

# **DO E-WALLETS ALTERED CONSUMPTIVE BEHAVIOR? QUALITATIVE STUDY OF GEN Z IN JAMBI CITY**

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## ABSTRACT

This research was conducted to find out and analyze the factors that influence the use of e-wallets and how the behavior of generation Z in the city of Jambi. This study uses a qualitative approach. The data sources used are primary and secondary data sources. While the data collection technique used in this study is using observation interviews and documentation. The results showed that there are 8 determinat factors that influence the use of e-wallets in gen Z in Jambi city they are cost, efficiency, simplicity, benefit, security, convenience, popularity and promotion and discounts. The main transaction purposes that indicate that using e-wallets encourage people to be more consumptive are top-up games and online shopping that chosen by 95 informants. Based on observation from 112 informants that represent their communities, 62% of them feel more consumptive when using e-wallets. Meanwhile, 38% felt that they were not consumptive and 4% were mediocre. For the research gap, this study used qualitative approach while most of the similar previous researchs used quantiatative. This study also involved several informants using purposive sampling that represent various schools and universities in Jambi city where it is still rarely obtained as a research object.

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## ARTICLE INFORMATION

### Keywords:

Gen Z, E-Wallet, Consumptive Behavior

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## ABSTRAK

*Penelitian ini dilakukan untuk mengetahui dan menganalisis faktor-faktor yang mempengaruhi penggunaan dompet digital (e-wallet) dan perilaku generasi Z di Kota Jambi. Penelitian ini menggunakan pendekatan kualitatif. Sumber data yang digunakan adalah data primer dan data sekunder. Sedangkan teknik pengumpulan data yang digunakan dalam penelitian ini adalah observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa terdapat 8 faktor penentu yang mempengaruhi penggunaan dompet digital oleh generasi Z di Kota Jambi, yaitu biaya, efisiensi, kesederhanaan, manfaat, keamanan, kenyamanan, popularitas, dan promosi serta diskon. Tujuan utama transaksi yang menunjukkan bahwa penggunaan dompet digital mendorong orang untuk lebih konsumtif adalah pengisian ulang game dan belanja online yang dipilih oleh 95 informan. Berdasarkan observasi dari 112 informan yang mewakili komunitas mereka, 62% dari mereka merasa lebih konsumtif ketika*

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## INFORMASI ARTIKEL

### Kata kunci:

Gen Z, E-Wallet, Perilaku Konsumtif

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menggunakan dompet digital. Sementara itu, 38% merasa bahwa mereka tidak konsumtif dan 4% merasa biasa-biasa saja. Untuk kesenjangan penelitian, penelitian ini menggunakan pendekatan kualitatif sementara sebagian besar penelitian sebelumnya yang serupa menggunakan pendekatan kuantitatif. Penelitian ini juga melibatkan beberapa informan menggunakan purposive sampling yang mewakili berbagai sekolah dan universitas di Kota Jambi yang jarang menjadi objek penelitian.

## 1. INTRODUCTION

### 1.1. Research Background

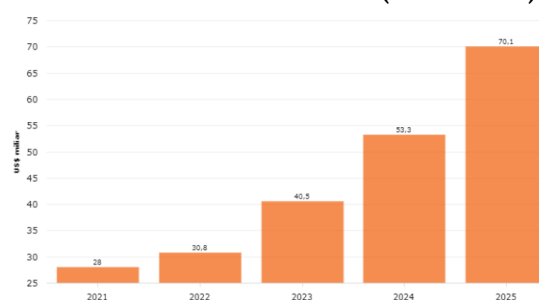
Information technology has developed rapidly from time to time, bringing various changes in many fields of life. These changes affected the people's way of life, and old rituals were gradually abandoned. Non-cash payment innovations in Indonesia continue to grow along with the proliferation of products called financial technology (fintech). Fintech provides potential that can benefit various parties in the financial industry, one of which is currently growing rapidly, namely e-wallets (digital wallets)<sup>1</sup>. During the Covid-19 pandemic, digital wallets were used as main transactions by many users because it did not need to be in contact with cash (cashless)<sup>2</sup>.

The first use of electronic money in Indonesia was to pay for electric train tickets (KRL) or also known as the commuter line in June 2013. Then it developed into non-cash toll payments on October 31 2017. In Indonesia there are

38 digital wallets recognized by Bank Indonesia formally.

E-wallet is an alternative form of payment method based on financial technology (fintech) that uses internet or online network media. According to afitri Rahmadhani et al., Generation Z is a young generation who are digitally savvy, this encourages them to be impulsive buyers and look for the fastest way to buy<sup>3</sup>. When compared to generation X, GEN Z is more comfortable and able to coexist with technology and can't even live without it. GEN Z is more wasteful because they have a lot of needs that they have to fulfill.

**Figure 1.1 Projected value of E-wallet transactions in Indonesia (2021-2025).**



Source : katatadata.co.id

<sup>1</sup> S Widiyati et al., "Identifikasi Determinan Preferensi Penggunaan E-Wallet Pada Generasi Milenial Di Semarang," in *Prosiding Seminar Hasil Penelitian Dan Pengabdian Masyarakat*, vol. 4, 2022, <https://jurnal.polines.ac.id/index.php/Sentrikom/article/view/3401%0Ahttps://jurnal.polines.ac.id/index.php/Sentrikom/article/viewFile/3401/107888>.

<sup>2</sup> Dewi Mahrani Rangkuty, "Apakah Penggunaan E-Wallet Masa Pandemi Covid-19 Semakin Meningkat Di Indonesia?," in *UNUSIA CONFERENCE*, vol. 1, 2021, 251-260.

<sup>3</sup> Safitri Rahmadhani et al., "Determinants of Intention to Use E-Wallet in Generation Z," *BISMA (Bisnis dan Manajemen)* 15 (October 31, 2022): 60-77.

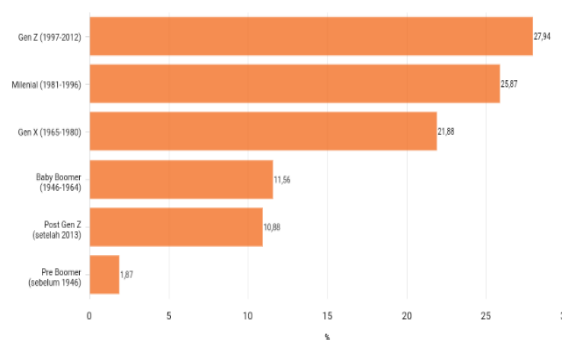
In 2020, the value of Indonesian e-wallet transactions was recorded at US\$ 17.8 billion. According to RedSeer research published by katadata.co.id, a marketing consulting agency in India, the value of digital wallet or e-wallet transactions in Indonesia is projected to reach US\$70.1 billion in 2025. This value covers 55% of the total e-wallet transaction value. in the Asia Pacific region. RedSeer also assesses that the compound annual growth rate (CAGR) of Indonesian e-wallets can reach 31.5% until 2025.

Generation Z is in a period of searching for identity, easily influenced by playgroups and their reference groups when making purchases. This is because the reference group has a very strong influence that makes a person have certain criteria when making purchases that lead to impulsive buying.

E-commerce consumers who like to shop online and who often make impulsive purchases are young consumers of generation Z. Generation Z or the generation around the age of 9-24 in Indonesia is currently the largest number of consumers in the e-commerce sector, reaching 80%. The results of the 2020 population census show that Indonesia's population is dominated by Generation Z. In total, 74.93 million or 27.94% are Generation Z of Indonesia's total population. It can be seen in Figure 1.2 that the current Z generation is

estimated to be 9 to 23 years old. The next largest composition of the population is in productive age, namely millennials as many as 69.38 million or 25.87% and Generation X 58.65 million or 21.88%. Meanwhile, the least number of residents are pre-boomers of 5.03 million or 1.87%.

**Figure 1.2. Percentage of Indonesian Population by Generation, 2020**



Source : katadata.co.id

### 1.2. Previous Research

Fatoni, et al., found that during the pandemic, the habits of people who previously shopped physically to shop online, of course, had an impact on increasing the use of e-wallets<sup>4</sup>. The use of an e-wallet offers convenience, there are also negative effects that can arise in its use. Ananda Prisanty dalam Noto et al., proves that the existence of electronic money makes students more consumptive<sup>5</sup>. Research that examines the consumer behavior of people who use e-wallet services includes research by Kumala & Mutia regarding the use of

<sup>4</sup> Siti Nur Fatoni et al., "Dampak COVID-19 Terhadap Perilaku Konsumen Dalam Penggunaan e-Wallet Di Indonesia," *Journal of Chemical Information and Modeling* 53, no. 9 (2020): 1689-1699.

<sup>5</sup> Ananda Prisanty Noto, Avilian Anniza, and Stefani Dinda Tania Serenata, "Pengaruh

Uang Elektronik Terhadap Perilaku Konsumtif Mahasiswa Fakultas Matematika Dan Ilmu Pengetahuan Alam Universitas Sebelas Maret," *Universitas Sebelas Maret* (2019): 0-4, <https://ideas.repec.org/p/osf/osfxxx/e73v5.html>.

digital wallet applications for student retail transactions. The results achieved are digital wallets that have a significant influence on student consumptive behavior<sup>6</sup>. An easy, safe, efficient and innovative digital wallet makes student retail transactions increase, especially for retail transactions, namely online transportation, food ordering and e-commerce transactions.

Likewise, research by Aulia discusses digital consumer behavior patterns in utilizing digital wallets during Covid-19 pandemic that has increased the use of digital wallets to the tendency of consumer consumerism to use electronic transactions<sup>7</sup> that are more suitable and efficient for use during a pandemic<sup>8</sup>. Mujahidin's research also examines the effect of fintech e-wallets on consumptive behavior in the millennial generation. The results show that service quality and trust have no effect on consumptive behavior while the variables perceived ease, benefit and promotion have an effect on generation Z consumptive behavior<sup>9</sup>. All variables that mention in the previous researchs used literature review as basis data to be examined by

informants to get the conclusion in many different places, while this research provide different approach using qualitative as research gap and novelty to gain the real determinant factors directly from the selected and represented ewallet users by conducting depth interview.

However, these studies also have not specifically discussed the consumptive behavior of people using e-wallet services with an ethnographic research design. This behavior arises from a variety of factors that vary greatly depending on the conditions and culture in which the research is carried out. So the research tries to identify the factors that influence consumptive behavior in the city of Jambi, especially among generation Z. The research objectives that can be taken are to describe the factors that influence the use of e-wallets in generation Z in Jambi city and to know the behavior of generation Z in Jambi city. on the use of e-wallets.

## **2. RESEARCH METHOD**

In this study the authors used qualitative research methods<sup>10</sup>. The

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<sup>6</sup> Irna Kumala and Intan Mutia, "Pemanfaatan Aplikasi DOMPET Digital Terhadap Transaksi Retail Mahasiswa," in *Seminar Nasional Riset Dan Teknologi (SEMNAS RISTEK)*, vol. 4, 2020, 64-69.

<sup>7</sup> Z Umboh, L Mananeke, and R Samadi, "Pengaruh Shopping Lifestyle, Fashion Involvement Dan Sales Promotion Terhadap Impulse Buying Behaviour Konsumen Wanita Di Mtc Manado. the Influence of Shopping Lifestyle, Fashion Involvement and Sales Promotion To Impulse Buying Behavior of Women Consumer," *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 6, no. 3 (2018): 1638-1647.

<sup>8</sup> Sisca Aulia, "Pola Perilaku Konsumen Digital Dalam Memanfaatkan Aplikasi Dompot

Digital," *Jurnal Komunikasi* 12, no. 2 (2020): 311-324; Hendy Mustiko Aji, Izra Berakon, and Maizaitulaidawati Md Husin, "COVID-19 and e-Wallet Usage Intention: A Multigroup Analysis between Indonesia and Malaysia," ed. Albert W K Tan, *Cogent Business & Management* 7, no. 1 (January 1, 2020): 1804181, <https://doi.org/10.1080/23311975.2020.1804181>.

<sup>9</sup> Ali Mujahidin, "Pengaruh Fintech E-Wallet Terhadap Perilaku Konsumtif Pada Generasi Millennial," *Inovbiz: Jurnal Inovasi Bisnis* 8, no. 2 (2020): 143, <http://dx.doi.org/10.35314/inovbiz.v8i2.1513>.

<sup>10</sup> S E Didin Fatihudin, *Metode Penelitian: Untuk Ilmu Ekonomi, Manajemen, Dan Akuntansi* (Zifatama Jawara, 2015).

subjects of this study were 112 informants of Gen Z in the city of Jambi with their backgrounds are all as students. Generation Z was selected as a research subject based on certain criteria, namely: Generasi Z people aged 9 to 24 years

- 1) Status as active student in Jambi city<sup>11</sup>
- 2) Have an e-wallet account (limited to OVO, GoPay, ShopeePay, Dana, LinkAja)<sup>12</sup>.
- 3) Make payment transactions using e-wallets at least 5 times.

For sampling quotation, the authors used a sampling technique namely purposive sampling on informants with the above criteria with a total population of generation Z in the city of Jambi totaling 150,470 people. This sampling technique has certain characteristics or represent their own communities so that it will guarantee the samples are really related to the research's topic and the samples taken have been predetermined.

Meanwhile, the location of the implementation of this research is in 11 sub-districts in the city of Jambi as shown in table 2.

**Table 2. Sample's Location and Their communities**

No	Districts	Communities
1.	Alam Barajo	SMAN 11 kota Jambi
2.	Danau Sipin	SMAN 1 kota Jambi
3.	Danau Teluk	UNBARI
4.	Jambi Selatan	SMA Xaverius Jambi

<sup>11</sup> Ishaq, "Metode Penelitian Hukum Dan Penulisan Skripsi, Tesis, Serta Disertasi," *Alfabeta* (Alfabeta, 2017).

<sup>12</sup> Anjar Priyono, "Analisis Pengaruh Trust Dan Risk Dalam Penerimaan Teknologi Dompot Elektronik Go-Pay," *Jurnal Siasat Bisnis* 21, no. 1 (2017): 88-106, <http://dx.doi.org/10.20885/jsb.vol21.iss1.art6>.

No	Districts	Communities
5.	Jambi Timur	SMAN 2 kota Jambi
6.	Jelutung	SMAN 3 kota Jambi
7.	Kota Baru	SMAN 4 kota Jambi
8.	Paal Merah	SMAN 9 kota Jambi
9.	Pasar Jambi	MAN 2 kota Jambi
10.	Pelayangan	MAS Jauharen Jambi
11.	Telanaipura	UIN STS Jambi

This study uses two types of data, namely primary data and secondary data. Data analysis techniques Interviews, Observations, Documentation<sup>13</sup>. Validity checking methods in qualitative research include credibility, transferability, dependability and confirmability tests<sup>14</sup>.

This data analysis technique uses qualitative content analysis.

- 1) Design: The first stage is for the researcher to design a conceptual framework that incorporates context, data, and analytical constructs.
- 2) Unitizing: The second stage of uniting, will identify units of data analysis available from various scientific literature, official data, authoritative news, etc.
- 3) Sampling: The third stage of sampling, will be taken from the previous step to select a representative sample.
- 4) Coding: The next stage describes recording or classifying units in

<sup>13</sup> M E Raco, "Metode Penelltilan Kualltatlf Jenis, Karakteristik, Dan Keunggulannya" (Grasindo, 2010).

<sup>14</sup> Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology* (Sage publications, 2018).

terms of the selected analytical construction categories.

- 5) Conclusion: Inferences are drawn in order to apply stable knowledge of how the coded data variables account for phenomena to produce results.
- 6) Validation: The last stage is validation which is a very important stage for any research, although it will be limited to the content

### **3. RESULT AND DISCUSSION**

#### *3.1. Informants profile*

All informants are students that represent as Gen Z who come from senior high schools and universities located in many different districts in Jambi city. Jambi city consists of 11 districts namely, Alam Barajo, Lake Sipin, Lake Teluk, South Jambi, East Jambi, Jelutung, Kota Baru, Paal Merah, Jambi Market, Pelayangan, and Telanaipura. The total of sample is 112 informant from population of 150,740 generation Z in Jambi city.

Basically, qualitative research does not recognize the term sampling and population because this study does not aim to generalize the population but understand certain social conditions. The result of qualitative research is to get in-depth information from the selected research problem<sup>15</sup>. The Informants were not selected using random sampling as is usually used in quantitative research which requires a certain formula. In this research, the informants were selected using purposive sampling based on their representation to their communities. All

informants have an important role such as managers of OSIS or activists in BEM. There is no limitations for the number of informants, the author collected all the informations from all informants who has fulfilled the three requirements mention above and also has a significant role to their communities.

In total, the author has gathered information from 112 university and high school students. The composition of female informants was 74 people or 66% of the total informants. Meanwhile, there were 38 male or 34% of the total. Informants who used the E-wallet application were dominated by informants who were 16 years old, and the 16 years old-informants were mostly female with a total of 74 female and 38 male informants.

#### *3.2. Coding*

The coding approach used in this research is inductive coding, namely the code/label is determined purely based on the data obtained. while the coding technique used the descriptive method, namely labeling it with a few short words to represent the informant's statements in general.

The coding process begins with initial coding by labeling each detail of the data that has been collected, then continues with line by line coding, namely detailing the previous code into a more specific code. the final stage is coding analysis which categorizes the data that has been found<sup>16</sup>.Based on the results of interviews, observations, and analysis on

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<sup>15</sup> U. E. Heryana, A., & Unggul, "Informan Dan Pemilihan Informan Dalam Penelitian Kualitatif," *Sistem Informasi Akuntansi: Esensi dan*

*Aplikasi* 25, no. December (2018): 14, eprints.polsri.ac.id.

<sup>16</sup> Susanto, *Coding Data Kualitatif* (Surabaya: Institut Teknologi Surabaya, 2022).

data coding, 7 categories were found as reasons for Gen Z to use ewallets, namely cost, efficiency, simplicity, security, comfort, popularity and promotion.

### 3.3. Determinants the Usage of E Wallet

Based on observation and interviews to 112 selective informants, the researcher concluded that there are 10 main reasons gen z use e wallet as shown as table 3 below.

**Table 3. Determinants of e-wallet usage**

<b>Determinants</b>	<b>Q</b>	<b>Interview's quote</b>
Cost	9	"no transfer fee" "no top up fee" "no saving fee"
Efficiency	7	"More efficient"
Simplicity	17	"more simple" "faster an easier"
Benefit	70	"fullfil neediness" "for my little business" "selling pulses and tokens"
Security	8	"secure to use" "no afraid of theft"
Comfort	8	"comfort to use" "comfort for daily use"
Popularity	6	"Many people use it" "the advertisement on Media is interesting"
Promotion	43	"there is free ongkir" "many discounts" "there is cashback"

<b>Determinants</b>	<b>Q</b>	<b>Interview's quote</b>
		"promo in buying skin and top up online games"

Source: Informants' interview

#### 3.3.1. Cost

Cheaper fees charged in transactions for using e-wallets are factors that influence Generation Z in the city of Jambi to use e-wallets. Costs incurred such as balance top-up fees, transfers, and fees for storing money in the e-wallet. So that cost is a factor that influences generation Z in the city of Jambi in using e-wallets. The informant will choose an e-wallet if it is associated with the administrative fees charged<sup>17</sup>.

#### 3.3.2. Efficiency

Efficiency is defined as the correct way of carrying out a business or work, in carrying out things without wasting a lot of energy, time and money. The informants agreed that by using an e-wallet, the transactions made would be more efficient where the e-wallet application is considered to be able to carry out its duties properly and precisely. Informants will choose e-wallet applications because they are considered effective and efficient.

#### 3.3.3. Simplicity

The speed factor in financial transactions is what Gen Z chooses to do transactions using ewallets. Gen likes transactions using e-wallets compared to

<sup>17</sup> et al., "Analisis Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Ulang E-Wallet Pada Generasi Milenial Di Daerah Istimewa Yogyakarta," *Bisman (Bisnis dan*

*Manajemen): The Journal of Business and Management* 3, no. 1 (2020): 72-85, <http://dx.doi.org/10.37112/bisman.v3i1.623>.

cash because the process is faster. Only using internet access, direct payments can be completed. Gen Z no longer needs to make payments at the cashier. Only with a smartphone, transactions are quickly completed or QR scans are provided by publishers to make transactions easier. Informants agree that by using an e-wallet, transactions are made faster. So that speed is a factor that influences the use of e-wallets in generation Z in the city of Jambi.

#### *3.3.4. Benefit*

In terms of benefits, informants also feel that e-wallets are more useful than physical wallets that are commonly used. With lots of benefits felt by informants such as avoiding counterfeit money, avoiding long queues, and many other benefits. This is the reason why e-wallet users continue to increase every year.

Informants said that e-wallets were able to meet their transaction needs for business properly, which included purchasing electricity pulses, data packages, and online payments. So that Credit/Token Payment Service Business is a factor that influences the use of e-wallets in generation Z in the city of Jambi.

#### *3.3.5. Security*

The security factor was chosen by Gen Z because it is considered that they can save money safely without fear of theft. The safer the media used, the more users will like it. When transacting anywhere using an e-wallet, you must enter a password that is only known by the owner of the e-wallet account. This explains that the e-wallet always

maintains the confidentiality of registered personal data safely.

So that not just anyone can access the account except the e-wallet account holder himself. If an e-wallet account is misused by an irresponsible party, then the account cannot be used, because when making a payment you have to enter a password or there will be a notification notification via e-mail. Phone number.

#### *3.3.6. Convenience*

The informant said that another reason for using an e-wallet is the convenience factor. Before deciding to make a transaction and become a regular user of the e-wallet, the informant explained that he had many considerations. The first consideration in question is the ease of use and also the existence of promos offered by various e-wallet service providers.

#### *3.3.7. Popularity*

The big name of the issuing institution gives a positive image to users. Users feel safe and comfortable using the services of the institution concerned. Users feel proud of the publisher's reputation. The greater the institution's reputation, the higher the degree of trust of the informants in the application. The more popular these applications are, the desire to use e-wallets is also increasing.

#### *3.3.8. Promotion and Discount*

Promotion and discounts are the reason Gen Z uses e-wallets. According to the informants, every transaction using the user's e-wallet is not subject to additional fees, so each transaction is always in accordance with the nominal

that must be paid. Informants also really like transacting using e-wallets because they always get cashback for every payment made.

Promotion provided by e-wallet also helps users play online games. Because several online games have collaborated with e-wallet provider companies, it is a must for users to have an e-wallet application. Besides that, the many promos given by the games have caused addiction for game lovers because of the convenience offered.

#### *3.4. Gen Z consumptive behavior in the city of Jambi due to the use of e-wallets.*

In carrying out shopping transactions, there are many methods that can be used by users depending on what kind of method is provided by the e-wallet provider merchant/shop. In this study, researchers analyze the behavior of generation Z in the city of Jambi towards the use of e-wallets<sup>18</sup>. The following data has been collected from informants regarding the Purpose of Transactions in using e-wallets in generation Z in the city of Jambi as shown in the following table:

**Table 4. Purpose of Transactions in using e-wallets in gen Z**

No	Purpose	Q
1	Online Shopping	51
2	Top up Games	44
3	Payment	17
4	Transfer	16
5	Accomodation	9
6	TOTAL	137

Source: Informants' interview

There are a total of 137 answers from 112 informants. Thus an informant may answer 1 or 2 answers. Based on table 3 the results of observations and interviews, online shopping is the most used transaction goal. The purpose of most transactions after online shopping is top up games, payments such as payment of tuition fees and so on. The purpose of the transaction was chosen by the informants because they were considered more able to meet the needs they wanted.

The majority of informants also admitted that behind the feeling of satisfaction with all the features contained in the e-wallet, there was also anxiety about using the e-wallet they were doing, because it was able to make their consumption increase compared to before the existence of e\_wallet. So that it causes consumptive behavior among generation Z in Jambi city.

Based on observations and interviews with researchers of Generation Z in the city of Jambi. It can be seen that of the 112 total informants, 69 informants or 62% answered that they felt more consumptive when using e-wallets. Meanwhile, 38 informants or 34% said they felt it was not wasteful and 5 informants or 4% said they felt normal. This indicates that using an e-wallet encourages Gen Z to be more consumptive than before.

Consumptive behavior is a person's tendency to consume something without restrictions and only prioritizes the desire

<sup>18</sup> Maria Kristina Situmorang, "Pengaruh Perilaku Konsumen Terhadap Penggunaan Uang Elektronik (Dompot Digital) Sebagai Alat

Pembayaran Pada Masa Pandemi Covid-19 Di Kota Medan," *Maneggio: Jurnal Ilmiah Magister Manajemen* 4, no. 1 (2021): 123-130.

factor<sup>19</sup>. In another sense, Lee et al., interprets consumptive behavior as an act of shopping for goods with a lack of evaluation so that they become less useful<sup>20</sup>. In the pattern of consumption, the Qur'an explicitly explains that humans can utilize all of Allah's creation on earth as a material for consumption.

إِنَّ الْمُبْدِرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ وَكَانَ  
الشَّيْطَانُ لِرَبِّهِ كَفُورًا

Meaning: "Indeed those who spend money are brothers of the devil and the devil is very disobedient to his Lord." (QS. Al-Isra: 27)

In the interpretation of tafsir Jalalayn, the meaning of this verse is Verily those spendthrifts are the brothers of Satan. It means walking on the path of the devil (and the devil is very disobedient to his Lord) very disobedient to the blessings bestowed by Him, then the same is true of Satan's brother who is a spendthrift<sup>21</sup>.

#### **4. CONCLUSION**

Based on the findings of the researchers, it can be concluded that the factors that influence the use of e-wallets in generation Z in the city of Jambi are divided into the main factors namely, the Benefit factor and the Convenience of Playing Games factor and the supporting factors including, Cost Factor, Popular Factor, Efficiency Factor, Speed Factor ,

Security Factors, Convenience Factors, Promo and Discount Factors, and Credit/Token Payment Service Business Factors. Thus there are two main factors and eight supporting factors.

Based on observations and interviews with researchers of people in the city of Jambi, the purpose of transactions indicating that using e-wallets encourages people to be more consumptive are top-up games and online shopping. Of the 112 informants, 62% of informants felt they were more consumptive when they were used to using e-wallets. While 38% feel extravagant and 4% mediocre. So that it raises consumptive behavior among generation Z.

This study suggests some improvements to the use the e-wallet as a tools to increase Gen Z productivity, such as selling and increasing income. This study captures the majority of Gen Z using e-wallets for consumptive activities, so this data can be the basis for the government and the managers of each community that are used as research objects to provide proper education for Gen Z in utilizing e-wallets. Business actors can also make the dominant factors that influence the use of e-wallets as part of a business strategy to increase engagement with consumers.

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<sup>19</sup> Phaninee Naruetharadhol et al., "Consumer Intention to Utilize an E-Commerce Platform for Imperfect Vegetables Based on Health-Consciousness," *Foods* 12, no. 6 (2023): 1166.

<sup>20</sup> Yi Yong Lee, Chin Lay Gan, and Tze Wei Liew, "Do E-Wallets Trigger Impulse Purchases?

An Analysis of Malaysian Gen-Y and Gen-Z Consumers," *Journal of Marketing Analytics* 11, no. 2 (2023): 244-261, <https://doi.org/10.1057/s41270-022-00164-9>.

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