

ABSTRAK

Nama : Ika Yuliar Nopa
Program Studi : Ekonomi Syariah
Judul : Analisis Pergeseran Perilaku Konsumtif Dengan Kehadiran Platform Digital Payment Sebagai Alat Transaksi Dalam Ekonomi Islam (Studi Kasus Masyarakat Kota Pekanbaru)

Penelitian ini berfokus kepada permasalahan bagaimana pergeseran perilaku konsumtif dengan kehadiran platform digital payment sebagai alat transaksi oleh masyarakat Kota Pekanbaru ditinjau berdasarkan pandangan ekonomi islam. Tujuan dari penelitian ini untuk mengetahui pergeseran perilaku konsumtif dengan kehadiran platform digital payment sebagai alat transaksi oleh masyarakat kota Pekanbaru berdasarkan pandangan ekonomi islam. Metode dalam penelitian ini adalah penelitian lapangan dengan pendekatan kualitatif deskriptif. Penelitian ini dilakukan dengan menggunakan 3 teknik, yaitu observasi, wawancara, serta dokumentasi. Hasil penelitian ditemukan pergeseran perilaku konsumsi masyarakat kota Pekanbaru disebabkan karena kemudahan akses digital payment dalam genggam tangan, menuruti hawa nafsu untuk memenuhi keinginan tanpa mempertimbangkan manfaat jangka panjang dari produk yang dibeli. Penyebab perilaku konsumtif masyarakat dipengaruhi faktor lingkungan, promosi atau iklan suatu produk, cashback, potongan harga serta gratis ongkir. Sedangkan transaksi yang terdapat pada platform digital payment jika ditinjau berdasarkan hukum islam memiliki hukum yang berbeda-beda sesuai dengan akad yang digunakan.

Kata Kunci: Pergeseran Perilaku Konsumtif, Digital Payment, Ekonomi Islam.

ABSTRACT

Name : Ika Yuliar Nopa
Study Program : Sharia Economics
Title : Analysis of Shifts in Consumer Behavior with the Presence of Digital Payment Platforms as Transaction Tools in the Islamic Economy (Case Study of the Pekanbaru City Community)

This research focuses on the problem of how the shift in consumer behavior with the presence of digital payment platforms as a transaction tool by the people of Pekanbaru City is reviewed based on Islamic economic views. The aim of this research is to determine the shift in consumer behavior with the presence of digital payment platforms as a transaction tool by the people of Pekanbaru city based on Islamic economic views. The method in this research is field research with a descriptive qualitative approach. This research was conducted using 3 techniques, namely observation, interviews and documentation. The research results found that the shift in consumption behavior of the people of Pekanbaru city was due to the ease of access to digital payments in the palm of their hands, following their desires to fulfill desires without considering the long-term benefits of the products purchased. The causes of people's consumptive behavior are influenced by environmental factors, promotions or advertisements for a product, cashback, discounts and free shipping. Meanwhile, transactions on digital payment platforms, if viewed based on Islamic law, have different laws according to the contract used.

Keywords: Shift in Consumer Behavior, Digital Payment, Islamic Economy.