses and start investing with more discipline.

With an e-wallet that allows budget segregation, users can more easily view and manage expenses based on predefined categories. This feature helps to stay consistent with the planned budget and avoid uncontrolled spending.

Integrated transaction recording and analysis in e-Wallet can also increase awareness of one's spending habits. With clear and easily accessible data, users can monitor spending in real-time, which makes it possible to evaluate consumption patterns and plan future spending more intelligently. In the context of *hifz aql*, this teaches the importance of maintaining awareness and the ability to make rational financial decisions, based on available information, rather than based

on emotional or impulsive impulses. This increased awareness will lead to healthier financial habits, which support better financial management.

4. *Hifz Nasl* (Protection of Descent)

Hifz nasl, in the Islamic perspective, refers to the protection of one's descendants or lineage. This concept contains the essence of maintaining the sanctity of bloodlines, ensuring clarity of family relationships, and enforcing rights related to inheritance. The utilization of e-wallets in the context of *hifz nasl* offers a number of advantages, especially in terms of transparency, efficiency, and ease of access.

The use of e-Wallets related to *hifz nasl* is payment for family education and health. This was revealed by Adriani Nasir, that:

Some children's education needs, especially for school fees and online courses. One of the big advantages is the ease and speed of transactions, all transactions can be done quickly. In addition, some apps also offer payment reminders, so there's no need to worry about forgetting to pay.

The use of e-Wallets to fulfill children's educational needs, such as school fees and online courses, provides significant convenience in family financial management. One of the biggest advantages of using e-Wallets is the ease and speed of transactions.

In addition, paying family health costs is also done through e-Wallet because several health agencies have collaborated with the platform. A. Rika Arifin said that:

Pay for family health expenses, such as doctor's consultation fees, medicines, and even hospitalization fees. Usually, hospitals or pharmacies have collaborated with various digital payment platforms, so you can pay directly through the application without having to bother carrying cash.

These two things are closely related to the principle of *hifz nasl*, which is the protection of offspring, which includes fulfilling the rights of the family, both in terms of education and health. By using e-Wallet to pay for education and health costs, families can manage finances more efficiently, while still maintaining the main objective in Islam to protect and improve the fate of offspring.

5. *Hifz al-Mal* (Protecting Wealth)

The term "hifz mal" refers to the rules under which a Muslim must manage his or her wealth with accountability, justice and ethics. These rules start from obtaining, using, managing and distributing in accordance with Islamic teachings.

e-Wallet or digital wallet is one of the main tools that make it easier for Muslims to transact, store funds, and manage finances efficiently. Based on the results of the study, it was found that e-Wallet helps in managing consumer finances or finances more efficiently. e-Wallet provides financial reports automatically. Every transaction made will be recorded in detail in the application, so that it can monitor cash flow more accurately. Suardi added:

There is a tracking feature and history of every transaction made. This is very helpful in managing finances because as a user you can easily see your spending history in one application.

With clear and transparent transaction records, e-Wallets not only facilitate payments and money transfers, but also help users monitor and control their finances more effectively. Mustakim said that users can see the flow of income and expenses in real-time because transaction information is well recorded, making financial planning easier.

With the transaction history feature, you can find out where your funds have been allocated. In addition, bill payments or balance top-ups are more practical because there is no need to queue at counters or ATMs. And utilize the payment reminder feature to ensure all bills are on time.

Consumers can evaluate their finances by reducing transactions in the next month that are deemed excessive. e-Wallet also provides connections with a number of digital banking services and other financial management applications. The statement was presented by Rahmat M, that:

Some e-Wallets such as DANA and OVO can already be connected to your bank debit or credit card so that it is more practical and of course all the details of expenses can be seen clearly.

This feature allows users to directly link the e-Wallet with the bank account, so as to access funds in real-time without the hassle of doing manual top-ups. In addition, all transaction details made through the e-Wallet can be automatically recorded and displayed in financial reports, allowing users to monitor their spending in a clearer and more organized manner.

This increases simplicity and efficiency by allowing consumers to handle every financial owned on one mutually sustainable platform. Based on this description, it is in line with QS al-Baqarah/2: 282 that every transaction process must be written down transparently. This is in accordance with the detailed transaction history on the e-Wallet. With effective transaction recording, it allows consumers to achieve better financial stability.

One of the main benefits provided by e-Wallets is that non-physical security is certainly in line with hifz al-Mal. E-Wallet stores money digitally, so it is impossible to be lost or stolen, because it can only be accessed by the relevant authorities. In addition, Wahyudi added that e-Wallet has been equipped with various layers of security that support convenience in transactions. Wahyudi said that:

Indeed, this e-Wallet is very safe to use, because it has been equipped with various layers of security ranging from fingerprints, facial recognition, pins and OTP codes. So the most important thing for users is not to provide data, especially the OTP code to other parties.

As long as security features like PIN, fingerprint, or facial recognition are enabled, users' money will be safe even if they misplace their phones or other devices connected to the e-Wallet. To stop fraud and illegal access, e-Wallet companies usually have advanced encryption and security measures.

Security in using e-Wallet is the main thing because with security, people as users will feel protected. Transaction security related to the guarantee of money stored and also personal data

that has been registered in the application is the main thing that is considered before people decide to use these financial services. The safer and more reliable the e-Wallet to use, the more often it will be used and someone will use technology when that person feels protected (Putra & Julianto, 2021)

Further discussion related to *hifz mal* on e-Wallet is to provide a platform that makes it easy for individuals and organizations to channel zakat, infaq, and sadaqah (ZIS) quickly and safely. Through a digital wallet, someone can easily make donations anytime and anywhere, of course this facilitates the process of sharing and helping those in need, and accelerates the distribution of aid. Based on Sri Rahayu's experience, this donation feature provides convenience without the need to transfer between banks or look for ATMs, and can donate spontaneously, even though the value is relatively small.

e-Wallet makes giving alms easier and more spontaneous. There is an instant donation feature with a small nominal, so whenever I feel like giving alms, I can do it immediately without having to bother looking for a charity box or bank transfer. This makes it very easy to fulfill the obligation to help others in accordance with Islamic teachings.

Some consumers utilize the features in the e-Wallet as a means to help others. In addition, the millennial generation is interested in donating (N Nurjannah, 2023), Digital wallets allow users to connect directly with various social and humanitarian organizations. These platforms often work with trusted non-governmental organizations, so that donations can be targeted and transparent. Caring for others is one of the values reflected in Islamic teachings found in the Quran and Hadith which emphasize the importance of helping others, especially those who are less fortunate. In QS al-Furqan/25: 67, that justice is recommended in distributing or spending the assets owned, not excessive and not too miserly. So it can be understood that in the realm of consumption the best is to be in the middle, not excessive and not miserly.

This is also in line with the principle of consumption in Islam, namely simplicity, which also means not being miserly. Stinginess means that if someone does not spend his wealth on himself and his family according to his ability and if someone does not spend anything for a good purpose. The theory of *hifz mal* emphasizes the importance of protecting and optimizing the use of wealth, both for individuals and society. The features of zakat, infaq and sadaqah not only make it easier for people to fulfill their obligations or do good, but also help redistribute wealth effectively.

Consumption through e-Wallets not only provides benefits (*maslahah*) to individuals, but also has great potential to realize benefits for many people. In this industrial era 4.0, e-Wallet is a *maslahah hajiyyah* that will facilitate consumer affairs in order to avoid avoiding difficulties (Nurjannah Nurjannah, Misbach, & Muin, 2021). Through e-Wallets, individuals can manage their finances more efficiently, allowing them to fulfill their daily needs in a more scalable and secure manner. However, the impact does not stop at the individual level alone. When individuals use e-Wallets for transactions such as zakat, alms, or donations, they are directly contributing to the well-being of the wider community. The transparency and speed of transactions offered by e-Wallets ensure that such financial assistance reaches the needy without delay and without risk of misuse. In addition, e-Wallets also facilitate access to financial services for the people, thus extending the benefits to a larger community. Thus, consumption via e-Wallet plays an important

role in creating inclusive and sustainable prosperity, the benefits of which are felt not only by one individual, but by many in the society.

4. CONCLUSION

The use of e-Wallets in Makassar City is due to the convenience, efficiency, and various economic benefits such as discounts, cashback, and free administration fees, which make it increasingly attractive to the public. In addition to offering practical and secure transactions, e-Wallets are also in line with the growing digital lifestyle changes. From a Maqāṣid al-Sharī'ah perspective, this consumption behavior supports the efficient management of wealth, meets individual and social needs, and promotes usefulness in daily life. The use of e-Wallets helps maintain the five main objectives of sharia (maqasid al-syariah), *hifz din, nafs, aql, nasl and mal* as long as their use is based on the principles of justice, transparency, and sustainability. Thus, e-Wallet not only facilitates transactions, but also contributes to the creation of welfare that is harmonious with sharia values, while supporting the financial inclusion of the community. Further research can be focused on studies regarding the integration of e-Wallet services with sharia principles and its role in supporting local MSMEs can provide a new perspective.

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