

QRIS and Impulse Buying Behavior: An Analysis of Islamic Consumption Ethics through the Lens of *Maqashid al-Syari'ah*

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ABSTRAK

Penelitian ini menganalisis pengaruh penggunaan Quick Response Code Indonesian Standard (QRIS) terhadap perilaku impulse buying pada konsumen Muslim serta menelaah kesesuaiannya dengan etika konsumsi Islam melalui perspektif Maqashid al-Syari'ah. Penelitian menggunakan pendekatan kualitatif deskriptif dengan orientasi normatif-teologis. Data diperoleh melalui wawancara mendalam terstruktur terhadap sepuluh pengguna aktif QRIS berusia 18–33 tahun yang didukung oleh observasi dan studi dokumentasi berupa Al-Qur'an, hadis, fatwa DSN-MUI, serta berbagai literatur ilmiah yang relevan. Analisis data dilakukan menggunakan model interaktif Miles, Huberman, dan Saldaña serta diinterpretasikan berdasarkan prinsip etika konsumsi Islam dan Maqashid al-Syari'ah. Hasil penelitian menunjukkan bahwa QRIS mendorong perilaku impulse buying melalui mekanisme pembayaran tanpa hambatan (*frictionless payment*), disosiasi moneter, dan berbagai stimulus promosi yang terintegrasi dalam ekosistem pembayaran digital. Sebagian besar informan menganggap saldo digital lebih abstrak dibandingkan uang tunai sehingga mengurangi kesadaran terhadap pengeluaran dan melemahkan pengendalian diri finansial. Beberapa informan juga mengalami gangguan dalam alokasi tabungan dan pemenuhan kebutuhan prioritas akibat pembelian yang tidak direncanakan. Dalam perspektif Maqashid al-Syari'ah, perilaku tersebut berpotensi bertentangan dengan prinsip wasathiyah, larangan israf dan tabdzir, serta tujuan hifz al-mal. Oleh karena itu, penguatan literasi keuangan syariah dan pengendalian diri menjadi penting untuk mewujudkan perilaku konsumsi yang lebih bertanggung jawab di era pembayaran digital.

ABSTRACT

This study examines the influence of Quick Response Code Indonesian Standard (QRIS) on impulse buying behavior among Muslim consumers and evaluates its conformity with Islamic consumption ethics through the lens of *Maqashid al-Syari'ah*. A qualitative descriptive approach with a normative-theological orientation was employed. Data were collected through structured in-depth interviews with ten active QRIS users aged 18–33 years, supported by observations and document analysis, including the Qur'an, Hadith, DSN-MUI fatwas, and relevant scholarly literature. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña and interpreted based on the principles of Islamic consumption ethics and *Maqashid al-Syari'ah*. The findings indicate that QRIS facilitates impulse buying through frictionless payment mechanisms, monetary dissociation, and promotional stimuli embedded within digital payment ecosystems. Most informants perceived digital balances as less tangible than cash, reducing awareness of spending and weakening financial self-control. Several participants also reported disruptions in savings allocation and primary financial priorities due to unplanned purchases. From the perspective of *Maqashid al-Syari'ah*, such behavior potentially conflicts with the principles of *wasathiyah*, the avoidance of *israf* and *tabdzir*, and the objective of *hifz al-mal*. The study highlights the importance of strengthening Islamic financial literacy and self-regulation to ensure responsible consumption behavior in the digital payment era.

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INTRODUCTION

The rapid expansion of digital financial technologies has fundamentally transformed consumer payment behavior worldwide. The emergence of cashless payment systems has accelerated the transition from traditional cash transactions toward digital and mobile-based payment mechanisms, creating a more efficient, accessible, and interconnected financial ecosystem (Zed et al., 2025). Within this transformation, digital payment platforms have become increasingly embedded in everyday consumption activities, influencing not only how consumers make payments but also how they make purchasing decisions. Consequently, the digitalization of payment systems has become an important area of inquiry in understanding contemporary consumer behavior.

Among various digital payment innovations, Quick Response Code Indonesian Standard (QRIS) has emerged as one of the most widely adopted payment instruments in Indonesia. Introduced by Bank Indonesia to standardize QR-based transactions across payment service providers, QRIS offers convenience, speed, interoperability, and ease of access for users and merchants alike (Zed et al., 2025). The widespread diffusion of QRIS reflects broader trends toward financial inclusion and digital economic development. However, beyond its functional benefits, QRIS also alters the psychological dynamics of consumption by reducing transaction friction and minimizing the salience of spending decisions.

Behavioral economics literature suggests that digital payment systems can influence consumer spending patterns through mechanisms commonly described as the *cashless effect* and *monetary dissociation*. Compared to cash transactions, digital payments reduce the psychological discomfort associated with spending, often referred to as the “pain of paying,” thereby increasing consumers’ willingness to make purchases (Wang et al., 2022). The ease, speed, and perceived convenience of cashless transactions may consequently encourage more spontaneous and emotionally driven purchasing behavior. In this context, impulse buying has become an increasingly relevant phenomenon in the digital economy.

Impulse buying refers to an unplanned purchasing decision characterized by spontaneity, emotional arousal, and limited cognitive evaluation before the transaction occurs (Ma et al., 2024). Unlike rational consumption behavior, impulse purchases are often driven by immediate gratification rather than actual necessity. Previous studies have shown that digital payment instruments, promotional incentives, and frictionless transaction environments can significantly increase consumers’ tendency toward impulsive purchases (Ahmad et al., 2025). Such behavior may generate adverse consequences, including excessive spending, weakened financial discipline, and long-term financial instability (Lubis et al., 2025).

The issue becomes particularly significant when examined within the context of Muslim consumer behavior. Islamic economics does not merely view consumption as a process of utility maximization but as a moral and ethical activity guided by the principles of moderation, responsibility, and accountability before God. Consumption is expected to fulfill legitimate needs while avoiding excessive behavior that may lead to wastefulness and materialism. Consequently, impulsive and excessive consumption patterns raise important ethical questions regarding their compatibility with Islamic consumption principles.

Within Islamic teachings, the concepts of *wasathiyah* (moderation), *israf* (excessive consumption), and *tabdzir* (wasteful expenditure) provide normative guidelines for responsible

economic behavior. The Qur'an explicitly discourages extravagance and encourages balanced resource utilization as part of achieving individual and social welfare. These principles are further reinforced through the framework of *Maqashid al-Syari'ah*, which emphasizes the protection and preservation of essential human interests, including wealth (*hifz al-mal*). From this perspective, consumption behavior should not only generate personal satisfaction but also contribute to financial sustainability and overall well-being.

Although a growing body of literature has examined QRIS adoption and digital payment behavior, existing findings remain inconclusive. Several studies report that QRIS usage significantly influences consumptive and impulse buying behavior through increased convenience and transaction efficiency (Ahmad et al., 2025). Other studies emphasize the role of effort expectancy and technological acceptance in encouraging digital payment utilization (Akhmal & Lutviani, 2024). However, some evidence indicates that ease of use alone does not necessarily lead to higher levels of impulse buying (Salsabila & Herawati, 2026). These inconsistent findings suggest that the relationship between QRIS utilization and impulsive consumption requires further investigation, particularly from perspectives that extend beyond technological adoption and consumer behavior theories.

More importantly, existing studies predominantly approach QRIS from financial technology, marketing, or behavioral economics perspectives, while limited attention has been given to its implications for Islamic consumption ethics. Research examining how digital payment systems influence consumer behavior through the lens of *Maqashid al-Syari'ah* remains relatively scarce. As a result, there is insufficient understanding of whether the convenience provided by QRIS supports or potentially undermines Islamic principles of responsible consumption. This gap becomes increasingly relevant as digital payment adoption continues to expand among Muslim consumers.

Against this backdrop, the present study examines the relationship between QRIS utilization and impulse buying behavior among Muslim consumers through the perspective of Islamic consumption ethics and *Maqashid al-Syari'ah*. By integrating insights from fintech adoption, consumer behavior, and Islamic economics, this study contributes to the literature by providing a value-based assessment of digital payment practices. Specifically, the study seeks to evaluate whether the behavioral consequences of QRIS usage remain aligned with the principles of moderation, avoidance of *israf* and *tabdzir*, and the objective of protecting wealth (*hifz al-mal*). The findings are expected to contribute both theoretically to the development of Islamic consumer behavior literature and practically to the design of more ethical and responsible digital payment ecosystems.

METHOD

This study employed a descriptive qualitative approach with a normative-theological orientation to examine impulse buying behavior associated with QRIS usage from the perspective of Islamic consumption ethics and *Maqashid al-Syari'ah*. This approach was selected because the study seeks to understand the behavioral, psychological, and ethical dimensions underlying digital payment practices among Muslim consumers.

The study utilized both primary and secondary data sources. Primary data were obtained through in-depth interviews with ten active QRIS users selected through purposive sampling. The informants were chosen based on two criteria: (1) actively using QRIS for approximately 5–10 transactions per month, and (2) demonstrating tendencies toward impulsive purchasing

behavior. Secondary data were derived from supporting literature, including Qur'anic verses, Hadith, DSN-MUI Fatwas, academic journal articles, and other scholarly sources related to digital payments, consumer behavior, Islamic economics, and financial technology.

Data collection was conducted through interviews, observations, and document analysis. Observations focused on QRIS usage trends and the influence of digital promotional strategies in retail merchant environments. The interview process employed structured questions exploring shopping motivations, purchasing decisions, self-control mechanisms, financial awareness, and perceptions regarding Islamic consumption ethics. Documentary analysis was undertaken to review relevant policies on cashless payments, transaction records, and literature associated with digital consumption behavior.

Data were analyzed using the interactive model developed by Miles, Huberman, and Saldaña, consisting of data reduction, data display, and conclusion drawing. Data reduction involved identifying and selecting information related to unplanned purchasing experiences and QRIS usage patterns. The data were then organized into thematic categories, including transaction convenience, psychological spending effects, impulsive buying tendencies, and religious awareness. Finally, the findings were interpreted and verified using the framework of *Maqashid al-Syari'ah*, particularly *hifz al-mal* (protection of wealth), as well as the Islamic concepts of *israf*, *tabdzir*, and *wasathiyah* to evaluate the ethical implications of QRIS-driven consumption behavior.

RESULT AND DISCUSSION

This section presents the findings regarding the relationship between QRIS usage and impulse buying behavior among Muslim consumers. The discussion further interprets these findings through the perspective of Islamic consumption ethics and *Maqashid al-Syari'ah*, particularly the principles of *wasathiyah*, the prohibition of *israf* and *tabdzir*, and the objective of *hifz al-mal* (protection of wealth).

Result

A. Informant Profile and Digital Payment Usage Characteristics

This study involved ten informants aged between 18 and 33 years who actively used QRIS as their primary digital payment instrument. The participants consisted of five university students and five employees from different occupational backgrounds, enabling the study to capture diverse consumption experiences and digital payment practices. All informants reported using QRIS between five and ten times per month, indicating a relatively high level of engagement with cashless transactions. Data were collected through structured in-depth interviews focusing on three main dimensions: QRIS usage behavior, purchasing decision-making processes, and consumption patterns.

The diversity of demographic and occupational backgrounds enriched the empirical findings by providing multiple perspectives on how digital payment systems influence everyday consumption behavior. Consistent with previous studies on cashless payment adoption, the participants generally perceived QRIS as a convenient, efficient, and accessible payment method that simplifies daily transactions (Handayani, & Rahmantari, 2024; Ma et al., 2024). However, beyond its functional advantages, the findings reveal that QRIS also shapes consumption behavior through several psychological and behavioral mechanisms associated with impulse purchasing.

Table 1. Informant Characteristics Overview

Category	Description	Frequency
Total Informants	Active QRIS users	10
Age Range	18–33 years	100%
Occupation	Students	5
	Employees	5
QRIS Usage Intensity	5–10 transactions per month	100%
Data Collection Method	Structured in-depth interviews	–
Key Focus Areas	Technical usage, decision-making, and consumption patterns	–

Source: Primary data from field interviews (2026)

B. QRIS as a Catalyst for Impulse Buying Behavior

The analysis indicates that QRIS facilitates impulse buying through several interrelated mechanisms embedded within the digital payment environment. Thematic coding identified three dominant patterns: transaction friction reduction, monetary dissociation, and promotional integration. Together, these mechanisms contribute to faster purchasing decisions and reduced deliberation during consumption activities.

1. Transaction Friction Reduction and Instant Purchase Decisions

A recurring theme across interviews was the perception that QRIS significantly simplifies the payment process. Informants consistently described QRIS transactions as fast, seamless, and requiring minimal procedural effort. Informants 1 and 8 specifically emphasized that the “one-scan payment” feature allows purchases to be completed almost immediately after a desire to buy emerges.

From a behavioral economics perspective, this phenomenon aligns with the concept of *frictionless payment*, whereby reduced transactional barriers accelerate purchasing decisions (Banker et al., 2021; Ma et al., 2024). Traditional cash payments require several physical and cognitive steps, including counting money and assessing available funds. In contrast, QRIS minimizes these processes, thereby shortening the interval between purchase intention and transaction execution.

The findings suggest that reduced transaction friction may weaken opportunities for reflective thinking before purchases are finalized. Although QRIS itself does not directly cause impulsive behavior, its operational design creates conditions that facilitate faster decision-making and potentially reduce rational evaluation of actual needs.

2. Monetary Dissociation and the Cashless Effect

Another important finding concerns the changing perception of money in digital transactions. Six informants reported that spending through QRIS felt psychologically lighter than using physical cash. Informant 8 explained that the absence of visible cash outflows made expenditures feel less substantial and less emotionally consequential.

This perception reflects the concept of *monetary dissociation* or the *cashless effect*, where consumers experience a weaker psychological attachment to digital money compared with physical currency. Previous studies have shown that digital payment systems reduce the so-called “pain of paying,” thereby increasing consumers’ willingness to spend (Ma et al., 2024).

Several participants admitted that they only became aware of the magnitude of their expenditures after reviewing transaction histories within mobile applications. This delayed awareness suggests that digital payment systems may alter spending perceptions by obscuring the immediate sensation of financial loss. Consequently, consumers may engage in purchases that would otherwise receive greater scrutiny if conducted using cash.

3. Promotional Integration and Consumption Stimulation

The findings further reveal that QRIS operates within a broader digital ecosystem characterized by intensive promotional activities. Four informants explicitly acknowledged that cashback offers, discounts, and promotional campaigns influenced their purchasing decisions. Informant 2, who reported the highest transaction frequency, directly associated increased QRIS usage with promotional incentives provided by merchants and payment platforms.

Unlike conventional payment methods, QRIS frequently integrates transaction functionality with marketing incentives. This integration creates a consumption environment where convenience and promotional stimuli operate simultaneously. Consequently, consumers are exposed not only to simplified payment mechanisms but also to continuous encouragement to spend.

The findings indicate that promotional stimuli often trigger purchases that were not previously planned. Therefore, impulse buying behavior appears to emerge not solely from payment convenience but also from the interaction between technological efficiency and persuasive digital marketing strategies.

C. Impulse Buying and the Challenge to Islamic Consumption Ethics

From the perspective of Islamic consumption ethics, the findings reveal several concerns regarding the alignment of QRIS-facilitated consumption behavior with the principles of *wasathiyah* (moderation) and *hifz al-mal* (protection of wealth). Seven informants reported experiencing disruptions in budgeting, savings allocation, or expenditure planning due to unplanned digital purchases.

One participant acknowledged that excessive QRIS transactions had reduced personal savings allocations, illustrating how impulsive spending may interfere with long-term financial objectives. Such behavior reflects characteristics associated with *tabdzir*, namely the inefficient utilization of resources for non-essential purposes.

Islamic economics emphasizes that consumption should be guided by necessity, utility, and social responsibility rather than short-term gratification. Therefore, while QRIS itself remains a permissible technological innovation, its use may generate ethical concerns when convenience encourages consumption patterns that exceed reasonable needs.

D. Religiosity and Ethical Self-Control in the Digital Era

An interesting finding concerns the dual role of QRIS in contemporary Muslim life. Several informants recognized the positive contribution of QRIS in facilitating charitable activities such as *zakat*, *infaq*, and *sadaqah*. Digital payments simplify the transfer of funds and increase accessibility to philanthropic activities.

At the same time, participants acknowledged that QRIS presents new challenges to maintaining self-discipline and financial restraint. Informant 6 described QRIS as a technology

that can easily make Muslims become *khilaf*, referring to moments of unintended or ethically questionable consumption caused by spontaneous purchasing opportunities.

These findings suggest that religiosity in the digital era operates within a continuous process of ethical negotiation. Technology does not inherently determine behavior; rather, individual moral awareness and self-control remain crucial factors in ensuring that digital consumption practices align with Islamic ethical principles.

E. Synthesis of Findings Through the Lens of *Maqashid al-Syari'ah*

Overall, the findings demonstrate that QRIS influences impulse buying behavior through a combination of transaction simplification, altered perceptions of money, and exposure to promotional incentives. While these features improve efficiency and convenience, they may simultaneously challenge the objectives of *Maqashid al-Syari'ah*, particularly *hifz al-mal*.

The empirical evidence indicates that frictionless payments reduce opportunities for rational reflection, monetary dissociation weakens spending awareness, and promotional integration stimulates non-essential consumption. Collectively, these factors increase the risk of *israf* and *tabdzir*, thereby potentially undermining the Islamic principle of balanced and responsible consumption.

Table 2. Behavioral and Ethical Analysis Matrix of QRIS-Based Consumption Practices

Dimensions of Analysis	Empirical Findings (Informants)	Behavioral Categorization	Islamic Consumption Ethics Interpretation
Transaction Mechanism	QRIS enables transactions through a scan-to-pay process completed in less than 10 seconds, reducing deliberation before purchasing (R2, R8).	Frictionless Payment	Reduced Deliberative Control: Frictionless transactions diminish reflective decision-making processes and weaken self-control in consumption.
Monetary Perception	Digital money is perceived as abstract, reducing the psychological "pain of payment" commonly associated with cash transactions (R1, R3, R9).	Cashless Effect	Reduced Awareness of Wealth Stewardship: Digital transactions weaken the perception of wealth as an <i>amanah</i> (trust) that must be managed responsibly (<i>Hifdz al-Maal</i>).
Consumption Motivation	Purchasing decisions are frequently driven by promotional offers, discounts, and cashback incentives rather than actual needs (R2, R6).	Promotion-Driven Impulse	<i>Israf</i> (Excessive Consumption): Consumption extends beyond genuine needs and is motivated by temporary desires and external stimuli.
Consumption Objectives	The pursuit of immediate satisfaction is more dominant than consideration of long-term benefits and welfare (R1, R9).	Short-Term Pleasure Seeking	Dominance of Immediate Gratification: Short-term desire fulfillment overrides the principle of <i>maslahah</i> (public and individual welfare).

Wealth Management	Most informants rarely monitor, record, or evaluate their digital transaction history and spending patterns (R1, R2, R3, R5).	Low Financial Accountability	Weak Financial Accountability: Limited monitoring of expenditures reflects insufficient responsibility in managing financial resources.
Financial Impact	Frequent digital spending disrupts the allocation of funds for savings and essential household needs (R6, R8, R9, R10).	Financial Distortion	<i>Tabdzir</i> (Wasteful Expenditure): Excessive spending on non-essential consumption may undermine long-term financial stability and economic well-being.

Source: Primary data from field interviews (2026)

The matrix further illustrates how the behavioral consequences of QRIS usage intersect with key dimensions of Islamic consumption ethics. Although QRIS offers substantial benefits in terms of financial inclusion and transaction efficiency, its ethical implications depend largely on the user's capacity for self-regulation, financial accountability, and adherence to the principles of moderation emphasized within *Maqashid al-Syari'ah*.

Discussion

A. QRIS, Frictionless Payment, and the Emergence of Impulse Buying

The findings demonstrate that QRIS fundamentally alters the cognitive and behavioral processes underlying consumer decision-making. The mechanisms of frictionless payment and monetary dissociation identified in this study support the theory of the *cashless effect*, which suggests that reducing physical payment barriers weakens consumers' sensitivity to spending and diminishes the psychological experience known as the "pain of paying" (Manshad & Brannon, 2021). Consistent with previous studies, the convenience and speed offered by QRIS accelerate transaction execution and reduce the opportunity for reflective evaluation before purchases are made (Zed et al., 2025).

From a behavioral economics perspective, QRIS exemplifies the concept of *frictionless payment*, where the absence of procedural barriers such as counting cash, handing over money, or waiting for change minimizes cognitive interruptions during purchasing decisions (Ismail et al., 2026). The interview findings indicate that transactions can be completed within seconds, allowing emotional impulses to be converted into actual purchases almost immediately. Consequently, consumers may rely more heavily on affective responses rather than deliberate reasoning when making purchasing decisions.

The findings further reveal that QRIS contributes to a form of monetary dissociation in which digital balances are perceived differently from physical cash. Several informants reported that expenditures conducted through QRIS felt less tangible and therefore less psychologically burdensome. This perception is consistent with prior studies showing that digital payment systems reduce spending awareness and increase consumers' willingness to engage in spontaneous purchases (Ma et al., 2024). As spending becomes increasingly abstract, consumers

may find it more difficult to accurately evaluate the financial consequences of their consumption behavior.

Moreover, the integration of promotional incentives such as discounts, cashback offers, and limited-time campaigns strengthens the influence of QRIS on impulse buying. The digital payment ecosystem does not merely facilitate transactions but also continuously exposes consumers to purchasing stimuli. As a result, technological convenience and marketing incentives interact to create an environment that encourages short-term consumption decisions and increases the likelihood of unplanned purchases.

B. Impulse Buying Behavior and Islamic Consumption Ethics

The empirical findings indicate that the behavioral consequences of QRIS usage raise important concerns from the perspective of Islamic consumption ethics. Islamic economics emphasizes the principle of *wasathiyah* (moderation), which requires individuals to balance consumption with responsibility, necessity, and long-term welfare. Excessive consumption that exceeds actual needs is categorized as *israf*, while wasteful allocation of resources without meaningful benefit is referred to as *tabdzir*.

Several informants acknowledged that uncontrolled QRIS spending disrupted savings allocations and reduced financial resources intended for essential needs. These findings suggest that impulse buying facilitated by digital payment systems may weaken consumers' ability to prioritize *dharuriyyat* (essential needs) over discretionary consumption. Such behavior potentially contradicts the Islamic principle of prudent wealth management and responsible consumption.

The Qur'an explicitly warns against excessive consumption and wasteful behavior. The prohibition of *israf* in Surah Al-A'raf (7:31) and *tabdzir* in Surah Al-Isra' (17:27) reflects the broader Islamic objective of maintaining balance between material consumption and spiritual responsibility. In this context, the convenience offered by QRIS should not be interpreted solely as a technological advancement but also as a moral challenge that requires stronger self-discipline and ethical awareness among users.

Furthermore, the findings demonstrate that technological efficiency alone cannot guarantee ethically responsible consumption. While QRIS simplifies transactions and improves financial accessibility, its behavioral implications depend largely on individual self-control. Therefore, the ethical challenge lies not in the technology itself but in how individuals regulate their consumption decisions within increasingly frictionless digital environments.

C. QRIS and *Hifdz al-Maal*: A *Maqashid al-Syari'ah* Perspective

From the perspective of *Maqashid al-Syari'ah*, the findings are particularly relevant to the objective of *hifdz al-maal* (protection of wealth). This principle emphasizes that wealth is a trust (*amanah*) that must be managed responsibly and allocated toward beneficial purposes. The reduction of spending awareness identified among several informants indicates a potential weakening of financial accountability in digital transactions.

Islamic teachings emphasize that individuals will be held accountable for both the acquisition and expenditure of wealth. Accordingly, digital payment technologies should be evaluated not only in terms of efficiency and convenience but also in terms of their impact on financial stewardship. The findings suggest that QRIS may indirectly challenge *hifdz al-maal* when users fail to monitor expenditures, evaluate transaction histories, or maintain adequate budgeting practices.

Importantly, the permissibility of QRIS under Islamic law does not automatically imply that all consumption facilitated through the system is ethically acceptable. Consistent with DSN-MUI provisions regarding electronic money and digital payment systems, the technology itself is permissible as long as it is free from elements of *riba*, *gharar*, and prohibited transactions. However, the ethical quality of consumption remains dependent on user behavior. Consequently, the distinction between halal financial instruments and halal consumption practices becomes particularly important in the context of digital finance.

These findings highlight that the challenge of digital transformation within Islamic economics is not merely technological but also behavioral and ethical. Financial innovations such as QRIS can support economic efficiency and financial inclusion, yet they simultaneously require stronger mechanisms of self-regulation, financial literacy, and ethical awareness to ensure that consumption remains aligned with the objectives of *Maqashid al-Syari'ah*.

D. Implications for Islamic Financial Literacy and Digital Payment Governance

The results of this study suggest that the effectiveness of digital payment technologies depends significantly on users' levels of financial and religious literacy. Informants who demonstrated stronger budgeting habits and higher awareness of spending consequences were generally more capable of controlling impulsive purchasing behavior despite frequent QRIS usage. This finding indicates that self-control (*quwwat al-nafs*) functions as an important moderating factor in the relationship between digital payment adoption and impulse buying behavior.

From a policy perspective, the findings imply that financial inclusion initiatives should be accompanied by ethical financial literacy programs that emphasize responsible consumption, budgeting discipline, and awareness of Islamic consumption principles. Digital payment providers may also contribute by developing features that encourage spending monitoring, budgeting reminders, and transaction transparency.

Finally, the study highlights the need for future research examining the interaction between religiosity, financial literacy, and digital payment behavior using larger samples and mixed-method approaches. Such investigations would contribute to a deeper understanding of how technological innovation can be harmonized with Islamic ethical values in the evolving digital economy.

CONCLUSION

This study concludes that the adoption of QRIS significantly influences impulse buying behavior among productive-age Muslim consumers by reducing transaction friction, weakening spending awareness, and increasing exposure to promotional stimuli. The findings reveal that the speed and convenience of QRIS transactions encourage spontaneous purchasing decisions, while the abstraction of digital money diminishes the psychological perception of expenditure. As a result, consumers become more vulnerable to short-term, pleasure-oriented consumption patterns that are often disconnected from actual needs. These findings support previous studies on the *cashless effect* and demonstrate that digital payment technologies can reshape consumption behavior beyond their intended function as payment instruments.

From the perspective of Islamic consumption ethics, the study finds that uncontrolled QRIS usage may challenge the principles of *wasathiyah* (moderation), *israf* (excessive consumption), and *tabdzir* (wastefulness). The evidence indicates that several informants experienced disruptions in savings allocation and essential expenditure planning due to impulsive

spending facilitated by digital transactions. Within the framework of *Maqashid al-Syari'ah*, particularly *hifdz al-maal* (protection of wealth), these patterns reflect the risk of weakening financial accountability and prudent wealth management. Nevertheless, the findings also suggest that QRIS itself is not inherently problematic; rather, its ethical implications depend on the extent to which users exercise self-control, financial discipline, and awareness of Islamic consumption values.

The study contributes theoretically by integrating behavioral finance, digital payment adoption, and Islamic consumption ethics within a *Maqashid al-Syari'ah* perspective. Practically, the findings highlight the importance of strengthening digital financial literacy and ethical consumption education alongside the expansion of cashless payment systems. Policymakers, financial institutions, and digital payment providers should promote mechanisms that encourage spending awareness, budgeting discipline, and responsible consumption behavior. Future research is recommended to employ larger samples, mixed-method approaches, and comparative analyses across demographic groups to further examine the relationship between digital payment adoption, religiosity, financial literacy, and consumption behavior in the evolving digital economy.

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