

ABSTRACT

This research is motivated by the increasing value of shopping transactions using electronic money which is feared to lead to consumptive behavior. Therefore, this study aims to analyze the factors that influence consumptive behavior in the use of electronic money in the Muslim community of DKI Jakarta.

This type of research is quantitative research with non-probability sampling techniques using purposive sampling. The criteria for research respondents include, Muslim people who live or reside in DKI Jakarta, 17 years of age or older, have income or work and respondents have used or are using electronic money. Obtained a sample of 209 respondents. The analysis method used in this research is Structural Equation Modeling (SEM) using the PLS-SEM approach.

The results showed that transaction cost had a significant positive effect on the use of electronic money variable, the financial risk variable had no significant effect on the use of electronic money variable, while the perceived ease of use variable had a positive and significant effect on the use of electronic money variable. The results also show that the Islamic consumption ethics variable has a negative and significant effect on the consumptive behavior of purchasing goods variable. The last variable, namely the use of electronic money, also has a positive and significant effect on the variable consumptive behavior of purchasing goods.

Keywords: *Consumptive Behavior; Electronic Money; Islamic Consumptions Ethics; Perceived Ease Of Use.*

