JHSS (Journal of Humanities and Social Studies) *Volume 08, Number 03, Page 941-946*
https://journal.unpak.ac.id/index.php/jhss *e-ISSN: 2598-120X; p-ISSN: 2598-117X*

ANALYSIS OF CONSUMER PERCEPTION OF USING DIGITAL PAYMENT IN THE PERSPECTIVE OF MAQASHID SYARIAH (CASE STUDY OF GENERATION Z USERS OF GO-PAY)

Inayatul Widad Nasution[a*)], Maryam Batubara [a)], M. Ridwan [a)]

[a)]*Universitas Islam Negeri Sumatera Utara, Indonesia*

[*)]*Corresponding Author: Inayatulwidadnasution2@gmail.com*

Article history: received 10 November 2024; revised 21 November 2024; accepted 27 December 2024 *DOI: https://doi.org/10.33751/jhss.v8i3.11276*

Abstract: This research aims to analyze the perceptions of Generation Z consumers in using digital payment systems, particularly GoPay, from the perspective of Maqashid Syariah. This study examines how factors such as security, trust, convenience, and user experience influence consumer decisions in using GoPay. The research method used is quantitative with a descriptive approach. Data were collected through a survey using purposive sampling techniques from respondents among Generation Z who actively use GoPay as a digital transaction tool. The data processing process using SPSS 25. The research results show that the principles of maqashid sharia such as hifz al-nafs, hifz al-mal, hifz al-din, and hifz al-'aql play an important role in the decision to use GoPay. Additionally, the variables of security, trust, and convenience significantly influence user decisions, while the experience variable shows a significant impact. In the perspective of Maqashid Syariah, the use of GoPay can support more efficient and secure transactions in accordance with Sharia principles, as long as it maintains transparency and avoids elements of usury.

Keywords: security perception; trust perception; ease perception; consumer usage decision; maqashid sharia; gopay

I. INTRODUCTION

The development of technology in the last two decades has brought significant changes to the digital landscape, especially with the increasing use of online payment systems that have become increasingly important across various industries. In recent years, the digital revolution in the financial sector, known as fintech, has changed the traditional paradigm in the execution of digital financial transactions.

In this digital era, we are witnessing an increasingly widespread phenomenon in payment systems, namely cashless or cash-free transactions. People are increasingly relying on technology to conduct daily transactions, such as grocery payments, bills, or even small transactions like buying coffee at a café. This phenomenon brings significant changes in the way we interact with money and payment systems. (Nur Asih Jayanti, 2023). Fintech is evolving by providing financial products and digital transaction services that are easily accessible to the public. (Nurohman et al., 2021). In Indonesia, the use of e-wallets continues to rise, especially on e-commerce platforms. According to RedSeer's analysis in 2022, around 29% of e-commerce transactions in Indonesia were conducted through e-wallets. This percentage positions Indonesia as a leader in the use of digital wallets in e-commerce among ASEAN countries. The research results from dataindonesia.id, involving 1100 respondents, show that fintech companies are already widespread in the community. As many as 81.75% of the Indonesian public already understand fintech services. If we look at the data above, digital payment fintech is the most frequently used by the public, with this service reaching 93.81%. Next is digital banking at 56.67%, followed by online investments at 29.59%. Online loans (pinjol) have been used by 24.56%, and lastly, online insurance at 12.57%. (Anggara Pernando, 2023).

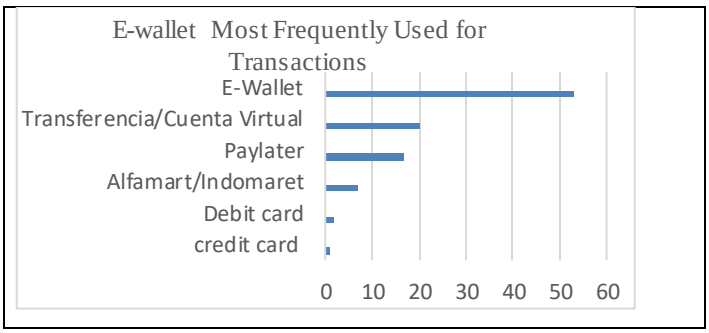

Figure 1. Most Frequently Used E-Wallet

The most users of digital payment are Generation Z consumers. Using digital payment is very important because they are the main target market in the future and are known as digital natives who quickly adopt new technologies. This generation has consumption habits that differ from previous

Volume 08, Number 03, Page 941-946
e-ISSN: 2598-120X; p-ISSN: 2598-117X

generations, being more inclined to shop online and use digital services. Their perspective can drive innovation in the fintech industry, help companies identify market trends, and develop effective marketing strategies. By understanding the expectations and needs of Generation Z, companies can enhance customer satisfaction and loyalty, as well as anticipate changes in consumption patterns and economic needs in the future.

The continuous digitalization over the past two decades has led to the emergence of new start-up companies in the financial industry, with many start-ups appearing. Indonesian society is increasingly adopting technology in daily life, including in financial services. Fintech has emerged as a solution to meet the need for fast, easy, and efficient transactions. The advancement of information technology has made various transactions that used to require face-to-face interaction possible to be done online. (Departemen Komunikasi, 2018). Fntech is here to illustrate innovation in the field of technology that has the potential to transform the provision of financial services, drive the creation of new business models, and provide convenience for consumers. (Murinde et al., 2022).

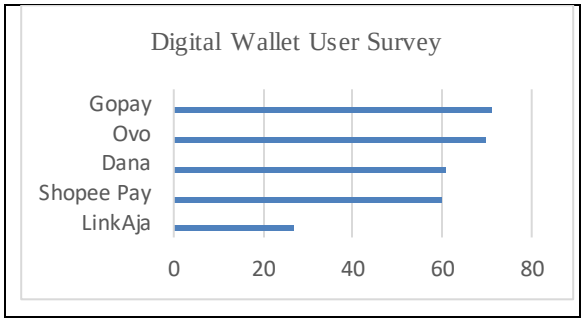

Figure 2. Digital Wallet User Survey
Source: databoks

Research from IDN Research Institute in 2022 revealed that GoPay is the most popular e-wallet among Generation Z with 64% of users, followed by OVO (46%), Dana (34%), ShopeePay (33%), and LinkAja (19%). With the presence of digital payment, transactions can be fast and practical without the need to carry cash. Then it can reduce the need to carry cash, which potentially reduces the risk of losing or having money stolen. With recorded transaction history, users can more easily monitor their expenses. The impact on SMEs can drive digital economic growth, help business actors reach more customers, and open up new economic opportunities.

The ease of technology makes us neglect the transaction fees or deductions that are sometimes imposed by these services. Then, the very high dependence of consumers means that when the server is down, transaction activities can slow down. The ease of digital transactions makes some users, especially the younger generation, more prone to impulsive purchases because they do not directly see the money being spent. This can reduce control over spending and increase the risk of waste. This is contrary to the maqashid of sharia. The use of GoPay can have a negative impact on maqashid sharia, especially in terms of the protection of wealth (hifz al-mal) and the preservation of the mind (hifz al-'aql). The ease of transactions often encourages consumerist behavior and impulsive spending, which can potentially undermine the wise management of wealth in accordance with Islamic teachings. Dependence on digital wallets can also reduce awareness in financial planning, thereby neglecting the mental and spiritual nurturing necessary to maintain the well-being of oneself and one's family. In addition, the less guaranteed aspect of data security can reduce the sense of trust and justice of hifz al-din, which is an important principle in Sharia transactions. Therefore, the use of GoPay should be accompanied by wise attitudes to remain in line with the values of maqashid sharia and to maintain balance in financial management.

II. RESEARCH METHODS

The type of research in this study uses quantitative research with a correlational design. The correlational approach is used to measure and analyze the strength and direction of the relationship between perception variables (security, trust, ease, experience) and the decision of Generation Z to use GoPay. This research was conducted in North Sumatra Province. In this study, primary data were obtained from questionnaires distributed to Generation Z GoPay users. The population of this study is Generation Z users of GoPay residing in Medan City. The characteristics of the respondents sampled in this study include: (1) Residing in Medan City, (2) Belonging to the Gen Z category (aged 12 to 27 years), (3) Actively using GoPay. The technique used in the probability sampling for this study is simple random sampling, which involves taking samples from the population randomly. The total number of millennials in the city of Medan is 514,968 people. Therefore, the sample size obtained is 100 people. The independent variables in this study include Security (X1) Trust (X2). In this study, the dependent variable is the Decision to Use Gopay (Y). The meanings are as follows:

1. Security (X1)

Security encourages a person's interest in using e-wallets because it guarantees privacy and protects against cybercrime. In financial transactions, security is important to reduce user concerns, while protective technology plays a role in maintaining security. When security meets expectations, users are more willing to disclose personal information and use e-wallets comfortably. (Kartika Sukmawati & Dionysia Kowanda, 2022). According to (Bakhtiar & Sunarka, 2019), some indicators of security are: (1) security guarantees in transactions, (2) confidentiality of the provided data.

2. Trust (X2)

According to (Daryanto, 2013), in adopting certain behaviors, trust involves the individual's readiness due to belief in a partner who is expected to meet their expectations. Indicators of trust according to (Kotler & Keller, 2016) include the following: (1) Benevolence, (2) the belief that the seller will serve kindly without pursuing profit alone, (3) Ability: the belief that the entity has sufficient capability to achieve the

expected results, (4) Integrity: the belief that the entity will act according to moral values and ethical principles, (5) Willingness to Depend: the belief that a person or system can be relied upon in certain situations.

3. Security (X3)

According to (Atif Ali Gill et al., 2020), the definition of perceived ease of use is the level of user confidence in technology that can reduce excessive effort or futile effort. This will illustrate the importance of user perception regarding the ease of operating a system. This not only creates a more comfortable experience for users but also encourages broader technology adoption, as users tend to be more attracted to solutions that minimize complexity and offer efficiency in use. According to Davis, perceived ease of use can be explained as the user's expectation or view regarding the level of effort required to use a system. The indicators of perceived ease of use (Davis, 1989) are as follows: a. Easy to use, referring to the ease of interaction or use of a product, service, or system without requiring excessive effort or in-depth technical knowledge. b. Controllable, indicating the ability to control or adjust the functions or operations of a product, service, or system according to the user's needs or preferences. c. Clear and understandable, referring to the clarity and ease of understanding of the interface, instructions, or information provided by a product, service, or system for users. d. Flexible, reflecting the ability of a product, service, or system to adapt or adjust to various user needs, preferences, or conditions without experiencing significant difficulties. e. Easy to become skillful, indicating the ease for users to develop skills or expertise in using a product, service, or system effectively in a relatively short time. f. Easy to learn, referring to the ability of a product, service, or system to be learned quickly and efficiently by users, either through provided instructions or practical experience.

4. User experience (X4)

According to the definition from ISO 9241-210 in (Mendiola, 2011), user experience is the perception or experience of an individual and their response from using a product, system, or service. User experience assesses the level of satisfaction and comfort an individual has with a product, system, and service. According to (Nielsen, 2014), user experience encompasses all aspects of interaction between the user and the company, services, and products. Several indicators for measuring user experience according to Henim & Sari (2020) include: a. Ease of use: To what extent do users feel comfortable and do not experience difficulties in using the system or application? b. Clarity: The level of readability and clarity of the information and instructions provided by the system to the user. c. System speed: How quickly the system responds to user commands and completes tasks. d. Efficiency: The system's ability to enable users to complete tasks with minimal effort, time, and resources. e. Security: The level of protection provided by the system to safeguard user privacy and data from threats. f. Time-saving: The effectiveness of the system in helping users complete tasks quickly. g. Creativity and innovativeness: How well the system encourages creativity and offers innovative solutions. h. Meeting expectations: The degree to which the system aligns with user expectations and needs. i. Organized: To what extent does the system present information and features in a structured and easily accessible manner? j. Attractiveness: How attractive and enjoyable the appearance and interaction with the system are for users.

5. Decision Making (Y)

According to S. P. Siagian, decision making is a systematic approach to the nature of the alternatives faced and taking actions that, according to calculations, are the most appropriate. The indicators of usage decision according to (Kotler & Keller, 2016) are:

(1) The certainty of use after knowing the product information.
(2) Deciding to use because it is the most preferred product.
(3) Using because it meets desires and needs.
(4) Using because of recommendations from others.

III. RESULT AND DISCUSSION

Generation is a group of individuals who identify themselves as part of a specific group due to similarities in birth years, age, location, and significant events that influence their development during their formative years.Generation Z, born after 1995, is known for their loyalty, wisdom, and open-mindedness, as well as their commitment to being agents of positive change. (Mohr, 2017). Influenced by rapid technology, they want everything to be fast and are highly dependent on the internet for socializing, education, and access to information. This dependence, while making things easier, can also limit their direct communication abilities (Zis, Effendi, & Roem, 2021).The previous generation is also referred to as the millennial generation, which was born between 1981 and 1995/1996, while Generation Z was born afterwards, around 1995 to the early 2010s. One of the main differences is the experience with technology. Millennials grew up witnessing the transition from the analog world to the digital one, while Generation Z was born into a world already dominated by the internet, social media, and smart devices. In terms of communication, Millennials are more comfortable using email, text messages, and social media, although they still value face-to-face interactions. On the other hand, Generation Z tends to be more informal and quick, relying on social media and short video platforms like TikTok to communicate. Attitude towards work is also different. Millennials prioritize work flexibility and work-life balance, while Generation Z is more pragmatic, focusing on financial stability, and often has a "Do-It-Yourself" mentality, wanting to be independent more quickly. In terms of consumption, Millennials prioritize life experiences such as travel and digital trends, while Generation Z is more selective, seeking sustainable and authentic products. Socially, Millennials are known as an idealistic generation that is very concerned with environmental issues and human rights, while Generation Z is more realistic and focuses on concrete actions related to global issues such as the environment and equality. The views of Generation Z and Millennials towards digital payment differ. Millennials, who experienced the transition from traditional payments, appreciate the convenience of digital wallets but still consider traditional options like credit cards or cash. In contrast, Generation Z, who grew up in the digital era, see digital wallets as the fastest and most efficient

way to transact and are more open to utilizing various technological features.

The characteristics of the respondents are used to determine the diversity among the respondents based on age, gender, and income of Generation Z in North Sumatra, Medan. The characteristics of the respondents from the items in the questionnaire are as follows:

Table 3. Characteristics of respondents based on age

No	Age	People	Percentage (%)
1	15 - 18 years	8	8
2	19 - 22 years	37	37
3	23 - 26 years	50	50
4	27 - 29 years	5	5
Totally		**100**	**100**

Source: data processed September 2024

Table 4. Characteristics of Respondents Based on Gender

No	Gender	People	Percentage (%)
1	Man	35	65
2	Women	65	65
Total		**100**	**100**

Source: data processed September 2024

1. Normality Test

According to Ghozali (2012), the normality test aims to examine whether in the regression model, the disturbance variable or residual has a normal distribution. To determine whether a data set is normally distributed or not, a normality test can be conducted using the one-sample Kolmogorov-Smirnov test on the residuals of the equation with the testing criteria that if the probability value > 0.05, then the data is normally distributed, and if the probability value < 0.05, then the data is not normally distributed.

Table 5. Normality Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811[a]	.658	.643	2.061

a. Predictors: (Constant), experience, trust, security

One-Sample Kolmogorov-Smirnov Test Unstandardized Residual N 100

Normal Parametersa,b Mean .0000000
Std. Deviation 2.01856561
Most Extreme Differences Absolute .089
Positive .089
Negative -.053Test Statistic .089
Asymp. Sig. (2-tailed) .051c
a. La distribución de la prueba es normal.
b. Calculado a partir de los datos.
c. Corrección de significancia de Lilliefors.

Based on the results in the table above, through the normality test, it is known that the significance value of 0.051 > 0.05, so it can be concluded that the residual values are normally distributed. The normality test results, which show normal results, are considered suitable for use in subsequent research tests.

The multicollinearity test is necessary to determine whether there are independent variables that have similarities among independent variables in a model. Similarities among independent variables will cause a strong correlation. In addition, this test is also to avoid habits in the decision-making process regarding the influence on the partial tests of each independent variable on the dependent variable. The following is the result of the multicollinearity test:

Table 6. Multicollinearity Test Results

Coefficients[a]

Model		*Collinearity Statistics*	
		Tolerance	VIF
1	Security	.435	2.299
	Trust	.278	3.603
	convienence	.463	2.162
	Experience	.276	3.620

Dependent Variable: User Decision

Based on the results of the multicollinearity test, the three variables have tolerance values greater than 0.100 and VIF less than 10, indicating that there are no signs of multicollinearity. This shows that all independent variables have values <10, so this regression model is considered good and does not exhibit multicollinearity, and it meets the data normality requirements.

Heteroscedasticity Test

Coefficient of Determination (Adjusted R2) This test is conducted to explain the extent to which the variation in the independent variable can be explained by the regression model. The value of R^2 ranges from 0 to 1. If $R^2 = 0$, it means there is no perfect relationship. Conversely, if $R^2 = 1$, it means there is a perfect relationship between the variation of Y and X, or the variation of Y can be fully explained by X. The following are the results of the coefficient of determination:

Table 7. Results of the Coefficient of Determination Test

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	775.774	4	193.943	45.675	.000[b]
	Residual	403.386	95	4.246		
	Total	1179.160	99			

From the output above, an Adjusted R Square value of 0.643 was obtained, which means that the influence of the independent variable (X) on the dependent variable (Y) is 64.3%.Simultaneous Test (F Test) The F Test is conducted to determine whether the regression model used is suitable for data testing and the proposed hypothesis with the criterion that if sig < 0.05, the research model is suitable for use; conversely, if sig > 0.05, the research model is not suitable for use. Here are the results of the F-test research:

Based on the decision-making basis, since the sig. value is less than 0.05, it can be concluded that there is a simultaneous effect of variable X on variable Y.

DF (N_1) = k – 1
DF (N_2) = n – k

Volume 08, Number 03, Page 941-946
e-ISSN: 2598-120X; p-ISSN: 2598-117X

N = 100
Variabel = 5
significant level = 5% (0.05)
F-tabel : F (k – 1; n – k)
F = (5-1; 100 – 5)
F = (4 ; 95) = 2.31

Based on the decision-making criteria, the sig. value = 0.000 < 0.05, thus simultaneously, there is an influence of variable X on variable Y. Then, based on the decision-making criteria, the F table value = 2.31 < f-count = 45.675. Therefore, it can be concluded that simultaneously, there is an influence of variable X on variable Y.Partial Test (t-test)

The partial test or t-test is conducted to show the extent of the influence of one independent variable on the dependent variable while assuming the other 61 independent variables are constant, or in other words, to prove whether each independent variable included in the model has an effect on the dependent variable. The criteria for drawing conclusions from the test results are that if the probability value (sig)-t is less than 0.05, it is stated that the independent variable has an effect on the dependent variable; conversely, if the probability value (sig)-t is greater than 0.05, it is stated that there is no effect of the independent variable on the dependent variable. Here is for the T test:

Table 8. T Test Results

Coefficients[a]

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.362	2.112		3.485	.001
	Security	.346	.131	.240	2.633	.010
	Trust	.223	.097	.263	2.310	.023
	Convenience	.292	.097	.264	2.997	.003
	experience	.083	.062	.154	1.345	.182

a. Dependent Variable: user decision

Based on the table above, all significance values for the Security variable (X1), Trust variable (X2), and Ease variable (X3) are less than 0.05, which means there is an influence of variable X on variable Y. Then, for the Experience variable (X4), the result is greater than 0.05, which means there is no influence of variable X on Y.

One-tailed test

T= [α; (dfn= n – k)]
n = sample = 100
k = research variable= 5
α = significant level= 5% (0.05)
T= [α; (dfn= n – k)]
T= [5%; (dfn= 100 – 5)]
t = (0.05 ; 95)

Therefore, the t-table value at n = 100 and k = 5 with a 5% significance level in a one-tailed significance test is 1.66105/1.661. The calculated t-values for X1 = 2.633, X2 = 2.310, X3 = 2.997, and X4 = 1.345. then the Security variable (X1), Trust variable (X2), and Ease variable (X3) have a t-count value greater than the t-table, indicating a significant influence. Meanwhile, the Experience variable (X4) has a t-count value smaller than the t-table, indicating no significant influence.

7. Coefficient of Determination Test (R2)

The coefficient of determination (Adjusted R2) measures the extent to which the model explains the variation in the dependent variable, which is the decision to use Go-Pay. The test results can be seen in Table 4.17 as follows:

Table 8. Coefficient of Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811[a]	.658	.643	2.061

a. Predictors: (Constant), Experience, Ease, Security, Trust

Based on the results in the table above, it can be seen that the R Square value = 0.658, which means it can be concluded that the influence of the Security variable (X1), Trust variable (X2), Ease variable (X3), and Experience variable (X4) on the Usage Decision (Y) is 65.8%. Based on the tests conducted, the researchers will discuss the hypothesis test results which show that perception is influenced by internal and external factors (Firmansyah, 2018). Internal factors include psychological needs, education, and experience, while external factors encompass the objects being perceived and environmental conditions. Discussion of the hypothesis includes:

a) The influence of security perception on the decision to use Go-Pay: Research shows that security perception affects the decision to use Go-Pay, with users needing to verify information before transacting to avoid mistakes. The T-test results show that the security variable has a significant effect on the usage decision ($p < 0.05$).

b) The influence of trust perception on the decision to use Go-Pay: The research results indicate that trust perception affects the decision to use Go-Pay. Trust is formed through repeated interactions and previous experiences. The T-test results show that the trust variable has a significant influence on the decision to use ($p < 0.05$).

c) The influence of perceived ease on the decision to use Go-Pay: The research found that perceived ease affects the decision to use Go-Pay, where users feel the system is easy to operate. The results of the T-test show that the ease variable has a significant effect on the usage decision ($p < 0.05$).

d) The influence of experience perception on the decision to use Go-Pay: This study shows that experience perception does not influence the decision to use Go-Pay, where users do not feel that experience affects caution in transactions. The results of the T-test show that the experience variable does not have a significant effect ($p > 0.05$).

e) The influence of security perception, trust, convenience, and experience on Go-Pay user satisfaction: In the digital era, Go-Pay facilitates transactions, and there is an awareness to maintain security and trust in the use of electronic payments, in line with the principle of hifz mal in Maqashid Syariah. Decision-making must be carried out with caution, in accordance with Islamic principles that emphasize verifying information before making a transaction. (Q.S. Al-Hujurat: 6).

Volume 08, Number 03, Page 941-946
e-ISSN: 2598-120X; p-ISSN: 2598-117X

Maqashid Syariah focuses on maintaining basic human needs and emphasizes the importance of security, trust, convenience, and experience in influencing the decisions of users of digital services such as Go-Pay.

IV. CONCLUSSION

In the decision-making process of using Go-Pay, there is a maqashid sharia perspective that includes hifz al-nafs (preserving security), hifz al-mal (preserving wealth), hifz al-din (preserving religion), and hifz al-'aql (preserving intellect). (kemudahan). There is a significant influence from the variables of security (X1), trust (X2), and convenience (X3) on user decisions (Y). There is no significant influence from the variable of experience (X4) on user decisions. (Y).

REFERENCES

[1] Atif Ali Gill, Samra Malik, Sameera Iqbal, Haris Haseeb, & Nasreen Akhtar. (2020). An Empirical Study Of Higher Education Students Intentions To Use Elearning: Developing Country Prespective. Journal Of Archaeology Of Egypt/Egyptology, 17(8).
[2] Bakhtiar, M. R., & Sunarka, P. S. (2019b). Keamanan, Kepercayaan, Harga, Kualitas Pelayanan Sebagai Pemicu Minat Beli Customer Online Shopelevenia. P-Issn 2526-4440 E-Issn 2086- 3748jurnal Ilmu Manajemen Dan Akuntansi Terapan (Jimat), 10(November), 203–218.
[3] Jayanti, Nur Asih. (2023). Menyikapi Fenomena Cashless Yang Membawa Perubahan Dalam Sistem Pembayaran Di Era Digital . Kompasiana.
[4] Kotler, P., & Keller, K. L. (2016). Marketing Management. 15th Edition. Person Pretice Hall.
[5] Nurohman, Y. A., Kusuma, M., & Narulitasari, D. (2021). Fin-Tech, Financial Inclusion, And Sustainability: A Quantitative Approach Of Muslims Smes. International Journal Of Islamic Business Ethics, 6(1), 54. Https://Doi.Org/10.30659/Ijibe.6.1.54-67.
[6] Pernando, Anggara. (2023). Penetrasi Fintech Semangkin Mendalam. Dataindoenesia Id
[7] Sugiyono. (2019). Statistika Untuk Penelitian. Alfabeta.
[8] Sugiyono. (2020). Metode Penelitian Kualitatif. Alfabeta
[9] Sukmawati, Kartika, & Dionysia Kowanda. (2022). Keputusan Penggunaan E-Wallet Gopay Berdasarkan Pengaruh Keamanan, Persepsi Kemudahan Dan Persepsi Manfaat. Jukim, 1(5), 62–68.