

CHAPTER I

INTRODUCTION

1.1 Background Of Study

The digital economy is a collaboration between the technology sector and the economic sector. Technology plays an important role in human life, one of which is in making it easier for humans to utilize the resources needed. One of the economic sectors is finance. Seeing the importance of these two sectors, an innovation was born, namely financial technology often referred to as financial technology or Fintech. Fintech is a business that focuses on providing financial services using software and modern technology.¹

Listed in Bank Indonesia Regulation No. 19/12/PBI/2017 Financial Technology is the use of technology in the financial system that produces new products, technology, services, and business capital and can affect the stability of monetary policy, financial system stability, efficiency, smoothness, security, and reliability of payment systems, market support, investment and risk management, lending, financial providers and models, and other financial services.²

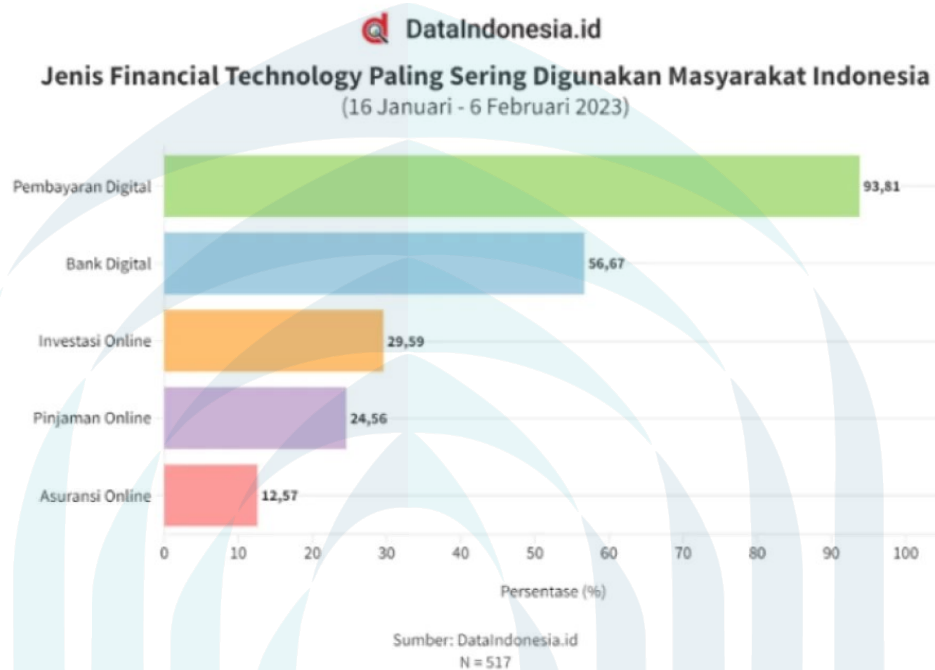
With the development of the times, technology that facilitates has become a necessity for people in their daily lives. Before the existence of online or digital-based payment tools, people only used cash payments. But now digital payments or Digital Payments are a basic necessity for the community. The application is useful to facilitate users in various activities such as shopping payments, electricity and water bills, food delivery, online motorbike taxi payments, and online shopping payments on e-commerce.³

¹ Rohmatun Nafiah, "Analisis Transaksi Financial Technology (Fintech) Syariah Dalam Perspektif Maqashid Syariah," *Iqtishadia: Jurnal Ekonomi Dan Perbankan Syariah* 6 (2019): 168.

² Departemen Komunikasi, "Peraturan Bank Indonesia No.19/12/PBI/2017 Tentang Penyelenggaraan Teknologi Finansial," Bank Indonesia, 2017.

³ Hikmatul Maulidah, Krisdiyawati Krisdiyawati, and Erni Unggul Sedyta Utami, "Peran Financial Technology Berbasis Digital Payment System E-Wallet Dalam Meningkatkan Literasi Keuangan," *Owner Riset & Jurnal Akutansi* 6, no. 4 (2022): 3326, <https://doi.org/10.33395/owner.v6i4.1105>.

Figure 1. 1 Percentage of Financial Technology Types Most Frequently Used by Indonesians⁴



Of the various types of financial technology, digital payments occupy the first position as the type most frequently used by Indonesians.⁵ In this era of the Industrial Revolution, technological developments have affected the payment system with various applications that everyone can use as a means of digital payment. Applications that are in demand by the public include OVO, GO-PAY, DANA, LinkAja, and so on.⁶

Based on data quoted from Databooks, Gopay is the most popular e-wallet platform among Indonesians with a user percentage of 71%. Then the second rank is OVO at 70%, followed by DANA at 61%, ShopeePay at 60%, and LinkAja at 27%.⁷

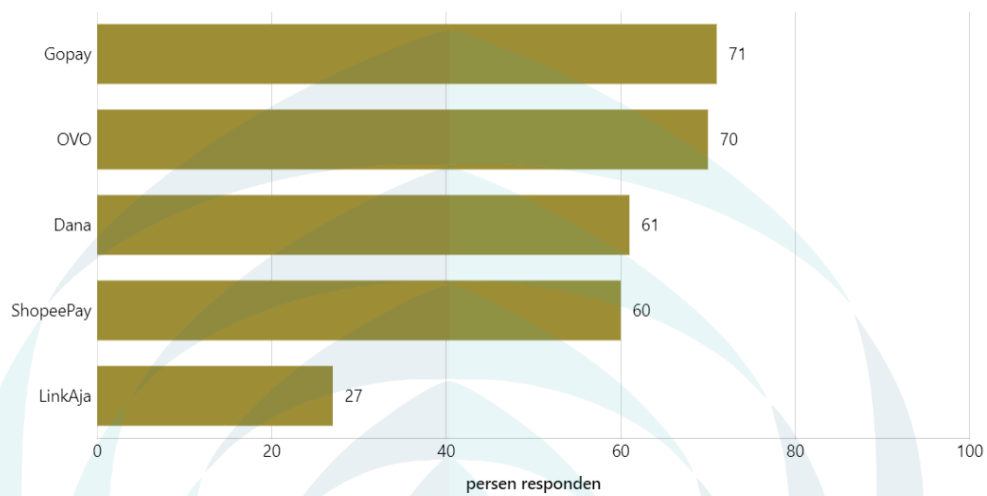
⁴ Anggara Pernando, "Penetrasi Fintech Semakin Dalam," Survei DataIndonesia.id, 2022, <https://finansial.bisnis.com/read/20230321/563/1639419/survei-dataindonesiaid-penetrasi-fintech-semakin-dalam>.

⁵ Maulidah, Krisdiyawati, and Utami, "Peran Financial Technology Berbasis Digital Payment System E-Wallet Dalam Meningkatkan Literasi Keuangan," 3326.

⁶ Zahrul Fuadi, "Analisis Penggunaan E-Wallet (Ovo) Sebagai Alat Transaksi Dalam Perspektif Ahli Ekonomi Islam Indikator Hifdz Al-Maal Di Kota Banda Aceh" (Universitas Islam Negeri Ar-Raniry, 2022), 2, https://repository.ar-raniry.ac.id/id/eprint/25985/1/Zahrul_Fuadi-2.pdf.

⁷ Darin Rania, "Survei Dompok Digital Paling Favorit Di Indonesia 2024," Jubelio Blog, 2024, <https://jubelio.com/hasil-survei-dompok-digital-paling-favorit-di-indonesia/>.

Figure 1. 2 Percentage of E-Wallet Platform Users Who are Most Popular Among Indonesians

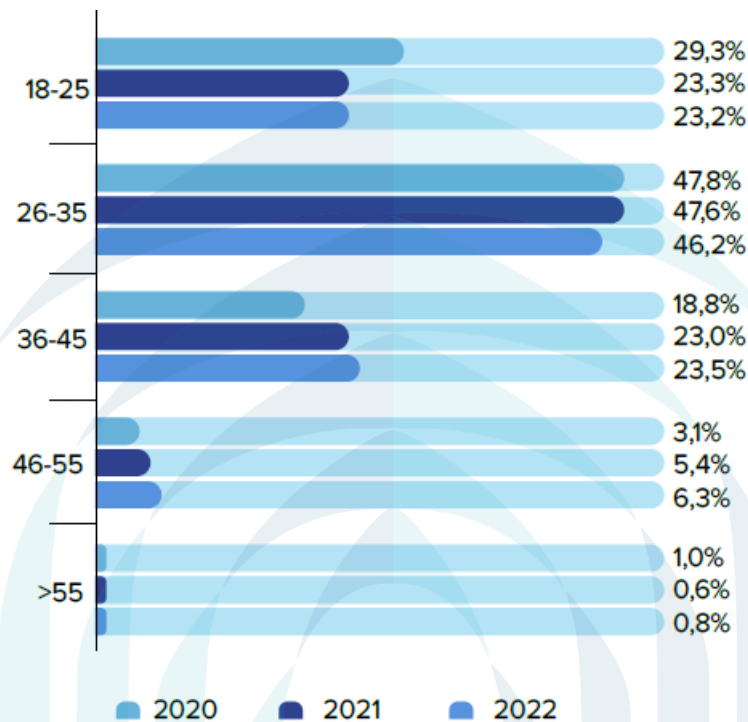


Digital payment services are in demand by consumers from various age groups. In 2022, consumers aged 26-35 years or who belong to the millennial generation will be the largest contributor to the proportion of the number of online transactions, which is 46.2%. While the age group of 18-25 years or Generation Z only contributed a percentage of 23.2%. The 36-45 year old group contributed a percentage of 23.5% and the 46-55 year old group contributed a percentage of only 6.3%.⁸

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⁸ Katadata Insight Center, "Laporan Perilaku Konsumen E-Commerce Indonesia 2023: Pemulihan Ekonomi Dan Tren Belanja Pasca Pandemi," 2023.

Figure 1. 3 Proportion of Number of Transactions by Age Group⁹



Although the average monthly income of young age group consumers is lower than that of older age group consumers, young age group consumers spend more of their income shopping online. This is by research conducted by Halimah et al, that online transactions can increase the consumptive behavior of the millennial generation which can lead to higher spending.¹⁰ Based on the ratio of transaction value per month to average income, consumers in the 18-35 age group spend around 6.0-6.6% of their income on e-commerce or online shopping. Meanwhile, consumers above the age of 35 years only allocate less income, which is around 4.5% of their income.¹¹

The convenience felt by digital payment users causes more impulsive consumer behavior. In her research, Devica concluded that digital payments can affect impulse buying in consumers in the current era. This shows that the digital

⁹ Katadata Insight Center, 7.

¹⁰ Halimah, Sri Sudiarti, and Muhammad Ikhsan Harahap, "Perilaku Impulse Buying Generasi Milenial Pada Fintech OVO Dan GO-PAY Perspektif Maqashid Syariah (Studi Pada Mahasiswa FEBI UINSU)," *Co-Value: Jurnal Ekonomi, Koperasi & Kewirausahaan* 13, no. 2 (2022): 74.

¹¹ Katadata Insight Center, "Laporan Perilaku Konsumen E-Commerce Indonesia 2023: Pemulihan Ekonomi Dan Tren Belanja Pasca Pandemi," 7.

payment phenomenon can increase impulse buying in consumer behavior.¹² The phenomenon of impulsive buying is well-known in the marketing world. In purchases that are classified as spontaneous or sudden, consumers often do not think carefully about buying a particular product. Impulsive behavior is the tendency of customers to buy goods and services without prior planning. When someone makes this impulsive purchase decision, it is usually triggered by emotions and feelings.¹³

In addition, impulse purchases also often occur in shopping centers with many attractive offers such as promos, discounts, affordable prices, guaranteed quality products, usefulness, and so on.¹⁴ Especially in this digitalization era, consumers do not need to carry cash to make payments, because many outlets in the mall have provided non-cash payments which usually use digital payments. This makes it easier for consumers to make purchases without carrying cash. Purchasing without cash commonly referred to as cashless also provides many benefits, one of which is in terms of security. Without having to carry money, consumers can still make transactions.¹⁵

One of them is Pakuwon Mall Yogyakarta, located at Jl. Ring Road Utara, Kaliwaru, Condongcatur, Kec. Depok, Sleman Regency, Yogyakarta Special Region, which is the largest shopping center in Yogyakarta and also the largest mall in Central Java. Apart from its strategic location, this mall also often holds various special events, promotions, exhibitions, and various events that attract visitors such as Late Night Sale which provides discounts of up to 80%, Beauty Fest which holds a cosmetics bazaar with discounts of up to 80%, Plantphoria which holds an

¹² Sadana Devica, "Dompot Digital : Beragam Program Promosi Dan Pengaruhnya Terhadap Pembelian Secara Impulsif," *Jurnal Bisnis Terapan* 06 (2022): 3.

¹³ Fina Tri, Deby Santyo, and Anita Sumelvia, "Analisis Faktor Yang Mempengaruhi Pengambilan Keputusan Pada Pembelian Tidak Terencana (Impulse Buying) Belanja Online Shopee Mahasiswa Ukm Psm Umi Kulsum," *Triwikrama: Jurnal Ilmu Sosial* 01, no. 05 (2023): 78.

¹⁴ Widyana, "Keputusan Impulse Buying Dalam Perspektif Ekonomi Islam (Studi Pada Pelanggan Alfamart Di Kota Metro)" (Institut Agama Islam Negeri (IAIN) Metro, 2020), 49.

¹⁵ Ang Kansya Jeannita Kaniska, "Pengaruh Penggunaan Transaksi Cashless, Persepsi Kemudahan Aplikasi Belanja Online, Dan Gaya Hidup Terhadap Perilaku Konsumtif Pada Generasi Millennial" (Politeknik Negeri Bali, 2023), 3.

exhibition of ornamental plants, Pakuwon Food Fest which holds the most complete food bazaar and other events.¹⁶

The mall is accessible by various forms of transport, both public and private. With 300 tenants, this mall provides stores and outlets that sell various needs, such as supermarkets that sell a variety of basic household needs, and shops that sell electronic devices, and home furnishings, and also has a complete entertainment area and also has supporting facilities such as wheelchairs, large parking lots and also has a mosque that can accommodate 1,100 worshippers.¹⁷ This mall is also categorized as Yogyakarta's largest and most luxurious complete mall. Compared to Jogja City Mall and Plaza Ambarukmo Mall which are also large and complete malls in Yogyakarta, Pakuwon Yogyakarta Mall holds more interesting and exciting events. The whole series of events held by Pakuwon Mall Yogyakarta is certainly to pamper all visitors to the Mall. In addition, to increase traffic and attract customers, always make Pakuwon Mall Yogyakarta their destination.¹⁸

The completeness of the tenants available at this Mall, as well as the various events held, creates various kinds of motivations for consumers in this impulse buying behavior, such as personal desires, needs, satisfaction, investment, and other motivations. Moreover, with technological advances in the economic field such as digital payments that provide all the conveniences for making transactions, consumers are increasingly consumptive.¹⁹ In general, it can be assumed that before making a purchase, consumers must always think, act, and behave rationally. Because consumption behavior based on rationality considerations will improve welfare for consumers themselves. The phenomenon that often occurs today is that

¹⁶ Tim Marketing Mall Pakuwon Yogyakarta, "About Us," Pakuwon Mall Jogja, accessed June 27, 2024, <https://pakuwonmalljogja.com/aboutus>.

¹⁷ Tim Marketing Mall Pakuwon Yogyakarta, "Facilities," Pakuwon Mall Jogja, accessed June 27, 2024, <https://pakuwonmalljogja.com/aboutus>.

¹⁸ Ujang Hasanudin, "3 Mall Terlengkap Di Jogja, Sekaligus Terbesar Dan Mewah," Kumparan.com, 2024, <https://kumparan.com/seputar-yogyakarta/3-mall-terlengkap-di-jogja-sekaligus-terbesar-dan-mewah-22Uh8p9GpG2/full>.

¹⁹ Dewa Ayu Cistaning Astari and Catur Nugroho, "Motivasi Pembelian Impulsif Online Shopping Pada Instagram (Analisis Deskriptif Motivasi Konsumen Dalam Melakukan Pembelian Online Pada Instagram)," n.d., 3.

many consumers buy an item without prior planning and do not think rationally about buying. This is often referred to as impulsive buying.²⁰

In carrying out consumption activities, it should be by the purpose of sharia, namely benefit. Maslahah is a statement about achieving benefits and rejecting mudharat. From the classification of the strength of its substance, maslahah is divided into three levels, namely dharuriyat (primary needs), hajiyat (secondary needs), and tahsiniyat (complementary and perfect needs).²¹ Maslahah for mankind is an economic goal in Islam, including seeking all activities to achieve maslahah and realize it in human life.²²

Not all impulse buying behavior by consumers is contrary to maslahah. Based on the characteristics of impulse buying by consumers, the behavior of ignoring consequences is a behavior that is very contrary to the principle of maslahah in terms of utilization.²³ As a Muslim, behavior in consumption must be based on needs, not just desires. Maslahah's theory must be the basis for consumers to consume. In this study, the authors will discuss one of the consumer behaviors, namely impulse buying, and examine the suitability of this behavior with the Maslahah theory. Therefore, the author will research with the title:

"IMPULSE BUYING BEHAVIOUR OF DIGITAL PAYMENT USERS (GO-PAY & OVO) FOR THE MILLENNIAL GENERATION IN TERMS OF A MASLAHAH PERSPECTIVE: A STUDY ON VISITORS TO PAKUWON MALL YOGYAKARTA"

²⁰ Rahmat Ilyas, "Konsep Mashlahah Dalam Konsumsi Ditinjau Dari Perspektif Ekonomi Islam," *Jurnal Perspektif Ekonomi Darussalam* 1, no. 1 (2017): 13, <https://doi.org/10.24815/jped.v1i1.6517>.

²¹ Tutut Alawiyah, "Impulse Buying Behavior Generasi Milenial," *Al-Musthofa: Journal Of Sharia Economics* 4, no. 1 (2021): 53.

²² Aula Izatul Aini and Aushofun Niha, "Impulse Buying Behavior Santri Perspektif Maslahah Imam Al-Ghazali," *Jurnal Darussalam; Jurnal Pendidikan, Komunikasi Dan Pemikiran Hukum Islam* XII, no. 1 (2020): 19.

²³ Zulfatus Sa'diah and Raisatul Karimah, "Impulsive Buying Behavior Perspective Of Maslahah Imam Al Ghazali : Study On Shopping Behavior Of Visitors In Solo Grand Mall Shopping Center," *F i T U A Jurnal Studi Islam* 4, no. 1 (2023): 220.

1.2 Problem Formulation

From the explanation above, the researcher wants to formulate several problems that must be researched, namely:

1. How is the Impulse Buying behavior of millennials who use Digital Payment (Go-Pay & OVO) at Pakuwon Mall Yogyakarta?
2. How is the masalah perspective on millennials' impulse buying behavior using digital payment (Go-Pay & OVO) at Pakuwon Mall Yogyakarta?

1.3 Research Objectives

1. To find out how the practice of Impulse Buying Behavior in millennial generation users of Digital Payment (Go-Pay & OVO).
2. To find out Masalah's view of Impulse Buying behavior in the millennial generation of Digital Payment (Go-Pay & OVO) users.

1.4 Research Benefits

1. Practical benefits:
 - a. As an addition to the literature, especially those related to Impulse Buying behavior for millennial generation digital payment users (Go-Pay & OVO) from a masalah perspective.
 - b. As a reference for further research on impulse buying behavior from a masalah perspective.
2. Academics benefits:
 - a. This research is expected to contribute to science and knowledge.
 - b. The results of this study can be used as reference material for people who want to know about impulse buying behavior for millennial users of digital payment applications (Go-Pay & OVO) in terms of the maqashid sharia perspective.

1.5 Research Methods

The research method is an investigation according to facts in an organized manner, as well as changing existing conclusions or postulates into new things in every critical experiment to create new things.²⁴ Research or investigation is carried out scientifically in a particular field, to obtain new facts or principles aimed at improving science and technology.

The research methods used can be described as follows:

1. Type of Research

The research method used is qualitative research. Qualitative is problem solving by collecting, compiling, analyzing, and interpreting the data obtained. Research is more likely to be descriptive and prioritize process and meaning. For data analysis descriptive, namely by describing everything that looks still general. So here the researcher describes what is seen, heard, felt, and asked.²⁵ Qualitative research is essentially observing people in their environment, interacting with them, and trying to understand their language and interpretations of the surrounding world. The author examines data obtained from millennial generation users of Go-Pay & OVO digital payment service applications.

The author will also conduct a literature review by accessing books, journals, and other scientific works.

2. Object of Research

The objects of this research are visitors to Pakuwon Mall Yogyakarta who use Go-Pay & OVO digital payment services.

3. Types and Sources of Data

In collecting data, researchers use several techniques that become data sources, among others;

a) Primary Data

²⁴ Moh. Nazir, *Metode Penelitian*, 1st ed. (Bogor, 2017), 5.

²⁵ Sugiyono, *Metode Penelitian* (Bandung: Alfabeta, 2016), 9.

Primary data is obtained by researchers through interviews or interviews with 10 millennial generation users of Go-Pay & OVO digital payment services at Pakuwon Mall Yogyakarta. And added by the theory of masalah by Al-Ghazali, Asy-Syatibi, and Jasser Auda’.

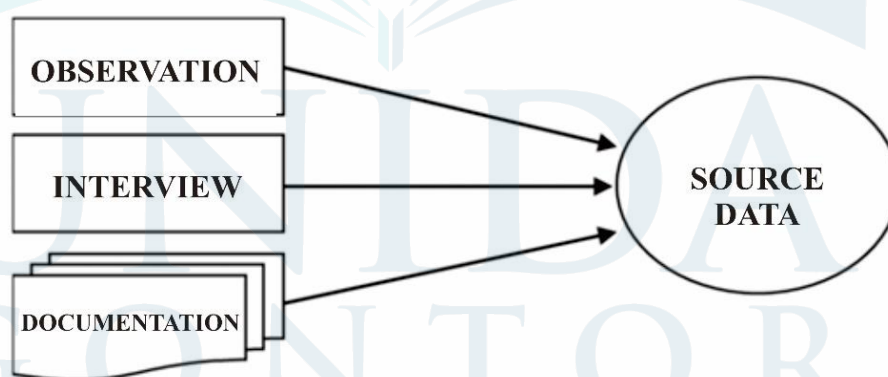
b) Secondary Data

Secondary data is obtained through follow-up interviews and interviews which are strengthened through several references such as books, journals, social media, etc.

4. Data Collection Techniques

The data collection techniques used in this study use the theoretical triangulation method, which is one of the approaches taken by researchers to explore and perform qualitative data processing techniques by collecting data using observation, interview, and documentation methods. This technique uses several other theories to analyze data to check the truth of certain data by comparing it with data obtained from other sources at various phases of research in the field at different times.²⁶

Figure 1. 4 Triangulation of "Data Collection Methods"²⁷



For primary data collection, several methods were used, including:

²⁶ Nursapia Harahap, *Penelitian Kualitatif*, ed. Hasan Sazali, Wal Ashri Publishing, 2nd ed., vol. 01 (Medan: Wal Ashri Publishing, 2020), 92.

²⁷ Maria Ulfa Batoebara, "Triangulasi 'Metode Pengumpulan Data,'" researchgate, 2021, https://www.researchgate.net/figure/Gambar-1-Triangulasi-Metode-Pegumpulan-Data_fig1_353743597.

a) Observation

Namely by observing the behavior of millennial generation visitors to Pakuwon Yogyakarta Mall who use Go-Pay and OVO digital payment services to get a general description of the object of research to get research conclusions and obtain data and information about the object of research.

b) Interviews

Namely by interviewing ten users of Go-Pay & OVO digital payment services for millennial generation visitors to Pakuwon Yogyakarta Mall. The type of interview used is an unstructured interview that follows the characteristics and circumstances of the interviewee.

c) Documentation

Which is processing data in the form of writings, pictures, or so on obtained through previous observations and interviews.

5. Data Analysis Technique

Data analysis is a process of systematically searching and compiling data from observations, interviews, and documentation. The purpose of this data analysis is to interpret the data generated, facilitate understanding, and identify and also to describe the results.²⁸

The data analysis technique used in this research is adjusted to the research study, namely the data that has been obtained will be analyzed and reviewed to see how impulse buying behavior relates to the principles of masalah.

1.6 Literature Review

Zulfatus Sa'diyah, Raisatul Karimah (2023)²⁹ Their research which discusses the characteristics of impulsive purchases made by visitors to Solo Grand Mall.

²⁸ Marinu Waruwu, "Pendekatan Penelitian Pendidikan: Metode Penelitian Kualitatif, Metode Penelitian Kuantitatif Dan Metode Penelitian Kombinasi (Mixed Method)," *Jurnal Pendidikan Tambusai* 7, no. 1 (2023): 2901.

²⁹ Sa'diah and Karimah, "Impulsive Buying Behavior Perspective Of Masalah Imam Al Ghazali : Study On Shopping Behavior Of Visitors In Solo Grand Mall Shopping Center."

This research is a qualitative study with data collection using observation, interviews, and documentation. This study concludes that not all impulse buying behavior carried out by Solo Grand Mall visitors is contrary to Imam Al-Ghazali's *maslahah*. Based on the characteristics of impulsive buying carried out by visitors, the character of not caring about consequences is a characteristic that is very contrary to Imam Al-Ghazali's *maslahah* principle in terms of fulfilling benefits. The similarity of this research is that it discusses impulsive buying behavior from a *maslahah* perspective, but in this case, the researcher will examine impulsive buying behavior for Go-Pay and OVO digital payment users.

Tutut Alawiyah (2021)³⁰ Her research discusses impulse buying behavior for millennial users of OVO and GO-PAY fintech assessed from *maslahah*. This research is qualitative research with data collection techniques in the form of interviews and documentation and then tested through the triangulation test to build data validity about consumer impulse buying behavior. The result of this discussion is that when viewed in terms of the benefits of impulse buying behavior in this millennial generation, purchases with a short benefit value can be said to have not reached the point of Asy-Syathibi's *Maqashid Al-Syariah*. Because through consumption activities on a *dharuriyat* scale as described concerning impulse buying behavior, the five *kulliyat al-khamsah* that should be well realized, as a whole, have not achieved proper care. This problem shows that impulse buying is less or does not even provide *maslahah* value for consumers. There are similarities between these studies, namely examining impulse buying behavior from a *maslahah* perspective, but in this case, the researcher will determine the specific place of research, namely in the shopping center at Pakuwon Mall Yogyakarta.

Nurjannah, Irwan Misbach, Rahmawati (2021)³¹ Their research which discusses the *maslahah* theory of Muslim consumers who use E-Wallets in Makassar City. This research uses phenomenological qualitative methods. Primary data sources are obtained from interviews conducted by E-Wallet users in Makassar

³⁰ Alawiyah, "Impulse Buying Behavior Generasi Milenial."

³¹ Nurjannah, Irwan Misbach, and Rahma, "The *Maslahah* of Muslim Consumer Behavior in Using E-Wallet In Makassar City," *Fitrah Jurnal Kajian Ilmu-Ilmu Keislaman* 7, no. 1 (2021): 1-18.

City. Secondary data sources are obtained from various books, journals, and other scientific research. The results of this study show that the main objectives of Muslim consumers, namely *masalah*, can be realized by using this E-Wallet. Because in this all-digital era makes e-wallets a *hajiyyah* need that can facilitate human affairs to avoid difficulties. The equation of this research with the research that will be conducted by researchers is that both discuss the consumer behavior of E-Wallet users or digital payments from a *masalah* perspective. The difference is that researchers will focus research on impulse buying behavior for digital payment users in shopping centers.

Halimah, Sri Sudiarti, Muhammad Ikhsan Harahap (2022)³² In their research which discusses impulse buying behaviour in the millennial generation of OVO & Go-Pay fintech users in the *maqashid* Syariah perspective. This research uses qualitative methods with data collection techniques in the form of in-depth interviews and strengthened by literature studies. Primary data sources are directly obtained from interviews, while secondary data are obtained through the study of books, documents, and journals. The results of this discussion are about the many millennials who use OVO and GO-PAY fintech who are classified as having spontaneous purchasing characteristics, with the influence of promos, discounts, and other attractive offers with short-term thinking. The equation in this study is to discuss impulsive buying behavior for digital payment users from the *Maqashid* Sharia perspective. And researchers will examine impulse buying behavior from a *masalah* perspective. Researchers in this case will use the triangulation method by collecting data by interview, observation, and also by conducting surveys.

Aula Izatul, Aushofun Niha (2020)³³ Her research discusses the impulse buying behavior of student santri at the Darussalam Blokagung Banyuwangi Islamic Boarding School in terms of Imam Al-Ghazali's *masalah* perspective. This research uses qualitative methods with phenomenological research types. The data sources use primary and secondary data. The data analysis technique used is the

³² Halimah, Sudiarti, and Harahap, "Perilaku Impulse Buying Generasi Milenial Pada Fintech OVO Dan GO-PAY Perspektif *Maqashid* Syariah (Studi Pada Mahasiswa FEBI UINSU)."

³³ Aini and Niha, "Impulse Buying Behavior Santri Perspektif *Maslahah* Imam Al-Ghazali."

interactive model. The result of this research is that the impulsive purchasing behavior of student students at the Darussalam Blokagung Banyuwangi Islamic boarding school has not fully implemented purchases following Imam Al-Ghazali's *masalah*. Although the results of the study show a balance between purchases based on needs and desires, making purchases still does not fulfill the 5 aspects of *maqashid sharia*. The equation of this research is about impulse buying behavior from a *masalah* perspective, while researchers will focus on impulse buying behavior using Go-Pay and OVO digital payments.

Pamela Hana (2021)³⁴ Her research discusses impulse buying behavior carried out by Gen-Z using digital payment from the *maqashid Sharia* perspective. This research uses a qualitative method using case study analysis. Data analysis techniques use interviews, notes, and field research methods. The results of this study are unplanned purchases in Generation Z using payment gateways by many informants who fulfill the needs of *daruriyat* and *hajiyat*. However, there is one informant who only fulfills the needs of *tahsiniyat* in making unplanned purchases. The equation of this research is to discuss the impulse buying behavior of digital payment users, but researchers will review from a *masalah* perspective and also use the specific age of users, namely the millennial generation.

Fina Tri, Deby Santyo, and Anita Sumelvia (2023)³⁵ in her research which discusses the factors that influence decision-making on unplanned purchases (Impulse Buying) shopee online shopping for Umi Kulsum PSM UKM students. This research uses descriptive qualitative methods with case study research. The sampling technique in this study used a purposive sampling method with 10 informants (Umi Kulsum PSM students) and 10 sellers on the shopee platform. The results of this study show that the factors that influence impulse buying behavior carried out by student members of Umi Kulsum Choir at Shopee are factors of promotions, free time, needs, trends, and easy payment. Researchers in this case

³⁴ Pamela Hana Nur Fadillah, "Perilaku Pembelian Tidak Terencana Gen Z Pasca Pemanfaatan Financial Technology Payment Gateway Perspektif *Maqashid Al-Syariah*" (Sekolah Tinggi Ilmu Ekonomi PERBANAS, 2021).

³⁵ Fina Tri Adiyuniarsih, Deby Santyo Rusandi, and Anita Sumelvia Dewi, "Analisis Faktor Yang Mempengaruhi Pengambilan Keputusan Pada Pembelian Tidak Terencana (Impulse Buying) Belanja Online Shopee Mahasiswa UKM PSM Umi Kulsum," *Triwikrama: Jurnal Ilmu Sosial* 1, no. 6 (2023): 20–30.

will focus on impulsive buying behaviour for digital payment users from a *maslahah* perspective.

Syamsuri, Imam Kamaluddin (2020)³⁶ In his research, he discusses payments through E-Money from a sharia perspective. This research uses a qualitative method with a type of library research. The result of this research is that the purpose of sharia is the goal of Islamic economics. Therefore, the *maslahah* that must be achieved by E-Money products is to create benefits and human welfare in terms of wealth and wealth to bring humans happiness in the world and the hereafter. The equation of this research is to discuss E-Money or Digital Payment from the *maqashid sharia* perspective, but researchers will focus on the *maslahah* theory and use the specific age of users, namely the millennial generation.

Ni Luh Putu et al, (2023)³⁷ in their research discuss the analysis of articles that discuss online impulsive purchases in e-commerce and also analyses articles that examine the influence of factors that shape impulsive shopping behavior both internally and internally. This research uses a qualitative method through a narrative literature review. The results showed that there was literature analyzed from 2019 to 2023 focusing on impulsive behavior online, where individual intrinsic values such as utilitarian and hedonic values can stimulate online purchases and provide more impetus for impulsive purchases. The equation in this study is a discussion of impulsive shopping behavior. The difference is that researchers will focus on impulsive buying behavior for millennial users of Go-Pay and OVO digital payments and review from a *maslahah* perspective.

Dewa Ayu, Catur Nugroho (2023)³⁸ Her research discusses consumer motivation in doing online shopping which has a direct impact on the high number of impulsive purchases on Instagram. This research uses descriptive qualitative methods with interview and observation techniques in the process of collecting research results. The results showed the existence of utilitarian motives or irrational

³⁶ Syamsuri, Imam Kamaluddin, and Helmy Fauzy Ahmad, "E-Money Perspektif Maqashid Syari'ah," *Investi Jurnal Ekonomi Dan Perbankan* 01, no. 02 (2020): 84–96.

³⁷ Ni Luh et al., "Perilaku Belanja Impulsif Secara Online," *Jurnal Ilmu Sosial Dan Humaniora* 12, no. 3 (2023): 605–16.

³⁸ Astari and Nugroho, "Motivasi Pembelian Impulsif Online Shopping Pada Instagram (Analisis Deskriptif Motivasi Konsumen Dalam Melakukan Pembelian Online Pada Instagram)."

motives that dominate the arguments of informants who often make impulsive purchases. Internal factors that influence are age and life cycle factors, occupation, economic situation, lifestyle, and self-concept. While the most influential external factor is environmental factors. The equation of this research is a discussion of consumer motivation in impulsive buying. The difference is that researchers will focus on impulsive buying behavior for millennial users of digital payment Go-Pay and OVO and review from a *maslahah* perspective. And take informants from visitors in shopping centers.

Zahrul Fuadi (2022)³⁹ in his research discusses the factors that encourage people in Banda Aceh City to use OVO as a transaction tool, as well as how the concept of OVO as a transaction tool in the perspective of Islamic economists indicator *hifdz al-maal*. This research uses qualitative methods using interview techniques, questionnaires, and documentation. From the results of this study, it can be seen that the factors of convenience, facilities, comfort, smoothness, security, effectiveness, and the existence of discounts and cashback greatly influence the use of OVO as a transaction tool for the people of Banda Aceh. In addition, the use of OVO as a transaction tool has fulfilled the principle of *hifdz al-maal* because there are no elements of *israf*, *tabdzir*, *tadlis*, and *maysir*, and the security of user data is also maintained. The equation of this research is a discussion of the use of digital payment services as a transaction tool. The difference is that researchers will focus more on consumer behavior, namely impulse buying in the use of digital payment services, by determining the age specifications of users, namely the millennial generation, and the impulse buying behavior is reviewed with *maslahah* theory.

Nyoman Jasmina (2021)⁴⁰ Her research discusses the behavior of Generation X and Y in using the payment gateway on OVO from a *maslahah* perspective. This research is qualitative research based on a case approach. The techniques used in data collection are observation, interviews, and documentation. The results of this study are the behavior of generations X and Y influenced by the benefit factor,

³⁹ Fuadi, "Analisis Penggunaan E-Wallet (Ovo) Sebagai Alat Transaksi Dalam Perspektif Ahli Ekonomi Islam Indikator *Hifdz Al-Maal* Di Kota Banda Aceh."

⁴⁰ Nyoman Jasmina Arafa, "Perilaku Generasi X Dan Y Dalam Pemanfaatan Gateway Pada Ovo Perspektif *Maslahah*" (Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya, 2021).

social factors due to environmental influences, and the ease of use factor in the application. The majority of the use of OVO has achieved *maslahah*, but it has not been said to be *maslahah* from the aspect of business competition because it contains elements of *siyasah al-ighraq* (dumping). The equation of this research is a discussion of consumer behavior in the use of digital payment from a *maslahah* perspective. The difference is that researchers will focus on one of the consumer behaviors, namely impulse buying for millennial consumers.

Metrix and Emmanuel (2021)⁴¹ In their research which discusses impulse buying behaviour in Shopee E-Commerce user students. The design in this study uses qualitative methods to help understand and see situations or phenomena in the experiences of participants to be used as learning for readers. Data collection was carried out by interviewing three shop user students. The results of this study describe impulsive buying behavior in shopee user students that the lack of control over themselves and the advantages and advantages provided by shopee make them behave impulsively buying which will ultimately harm them. The similarity of this research is the discussion of impulsive buying behavior in digital payment users, but researchers will determine the type of digital payment users, namely OVO and Dana, and review from a *maslahah* perspective.

Dimas Pratomo, Liya Ermawati (2019)⁴² Their research discusses the factors that cause the tendency of Malioboro Mall visitors to make unplanned purchases based on the type of impulsive purchase and analyses how the type of impulsive purchase type in an Islamic perspective. This research uses quantitative methods using pre-survey test analysis in the form of validity tests, reliability tests, and frequency analysis to explain the average results of answers from respondents. The result of this study is that the tendency of impulsive purchases shows a percentage of 44% of visitors to Malioboro Mall Yogyakarta tend to make impulsive purchases with the pure impulse type, whereas in this type visitors make purchases without

⁴¹ Meitrix Amelia Langie and Satyo Emmanuel Yuwono, "Impulsive Buying Pada Mahasiswa Pengguna E-Commerce Shopee," *Community Development Journal* 4, no. 3 (2023): 6508–13.

⁴² Dimas Pratomo and Liya Ermawati, "Kecenderungan Pembelian Impulsif Ditinjau Dari Perspektif Islam (Studi Kasus Pada Pengunjung Malioboro Mall Yogyakarta)," *Jesy: Jurnal Ekonomi & Ekonomi Syariah* 2, no. 2 (2019): 240–52.

prior consideration. The equation of this research is to discuss impulsive purchases and the factors that influence them, but in this study, researchers will focus on impulsive purchases for digital payment users from a *masalah* perspective and researchers will use qualitative methods with triangulation techniques.

Agus Kusnawan, Diana Silaswara, Andy (2019)⁴³ In his research, he discusses what factors in the service of a digital wallet application foster impulsive buying interest, especially for millennial consumers in Tangerang. The results of this study show that millennial consumers, especially E-Wallet users, do not blame the amount of discounts given by E-Wallet service providers because this does not affect the growth of their impulsive buying interest. The equation of this research is to discuss impulse buying behavior for the millennial generation, but here researchers will use qualitative methods and use a *masalah* approach in the discussion.

1.7 Systematical Writing

To make it easier for researchers to compile the contents of this thesis, the following writing framework is made:

CHAPTER 1: INTRODUCTION

In it, there is a description of the introduction. Includes: background of the problem, problem formulation, research objectives, research benefits, research methodology, literature review, and writing systematics.

CHAPTER 2: THEORETICAL FRAMEWORK

Namely a discussion of the general theory of impulse buying behavior, and theory of *masalah*.

CHAPTER 3: RESULTS AND DISCUSSION

Description of the research site, namely Mall Pakuwon Yogyakarta, impulse buying behavior of millennial users of digital payment GO-PAY & OVO at Mall

⁴³ Agus Kusnawan et al., “Pengaruh Diskon Pada Aplikasi E-Wallet Terhadap Pertumbuhan Minat Pembelian Impulsif Konsumen Milenial Di Wilayah Tangerang,” *Jurnal Sains Manajemen* 5, no. 2 (2019): 137–60.

Pakuwon Yogyakarta and the view of masalah on impulse buying behavior for millennial users of digital payment GO-PAY & OVO at Mall Pakuwon Yogyakarta.

CHAPTER 4: CLOSING

This chapter contains some conclusions and suggestions from the research results along with suggestions obtained after studying the impulse buying behavior of GO-PAY & OVO digital payment users from the maqashid masalah perspective. This conclusion is the climax of this research.

