

The Effect of Online Shopping and E- Wallet on Society 5.0 Lifestyle in the Perspective of Islamic Economics

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Abstract:

This research is to obtain the significance value of online shopping and e-wallet variables on lifestyles in the era of society 5.0 and views of the Islamic economy. The study used a mixed sequential explanatory design method, using quantitative to measure variables with multiple linear regression and a qualitative library for the perspective of Islamic economics. The data used is primary from the distribution of questionnaires who are domiciled in Cirebon, Majalengka, Kuningan and secondary data from the Al-Qur'an, Hadith, and fiqh rules. The data was tested using SPSS version 29. This study shows that online shopping (X_1) and e-wallets (X_2) have a significant and positive effect on lifestyle (Y) partially. The significance value at X_1 is $0.003 < 0.05$ with a tcount of $3.068 > t_{table}$ of 1.655 and at X_2 of $0.000 < 0.05$ with a tcount of $5.215 > t_{table}$ of 1.655. The two variables simultaneously influence the Y variable, with a significance value of $0.000 < 0.05$ and Fcount $52.468 > F_{table}$ 2.34. Online shopping and e-wallets for lifestyle in the era of society 5.0 based on an Islamic economic perspective may be carried out by paying attention to the sharia according to the DSN MUI fatwa.

Keywords: *Online Shopping; E-Wallets; Lifestyle; Islamic Economic Perspective; Society 5.0.*

Abstrak:

Penelitian ini untuk memperoleh nilai signifikansi dari variabel belanja online dan e-wallet terhadap gaya hidup di era society 5.0 serta pandangan ekonomi Islam. Penelitian menggunakan *mix methods* desain *sequential explanatory*, dengan menggunakan kuantitatif untuk mengukur variabel dengan regresi linear berganda dan kualitatif library untuk perspektif ekonomi Islam. Data yang digunakan primer dari persebaran kuesioner yang berdomisili di Cirebon, Majalengka, Kuningan dan data sekunder dari Al-Qur'an, Hadits, serta kaidah fiqih. Data diuji menggunakan SPSS versi 29. Penelitian ini menunjukkan bahwa belanja online (X_1) dan e-wallet (X_2) berpengaruh secara signifikan dan positif terhadap gaya hidup (Y) secara parsial. Nilai signifikansi pada X_1 yakni $0,003 < 0,05$ dengan $t_{hitung} 3,068 > t_{tabel} 1,655$ dan pada X_2 sebesar $0,000 < 0,05$ dengan $t_{hitung} 5,215 > t_{tabel} 1,655$. Kedua variabel berpengaruh secara simultan terhadap variabel Y , dengan nilai signifikansi $0,000 < 0,05$ dan $F_{hitung} 52,468 > F_{tabel} 2,34$. Belanja online dan e-wallet terhadap gaya hidup di era society 5.0 berdasarkan perspektif ekonomi Islam boleh dilakukan dengan memperhatikan syariat yang sesuai fatwa DSN MUI

Kata Kunci: *Belanja Online; E-Wallet; Gaya Hidup; Perspektif Ekonomi Islam; Society 5.0.*

Introduction

The economy is one of the activities that cannot be avoided by the community, people have needs and desires in their lives. The development of technology and information from year to year has had a considerable influence on people's lives, especially in terms of the economy. explained that humans always want to create new innovations and discoveries to make their lives easier in the future. The global development of the internet and technology is an innovation that triggered the birth of Arifana et al., (2022) *the era of society 5.0*, which is an era of perfection from the era of the industrial revolution 4.0 (Arifana et al., 2022)

Society 5.0 is a *human-centered* and *technology-based* social concept developed by the Japan government. (Dr. Suherman et al., 2020) *Society 5.0* is a concept of *big data* that develops significantly and is formed from sensors that are interconnected through the *internet of things*, then can be analyzed using *artificial intelligence* with the aim of prospering society. In

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(Jumhadi & Mulyani, 2023) *the era of society 5.0*, new values and lifestyles created based on technological developments can minimize the gap in society and economic problems that will occur in the future (Suherman et al., 2020).

The rapid development of digital and the development of the *society 5.0* era have made people technologically literate. Not only in terms of communication but also in the economy such as shopping or making *online* transactions and making online payments using *e-wallets*. The development of technology certainly causes people to use the internet more often in their daily lives. So, the following are the results of a survey conducted by the Indonesia Internet Operators Association or APJII with 7,568 respondents in Indonesia related to internet use:

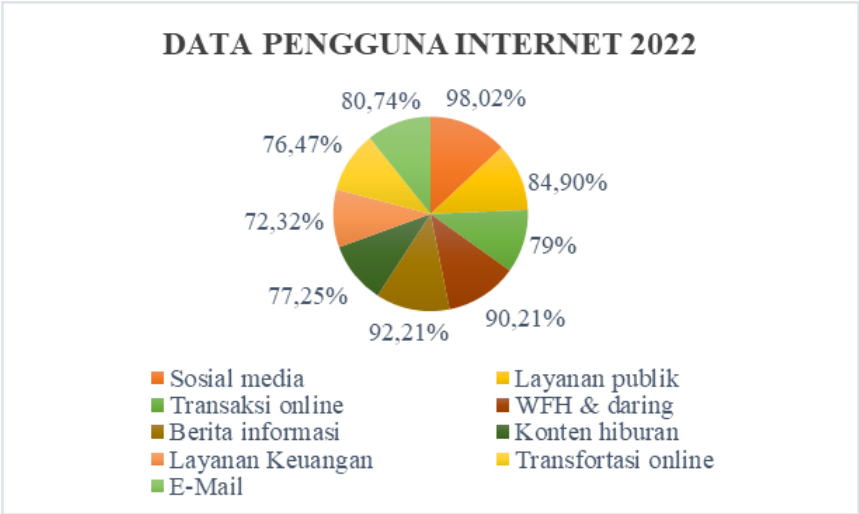


Figure 1. Internet users 2022
Source: processed from the 2022 APJII report

Figure 1 explains that the largest internet usage related to this study is accessing social media at 98.02%, *online* transactions at 79% and financial service users at 72.32%. From this data, it is proven that the people of Indonesia depend on the internet with an average usage of 83%. With the increasing development of digital and also the use of the internet in Indonesia, if not used wisely, it will definitely foster a lifestyle or

consumptive behavior in society (Ardhanari, 2013) .

The results of a survey by the *Katadata Insight Center* (KIC) and *Sirclo* in 2021 stated that the Covid-19 pandemic was one of the causes of the increase in *online shopping transactions*. Before the Covid-19 pandemic, online shopping users were only 11% and after the pandemic, online shopping users increased by 25.5%, which increased by 14.5%.

There are several *platforms* that people use to shop *online*, namely *social commerce*, *e-commerce*, and *marketplaces*.

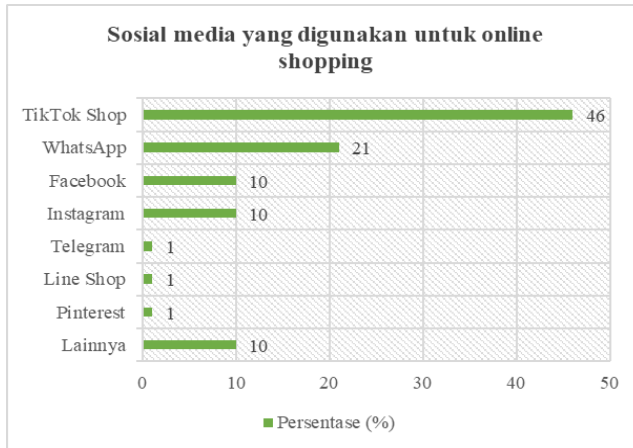


Figure 2. The usage of social commerce

Source: processed from Populix 2022

Figure 2 explains that currently *TikTok Shop* is the *social commerce* that is most in demand by the public to do *online shopping*. This can be seen from the results of the survey with a percentage of 46%, followed by *WhatsApp* at 21% and followed by *other social commerce*. The results of the survey prove that the public is increasingly understanding and literate about the phenomenon of *social commerce* which is increasing today (Sadya, 2022).

In addition to *social commerce* , there is also a *marketplace* that people use to do *online shopping* .



Figure 3. *The usage of marketplace*
Source: processed from databox 2022

Figure 3 explains that Shopee ranks first with a value of 190.7 million visitors, Tokopedia with 147.4 million, Lazada with 64.1 million and followed by other online shopping applications . This further proves that in the era of *society 5.0*, people make transactions *online*, not only based on meeting needs but also increasing desires, causing people to make *impulsive buying*.

In addition to online shopping transactions , the *society 5.0* era has also changed people's behavior and lifestyle when making payments, payments that are currently *trending* are online payments using *e-wallets*. *E-wallets* play a role in changing people's behavior in daily life, where people's behavior patterns in terms of payment transactions change from cash to non-cash, from manual to digital and also not limited by distance, place or time. (Rizkiyah et al., 2021)



Figure 4. *The usage of digital payment platforms*

Figure 4. shows that payments with *e-wallets* are more commonly used by Indonesia people than using *m-banking*. In addition to being used to make *online transactions*, *e-wallets* can currently be used to make *offline transactions* such as paying for meals at restaurants or *cafes*, paying parking fees, and shopping at supermarkets (JAKPAT Survey Report, 2022).

Along with the increasing digital development and the era of *society 5.0* which is always updated, it causes lifestyles to change. People who shop *online*, whether on social media, *e-commerce* or *marketplaces*, as well as who make online payments using *e-wallets* to meet their needs and desires, can be done easily, efficiently and flexibly. So, consuming is no longer about needing goods and feeling the benefits, but to follow the lifestyle in today's era in order to get social recognition. (Rachmawati, 2022)

Research Methods

The approach used in this study is to use *mix methods* with a *sequential explanatory* design. *Mix methods* are methods that combine quantitative and qualitative methods that are used simultaneously in research. The type of research used in quantitative research is (Sugiyono, 2018) *field research* and for qualitative research using *library research*.

In this study, there are two independent variables, namely *online shopping* (X_1) and *e-wallet* (X_2), as well as a dependent variable, namely *lifestyle* (Y). The three variables will be measured using *Likert scale measurements*. The data used consisted of primary data from the results of the distribution of questionnaires domiciled in Cirebon, Majalengka, and Kuningan. In addition, secondary data from the Qur'an, Hadith, and fiqh rules were obtained as a reference in the perspective of Islamic economics.

This study used 154 respondents as a research sample, and used *purposive sampling* techniques. That is a technique whose data source is not based on strata, random or regional but based on several criteria that have been determined by the researcher (Sugiyono, 2013). The data of this study was tested using SPSS version 29 to produce statistical output on a quantitative method. And using source triangulation as a data validity technique in qualitative methods.

Result and Discussion

Theoretical basic

In this study, various literature has been reviewed to provide a deep and relevant theoretical foundation. The first research reviewed was the work of Anggi Puspita Dewi and Ainur Rochmaniah (2023), which examined the influence of e-wallet use on attitudes and lifestyles. Using a quantitative approach, this study concludes that the use of e-wallets does not have a significant influence either partially or simultaneously on consumer attitudes and lifestyles. These findings show that although e-wallets are growing in popularity, their use has not completely changed consumer attitudes and lifestyles significantly.

On the other hand, research by Maulida Azizah and Muhammad Aswad (2022) provides a different perspective on the influence of online shopping on consumptive behavior. Through an associative quantitative approach, they found that online shopping on the Shopee platform has a significant positive influence on the consumptive behavior of the millennial generation in Blitar. These results emphasize that the ease and accessibility of online shopping, especially among millennials, tends to encourage higher consumptive behaviors.

Online shopping itself, according to Azizah & Aswad (2022), is a buying and selling activity that is carried out virtually through various platforms such as social commerce, e-commerce, and marketplaces. Online shopping transactions have a higher level of risk than conventional transactions because consumers can only see products through photos and descriptions provided by sellers virtually (Fuad & Cahyono, 2020). Meanwhile, Sutan Febriansyah et al. (2021) explain that in online shopping, the interaction between buyers and sellers is indirect, and the goods offered cannot be seen physically, but only through internet media. Platforms used in online shopping include social commerce such as TikTok Shop and Instagram, e-commerce such as bhinneka.com and dinomarket, and marketplaces such as Shopee, Tokopedia, and Bukalapak.

In addition to online shopping, e-wallets are also an important focus in this study. E-wallet is an online payment system that utilizes server-based platforms, applications, and virtual accounts. Musthofa et al. (2020) and Rizkiyah et al. (2021) define e-wallet as a digital payment tool that allows

transactions to be carried out easily through electronic devices. Rachmawati (2022) added that e-wallets are managed through issuer databases and their use requires internet access, making it one of the important innovations in the development of financial technology.

Lifestyle is another aspect reviewed in this study, where KBBI defines lifestyle as a pattern of behavior or habits of the community in daily socialization. According to Nihayah (2021), lifestyle can be seen from how people use money and take advantage of their time. A consumptive lifestyle, which prioritizes wants over needs, can encourage extravagant behavior and impulsive purchases (Rachmawati, 2022). This shows that lifestyle plays an important role in determining people's consumption behavior.

Finally, the concept of society 5.0 which emerged in response to the development of the industrial revolution era 4.0 is also discussed in this review. Society 5.0 emphasizes the importance of the role of humans in the use of technology, especially artificial intelligence, for future transformation. Suherman et al. (2020) explained that although society 5.0 still utilizes technology, humans are still the main actors in this process. According to Sitanggang (2022), society 5.0 brings various benefits such as improving self-quality, expanding career opportunities, improving skills, and job facilitation, which ultimately improves employee welfare.

Validity Test

In this study, there are 3 variables with a total of 28 statements. The validity test is carried out by determining the significance or not by comparing *the Table and the Calculation*. In the *Table for Degree of Freedom* (DF) = $n-2$, in this study it means $154-2$ and results in $df = 152$. The significance of $df = 152$ on *the Rtable* is 0.1330.

Table 1. Validity Test Results

Variable	Items	R Table	R Calculate	Ket.
Online Shopping (X ₁)	X1.1	0.1330	0.506	Valid
	X1.2	0.1330	0.647	Valid
	X1.3	0.1330	0.701	Valid
	X1.4	0.1330	0.632	Valid
	X1.5	0.1330	0.645	Valid
	X1.6	0.1330	0.665	Valid
	X1.7	0.1330	0.677	Valid

	X1.8	0.1330	0.661	Valid
	X1.9	0.1330	0.698	Valid
	X1.10	0.1330	0.680	Valid
	X1.11	0.1330	0.679	Valid
<i>E-Wallet</i> (X ₂)	X2.1	0.1330	0.629	Valid
	X2.2	0.1330	0.724	Valid
	X2.3	0.1330	0.641	Valid
	X2.4	0.1330	0.755	Valid
	X2.5	0.1330	0.712	Valid
	X2.6	0.1330	0.812	Valid
	X2.7	0.1330	0.794	Valid
	X2.8	0.1330	0.772	Valid
	X2.9	0.1330	0.721	Valid
Lifestyle (Y)	Y1	0.1330	0.667	Valid
	Y2	0.1330	0.638	Valid
	Y3	0.1330	0.614	Valid
	Y4	0.1330	0.551	Valid
	Y5	0.1330	0.491	Valid
	Y6	0.1330	0.543	Valid
	Y7	0.1330	0.595	Valid
	Y8	0.1330	0.638	Valid

Source: Processed by researchers 2023

The overall Rcal value tested was positive and > Rtable. So it can be concluded that all statements on each variable are declared valid and pass the validity test.

Reliability Test

Reliability tests are used to measure a questionnaire which is an indicator of variables. It is said to be reliable if the value of Cronbach's Alpha > 0.60.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Ket.
Online Shopping (X ₁)	.850	11	Realible
E-Wallet	.901	9	Realible

(X ₂)			
Lifestyle	.761	8	Realible

Source: Processed by researchers 2023

All variables in this study were declared *realistic* because *Cronbach's alpha value* > 0.60

Classical Assumption Test

In the test with *the one-sample Kolmogorov-Smirnov method*, a significance value of 0.200 > 0.05 was obtained, so it can be concluded that the value is normally distributed.

In the multicollinearity test, if a tolerance value of < 0.1 is produced and a VIF value of > 10, multicollinearity occurs.

Table 3. Multicoleniaritas Test Results

		Coefficients ^a					
		Unstandardized Coefficients		Standar dized Coefficients	t	Sig.	Collinearity Statistics
Model		B	Std. Error	Beta			Tolerance VIF
1	(Constant)	7.074	2.595		2.726	.007	
	Belanja Online	.228	.074	.258	3.068	.003	.553 1.809
	E-Wallet	.341	.065	.438	5.215	<.001	.553 1.809

a. Dependent Variable: Gaya Hidup

Source: Data from SPSS 29

In this study, there was no multicollinearity because the tolerance value was 0.553 > 0.1 and the VIF value was 1.809 < 10.

Then there is a heteroscedasticity test in this study, which is as follows:

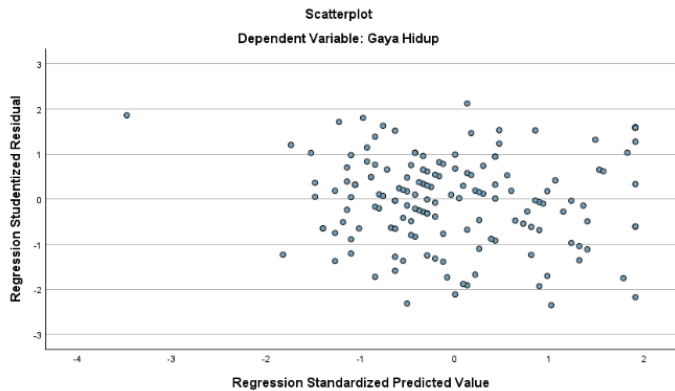


Figure 5. Heteroscedasticity Results
Source: Data from SPSS 29

The heteroscedasticity test in this study shows that there is no heteroscedasticity problem, because the output produced is not in the form of a pattern but randomly spread points.

Multiple Regression Analysis

This test aims to find out how much the influence of *independent variables* on dependent variables.

Table 4. Multiple Regression Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.074	2.595		2.726	.007
Belanja Online	.228	.074	.258	3.068	.003
E-Wallet	.341	.065	.438	5.215	<.001

a. Dependent Variable: Gaya Hidup

Source: Data from SPSS 29

The multiple linear regression equations in this study are produced, namely:

$$Y = 7.074 + 0.228 X_1 + 0.341 X_2$$

With a constant of 7.074, the coefficient X_1 has a positive value of 0.228 and X_2 also has a positive value with a value of 0.341.

Test t (partial)

Based on the hypothesis testing carried out, the significance value for the t -test (Partial) on the online shopping variable (X_1) was $0.003 < 0.05$ and the t count value was $3.068 > 1.655$. Thus, the accepted Ha_1 and Ho_1 were rejected and showed that online shopping (X_1) has a significant and partially positive effect on lifestyle in the era of society 5.0.

And in the e-wallet variable (X_2), a significance value of $0.000 < 0.05$ was obtained with a calculation of $5.215 > 1.655$. So it can be concluded that Ha_2 is accepted, namely e-wallets have a positive effect and have a significant effect on lifestyle, and Ho_2 is rejected.

Test F (Simultaneous)

Based on the results of tests carried out simultaneously or F tests, F_{cal} was obtained $52.463 > F_{table} 2.34$ with a significance value of $0.000 < 0.05$. So Ha_3 is accepted while Ho_3 is rejected, which means that online shopping and e-wallets have a significant and positive effect on lifestyle in the era of society 5.0 simultaneously.

The Influence Of Online Shopping And E-Wallets On Society 5.0 Lifestyle

Online shopping and e-wallets have a significant influence on lifestyles in the era of society 5.0, where technology and data have become an integral part of daily life. In this study, the variables of Online Shopping (X_1) and E-Wallet (X_2) were tested to see the effect on the Lifestyle variable (Y). The validity test results show that all statement items in these three variables are valid, with a value of R_{cal} greater than R_{table} (0.1330). For example, item X1.1 has an R_{count} of 0.506, well above the R_{table} , indicating that the statement is valid.

Online shopping has revolutionized the way consumers buy goods and services. With its ease of access, wide product selection, and convenience offered, online shopping allows consumers to save time and effort. This can be seen from the high Rcal value on the Online Shopping variable, such as X1.3 with a value of 0.701, indicating that consumers feel that online shopping is very convenient for them. This directly affects people's lifestyles by increasing efficiency and comfort in daily activities.

The use of e-wallets has also brought significant changes in people's lifestyles. E-wallets allow financial transactions to be carried out quickly and easily through mobile devices. For example, item X2.6 in the E-Wallet variable has a Rcal value of 0.812, indicating that consumers are greatly helped by e-wallets in making transactions. Features such as bill payments, money transfers, and online purchases without the need to carry cash or physical cards further support an all-digital and efficient lifestyle.

The integration between online shopping and e-wallets creates a mutually supportive ecosystem in society. Consumers can easily make online purchases and pay using e-wallets, which speeds up the transaction process and reduces barriers to shopping. This can be seen from the results of the reliability test which shows a high Cronbach's Alpha score for both variables: Online Shopping (0.850) and E-Wallet (0.901). This shows that these two variables are very consistent in influencing people's lifestyles.

In the context of society 5.0, where smart technology and big data are the main drivers, online shopping and e-wallets play a role in shaping new consumption habits. People are increasingly relying on digital platforms for their daily needs, from shopping to payments. The multiple regression test in this study produced the equation: $Y = 7.074 + 0.228 X_1 + 0.341 X_2$, with positive coefficients at X_1 and X_2 . This suggests that both independent variables have a significant positive influence on lifestyle, with the coefficient of X_2 (0.341) slightly higher than that of X_1 (0.228).

The influence of online shopping on lifestyle can also be seen from changes in consumer preferences. With easy access to a variety of products and information, consumers become more aware and critical of their choices. For example, item X1.7 with a Rcal value of 0.677 shows that consumers are very concerned about the ease of obtaining product information. This shows that online shopping not only simplifies the buying process but also increases consumer knowledge and awareness.

E-wallets have a significant impact on the way people manage their finances. The ease of tracking expenses, managing budgets, and obtaining transaction information in real-time makes financial management more transparent and controlled. The results of the t-test show that e-wallet (X_2) has a significance value of 0.000 with a tcal of 5,215, far above the ttable of 1,655, showing a significant and positive influence on lifestyle. This encourages a more organized and responsible lifestyle when it comes to personal finances.

Overall, online shopping and e-wallets are not only changing the way people transact but also affecting their mindset and lifestyle. The F test (simultaneous) showed that the two independent variables, online shopping and e-wallet, had a significant effect together on lifestyle, with an Fcal value of 52.463 greater than Ftable 2.34. With the ease of access, efficiency, and innovation offered, these two aspects encourage society towards a more modern, connected, and intelligent life in the era of society 5.0. People now live in a more dynamic and adaptive environment to technological changes, which ultimately improves their quality of life and productivity.

Overview in Islamic Economic Perspectives

Online shopping in the perspective of Islamic economics is allowed based on DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 concerning online shops which refer to sharia principles. According the fatwa, the contract used in online shopping is the *al-ba'i* contract or the contract of sale and purchase, which is allowed in Islam as stated in QS. Al-Baqarah verse 275. Thus, online shopping that complies with sharia rules is considered legal and halal.

In addition, the use of e-wallets is also allowed in Islam based on DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning sharia e-money. In this fatwa, it is explained that e-wallets use a wadi'ah contract or deposit between the application publisher and the user. This agreement allows users to store money electronically securely and use it for various transactions. The use of e-wallets is considered efficient and makes it easier for people to make daily transactions.

The lifestyle that should be carried out by the community in the era of society 5.0 must also be in accordance with Islamic principles. Online

shopping and the use of e-wallets as payment methods must be done in accordance with the Islamic rules that have been determined. This includes avoiding excessive behavior and only buying items that are absolutely necessary to avoid hedonistic and impulsive buying traits that are not recommended in Islam.

The difference between this study and previous research lies in the scope of the variables analyzed. Previous research generally only discussed one independent variable, either online shopping or e-wallets. However, this study examines both variables simultaneously to see their influence on lifestyle in the era of society 5.0. In addition, the method used in this study is mix methods, which combine quantitative and qualitative approaches to obtain a more comprehensive understanding.

In the perspective of Islamic economics, online shopping and e-wallets must also consider aspects of fairness and balance. The transactions carried out must be transparent and fair for all parties involved. In addition, the use of technology in transactions should support Islamic economic goals such as improving welfare and social justice. Thus, online shopping and e-wallets can be a means to achieve broader economic goals in Islam.

Overall, online shopping and e-wallets not only bring convenience and efficiency in daily transactions, but they can also be adapted to the principles of Islamic economics. By complying with existing fatwas and sharia rules, people can enjoy the benefits of this technology without violating religious rules. This shows that technological innovation can be in harmony with Islamic values, making a positive contribution to the lifestyle and welfare of the community in the era of society 5.0.

Conclusion

In this study, conclusions were reached about the influence of online shopping and e-wallets on lifestyle in the era of society 5.0 from the perspective of Islamic economics. First, the results of the significant test on the t-test (Partial) show that the online shopping variable (X_1) has a positive and significant effect on the Y variable, namely lifestyle in the society 5.0 era. The first hypothesis was accepted with a t_{cal} value of $3.068 > t_{table}$ of 1.655 and a significance value of $0.003 < 0.05$. This indicates that the convenience, convenience, and efficiency offered by online shopping have brought about

positive changes in people's lifestyles, making them more practical and efficient.

Second, the e-wallet (X_2) variable also has a positive and significant effect on people's lifestyles in the society 5.0 era. With a significance value of $0.000 < 0.05$ and a t_{cal} value of $5.215 > t_{table}$ of 1.655, the second hypothesis is accepted in this study. The use of e-wallets facilitates fast and easy financial transactions, supporting an all-digital and efficient lifestyle. This shows that e-wallets help people manage their finances better and efficiently.

Third, based on the significance test in the F (Simultaneous) test, the variables of online shopping (X_1) and e-wallet (X_2) simultaneously have a significant effect on people's lifestyles in the era of society 5.0. With a significance value of $0.000 < 0.05$ and F_{cal} 52.463 $> F_{table}$ 2.34, this shows that these two variables collectively have a significant influence in shaping a more modern, efficient, and digitally connected lifestyle. This reflects how technology integration has become an integral part of people's daily lives.

Fourth, from the perspective of Islamic economics obtained from the Qur'an, Hadith, and fiqh rules, online shopping and e-wallets are allowed in Islam. Online shopping uses a sale and purchase contract (Al-ba'i) and e-wallet uses a wadi'ah or deposit contract. The use of this technology is in accordance with the principles of Islamic economics, as long as it is done in a fair and not excessive way. This shows that modern technology can be adapted to Islamic religious values, as long as it is used wisely and in accordance with sharia rules.

Fifth, the lifestyle recommended by Allah and the Prophet Muhammad PBUH is a lifestyle that is not excessive. In this era of society 5.0, people must be more aware of changes in their lives, especially in the consumptive aspect, by shopping online and using e-wallets only as necessary. This is important to avoid excessive consumptive behavior and ensure that the use of technology is carried out in a responsible manner.

Thus, this study shows that the integration of technology in the form of online shopping and e-wallets has a positive impact on people's lifestyles in the era of society 5.0. The public can enjoy the benefits of convenience and efficiency from these two technologies, as long as they are used wisely in accordance with the principles of Islamic economics. Technological innovation can go hand in hand with Islamic values, make a positive

contribution to the welfare and quality of life of the community, and support a more modern and efficient lifestyle in this digital era.

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