

EFFECT OF PERCEIVED EASE OF USE, REVENUE AND CUSTOMER PERCEIVED BENEFIT ON CONSUMER BEHAVIOR OF E-WALLET SERVICE USERS ACCORDING TO ISLAMIC PERSPECTIVE (Study on Generation Z GoPay service users in Bandar Lampung)

Pramita Hasan¹, Evi Ekawati², Vicky F Sanjaya³

Correspondence address: pramithahasan3@gmail.com

State Islamic University Of Raden Intan Lampung^{1,2,3}

ABSTRACT

Excessive consumption can affect the financial stability of individuals as well as society in general. This study aims to examine the effect of perceived Ease of Use, income, and Customer Perceived Benefit on consumer behavior of e-wallet service users from an Islamic perspective, especially in Generation Z of GoPay service users in Bandar Lampung. This study uses a quantitative approach with survey methods through questionnaires as a data collection tool. The research sample is GoPay users in Bandar Lampung who are part of Generation Z. The data analysis technique used is multiple regression to test the relationship between the independent variables (Ease of Use, income, and Customer Perceived Benefit) with the dependent variable (consumptive behavior). The Data in this study is the primary data processed using SMART PLS 4 software. The perception of Ease of Use has an original sample value of 0.213 which means that it has a positive relationship and the perception of Ease of Use also has a T-statistical value of $2.110 > 1.661$ and a p-value of $0.035 < 0.05$ which means that the relationship is significant. It can be concluded that the first hypothesis of the perception of Ease of Use has a positive and significant effect on consumptive behavior. this study is in accordance with the theory of Tam (Technology Acceptance Model) which explains that the idea of Tam (Technology Acceptance Mode)l is an information systems theory that aims to explain how consumers understand and use various data technologies. when a person believes that using a system will make his work easier. convenience can help save time and effort when using a particular technology system because people will find the system or technology easy to use. As a result, transactions will become easier for the general public. Consumptive behavior is the desire to buy goods or services even though they are not necessary to achieve the highest level of success.

Keywords: Ease Of Use Perception, Revenue, Customer Perceived Benefit, Consumptive Behavior

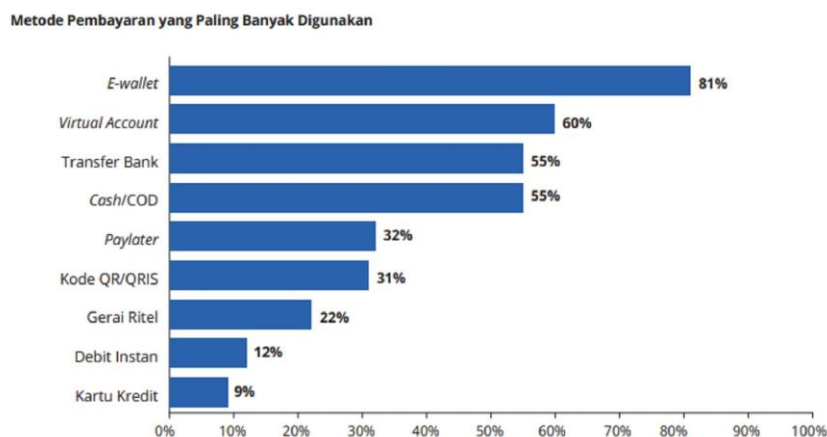
INTRODUCTION

In the contemporary era, there are advances and innovations in the field of technology, which generate many benefits, one of which is the ease of economic transactions (Kusuma & Asmoro, 2020). Dompot digital, adalah salah satu contoh perkembangan dalam sistem pembayaran yang semakin sesuai dengan kemajuan teknologi (Kumala & Mutia, 2020). Every year the financial sector is growing

strongly. Almost all activities such as transportation, shopping, and tourism finance. With the rapid advancement of technology, it has become easier to transform human activities into more sophisticated ones. Followed by changes in human behavior in daily activities, especially in the field of Economics, where buying and selling transactions between sellers and buyers have changed to using online payments, known as financial technology. According To Article I Of Bank Indonesia Regulation No. 19/I2/PBI / 2017, financial technology is the use of technology in the financial system that results in new products, services, technologies or business models and can affect monetary stability, financial system stability and the smooth efficiency, security and reliability of payment systems. In terms of financial technology (Pramita, 2024).

Considered a more efficient non-cash payment method, digital wallets allow buyers and sellers to use physical cash. It is not surprising that many restaurants, shops and even shopping centers use digital wallets to pay their customers (Soraya, 2020). New companies are emerging in the digital finance sector in line with the growth of payment transactions in Indonesia. Many start-up companies build fintech businesses called e-wallets because of the popularity of chip-based electronic money in the community. e-wallets are actually included in electronic money or e-money, but differ in their electronic money storage media. An E-Wallet is an application connected to the internet that can store a certain amount of electronic money (Lestari et al., 2023). No need for card media, just using a smartphone that must be brought by today's society, e-wallets can be used for various transactions. The existence of e-wallets makes it easier for people to carry money, allowing them to not have to go to an ATM to make transactions (Rodiah & Melati, 2020). Based on the east ventures digital competitiveness index 2023 report. e-wallets are the most widely used payment method in Indonesia. Here are the data obtained:

Figure I
Payment methods widely used in Indonesia



Sumber: Survei Konsumen EV-DCI 2023

The most used payment method in Indonesia is e-wallet by 81% in 2023. This shows that people prefer to use e-wallets in transactions compared to other methods. An E-wallet, or digital wallet, is an electronic platform that allows individuals to store money electronically. The concept is similar to a physical wallet, but in digital form. As a user, users can top up the e-wallet balance by transferring money from a bank account or by using other payment methods, such as credit or debit cards. After the balance is filled, you can use the e-wallet to perform various types of transactions, such as online purchases of goods and services, bill payments, money transfers to other people, and so on. E-wallets are usually accessed through mobile applications or web platforms. They often offer a variety of features, including financial management, automatic bill payments, Special Offers and discounts, and the ability to track transaction history.

In addition, Generation Z in Indonesia showed great interest in GoPay as their main digital wallet of choice. Several surveys reveal that GoPay dominates the market among Gen Z and millennials, beating out competitors such as OVO, DANA, and LinkAja. The 2022 Youth Choice Award (YCA) survey shows that GoPay occupies the top position in the Gen Z Preferred E-Money category, which was selected through an online survey of 1,500 students from various campuses in Indonesia. Factors that make GoPay attractive to this generation include ease of use, attractive promotions, and broad support across various online and offline merchants (Hendrayana et al., 2024). GoPay's active involvement in various promotions and integration with Gojek services, as well as features that facilitate daily transactions, are also the main reasons why the younger generation prefers it. GoPay continues to record an increase in the number of transactions, both online and offline, showing that their marketing strategy is successfully attracting the attention and trust of young consumers. This information shows that marketing strategies that target Gen Z's unique needs and preferences, such as ease of Use and the benefits of promotions, are very effective in increasing user adoption and loyalty in this segment.

Gojek is a technology company originating from Indonesia which is a transportation service through ojek. PT. Gojek Indonesia became one of the nation's children's work that was established in 2010 in Jakarta-Indonesia founded by Nadiem Makarim (Maharani, 2023). Product services provided by Gojek consist of transport & logistics, payment, food & shopping messages, entertainment, to business. In shopping, of course, you need a payment service that is easy to use, easy and safe. One of the payment services provided by Gojek is GoPay (Maharani, 2023). GoPay is a payment method provided by Gojek company. GoPay is a digital wallet in the form of a balance that can be used as a versatile means of payment. Starting from quick transactions for all Gojek services and hundreds of business partners, to sending or receiving money easily (Nadhilah et al., 2021). To save time users can shop online with payments using GoPay such as online shopping on E-commerce, even payments for health services, donations and investments (Fitria, 2022).

The results of a survey conducted by Populix (2022) show Gopay occupying the first position with a percentage of 88%, followed by DANA being positioned

second as the most frequently used e-wallet by the Indonesian people with a percentage of 83% and the third is Ovo with 79% of users. Now, over time, e-wallets provide many services that make it easier for consumers. Along with its easy-to-understand features, e-wallets continue to provide convenience to consumers such as discounts and other attractive features. It is possible that this ease will encourage gen z to spend more money, or even not at all, as long as they are good at managing their funds.

Consumptive behavior indicates an extravagant and excessive lifestyle. The use of everything that is considered the most expensive that gives the greatest satisfaction and physical comfort, as well as the existence of a human pattern of life controlled and driven by the desire to fulfill sheer pleasure (Firda Tazqiyatu Rohmah et al., 2024). Someone becomes interested in using gopay if the digital technology is easy to use, there is no risk posed and there is knowledge about the application. If someone believes that using gopay is free from effort and there is no risk posed, then the interest in using gopay is even higher (Basalamah et al., 2022). Conversely, if someone believes that using gopay is difficult to use and there are risks posed, then the interest in using gopay is lower. Therefore, the interest in using gopay depends very much on their perception of the digital technology.

Perceived ease of use is a measure of how far a person believes that technology is easy to understand and use. It can be measured by several indicators, such as clear, easy to understand, and easy to master. Another factor that influences the perception of ease is feeling easy to carry out a task (Miswanto et al., 2022). The perception that e-wallets are easy to use greatly affects the desire to use them this will also have an impact on the consumptive behavior of e-wallet users (Rusbianti & Canggih, 2023).

Customer perceived benefit or customer perceived benefit is as a subjective probability for users of an application in order to facilitate performance for their workers (Putri, 2024). From these definitions it can be concluded that a person will not use e-wallet if a person does not believe in doing a job does not produce any benefits, and vice versa a person will use e-wallet if a person believes in doing a job will provide benefits in completing his work (Alfaris, 2023). Therefore this becomes one of the consumptive behavior of gopay service users among gen z in lampung city with promotions provided by gopay and other features will have an impact on increasing the perceived benefits and also cause high consumptive behavior. Remembering that the term "consumptive" itself is often associated with the act of consuming too many goods or services. Therefore, the variable Customer perceived benefit is important to be studied according to researcher Nurhazizah because consumers get very high benefits, so the tendency to shop online is related to consumptive behavior. The logic of consumption goes from the logic of need to the logic of Desire, which is characteristic of a consumer society. In traditional societies, the original function of use value or benefit value is obtained from nature or traditional markets. In the era of capitalism, society consumes not based on its function (use value), but its exchange value (exchange value) (Br SINAGA, 2022).

Consumer behavior will continue to grow. One of them happened in lampung city. The current non-cash payment system has increased rapidly in Lampung as many as 217,061 people last year have not used non-cash transactions, and this year use it. New users in Lampung number about 475,907 people. Because purchasing

power is also increasing, Generation z in lampung city will continue to experience consumerist behavior because they are part of or groups of people affected by consumerist culture or consumerism. Therefore, it is not surprising that teenagers are the target of the company's products. The facts show that young people and adolescent girls also follow this consumerist lifestyle. They also like to try new things and become more famous with different brands and new products. This is due to the fact that teenagers often do something without thinking, such as suddenly buying something funny in shape, interesting in color, interesting in design, popular and liked by friends.

THEORIES AND HYPOTHESES

Theory Of Consumer Behavior

Consumer behavior is the behavior about individuals, groups, or organizations and the processes they use to select, Secure, use, and dispose of products, services, experiences, or ideas for satisfaction (Kustaji et al., 2024). Schiffman & Kanuk suggests that consumer behavior is the study of the processes that occur when individuals or groups select, Buy, use or stop using products, services, ideas or experiences in order to satisfy certain desires and desires (Schiffman et al., 1951). Consumer behavior is the actions directly involved in obtaining, consuming and consuming products and services, including the decision processes that precede and follow those actions. The purchase of a product or service a consumer is influenced by many factors, namely, consumer attitudes when conducting the selection process and determining purchases are referred to as consumer behavior (Zubaidah & Latief, 2022).

Perceived ease of use

Ease of use is defined as the extent to which a person believes that a technology can be used to make it easier for users and free from an effort (Aulia, 2023). In addition, the understanding of ease of use is a person's belief that using information technology is easy where users do not require great effort in using it (Mukhtisar et al., 2021). As the perception of ease shows, a system is designed to make its tasks easier for its users rather than making them more difficult. In other words, people who use the system work more easily than people who do not use it, and the system helps users complete their tasks.

Income

Income is money received and given to a subject of the economy on the basis of a given merit, that is, income from one's business or profession and income from wealth. The type of work a person determines the amount of his income (Ma'ruf, 2023). Income, as described above, is something that is received or given to a person in the form of goods or services after he has performed his duties or work well. Income, in the economic dictionary, is defined as the money that a person receives in employment in the form of salaries, wages, rent, interest, profit, and so on, as

well as unemployment benefits, pensions, and so on (Khoiriyah, 2024). In addition, a person's income is the result of the sale of components of his production to industry. products. Wages and salaries, profits from unincorporated households, and transfer receipts are components of household income patterns, income according to economics is defined as the maximum value that can be consumed by a person in a period such as the original state (Remitannisa, 2022).

Customer Perceid Benefit

The most important factor in influencing people to use information technology systems is customer perceived benefit (Remitannisa, 2022). Benefit refers to how confident users are that using a new technology will increase their productivity at work. From the above explanation, it can be concluded that the benefits are beliefs about decision-making methods.

Consumptive Behavior

Most people still see materials as an important part of everyday life. The crisis of consumerism can be triggered by such a lifestyle. Consumptive and consumption are synonyms (Pudjitrherwanti, 2019). Consumptive behavior is defined as the desire to buy a good or service even though it is not necessary to achieve the highest level of success (Solihat & Arnasik, 2018). Users do not always consider the benefits and functions of the product before purchasing it (Herianti et al., 2024).

There are many types of unplanned purchases. First, an important planned purchase. For example, when a consumer visits a market, they look at a toothpaste product and see that the expiration date on the bottle has passed. They then decide to buy it even if they have no plans to buy toothpaste at home. Secondly, when buying connected products, such as when buying instant noodles, they become interested in buying chili sauce. This is because the two products are interrelated. The third type of customer is those who shop with a specific goal in mind, such as a home handyman who travels to a food store in search of new dinner ideas and makes those decisions while he or she is there. A fourth type of purchase, known as an induction purchase, occurs when a customer buys something even though they are less interested in the item they are buying. For example, when a student opens the Shoppe application and is suddenly interested in a new offer, even though initially he himself did not intend to buy a robe.

Hypothesis

H1: The perception of Ease of Use has a positive and significant effect on consumer behavior.

H2: Income has a positive and significant effect on consumer behavior.

H3: *Customer perceid benefit has a positive and significant effect on consumer behavior.*

RESEARCH METHODS

This study was conducted in the year 2024 in May s.d June. Using kuantitatif research approach. The population in this study is gopay users, namely Generation z in lampung city which is not known for certain the number and has used gopay, the sample in this study uses the slovin formula and obtained 100 respondents. Data collection techniques using questionnaires, documentation and library studio. In this study has 3 variables X, and 1 variable Y. Where variable X consists of the perception of ease of use (X1), income (X2) and the variable is Customer Perceid benefit (X3) and variable Y is consumptive behavior (Y).

RESULTS AND DISCUSSION

Results

Validity and reliability test (outer model)

I. Validity Test

Furthermore, first conducted a validity test on the data that has been obtained from the results of filling out the questionnaire, in order to measure the accuracy of an item in the questionnaire. This validity test is carried out with two stages, the first is to distribute questionnaires to 30 respondents in order to detect inaccurate statements and invalid questionnaire items because they do not meet the loading standard of < 0.6 , which is shown in the following table:

Table I
Outer Loading 30 Responden (Before)

Indicators	Perceived Ease Of Use	Income	Costumer Perceived Benefit	Consumptive Behavior	Description
X1.1	0.719				Valid
X1.2	0.646				Valid
X1.3	0.361				No Valid
X1.4	0.896				Valid
X1.5	0.828				Valid
X2.1		0.930			Valid
X2.2		0.760			Valid
X2.3		0.894			Valid
X2.4		0.923			Valid
X2.5		0.893			Valid
X3.1			0.839		Valid
X3.2			0.826		Valid
X3.3			0.424		No Valid
X3.4			0.348		No Valid

X3.5			0.716		Valid
Y.1				0.860	Valid
Y.2				0.921	Valid
Y.3				0.810	Valid

Source: data processed with SmartPLS

Tabel 2
Outer Loading 30 Responden (After)

Indicators	Perceived Ease Of Use	Income	Costumer Perceived Benefit	Consumptive Behavior	Description
XI.1	0.717				Valid
XI.2	0.661				Valid
XI.4	0.899				Valid
XI.5	0.825				Valid
X2.1		0.930			Valid
X2.2		0.759			Valid
X2.3		0.894			Valid
X2.4		0.923			Valid
X2.5		0.893			Valid
X3.1			0.880		Valid
X3.2			0.876		Valid
X3.5			0.784		Valid
Y.1				0.856	Valid
Y.2				0.918	Valid
Y.3				0.816	Valid

Source: data processed with SmartPLS

Can be seen in Table 2 above, there are items that fall because they are invalid. Where the variable perception of Ease of use (XI) amounted to 5 items but there is 1 item that is not valid XI.3. Furthermore, the re-test is done by eliminating invalid items, namely XI.3, variable X2 consists of 5 items and is declared valid all, variable X3 consists of 5 items, but there are 2 invalid items, namely X3.3 and X3.4 and then eliminated, which can be seen in Table 2 all items are valid.

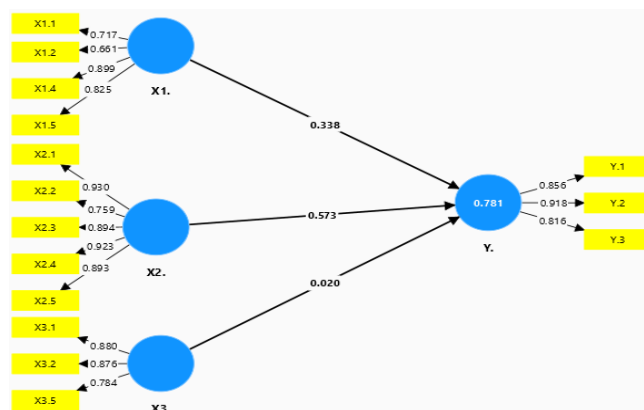


Figure 2
 Questionnaire Path Analysis Results
 Source: Primary Data, 2024

Based on the data that has been presented in Table 3 and Figure 2 above states that all statements in the indicator are valid. On the variable perception of Ease of Use With questionnaire codes X1.1,X1.2,X1.4,X1.5, on the variable income with questionnaire codes X2.1,X2.2,X2.3,X2.4,X2.5, on the variable Costumer Perceived Benefit is expressed by code X3.1, X3.2,X3.5 and variable consumptive behavior is expressed by code Y1,Y2 and Y3.

Furthermore, the distribution of questionnaires to 100 respondents, the results show that all questionnaire items are valid because >0.6 . Below is the value of the outer loading of each indicator statement on the research variables:

Tabel 3
 Test Results *Outer Loadings* 100 respondents

Indicators	Perceived Ease Of Use	Income	Costumer Perceived Benefit	Consumptive Behavior	Description
X1.1	0.738				Valid
X1.2	0.770				Valid
X1.4	0.822				Valid
X1.5	0.815				Valid
X2.1		0.878			Valid
X2.2		0.778			Valid
X2.3		0.710			Valid
X2.4		0.677			Valid
X2.5		0.869			Valid

X3.1			0.799		Valid
X3.2			0.865		Valid
X3.5			0.844		Valid
Y.1				0.894	Valid
Y.2				0.879	Valid
Y.3				0.754	Valid

Source: data processed by the author using SmartPLS version 4

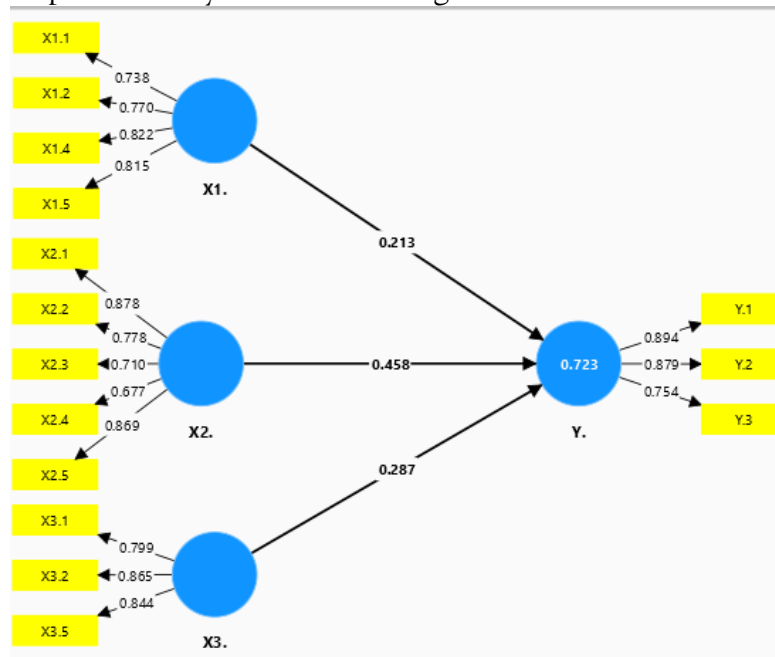


Figure 3
Questionnaire Path Analysis Results
Source: Primary Data, 2024

2. Reliability Test

a. Composite Reliability

Composite Reliability is a part used to test the reliability of indicators on a variable. A variable can be declared to meet the composite reliability if it has a value > 0.7 . In this study to measure the reliability of the construct is done in several ways, namely, with Cronbach's Alpha and Composite Reliability. Reliability test results can be seen in the following table:

Table 4
Reliability test results 30 respondents (before)

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted</i>
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			(AVE)
Perceived Ease Of Use (X1)	0.761	0.875	0.511
Income (X2)	0.928	0.941	0.778
Costumer Perceived Benefit (M)	0.645	0.717	0.440
Consumptive Behavior (Y)	0.833	0.844	0.748

Source:
data

processed with SmartPLS

Table 5
 Reliability test results 30 respondents (after)

Variabel	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Perceived Ease Of Use (X1)	0.803	0.862	0.610
Income (X2)	0.926	0.941	0.778
<i>Costumer Perceived Benefit (M)</i>	0.804	0.818	0.719
Consumptive Behavior (Y)	0.833	0.848	0.747

Source: data processed with SmartPLS

Based on the table above can be seen that the value of all variables in the reliability test both cronbach's alpha and composite reliability value > 0.6, so it can be concluded that the indicators tested are valid and also reliable and can be submitted to test the structural model.

Table 6
Reliability Test Results Of 100 Respondents

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Perceived Ease Of Use (X1)	0.795	0.867	0.619
Income (X2)	0.842	0.889	0.618
<i>Costumer Perceived Benefit (M)</i>	0.785	0.875	0.699
Consumptive Behavior (Y)	0.797	0.881	0.713

Source: data processed by the author using Smart PLS version 4

b. Average Variance Extracted (AVE)

Another assessment technique used is by comparing the value of average Variance Extracted (AVE). If the Ave value of each variable above is compared to the correlation score between the variable and other variables in the model, then it can be called a good discriminant validity value, a good Ave score is above 0.5. Here is the average Variance Extracted (AVE):

Table 7
Average Variance Extracted (AVE)

Variable	<i>Average Variance Extracted (AVE)</i>
Perceived Ease Of Use	0.619
Income	0.618
<i>Costumer Perceived Benefit</i>	0.669
Consumptive Behavior	0.713

Source: data processed by the author using Smart PLS version 4

Data Analysis
I. Hypothesis Test

Based on the data that has been done the results can answer the hypothesis in this study. In testing the structural model (inner model) is to use statistical values, then for alpha 5%, $T\text{-table} = t_{(3)}(0.05)$; $n(100)-k(3) = t_{(0.05;97)}$ $T\text{table} = 1.661$, then the value of T-statistics used is 1.66. So that the hypothesis acceptance criteria is when T-statistics >1.66 and P-value < 0.05 . The following are the test results of the structural model:

Table 8
Structural Model Test Results

Hypothesis	Influence	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T-Statistic</i>	<i>P-Value</i>
H1	Perceived Ease Of Use -> Consumptive Behavior	0.213	0.209	0.101	2.110	0.035
H2	Income-> Consumptive Behavior	0.458	0.460	0.083	5.494	0.000
H3	<i>Costumer Perceived Benefit</i> -> Consumptive Behavior	0.287	0.287	0.073	3.921	0.000

Source: data processed by the author using Smart PLS version 4

Based on the data shown in the table can be explained as follows:

1. The results show that it has a positive and significant influence on consumer behavior. This is evidenced by looking at the test results listed in Table 4.18, where the perception of Ease of Use has an Original sample value of 0.213 which means it has a positive relationship and the perception of Ease of Use also has a T-statistical value of 2.110 > 1.661 and a p-value of 0.035 < 0.050 which means that the relationship is significant positive. It can be concluded that the first hypothesis that mentions the perception of Ease of Use has a positive and significant effect on consumptive behavior is supported.
2. The results show that income has a positive and significant influence on consumer behavior. This is evidenced by looking at the test results listed in Table 4.18, where revenue has an original sample value of 0.458 which means

it has a positive relationship and revenue also has a T-statistical value of $5,494 > 1,661$ and a p-value of $0,000 < 0,0050$ which means that the relationship is significant. It can be concluded that the second hypothesis that income has a positive and significant effect on consumptive behavior is supported.

3. The results show that customer Perceived Benefit has a positive and significant influence on consumer behavior. This is evidenced by looking at the test results listed in Table 4.18, where the Costumer Perceived Benefit has an original sample value of 0.287 which means it has a positive relationship and Costumer Perceived Benefit also has a T-statistical value of $3,921 > 1,661$ and a p-value of $0,000 < 0,050$ which means that the relationship is significant. It can be concluded that the first hypothesis that mentions customer Perceived Benefit has a positive and significant effect on consumptive behavior is supported.

2. Coefficient Of Determination (R2)

Coefficient of determination (R2) is used to determine the percentage change of the dependent variable (Y) caused by the independent variable (X) so that in measuring how much the ability of the model in explaining the independent variation, the coefficient of determination test is necessary. If R2 is greater, then the percentage change in the dependent variable (Y) caused by the independent variable (X) is higher. Conversely, if R2 is smaller, the percentage of changes in the dependent variable (Y) caused by the independent variable (X) is lower. Here are the results of the coefficient of determination test:

Table 9
Coefficient Of Determination Test Results

Matirks	<i>R-square</i>	<i>R-square adjusted</i>
Consumptive Behavior	0.723	0.714

Source: data processed by the author using Smart PLS version 4

Based on the test results of the coefficient of determination in the table above can be seen that the value of the coefficient of determination or r-square of 0.723. This shows that the variable perception of Ease of Use(X1), income(X2), and customer Perceived Benefit(X3) is able to provide an

explanation of consumptive behavior(Y) of 72.3% while the remaining 27.7% is explained by construction outside the study.

3. Recapitulation Of Hypothesis Test Results

Based on the results of research that has been presented previously, the following hypothesis testing results recapitulation:

Table 10
Recapitulation Of Hypothesis Test Results

	Hypothesis	Description
H1	The Effect Of Ease Of Use On Consumer Behavior	Supported
H2	The Effect Of Income On Consumer Behavior	Supported
H3	The Perceived Benefit Of Consumer Behavior	Supported

Source: data processed by the author using Smart PLS version 4

Discussion

The results of the research that has been conducted in this study have explained that the results of the data instruments that have been answered by respondents in measuring the dependent variable, namely consumptive behavior and independent variable perception of Ease of Use and income and Customer Perceived benefit variables are valid and reliable thus the indicators and items that have been used in this study can be further tested and analyzed.

I. Perception of Ease of Use has a positive and significant effect on consumer behavior

This is proven by the results that the perception of Ease of Use has a positive and significant influence on consumer behavior. This is evidenced by looking at the test results listed in Table 4.18, where the perception of Ease of use has an original sample value of 0.213 which means it has a positive relationship and the perception of Ease of Use also has a T-statistical value of $2.110 > 1.661$ and a p-value of $0.035 < 0.05$ which means that the relationship is significant. It can be concluded that the first hypothesis of the perception of Ease of Use has a positive and significant effect on consumptive behavior.

The perception of Ease of Use or business agility is when a person believes that using a system will make his job easier. convenience can help save time and effort when using a particular technology system because people will find the system or technology easy to use. As a result, transactions will become easier for the general public. Consumptive behavior is the desire to buy goods or services even though they are not necessary to achieve the highest level of success.

The results of this study are in accordance with the theory of Tam (Technology Acceptance Model) which explains that the idea of Tam (Technology Acceptance Mode)l is an information systems theory that aims to explain how consumers understand and use various data technologies. The influence of external factors on a user's beliefs, behaviors, and goals is shared by TAM through search. TAM uses two main variables to measure user expectations: perception of benefit and perception of convenience. "Benefit perception" refers to how much an individual's beliefs about the benefits offered by technology affect their level of performance. "Perception of ease" refers to the extent to which users of Technology want convenience when using it. Perception of Easy of Use has a positive and significant effect on competitive advantage. This opinion is reinforced by The conducted by (Desfayanti, 2021) which states that the perception of convenience has a positive effect on the consumptive behavior of UNP students using shopee. In line with research (Rucita, 2023) which states that the perception of convenience has a positive effect on the consumptive behavior of UMY students. (Frialyan et al., 2023) also in his research states that the perception of convenience has a positive effect on the consumptive behavior of Generation Z.

So it can be concluded that the higher the level of perception of Ease of Use will increasingly encourage consumptive behavior in the possession of Generation Z GoPay service users in Bandar Lampung.

2. Income positive and significant effect on consumptive behavior

The results showed that income mmempunyai positive and significant influence on consumer behavior. This is evidenced by looking at the test results listed in Table 4.18, where the original sample has a value of 0.458 which means it has a positive relationship and income also has a statistical t-value of 5.494 > 1.661 and a p-value of 0.000 < 0.05 which means that the relationship is significant. It can be concluded that the second hypothesis of income has a positive and significant effect on consumptive behavior.

Income is money received and given to a subject of the economy on the basis of a given merit, that is, income from one's business or profession and income from wealth. The type of work a person determines the amount of his income (Hairuddin & Mardiana, 2021). Income, as described above, is something that is received or given to a person in the form of goods or services after he has performed his duties or work well. Income, in the economic dictionary, is defined as the money that a person receives in employment in the form of salaries, wages, rent, interest, profit, and so on, as well as unemployment benefits, pensions, and so on (Hasibuan et al., 2024).

The results of this study are in accordance with the theory of stewardship proposed by Donaldson and Davis. According to Donaldson and Davis, the theory of stewardship is a theory that describes a situation where managers are not motivated by individual goals but rather aimed at their main outcome goals for the benefit of the organization, so this theory has a psychological and sociological basis that has been designed so that executives as stewards are motivated to act according to the wishes of the principal, in addition to steward behavior will not leave the organization because the steward is trying to achieve organizational goals. Stewardship theory is built on philosophical assumptions about human nature, namely that humans are inherently trustworthy, able to act responsibly, have integrity and honesty towards others. In other words, stewardship theory views management as trustworthy to act in the best interests of the public and stakeholders. This is confirmed by research conducted by (Purwaningsih et al., 2017) states that income has a significant effect on the pattern of consumptive behavior of students. In line with research (Baining & Ekawati, 2018) states that income has a significant effect on the pattern of consumptive behavior of students receiving Bidikmisi Jambi city. Reinforced with research (Dany & Susanti, 2023) stated that income has a significant effect on the pattern of consumptive behavior of students in Surakarta. And Research (Cahyaningtyas & Gufron, 2023) also stated that income has a positive and significant effect on the pattern of consumptive behavior of students of Economic Education PGRI Tulungagung University.

So it can be concluded that the higher the income, the higher the consumptive behavior.

3. Customer Perceived Benefit positive and significant effect on consumer behavior

The results of the interaction test of Perceived Benefit customer moderation of consumptive behavior showed that the original sample is 0.287 and has a statistical t-value of $3.921 > 1.661$ and a p-value of $0.000 < 0.05$. These results prove that customer Perceived Benefit strengthens relationship between customer Perceived Benefit to consumptive behavior.

Customer Perceived Benefit is the most important factor in influencing people to use information technology systems is customer perceived benefit or user perceived benefits. Benefit refers to how confident users are that using new technology will increase their productivity at work (Ardiani, 2019).

The results of this study in accordance with The Theory of Purchase Intention. The Theory of Purchase Intention is an explanation of the influence of a person in the process of determining intentional behavior or consciously taking certain actions. People generally consider the results of behavior before they make a decision in carrying out a particular action. Purchase Intention theory is used to predict a person's intention to behave in a certain way, this is done by evaluating a person's attitude towards certain behaviors as well as subjective norms of people and groups that can affect a person's attitude. Subjective norms are influenced by a person's perception of the beliefs of those around us, for example, parents, friends or colleagues. Subjective norms affect us because we have certain beliefs about how people will react to our behavior, and whether or not they will accept it (Sukma et al., 2023).

Research conducted by (Mujahidin & Astuti, 2020) shows that the perception of benefits has a positive and significant effect on consumer behavior in millennials. In line with research (Astuti, 2022) shows that the perception of benefits has a positive and significant effect on the consumer behavior of Surakarta students. Reinforced with research (Safira et al., 2023) showed that the perception of benefits has a significant effect on individual consumptive behavior. Aligned with research (Bado et al., 2024) the results showed that the perception of benefits affect the consumptive behavior in the city of Makassar.

4. Perception of Ease of Use, revenue, customer Perceived Benefit and consumptive behavior in Islamic Business Perspective

Islam is the most perfect religion. How happy it is to be a muslim because everything is good. The ease of using ecommerce makes users do not require high effort to learn it. In addition, the convenience provided by gopay can be done anywhere and anytime. It can be said that the e-wallet technology system works to facilitate its use.

In accordance with the word of God in Q.S Al-Inshirah verses 5-6:

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا ۝ إِنَّ مَعَ الْعُسْرِ يُسْرًا ۝ ٦

He said: "it is easy to make a mistake. Indeed, with hardship comes ease". (Sura Al-Inshirah [94]: 5-6) in the above verse Allah SWT states that the difficulties given in life must be behind it there is ease. In the context of ease of use, it can be understood related to the use of e-commerce that ease of use can reduce one's effort both time and effort in using a system.

According to Islam, marriage is the basic institution which aims at establishing the family, the primary unit of society. Prayer can bring blessings from God. Wealth from activities such as theft, corruption and even illegal transactions have led to disasters in this world and even punishment in the hereafter. Wealth is the reward of this world and the hereafter. As the word of Allah SWT in the letter An-Nahl verse 114 which reads :

فَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا نِعْمَتَ اللَّهِ إِنَّ كُنتُمْ لِيَآئِهِ تَعْبُدُونَ ۝ ١١٤

So eat what is lawful and good from the sustenance that Allah has given you; and be grateful for the favor of Allah, if you only worship Him.

Guide his servant and find food by two basic criteria. The first step is halal, in which case Allah establishes it. The second criterion is thayyib (good and nutritious) that is not harmful to the body and mind. Islamic values are strongly supported in Islamic family life.

CONCLUSIONS AND ADVICE

Conclusion

The researchers concluded that the perception of Ease of Use has a positive and significant influence on consumptive behavior. The capabilities, behaviors, and workings of an organization are key factors in achieving business goals. Income has a positive and significant influence on consumptive behavior. This is supported by test results that show that income has a significant positive relationship with consumptive behavior. Customer Perceived Benefit has a positive and significant influence on consumer behavior. This is supported by test results that show that customer Perceived Benefit has a significant positive relationship with consumptive behavior. And the perception of Ease of Use in the perspective of Islamic Business Ethics, providing ease in using ecommerce makes users not require high effort to learn it. In addition, the convenience provided by gopay can be done anywhere and anytime. It can be said that the e-wallet technology system works to make it easier for users. Income in Islamic Business Ethics has basics i.e. halal and tayyib. Customer Perceived Benefit in Islamic Business Ethics teaches to always provide benefits for others, and Islamic konsumtif behavior recommends that humans can act in the middle (moderate) and basic (effortless) expenditure suggested in Islam is what is used to meet the needs and function reasonably.

Advice

Based on the research that has been done, the researchers hope this study can be useful for certain parties in accordance with its objectives. The results of this study are expected to increase knowledge about the perception of easy of use, revenue and customer Perceived Benefit. The results of this study can also be used as a reference and comparison material or consideration of similar research and for subsequent researchers, namely adding other variables that can strengthen consumptive behavior. In addition, further research is expected to use studies outside the city of Bandar Lampung.

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