

**THE INFLUENCE OF NON-CASH TRANSACTION ON
CONSUMPTION OF MUSLIM SOCIETY IN MADIUN CITY WITH
MAQASHID SHARI'AH APPROACH**



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2020 /1442**

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CITY WITH *MAQASHID SHARI'AH* APPROACH**

THESIS

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Departement of Islamic Economics

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ABSTRAK

PENGARUH TRANSAKSI NON TUNAI TERHADAP MASYARAKAT MUSLIM KOTA MADIUN DENGAN PENDEKATAN *MAQASHID SYARI'AH*

Chindy Chintya Cahya
3820174181192

Islam memiliki tujuan dalam berkonsumsi yaitu untuk mencapai *mashlahah* dan kesejahteraan. Namun, *mashlahah* dan kesejahteraan hanya bisa didapatkan ketika seorang muslim menerapkan nilai-nilai islam dalam kehiduannya khususnya dalam berkonsumsi. Kota Madiun memiliki total populasi sebesar 210.245 jiwa. Berdasarkan total keseluruhan, mayoritas masyarakat kota madiun adalah muslim yaitu sebesar 91% dari total keseluruhan. Namun, masyarakat kota Madiun disebut sebagai masyarakat yang memiliki gaya hidup yang konsumtif. Karena mereka menggunakan 95% dari pendapatannya untuk berkonsumsi. Perkembangan teknologi saat ini telah mendukung sector keuangan dalam melakukan berbagai inovasi dalam sistem pembayaran seperti adanya transaksi menggunakan kartu debit, kartu debit serta electronic sebagai media pembayaran. Kota Madiun memperoleh pendapatan terbesar melalui sector keuangan yaitu 10% setelah sector perdagangan dan industry. Oleh karena itu penelitian ini bertujuan untuk mengetahui pengaruh transaksi non tunai terhadap konsumsi masyarakat muslim kota Madiun serta untuk mengetahui konsumsi masyarakat muslim kota Madiun dilihat dari perspektif *maqashid syariah*. Metode yang digunakan dalam penelitian ini adalah kuantitatif deskriptif menggunakan regresi linier berganda dengan alat ukur E-Views 7. Hasil dari penelitian ini menunjukkan bahwa terdapat pengaruh positif signifikan antara transaksi menggunakan kartu debit sebesar 0.28 dan transaksi menggunakan uang elektronik (E-money) sebesar 0.27 terhadap konsumsi masyarakat muslim kota Madiun, disamping itu variabel kartu kredit berpengaruh negatif terhadap konsumsi masyarakat muslim kota Madiun sebesar 0.01. Nilai Adjusted R-Square dalam penelitian ini sebesar 0.29, hasil nilai pada uji t statistic menunjukkan bahwa pada variabel kartu debit dan e-money terdapat pengaruh terhadap variabel konsumsi dengan nilai $3.07 > 1.65$ pada kartu debit dan $4.19 > 1.65$. Sedangkan variabel kartu kredit tidak berpengaruh terhadap konsumsi sebesar $0.46 < 1.65$. Secara simultan transaksi non tunai berpengaruh terhadap konsumsi masyarakat muslim kota madiun sebesar $0.00 < 0.05$. Penelitian ini juga menunjukkan bahwa masyarakat muslim kota Madiun telah menerapkan nilai-nilai islami berdasarkan *maqashid syari'ah* dalam berkonsumsi seperti mengonsumsi barang yang halal dan baik, menerapkan hidup sederhana serta lebih mendahulukan kebutuhan dibandingkan keinginan.

Kata Kunci : *Transaksi Non Tunai, Konsumsi, Masyarakat Muslim, Kota Madiun, Maqashid Syari'ah*

ABSTRACT

THE INFLUENCE OF NON-CASH TRANSACTION ON CONSUMPTION OF MUSLIM SOCIETY IN MADIUN CITY WITH *MAQASHID SHARI'AH APPROACH*

Chindy Chintya Cahya
3820174181192

Islam has a goal in consumption, namely to achieve *mashlahah* and welfare. However, *mashlahah* and welfare can only be obtained when a Muslim applied Islamic values in his life, especially in consumption. Madiun City has a total population of 210,245. Based on the total, the city of Madiun is Muslim, which is 91% of the total. Therefore, The people of the city of Madiun are known as people who have a consumptive lifestyle. Because they use 95% of their income for consumption. Actually, technological developments have supported the financial sector in making various innovations in the payment system, such as transactions using debit cards, credit cards, and electronic money as a medium of payment. Madiun City gets the largest income through the financial sector, which is 10% after the trade and industry sectors. Therefore, the aim of study to analyze the influence of non-cash transactions on the consumption of Muslim society in Madiun city and to analyze the consumption of Muslim society in Madiun city from the perspective of *maqashid sharia*. The research method is descriptive quantitative with multiple linear regression and the measuring instrument E-Views 7. The results of this study indicate that there is a positive significant effect between transactions using debit cards amounting to 0.28 and transactions using electronic money (E-money) amounting to 0.27 on consumption of the Muslim society in Madiun city, besides that the credit card variable has a negative effect on the consumption of the Muslim society in Madiun City amounting to 0,01. The Adjusted R-Square value in this research is 0.29, the results of the value on the t statistical test show that the debit card and e-money variables have an influence on the consumption variable with a value of $3.07 > 1.65$ on the debit card and $4.19 > 1.65$. While the credit card variable has no effect on the consumption of $0.46 < 1.65$. Simultaneously, non-cash transactions have an effect on the consumption of the Muslim society in the city of Madiun by $0.00 < 0.05$. This research also shows that the Muslim society of Madiun city has applied *maqashid sharia* in their consumption such as consuming halal and good material, adopting a simple life and prioritizing needs over wants.

Key Word : *Non-Cash Transaction, Consumption, Muslim Society, Madiun City, Maqashid Shari'ah*

APPROVAL OF SUPERVISOR

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Bismillahirrahmanirrahim,
Assalamu'alaikum Wr,Wb

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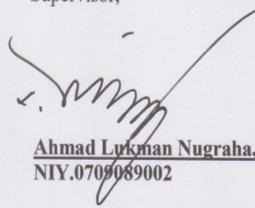
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Wassalamu'alaikum Wr.Wb

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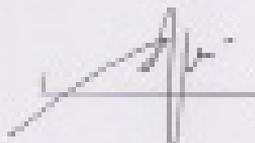
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I declare that this thesis has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where states otherwise by reference or acknowledgement, the work presented is entirely my own.

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DEDICATE

Alhamdulillah all praises and gratitudes presence to Allah SWT who has given us so many Mercies and potentials as very noble creature, and always best ows His graces and guidances as our strength in living this short life.

Shalawat and salam to our propeth Muhammad peace be upon him, his Families an his Followers.

I dedicate this thesis to:

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MOTTO

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الْمُسْرِفِيْنَ

(QS. Al-A'raf 31)

PROLOGUE

All praises to be upon to Allah SWT the lord of the word, the Most Merciful, who has given us knowledge, faith, enjoyment, life and happiness. Shalawat and salam to our beloved prophet Muhammad peace be upon him, Companions and all his followers. The Researcher realizes that this thesis is full of flaws and will never be complete without the kindness, help and support of others. Therefore, with all due respect and humility, the Researcher would like to express his deep gratitude to:

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Mantingan, November 02th 2020

Sincerely yours,

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CHAPTER I

INTRODUCTION

1.1 Research Background

The rapid advancement of technology provides great opportunities in the economic world to continue, to compete and carry out its activities, especially in the sphere of consumption. Consumption is a human activity as social being in fulfilling their needs in terms of materials, symbolic goods and services to achieve satisfaction.¹ In conducting consumption between individuals is not the same due to the needs of each individual are diverse, depending on the needs necessary in meeting the needs of their life.

Non-cash payments is a payment system that utilize information and communication technologies such as Integrated circuit (IC), Cryptography, and communication networks as payment media.² The development of information technology encourages the banking or non-banking sectors to be more innovative in providing various alternatives, namely non-cash payment services in the form of transfer systems and also other electronic card payments that have been relatively secure, fast, and much more efficient and global.³ Some non-cash payments have been widely used by the public such as ATM/debit cards, credit cards, and electronic money.

¹ Deni Putra, et al, "Prinsip konsumsi 4k + 1M dalam perspektif Islam" , *Asy-syari'iyah Jurnal Ilmu syari'ah dan perbankan Islam*, Vol 4, No 1, 2019. p. 5

² Bambang Pramono and Tri Yanuarti, et al, "Dampak Pembayaran Non Tunai terhadap Perekonomian dan Kebijakan Moneter", *Working Paper*, No. 11, Bank Indonesia 2006, p. 12

³ *Ibid*, p. 6

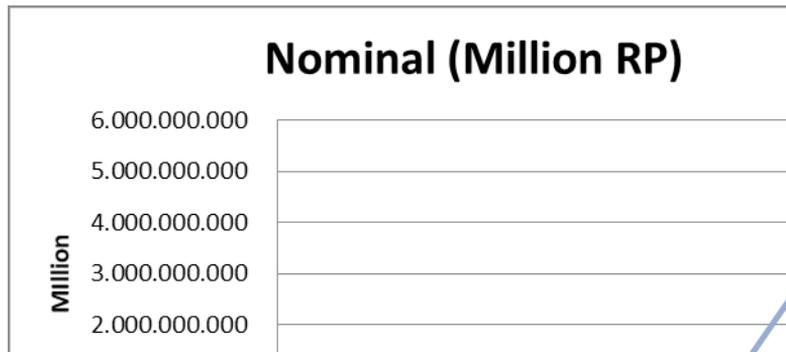


Figure 1. Electronic money transaction data in Indonesia 4

Source: *bi.co.id* (The data is processed by the Researcher)

The above data explains that the number of transactions of Indonesian people tends to increase from year to year. It's happened by rising in the consumer price index annually.⁵ The convenience offered by technology is currently a factor to change consumption habit, because it is easier for people to make transactions by on line, such as mobile applications and ATM/Credit cards that can be accessed through online media.⁶

Based on data from the Central Statistics Agency (BPS), the consumption rate in the second quarter of 2019 that basis on the year (yoy) reached 5,17 %. This number is only a slight difference with the consumption rate in the previous period, that reach 5,16%. Besides that, Household consumption growth increased compared to 5,02% in the first quarter of 2018.⁷

⁴ Bank Indonesia, *Data Transaksi Uang Elektronik di Indonesia 2011-2019*, at [2:05] <<https://www.bi.go.id>>, viewed on 1 oktober 2020.

⁵ Badan Pusat Statistik (BPS), *Inflasi 0,39 % pada Januari 2020*, at [2:14] <<https://databoks.katadata.co.id>>, viewed on 1 oktober 2020.

⁶ Kata Data, *Transaksi digital ubah pola konsumsi masyarakat*, at [6:03] <<https://katadata.co.id>> viewed on 1 oktober 2020.

⁷ Danang Sugianto, *Masyarakat RI masih doyan belanja nih buktinya*, at [14:17] <<https://finance.detik.com>> Viewed on 28 Februari 2019.

Hartono said that “*One of the areas that has contributed in helping the process of achieving economic development is Madiun City.*”⁸ Madiun city is a developing city with 210,245 population.⁹ The area of Madiun city reached 33.23 Km² consisting of three sub-districts namely Manguharjo, Taman and Kartoharjo.¹⁰ Madiun city is known as the city of GADIS which means the city of trade and industry, Besides having a relatively consumptive society, the level economic in Madiun city can be considered although it’s economic development is not the same with the capital economy development.¹¹

The people of Madiun city are called people whose economy is a consumptive lifestyle. The Economists even estimate 95% of Madiun society income was used for consumption.¹² This is evidenced by the growth number of cafe, restaurant, mall and other shopping centers in Madiun City.

⁸ Yudi Hartono, et al, Pengembangan Kota Madiun sebagai kota GADIS Tahun 2000-2013, *Jurnal Agastya*, Vol 04 No 02 2014. p.76

⁹ Dinas kependudukan dan pencatatan sipil Kota Madiun, *Jumlah penduduk Kota Madiun per Maret 2020*, at [6:50] <<https://capil.madiunkota.go.id>> viewed on 1 Oktober 2020.

¹⁰ Badan Pusat Statistika (BPS) Kota Madiun, 2020, *Madiun dalam Angka 2020*, Publikasi Madiun dalam angka Badan Pusat Statistika kota Madiun, p.33

¹¹ Yudi Hartono, et al, Pengembangan Kota Madiun sebagai kota GADIS.....p.76

¹² Rahmat Wibisono, Gaya Hidup, *Wow tingkat konsumsi warga madiun*, at [09:59] <<https://www.madiunpos.com>> viewed on 14 April 2020.

Table 1. CPI Growth in Madiun City 2019¹³

Expenditure group	CPI June 2016	CPI Dec 2018	CPI June 2019	% Change to May 2019 ^{*1)}	Calendar Year 2019 ^{*2)}	YoY year of year ^{*3)}
(1)	(2)	(3)	(4)	(5)	(6)	(7)
General	131,14	132,09	134,24	0,22	1,63	2,36
Food material	132,13	130,34	134,61	-0,78	3,28	1,88
Food, Beverages, Cigarettes and Tobacco	138,64	140,71	144,64	0,63	2,79	4,33
Housing, Water, Electricity, Gas and Fuel	131,69	133,71	133,40	0,02	-0,23	1,30
Clothing	121,66	121,77	124,55	0,40	2,28	2,38
Health	123,61	125,88	127,84	-0,5	1,56	3,42
Education, Recreation and Sports	125,83	128,35	130,24	0,00	1,47	3,50
Transport, Communication and Financial Services	129,99	130,33	131,68	1,30	1,04	1,30

- 1) Percentage of changes in the CPI June 2019 to the previous month's CPI
 - 2) Percentage of changes in the June 2019 CPI to the December 2018 CPI
 - 3) 3) Percentage of changes in the June 2019 CPI to the June 2018 CPI
- Source: BPS Madun City 2019*

According to Madiun City Report in 2020, the consumption of Madiun City people towards non-food consumption is greater than food

¹³ BPS Kota Madiun, *Index harga Konsumen 2019*, at [9:35] <<https://madiunkota.bps.go.id>> viewed on 31 August 2020.

consumption, namely 44.40% for the type of food, while 56.% for non-food.¹⁴ Indeed, in 2020 states that the majority of Madiun's society are muslims, namely 190,919 people or about 91% of the total number.¹⁵ As a Muslim, people should be able to apply Islamic value in the consumption, namely based on Maqashid syari'ah by being moderate in spending, not reducing the circulation of wealth and also not weakening the economy of other communities.¹⁶ Yusuf Qardhawi also mentioned that as a Muslim must consume in accordance with islamic consumption rules such as by being modest and fighting the actions of mubadzir.¹⁷ Therefore, the Researchers make consumption patterns as an independent variable (variable Y).

Based on BPS data of Madiun City in 2019, the financial service institutions are one of the roles in the of Madiun City's Income 10.15%.¹⁸ Therefore, it can be ascertained that the majority of the people of Madiun city are users of financial services. And the Researchers make Debit Cards, Credit Cards, and E-money as the dependent variable (variable X). A large number of shopping centers in Madiun City, such as supermarkets and large urban markets, currently the majority of shopping centers use non-cash payment methods such as credit cards, debit cards, or e-money. This is very helpful and makes it easier for people to buy their needs, both food and non-food needs.

For several reasons that have been explained above, the Researcher considers research to be very suitable for the study to measure how much influence non-cash transactions have on the consumption of the Muslim

¹⁴ Badan Pusat Statistika (BPS) Kota Madiun, 2020, *Madiun dalam Angka 2020*, Publikasi Madiun dalam angka Badan Pusat Statistika kota Madiun, p. 187

¹⁵ *Ibid*, p.125

¹⁶ Miftahul huda,. "Indikator perilaku konsumen dalam memnuhi kebutuhan primer", *Islmaic Economics Journal*. Universitas Darussalam Gontor, Vol.3, No.2 Desember 2017. p.212

¹⁷ Yusuf Qardhawi, *Norma dan Etika Ekonomi Islam*, Cet. 3 (Jakarta:Gema Insani,2018).p.132

¹⁸ Badan Pusat Statistika (BPS) Kota Madiun, 2020, *Madiun dalam Angka 2020*, Publikasi Madiun dalam angka Badan Pusat Statistika kota Madiun, p.187 .

society in Madiun City with the maqashid Shari'ah approach. In addition, this research had literature to review Miftahu Rizqa and Edy Gunawan's research entitled "Analysis of the Use of Card-Based Payment Instruments and E-Money on Public Consumption in Banda Aceh". The variables such as debit card, credit card and E-money variables have a positive effect on public consumption, while the religiosity variable has a negative effect on public consumption. Therefore, the Researcher wants to review the research by using Madiun City as the research object with maqashid shari'ah as a measure of people's Islamic consumption.

1.2 Problem Formulation

- 1.2.1 How does non-cash transactions affect to the consumption of the Muslim society in Madiun City perspective *Maqashid Shari'ah*?
- 1.2.2 How the consumption of the Muslim society in Madiun city perspective *Maqashid Shari'ah*?

1.3 Research Objectives

- 1.3.1 To analyze how much influence Non-cash transactions have on the consumption of Muslim societies in Madiun City.
- 1.3.2 To analyze how the consumption of the Muslim society in Madiun city

1.4 Research Scopes and Limitation

- 1.3.1 This study discusses the effect of non-cash transactions on consumption of the Madiun society approach and to find out how the application of Islamic values (*Maqashid Syari'ah*) in consumption.
- 1.3.2 The method used quantitative with multiple linear regression (E-views)
- 1.3.3 The non-cash types studied were various types of debit cards, credit cards and E-Money (ovo and go-pay).
- 1.3.4 The indicators used in variable X are only convenience and benefits
- 1.3.5 The indicators used in variable Y only concern attitudes and behaviors

1.5 Research Benefit

1.3.6 Academic Benefit:

The results of this study are expected to provide benefits for academics, namely *first*, it can provide knowledge for further Researchers in providing information, especially about the effect of non-cash transactions on the consumption of Muslim societies in Madiun City. *Second*, it makes it easy for further Researchers to continue new research.

1.3.7 Practical Benefit:

The results of this study are expected to provide benefits for practitioners, namely *Firstly*, it can providing information to practitioners about the effect of non-cash transactions on the consumption of Muslim societies in Madiun City. *Secondly*, helping the government to measure how much the use of non-cash transactions among Muslim societies in Madiun City. *Thirdly*, increasing literacy

to the public regarding non-cash transactions and literacy that relate to consumption theory and can provide the information to the public about the influence non-cash transactions on consumption.

CHAPTER II THEORETICAL FRAMEWORK

2.1 Conceptual Framework

2.1.1 Payment System in Indonesia

Payment systems and forms of money have been developing for centuries. Starting from precious metals such as gold is used as the main means of payment as well as the main form of money. Then, assets in paper form begin to be used as money in payment systems such as check and currencies. Here's the transformation of money that starts from commodity money to electronic money.^{19 20}

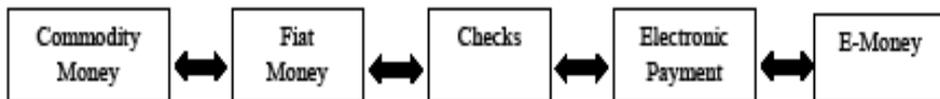


Figure 1. The evolution of payment system¹
Source : Miskhin 2019

To understand the direction of the payment system, it is important to understand how the payment system has changed over the years. The Money that made of precious metals or other valuable commodities is known as **Commodity Money**, starting from ancient times to several hundred years ago, afterwards this commodity money used as a medium of exchange in almost all primitive societies. However, the problems that arise as a result of using metal-based payment system

¹⁹ Miskhin, *Ekonomi Uang, Perbankan dan Pasar Keuangan*, ED 11 Buku 1, (Jakarta: Salemba Empat.2017). p. 57

²⁰ Solikin, Suseno, *Uang (Pengertian, Penciptaan, dan Peranannya dalam Perekonomian), Seri Kebanksentralan No.1*, Pusat Pendidikan dan Studi Kebanksentralan (PPSK), (Jakarta: Bank Indonesia ,2002), p. 4-9

are heavier and hardest to be taken to various places.²¹ Based on some of the explanations above, the Researcher concludes that, Initially, commodity money was only in the form of payment using the exchange of goods (barter). However, because exchanges for goods of the same type or value were difficult to find, gold and metal were used as means of payment at that time. Over time, the use of gold and metal has also been replaced by paper because of limitations, availability and high costs of mining the metal and gold, therefore people use paper as a means of payment for gold and metal.

The next level in the payment system is the paper currency (Sheet of paper used as an exchange tool) which is currently referred to as **Fiat Money**, it is a paper currency that the government declared a legitimate as a payment (that means it must be accepted as an official means of payment). The paper currencies have a more advantage than precious metals, besides that paper currencies have weaknesses such as easy to steal and require great cost to move them in large quantities. Next there is a payment system using Check. **A check** is your instruction to your bank to transfer money from your account to someone else's account when this person shows the check. The advantage of using a check, it can be filled with any number as long as it does not exceed the balance of the account, making transactions for large amounts easier. Besides that, there are several drawbacks using the checks, namely that it takes time to carry a check from one place to another. Then, it will take several more days for the bank to cashing out the money in the check.²²

Over time, the means of payment using banknotes and check have also been shifted with electronic money. The rapid development of technology give a positive impact on the payment system, namely the non-cash based payment system in the form of payment instruments

²¹ *Ibid.* p. 59.

²² Miskhin, *Ekonomi Uang, Perbankan dan Pasar Keuangan*,p. 58

using cards such as ATM/Debit cards and Credit cards and Electronic Money (E-Money).

1. Credit Card

Credit Card is a Payment using a Card (APMK) that can make payment for obligations arising from an economic activity, including spending transactions or to make cash withdrawals, that the cardholder's payment obligations are fulfilled in advance by the acquirer or issuer, and the cardholder is obliged to pay at the agreed time either by the charge card at once (charge card) or by payment in installments.²³ From the definition above, Researchers concluded that credit cards are cards issued by banks or other financing institutions that are given to customers to be used as payment and cash collection. The Credit cards can be used as a means of payment in certain places such as supermarkets, hotels and restaurants that have tied up agreements with banks/financing institutions.

Credit card was use in the US (United State) since 1940s, and its use became common due to its ease and use in online transactions. Initially, cash and then checks were mainly used for monetary transactions. Nowadays, The credit cards is reffered to payment. Acceptability of card accreability around the world can be measured by the total of number around the world. The Credit card offers many of advantages compared to cash for users such as; security, convenience, short-term free credits, reward points, etc. The Merchants also benefit from credit cards because people tend to spend more when using credit cards.²⁴

²³ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik*, ED.I, (Jakarta:Visi Media,2012). p. 113

²⁴ Muhammad Ahmar Uddin. "A Study On Literacy and Usage Behaviour of Credit Cards Users in India". *Jurnal Humanities & Social Sciences Reviews*, Vol 8, No 1 2020. p. 60

The maintenance of credit card involves the cardholder²⁵, Principals²⁶, issuer²⁷, acquirer²⁸, Traders (merchant)²⁹, switching company³⁰, clearing operators³¹, and final settlement organizer³².

According to Serfianto, Credit can serve as a payment instrument by card, due to the high interest rate in credit cards, credit cards are not recommended as a medium-term business financing tool. Because the credit cards are only eligible to be used as a “stand by loan” which is very short for a maximum of

²⁵ *The credit card holder* is a valid user of the credit card (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....*p. 113)

²⁶ *The Principal* is a Bank or institution other than the bank (LSB) responsible for the management of the system or network between its members, whether acting as an issuer or acquirer, in credit card transactions in cooperation with its members based on a written agreement. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....*p. 113)

²⁷ *The issuer* is a bank or LSB that issues credit cards (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 113)

²⁸ *Acquirer* is a bank or LSB that cooperates with merchants, who can process credit card data issued by other parties (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 113).

²⁹ *Traders (Merchant)* is the seller of goods or services that receive payment from credit card usage transactions (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 113).

³⁰ *Switching Company* is a company that provides switching or routing services for electronic transactions that use credit cards through terminals such as ATM or electronic data capture (EDC) in order to obtain Researcherity from the issuer (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 113)

³¹ *Clearing Operator* is a Bank or LSB that performs the calculation of the financial rights and obligations of each issuer and acquirer in the framework of credit card transactions (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 113).

³² *The final organizer* is a bank or LSB that conducts and is responsible for the final settlement of the financial rights and obligations of each issuer and acquirer in the framework of credit card transactions based on the calculation results of the clearing operator (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 114)

three months.³³ Therefore, the credit card can be concluded that the credit card has an element of debt, because at the time of making a cash withdrawal the payment obligation is fulfilled by the issuer or acquirer in advance, in contrast to the debit that the withdrawal fee is more affordable, this is due to the funds used by the customer coming from each account.

There are several factors to use credit card such as Bank Policy, Willingness to pay, Payment Policy, Flexibility, Related Benefits, and perceived risks.³⁴ According to the Researchers of community factors such as convenience and benefits as mentioned in the theory above, makes the public prefer transactions using non-cash such as credit cards.

Article 18 PBI 14/2/PBI2012 expressly prohibits credit cards from being used outside the provision as a means of payment. Issuers or Acquirers are obliged to keep credit cards from being used outside of provisions as a payment. The Violation of article 18 may be subject to administrative sanctions in the form of reprimands, fines, temporary termination of part or all of APMK activities and the revocation of CARD PAYMENT TOOLS implementation permits.³⁵

In January 2012, Bank Indonesia also issued a new PBI (PBI/14/2/PBI2012) on APMK, the new rules have been implemented since 2013. Some of the rules contained in the new PBI and SE BI, as follows:³⁶

³³ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik....*p. 128

³⁴ Arti Kundan, Amisha Gupta, Et al, "Factors Influencing Consumer's Perception towards the acceptance of Credit Cards", *Pacific Business Review International Journal*, Volume 9, Issue 12, June 2017. p. 20.

³⁵ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....*p. 129

³⁶ Gubernur Bank Indonesia, Peraturan Bank Indonesia No 14/2/PBI/2012 tentang perubahan atas peraturan Bank Indonesia No 11/11/PBI/2009 tentang Penyelenggaraan

- a. Set the minimum wage to have a credit card of Rp.3 million per month. Customers with a salary of Rp.3-10 Million per month may only have a maximum credit card from two issuers.
- b. Maximum credit limit three times salary per month.
- c. Maximum spend rate of 3% per month or 36% per year.
- d. BI arranges that the spending bill is not charged repeatedly. Thus interest is only charged once against the bill.
- e. There is regular notice to the customer not to suddenly when billed the customer can not pay, because there are many technical problems.
- f. BI will more detail arrange cooperation between banks and third parties, especially with outsourcing companies.
- g. BI sets the card must use chip technology³⁷, customer's signature and the use of a six-digit PIN.
- h. BI asks for a repayment value aka the minimum installment payment percentage of 10% of the total bill.
- i. There is a maximum cash withdrawal limit of Rp.10 Million per day.
- j. BI requires banks to send a summary of customer's credit card transactions on an annual basis.

Based on the main use of credit cards, The credit card users are divided into two groups, namely convenience users and revolver³⁸, convenience users tend to use credit cards as easier payments based on the functions credit as a of payment and credit

Kegiatan alat pembayaran dengan menggunakan Kartu, at [13:00] <<https://www.bi.go.id>> viewed on 10 september 2020.

³⁷ *The chip* on the credit card is located on the front side of the card, it has been added various applications that can encrypt data so that the data can be stored more securely. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 103)

³⁸ *Revolver* is the nickname that people in the credit card industry use to refer to people who have a billing balance. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 103)

source.³⁹

In addition, credit cards can be used for cash withdrawals in some place, such as bank outlets or ATMs scattered in everywhere. The function of the bank/financing institution is as the issuer or the payer of the credit card charged by the merchant who has tied the agreement with the bank or financing institution. Here's an example of a credit card overview:



Figure 3. Credit Card

Source :BNI.co.id

The mechanism to use credit cards starting from the issuance of credit cards, payment transactions or cash withdrawals, to payment transactions by banks involving interested parties. This mechanism starts from the application for card issuance, spending transactions, cash pick-up transactions, payments from customers to banks, to billing made by issuing institutions and credit card payments. The Examples of credit cards known to the public are VISA, Mastercard, American Express (AMEX), and Diners.⁴⁰

2. Debit Card

ATM Card is a card-using payment instrument that can

³⁹ Afshan Ahmed, Atesha Amanullah, " **Consumer Perception and Attitude towards Credit Card Usage: A Study of Pakistani Consumers** ", *Journal of Comparative International Manajemen NUST Business, Pakistan, Vol 12, No 1, 47-57, 2017*, p. 49

⁴⁰ Andri soemitra, *Bank dan Lembaga Keuangan Shari'ah*, (Depok: KENCANA, 2017), p. 41-42

be used to make cash withdrawals and transfer funds where the cardholder's obligations are fulfilled instantly by directly reducing the cardholder's deposits at the Bank or other than Bank Institutions Researcherized to collect funding in accordance with the prevailing laws and regulations.⁴¹

Debit Card is an the media of transaction using the card that can be used to make payments for liabilities arising from an economic activity, including spending transactions, which is the cardholder's obligations are fulfilled instantly by directly reducing the cardholder's deposits at banks or institutions other than banks Researcherized to raise funds in accordance with the prevailing laws and regulations.⁴² Debit card is a card-based payment instrument whose payment is made by direct debit to the customer's account at the card issuing bank.⁴³

Based on the definition the Researcher concludes that carrying a debit card is a combination of ATM and debit cards. At first the majority of the public only have ATM cards, because at the beginning of issuance starts from ATM card. The feature at that time was just cash withdrawals, balance checks, transfers between accounts at the same bank. But at the moment society already has variations of debit and credit cards to make easy their transactions.

The implementation of transaction using the card is regulated in PBI Number 11/11/PBI/2009 and PBI number 14/12/PBI/2012 about the organizer of APMK activities.⁴⁴ The nominal limit of funds that can be transferred between ATM card issuers through

⁴¹ Gubernur Bank Indonesia, *Perubahan atas Peraturan Bank Indonesia...14/2/PBI/2012*

⁴² Gubernur Bank Indonesia, *Perubahan atas Peraturan Bank Indonesia...14/2/PBI/2012*

⁴³ Andri soemitra, *Bank dan Lembaga Keuangan Shari'ah*, 2017..... p. 54

⁴⁴ Gubernur Bank Indonesia, *Perubahan atas Peraturan Bank Indonesia...14/2/PBI/2012*

atm machines, maximum Rp.25 Million per account in one day with the provision. *Firstly*, the nominal limit of funds most applies to the transfer of funds between the issuers via ATM, where the sender's account and the recipient's account are located at different issuers. *Secondly*, that the limit of the nominal value of the most funds does not apply to intra fund transfers of ATM card issuers, where the sender's account and the recipient's account in the same issuer. The nominal value of funds for cash withdrawal through atm machine with ATM card or credit card is set at maximum Rp.10 Million in account in one day.⁴⁵

The rapid development of ATM cards are offered usage, convenience and benefit. Among its benefits are the money withdrawals and deposit of cash at ATM machines, remittances between bank accounts, credit payments, phone banking facilities and debit card facilities for goods purchase transactions.⁴⁶ Berikut example debit card overview:



Figure 4. Examples of Debit Cards

Source: Mandiri Syariah.com

⁴⁵ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....* p. 94

⁴⁶ Miftahul rizqa Khairi, Eddy Gunawan, “Analisis pengaruh alat p. 24 (see to at Laila Ramadhani, “Pengaruh Penggunaan Kartu Debit dan Uang Elektronik (E-Money) Terhadap Pengeluaran Konsumsi Mahasiswa”, *Jurnal Ekonomi dan studi Pembangunan* Vol 8 No 1, 2016. p. 4

In its development, the infrastructure of atm network began to expand its use. Banks with a relatively advanced technology base began exploring debit card growth and building an interbank fund transfer switching infrastructure. It appears banks that offer payment methods at merchants by using ATM cards that have been added as debit cards.⁴⁷

3. Electronic Money (E-Money)

Marko Slovenic mentions that Digital money is an electronic substitute for banknotes and coins that recorded on electronic media, either as smart cards or computer hard drives. Its purpose is to make limited amounts of electronic payments. Digital money products designed to replace central bank currencies, and has principle that replace all central bank currency stocks.⁴⁸

Serfianto also states that Electronic Money is a payment that fulfilling the elements, *firstly*, issued on the basis of the value of money deposited in advance from the holder to the issuer. Secondly, the value of money is stored electronically in a medium such as a server or chip. Thirdly, the money deposited by owner is not a deposit as stipulated in the law concerning banking.⁴⁹

The electronic money has the value that the money stored electronically on a transferable medium for the benefit of payment transactions and fund transfers.⁵⁰ The development of electronic money as an alternative non-cash payment tool not only in the form of cards but also in other forms stored in smartphones. Its issuers are growing not only banks but also institutions other than banks (LSB). Such as financial companies, telecommunications

⁴⁷ Direktorat Akunting dan system pembayaran Direktorat Pengedaran Uang Bank Indonesia, *Laporan system pembayaran dan peredaran uang* 2008, p. 10

⁴⁸ Marko Slovinc, "Digital Money and Monetary policy", *NARODNA BANKA SLOVENSKA BIATEG: Vol.XIV,3/2016*, p. 12

⁴⁹ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit.....*p. 99-100

⁵⁰ *Ibid.* p. 98.

companies or public transportation companies.

The electronic money administration involves the holder⁵¹, principal⁵², issuer⁵³, acquirer⁵⁴, traders (merchant)⁵⁵, clearing operation⁵⁶, and the organizer of the final settlement⁵⁷.

The electronic money is regulated separately in Bank Indonesia Regulation (PBI) Number 11/12 / PBI / 2009 concerning Electronic Money. It is a payment instrument that fulfills the elements:⁵⁸

- a. Issued on the basis of the value of money deposited in advance by the holder to the issuer..

⁵¹ *Holder* is the Consumer Party who uses electronic money. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p. 99*)

⁵² *Principal* is a Bank or LSB which is responsible for the management of the system and network between its members, whether acting as an issuer, or an acquirer, in electronic money transactions whose cooperation with members is based on a written agreement. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik..p. 99*)

⁵³ *Issuer* is a Bank or LSB that issues electronic money. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p. 99*)

⁵⁴ *Acquirer* is a Bank or LSB cooperating with merchants, which can process electronic money data issued by other parties. In other words, an Acquirer is a “Liaison Party” between the issuer and the merchant. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p. 99*)

⁵⁵ *Merchant (traders)* is a seller of goods and services who receives payment transactions from holders. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p. 99*)

⁵⁶ *Clearing operation* is a bank or LSB that performs financial rights and obligations of each issuer or acquirer in the framework of electronic money transactions. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p. 99*)

⁵⁷ *The final settlement* is a bank or LSB that conducts and is responsible for the final settlement of the financial rights and obligations of each issuer or acquirer in the framework of electronic money transactions based on the calculation of clearing. Bank or :LSB that will conduct activities as a clearing :organizer or final settlement organizer must obtain permission from BI. (Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p.99*)

⁵⁸ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik.....p.108* (lihat juga pada Gubernur Bank Indonesia, *Perubahan atas Peraturan Bank Indonesia.....14/2/PBI/2012*)

- b. Value for money is stored electronically on a media server or chip.
- c. Used as a means of payment to merchants who are not issuers of the electronic money.
- d. The value of electronic money deposited by the holder and managed by the issuer is not a deposit as referred to in the law governing banking.

There some advantages of payment transactions using electronic money (e-money).⁵⁹

- a. The first advantage of electronic money is that it is easy to obtained for anyone without open a bank saving account, which is a longer process and more procedural. This convenience factor is believed to encourage people to be more interested in using electronic money than cash.
- b. Electronic money can be topped up easily, as so far we have been refilled cell phone credit refills. Electronic refills can be done via mobile phones or through a merchant network designated by the electronic money issuing company.
- c. Electronic money makes transactions more practical. In the midst of a busy life that makes time increasingly limited, the benefits of electronic money will be more pronounced when used in daily activities. Apart from that, electronic money also provides various benefits, such as free gasoline for a few liters based on a certain purchase.
- d. Electronic money can be used to control household budgets. For example, families can use electronic money in the form of prepaid cards to control household purchases. In addition, electronic money can also be used as a means of transferring between banks and the same bank.

⁵⁹ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektroni...*p. 206-208

The examples of several electronic money products offered by telecommunication companies, including T-cash Tap services from Telkomsel, XL Tunaiku from XL Axiata, FLExy Cash and i-Vas Card from Telkom, and Ooredoo wallet from Indosat. The following is an example of an E-money image that has spread in the community.



Figure 5. Types of E-money

Source: Bank Indonesia

According to this provision, electronic money is essentially a substitute for cash, its issuance is based on the value of money deposited whose balance the store of server or chip. This electronic money can be used as a payment at certain retail merchants that have cooperation with electronic money issuers.⁶⁰

2.1.2 The Concept of Consumption in Islam

In Islam, the materialistic tendency is not solely from modern consumption pattern. Because the rationale for consumption patterns in Islam is to reduce excess physiological desires arising from artificial psychological factors to free human energy for spiritual purposes.

1. Consumption Theory

Keynes stated that there is a relationship between income

⁶⁰ Rachmadi Usman, "Karakteristik Uang Elektronik dalam system pembayaran", *Jurnal Yuridika*, Vol.32, No.1 Januari-April 2017, p. 136-138

and consumption, that is, if income increases, consumption too.⁶¹ Keynesian consumption theory explains that the relationship between current received income (disposable income) and current consumption.⁶² In conventional economic theory there is no distinction between want and need. Consumers will try to fulfill their desires and maximize their satisfaction as long as their financial capability are good. He will use some services and services to facilitate his activities.⁶³

According to Yusuf Qardawi, consumption is an action to encourage people to produce until all their needs are met. If people stop consuming, the circulation of money will stop, then the wheels of the economy will be hampered.⁶⁴ Mankiw also stated that the consumption made by the community made dependence on the trade sector both locally and internationally because people enjoyed and wanted a greater number and variety of goods and services.⁶⁵

Besides that Ghazali stated that consumption is all actions both eating and drinking which are done without following his lust, because according to him lust will lead people to stinginess and greed. Ghazali also said that humans should avoid being full from food, because feeling full will strengthen human lust. He said that if a person eats excess food, it will bring him a despicable case,

⁶¹ Carl E. Case, *Et al, Principles of macroeconomics 10th Ed Boston:Pearson,2012.* p. 148

⁶² Cahyo Pujoharso, *aplikasi teori konsumsi Keynes terhadap pola konsumsi makanan masyarakat Indonesia*, 2013, p. 2

⁶³ Bilson simamora, *Membokar kotak hitam konsumen*, (Jakart:Gramedia Pustaka Utama,2003), p. 2

⁶⁴ Yusuf Qardhawi, *Norma dan Etika Ekonomi Islam*, Cet. 3 (Jakarta:Gema Insani,2018).

p. 123

⁶⁵ N.George Mankiw, *Principles of Economic*, 6th Ed, (USA-Shouth,western cangage learning,2011). p. 59

such as:⁶⁶

- a. Eliminate fear of Allah
- b. Eliminating compassion in one's heart towards others because he thinks all people are full.
- c. Eating a lot of food will distance oneself from obeying Allah
- d. Eating excess food will also cause disease

Based on the above questions, the Researcher concludes that consumption is an action of society spending the use value of goods and services to meet their needs. People who do not understand the norms and ethics of consumption based on Islam, when they get a high level of income, their consumption level will also increase. If it is returned to the definition of consumption, Ghazali said that consumption is a human action in consuming without following the lust. The action of the context is human behavior in consumption.

In Islam, a consumption cannot be separated with the role of faith, because the role of faith is an important measure, namely that faith provides a world view that tends to influence human personality, including in the form of behavior, lifestyle, tastes, attitudes towards fellow humans, resources and ecology..⁶⁷ In this context, the forms of *halal* and *haram* consumption and the prohibition of *Israf* and *Tabzir*. Based on shariah, the limitation of consumption in sharia, as the prohibition of *Israf* or exaggeration, the behavior of *Israf* is prohibited even though the goods spent are *halal*. Allah says in Q.S al-A'raf verse 31:

يٰۤاَيُّهَا اٰدَمُ خُذْ وَاٰدَمَ خُذُوْا زِيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا ۗ اِنَّهٗ لَا يُحِبُّ
الْمُسْرِفِيْنَ

⁶⁶ Ghazali, *Ihya Utumuddin menghidupkan kembali ilmu-ilmu agama Jilid III*, (diterjemahkan oleh Malik karim) Jakarta, 1963, p. 84

⁶⁷ Muhammad Muflih, *Perilaku Konsumen dalam Prespektif Ilmu Ekonomi Islam*, Ed. 1, Cet. 1, (Jakarta: PT RajaGrafindo Persada, 2006), p. 12.

“O children of Adam, wear your beautiful clothes in each (enter the mosque, eat and drink, and do not exaggerate). Indeed, Allah does not like extravagance.”. (Q.S al-A’raf ayat 31).

Furthermore, Al-quran prohibits *tabzir* and *mubadzir* deeds. In the Qur’an, it has been explained about the prohibition of *tabzir*:

وَأَتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذُرْ تَبْذِيرًا إِنَّ
الْمُبْذِرِينَ

كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

“And do not waste (your wealth) lavishly. Surely the extravagant is the brother of Satan” (Q.S Al-Isra : 26-27)

The important meaning that we can learn from the above verse is that the necessities of life must be fulfilled naturally (not exaggeration), therefore every Muslim must instill a simple attitude in themself so that survival runs well. In Islam all that humans do must create *mashlahat*, namely prosperity and provide benefits, not leading to *mafsadat*, namely damage. Benefit as the core of maqashid syari’ah which has an important role in determining Islamic law. Because Islamic law has the aim of realizing the benefit of the people both in the world and in the hereafter.⁶⁸

Therefore, the purpose of consumption in Islam is not the concept of utility but benefit. Because the achievement of *mashlahah* is the goal of maqashid shari’ah. While the concept of utility is very objective because it is contrary to the fulfillment of satisfaction or want, and the concept of *mashlahah* is relatively more objective because it is contrary to the fulfillment of needs.⁶⁹

⁶⁸ Ali Mutakin, “Teori Maqashid Al-Shari’ah dan Hubungannya dengan Metode Istinbath Hukum”, *Kanun Jurnal Ilmu Hukum* Vol.19, No.3, 2017, p. 552

⁶⁹ Ika Yunia fauzia dan Abdul Kadir Riyadi, *Prinsip Dasar Ekonomi Islam*:

For instance, Ghazali gives the man who never feels enough in consumption, namely someone who is always looking for satisfaction in his life. Ghazali said that if a man obtains a hundred dinars, he will be moved in his heart ten lust. And every one of them will want another hundred dinars. But when he received only the amount he received, he always felt sufficient, but when he received a hundred more dinars he felt he was rich. And he used the money to buy the house he was going to live in, buy slave girls, buy home furnishings and buy fancy clothes. and of every item he bought, he would need other items that matched him, and that would never end.⁷⁰

Based on the above statement, Ghazali has explained that seeking satisfaction in consumption will make humans more consumptive. By buying what a person wants, it means that he has indulged his lust. Therefore Islam teaches us about simplicity, because a simple attitude can bring humans to close to Allah because he is always grateful for what he gets.

To realize a balance in consumption, a person must be able to distinguish between need and want because this is something that is difficult to separate. Need is a concept that is more valuable than just want. Want is determined based on the concept of utility, but need is based on the concept of al-maslahah.⁷¹

The discussion of the concept of needs in Islam cannot be separated from the study of consumer behavior within the framework of maqashid syari'ah. The objectives of sharia must be able to determine the goals of consumer behavior in Islam. Consumer behavior in Islam according to Nur Rianto is consumption that does

Prespektif Maqashid Shari'ah, Cet. 2, Ed. 1, (Jakarta: Kencana, 2015), p. 166.

⁷⁰ Ghazali, *Ihya Ulumuddin menghidupkan kembali ilmu-ilmu agama Jilid III*p. 86

⁷¹ Nur Rianto dan Euis Amalia, *Teori Mikroekonomi: Suatu Perbandingan ekonomi Islam dan Ekonomi Konvensional*, Ed. 1, Cet. 2, (Jakarta: Kencana, 2014), p. 97.

not violate the limits of the Shari'a, such as consuming goods that are not halal, prohibitions on accepting usury, and the obligation to pay zakat from their income.⁷² Based on the explanation above, the researcher concludes that consumption behavior is a human act in consuming only to worship and increase obedience to Allah. Because in fact humans were created by Allah only to worship Him. It is written in His Word:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

“And I did not create jinn and humans but so that they could serve Me” (Adzariyat:56)

If someone has instilled and implemented in their Islamic attitudes and behavior, they will reach the stage of becoming a person who is called by *Islamic Man*. In principle, an *Islamic man* has his own way of obtaining quality and quantity in economics, this is what makes a difference in the behavior of previous consumers who are more inclined towards mere satisfaction. Among others are:⁷³

a. *Halal and Tayyib*

A Muslim pays attention to the technicality of carrying out consumption that is guided by Islamic values. Therefore, a Muslim is prohibited from simply using his lust in consuming. The consumption behavior of a Muslim is based on the awareness that he cannot fulfill his needs alone. There is a modification of everything that will be consumed, because it is not enough to rely solely on the principle of rationality proposed by conventional economics, the right in question is:⁷⁴

⁷² M. Nuriyanto, “perilaku konsumen muslim dalam memaksimalkan kepuasan”, *Jurnal socio-religia linksasYogyakarta* vol.9 No.2, 2010,p. 14

⁷³ Miftahulhuda, Indikatorperilakukonsumendalam.....
p. 215

⁷⁴ *Ibid*, p. 205

- 1) Halal and good objects, namely the types of products consumed are not only halal but also good for consumption.
- 2) More is not always better, happens to products which, if consumed, will actually cause individuals and society to become worse off

b. Israf dan Tabzir

Regarding to view the importance of wealth, Islam places a lot of emphasis on the management and use of this wealth. Humans are encouraged to guard their property carefully and spend it fairly and wisely so that these permissible desires are fulfilled (satisfied). In order to the waste of wealth to be controlled, Islam forbids the society to give or donate their property to people who are not perfectly intelligent and immature.⁷⁵

Regarding *israf* and *tabzir*, Imam Ghazali stated that:⁷⁶ human beings are prohibited from boasting and liking splendor, such as jewelry such as furniture, cloth and houses, because if the devil sees this, the devil will generate a human heart, and he will lay eggs and hatch in the heart. Then the devil will always invite him to build a house, decorate the attic and its walls, expand the building, and invites him to decorate himself with cloth and vehicle animals and use it for life based on lust.

Ghazali's statement regarding *israf* and *tabzir* above has clearly served as a warning to humans to be modest and not to consume excessively. Because property is a human mandate. A Muslim will use assets based on the prescribed sharia, such as not consuming excessively, paying zakat or exercising the rights of the poorman, and not hoarding his assets.

⁷⁵ Afzalur Rahman, *Doktrin Ekonomi Islam*, Jilid 2, alih bahasa Soeroyo dan Nastangin, (Yogyakarta: PT. Dana Bhakti Wakaf, 1995), p. 24

⁷⁶ Ghazali, *Ihya Ulumuddin menghidupkan kembali ilmu-ilmu agama Jilid III*p. 84

2.1.3 *Maqashid Shari'ah* Concept in Consumption

The main source of Muslims in living life is the Al-quran that teachings of all sciences in it. The content contained in the Qur'an is divided into three, namely aqidah, morals and syari'ah. The Islamic law (shariah) is divided into two part such as worship and muamalah. In it there are no rules of worship and muamalah because there are only principles and kinds of Islamic law. Therefore the prophet Muhammad SAW as a figure who provides the explanation through hadith. For this reason, Al-quran and Hadith are used as a reference for scholars to deepen knowledge related to Islamic law, especially in the field of muamalah.⁷⁷ In this case the researcher appointed Syatibi as the scholar who explained the concept of Maqashid Sharia.

Dr. Ahcene lahsasna defines maqashid sharia in two aspects, *firstly*, the general aspect which is the goal or law behind the enactment of all or part of sharia decisions, *secondly*, related to specific purposes for purposes designed to achieve specific benefits for humans. in their daily life like Islamic finance.⁷⁸

Syatibi stated that actually sharia aims to bring about the benefit of mankind in this world and hereafter. He also stated that Allah sent down syari'at (legal rules), nothing but to manifest benefit and avoid harm. (*Jalbul mashalih wa dar'ul mafasid*). Thus everything that only contains benefit in the world without the existence of the goods of the hereafter is not mashlahat which is the Shari'a goals. Therefore, humans should not follow their desires and are not based on sharia. Then syatibi divides this *mashlahat* into three important parts such as *Dharuriyat* (primary), *Hajiyyat* (secondary), and *Tahsiniyyat* (tertiary)

⁷⁷ Nur chamidi, *Jejak langkah sejarah pemikiran ekonomi islam*, (Yogyakarta: penerbit pustaka pelajar, 2017) p. 279

⁷⁸ Ahcene dalam Muhammad, "Maqashid Shari'ah dalam keuangan islam (injauan teoritis atas pemikiran DR Ahcene Lahsasna), *Iltizam Journal of shariah economic research*, Vol 1, No 1, 2017, p. 4

/ lux).⁷⁹

Maqashid or maslahat Dharuriyat is something that must exist in order to realize the benefit of the world and the hereafter. If this does not exist, it will cause damage, even loss of life. Such as eating, drinking, praying, fasting, and other worship. What is included in mashlahat or maqashid dharuriyat is religion (*ad-din*), soul (*nafs*), descent (*nasl*), property (*mal*), and reason (*aqal*).⁸⁰

1. In maintaining the religion (*hifdz din*), the Madiun community has instilled in them good intentions. Such as the intention in owning or using non-cash transactions to facilitate transactions and facilitate traders in obtaining their sustenance or income. This is included in helping in Islam. Allah has also encouraged human beings to help each other which is explained in the Al-Qur'an, Al-ma'idah verse 2:

لَا يَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تُحْلُوا شَعْرَةَ اللَّهِ وَلَا الشَّهْرَ الْحَرَامَ وَ
 أَهْدَىٰ وَلَا الْقَلْعِدَ وَلَا ءَامِينَ الْبَيْتِ الْحَرَامِ يَبْتَغُونَ فَضْلًا مِّن
 رَبِّهِمْ وَرِضْوَانًا ۖ وَإِذَا حَلَلْتُمْ فَاصْطَادُوا ۗ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ
 أَن صَدُّوكُمْ عَنِ الْمَسْجِدِ الْحَرَامِ أَن تَعْتَدُوا ۗ وَتَعَاوَنُوا عَلَى الْبِرِّ
 وَالتَّقْوَىٰ ۗ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۗ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ
 شَدِيدُ الْعِقَابِ .⁸¹

Meaning: “O you who believe, do not violate the signs of God, and do not violate the honor of the forbidden months, do not (disturb) the animals had-ya, and the animals qalaa-id, and do not disturb the people who visit the House while they seek grace and pleasure from their Lord and when you have completed the pilgrimage, then you can hunt. And do not hate any people because they prevent you from the Holy Mosque, encouraging you to do wrong. And help one another in virtue and piety, and do not help

⁷⁹ لأبي اسحاق الشاطبي, الموافقات في أصول الشريعة, (كبير: مسطفي محمد) الجلد الثاني, ص. ٦

⁸⁰ Ibid, p. 56-57

⁸¹ Al-Qur'an dan Terjemah (Q.S. Al-ma'idah:2)

one another in sin and transgression. And fear Allah, for Allah is severe in punishment. “

The verse above explains that Allah commands mankind to help each other in matters of goodness. In this case, before doing something, humans must correct their intention so that every practice they do remains in the paths that have been determined by Allah.

2. In terms of self-care (hifdzu nafs), humans are required to be more selective in buying goods and be able to distinguish between goods that are good for health. In addition, to maintain human health, the prophet recommended not to eat excessive food, because eating an excessive amount will cause disease. As Allah said in Al-A'raf verse 31:

يٰۤاٰدَمُ خُذْ وَاٰتِ زِيْنَتَكَ عِنْدَ كُلِّ مَسْجِدٍ
وَلَا تُسْرِفُوْا ۗ اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ ۗ⁸²

Meaning: “O Son of Adam, put on your beautiful clothes at every (entering) the mosque, eat and drink, and do not exaggerate. Indeed, Allah does not like the excesses. “

In the above Verse, Allah has called on humans not to overeat and drink because Allah does not like people who are excessive.

3. In terms of maintaining reason (hifdzu Aql), Islam forbids consuming food or drink that can damage reason. This has been explained by Allah in Surah Al-Ma'idah verse 32:

مَنْفَعٌ لِلنَّاسِ يَسْئَلُوْنَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ ۗ قُلْ فِيْهِمَا اِثْمٌ كَبِيْرٌ وَّ
اِثْمُهُمَا اَكْبَرُ مِنْ نَّفْعِهِمَا ۗ وَيَسْئَلُوْنَكَ مَاذَا يُنْفِقُوْنَ ۗ قُلِ الْعَفْوُ ۗ و
كَذٰلِكَ يُبَيِّنُ اللّٰهُ لَكُمْ اٰلَآءِئْتِ لَعَلَّكُمْ تَتَفَكَّرُوْنَ ۗ⁸³

⁸² Al-Qur'an dan Terjemah (Q.S. A'raf:31)

⁸³ Al-Qur'an dan Terjemah (Al-Ma'idah:32)

Meaning: “*They ask you about alcohol and gambling. Say: “In both there are great sins and some benefits for mankind. But both sins are greater than their benefits. ” And they ask you what they spend. Say: “more than need” thus Allah explains the verses to you so that you think.*”

The verse above has explained to all humans that Allah forbids humans to consume khamar, because by consuming khamar people will become drunk and lose their mind

4. In the aspect of preserving the offspring (Hifdzu nasl) Allah commands man to earn a living through something that is halal and good, because something that is eaten by man will take root and will affect the nature in him. Allah commands man to eat halal and good food as in surah Al-Baqarah verse 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوتَ
الشَّيْطَانِ ۚ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ^{٨٤}

Meaning: “*O people, eat, food that is halal and good from what is on earth, and do not follow the footsteps of the devil, because indeed the devil is a real enemy to you*”.

5. In terms of protecting the property (*hifdzu Mal*), Islam recommends avoiding debt. Because the Apostle said that when someone dies, one of the things that prevent humans from entering heaven is debt. This hadith was narrated by Tirmidhi. Credit cards in this context are included in debt, and as Muslims, the majority of the people of Madiun are credit card users. this can be used as evidence that the people of Madiun have applied the hifdz mal aspect in their lives. Such as the word of Allah in At-taghabun verse 15:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ ۗ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ^{٨٥}

⁸⁴ Al-Qur'an dan Terjemah (Q.S Al-Baqarah:168)

⁸⁵ Al-Qur'an dan Terjemah (Q.S. At-Taghabun:15)

Meaning: “Indeed, property and children are a test (for you), and by Allah is the greatest reward”

The verse above explains that wealth is a trial for humans. Therefore, humans should not do something based on their desires, because lust will lead people to misery.

There are two ways to keep the five above, namely:⁸⁶

1. In terms of existence (*min nahiyyati al-wujud*), namely by maintaining and maintaining things that can perpetuate their existence.
2. In terms of non-existence (*min nahiyyati al-'adam*), that is, by preventing things that cause their absence.

For more details, consider the example below:

- a. Maintaining religion in terms of *al-wujud*, for example, prayer and zakat.
- b. Maintaining religion in terms of *al-'adam*, for example jihad and punishment for apostates.
- c. Keeping the soul in terms of *al-wujud*, for example eating and drinking
- d. Keeping the soul in terms of *al-'adam*, for example, qishas and diyat laws.
- e. Maintaining reason in terms of *al-wujud*, for example eating and seeking knowledge
- f. Maintaining reason in terms of *al-adam* for example had and drink khamar
- g. Maintaining offspring in terms of *al-wujud* such as marriage
- h. Maintain descendants in terms of *al-adam*, for example, had for adulterers and muqdzif.
- i. Maintaining tangible assets, for example buying and selling and seeking fortune

⁸⁶ Syatibi dalam Abdurrahman, “Maqashid shari’ah perspektif pemikiran Imam Syatibi dalam kitab *Almuwafaqat*, *jurnal Yudisia* Vol.5, No.1, Juni 2014, p. 56-57

- j. Safeguarding the property in terms of *al-adam*, for example usury and cutting off the hands of a thief.

To maintain Islam, Allah commands to enforce Islamic law such as prayer, fasting, Hajj, *jihad* which hinders the Islamic charges and so on. To nourish the soul, Allah has prohibited all actions that will damage the soul, such as murder in the enforcement of the law qishos, as well as things that lead to the maintenance of the soul such as eating, drinking, maintaining health, to care for the offspring of Allah, prohibits committing adultery and imposes severe punishment for the person who accuses adultery and cannot prove it. In terms of safeguarding property, Allah has stipulated the law of cutting off hands for thieves, prohibiting gambling is mandated to own and develop property. And next is to maintain reason, Allah forbids drinking *khamar* and all actions that can destroy reason, and on the contrary is obliged to always use common sense and seek knowledge.⁸⁷

Hajiyat or secondary needs are all human needs in order to obtain the spaciousness of life and to avoid all difficulties (*Masyaqat*).⁸⁸ It means that if it does not reach the *hajiyat* aspect, this will not threaten human life to be damaged, but only cause hardship and difficulty. *Hajjiyat* aspect has the main principle of eliminating difficulties and facilitating human affairs. Islam defines this aspect in several areas, namely *Ibadah*, *Mu'ammalat* and *ugubat* (criminal).⁸⁹ An example of the Hajj aspect is that it is not obligatory to fast in the month of Ramadan for a sick person, it is permissible for a husband to divorce his wife if the household is no longer sustainable.

Tahsiniyat or tertiary needs are all needs that are based on

⁸⁷ Muhammad Mawardi, "Pemikiran Abu Ishaq Al-Syatibi dalam kitab Al-muwafaqat", *Al-Daulah* Vol.4 No.2 Desember 2015, p. 297

⁸⁸ لأبي اسحاق الشاطبي, الموافقات في أصول الشريعة..... ص. ٩

⁸⁹ Muhammad Mawardi, "Pemikiran Abu Ishaq Al-Syatibi.....p. 297

customs and follow common sense and stay away from anything reprehensible. In other words, *tahsiniyat* is everything that has good value (*makarim akhlaq*). However, if this aspect is not realized, human life will not be threatened like when the *dharuriyat* aspect is realized. An example of the *hajiyat* aspect is maintaining good manners.⁹⁰

The central point of Islamic ethic determines human's freedom to act and be responsible because they believe in the Almighty God, so that human responsibility for their actions, or the eschatological basis of religion, becomes meaningless. In Islamic ethical schemes, humans are the center of God's creation. Humans are representatives of God (*khalifatullah*) on earth.⁹¹ Seen from this point of view, it is clear that human economic, social and political freedom is nothing but the manifestation of Islamic ethical teachings about humans and society. The Islamic view of man in relation to himself and the social environment can be represented by four ethical axioms:⁹²

1. Unity (*Tauhid*)

The main source of Islamic ethics is the complete and genuine belief in the unity of God. It shows the vertical dimension of Islam. In particular, it must be noted that the Islamic view of unity is not limited to Muslim societies, but for all humans.

2. Balance (*al-adlu wa al-ihsan*)

In connection with the concept of unity, two Islamic concepts indicate a state of balance and social welfare. As social ideals, the principles of balance and welfare provide a complete description of all the basic policies of social institutions: legal, political and

⁹⁰ *Ibid.* p. 298

⁹¹ Syed Nawab Haidar Naqvi, *Menggagas Ilmu Ekonomi Islam*, alih bahasa M. Saiful Anam dan M. Ufuqul Mubin, Islam, Economis, and Society, Cet 1, (Yogyakarta: Pustaka Pelajar, 2003), p. 35.

⁹² *Ibid.*, p. 37

economic.

3. Free will (*Ikhtiyar*)

In the view of Islam, humans are born with free will, that is, with the potential to make choices among various choices, because human freedom is not limited and voluntary, so he also has the freedom to make wrong choices.

4. Responsibility (*Fardh*)

Islam have a great emphasis to the concept of responsibility, but that does not mean paying less attention to individual freedom. In fact, Islam seeks to strike a proper balance. The responsibility concept in Islam is comprehensively determined by the existence of two fundamental aspects, such as responsibility integrated into the status of human caliphate and the responsibility concept in Islam is basically voluntary and does not mix with coercion. The humans have a responsibility towards God, themselves, and others. But from this field only underlines the neutral ethical principle of the totality of humans.

2.1.4 The relationship between non-cash variables and consumption variables

Rizqa stated that based on the results of his research, age, gender, number of family members, income, use of APMK and e-money and religiosity together had an effect on people's consumption.⁹³ The development of technology and information has an impact on the presence of APMK and electronic money. With various kinds of facilities offered non-cash can make someone more consumptive.

Ramadhani, based on the results of her research, stated that there was a positive relationship between debit cards and electronic money on student consumption expenditures. Likewise, according to Dias, the use of electronic money (e-money) will encourage consumption and

⁹³ Miftahul rizqa Khairi, Eddy Gunawan, "Analisis pengaruh alat pembayaran.....
.....p. 31

public demand for goods and services which in turn has the potential to encourage real sector activity.⁹⁴

Moreover, Basri stated that there was a significant positive effect between the use of credit cards on the consumption patterns of the people of Palembang. This positive influence is due to the fact that credit cards are considered a source of income for the community, even though only in the form of income in the form of loans provided by the institution that issued the credit card.⁹⁵ Then, Nurdian stated that there was an influence between electronic money on student consumer behavior. According to him this is because there are still many students who do not know what rules of consumption in Islam are and how to use the electronic money for daily consumption is based on with Islamic teachings.⁹⁶

Davis states that perceived ease of use, in contrast, refers to the degree to which a person believes that using a particular system will be effortless. It follows from the definition of ease of freedom from difficulty or great effort. Davis also states that the perceived benefits or benefits are defined here, the extent to which a person believes that using a particular system will improve performance at work. A system with high perceived usefulness is a system where users believe in a positive usage-performance relationship.⁹⁷

Kotler and Keller state that consumer behavior is the study of how individuals, groups, and organizations choose, buy, use and dispose of goods, services, ideas, or experiences to meet their needs and wants.⁹⁸

⁹⁴ Laila Ramadhani, "Pengaruh Penggunaan Kartu Debit dan Uang.....p. 6-7

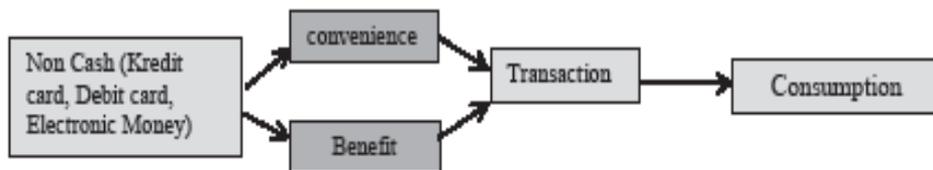
⁹⁵ Hisbullah Basri, Pengaruh alat pembayaran menggunakan kartu (APMK)p. 10

⁹⁶ Aneke Nurdian, Pengaruh penggunaan uang elektronik (E-money).....p. 3

⁹⁷ Fred Davis, Perceived usefulness, perceived ease of use and user acceptance of information technology, *MIS Quarterly*, Vol.13, No.3, September 1989, p. 320

⁹⁸ Kotler dan Keller dalam Junita Fadhillah, "The influence of perceived usefulness, perceived ease of use and perceived enjoyment to intention to use electronic money in

The following is an illustration of the relationship between non-cash transactions and consumption:



consumption

Source by Researcher

Based on the pief above, it can be concluded that the advantages provided by APMK and electronic money are related to the ease and benefits of using them. Then this will have a direct impact on the level of consumption. This situation can be illustrated by the faster and easier the transaction process is, then this will trigger the public's desire to continue making transactions. If the transactions carried out by the public increase, it is certain that the level of consumption will also increase. This is in accordance with the definition of consumption conveyed by Yusuf Qardhawi, namely consumption is an action that encourages people to produce so that all their needs are met.

2.2 Literature Review

The following are some previous studies related to the Researcher's discussion, namely the effect of non-cash transactions on the consumption of Muslim societies in Madiun City using the Maqashid Shariah approach.

Aneke Nurdian Dwi Sari, et al in 2020, with research entitled The Effect of Using Electronic Money (E-Money) on Consumer Behavior, this study aims to determine consumer behavior according to Islam after using

e-money and to determine the effect of using electronic money (money) on student consumption behavior. The method used is quantitative and analyzed by simple linear regression. The results of this study indicate that there is a positive influence on the independent variable (electronic money) on the dependent variable (consumer behavior). The deference with the research was the research object to the muslim society in Madiun city ⁹⁹

Laila Ramadhani in 2016 with research entitled “The Effect of Using Debit Cards and Electronic Money (E-Money) on Student Consumption Expenditures”. This study aims to determine the level of influence of the use of debit cards and electronic money (E-Money) on the Consumption Expenditures of students of the Department of Economic Development, State University of Malang in 2014. The method used in this study is quantitative. The results indicate that according to the hypothesis test there is a positive and significant influence between the use of debit cards and electronic money to consumption expenditure among 40,4%. The deference of the research is this research seen the consumption according to perspective of *maqashid shari’ah*, and the research object to the muslim society in Madiun city with *maqashid shari’ah*. 100

Miftahul Rizqa Khairi and Eddy Gunawan in 2019, with research entitled “Analysis of the Use of Card-Based Payment Instruments (APMK) and E-Money on Public Consumption in Banda Aceh”. This study aims to see the effect use of card payments, and electronic money (e-money) and religiosity on public consumption expenditure in Banda Aceh. The method used in this research is quantitative using multiple linear regression analysis. The results of this research found that there was an effect of age, gender, number of family members, income from APMK and E-money

⁹⁹ Aneke Nurdian Dwi Sari, et al, “Pengaruh Penggunaan Uang Elektronik (E-Money) terhadap Perilaku Konsumen”, *Prosiding Hukum Ekonomi Shari’ah*, Vol 6, No 1, 2020.

¹⁰⁰ Laila Ramadhani, “Pengaruh Penggunaan Kartu Debit dan Uang Elektronik (E-Money) Terhadap Pengeluaran Konsumsi Mahasiswa”, *Jurnal Ekonomi dan studi Pembangunan* Vol 8 No 1, 2016.

and religiosity on people's consumption expenditure. The variables age, gender, number of family members, income, APMK, and E-money have a positive effect on public consumption expenditure, while the religiosity variable has a negative effect on public consumption expenditure among -2,402 that more less than 0,1. The defference with this research was the research object to the muslm society in Madiun city, and than the result of this reseach was Muslim society have applied maqashid syari'ah in their life while in the previose research said that the religious was not effected to the consumption.¹⁰¹

Zerlina Nur Ulima and M. Pudjihardjo in 2017, with research entitled "The Effect of Income and the Use of Non-Cash Payment Instruments on Consumption Levels with a case Study: Students of the Faculty of Economics and Business, University of Brawijaya". This study aims to determine the effect of income and the use of non-cash payment instruments on student consumption levels using multiple linear regression. The method used in this research is the survey method. The analysis results for this model indicate that income, use of mobile banking, internet banking and debit ATM cards have a positive and significant effect on consumption levels. The defference of the research is this research seen the consumption according to perspective of *maqashid shari'ah*, and the research object to the muslim society in Madiun city with *maqashid shari'ah*.¹⁰²

Hisbullah Basri and Agung Anggoro Seto in 2018, with research entitled "The Effect of Card-Based Payment Instruments on Public Consumption Patterns in Palembang City", this study aims to analyze the effect of card-used payment instruments on people's consumption patterns in the city. Palembang. Methods of data analysis using quantitative analysis

¹⁰¹ Miftahul rizqa Khairi, Eddy Gunawan, "Analisis pengaruh alat pembayaran menggunakan krtu (APMK) dan E- money terhadap konsumsi masyarakat di Banda Aceh", *Jurnal ilmiah Mahasiswa ekonomi Islam*, vol 1 No 1, Maret 2019.

¹⁰² Zerlina Nur Ulima, M. Pudjihardjo, Pengaruh Pendapatan dan Penggunaan Alat Pembayaran Non Tunai Terhadap Tingkat Konsumsi (Studi Kasus : Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Brawijaya). *Skripsi tidak diterbitkan*, 2017

with data sources using primary data and secondary data. The results showed that partially there was a significant influence between the means of payment using a card in the form of a credit card on the consumption pattern of the people in the city of Palembang. The difference of the research is this research seen the consumption according to perspective of *maqashid shari'ah*, and the research object to the muslim society in Madiun city with *maqashid shari'ah*. And the researcher was added the independent variable with e-money.¹⁰³

Dewi Fatmasari, et al in 2019, with research entitled Use of E-Money and Debit Cards in Student Consumption Behavior, this study aims to investigate the use of E-Money cards and debit cards in consumption expenditures and how they affect consumption expenditures. This study uses a quantitative method using a questionnaire as an instrument to collect data and the data is analyzed using multiple linear regression models. The results of this study are that the use of E-money has a negative and insignificant effect on student consumption behavior, while the use of debit cards has a positive and significant effect on student consumption behavior. Thus, based on the results of the F test, it is proven that using e-money and debit cards together has a significant impact on student behavior. The difference of the research is this research seen the consumption according to perspective of *maqashid shari'ah*, and the research object to the muslim society in Madiun city with *maqashid shari'ah*. And the researcher was added the independent variable with credit card¹⁰⁴

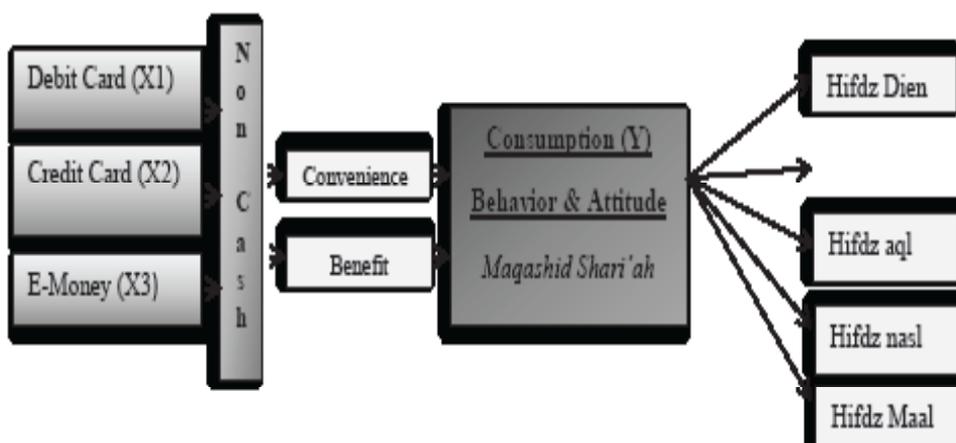
2.3 Conceptual Framework

The Conceptual Framework is a conceptual model of how theory relates to various factors that have been identified as important

¹⁰³ Hisbullah Basri, Agung Anggoro Seto, "Pengaruh Alat Pembayaran Menggunakan Kartu (APMK) terhadap Pola Konsumsi masyarakat di Kota Palembang", *Journal Polteknika*, Vol. 4, No 1, 2018.

¹⁰⁴ Dewi Fatmawati, et al, "Use of E-Money and Debit Cards in Student Consumption Behavior", *E35 Web of conferences ICENIS 125*, 03013, 2019.

issues. That is, the frame of mind is a synthesis of the relationships between variables that have been compiled with several theories that have been described.¹⁰⁵ The relationship between the variables to be examined in this study can be shown in the following figure.



2.4 Writing Systematic

Chapter I Introduction; The introductory chapter is a chapter that contains the background of the problem, the formulation of the problem, the objectives and benefits of research, research methods and writing systematics that direct students' knowledge to the problem of how much influence non-cash transactions have on the consumption of Muslim society in Madiun City.

Chapter II Literature review; The theoretical basis chapter is a general study of non-cash transactions as well as an overview of the consumption of Muslim society in Madiun City.

¹⁰⁵ Hisbullah Basri, Agung Anggoro Seto, " Pengaruh Alat Pembayaran Menggunakan Kartu (APMK) terhadap Pola Konsumsi masyarakat di Kota Palembang", *Journal Polteknika Vol. 4, No 1 (2018)*, Universitas Tridianti Palembang

Chapter III Research Methods (Results and Discussion by Researchers); Thus the Researcher's analysis regarding the effect of non-cash transactions on the consumption of Muslim society in Madiun City.

Chapter IV Discussion (Transactions and consumption of the Muslim society); This is a study of the object of research which includes an overview of the level of non-cash transactions as well as an overview of the consumption of the Muslim society in Madiun City.

Chapter V Closing; This chapter is a closing chapter that contains conclusions and suggestions.

CHAPTER III RESEARCH METHOD

3.1 Research Timeline

The Researcher will conduct research in Madiun City which consists of 3 districts, namely the Taman, Mangunharjo and Kartoharjo. And the research will be carried out at the appointed time among June until January 2021. The following table describes the time and research activities:

Table 2. Time and Research activities

No	Activities	Month								
		Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
1	Title	✓								
2	Research Questions		✓							
3	Conceptual Framework			✓						
4	Data Collecting				✓	✓				
5	Data Analysis							✓		
6	Conclusion								✓	✓

Source by Researchers

3.2 Research Type

The type of research that will be used in this research is field research with a quantitative approach. The field research is the Researcher that must go to the field directly.¹⁰⁶ Namely to make observations and spread the specified questionnaire. Meanwhile, quantitative is an objective research approach that includes the collection and analysis of quantitative

¹⁰⁶ Conny R. Semiawan, *Metode Penelitian Kualitatif Jenis, Karakteristik Dan Keunggulan* (Jakarta:PT Gramedia Widiasarana Indonesia, 2010), p. 9

data and uses statistical testing methods.¹⁰⁷ According to Hardani et al, quantitative research in a narrower scope is defined as research that uses a lot of numbers, starting from the data collection process, data analysis and data display. Research with a quantitative approach also emphasizes the analysis of numerical data (numbers) which are then analyzed using appropriate statistical methods.¹⁰⁸ The quantitative method is also based on a positive philosophy. This method is a scientific method because it fulfills scientific principles that are concrete, objective, measurable, rational and systematic. This method is called a quantitative method for this research because the data is in the form of numbers and uses statistical analysis.¹⁰⁹ Based on some of the explanations above, the Researchers conclude that quantitative research is an objective study from the data collection stage to the data analysis stage which is carried out by using appropriate statistical tests. This study uses a quantitative approach which makes the dependent variable Y (society consumption) and the independent variable X1 (debit card), X2 (credit card), and X3 (electronic money).

In obtaining data information, Researchers used survey research techniques. Surveys are a way of gathering information from a large number of individuals using a questionnaire. The main objective of survey research is to describe the characteristics of the population.¹¹⁰ With this, the Researchers conducted a direct survey of the Muslim community of the city of Madiun to distribute questionnaires in order to collect clear and objective data.

¹⁰⁷ Asep Hermawan Dan Husna Leila Yusran, *Penelitian Bisnis Pendekatan Kuantitatif* (Kecana, Cetakan Ke-1 Oktober 2017), p. 5-6

¹⁰⁸ Hardani et al, *Metode penelitian kualitatif dan kuantitatif*, (Yogyakarta;Pustaka Ilmu, Cet 1, Maret 2020), p. 255

¹⁰⁹ Sugiyono, 2015. *Quantitative Research Methods, Qualitative and R & D*. (Cet. 22. Bandung: Alfabeta, 2015).

¹¹⁰ A. Muri Yusuf, *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan* (kencana, cetakan ke-4, januari 2017), p. 48

3.3 Types and source of data

This research was conducted to collect data obtained from various sources. The sources and types of data used in the study are primary data. Hardani defines that primary data is the source of data collected directly either by survey or experimental methods.¹¹¹ Sandu Siyoto also defines primary data is data that is obtained or collected by Researchers directly from the data source or it can be said as original data or new data that is up to date.¹¹² From the above definition, the Researcher concludes that primary data is data collected directly from data sources, data collection can be in the form of interview questionnaires and others. The main data sources in this study are the words and actions of the object or person to be studied. In this study, primary data were obtained from questionnaires to the Muslim society of Madiun City.

3.4 Sample and Population

Population is the whole of the characteristics that are the object of research, where these characteristics relate to all groups of people, events, or objects that are the center of attention for Researchers.¹¹³ Thus, the object of this research is the Muslim community in Madiun City. The research took the subject of the Madiun City Society. The selection of the subjects of the Madiun City Society is because Madiun City is a developing area and from year to year it experiences very rapid economic growth.

The sample is a part of the total population, that is, the amount taken from the population in such a way that it can be considered to represent all members of the population.¹¹⁴ To determine the number of samples to be taken from the population, the Researchers use the Slovin formula.

¹¹¹ Hardani et al, *Metode penelitian kualitatif dan kuantitatif*,p. 418

¹¹² Sandu Siyoto, *Dasar Metodologi Penelitian*, (Yogyakarta:Literasi Media Publishing, Cet 1 , Juni 2015), p. 76

¹¹³ W. Gulo, *Metodologi Penelitian*, (Jakarta: Gramedia Widiasarana Indonesia, 2002), p. 77

¹¹⁴ *Ibid*, p. 117

According to Nugraha Setiawan,¹¹⁵ “The Slovin formula is a formula or formula for determining sample size, only if the Researchers aims to predict the proportion of population.” This formula was first introduced by Slovin in 1960. This formula is used to perform surveys where the sample is large so that a formula is needed to get the sample. Here’s the Slovin formula:

$$n = \frac{N}{1 + N \cdot e^2}$$

Where:

n = Minimum number of samples

N = Population

e = Error suspected

$$n = \frac{190.919}{1 + 190.919 \cdot 10\%^2}$$

$$n = \frac{190.919}{1 + 190.919 \cdot 0,1^2}$$

$$n = \frac{190.919}{1 + 190.919 \cdot 0,01}$$

$$n = \frac{190.919}{1 + 1.909,19}$$

$$n = \frac{190.919}{1.910,19}$$

$$n = 99,947$$

The population in this study were all Muslim society in Madiun City. The type of sampling method is Simple random sampling, which is a random sampling technique without paying attention to the strata in the population. The estimate 10% taken from the level of significance. The meaning from the 10% or 0,1 that is, there are only 0.1 or 10% errors due to coincidence. So, 90% sure that the research results are correct. The researcher add some

¹¹⁵ Nugraha setiawan,” *Penentuan Ukuran Sampel Memakai Rumus Slovin Dan Tabel Krejcie-Morgan: Telaah Konsep Dan Aplikasinya*”, Universitas Pajajaran, 2007, p. 7

samples from the total in formula above, because if the number of samples is increasing, the research can be said to be good research. The sample was determined as many as 120 respondents using credit cards and ATMs and E-money people in Madiun City. The number of 120 is obtained from the calculation n of the Muslim population in the city of Madiun using the Slovin formula, which results in 99,947 so that the Researcher rounds off to 120 samples.

3.5 Data Collection Technique

3.5.1 Observation

Observation can optimize the ability of Researchers in terms of motives, attention, unconscious behavior, habits and so on. Observation also allows the observer to see the world as seen by the research subject.¹¹⁶ In this study, the Researcher made observations with participatory observation, namely the Researcher was involved in daily activities with the object to be studied.

3.5.2 Questionnaire

The questionnaire is a number of written questions that are used to obtain information from the respondent in the sense of a report about their personality or things they knows.¹¹⁷ Thus, this method is used by Researchers to collect data from respondents as Muslim communities in the city of Madiun.

The scale used in data collection in this study is the Likert scale. The Likert scale is also called the summated rating scale. This scale is widely used because it provides an opportunity for respondents to express their feelings in the form of agreement with a statement.¹¹⁸ Each

¹¹⁶ Sugiono, *Metode Penelitian Bisnis Pendekatan Kuantitatif, Kualitatif, Dan R&D* (Alfabeta Edisi Ke-3 2017), p. 458

¹¹⁷ Ajat Rukajat, *Pendekatan Penelitian Kuantitatif: Quantitative Research Approach* (Deepublish, Cetakan Ke-1, Oktober 2018), p. 65

¹¹⁸ Bilson simamora, *Analisis Multivariat Pemasaran* (Jakarta:Gramedia,2005), p.

statement is given an alternative score to make it easier to process data from the respondent, the following are the score criteria determined by the Researcher:

1. For the answer “Strongly Agree (SS)” given a score of 5.
2. For the answer “Agree (S)” is given a score of 4.
3. For the answer “Neutral (N)” is given a score of 3.
4. For the answer “Disagree (TS)” is given a score of 2.
5. For the answer “Strongly Disagree (STS)” given a score of 1

3.6 Research Scope and Limitation

Based on literature review and previous research, the operational variables used for each variable can be seen in table 2.1.

Table 3. Operasional Variables

Variables	Definition	Indicator	Measurement
Consumption (Y)	spend the use value of a good and service	Behavior Attitude	1-5 Scale
Debit Card (X1)	APMK which can be used to make payments for obligations arising from transactions, where payments are made by deducting the customer's savings	Convenience Benefits	1-5 Scale

Credit Card (X2)	APMK that can be used to make payments for obligations arising from transactions, where payment is made by the acquirer or issuer first	Convenience Benefits	1-5 Scale
Electronic Money (X3)	a substitute for cash, the issuance is based on the value of money deposited, the balance of which is stored on a media server or chip.	Convenience Benefits	1-5 Scale

3.7 Variables Operational Defination

Based on the title of this study, namely “the influence of non-cash transactions on the consumption of Muslim society in Madiun city by with *Maqashid Shariah* approach” there are 2 variables, namely the independent variable and the dependent variable. These variables are:

3.7.1 Independent Variable

Independent variable is a variable that according to the Researcher will affect the dependent variable (bound) in an experiment.¹¹⁹ The independent variable in this study is non-cash transactions consisting of debit cards, credit cards and electronic money.

¹¹⁹ Hardani et al, *Metode penelitian kualitatif dan kuantitatif*p. 416

3.7.2 Dependent Variable

The dependent variable or dependent variable is a variable that according to Researchers will be influenced by other variables in an experiment.¹²⁰ The dependent variable in this study is consumption with the maqashid sharia approach.

3.8 Data Analysis Technique

3.8.1 Descriptive Statistics Test

Descriptive statistics are statistics that have a function for data processing with the aim of describing or giving an overview of the object under study through sample and population data.¹²¹ In this way, descriptive statistics will suggest ways of presenting data, with tables or with frequency distribution, line or bar graphs. pie charts, pictograms, group explanations by mode, median, mean, and group deviation through standard ranges and deviations.¹²²

3.8.2 Data Quality Test

A good research instrument (questionnaire) must meet the requirements, namely valid and reliable. To determine the validity and reliability of the questionnaire, it is necessary to test the questionnaire using validity and reliability tests.

1. Validity Test

The validity test is a tool used to ensure the validity of measurements from a determined scale based on the variables used to determine the relationship of an event or phenomenon.¹²³ A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

¹²⁰ *Ibid*, p. 416

¹²¹ Sugiono, *Statistik untuk Penelitian* (Bandung: Alfabeta, 2012),p. 29

¹²² *Ibid*, p. 29

¹²³ Hardani et al, *Metode penelitian kualitatif dan kuantitatif*,..... p. 420

The validity test can be done by using Pearson Correlation, namely by calculating the correlation between the values obtained from the questions. Then the significance test is done by comparing the calculated r value with the r table which can be seen in the r statistical table with a two-way test, where degree of freedom (df) = $n-2$.¹²⁴

2. Reliability Test

Reliability test is a scale that can be interpreted as to the extent to which the measurement process is free from errors (error). Reliability (reliability) is closely related to accuracy and consistency, and research is said to be reliable if it produces the same results when measurements are repeated.¹²⁵ Reliability test can be done through several techniques including test-retest, equivalent, and internal consistency. Internal consistency itself has differences in several technical tests. The internal consistency reliability test consisted of a split half test, KR 20, KR 21 and Alfa Cronbach.¹²⁶ In this study the Researchers conducted a reliability test with Alfa Cronbach. Reliability with the Cronbach alpha test is carried out on instruments that have more than 1 correct answer in the form of essays, questionnaires or questionnaires. The formula for the Cronbach alpha coefficient is as follows:¹²⁷

$$r_i = \frac{k}{k-1} \left\{ 1 - \frac{\sum si^2}{st^2} \right\}$$

Where:

¹²⁴ Syofian Siregar, *Statistik Deskriptif Untuk Penelitian Dilengkapi Perhitungan Manual Dan Aplikasi SPSS Versi 17* (Jakarta: Rajawali Press, cetakan 5, 2016), p. 168-172

¹²⁵ Hardani et al, *Metode penelitian kualitatif dan kuantitatif*, p. 410

¹²⁶ Febrianawati Yusup, Uji Validitas dan reabilitas instrument penelitian kuantitatif, *Jurnal Tarbiyah: Jurnal Ilmiah Kependidikan*, Vol.7 No 1, (2008), UIN Antasari Banjarmasin, p. 19

¹²⁷ *Ibid*, p. 21-22

r_i = Alfa Cronbach Reliability coefficient

k = Total of question item

σ^2 = Total Variance

\sum_{si}^2 = Total Variance each item

If the reliability coefficient on the Alpha Cronbach is calculated (r_i), the value is then compared with the Alpha Cronbach reliability coefficient criterion for a reliable instrument. It is said to be reliable if the coefficient on Alpha Cronbach is more than 0.70 ($r_i > 0.70$).¹²⁸

3.9 Klasik Assumption Test

The classical assumption test is one of the statistical requirements that must be met, some of the tests contained in the classical assumption test are normality test, autocorrelation test, multicollinearity test, heteroscedasticity test.¹²⁹

3.9.1 Normality Test

The normality test is useful for determining data that has been collected in a normal distribution or taken from a normal population. Based on the empirical experience of several statistical experts, the number of data is more than 30 numbers ($n > 30$), it can be assumed that the distribution is normal. However, to ensure that the data is normally distributed or not, it is better to use a statistical normality test. Normality tests that can be used include the Kolmogorov Smirnov test, Shapiro test, Chi Square, Lilliefors and Jarque Berra. If an example is taken from Kolmogorov Smirnov, then the test criteria are:¹³⁰

1. If the significance value at Kolmogorov Smirnov < 0.05 , then the

¹²⁸ Febrianawati Yusup, Uji Validitas dan reabilitas instrument.....
.....p. 22

¹²⁹ Agus tri basuki & Imaduddin Yuliadi, *Electronic data processing (SPSS 15 dan Eviews 7)*, (Sleman:Danisa Media, Ed Revisi 2015), p. 97-102

¹³⁰ *Ibid*, p. 96-97

data does not spread normally.

2. If the significance value at Kolmogorov Smirnov > 0.05, then the data is spread normally.

3.9.2 Multicollinearity

Multicollinearity or multiple collinearity is the existence of a linear relationship between the independent variable X in the multiple regression model. If the linear relationship between the independent variables X in the multiple regression model is perfect correlation then these variables have perfect multicollinearity. As an illustration, for example, in estimating the factors that affect the annual consumption of a household with a multiple regression model as follows:

$$Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + E$$

Where:

X1 = Debit card

X2 = Credit Card

X3 = Electronic Money

The detection of multicollinearity can be seen through the value of Variance Inflation Factors (VIF) if $VIF < 10$ then there is no multicollinearity between independent variables and vice versa, if $VIF > 10$ then the model contains multicollinearity.¹³¹

3.9.3 Heteroscedasticity Test

Agus Basuki stated that heteroscedasticity is a problem of recession where the disturbance factor does not have a non-constant variant. This will raise various problems, namely biased OLS estimators, variants of the OLS coefficients will be wrong.¹³²

¹³¹ Agus tri basuki & Imaduddin Yuliadi, *Electronic data processing*,.....p. 101

¹³² *Ibid*, p.163

The hotherosadasticity assumption states that the error term has a constant variant. This assumption can be checked by Breush-Pagan test and White test, both of which test Ho: homoscedasticity vs H1: Heteroscedasticity. The Breush-Pagan test is intended to test linear heteroskedasticity, while White's test uses H1: Unrestricted Heteroskedasticity to test hourglass heteroskedasticity.¹³³

3.10 Hypotesis Test

3.10.1 Multiple Linear regression analysis

Multiple linear regression analysis is a technique used to measure the effect of two or more independent variables on a single dependent variable measured on a ratio scale.¹³⁴ According to Agus Tri Basuki, linear regression analysis is a statistical technique for making models and investigating the effect of one or more independent variables on one response variable (dependent variable). The value relationship model with these variables can be arranged in a function or equation as follows:¹³⁵

$$Y = a + bx_1 + bx_2 + bx_3 + \dots + e$$

Where :

Y = Level of Consumption

a = Constant

b = variable regression coefficient X

x1 = Debit Card

x2 = Credit Card

x3 = Electronic money

e = error / confounding variable

In this study, multiple linear regression analysis was

¹³³ Johan Harlan, *Analisis Regresi Linear*, (Depok:Gunadarma, Cet 1 , Agustus 2018), p. 42

¹³⁴ Agus tri basuki & Imaduddin Y uliadi, *Electronic data processing*.....p. 86

¹³⁵ Johan Harlan, *Analisis Regresi Linear*.....p. 49

used to determine whether or not the effect of using payment instruments using E-money and payments using debit and credit cards on the consumption level of Muslim students in Madiun City.

3.10.2 T Statistic Test

The t test is used to partially determine the effect of each independent variable. With the following acceptance criteria:¹³⁶

1. If sig. < 0.05 then H_0 is accepted and H_a is rejected, which means that there is a significant influence between the use of e-money, debit cards and credit cards on the consumption level of the Muslim community in Madiun.
2. If sig. ≥ 0.05 then H_0 rejected and H_a are accepted which means that there is no significant influence between the use of e-money, debit cards, and credit cards on the consumption level of the Muslim community in Madiun.

3.10.3 F Statistic Test

Testing in multiple linear regression analysis aims to determine the effect of the independent variables simultaneously which is shown in the ANOVA table. The test criteria are:¹³⁷

1. If the significance value > 0.05 , the decision is to accept H_0 or the independent variable simultaneously does not have a significant effect on the dependent variable.
2. If the significance value < 0.05 , the decision is to accept H_0 or the independent variable simultaneously has a significant effect on the dependent variable.

3.10.4 Determination Coefficient Test (R^2)

The coefficient of determination (R-Squared) is the proportion of the variance “explained by” the model. The estimates are: namely: and the estimated “adjustment” is R^2

¹³⁶ Agus tri basuki & Imaduddin Yuliadi, *Electronic data processing*.....p. 92

¹³⁷ *Ibid*, p. 92

(adjusted R²). A model is said to be good if the indicator that measures the goodness of the model, namely R square, is of high value. The assumptions that must be met in the regression analysis are:¹³⁸

- a. Residual normal spread (normality assumption)
- b. Between residuals are independent of each other (Autocorrelation)
- c. Homogeneity of residual variety (assumption of heteroscedasticity)
- d. Between independent variables are not correlated (multicollinearity)

3.11. Research Hypotesis

Hypothesis (or some call it a hypothesis) can be interpreted simply as a provisional conjecture. Hypothesis comes from the Greek hypo which means under and thesis which means establishment, upheld opinion, certainty. If interpreted loosely, then a hypothesis means an opinion whose truth is still in doubt. To be able to confirm the truth of this opinion, a hypothesis must be tested or proven.¹³⁹ The research hypothesis is a provisional guess or answer to the questions in the formulation of the problem in research. He explained that it is said to be a temporary answer because the answers that exist are the answers that come from the theory. in other words, if the theory states that A has an influence on B, then the hypothesis is in accordance with what the theory says. the real answer will only be found if the Researcher has collected data and analyzed the research data.¹⁴⁰

¹³⁸ *Ibid.* p. 87

¹³⁹ Andi Triyawan and Tri Wijayanti, *Metode Penelitian Edisi Pertama*, (Bengkulu:El-Markazy), 2020, p. 31

¹⁴⁰ Azuar Juliandi, Irfan, *Saprial Manurung, Metodologi Penelitian Bisnis, Konsep dan Aplikasi* (UMSU Press, cetakan 1, September 2014), p. 44

A statistical hypothesis is a metematic statement about the state of the population under review. clearly a statement that will be expressed as a mathematical statement if and only if the statement is presented using mathematical symbols.¹⁴¹

Based on a review of the theoretical basis of the variables discussed in this study, namely the effect of non-cash transactions on consumption of Muslim communities in Madiun City with the Maqashid Shariah approach. Then the research hypothesis can be shown as follows:

- 3.10.5 Accept Ho which states that there is a relationship, there is an influence, between transactions using e-money on the consumption of the Muslim society in Madiun City.
- 3.10.6 Accept Ho, who stated that there is a relationship, there is an influence, between transactions using a debit card on the consumption of the Muslim society in Madiun City.
- 3.10.7 Accept Ho, who stated that there is a relationship, there is an influence, between transactions using credit cards on the consumption of the Muslim society in Madniun City.

¹⁴¹ Ibid, p. 45

CHAPTER IV

RESULT AND DISCUSSION

4.1 Research Overview

Madiun City is a developing city that has a population of 210,115 people, consisting of 102,851 men and 107,264 women.¹⁴² Madiun City has an area of 33.23 km² and consists of three districts, namely the Park district, Kartoharjo district, and Manguharjo district. Based on the three districts, Taman district is the largest district and is the capital of Madiun City with an area of 12.46 km², and vice versa Manguharjo district is the district with the smallest area with an area of 10.04 km².¹⁴³ The majority of people in Madiun are Muslim with a total of 190,919 people, namely 91% of the total population.¹⁴⁴



Figure 8. Map of Madiun Municipality
Source : Kota Madiun dalam angka 2020

The city of Madiun is located between the Central Java and East Java routes that connect the provinces of East Java-Central Java-Yogyakarta, namely as a link between the 3 provinces. Madiun is also a stopover city

¹⁴² BPS Kota Madiun, "Madiun dalam angka tahun 2020", (Madiun:CV Azka Putra Pratama,2020), p. 68

¹⁴³ *Ibid.* p. 36

¹⁴⁴ *Ibid.* p. 125

for several important activities in the 3 provinces, especially in the fields of trade and industry. Therefore the city of Madiun is nicknamed the “GADIS” which means the city of trade and industry.¹⁴⁵ The layout of the development area in the city of Madiun is divided into three, namely *First*, Industrial Area located on the east side of the river, north of the city center, *Second*, Trade Area located on the west side of the river Madiun, *Third*, Office and education area located on the east side of the river Madiun, next to the main road Serayu.¹⁴⁶

4.2 Data Description

The sample of this research is the people of Madiun City which consists of 3 districts, namely the Taman, Kartoharjo, and Manguharjo. The following is an overview of the characteristics of the respondents:

1. Characteristics of respondents based on gender

Characteristics of respondents based on gender can be seen in the figure below:

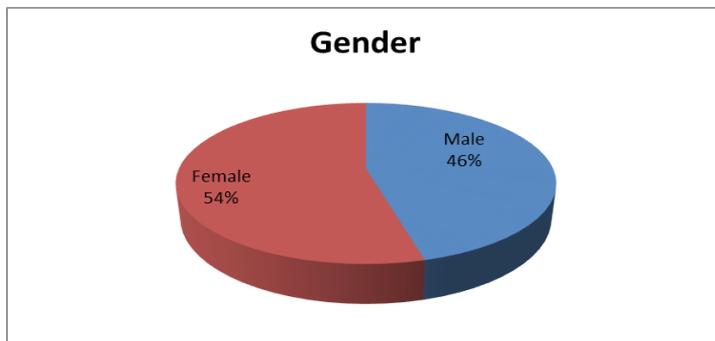


Figure 9. Characteristics of respondents based on gender

The figure above shows that the respondents consisted of 46% male and 54% female with a total of 120 respondents. Based on gender classification, female respondents mostly use non-cash transactions to facilitate their activities.

2. Characteristics of respondents based on residence

¹⁴⁵ Yudi Hartono, et al, Perkembangan Kota Madiun Sebagai Kota Gadis Tahun 2000-2013, Universita PGRI Madiun, *Jurnal Agastya*, Vol.04 No.02 Tahun 2014, p. 75

¹⁴⁶ *Ibid*, p. 88

Madiun City consists of three districts, including the Taman district, Kartoharjo district and Manguharjo district. Following are the characteristics of respondents based on place of residence can be seen in the figure below:

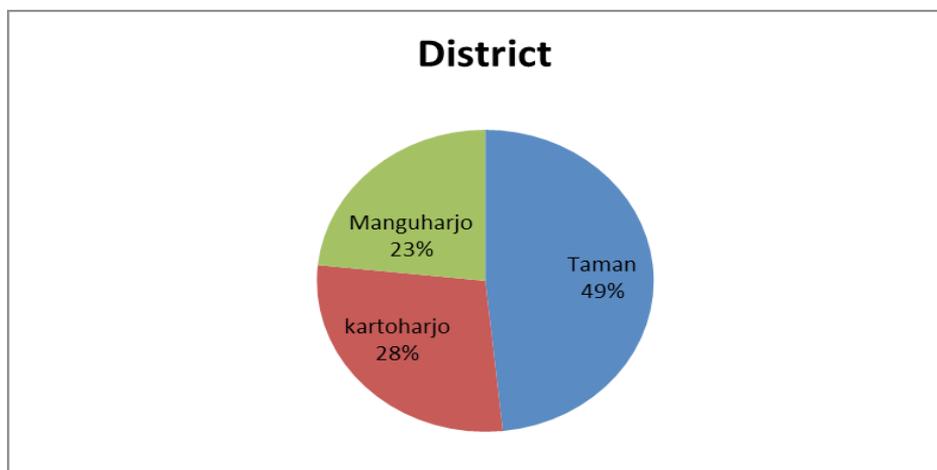


Figure 10. Characteristic respondent based on residence

The figure above shows that the respondents who come from the Taman district are 49%, namely 58 people from 120 respondents, the respondents who come from the Kartoharjo district are 28%, namely 34 people from 120 respondents and respondents from the Manguharjo district amounting to 23%, namely 28 people from 120 respondents. So the largest number of respondents came from the Taman district which is the capital of Madiun City and is a district that has the largest area in the city of Madiun, while the smallest number of respondents came from the Manguharjo district, which is the district with the smallest area in Madiun City.

3. Characteristics of respondents based on age

Characteristics of respondents based on age grouping can be seen in the diagram below:

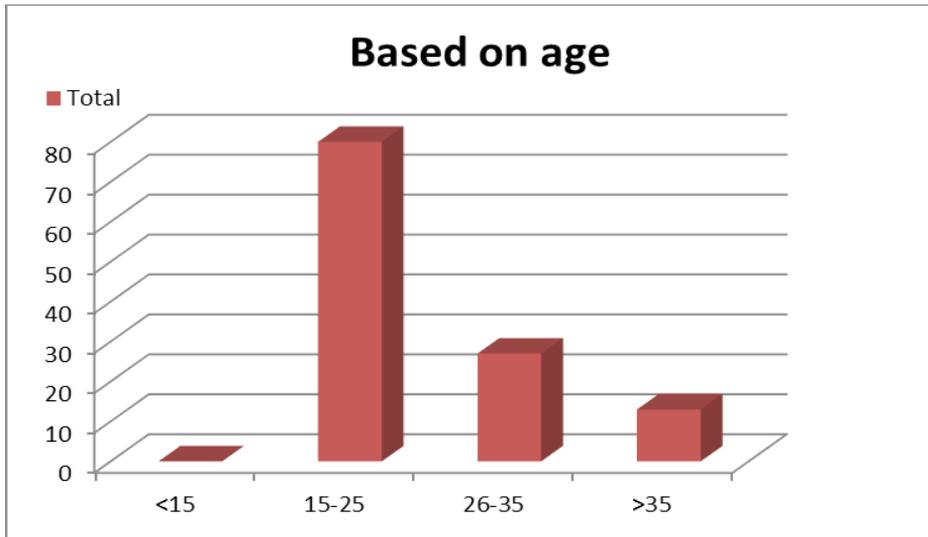


Figure 11. Characteristics of respondents based on age

The figure above shows that there are 80 respondents aged between 15-25 years, 27 respondents aged 26-35 years and 13 respondents aged > 35 years. From the grouping based on age, it can be concluded that the majority of respondents are from people aged 15-25 years.

4. Characteristic of respondent based on occupation

The characteristics of the respondents by occupation can be seen in the figure below:

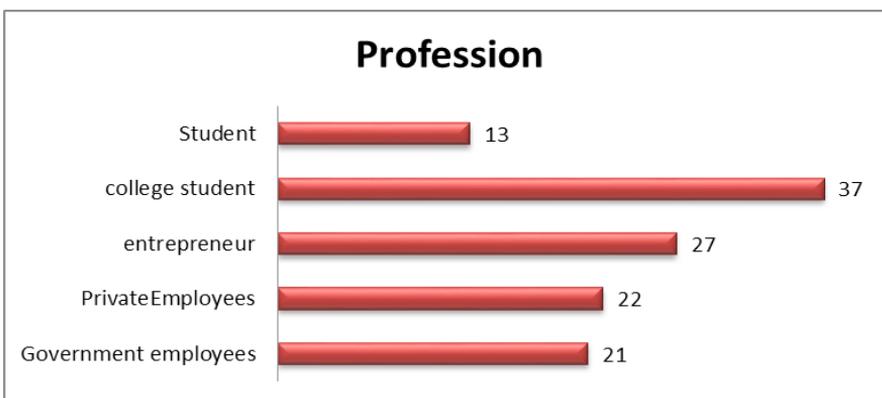


Figure 12. Characteristics of respondent based on occupation

The picture above shows that the respondents by occupation consisted of 21 civil servants (PNS), 22 private employees, 27 self-employed people, 37 students and 13 students. Based on the data above, most respondents came from among students.

5. Characteristics of respondents based on income

Characteristics of respondents based on income can be seen in the image below:

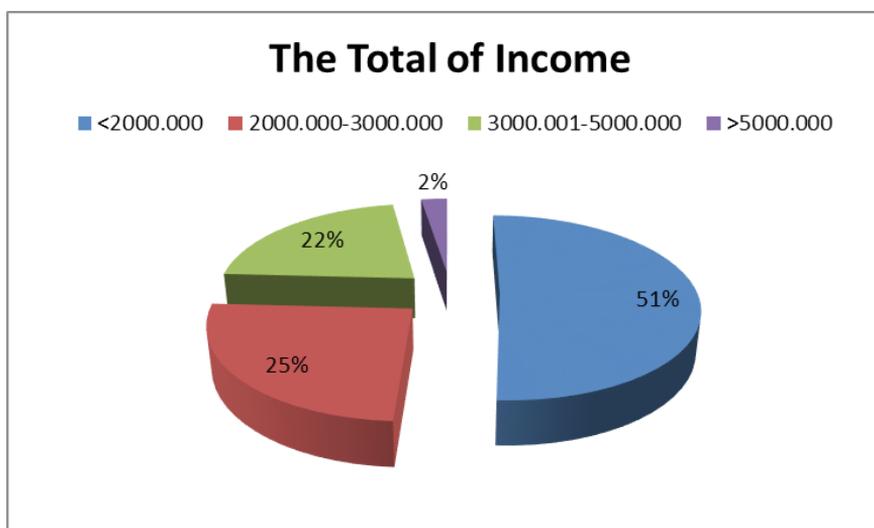


Figure 13. Characteristics of respondents based on income

The data above shows that respondents who have an income of <2000,000 are 51%, respondents who have an income of 2,000,000-3,000,000 are 25%, respondents who have an income of 3,000,001-5,000,000 are 22% and respondents who have an income of > 5,000,000 as much as 2%. Therefore the largest number of respondents came from people who had an income of less than 2,000,000, namely 51%.

6. Characteristics of respondents based on non-cash use

Characteristics of respondents based on non-cash use can be seen from the figure below:

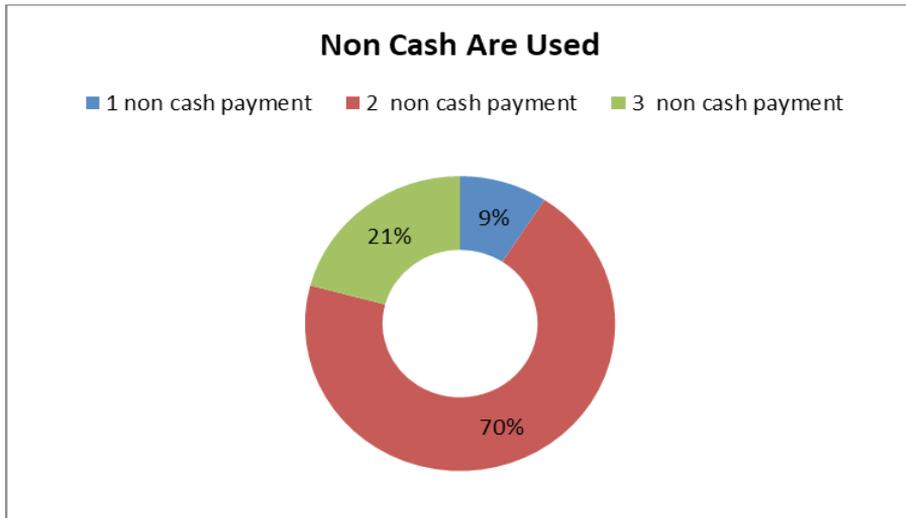


Figure 14. many non-cash are used

The figure above shows that respondents who had 1 type of non-cash were 9%, respondents who had 2 types of non-cash were 21% and respondents who had 3 types of non-cash were 70%. Besides that, a description of the types of non-cash used by respondents is in the diagram below:

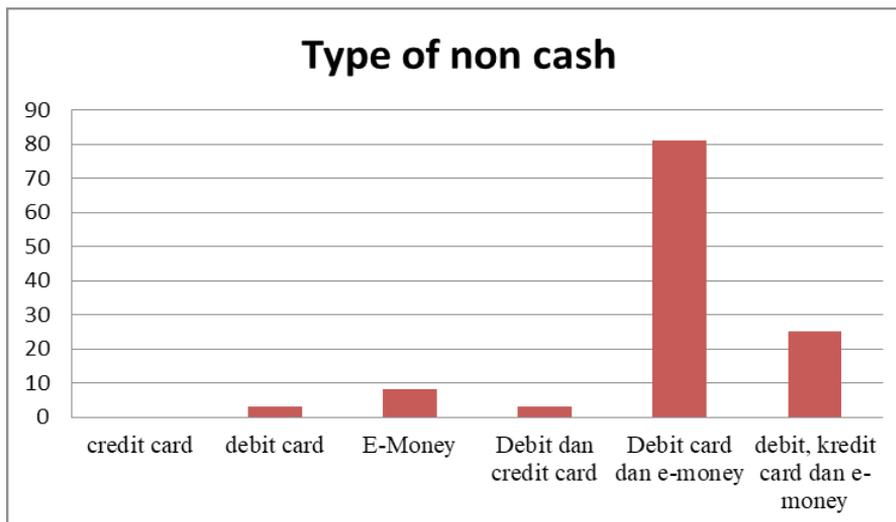


Figure 15. Type of non cash used in Madiun Society

The picture above shows that the use of debit cards and

electronic money reached the highest number, namely 81 people, and only 3 respondents using debit cards, as well as only 3 respondents who used electronic money, 8 respondents who had debit and credit cards, as well as respondents who have 3 kinds of non-cash payment instruments reached 25 people.

4.3 Requirement Test

4.3.2 Classical Assumption Test

Before entering the stage of multiple linear regression analysis, in researching the influence of non-cash transactions on the consumption of Muslim communities in Madiun city with the *Maqashid Shari'ah* approach, the Researchers must test the classical assumptions to determine whether the data that has been obtained contains problems. Therefore, the researcher must test classical assumptions such as normality test, multicollinearity test and heteroscedasticity test. The existence of this test has the aim that the conclusions that will be presented on the next page do not deviate from the truth.

a. Normality Test

The normality test is one of the classic assumption tests. This test is carried out to determine the data that has been collected is normally distributed. The Researcher's test of normality on the data that has been obtained from the Muslim community of Madiun city, the Researcher uses the Jarque Berra test. Where is the basis for taking the normality test is:

- 1) If the significance value (sig) is greater than 0.05 (5%) then the research data is normally distributed.
- 2) If the significance value (sig) is less than 0.05 (5%), then the research data is not normally distributed.

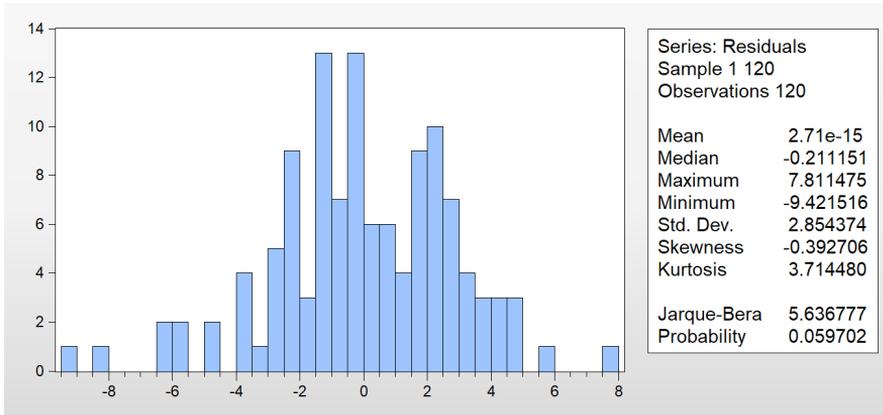


Figure 16. Normality test results

Source: The data is processed by the Researcher with e-views 7

The results of the normality test in the figure above show a probability of 0.059702. It can be concluded that the data is normally distributed because the probability value is above 0.05 (5%) or $0.059702 > 0.05$ (5%).

b. Multikolinearity Test

Multicollinearity test aims to see a linear relationship between the independent variable (X) in the multiple linear regression model. If it does not contain a linear relationship between variables, it means that there is a balance between the independent variables. To find out a linear relationship between variables, the Researcher must perform a multicollinearity test which can be assessed through the VIF value (variance inflation factor). If the VIF value < 10.00 , the data does not contain multicollinearity.

Variance Inflation Factors			
Date: 10/21/20 Time: 10:58			
Sample: 1 120			
Included observations: 120			
Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	19.72121	283.1420	NA
X1	0.006541	268.2793	1.140038
X2	0.003362	63.73660	1.345158
X3	0.005623	184.3610	1.387567

Figure 17. Multikolinearity test results

Source: The data is processed by the Researcher with e-views 7

The table above shows the results that:

- 1) It is known that the value of the Variance Inflation Factor (VIF) X1 (Debit/ATM Card) is 1,140038, this shows that there is no multicollinearity symptom in the Debit/ATM Card variable because the VIF value in variable X1 is smaller than 10.00 ($1.140038 < 10.00$)
- 2) It is known that the value of the Variance Inflation Factor (VIF) X2 (Credit Card) is worth 1.345158, this indicates that there is no multicollinearity symptom in the Credit Card variable because the VIF value on variable X2 is smaller than 10.00 ($1.345158 < 10, 00$)
- 3) It is known that the value of the Variance Inflation Factor (VIF) X3 (E-Money) is 1.387567, this indicates that there is no multicollinearity symptom in the E-Money variable because the VIF value in the X3 variable is smaller than 10.00 ($1.387567 < 10.00$)

c. Heteroskedasticity Test

The heteroscedasticity test is part of the classic assumption test which aims to determine whether the data has a disturbance factor in the form of a variant that is not constant, if the data contains heteroscedasticity then the data will experience bias problems. This test uses the *Breusch-pagan-godfrey* test. The results of the heteroscedasticity test can be seen in the image below:

Heteroskedasticity Test: Breusch-Pagan-Godfrey				
F-statistic	0.168106	Prob. F(3,110)	0.9177	
Obs*R-squared	0.519449	Prob. Chi-Square(3)	0.9146	
Scaled explained SS	0.658799	Prob. Chi-Square(3)	0.8828	
Test Equation:				
Dependent Variable: RESID ²				
Method: Least Squares				
Date: 10/2/2020 Time: 11:27				
Sample: 1 120				
Included observations: 120				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.869817	20.75208	0.178848	0.8599
X1	-0.111905	0.377945	-0.296086	0.7677
X2	0.077448	0.270871	0.286817	0.7755
X3	0.109592	0.350405	0.315192	0.5498
R-squared	0.004329	Mean dependent var	8.079553	
Adjusted R-squared	-0.021421	S.D. dependent var	13.36743	
S.E. of regression	13.50984	Asymptotic criterion	0.077479	
Sum squared resid	21171.84	Schwarz criterion	8.170395	
Log likelihood	-480.6487	Hansen-Jain criter.	9.115213	
F-statistic	0.168106	Durbin-Watson stat	2.200441	
Prob(F-statistic)	0.917707			

Figure 18. Heteroskedasticity test results

Source: The data is processed by the Researcher with e-views 7

The results of the heteroscedasticity test above indicate that the data does not contain heteroscedasticity, this can be seen in obs *R-Square Prob. Chi Aquare $0.9146 > 0.05$. So it can be concluded that the data does not contain heteroscedasticity.

4.3.3 Hypothesis Test

1. Multiple Linear Regression Analysis

Research with the title of the effect of non-cash transactions on the consumption of Muslim communities in Madiun city with the maqashid syari'ah approach, can be written with the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

X1 = Debit Card

X2 = Credit Card

X3 = E-Money

Y = Consumption

e = Error Standart

a and b = Constanta

In this study, multiple linear regression analysis is used to determine whether or not there is an effect of using non-cash payment instruments on the consumption of the people of Madiun.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.089392	0.371625	5.622321	0.0000
X1	0.276764	0.087594	3.159825	0.0020
X2	0.014177	0.035002	0.405030	0.6882
X3	0.274079	0.060605	4.522419	0.0000

R-squared	0.316547	Mean dependent var	4.510000
Adjusted R-squared	0.298871	S.D. dependent var	0.212389
S.E. of regression	0.177841	Akaike info criterion	-0.583089
Sum squared resid	3.668778	Schwarz criterion	-0.490173
Log likelihood	38.98537	Hannan-Quinn criter.	-0.545356
F-statistic	17.90876	Durbin-Watson stat	1.521281
Prob(F-statistic)	0.000000		

Figure 19. Multiple Linear Regression Analysis Results

Source: The data is processed by the Researcher with e-views 7

From the multiple linear regression test above, the multiple linear regression equation in this study is as follows:

$$\text{Consumtion} = 2.089 + 0.277X_1 + 0.014X_2 + 0.274X_3 + e$$

Based on the regression above, it can be explained the relationship between the independent variable and the dependent variable in the study of the influence of non-cash transactions on the consumption of Muslim communities in Madiun city with the *maqashid sharia* approach as follows:

- a. The debit card output shows 0.277, which means that if the use of transactions using a debit card increases by 1 unit, the consumption of the people of Madiun city will increase by 0.277 units.
- b. The output of the E-money Card shows 0.274, which means that if the use of transactions using the E-money card increases by 1 unit, the consumption of the people of Madiun will increase by 0.274 units.

2. Determination Coefficient Test (R-Square/R²)

The coefficient of determination (Adjusted R²) shows the extent of the relationship between the dependent variable and the independent variable, or the extent to which the contribution of the independent variable affects the dependent variable. If the number R² is getting closer to number 1, it means that the regression model used is more appropriate as an estimator model for the dependent variable (Y). In this study the value of Adjusted R² was 0.29 or 29%. Explain that the dependent variable in this research can only affect the independent variable by 29%. And 71% is influenced by other variables.

3. T statistic test (partially)

The statistical t-test aims to show the extent to which the influence of a partially independent variable with the dependent variable. To test the effect of each independent variable in this study

using a statistical t-test with a significant level of 5%, the t table is 1.65798 (number of samples (n) - Number of independent variables (k)). On the basis of decision making based on t count:

- a. If t count > t table, then reject H_0 and accept H_1 . (means that there is influence between the dependent and independent variables)
- b. If t count < t table, then accept H_0 and reject H_a . (means that there is no influence between the dependent variable and the independent variable)

Dependent Variable: Y				
Method: Least Squares				
Date: 10/21/20 Time: 06:53				
Sample: 1 120				
Included observations: 120				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.089392	0.371625	5.622321	0.0000
X1	0.276764	0.087594	3.159625	0.0020
X2	0.014177	0.035002	0.405030	0.6862
X3	0.274079	0.060605	4.522419	0.0000
R-squared	0.316547	Mean dependent var	4.510000	
Adjusted R-squared	0.298871	S.D. dependent var	0.212389	
S.E. of regression	0.177841	Akaike info criterion	-0.583089	
Sum squared resid	3.668778	Schwarz criterion	-0.490173	
Log likelihood	38.98537	Hannan-Quinn criter.	-0.545356	
F-statistic	17.90876	Durbin-Watson stat	1.521281	
Prob(F-statistic)	0.000000			

Figure 20. T- statistic test results

Source: Data obtained by the Researcher with E-Views 7

The hypothesis with the assumption while on the previous page, has been tested with the following results:

- 1) The relationship between the use of debit/ATM card transactions on public consumption with the maqashid syari'ah approach

Reject H_0 : there is an influence between the debit card (X1) variable on the consumption of the people of Madiun city with the Maqashid syariah approach

The value of the t statistic variable X1 (Debit Card) shows the number $3.078850 > 1.65798$ so it can be concluded that there is an influence between X1 (Debit Card) on the consumption of the Muslim community in Madiun city and the *maqashid sharia*

approach..

- 2) The relationship between the use of Credit Card transactions on public consumption with the maqashid syari'ah approach

Accept H0: There is no influence between the Credit Card variable (X2) on the consumption of the people of Madiun city and the *Maqashid syariah* approach

The t statistical value of the X2 variable (Credit Card) shows the number $0.464840 < 1.65798$, so it can be concluded that there is no influence between X2 (Credit Card) on the consumption of Muslim communities in Madiun city with the *maqashid sharia* approach.

- 3) The relationship between the use of E-money transactions on public consumption with the maqashid syari'ah approach

Reject H0: there is an influence between the E-money variable (X3) on the consumption of the people of Madiun city and the *Maqashid sharia* approach

The t statistical value of the X3 variable (E-Money Card) shows the number $4.198078 > 1.65798$, so it can be concluded that there is an influence between X3 (E-Money Card) on the consumption of Muslim people in Madiun city with the *maqashid sharia* approach.

4. F-Statistic Test (simultaneously)

The statistical F-test was conducted to determine the overall (simultaneous) effect of the dependent variable with the independent variable. By using the significant value f-statistic and a confidence level of 5% (0.05 the significant value f-statistical is 0.000000. On the basis of decision making based on F-count:

- a. If the significance value > 0.05 , then reject Ho. (means that there is no influence between the dependent and independent variables simultaneously)

- b. If the significance value < 0.05 , then accept H_0 . (means that there is influence between the dependent and independent variables simultaneously)

Based on the calculated F test, it can be concluded that the value of F statistic < 0.05 is $0.000000 < 0.05$, then accept H_0 , which means that there is a simultaneous influence between the dependent variable on the independent variable.

4.4 Discussion

4.4.1 The influence of the use of debit card transactions on the consumption of the Muslim community in Madiun.

If viewed from the results of the data that have been processed, it shows that transactions using a debit card can affect the consumption level of the Muslim community in Madiun city by 0.277. Based on the data obtained from respondents, the Researchers state that the convenience and benefits provided by debit cards can attract people to use debit cards. Practical benefits such as the ease with which a debit card can be carried anywhere without having to carry large amounts of money in a wallet have attracted the attention of the public to use it in transactions. Because basically the size of the money that the public carries in their wallets or pockets will be a consideration or obstacle to making transactions. Therefore, the presence of a debit card eliminates these constraints and can potentially increase consumption levels.

The use of debit cards is one of the factors that can affect public consumption expenditure, where the higher the use of debit card transactions by the public, the public consumption expenditure will also increase. From a psychological perspective, it is easier for a person to spend money in non-cash than cash. It's not seen from the advantage of technology, but human trade behavior for money as a physical and non-physical instrument. This is supported with the argument from *Promothesh Chatterjee* who is a professor from the *University of Kansas*

said that there is a different consumption behavior between cash and non-cash transactions. Consumers prefer to use cash in buying goods and services that are daily necessities. In cash transactions consumers will focus on the amount of money and costs incurred. Meanwhile, consumers use non-cash transactions to buy goods and services that are pleasing to them.¹⁴⁷

This is in accordance with the theory put forward by Miftahu Rizqa and Zerlina Nur Ulma which states that the development of Debit cards is very rapid, both in terms of use, convenience and benefits offered such as withdrawing and depositing cash at ATM machines, sending money (transfers) between bank accounts, credit card payments, plus mobile banking facilities and debit card facilities for buying transactions.¹⁴⁸ In addition, the results that debit cards affect consumption have also been suggested by Laila Ramadhani in her research entitled the effect of using debit cards and electronic money (E-Money) on student consumption expenditures. He concluded that the use of a debit card has a significant effect on student consumption expenditure. According to him, the use of debit cards and ATM can make consumption easier. In addition, the use of debit cards and ATM has changed their function to a lifestyle and has become a trend as a symbol of consumer culture among students as a means of consumption that provides various facilities to make it easier for users to get easy money withdrawals and various types of payments.¹⁴⁹

From the above statement, it can be concluded that there is a relationship between the convenience and benefits provided by a debit card with the level of consumption in the community, especially the Muslim community of Madiun. When people feel the convenience and benefits provided by a debit card, the more they want to have or open

¹⁴⁷ Hilman Fajrian, *30% lebih boros dengan non tunai*, Kompasiana Juni 2015, at [12:49] <<https://www.kompasiana.com>> viewed on Sabtu 24 Oktober 2020

¹⁴⁸ Miftahu Rizqa, *Analisis penggunaan alat pembayaran*.....p. 14

¹⁴⁹ Laila Ramadhani, *Pengaruh penggunaan kartu debit*.....p. 6

a debit card account, the more likely people are to make purchases of goods, and the level of consumption in the community will also increase.

The increase in consumption that occurs in society when viewed from the production side, will have a very positive impact on the real sector because if transactions carried out by the community increase, consumption will increase, so that the demand for goods and services to the real sector will increase, therefore the company will need more production power. This will create jobs for the community, and when people have a job they will get income and be able to consume, so that consumption will increase. This will have an impact on the economic growth of the city of Madiun.

If observed from the job side, most people in Madiun City have jobs as employees or employees among 48.605 or 54% from the total of worker¹⁵⁰. Having a debit card will make it easier for them to earn income so that people have no trouble consuming it. This will also be profitable to the financial institution sector, particularly banking. When the demand for debit cards is high, banks will also get high profits, because when opening an account the customer must first save or make a deposit. With these public deposits, banks can turn their money into financing for entrepreneurs. And from this financing, banks will get income. Part of the income earned by banks will be paid to the government as taxes, so the city government of Madiun will receive revenue as the income of Madiun city. This will have an impact on the economic growth of the city of Madiun.

4.4.2 The influence of the use of credit card transactions on the consumption of the Muslim community in Madiun

Based on the results of the processed data, it shows that the use of credit cards has no effect on the level of consumption of the Muslim

¹⁵⁰ BPS Kota Madiun, *Madiun Dalam Angka 2020*, p. 77

community in Madiun. This study contradicts the research of Miftahu Rizqa and Hizbullah Basri which suggests that there is a significant influence between credit cards on the level of consumption of the people of Banda Aceh. There are several reasons of credit cards do not affect the level of consumption of the people of Madiun, including;

Firstly, The governor of Bank Indonesia, in a Bank Indonesia regulation states that the minimum limit for owning a credit card is IDR 3 million per month. And customers who have a salary of IDR 3-10 million per month can only have 1 credit card. Based on this statement, if it is related to the respondents who contributed to the research process, the Researchers mostly came from students, besides that, the average income of the people of Madiun city studied by the Researcher was > 2,000,000, which was 51%. Meanwhile, In terms of income, it can explain that many people whose income will not meet the requirements for having a credit card. In terms of income, it is also the city minimum wage (UMK) in the city of Madiun, which this year is still at 1.9 million.¹⁵¹ This is a strong reason for the Madiun people not to have a credit card.

Secondly, R. Serfianto stated that credit cards contain an element of interest. Based on the information that the Researcher has obtained from the Bank Indonesia Regulation (PBI), it is written that the maximum spending interest rate is 3% per month or 36% per year.¹⁵² The statement above has explained that credit cards contain an element of interest. And as we know that all types of interest are included in usury. And usury is forbidden in Islamic law. Therefore, by not having a credit card, the majority of the city of Madiun have carried out their obligations as a Muslim by staying away from one of Allah's

¹⁵¹ Abdul Jalil, *UMK Kota Madiun 2020 diusulkan naik menjadi 1,9 Juta*, Solopos, 26 Oktober 2019, at [16:13], <<https://www.solopos.com>> viewed on Saturday 24 Oktober 2020,

¹⁵² Gubernur Bank Indonesia, *Perubahan atas Peraturan Bank Indonesia.....14/2/PBI/2012*

prohibitions. By refraining from being bound by usury, it means that a person has protected his property and life from activities that are also prohibited by Allah.

Thirdly, Based on the understanding which states that a credit card is a card-based payment instrument (APMK) that can be used to make payments for obligations arising from an economic activity such as spending transactions to make cash withdrawals where the cardholder's payment obligations are first fulfilled by the acquirer. The definition of the card implies that credit cards contain an element of debt, debt is an activity that the Prophet did not like, therefore debt is not recommended in Islam.

However, it is undeniable that credit cards provide convenience for the public in making transactions because they are easy to carry everywhere, then they can also be used as a tool for cash withdrawals. So that many people are fooled by its ease and end up in debt. Based on some of the explanations above, this makes the majority of the Muslim society of Madiun City not interested in using credit cards. Because the cost is high and the system on the credit card is not in accordance with Islamic law. Therefore, the credit card variable has a negative effect on the consumption of the Muslim society in Madiun.

4.4.3 The influence of transactions using E-Money on the consumption of the Muslim community in Madiun

Based on the results of processed data, the Researcher found that transactions using electronic money can affect the level of consumption of the Muslim community in Madiun by 0.274. It's because the convenience and benefits that e-money has attracted people from all walks of life, whether students, students, or workers. The result from this research matches with Miftahu Rizqa Research's and Laila Ramadhana Research's, that said if the transaction with e-money will influence to the consumption level.

According to Serfianto, based on, e-money is easy for anyone to have, this is because to use e-money such as ovo or go pay, people do not need to register with a bank first because to have this type of e-money. just simply download the application on each cellphone. Based on respondents who have contributed to filling out the questionnaire, the majority of e-money owners are students and students.¹⁵³

Besides, e-money is also easy to top up anywhere. Therefore, people do not need to have trouble refilling e-money because several mini markets such as Alfamart, Indomaret, and some motorcycle taxi drivers have opened e-money refill services. In addition, e-money can also control household expenses. With the convenience and benefits provided by e-money, it can make people's transactions more practical, therefore, even though people are in the middle of a busy life, they can still make whatever transactions they want. So there is no doubt that the convenience and benefits provided by e-money will make people even more excited to consume.

This assumption is supported by miftahu rizqa research, that the use of e-money can affect public consumption. According to him, the presence of e-money, which is the impact of the development of technology and information, has made it easier for the community and made people more productive. He also said that e-money can also facilitate one's activities as long as it is used wisely. For example, a housewife can easily pay monthly fees and a buyer can easily process payments without having to pay a lot of money.¹⁵⁴

When viewed from the side of electronic money issuing companies, if electronic money users increase, the company will get high profits so that the government will also receive income in the form of taxes. Part of the tax will be used to help businesses or companies

¹⁵³ Serfianto, et.al, *Untung dengan kartu kredit, kartu ATM/Debit dan Uang Elektronik*.....p. 204-205

¹⁵⁴ Miftahu Rizqa, *Analisis penggunaan alat pembayaran*.....p. 14

that need capital so that it will help companies in their productivity. If the company develops, the workers will get additional income so that consumption will increase.

If viewed from the city minimum wage (UMK) of the city of Madiun, which is approximately 1.9 million,¹⁵⁵ it makes Madiun city people prefer to use e-money in transactions on the grounds that it is easier and not subject to additional fees that can reduce their income. Because if people's income decreases due to interest or other costs, the portion of society to consume will also decrease

If viewed from the age range, most of the people of Madiun city who have non-cash transaction tools are people aged 15-25 years, as many as 80 people consisting of students, university students, and private employees. This is because, when people are aged 15-25 years, they will choose things that can facilitate their activities. By using non-cash, they can get a lot of convenience in transactions, especially using E-money. with E-money a student, student, or worker can easily make transactions so that people will easily get the items they need. With the convenience that E-money has, which can be accessed only via a smartphone and can be owned and accessed by anyone, it has made the development of e-money very rapidly, from being accessible via card to the public can access via QR code.

When viewed from the number of non-cash users based on income, the majority of people in Madiun city who have non-cash transaction tools come from people who have an income of > 2,000,000. This is because the use of non-cash transactions, especially E-money, does not require expensive fees like credit cards. At an income level of > 2,000,000, the majority of people are students and university students. Because to have E-money they don't need to register with a

¹⁵⁵ Wage Indikator, "UMP/UMK Jatim", <https://gajimu.com/garmen/gaji-pekerja-garmen/gaji-minimum/ump-umk-jatim>, viewed on Thursday, 17 December 2020 at 16:00 WIB

financial institution (banking) therefore they don't need to go through difficult procedures such as age limitations and low income.

4.4.4 The influence of non-cash transactions on the consumption of Muslim communities in Madiun city with the *maqashid sharia* approach

Based on the statistical *f* test, non-cash transactions simultaneously affect the consumption of the Muslim community in Madiun. The value of *f* calculated is greater than the *f* table, namely, $17.90876 > 2.68$, which indicates that overall the dependent variable affects the independent variable. Convenience, benefits, flexibility, and practical use of non-cash transactions, giving people the convenience of continuing to use them. The more people feel the benefits and uses of non-cash transactions, the people will always use them so that transactions for purchasing goods will continue to increase. especially with the level of public consumption. Especially the people in the city of Madiun. Even so, the people of the city of Madiun still maintain their obligation as Muslims to carry out their activities based on the shari'ah which is known as the Maqashid Syari'ah. However, in consuming the majority of the Muslim community of Madiun city, they have paid attention to certain limitations such as the intention to consume because of Allah, prioritizing needs over desires, buying halal and tayyib goods, avoiding excessive consumption, and saving for future needs, as for some of the things that have been mentioned by the researcher earlier will help the community in protecting religion, self, descent, reason and property.

1. To protecting the region (*hifdz din*), if it is adjusted to the attitudes and behavior of the people of Madiun city in consuming, they have applied the aspect of maintaining religion by avoiding the use of non-cash transactions in the form of credit, because credit contains an interest element. besides that they have also implemented the values of maintaining religion through intention, by fixing their

intention, that is, when making transactions they have intend in their hearts to help each other.

2. To protecting the soul (*hifdz nafs*) In this case, the people of Madiun city have implemented this, namely not to overeat and drink, because by using non-cash transactions they can be more selective and more able to consider what items they need. To apply the value of self-preservation, the Muslim society of Madiun always pays attention to between halal and haram regarding the food or drink they consume. Islam prohibits consuming food that is haram because it can damage the body's organs. Besides, Islam also recommends not to eat excessive portions, and eating excessive food will have a bad impact on health. Therefore Islam recommends eating food
3. To Protecting the reason (*hifdz Aql*), in this case the Muslim society of Madiun city has implemented in everyday life not to drink khamar, even though it is easily obtained in online shops through non-cash transactions. Because people are aware that if they consume khamar, it will damage their minds and do something out of control.
4. To protect the offspring (*hifdz nasl*), In this case, the Madiun people have applied in their daily lives to make the priority between need and want, despite the many conveniences that non-cash transactions provide, as a Muslim they are conscious of eating and providing a living with halal food. Therefore they are more selective in buying goods to meet their needs. For example, the majority of the people of Madiun city will choose to buy the things they need, not what they want.
5. To protecting the property (*hifdz maal*), the people of Madiun pay more attention to where they will spend their assets, what kind of goods they consume, because Islam recommends consuming goods that are lawful and good, because wealth in Islam is a test that will be held accountable for the day the end. Therefore, the people of the city of Madiun have applied the value of safeguarding assets such

as being aware of the law of interest on credit cards, and allocating their income to things that are good and beneficial to those around them. For example, with non-cash transactions helping them to be able to save and find out the amount of public expenditure.

Awareness of avoiding having a credit card is also the attitude of a true Muslim, because having credit will bring more harm than good in life. In addition, in dealing with Islam, Islam always puts safety in this world and the hereafter. Syatibi has also stated that Indeed sharia aims to realize the welfare of human beings in this world and in the hereafter. He also states that Allah sent down the Shari'ah (rules of law), none other than to realize the benefits and avoid harm. (Jalbul mashalih wa dar'ul mafasid).¹⁵⁶ Thus, all things that only contain the benefits of the world without the blessings of the hereafter are not the benefits that are the purpose of the Shari'ah.

Therefore, it can be concluded that the convenience and benefits provided in non-cash to the people of Madiun City do not make the Muslim society of Madiun City neglect be excessive and behave outside the boundaries of Islamic teachings, especially in the consumption sector. On the other hand, the convenience and benefits obtained by the Madiun society through non-cash transactions make them pay more attention to their behavior and attitudes in consuming in order to comply with Islamic law.

The result of the coefficient of determination (R Square) of 0.29 or 29%, this shows that non-cash variables can only affect consumption variables by 29%. As we know that before consuming, people must carry out a buying process, where transactions carried out by money are the main factor, and money can be obtained through wages from work (income). Therefore, income is the strongest factor for society to consume. This assumption is corroborated by Yunastiti's research related to consumption which

¹⁵⁶ لأبي اسحاق الشاطبي, الموافقات في أصول الشريعة.....ص.٦.

states that there are several factors that influence consumption, including net worth (disposable income), price levels, interest rates, and expectations.¹⁵⁷ In addition, Suharto as an economics lecturer at the Islamic University of Indonesia also said that consumption is strongly influenced by income, frequency of income, expectations, and social status.¹⁵⁸

Based on Keynes's theory which states that the higher the income, the higher the level of consumption,¹⁵⁹ This theory directly explains that there is a direct relationship between income and consumption. If it is related to the level of income and consumption of people in Madiun City, the majority of Madiun city people use 95% of their total income for consumption activities.¹⁶⁰ In addition, if it is related to social status, the people of Madiun city are not only private employees and civil servants, the majority of Madiun city people are also farmers. A farmer in Indonesia is generally aged 45-65 years. At the age of 45-65 years, the public's understanding of non-cash transactions diminishes. In the age range of 45-65 years, the majority of people prefer cash transactions. This can be caused by many factors, the main factor being a lack of understanding of the use of non-cash transactions.

In addition, if you look directly at shopping centers in the city of Madiun, there are still many promo or discount offers so that people are interested in using non-cash transactions, both ovo, and go-pay, even though currently non-cash transactions are widely used by the wider community. especially the capital city community

¹⁵⁷ Yunastiti Purwaningsih, Pengeluaran konsumsi masyarakat dari teori sampai dengan empiris, *Jurnal Ekonomi Pembangunan*, Vol.2 No.1 2001, p. 6-7

¹⁵⁸ Suharto, Pola konsumsi masyarakat Yogyakarta: factor yang mempengaruhi dan kaitannya, *Jurnal Aplikasi bisnis*, Vol 7 No 10 2007, p. 4

¹⁵⁹ Mankiw, N. Gregory. *Makro Ekonomi*. Alih Bahasa Fitria Liza dan Imam Nurmawan. Erlangga. Jakarta 2012

¹⁶⁰ Rahmat Wibisono, *Gaya Hidup, Wow tingkat konsumsi warga madiun*, at [09:59] <https://www.madiunpos.com> Viewed on 14 April 2020

is QR code or QRIS (Indonesian Standard Quick Respond). In this case, the people of Madiun city have experienced delays in the progress of using non-cash transactions. Therefore, the non-cash variable only affects consumption by 28%, this is because the people of Madiun City do not fully understand and believe in using non-cash transaction tools to meet their daily needs.

CHAPTER V

CONCLUSION AND SUGGESTION

5.1 Conclusion

This study concludes that:

1. The results of this study indicate that there is a positive significant effect between transactions using debit cards amounting to 0.28 and transactions using electronic money (E-money) amounting to 0.27 on consumption of the Muslim society in Madiun city, besides that the credit card variable has a negative effect on the consumption of the Muslim society in Madiun City amounting to 0,01. The Adjusted R-Square value in this research is 0.29, the results of the value on the t statistical test show that the debit card and e-money variables have an influence on the consumption variable with a value of $3.07 > 1.65$ on the debit card and $4.19 > 1.65$. While the credit card variable has no effect on the consumption of $0.46 < 1.65$. Debit cards and electronic money have a positive significant effect on the level of consumption of the people of Madiun, this is due to the convenience and benefits provided by debit/ATM cards and electronic money for the public transaction process. Meanwhile, credit cards have a negative effect on the consumption level of the city of Madiun, which is 0.01 this is due to regulations on credit card ownership which require customers to have an income of 3,000,000 while the city minimum wage (UMK) in Madiun is only 1.9 million.
2. The consumption of Muslim society in Madiun city have appropriate with the maqashid *sharia* values, namely through *Hifdz dien, Aql, Nasl, Nafs and hifdz Maal*. First, in terms of maintaining religion, the Muslim community of Madiun City has improved their intention to consume, namely intending to help each other

when making transactions/buying and selling. *Second*, in terms of maintaining offspring, the Muslim community of Madiun city pays more attention to the halalness and goodness of the goods that will be consumed by their families, because the goods that humans consume will be ingrained. *Third*, in terms of taking care of themselves or their souls, the Muslim society of Madiun city always applies an attitude of tabdzir or eating excessive portions because it will have an impact on body health. *Fourth*, in terms of maintaining reason, the people of Madiun always avoid foods and drinks that can damage the mind, such as foods containing alcohol and the like. *Fifth*, in terms of safeguarding assets, the people of Madiun can be more selective in buying necessities and the majority can take advantage of the convenience of a debit card for saving. However, based on these five values, there are some people who become respondents who have not implemented the element of maintaining assets, because 28 of the respondents still use credit cards for consumption.

5.2 Suggestion

1. For academics:
 - a. It is hoped for academics are expected to be able to educate the people of Madiun city about the convenience and the benefit of non cash payment transaction.
 - b. It is hoped for academics are expected to be able to educate their students or students on the importance of applying *maqashid shariah* in life, especially in consumption
2. For practitioners:
 - a. It is hoped that the Madiun city government will participate in supporting the National Non-Cash Movement (GNNT) by providing facilities that support the people of Madiun city to use non-cash transactions
 - b. It is hoped that the Islamic Indictment Institute (MUI) can

support the activities of the people of Madiun City related to religious activities to increase the religious spirit of the people of Madiun City.

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لأبي اسحاق الشاطبي, *الموافقات في أصول الشريعة*, (كبير: مسطفى محمد)
الجلد الثاني

APPENDIX

APPENDIX 1. correspondences



Faculty of Economics and Management

كلية الاقتصاد والإدارة

Nomor : 90/UNIDA/FEM/C/XI/1441
 Lampiran : -
 Perihal : **Mohon Izin Penelitian**

Ponorogo, 18 Juli 2020

Kepada yang terhormat,
Kepala Bangkesbangpol Kota Madiun
 di-
 Tempat

*Bismillahirrahmanirrahim,
 Assalamu'alaikum Warahmatullahi Wabarakatuh.*

Dalam rangka memenuhi tugas akhir di Fakultas Ekonomi dan Manajemen Program Studi Ekonomi Islam Universitas Darussalam Gontor, kami mengharap kesediaan Bapak/Ibu untuk memberikan izin dan bantuan kepada mahasiswa/i kami yang tersebut di bawah ini, untuk mengadakan penelitian di tempat yang Bapak/Ibu kelola. Mahasiswa/i tersebut adalah:

N a m a : **Chindy Chintya Cahya**
 Fakultas/ Semester : Ekonomi dan Manajemen7
 Jurusan : Ekonomi Islam
 NIM : 3820174181192
 Judul Penelitian :

"Pengaruh Transaksi Non Tunai Terhadap Pola Konsumsi Masyarakat Muslim Kota Madiun Menggunakan Pendekatan Maqashid Syariah Index (MSI)"

Demikian surat ini kami sampaikan, atas perhatian dan bantuannya kami haturkan banyak terima kasih.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Hormat Kami,
 Dekan Fakultas
 Ekonomi dan Manajemen,



Dr. Khoirul Umam, M.Ec.
 NIP. 080218

The Fountain of Wisdom Economics

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KECAMATAN KARTOHARJO

Jalan Pelitama No. 54 Madiun Kode Pos : 63115 Jawa Timur

Telepon (0351) 455844

Website : www.kecamatan-kartoharjo.madiunkota.go.id

REKOMENDASI PENELITIAN

Nomor : 070/ ~~7A~~^B /401.401/2020

Dasar : Surat dari Badan Kesatuan Bangsa dan Politik Kota Madiun tanggal 11 Agustus 2020 nomor : 070/914/401.205/2020 perihal Rekomendasi Penelitian.

MEMBERIKAN IJIN PENELITIAN

Kepada :
 Nama : CHINDY CHINTYA CAHYA
 Tempat/Tanggal Lahir : Sakhuda bayu, 07 Juli 1999
 Alamat : Huta I Syakhuda bayu RT 000 RW 000 Desa Sakhuda bayu Kecamatan Gunung Malela Kabupaten Simalungun Provinsi Sumatera utara
 Tempat Survei : Kecamatan Kartoharjo Kota Madiun
 Waktu Penelitian : 3 (tiga) bulan

Demikian Rekomendasi penelitian ini dibuat untuk dipergunakan seperlunya.

Madiun, 24 Agustus 2020
 CAMAT KARTOHARJO
 KECAMATAN KARTOHARJO
TJATOEK WAHJOEDIANTO, S.Sos
 Pembina Tingkat I
 NIP. 19671010 198903 1 013



**PEMERINTAH KOTA MADIUN
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Jalan Taman Praja Nomor 99 Madiun, Kode Pos 63133 Jawa Timur
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Website <http://www.taman.madiunkota.go.id>

Madiun, 27 Agustus 2020

Nomor : 070 / *SS4* / 401.403 / 2020
Sifat : Penting
Lampiran : -
Perihal : Penelitian / Survei Mahasiswa

Kepada,
Yth. Sdr. Lurah se Kec. Taman
Kota Madiun
di
MADIUN

Berdasarkan surat rekomendasi penelitian dari Badan Kesatuan Bangsa dan Politik Kota Madiun tanggal 11 Agustus 2020 Nomor :070/914/401.205/2020, maka dengan ini menghadapkan :

Nama : CHINDY CHINTYA CAHYA
Tempat/tgl lahir : Sakhuda Bayu, 017 Juli 1999
Alamat : Huta I Sakhuda Bayu Desa Sakhuda Bayu Kecamatan Gunung Malela Kabupaten Simalungun Propinsi Sumatera Utara.
Judul Penelitian : Pengaruh Transaksi Non Tunai Pola Kosumsi Masyarakat Kota Madiun menggunakan pendekatan Maqashid Syari'ah Index (MSI).
Tujuan Penelitian : Untuk Penyusunan Skripsi.
Tempat Penelitian : Wilayah Kecamatan Taman Kota Madiun
Waktu Penelitian : 3 (tiga) bulan
Bidang Penelitian : Ekonomi
Status Penelitian : Dilakukan oleh Mahasiswa Program Studi S-1 Ekonomi Islam Fakultas Ekonomi dan Manajemen Universitas Darussalam Gontor Ponorogo.
Anggota Peneliti : -

Demikian atas perhatian dan bantuannya disampaikan terima kasih.


An. CAMAT TAMAN
Sekretaris
SUWARNO, S.E.
Penata Tk. I
NIP. 19631030 199903 1 011



PEMERINTAH KOTA MADIUN
KECAMATAN MANGUHARJO
Jl. Gajah Mada Nomor 20 Madiun, Kode Pos 63126
Jawa Timur
 Telepon (0351) 463126
 Website [http : //www.madiunkota.go.id](http://www.madiunkota.go.id)

Madiun, 24 Agustus 2020

Nomor : 070/472 /401.402/2020
 Sifat : Penting
 Lampiran : -
 Perihal : Ijin Penelitian / Survey

Kepada
 Yth. Sdr. Lurah Se Kecamatan Manguharjo

di -

MADIUN

Berdasarkan surat Kepala Badan Kesatuan Bangsa dan Politik Kota Madiun tanggal 11 Agustus 2020, Nomor : 070/914/401.205/2020, perihal tersebut pada pokok surat, dengan ini disampaikan bahwa pada prinsipnya kami tidak keberatan dilakukannya penelitian oleh :

N a m a : **CHINDY CHINTYA CAHYA**
Tempat/Tgl. lahir : Sakhuda Bayu, 07 Juli 1999
Alamat : Huta I Syakhuda Bayu Rt. 000 Rw. 000 Desa Sakhuda Bayu Kecamatan Gunung Malela Kabupaten Simalungun Provinsi Sumatera Utara
Judul Penelitian : Pengaruh Transaksi non tunai terhadap pola konsumsi Masyarakat Muslim Kota Madiun menggunakan pendekatan Maqashid Syari'ah Index (MSI)
Tujuan Penelitian : Untuk Penyusunan Skripsi
Tempat Penelitian : 9 Kelurahan Wilayah Kecamatan Manguharjo Kota Madiun
Waktu Penelitian : 3 (Tiga) Bulan
Bidang Penelitian : Ekonomi
Status Penelitian : Dilakukan oleh Mahasiswi Program Studi S1 Ekonomi Islam Fakultas Ekonomi dan Manajemen Universitas Darussalam Gontor Ponorogo
Anggota Peneliti : -

Dengan memperhatikan sebagai berikut :

1. Mentaati ketentuan-ketentuan yang berlaku ;
2. Sebelum melaksanakan kegiatan, terlebih dahulu berkoordinasi dengan Instansi teknis dan terkait ;
3. Menjaga tata tertib, keamanan, kebersihan, kesopanan dan kesucilaan serta menghindari pernyataan-pernyataan berita dengan lisan ataupun tertulis / lukisan yang dapat melukai, menyinggung perasaan atau menghina agama bangsa dan negara dari suatu golongan penduduk ;
4. Tidak diperkenankan menjalankan kegiatan diluar ketentuan yang telah ditetapkan di atas ;
5. Bertanggung jawab sepenuhnya terhadap segala sesuatu yang berkaitan dengan pelaksanaan kegiatan tersebut.

Demikian untuk menjadikan perhatian



TEMBUSAN
 Sdr. CHINDY CHINTYA CAHYA

APPENDIX 2. Data recapitulation

1.A	1.B	1.C	1.D	1.E	1.F	1.G	1.H	1.I	1.J
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APPENDIX 3. Validity test

Pertanyaan	r-hitung	r-tabel	Keputusan
1	0.56947492341	0.361	Valid
2	0.58812115233	0.361	Valid
3	0.57474034258	0.361	Valid
4	0.52158938334	0.361	Valid
5	0.51973429258	0.361	Valid
6	0.52612335195	0.361	Valid
7	0.51406520894	0.361	Valid
8	0.50406199534	0.361	Valid
9	0.45488301706	0.361	Valid
10	0.41669345535	0.361	Valid
11	0.38331351804	0.361	Valid
12	0.33855032334	0.361	unvalid
13	0.27404330123	0.361	unvalid
14	0.35712094368	0.361	unvalid
15	0.29430751777	0.361	unvalid
16	0.23463486787	0.361	unvalid
17	0.27861242539	0.361	unvalid
18	0.44691226436	0.361	Valid
19	0.40967715798	0.361	Valid
20	0.49581541454	0.361	Valid
21	0.43781604071	0.361	Valid
22	0.40783815749	0.361	Valid
23	0.40678078577	0.361	Valid
24	0.38492296495	0.361	Valid
25	0.37782936191	0.361	Valid
26	0.39007234372	0.361	Valid
27	0.36925621304	0.361	Valid
28	0.39738552106	0.361	Valid
29	0.37282265747	0.361	Valid
30	0.41740782251	0.361	Valid
31	0.41528941702	0.361	Valid
32	0.38966014059	0.361	Valid
33	0.45654849002	0.361	Valid
34	0.47871211615	0.361	Valid
35	0.44455140262	0.361	Valid
36	0.45002263906	0.361	Valid
37	0.40489400584	0.361	Valid
38	0.41933921245	0.361	Valid
39	0.46608752033	0.361	Valid
40	0.44761062930	0.361	Valid

* The validity test in this study uses the Pearson correlation. Namely calculating the correlation between values obtained from questions or questionnaires. There are 6 out of 40 invalid questions, but the Researcher did not eliminated them because the number of questions between variables would be unbalanced. And after the classical assumption test is done, the data has good value because it passes the normality, multicollinearity and heteroscedasticity tests.

APPENDIX 4. Reability rest

$$ri = \frac{k}{k-1} \left\{ 1 - \frac{\sum_{si}^2}{st^2} \right\}$$

$$ri = \frac{40}{40-1} \left\{ 1 - \frac{36.24551}{359.1209} \right\}$$

$$ri = \frac{40}{40-1} \{1 - 0.100928\}$$

$$ri = \frac{40}{40-1} \{0.8990716\}$$

$$ri = \{1.0256410\} \{0.8990716\}$$

$$ri = 0.9221246$$

*The instrument is said to be reliable if the Cronbach's Alfa reliability coefficient is more than 0.70. Based on the results above, the Cronbach Alpha reliability coefficient is 0.9221246, which means that the instrument in this study is reliable because $0.9221246 > 0.70$.

APPENDIX 5. Questioner

KUESIONER PENELITIAN**Pengaruh transaksi non-tunai terhadap pola konsumsi masyarakat muslim kota Madiun dengan pendekatan Maqashid Syariah Index (MSI)**

Yth. Saudara/i

Di Kota Madiun

Salam hormat

Dengan ini saya:

Nama :Chindy Chintya Cahya

NIM :3820174181192

Pekerjaan :Mahasiswa Ekonomi Islam, Fakultas Ekonomi dan Manajemen, Universitas Darussalam Gontor

Dengan ini saya melakukan kuesioner penelitian dengan judul Skripsi **Pengaruh Transaksi Non Tunai terhadap Konsumsi Masyarakat Muslim Kota Madiun menggunakan pendekatan Maqashid Syari'ah**, untuk keperluan tersebut saya memohon bantuan Saudara/I untuk mengisi kuisisioner ini dengan sebenar-benarnya berdasarkan keputusan saudara/i dalam menggunakan transaksi non tunai dalam berkonsumsi. Kuisisioner ini dibuat dalam rangka penyusunan skripsi yang menjadi salah satu syarat menyelesaikan strata 1 di Universitas Darussalam Gontor.

Semoga partisipasi saudara/i dalam memberikan manfaat untuk kepentingan ilmu pengetahuan. Atas bantuan dan perhatian yang diberikan saya ucapkan terimakasih.

Hormat Saya

Chindy Chintya Cahya

Data Responden

1. Nama :
2. Jenis Kelamin : () Laki-laki () Perempuan
3. Umur :
4. Pendapatan :
5. Pendidikan :
6. Pekerjaan :
7. Alamat :
8. Apakah anda pernah menggunakan Alat pembayaran non tunai?
 - a. Ya.
 - b. Tidak
9. Alat Pembayaran Tunai apakah yang sering anda gunakan?
 - a. Kartu Debit
 - b. Kartu Kredit
 - c. E-Money

Petunjuk Pengisian Kuisisioner

- Bacalah semua pertanyaan dengan baik
- Beri tanda silang (X) atau tanda centang (√) untuk menjawab setiap pertanyaan
- Dalam menjawab pertanyaan dalam kuisisioner ini tidak ada jawaban yang salah

FORM PERNYATAAN

Untuk menjawab pertanyaan variabel penelitian, anda cukup memilih salah satu diantara lima pilihan yang disediakan. Untuk angka 1 menunjukkan anda sangat tidak setuju dan semakin besar angka yang anda pilih, maka anda semakin setuju dengan pernyataan tersebut :

1. *Sangat tidak setuju*
2. *Tidak setuju*
3. *Netral*
4. *Setuju*
5. *Sangat setuju*

No	1. Kartu ATM/ Debit	SKALA PENILAIAN				
	PERNYATAAN	1	2	3	4	5
Mnfaat	Dengan memiliki kartu debit/ATM saya akan lebih menghemat waktu ketika saya melakukan pembayaran					
2	Saya senang bertransaksi menggunakan ATM/debit karena saya tidak perlu repot mengeluarkan uang tunai untuk berbelanja					
3	Selain menabung saya menggunakan kartu ATM/Debit untuk bertransaksi					
4	Saya selalu menggunakan kartu debit/ ATM untuk menghindari kehilangan uang saya					
5	Dengan menggunakan ATM saya dapat lebih mudah dalam melakukan transfer untuk kerabat saya					
Kemudahan	Penggunaan kartu Debit/ATM mudah untuk dipelajari					
7	Saya lebih suka menggunakan ATM/ Debit karena penarikannya dapat dilakukan di bank/ATM manapun dan kapanpun.					
8	Saya senang menggunakan Kartu ATM/Debit karena mudah dibawa kemana-mana					

9	Kartu ATM/Debit dapat memudahkan saya untuk mengelola keuangan					
10	Kartu ATM/Debit mudah untuk dipinjamkan kepada keluarga saya					
No	2. Kartu Kredit	SKALA PENILAIAN				
	PERNYATAAN	1	2	3	4	5
Mnfaat	Saya dapat bertransaksi dengan kartu kredit walaupun saya tidak memiliki uang tunai					
2	Saya menjadi lebih produktif dengan menggunakan kartu kredit					
3	Saya menggunakan kartu kredit hanya ketika saya lupa membawa uang saja					
4	Dengan menggunakan kartu kredit saya lebih sering berbelanja					
5	Kartu kredit dapat berguna dalam berbagai keadaan					
Kemudahan	Penggunaan kartu kredit mudah untuk dipelajari					
7	Kartu kredit mudah dibawa kemana saja					
8	Saya dapat bertransaksi dengan kartu kredit kapanpun saya mau					
9	Kartu kredit juga dapat digunakan sebagai tarik tunai					
10	Pembayaran melalui kartu kredit memudahkan saya mengontrol pengeluaran					
No	3. E-Money (Ovo, Go-Pay)	SKALA PENILAIAN				
	PERNYATAAN	1	2	3	4	5
Manfaat	Saya suka berbelanja dengan e-money karena saya akan terhindar dari pemalsuan uang					

2	Menggunakan e-money akan mempermudah saya dalam bertransaksi					
3	Saya lebih percaya menggunakan e-money saat berbelanja karena uang saya akan lebih aman					
4	Dengan E-money (ovo/gopay) saya dapat membeli apa pun yang saya butuhkan					
5	Dengan E-money, saya selalu membeli apapun yang saya inginkan tanpa harus meninggalkan aktivitas saya dirumah					
Kemudahan	Uang elektronik dapat diperoleh diberbagai outlet seperti indomart, alfamart dan driver gojek, grab dll					
7	Uang elektronik mudah dibawa kemana saja					
8	Menggunakan e-money akan mempermudah saya dalam membeli kebutuhan sehari-hari					
9	Uang elektronik mudah diisi ulang dimana saja					
10	Uang elektronik dapat berguna dalam berbagai keadaan.					
No	4. Konsumsi (Islam)	SKALA PENILAIAN				
	PERNYATAAN	1	2	3	4	5
H.din	Ketika berbelanja saya selalu menerapkan moto “anda membeli berarti anda beramal”					
H.din	Saya selalu menyisihkan uang untuk bersedekah					
H.Nafs	Dengan menyimpan uang didebit/ATM saya selalu dapat menahan diri untuk membeli makanan yang berlebihan					

H.Nafs	Saya lebih sering membeli makanan/ minuman dibandingkan produk kecantikan atau fashion melalui transaksi non tunai					
H.Aql	saya selalu memperhatikan kandungan gizi dan kehalalan makanan yang saya konsumsi					
H.Aql	Saya selalu menghindari membeli minuman beralkohol dan makanan yang dapat mengganggu aktivitas saya, walaupun saya dapat memperolehnya dengan mudah dimanapun melalui transaksi non tunai					
H.Nasl	Saya lebih memilih untuk membeli pakaian yang sopan walaupun tidak bermerk					
H.Nasl	Saya selalu memperhatikan kelayakan dan kehalalan barang-barang yang akan dipakai dan dikonsumsi keluarga saya bahkan ketika saya membelinya secara online					
H.Mal	Saya menghindari membeli barang dengan berhutang					
H.Mal	Saya selalu mengisi saldo nontunai (Emoney) sesuai dengan kebutuhan saya sehingga saya dapat menabung untuk kebutuhan yang akan datang					

-TERIMAKASIH-