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Implications of Electronic Money on the Potential of Israf and the Formation of Syariah Consumption Behavior

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ABSTRACT

The rapid adoption of electronic money has transformed consumer payment behavior by providing greater convenience, efficiency, and accessibility in financial transactions. However, these advantages may also encourage excessive consumption that conflicts with Islamic consumption principles. This study aims to analyze the influence of electronic money on the potential for israf and the formation of Sharia consumption behavior among students of SMKN 1 Sempol. This study employed a quantitative approach with a causal associative research design. Primary data were collected through a structured Likert-scale questionnaire administered to 30 respondents selected using purposive sampling. The data were analyzed using simple linear regression with the assistance of IBM SPSS. The results indicate that electronic money has a positive and significant effect on the potential for israf ($\beta = 0.675$; $p < 0.001$) and on the formation of Sharia consumption behavior ($\beta = 0.731$; $p < 0.001$). The coefficient of determination shows that electronic money explains 67.2% of the variance in the potential for israf and 49.6% of the variance in Sharia consumption behavior. These findings indicate that electronic money exerts a stronger influence on the potential for israf than on the formation of Sharia consumption behavior, suggesting that technological convenience affects transactional decisions more rapidly than ethical value formation. The study concludes that strengthening Islamic financial literacy and self-control is essential to ensure that the use of electronic money remains aligned with Sharia principles and promotes responsible consumption behavior among Generation Z.

Keywords: Electronic Money, Israf, Sharia Consumption Behavior

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INTRODUCTION

The rapid advancement of information and communication technology has transformed the global financial system, particularly through the widespread adoption of electronic money (e-money) as a cashless payment instrument. In Indonesia, the increasing use of digital wallets has accelerated the transition toward a digital economy by providing faster, more efficient, and more accessible financial transactions. This transformation is especially evident among Generation Z, who are highly familiar with digital technology and routinely use electronic money in their daily activities (Afiyah, 2020). Beyond improving transaction efficiency, electronic money has also reshaped individual consumption patterns by reducing the dependence on physical cash and enabling seamless digital payments across various commercial platforms.

Despite these advantages, the rapid adoption of electronic money has generated concerns regarding its influence on consumer behavior. Digital payment systems simplify purchasing processes, minimize the psychological perception of spending, and encourage more frequent transactions. Promotional strategies such as cashback, discounts, reward points, free shipping, and flash sales further stimulate purchasing decisions that may exceed actual needs (Halizah et al., 2024). Consequently, although electronic money contributes positively to financial efficiency, it may simultaneously increase the tendency toward impulsive and excessive consumption.

From the perspective of Islamic economics, consumption is not merely an economic activity but also a moral responsibility. Islam emphasizes moderation (*wasathiyah*) and prohibits excessive consumption (*israf*), as stated in Surah Al-A'raf verse 31, which instructs Muslims to consume without extravagance Sari et al. (2025). Conceptually, *israf* refers to spending beyond reasonable necessity and reflects behavior that contradicts Islamic principles of prudence, responsibility, and the proper stewardship of wealth. Therefore, evaluating the implications of electronic money requires not only an economic perspective but also an ethical framework grounded in Islamic values.

The relevance of this issue is increasingly apparent among vocational high school students, who represent one of the most active groups of digital payment users. At SMKN 1 Sempol, Bondowoso Regency, students routinely utilize several digital wallet applications, including OVO, GoPay, and DANA, to conduct daily financial transactions. Among these applications, DANA has become one of the most frequently used platforms because of its flexibility, QR payment facilities, broad merchant network, and intensive promotional programs. These characteristics make DANA an appropriate context for examining how electronic money influences students' consumption decisions and whether such convenience contributes to excessive consumption from an Islamic perspective.

The growing popularity of online shopping further strengthens this phenomenon. Compared with conventional cash transactions, online transactions provide unrestricted access to products and services regardless of time and location. Combined with promotional incentives, electronic money facilitates spontaneous purchasing decisions that often occur without careful financial consideration (Salmita et al., 2024). In contrast, offline shopping generally requires greater physical effort and direct cash payments, creating stronger awareness of spending. Consequently, the integration of electronic money with digital commerce potentially increases the likelihood of excessive consumption, particularly among young consumers who are highly exposed to digital marketing strategies.

Previous studies have consistently demonstrated that electronic money significantly influences consumer behavior. Laily (2024) reported that lifestyle and electronic money usage positively affect consumptive behavior, while financial literacy and self-control reduce such tendencies. Similarly, Firdausi et al. (2023) found that self-control has a significant negative effect on consumptive behavior. Ananda et al. (2025) further argued that electronic wallet usage may support Sharia-compliant consumption when accompanied by adequate self-control. Meanwhile, Putri et al. (2025) highlighted that Buy Now Pay Later (BNPL) facilities may encourage impulsive consumption, leading to wasteful behavior and even raising concerns related to *riba* and *gharar*. These findings collectively indicate that digital financial technology influences consumption behavior through both technological and psychological mechanisms.

Although previous studies have substantially contributed to understanding the relationship between electronic money and consumer behavior, several important research gaps remain. First, most existing studies examine electronic money from the perspective of general consumptive behavior, lifestyle, financial literacy, or self-control, while limited attention has been given to the concept of *israf* as a normative indicator of excessive consumption in Islamic economics. Second, previous research generally investigates either consumptive behavior or Sharia-compliant consumption separately, whereas empirical evidence simultaneously examining

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the influence of electronic money on both the potential for *israf* and the formation of Sharia consumption behavior remains limited. Third, studies focusing specifically on vocational high school students within the context of Islamic financial education are still scarce, despite Generation Z representing one of the largest groups of electronic money users. These limitations indicate that the interaction between digital payment technology and Islamic ethical values has not yet been comprehensively explained.

From a conceptual perspective, electronic money possesses an inherently dual character. On the one hand, it improves transaction efficiency, accessibility, and financial inclusion. On the other hand, the convenience of digital payments may reduce users' awareness of expenditure and increase the risk of excessive consumption when not accompanied by adequate Islamic financial literacy and self-control (Oktaviani & Sa'diyah, 2024). Sukma & Canggih (2021) further argue that the implications of electronic money cannot be separated from users' understanding of Islamic economic principles because technological innovation is fundamentally value-neutral, while its behavioral consequences depend largely on the ethical awareness of its users.

Based on these gaps, the novelty of this study lies in integrating the concepts of electronic money, *israf*, and Sharia consumption behavior within a single analytical framework in the context of vocational high school students. Unlike previous studies that primarily focused on consumptive behavior or financial literacy independently, this study simultaneously examines the dual implications of electronic money: its potential to encourage *israf* while also contributing to the formation of Sharia-compliant consumption behavior. Therefore, this study aims to analyze the implications of electronic money usage on the potential for *israf* and the formation of Sharia consumption behavior among students of SMKN 1 Sempol. The findings are expected to contribute to the development of Islamic economics literature concerning digital financial behavior and to provide practical recommendations for strengthening Islamic financial literacy among Generation Z in the era of digital economic transformation.

RESEARCH METHOD

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This study employed a quantitative approach with a causal-associative design to examine the causal relationship between the independent variable, namely Electronic Money usage, and the dependent variables, namely *israf* and Sharia consumption behavior. A quantitative approach was selected because it enables the measurement of relationships among variables through statistical analysis and facilitates hypothesis testing based on empirical data.

The population consisted of all students of SMKN 1 Sempol, totaling 101 students. The research sample comprised 30 respondents selected using purposive sampling. The inclusion criteria were students who had actively used electronic money, specifically the DANA digital wallet, for daily consumption transactions for at least six months. This criterion was established to ensure that respondents possessed sufficient experience in using electronic money to evaluate its implications for consumption behavior. Although the sample size is relatively small, it satisfies the minimum requirement for preliminary parametric statistical analysis and is considered appropriate for exploratory quantitative studies with a homogeneous population. Nevertheless, the relatively limited sample size may reduce the generalizability of the findings and is therefore acknowledged as a limitation of this study.

Primary data were collected using a structured questionnaire distributed online through Google Forms. All questionnaire items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The research instrument consisted of three variables: Electronic Money (X), measured using 8 items related to the intensity, convenience, and utilization of electronic money; *Israf* (Y_1), measured using 8 items reflecting excessive consumption behavior from the perspective of Islamic economics; and Sharia Consumption Behavior (Y_2), measured using 8 items representing consumption practices based on Islamic principles, including moderation, necessity-based consumption, and avoidance of wastefulness.

The operational definitions of the research variables are presented in Table 1.

Table 1. Operational Definition of Variables

Variable	Operational Definition	Indicators	Number of Items
Electronic Money (X)	The use of digital payment applications to conduct financial transactions electronically.	Ease of use, transaction efficiency, payment frequency, accessibility	8
Israf (Y_1)	Excessive consumption behavior beyond actual needs, contrary to Islamic principles.	Impulsive buying, unnecessary spending, excessive purchasing, wasteful consumption	8
Sharia Consumption Behavior (Y_2)	Consumption behavior guided by Islamic values emphasizing moderation, necessity, and ethical responsibility.	Need-based consumption, moderation, avoidance of extravagance, ethical spending	8

Before hypothesis testing, the questionnaire was subjected to validity and reliability testing. Construct validity was assessed using the Pearson Product-Moment correlation coefficient, while reliability was evaluated using Cronbach's Alpha with a minimum acceptable threshold of 0.60. The results indicated that all questionnaire items met the required validity and reliability criteria, demonstrating that the instrument was appropriate for data collection.

Data analysis was performed using IBM SPSS Statistics. The analysis began with descriptive statistics to summarize respondents' demographic characteristics and describe the distribution of responses. Subsequently, classical assumption tests, including normality, heteroscedasticity, and linearity tests, were conducted to ensure that the data met the assumptions required for regression analysis. Two separate simple linear regression models were then estimated using the equations:

$$\mathbf{Y_1 = a + bX}$$

$$\mathbf{Y_2 = a + bX}$$

where X represents Electronic Money usage, Y_1 denotes *israf*, and Y_2 represents Sharia consumption behavior. The significance of the regression coefficients was examined using the t-test at a significance level of 0.05, while the coefficient of determination (R^2) was used to assess the proportion of variance in each dependent variable explained by the independent variable.

Several limitations should be acknowledged. First, the relatively small sample size limits the generalizability of the findings beyond the study context. Second, the study relied on self-reported questionnaire responses, which may be affected by social desirability bias and respondents' subjective perceptions. Therefore, the findings should be interpreted with caution and may serve as preliminary empirical evidence for future studies employing larger samples and more diverse data collection methods.

RESULT AND DISCUSSION

Respondent Characteristics

The respondents consisted of 30 students from SMKN 1 Sempol who met the predetermined sampling criteria. Based on gender, female respondents dominated the sample, accounting for 24 students (80%), while male respondents comprised 6 students (20%), as presented in Table 1. Regarding grade level, most respondents were Grade XII students (80%), followed by Grade X (13.3%) and Grade XI (6.7%), as shown in Table 2. This distribution indicates that the findings primarily represent students with relatively greater experience using electronic money in their daily financial transactions.

Table 1.

Respondent Characteristics by Gender

Gender	Frequency	Percentage (%)
Male	6	20.0
Female	24	80.0
Total	**30**	**100**

Table 2.

Respondent Characteristics by Grade Level

Grade	Frequency	Percentage (%)
X	4	13.3
XI	2	6.7
XII	24	80.0
Total	**30**	**100**

Descriptive Statistics

Descriptive statistics were calculated to provide an overview of the distribution of each research variable. As presented in Table 3, the Electronic Money variable obtained the highest mean score (M = 25.90), indicating a relatively high level of electronic money usage among respondents. The Potential for *Israf* variable recorded a mean score of 24.10, while Sharia Consumption Behavior obtained a mean score of 23.47. The relatively similar standard deviations

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across the three variables indicate a moderate variation in respondents' answers, suggesting that the data are sufficiently homogeneous for subsequent statistical analysis.

Table 3.

Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Electronic Money	30	10.00	35.00	25.90	5.756
Potential for *Israf*	30	14.00	35.00	24.10	5.567
Sharia Consumption Behavior	30	9.00	30.00	23.47	5.975

Instrument Validity and Reliability

Prior to hypothesis testing, the questionnaire was evaluated to ensure its validity and reliability. The validity test demonstrated that all questionnaire items had Pearson correlation coefficients exceeding the minimum acceptable threshold with significance values below 0.05, indicating satisfactory construct validity. Reliability analysis also showed Cronbach's Alpha coefficients ranging from 0.812 to 0.939, exceeding the recommended minimum value of 0.70. These findings confirm that all measurement instruments were both valid and reliable and were therefore appropriate for regression analysis.

Table 4.

Summary of Validity and Reliability Results

Variable	Number of Items	Pearson Correlation	Cronbach's Alpha	Interpretation
Electronic Money	7	0.610–0.920	0.890	Valid and Reliable
Potential for *Israf*	7	0.392–0.879	0.812	Valid and Reliable
Sharia Consumption Behavior	6	0.766–0.938	0.939	Valid and Reliable

Classical Assumption Test

A normality test was conducted using the Kolmogorov–Smirnov test to determine whether the regression residuals followed a normal distribution. As presented in Table 5, the significance value was 0.760, which exceeded the threshold of 0.05. Therefore, the residuals can be considered normally distributed, indicating that the normality assumption required for parametric regression analysis was satisfied.

Table 5.

Summary of Normality Test

Test	Significance	Criterion	Conclusion
Kolmogorov–Smirnov	0.760	> 0.05	Normally Distributed

Furthermore, the heteroscedasticity test showed a significance value of 0.697 for the Electronic Money variable, which is greater than 0.05. This result indicates the absence of heteroscedasticity, suggesting that the variance of the regression residuals remained constant across observations. Accordingly, the regression model fulfilled the classical assumptions and was considered suitable for hypothesis testing.

Table 6.

Heteroscedasticity Test

Variable	Sig.	Criterion	Conclusion
Electronic Money	0.697	> 0.05	No Heteroscedasticity

The fulfillment of both normality and heteroscedasticity assumptions indicates that the regression model satisfies the statistical requirements for estimating the influence of Electronic Money on the Potential for Israf and Sharia Consumption Behavior. Consequently, hypothesis testing using simple linear regression can be conducted with an adequate level of statistical confidence.

Discussion

The findings demonstrate that Electronic Money has a positive and statistically significant effect on the Potential for *Israf* among students of SMKN 1 Sempol. The regression coefficient of 0.675 ($p < 0.001$) and the coefficient of determination ($R^2 = 0.672$) indicate that electronic money explains a substantial proportion of the variation in excessive consumption behavior. These findings suggest that the convenience of digital payment systems extends beyond improving transaction efficiency and also influences individuals' psychological responses during purchasing decisions. Digital transactions reduce the "pain of paying" because consumers no longer experience the direct exchange of physical cash, thereby lowering spending awareness and increasing the likelihood of impulsive purchases. Consequently, electronic money may unintentionally encourage consumption beyond actual needs, which in Islamic economics is categorized as *israf* (Halizah et al., 2024).

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These findings are consistent with previous studies reporting that electronic money and digital wallets contribute to higher levels of consumptive behavior (Afiyah, 2020; Laily 2024). However, this study extends the existing literature by interpreting excessive consumption through the Islamic concept of *israf* rather than through conventional measures of consumerism alone. While earlier studies primarily focused on financial or psychological aspects of digital payment adoption, this research demonstrates that excessive consumption also has ethical and religious implications. Therefore, the contribution of this study lies in integrating modern digital payment behavior with Islamic economic principles, particularly the prohibition of wasteful consumption.

The empirical results further reveal that the influence of Electronic Money on the Potential for *Israf* ($R^2 = 0.672$) is considerably stronger than its influence on Sharia Consumption Behavior ($R^2 = 0.496$). This difference indicates that technological convenience has a more immediate impact on transactional decisions than on the development of ethical consumption values. Features such as instant payment, cashback programs, promotional discounts, and seamless purchasing processes directly stimulate purchasing behavior and encourage repeated transactions. In contrast, Sharia consumption behavior is a value-based construct that develops gradually through religious education, moral awareness, self-control, and continuous internalization of Islamic teachings. Accordingly, technological innovation alone is insufficient to cultivate ethical consumption because value formation requires broader educational and social influences beyond the use of digital payment systems.

The analysis also demonstrates that Electronic Money has a positive and significant effect on the formation of Sharia Consumption Behavior. Although the regression coefficient indicates a positive relationship, the lower coefficient of determination suggests that electronic money explains only part of the variation in ethical consumption behavior. This finding implies that the adoption of digital financial technology does not automatically strengthen Sharia-oriented consumption practices. Rather, technology functions as a neutral instrument whose behavioral consequences depend on the values, knowledge, and self-regulatory capacities of its users. This finding supports the argument of Ananda et al. (2025), who concluded that electronic wallet usage can promote Sharia-compliant consumption only when accompanied by adequate self-control.

The disparity between the explanatory power of the two regression models highlights the strategic role of Islamic financial literacy. Although electronic money significantly affects both dependent variables, its stronger influence on *israf* indicates that convenience alone is more likely to shape transactional behavior than ethical awareness. Islamic financial literacy therefore functions as an ethical control mechanism that enables users to distinguish between needs and wants, evaluate purchasing decisions according to Islamic principles, and avoid excessive consumption. Without sufficient financial literacy and religious understanding, users may focus primarily on the efficiency offered by electronic money while neglecting the moral responsibility associated with consumption. Consequently, strengthening Islamic financial literacy becomes essential for transforming technological convenience into responsible financial behavior.

These findings also reinforce the conceptual argument proposed by Sukma & Canggih (2021), who describe electronic money as an inherently ambivalent technology. On one hand, digital payment systems increase transaction efficiency and financial inclusion. On the other hand, they may simultaneously encourage excessive consumption if users lack adequate self-control and ethical awareness. The present findings provide empirical support for this dual perspective by demonstrating that electronic money simultaneously increases the potential for *israf* while also contributing positively to Sharia consumption behavior. The coexistence of these two effects indicates that technology itself is neither inherently beneficial nor detrimental; instead, its consequences depend on the interaction between technological characteristics, individual behavior, and Islamic values.

From a theoretical perspective, this study contributes to the growing literature on Islamic economics by integrating digital payment technology with the concepts of *israf* and Sharia consumption behavior within a single analytical framework. Previous studies have generally examined electronic money in relation to consumptive behavior, financial literacy, or self-control independently. In contrast, this study demonstrates that digital financial technology produces dual behavioral consequences: it simultaneously creates opportunities for excessive consumption while supporting ethical consumption when accompanied by strong Islamic values. This integrated perspective enriches the understanding of digital financial behavior from an Islamic economic viewpoint.

From a practical perspective, the findings suggest that educational institutions should not merely encourage students to adopt digital financial technology but should also strengthen Islamic financial literacy and ethical consumption education. Programs emphasizing moderation

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(*wasathiyah*), self-control, financial responsibility, and the avoidance of *israf* are essential to ensure that the convenience offered by electronic money remains aligned with Islamic principles. Such initiatives may help students utilize digital payment systems responsibly while minimizing the risk of excessive consumption in the rapidly expanding digital economy.

CONCLUSION

This study concludes that electronic money has a significant influence on both the potential for *israf* and the formation of Sharia consumption behavior among students of SMKN 1 Sempol. However, the findings indicate that its influence on the potential for *israf* is substantially stronger than its influence on Sharia consumption behavior. This suggests that the convenience, accessibility, and efficiency of digital payment systems more readily shape transactional decisions than ethical consumption values. While electronic money facilitates modern financial transactions, it may also encourage excessive consumption when its use is not accompanied by adequate self-control and Islamic financial literacy.

The study contributes to the development of Islamic economics by integrating digital payment behavior with the concepts of *israf* and Sharia consumption behavior within a single empirical framework. The findings emphasize that technological innovation alone is insufficient to cultivate responsible consumption; instead, the internalization of Islamic values and financial literacy is essential to ensure that digital financial technology supports ethical and sustainable consumption practices. Practically, these findings provide empirical support for developing Islamic financial literacy programs among Generation Z to strengthen responsible digital financial behavior. Nevertheless, this study is limited by its relatively small sample size and its focus on a single vocational high school, which restricts the generalizability of the findings. Future research is therefore recommended to involve larger and more diverse samples, apply mixed-methods approaches, and incorporate additional variables such as Islamic financial literacy, religiosity, and self-control to obtain a more comprehensive understanding of digital consumption behavior.

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