

The Effect of Use Of Electronic Card (*Edu Smart Amanah*) on Modern Retail, Consumptive Behavior of Students, Students of Modern Salaf Islamic Boarding School Thohir Yasin

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Abstract: This research aims to: To find out the effect of the use of electronic cards on modern retail, the consumptive behavior of students, students of the takmili book class at Thoir Yasin's Modern Salaf Islamic Boarding School. Partially and simultaneously. The method used is a quantitative method. The study subjects were 61 people. The data collection techniques and instruments used were pe questionnaire (questionnaire), and interviews. The data from this study were tested using the classical assumption test, multiple linear regression t test (partial) and f test (simultaneous. The results of the study show: 1) partially the variable use of electronic cards (X1) towards modern retail (Y1), the results of the t count are $3.368 > T_{table} 2.001$. So it can be assumed that there is a partial influence of the electronic card variable X1 on Y1 of modern retail. 2) partially the variable use of electronic cards (X1) on consumptive behavior (Y2), the value of t_{count} is $4.726 > T_{table}$ is 2.001. So it can be said that there is a partial influence of the electronic card variable (X1) on consumer behavior (Y2). 3) Simultaneous use of electronic cards (X1) on modern retail (Y1), consumptive behavior (Y2), calculated F value of $6.072 > F_{table} 3.15$. So it can be concluded that there is a simultaneous (together) effect of the X1 electronic card variable on modern retail (Y1), consumptive behavior (Y2) of Islamic students, students of the takmili class at the modern salaf Islamic boarding school thohir yasin lendang jackfruit.

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Introduction

Digital technology is developing rapidly around the world, this change changes so many things and creates what is called disruption. Where disruption always begins with innovation, breaking the chain of old approaches such as reducing burdens or simplifying. So it cannot be denied, digital technology has brought many changes in human life. Technological changes are increasingly being felt in various aspects of human life, without realizing it technology will continue to evolve and develop with the times. Many aspects of human life are increasingly touched by technology. Such as the medical world, means of communication, education, economy, and many other aspects that are not spared from the presence of technology. Indonesia is a very large archipelagic country and has a high population of

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productive age. Therefore, the influence and impact of disruption are very diverse and Indonesia is open to many options in entering the digitalization era because it will affect the nation's future. With the development of technology, the number of users has also increased. Call it the information and communication technology that is developing so rapidly in Indonesia. (Sri Adiningsih, 2019). Reported from pagedetik.com (accessed on Tuesday 28 February 2023). Currently, there are 212.9 million people who have successfully used and utilized internet technology. In line with the development of technology, forms of payment systems are also developing, such as payment patterns and systems in economic transactions. Long before getting to know money, humans have made transactions using barter practices that is, exchange of goods or services for desired goods or services.

The practice of bartering began tens of thousands of years ago and continued until the early days of modern humans. It's just that problems arise when two people who want to exchange do not agree on the exchange value. Especially if one of them doesn't really need the thing to be exchanged. Eventually this barter system was replaced with *commodity currency*, both of which use goods but these goods must be generally accepted as a medium of exchange or as a standard of value used in the exchange of goods by society, because human needs continue to increase and inefficient use barter and commodity money, the community developed a more efficient and measurable medium of exchange, namely money. Cash does provide convenience in transactions, but in line with economic and technological developments, the use of cash is considered quite practical only for transactions with small values, of course it will be difficult to obtain and carry large amounts of physical money for transactions of large value. cash is starting to be considered unsafe because of the rampant theft, robbery, and counterfeiting that makes people afraid to save or carry large amounts of cash. These constraints led to innovation in creating more practical and efficient non-cash payment instruments. There are also various forms of non-cash payment instruments. First, there are those that are *paper-based*, for example checks/bilyets and demand deposits. These forms are securities issued by a bank as instruments for withdrawing funds from customers who have current account facilities. Second, *card-based*, for example credit cards and debit cards, this money is accessible and there is no recording of funds on card instruments. Funds are fully in the management of the bank as long as there is no authorization from the customer to make payments. Third, *electronic based*, for example electronic money, is prepaid, the value of money has been recorded in electronic money and is fully under the control of consumers. Today's non-cash payments are growing again with the emergence of digital payments using the QR Code. QR Code or QR code is a matrix code (two-dimensional code) that was first created by the Japanese company Denso Wave in 1994. The "QR" comes from the word "Quick Response", according to the name of this code was created so that digital cameras can quickly and easily read codes sentence the data contained in it. The QR Code payment system is here so that transactions can run faster, more efficiently, and of course *cashless*.

The development of payment instruments in recent years. Various innovations and transformations will continue to be carried out to simplify and improve payment system security. As is the case now at the Thohir Modern Salaf Islamic Boarding School Yasin Lendang Nangka District Masbagek also carries out activities in transactions using electronic money to facilitate the activities of students, his students. Based on the results of an interview on Monday, February 27, 2023 with Ustaz Dzul and Imron as electronic card managers (*Edu Smart Amanah*). Uatad Imron said that before using the *Edu Smart* card, many processes went through the Islamic boarding school for the security of the activities of the students, female students studying at the modern Salaf Islamic boarding school, Thohir Yasin. In 2019 female students used coupons in transactions, using coupons at that time the number of students was still small. However, seeing the higher growth in the number of students and the

emergence of problems faced by students, such as loss of money and uncontrolled spending, the method of using coupons can no longer be used. The following is the data of students, female students at the Modern Salaf Islamic Boarding School, Thohir Yasin, Lendang Nangka, Masbagik District: Santri, Santriwati Kindergarten-Mahad Ali level 2,000, Santri, Santriwati who use the *Edu Smart card* 1,500

Based on the results of an interview on Wednesday, March 15, 2023 with one of the card managers *edu smart* electronics trustful with Ustad Yusron. He said, at the start of digitization at PPSM Thohir Yasin in the 2019/2020 academic year, he started utilizing technology at the Thohir Yasin Islamic boarding school. All students and female students who register for boarding schools use a *Virtual Account* through a derivative account from the boarding school account and in 2020, the boarding school manager will start establishing a partnership with Bank NTB. Bank NTB offers a solution to the problem faced by the pondok, namely the savings of students, but the pondok refuses because it is not effective because it does not have transaction support tools. what had been planned for the cottage but implementation could not be confirmed at that time. After a lengthy discussion, the IT team with Bank NTB headquartered in Mataram. Bank NTB is ready to become a vendor to answer what the cottage needs, so that Bank NTB becomes the bridge and acts as a repository for filing data, besides that it also establishes partners with PT. TKI (Indonesian Card Technology) as system service providers. But Thohir Yasin now has his own IT and builds his own system. Thohir Yasin Modern Salaf Islamic Boarding School has found a solution to the problem at the boarding school, namely the existence of an integrative *Smart Card*, in which there is an attendance as well as an electronic wallet for students. So on November 10, 2021 the Thohir Yasin Mart was launched and the use of the *Edu Smart Amanah Santri* card was inaugurated which was used by students and female students in transactions. With the *Edu Smart card*, it facilitates the activities of students and female students in shopping transactions, pay month and other to be more efficient. Besides that, parents and guardians of students at home can also get information about the forms of transactions and activities that have been carried out by their children at the boarding house.

Besides that, students female students are also limited in using the *Edu Smart Amanah* electronic card, which is Rp. 1,000,000/day. As for the results of the interview on Tuesday 28 February 2023 with the parents and guardians of the students, he said that since using an electronic card and being obliged to shop at thohir yasin mart students/wati make spending more and more children. Modern retail, namely modern management, the emergence of modern retail in the middle Indonesian society today is not a strange thing. Various modern retailers, such as minimarkets and supermarkets, have sprung up in various regions and other big cities. The development of modern retail cannot be separated from changes in income and culture public. However, lately some people have started to talk about the condition of modern retail which is mushrooming all the time, and the critical condition of a number of traditional retailers to survive amid the swift onslaught of uncontrolled modern retailers. In addition, with the continuous development of the times, people tend to prefer shop at modern retail because besides being convenient it's also efficient, you don't need to carry money, you only carry a card, so you're no longer afraid of losing. PPSM Thohir Yasin Lendang Nangka Kec. Masbagik also continues to take advantage of the results of the times. Approximately two years ago, together with the jump in electronic cards (*Edu Smart Amanah*) was also inaugurated thohir yasin mart which is managed in a modern way. But with the presence of thohir yasin mart students, students are not allowed to shop outside because the use of *edu smart amanah* electronic cards can only be used in thohir yasin mart. Based on the results of interviews and observations with ustad Zulyadain as an employee at modern retail (t hohir y asin mart) on Monday, 27 February 2023. He explained the management system at th hohir y asin The mart is managed in a modern way so that the price of the products provided is relatively

expensive, which is Rp. 1,000 different from the price of products outside and not only because of modern management which makes prices more expensive but also the quality is guaranteed. Apart from that, Thor Yasin *Mart* provides convenience for students and female students when shopping at Thohir yasin *mart*. By fulfilling unlimited needs and desires, a person can generate a consumptive attitude or behavior, a consumptive attitude, namely spending a lot of money to fulfill his many needs and desires. Consumptive behavior is usually not based on needs, but is driven by the desires and desires that exist in a person. Consumptive behavior is no longer just to meet needs but to fulfill desires which are to improve lifestyle, maintain prestige, follow fashion and various reasons that are actually less important. (Dwi Rorin Mauludin Insana, Ria Susanti Johan 2021).

Based on the results of observations and interviews with santri, female students on Monday 27 February 2023. They said that they shopped at thohir yasin *Marts* use electronic cards (*Edu Smart Amanah*), because you are not allowed to shop outside Thohir Yasin Marti and electronic cards can only be used to shop at Thohir Yasin *Marti*. So that makes them have to shop at the thohir yasi *mart*. The environmental factors of such a boarding school and social factors make the students buy products because they are branded, attractive packaging, the lure of gifts (discounts/promos). In addition, students/wati shop at Thohir. yasin *Mart* always wants to try similar products with different brands and students also say that sometimes when buying products students only buy without seeing the benefits (without consideration) and students who get along with their social status, say to maintain their social status buy a product that is branded and expensive. Religious values (religiosity) in the students. *Israf* which means excessive, is a disgraceful behavior that is forbidden to be carried out in Islamic teachings, because *israf* is a disgraceful behavior, *israf* can be interpreted as a reprehensible behavior, when consuming excessive amounts of it is done without prioritizing the value of the usefulness of the goods it buys, in consuming *Israf* it is an inappropriate behavior. must be avoided, because consuming good and recommended by Islamic religious teachings such as not exaggerating, not doing extravagant, simple, the most important thing is food hygiene, is one of the set of ethics and values that Islam has. Islam teaches to live proportionally. Therefore, Islam strictly prohibits its followers from living disproportionately or excessively (*Israf*), especially when consuming, the goal of consumption in an Islamic economy is to maximize *maslahah*. Satisfaction in conventional economic terminology is a *maslahah* that has a broader meaning than just utility. Someone who does not make logical considerations in buying an item, where the person buys an item only to fulfill his desires and not based on his needs, this is called consumptive behavior, according to Sumartono which is a benchmark and view of life in the world can be seen from the role of obedience towards religion which tends to affect lifestyle can certainly be seen from the way of consumption. Therefore, Allah SWT set limits for his servants in consuming, because someone who has *israf* or something excessive that is not liked by Allah SWT.

Research Methods

The type of research used in this research is quantitative research. The population in this study were santri, female students of the takmili class of Thohir Yasin's PPSM book. The number of samples used is as many as 61 people with a sampling technique that is *purposive sampling* where this sampling technique is if the researcher has certain considerations in taking the sample. In this study, sampling part of the population must meet certain criteria or characteristics (Sujarweni, 2019) . To obtain the data needed in this study, researchers used observation, interviews, and questionnaires (questionnaire) with the alternative of choosing one of the answers given with a *Likert scale* from 1 to 5, open interviews to obtain supporting data for data obtainRed from questionnaires related to with research

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variables and documentation. The tests used in this study are the classical assumption test, multiple linear regression test and the coefficient of determination test (R^2) because it uses three dependent variables, namely Electronic Cards (*Edu Smart Amanan*) (X1) and 2 independent variables namely, modern retail (Y1) and consumer behavior (Y2).

Results and Discussion

Validity and Reliability Test Results

Validity test

Validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid or valid if the statements or questions on the questionnaire are able to reveal something that will be measured by the questionnaire. If R_{count} is greater than R_{table} , then the instrument being tested is valid. Conversely, if the R_{count} is less than the R_{table} , then the instrument being tested can be declared invalid.

Retail Variables (Y1)

The following table results from the processing of the validity of modern retail variables, which can be seen in table 1 below:

Tabel 1. Test the Validity of Modern Retail Instruments

No	R count	Sign	R table	Information
1	0.776	>	0.361	Valid
2	0.642	>	0.361	Valid
3	0.733	>	0.361	Valid
4	0.785	>	0.361	Valid
5	0.785	>	0.361	Valid
6	0,833	>	0,361	Valid
7	0,773	>	0,361	Valid
8	0,850	>	0,361	Valid
9	0,804	>	0,361	Valid
10	0,642	>	0,361	Valid
11	0,624	>	0,361	Valid

Source: SPSS Processed Results (2023)

Behavior Variable (Y2)

The table of results of processing the validity of consumptive behavior can be seen in table 2 below:

Table 2. Consumptive Behavior Instrument Validity Test

No	R count	Sign	R table	Information
1	0.831	>	0.361	Valid
2	0.638	>	0.361	Valid
3	0.735	>	0.361	Valid
4	0,789	>	0,361	Valid
5	0,789	>	0,361	Valid
6	0,811	>	0,361	Valid

7	0,719	>	0,361	Valid
8	0,834	>	0,361	Valid
9	0,770	>	0,361	Valid
10	0,638	>	0,361	Valid
11	0.613	>	0.361	Valid
12	0.831	>	0.361	Valid

Source: SPSS Processed Results (2023)

Electronic Card Validity Test (*Edu Smart Amanah*) (X)

The following table shows the results of processing the validity of the Electronic Card (*Edu Smart Amanah*) variable (X), which can be seen in table 3 in this vawah:

Table 3 . Electronic Card Instrument Validity Test (Edu Smart Amnah)

No	R _{count}	Sign	R _{table}	Information
1	0.826	>	0.361	Valid
2	0.685	>	0.361	Valid
3	0.739	>	0.361	Valid
4	0.769	>	0.361	Valid
5	0,769	>	0,361	Valid
6	0,795	>	0,361	Valid
7	0,714	>	0,361	Valid
8	0,822	>	0,361	Valid
9	0,759	>	0,361	Valid
10	0,685	>	0,361	Valid
11	0,618	>	0,361	Valid
12	0.826	>	0.361	Valid
13	0.685	>	0.361	Valid

Source: SPSS Processed Results (2023)

Reliability Test

According to Sujarweni's book, the reliability test is a measure of the stability and consistency of respondents in answering matters related to statements which are the dimensions of a variable and are arranged in a questionnaire form. Something can be said to be reliable if the Cronbach's Alpha value is > 0.06. Reliability is achieved when the size obtained from a measuring instrument is the 'true' size for the property being measured. (Siyoto & Ali, 2015, p. 76) . The following results of the reliability processing table can be seen in table 4 below:

Table 4. Reliability Test

No	Variable	Cronbach's Alpha Value	Sign	0.06	Information
1	Modern Retail	0.917	>	0.06	Reliable
2	Consumptive Behavior	0.926	>	0.06	Reliable

3	Electronic Card (<i>Edu Smart Trust</i>)	0.930	>	0.06	Reliable
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Source: SPSS Processed Results (2023)

Classical Assumptions Test

According to Ghozali, the classical assumption test is the initial stage used before multiple linear regression analysis. This test is carried out to be able to provide certainty so that the regression coefficients are unbiased and consistent and have accuracy in estimation. The classic assumption test is carried out to show that the tests carried out have passed Linearity, data normality, and multicollinearity, so that the test can be carried out to linear regression analysis. In the following there are 3 test requirements, namely the classic assumption test used in testing the data on the results of the questionnaire answers that have been answered by respondents using SPSS 22 for windows:

Normality test

The normality test aims to test whether the data on the dependent variable and independent variables have a normal distribution or not. A good regression model is to have a normal or close to normal data distribution. The method used in testing data with normality is using the Kolmogorov Smirnov method with the following decision criteria: 1) If the sig value is more than 0.05 then the residual data is declared normally distributed. 2) If the sig value is less than 0.05 then the data is residual otherwise not normally distributed. The following are the results of data that have been tested for normality using the Kolmogorov-Smirnov method, with the help of SPSS.

**Table 5. Normality Test
One-Sample Kolmogorov-Smirnov Test**

N		Unstandardized Residual
Normal Parameters ^{a,b}	Mean	61
		.0000000
Most Extreme Differences	Std. Deviation	4.59688424
	Absolute	.089
	Positive	.084
	Negative	-.089
Test Statistic		.089
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

Sumber: Hasil Olahan SPSS (2023)

Based on the results of the normality test using the Kolmogorov Smirnov method, it can be seen that the Asymp value. Sig. (2-tailed) 0.200 > 0.05. So it can be interpreted that the residual value is normally distributed.

Linearity Test

Linearity test was carried out aiming to determine the relationship between the independent and dependent variables whether linear or not. Verification of the linear relationship in this test is carried out using the Deviation From *linearity method* by making decisions according to the criteria, namely, if the sig F value is less than < 0.05 then the influence between the independent variable and the dependent variable is said to be non-linear, whereas if the sig F value is more than or equal to > 0.05 then the independent variable and the dependent variable is said to be linear.

**Table 6. Linearity Test
ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
Prilaku Konsumtif * Ritel Moderen	Between Groups	(Combined)	2115.785	18	117.544	2.013	.031
		Linearity	949.427	1	949.427	16.257	.000
		Deviation from Linearity	1166.358	17	68.609	1.175	.325
		Within Groups	2452.903	42	58.402		
	Total		4568.689	60			
Kartu Elektronik Edu Smart Amanah * Ritel Moderen	Between Groups	(Combined)	557.258	18	30.959	1.341	.213
		Linearity	255.244	1	255.244	11.056	.002
		Deviation from Linearity	302.014	17	17.766	.770	.715
		Within Groups	969.595	42	23.086		
	Total		1526.852	60			

Source: SPSS Processed Results (2023)

Based on the results of the linearity test in the table above, it shows that the Deviation from Linearity Sig of modern retail is $0.715 > 0.05$ and the Deviation from linearity value is Consumptive behavior $0.325 > 0.05$, so it can be concluded that the relationship between the independent and dependent variables is said to be linear.

Multicollinearity Test

Ghozali, stated that the multicollinearity test aims to find out whether the regression model found a correlation between independent variables or not. A good regression model should not have a correlation between the independent variables.

To find out whether or not multicollinearity exists in the model used, it can be seen from the tolerance value and the VIF (*Variance Inflation Factor \ tolerance value*) value. The following criteria are used in decision making: 1) If the VIF value is < 10 , multicollinearity does not occur. On the other hand, if the VIF value is > 10 , multicollinearity occurs. The following table shows the results of the Multicolonearity Test. 2) If the correlation coefficient of each independent variable is greater than 0.8 then multicollinearity occurs, conversely if the correlation coefficient of each independent variable is less than 0.8 then multicollinearity does not occur

**Table 7. Multicolonearity Test
Coefficients ^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	38.552	5.511		6.996	.000		
	Ritel	.453	.140	.434	3.230	.002	.992	1.262
	Moderen							
	Prilaku	-.032	.078	-.056	-.413	.681	.992	1,262
	Konsumtif							

a. Dependent Variable: Edu Smart Amanah Electronic Card

Source: SPSS Processed Results (2023)

Based on the table above, it shows that the tolerance value of the correlation coefficient for each independent variable is greater than $0.992 > 0.8$, so multicollinearity occurs.

Multiple Linear Regression Test

Determination Coefficient Test (R^2)

The coefficient of determination R^2 was carried out with the intention of measuring a model's ability to explain how much influence the independent variables simultaneously (simultaneously) affect the dependent variable which can be indicated by the value of R^2 . According to CJin, the R value is categorized as follows: 1) It is said to be strong if it is more than 0.67. 2) It is said to be Moderate if it is greater than 0.33. 3) It is said to be a bee if it is more than 0.19.

Table 8. Test of the Coefficient of Determination (R^2)

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.416 ^a	.731	.745	4,666

a. Predictors: (Constant), Consumer Behavior, Modern Retail

Source: SPSS Processed Results (2023)

From the test results of the Determination Coefficient Test (R^2) which was carried out with the help of SPSS, it shows that the Adjusted R Square value obtained is 0.745, which means that the regression model obtained is able to explain the use of electronic cards (*edu smart amanah*) can affect modern retail and consumptive behavior of 74.5% while the remaining 26.5% is influenced by other variables. The other variables are convenience, financial ability.

value obtained is 0.745, a strong category because according to CJin's theory, the value of R^2 entered in the category of strong value if the Adjusted R Square is more than 0.67.

Partial Test (t test)

According to Gozali, the t test basically shows how far the influence of one explanatory or independent variable individually explains the variation of the dependent variable. As for the criteria in the Persian Hypothesis Test (t test) to make a decision, namely, if the sig value < 0.05 and $t_{count} > t_{table}$, it means that partially there is an influence of the use of trustful *edu smart electronic cards* on modern retail and vice versa if $sig > 0.05$ and $t_{arithmetic} < t_{table}$ means that partially there is no effect of

using *edu smart* trustworthy electronic cards on consumptive behavior. The formula used in determining the t_{table} is as follows:

$$T_{table} = t(\alpha/2; nk-1)$$

$$\alpha = 0.05$$

n = Number of Respondents

k = Number of Independent Variables

The following is a hypothesis test that will be tested, namely as follows:

Ha1: Is there an effect of using *edu Smart* electronic cards (X1) partially to modern retail (Y1).

Ha2: Is there any effect of using *edu Smart* electronic cards (X1) partially to consumer behavior (Y2).

hypothesis testing partial (t test) used in processing the data is in table 9 below:

Table 9. Hypothesis Testing Persian (t test)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	std. Error	Betas	
1	(Constant)	38,499	5,487		7,017
	Modern Retail	.466	.138	.446	3,368
	Consumptive Behavior	-.044	.068	-.086	4,726
					Sig.
					.000
					.001
					.003

a. Dependent Variable: Edu Smart Amanah Electronic Card

Source: SPSS Processed Results (2023)

$$T_{table} = t(\alpha/2; nk-1)$$

$$= t(0.05/2; 61-2-1)$$

$$= t(0.025; 58)$$

$$= 2,001$$

Based on the results of the Hypothesis Test Persian (T test), in table 9 above we can know as follows:

Ha1: Sign value $0.001 < 0.05$ and $T_{count} 3.368 > T_{table} 2.001$ So it can be concluded that H_0 is rejected and H_a is accepted. This means that Ha1 is accepted that there is an effect of the use of electronic cards (X1) on Modern Retail Y1.

Ha2: Sign value $0.003 < 0.05$ and $T_{count} 4,726 > Q_{table} 2,001$ So it can be concluded that H_0 is rejected and H_a is accepted. This means that Ha2 is accepted, there is an effect of the use of electronic cards (X1) on consumer behavior (Y2). Partial testing based on the results of the t test calculation above can be explained that:

Influence _ the use of electronic cards (*Edu Smart Amanah*) (X1) for modern retail in the area of modern salaf Islamic boarding schools t hohir y asin (Y1).

From the theory according to Kotler, modern retail is modern retail that is managed in a modern manner, then offers a wide area, many types of goods sold, a well-managed management system, offers shopping convenience, fixed selling prices so there is no bargaining process. -bargaining and the existence of a self-service/self-service system, as well as displaying products on open shelves so that customers can see freely choosing a product and of course modern retail is cleaner, hygienic and expensive compared to traditional retail. From the theory above that modern retail is managed in a modern way, then prices can't be bargained, and modern retail prices are also more expensive than

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traditional retail, making the use of electronic cards carried out in modern retail and so does Thohir Yasin Lendang Nangka PPSM too requires all students to use electronic cards (*Edu Smart Amanah*), in addition to attendance, the security of students' money is also for transactions in modern retail (Thohir Yasin Mart). So from the theory above we can conclude that there is an influence of the use of electronic cards (*Edu Smart Amanah*) on modern retail. In addition, modern retail can also affect income so that it can support/help develop the pesantren economy. To strengthen this research. This study proves by showing that the results of the partial hypothesis test (t test) which has been carried out with the help of SPSS, that there is an effect of using electronic cards (*edu smart amanah*) on modern retail (*thohir yasin mart*). It can be seen the value of the results of the hypothesis test partial (t test) that has been done with the help of SPSS. Sign value $0.001 < 0.05 T_{\text{calculate}} 3.368 > T_{\text{table}} 2.001$ so it can be concluded that H_0 is rejected and H_a is accepted, meaning that H_{a1} has an effect on the use of electronic cards (X1) on Modern Retail (Y1). And from modern retail indicators it can be explained that modern retail is managed in a modern manner, fixed selling prices and quality can affect the use of electronic cards for modern retail. This research is also in line with research conducted by Gilang Tri Pamungkas entitled The Influence of Consumer Behavior on the Use of E-Money (Case Study of Minimarket Indomaret Kec. Binjai Kota, Kota Binjai).

The results of the study found that there is an influence of consumer behavior on the decision to use e-money at the Indomaret Minimarket, Kec. Binja Kota. From the coefficient table it can be seen that the tcount value of consumer behavior is 7.730 with a sig value of $0.002 < 0.05$ which means H_0 is rejected and H_a is accepted, meaning that there is an influence of consumer behavior on the decision to use e-money at the Indomaret Minimarket, Kec. Binjai City of Binjai. This is because electronic cards (e-money) make transactions easier and are also more efficient besides that electronic cards are safer, there is minimal loss of money, and can overcome errors in transactions so that consumers can make decisions using e-money at the Indomaret Minimarket Kec. Binjai City of Binjai. As for previous research that discusses modern retail, namely Isrur Rizal 2021 entitled The Effect of Capital, Location, and the Existence of Modern Retail on the Income of kiosk traders at the Aik Mel Public Market. Based on the analysis carried out partially, the existence of modern retail has a significant influence on the income of kiosk traders with a calculated T value of 3.030 and a significance level of 0.04. This can show that the existence of modern retail can affect the income of traders in the market. As for the results of the speech obtained by researchers from traders in the market, after the existence of modern retail such as Alfamart and Indomart near the market, their income decreases. This is due to the promo prices and discounts carried out by modern retailers near the market, so that, as stated by the kiosk traders in the market, buyers prefer to shop at modern retailers.

The effect of the use of electronic cards (*Edu Smart Amanah*) (X1) on the consumptive behavior of students and female students at Islamic boarding schools of modern salaf Islamic boarding schools thohir y asin (Y1).

This research can show that the results of the use of electronic cards (*Edu Smart Amanah*) can lead to consumptive behavior because the indicators of consumptive behavior can be explained without consideration, exaggeration, and environmental factors that can affect the decision of a student or female student to consume an item or service. In this case consumptive behavior can arise in students, female students when using electronic cards. Because students and female students are unable to control their expenses, because maintaining their social status and environmental factors can lead to consumptive behavior when using electronic cards in transactions. To prove it, in this study the researcher collected data by interviewing, observing, and distributing questionnaires to the students and then analyzed/tested them by testing the hypothesis in a partial t-test. So that researchers can prove

that there is an effect of using electronic cards (*edu smart amanah*) on consumptive behavior. This can be seen from the t test that has been carried out with the help of SPSS. The results obtained are, sig value $0.003 < 0.05$ and $T_{\text{count}} 4,726 > Q_{\text{table}} 2.001$ so it can be concluded that H_{a2} is accepted, which means that there is an effect of the use of electronic cards (X1) on consumer behavior (Y2). This shows that partially there is an effect of the use of the *edu smart Amanah* electronic card on consumptive behavior, such as the speech/interview with Samtri that also because the limit for using electronic money is still relatively high, namely Rp. 1,000,000 makes us want to spend it. This research is also supported by the theory according to Setiaji in Consumerism stating consumptive behavior is a person's tendency to exaggerate in buying something without consideration. As a result, they then spend their money blindly and irrationally. Just to get goods that according to them can be a symbol of privilege, according to Ancok's theory in the nuances of development psychology, consumptive behavior is the behavior of individuals who cannot resist their desire to buy goods that are not needed without seeing the main function of these goods. This definition shows that individuals who behave consumptively will tend to buy goods based on wants rather than needs. The results of this study are in line with the research conducted by Dwi Rorin Mauludin Insana, Ria Susanti Johan (2021), Analysis of the Effects of Using Electronic Money on Student Consumptive Behavior. This study states that indicators of consumer behavior such as social factors, lifestyle and social status can influence a person's decision to consume an item or service. In this case, there is an influence of the use of electronic cards on consumptive behavior. This study also proves the effect of electronic cards on consumptive behavior from the results obtained from the partial hypothesis test (t test). The T_{count} and T_{table} values obtained are $T_{\text{count}} > T_{\text{table}}$ ($3.085 > 1.664$). It can be concluded that there is a significant influence between variable X (use of electronic money) on variable Y (consumptive behavior) of Economic Education Students at Indraprasta University PGRI.

This is in accordance with the indicators of consumptive behavior, it can be explained that social factors, lifestyle and social status can influence a person's decision to consume an item or service. excessive and thoughtless. So that from using electronic money without any restrictions on its use students are not able to control their spending, because they maintain their social status and environmental factors so that it can lead to consumptive behavior. However, this research is not in line with research conducted by Ali Mujahidin's previous research, Rika Pristian Fitri Astuti (2022), with the title "The Effect of Fintech e-wallets on Consumptive Behavior in the Millennial Generation". Based on the results of the study, it was found that based on the results of the t test it was known that the significance level of each variable was different. In the OVO and Gopay service quality variables in the millennial generation, it turns out that there is no effect on consumptive behavior because the significance level for these variables is 0.10 greater than 0.05, so the second hypothesis is rejected. so the service quality of OVO and Gopay electronic cards also cannot affect consumptive behavior. This means that the quality of the service can also control consumptive behavior in the use of electronic cards.

Simultaneous Test (F Test)

The F test basically shows whether the independent variables included in the model have a simultaneous (simultaneous) effect on the dependent variable (Ghozali, 2016:94). The criteria for making decisions in the simultaneous test (f test) are as follows: 1) If $F_{\text{arithmetic}} > F_{\text{table}}$ then there is (simultaneously) the effect of using *edu smart amanah* electronic cards on modern retail, consumptive behavior of students, female students 2.) If $F_{\text{count}} < F_{\text{table}}$ then there is no (simultaneous) equation - the same effect of the use of *edu smart amanah* electronic cards on modern retail, the consumptive behavior of students, female students. The formula used in determining the f_{table} is as follows:

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$F_{table} = F(k; nk)$

n = Number of Respondents

k = Number of Independent Variables

The following is the result of data processing by simulta test (f test), using SPSS assistance:

Table 10. Simultaneous Test (F Test)

ANOVA ^a						
	Model	Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	264,360	2	132,180	6,072	.004 ^b
	residual	1262,492	58	21,767		
	Total	1526852	60			

a. Dependent Variable: Edu Smart Amanah Electronic Card

b. Predictors: (Constant), Consumer Behavior, Modern Retail

Source: *Processed Results of SPSS (3023)*

$F_{table} = F(k; nk)$

= $F(2; 61-2)$

=df- 2; 59)

=3.15

Based on the simultaneous test results (f test) in table 10 above, we can see that the Sig value for the (simultaneous) effect of X1 on Y1 and Y2 is $0.04 < 0.05$ and the *calculated* F value $6.072 > F_{table} 3,15$. So it can be concluded that the variable X1 (*Edu Smart Trust Electronic Card*) has a joint effect on the variables Y1 and Y2 (*Modern Retail and Consumptive Behavior*).

The effect of using an electronic card (*Edu Smart Trust*) (X1) towards modern retail (Y1) and the consumptive behavior of students, female students of Thohir Y Asin Islamic boarding schools (Y2).

This study shows the results of the simultaneous (together) influence of the use of electronic cards (*Edu Smart Amanah*) on modern retail, the consumptive behavior of students, female students. This is because Islamic boarding schools require transactions using electronic cards and do not apply paper money, so that facilities are made for using electronic cards to spend electronic money to buy necessities, equipment etc. towards thohir yasin mart to meet the needs and desires. Then from the existence of modern retail (*Thohir Yasin Mart*) it can lead to consumptive behavior. This is because the thohir yasin mart is managed in a modern way, the price cannot be bargained because the price is fixed and the price offered is expensive and from environmental factors it can affect the decision of a santri or female santri to consume an item or service without balance, so they do not can control spending and can lead to consumptive behavior in students. In this study to strengthen/correct the simultaneous influence of the use of electronic cards (*Edu Smart Amanah*) on modern retail, the consumptive behavior of students, female students.

Researchers collected data from the answers of respondents who had answered the questionnaire and then analyzed it to find out how much influence the use of electronic cards (*Edu Smart Amanah*) had on modern retail, the consumptive behavior of students, female students. The results obtained from the simultaneous test results (f test) which have been carried out with the help of SPSS in table 10, the Sig value for the (simultaneous) effect of X1 on Y1 and Y2 is $0.04 < 0.05$ and the *calculated* F value $6.072 > F_{table} 3,15$. So it can be concluded that the variable X1 (*Edu Smart Trust Electronic Card*). This research is in line with research that has been conducted by Safina Dewi, 2020 entitled *Effects of Using E-Money and Payment Discipline at the Level Consumption of Santri (Case Study of Al-Amien Prenduan Islamic Boarding School, Sumenep)*. Whereas the use of E-Money has an influence on

student discipline in paying tuition fees and the use of E-Money electronic cards has no limits on its use so that students cannot control their spending so that it can lead to consumptive behavior, apart from that also from the indicators used social factors, and social status can be cause consumptive behavior in students when using electronic money. From this, there is a simultaneous effect of using e-money electronic cards on payment discipline and consumptive behavior. This research proves that there is really a simultaneous or joint influence of the use of E-Money (X1) and Payment Discipline (X2) on consumption behavior (Y) of students at the Al-Amien Prenduan Islamic Boarding School, Sumenep by examining the data that has been collected. from the answers to the questionnaires that have been distributed and then Simultaneous Hypothesis Testing (Test F) with the help of SPSS. So get the calculated F value of $18.091 > F_{table} 3.09$ and a significance value of $0.000 < 0.05$. So it can be concluded that the variables Use of E-Money (X1) and Payment Discipline (X2) 57 simultaneously or have an effect on the Consumption Level (Y) of students at the Al-Amien Prenduan Islamic Boarding School, Sumenep.

Conclusion

Based on the research results and some of the descriptions that have been explained, it can be concluded that using the t test (partially) shows that the electronic card variable (*edu smar amanah*) has a positive and significant effect on modern retail and the electronic card variable (*edu smar amanah*) has an effect on positive and significant to the consumptive behavior variable has a positive and significant effect on the use of electronic cards. It means that the hypotheses Ha1 and Ha2 are accepted that there is a partial effect of the use of electronic cards (*edu smar amanah*) on (modern retail and consumptive behavior). As for the results using the f test (simultaneous) the results obtained are simultaneous between variables, that variable (*smart amanah edu electronic card*) simultaneously (simultaneously) has a positive and significant influence on variables (modern retail and consumptive behavior). It means that the hypothesis Ha 3 is accepted with a strong relationship level so that the electronic card variable (*edu smar amanah*) influence the variables (modern retail and consumptive behavior) simultaneously (together)..

Recommendation

Based on the results of the research obtained in this study, the following suggestions can be put forward: 1) Santri, female students of the Modern Salaf Islamic Boarding School, Thohir Yasin class, are expected to be able to describe the behavior of students who are simple and conform to the rules in Islam. Not only following the lust for satisfaction, which in the end arises consumptive behavior that tends to be wasteful and excessive. 2) The manager of the Modern Salaf Islamic Boarding School, Thohir Yasin, is more serious in supervising and emphasizing regulations or limitations on the use of *edu smart amanah* electronic money. so that students can also save and save their pocket money.

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