



# SIMPLE LIFESTYLE IN THE CASHLESS ERA MUFASSIR'S PERSPECTIVE

## THESIS

Submitted To Fulfill One Of The Requirements For Obtaining A Bachelor's  
Degree (S.Ag) In The Al-Qur'an And Tafsir Science Study Program

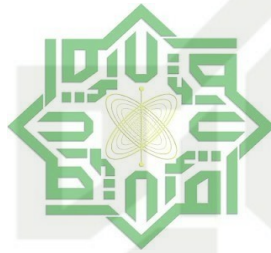


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## MOTTO

وَأَنْ لَّيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَىٰ وَأَنَّ سَعْيَهُ سَوْفَ يُرَىٰ

"And that a human being does not obtain anything other than what he has worked for, and that his efforts will later be shown (to him). Then he will be rewarded with the most perfect reward." (QS an-Najm [53]: 39-40)

تَرْجُو النَّجَاةَ وَمَنْ تَسْلُكْ مَسَالِكَهَا، إِنَّ السَّفِينَةَ لَا تَجْرِي عَلَى الْيَابِسِ

"You hope for safety, but do not follow the path. Indeed, ships cannot sail on land."

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## FOREWORD

بِسْمِ الرَّحْمَنِ الرَّحِيمِ

*Assalamu'alaikum warahmatullahi wabarakatuh*

*In the name of Allah, the Most Merciful, the Most Merciful, all praise and gratitude the author prays to Allah Swt for the grace and strength given, so this thesis can be completed with full sincerity. The thesis entitled Simple Lifestyle in the Cashless Era from the Mufassir's Perspective results from sincere efforts in fulfilling academic requirements. The author does not forget to convey prayers and greetings to the Prophet Muhammad saw, the bearer of the message and grace for the entire universe, a role model and great revolutionary whose teachings remain relevant to this day. This thesis is part of the study program of Al-Qur'an Science and Tafsir and is one of the steps to obtaining a Bachelor's degree (S.Ag). In its preparation, the author has reviewed various sources, both electronic and non-electronic literature, to strengthen the content and arguments presented.*

Through this thesis, it is expected that the research results produced can be a means to open students' insights into understanding social problems and finding solutions based on the values of the Qur'an. In addition, this thesis is expected to encourage readers to think broadly without forgetting the main points of religion which are the guidelines for life. The author acknowledges that the completion of this thesis would not have been possible without the moral and material support and encouragement of many individuals. Therefore, the author wishes to express profound gratitude to the following:

1. Special thanks to my parents, my beloved mother Asmidawati and father Muhammad Amin Harahap, as well as my younger brother Alwi Ikrar Amanda Harahap, for their unwavering support, motivation, and inspiration. Their advice, prayers, and encouragement have been instrumental in helping me reach this milestone as a scholar and as a person striving to contribute to religion, family, and nation.



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2. Gratitude to the Rector of UIN Suska Riau, Prof. Dr. H. Hairunas Rajab, M.Ag., and his staff for providing me the opportunity to pursue my studies at this esteemed University.
3. Heartfelt thanks to Dr. H. Jamaluddin, M. Us., the Dean of the Faculty of Ushuluddin, and my first thesis supervisor, Al-Ustadz Lukmanul Hakim, S.Ud, MIRKH., Ph.D., for their invaluable guidance, advice, and motivation throughout the thesis process. Additionally, my deepest appreciation to Drs. Saifullah, M. Us., my second supervisor, for his thorough support and direction from the early stages to the completion of this work.
4. Appreciation goes to Al-Ustadz Agus Firdaus Chandra, Lc., Ma., for his guidance, advice, and motivation throughout my academic journey, culminating in the completion of this thesis.
5. Thank you to all the lecturers who have imparted knowledge, shared experiences, and provided support during my studies. May the knowledge and lessons shared bring blessings and benefits to me and those around me.
6. Thank you to my Bilingual Class and the Class of 2021, who have shared the challenges and triumphs of our academic journey.
7. Gratitude to everyone who has provided moral and material support, directly or indirectly, contributing significantly to the thesis process.
8. Finally, a note of gratitude to myself for the perseverance and resilience that brought me to this stage.

However, the author realizes that this thesis is still far from perfect, considering the limitations of understanding. Therefore, constructive criticism and suggestions are highly expected by the author to improve and perfect this work in the future. May Allah Swt always bestow His mercy and grace upon us all. *Aamiin ya rabbal 'alamin.*

Pekanbaru, December 15, 2024

Writer



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## ABSTRACT

The increasing use of cashless payment systems brings positive impacts such as efficiency and financial inclusion but also triggers consumerist behavior and the abstraction of monetary value. These changes conflict with Islamic values of simplicity, gratitude, and self-control. Thus, this study seeks to answer the following questions: How do Qur'anic interpretations view the concept of simple living in the context of the cashless era? How can Qur'anic values be implemented in modern financial management? This research employs a library research method with a thematic exegesis and descriptive-analytical approach. Primary data are derived from relevant Qur'anic verses, such as Surah Al-Isra [17]: 29, Surah Al-Baqarah [2]: 275, Surah Yusuf [12]: 47–49, Surah Al-Furqan [25]: 43, and Surah At-Talaq [65]: 7, which are analyzed using classical and contemporary tafsir. Secondary data are sourced from academic literature on simplicity, financial technology, and social phenomena in the digital era. The findings reveal that the Qur'an views cashless technology as a neutral tool whose benefits depend on how it is used. Simple living, as outlined in the Qur'an, encompasses the principles of moderation, prudent wealth management, and avoiding extravagance. In the cashless context, simplicity can be practiced by reducing consumption driven by numerous discount offers, avoiding *riba* in pay-later systems, managing expenses based on needs, smart budgeting, resisting social media trends, and using technology for charitable purposes. This study also finds that applying Islamic values in financial management in the digital era can lead society toward financial well-being and a blessed life. This research is expected to contribute to Muslim communities and policymakers by integrating religious values with modern technology, creating a balance between technological advancement and Islamic moral principles.

**Keywords:** *Simplicity, Cashless, Mufassir.*

## خلاصة

الاستخدام المتزايد لأنظمة الدفع غير النقدية (غير النقدية)، والتي تحقق ثمرات إيجابية مثل الكفاءة والشمول المالي، ولكنها تؤدي أيضًا إلى تحفيز سلوك المستهلك وتجريد قيمة المال. ويتعارض هذا التغيير مع القيم الإسلامية المتمثلة في البساطة والامتنان وضبط النفس. ولذلك جاء هذا البحث للإجابة على سؤال: ما هي رؤية المفسر لأسلوب الحياة البسيط في سياق العصر غير النقدي، وكيف يمكن تطبيق قيم القرآن في الإدارة المالية الحديثة؟ يستخدم هذا البحث منهج البحث الكمي مع منهج التفسير الموضوعي والتحليل الوصفي التحليلي. البيات الأولية في من الآات القرآنية ذات الصلة، مثل Q.S. الإسراء [17]: 29، ق.س. البقرة [2]: 275، ق. يوسف [2]: 47-49، ق.س. الفرقان [25]: 43، ق. الطلاق [65]: 7 وهو تحليل لتفسيرات القديمة والحديثة. البيات الثانوية مأخوذة من المؤلفات الأكاديمية حول البساطة والتكنولوجيا المالية والظواهر الاجتماعية للعصر الرقمي. وتظهر نتائج البحث أن القرآن ينظر إلى التكنولوجيا غير النقدية باعتبارها أداة محايدة تعتمد فوائدها على كيفية استخدامها. إن أسلوب الحياة البسيط، وفقاً للقرآن، يتضمن مبادئ الاعتدال، والإدارة الحكيمة للثروات، وتجنب التبذير. في السياق غير النقدي، يمكن تطبيق البساطة من خلال تقليل الاستهلاك بسبب العدد الكبير من عروض الخصم، وتجنب دفع الر لاحقاً، وإدارة النفقات وفقاً للاحتياجات، والميزانية الذكية، وعدم الخوف من اتجاهات وسائل التواصل الاجتماعي، واستخدام التكنولوجيا في الأعمال الخيرية. كما وجد هذا البحث أن تطبيق القيم الإسلامية في الإدارة المالية في العصر الرقمي يمكن أن يشجع الناس على الرخاء المالي والحياة المباركة. ومن المأمول أن يساهم هذا البحث في المجتمعات الإسلامية وصياغة السياسات في دمج القيم الدينية مع التكنولوجيا الحديثة، وخلق توازن بين التقدم التكنولوجي والمبادئ الأخلاقية الإسلامية.

الكلمات المفتاحية: البساطة، التعاملات غير النقدية، المفسر

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## ABSTRAK

Meningkatnya penggunaan sistem pembayaran non-tunai (cashless), yang membawa dampak positif seperti efisiensi dan inklusi keuangan, tetapi juga memicu perilaku konsumtif dan abstraksi nilai uang. Perubahan ini bertentangan dengan nilai Islam tentang kesederhanaan, syukur, dan pengendalian diri. Oleh karena itu, penelitian ini dirancang untuk menjawab pertanyaan: Bagaimana pandangan mufassir terhadap pola hidup sederhana dalam konteks era cashless, dan bagaimana nilai-nilai Al-Qur'an dapat diimplementasikan dalam pengelolaan keuangan modern? Penelitian ini menggunakan metode library research dengan pendekatan tafsir tematik dan analisis deskriptif-analitis. Data primer berasal dari ayat-ayat Al-Qur'an yang relevan, seperti Q.S. al-Isra' [17]: 29, Q.S. Al-Baqarah [2]: 275, Q.S. Yusuf [12]: 47-49, Q.S. al-Furqan [25]: 43, Q.S. al-Talaq [65]: 7 yang dianalisis menggunakan tafsir klasik dan modern. Data sekunder diambil dari literatur akademik tentang kesederhanaan, teknologi keuangan, dan fenomena sosial era digital. Hasil penelitian menunjukkan bahwa Al-Qur'an memandang teknologi cashless sebagai alat netral yang manfaatnya tergantung pada cara penggunaannya. Pola hidup sederhana, menurut Al-Qur'an, mencakup prinsip moderasi, pengelolaan harta yang bijak, dan penghindaran perilaku boros. Dalam konteks cashless, kesederhanaan dapat diterapkan dengan cara mengurangi konsumtif akibat banyaknya tawaran diskon, menghindari *riba* paylater, mengelola pengeluaran sesuai kebutuhan, smart bugeting, tidak fomo dengan trend sosial media, dan memanfaatkan teknologi untuk beramal. Penelitian ini juga menemukan bahwa penerapan nilai-nilai Islam dalam pengelolaan keuangan era digital dapat mendorong masyarakat menuju kesejahteraan finansial dan keberkahan hidup. Penelitian ini diharapkan dapat memberikan kontribusi bagi masyarakat Muslim dan pembuat kebijakan dalam mengintegrasikan nilai-nilai agama dengan teknologi modern, menciptakan keseimbangan antara kemajuan teknologi dan prinsip moral Islam.

**Kata Kunci:** *Sederhana, Cashless, Mufassir.*

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## BAB I INTRODUCTION

### A Background

Among the monumental impacts of globalization in the contemporary era is technoscape. Technoscape is the massive and intensive use of the internet by the public. The internet opens up a broad horizon for the public to express their various interests. The use of the internet as a technology has undergone a significant transformation from what was initially only a tool to facilitate activities, now it has developed into a symbol of identity for various community groups.<sup>1</sup> This also affects the way transactions occur in the midst of social society. As we know from the history of buying and selling transactions in Indonesia, there has been a development of exchange tools from time to time which was preceded by the method of exchanging goods or barter, coins and paper, until now using electronic money or digital payment methods, or what we call cashless. The term cashless society refers to a situation where people prefer to use electronic money to transact goods and services rather than using cash.<sup>2</sup>

Quoting from the journal by Shahnaz Hazbiyah and Eka Wenats Wuryanta, Imam Prasadjo stated that a cashless society will affect consumer behavior, especially among millennials who have easy access to information. This makes them more likely to spend their electronic money, thus indirectly eroding the culture of saving. Therefore, Imam Prasadjo recommends creating a priority scale and tightening personal financial management in order to be able to manage money wisely, avoid consumptive behavior, and make long-term financial plans to deal with unexpected things. The use of cashless also makes its users pay less attention to personal cash flow, so they tend to be wasteful.<sup>3</sup> Allah SWT has

<sup>1</sup> Wasisto Raharjo Jati, "Less Cash Society: Menakar Mode Konsumerisme Baru Kelas Menengah Indonesia," *Jurnal Sosioteknologi* 14, no. 2 (2015): 102–112.

<sup>2</sup> Sifwatir Rif'ah, "Fenomena Cashless Society Di Era Milenial Dalam Prespektif Islam," *Al-Musthofa: Journal of Sharia Economics* 2, no. 5 (2019): 14.

<sup>3</sup> Shahnaz Hazbiyah and Eka Wenats Wuryanta, "Fenomena Cashless Pada Pembentukan Gaya Hidup Baru Generasi Milenial," *Jurnal ikon* XXV, no. 2 (2020): 185–199.

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reminded in the Qur'an to avoid excessive spending. In Surah al-Isra' [17]: 29, Allah states:

إِنَّ الْمُبَدِّرِينَ كَلْنَا إِخْوَانَ الشَّيْطَانِ طُ وَكَانَ الشَّيْطَانُ لِرَبِّهِ ۚ كَفُورًا

“Indeed, wasteful people are Satan's brothers and Satan is very disbelieving of his Lord.”<sup>4</sup> (QS al-Isra' [17]: 29)

Digital payment methods (cashless) now have reached their momentum, accelerating adoption in e-commerce, marketplaces, and other non-cash payments. This has led to more wallets being filled with cards, both debit and credit, as well as devices that are supported by e-wallets or digital wallets.<sup>5</sup> The use of non-cash payment systems has a significant impact. Therefore, the availability of cashless payment methods throughout the world, including Indonesia, is considered very important, especially among the millennial generation who want convenience in everything including transactions.

The popularity of cashless payment systems has changed the transaction landscape in social society. As it has brought convenience and speed to every aspect of life, from e-commerce to online transportation.<sup>6</sup> This transformation is what triggers an increase in consumption behavior that has the potential to be detrimental, or even has the potential to be beneficial because it makes someone pay more attention to managing their finances. Rasulullah SAW said in a hadith:

"كُلُوا وَاشْرَبُوا وَتَصَدَّقُوا وَابْسُتُوا فِي غَيْرِ إِسْرَافٍ وَلَا مَخِيلَةٍ"

"Eat, drink, give alms, and dress without excess and without vanity."

<sup>4</sup> Kementerian Agama Republik Indonesia, "Al-Qur'an Digital," *Qur'an Kemenag*, <https://quran.kemenag.go.id/>.

<sup>5</sup> Syfa Nuril Auliya, Abdul Rahman, and Danang Purwanto, "Fenomena Perilaku Konsumsi Menggunakan Sistem Pembayaran Cashless (Studi Kasus Masyarakat Di Kabupaten Kerdal)," *Sosio e-Kons* 14, no. 1 (2022): 88–98.

<sup>6</sup> Suyanto, *Mengenal Dompot Digital Di Indonesia*, 1st ed. (Serang - Banten: CV. AA RIZKY Penulis:, n.d.).

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This hadith serves as a reminder that simplicity and moderation are key principles in financial management and consumption behavior. However, even though cashless has a negative impact, many people are not so worried about it. This is because the convenience offered by this transaction method. triggers someone to continue making transactions on certain e-commerce to realize their desires, without realizing that they have indirectly eroded the money they have.<sup>7</sup>

The increasing use of cashless has caused people to become more consumptive and this has triggered positive and negative impacts.<sup>8</sup> Transformation itself means moving from one activity to another activity,<sup>9</sup> following the flow of the times that brought it, supported by the development of science and technology. As a holistic guide to life for humans, the Qur'an contains teachings that are closely related to humans and the reality of their lives. The instructions contained therein are universal, comprehensive, able to face various challenges of the times, and meet the needs of humans throughout time, this is one of the special characteristics of the Qur'an that distinguishes it from previous books.<sup>10</sup> The Qur'an also teaches that in fulfilling needs, it must be done fairly, meaning neither more nor less, neither stingy nor wasteful.<sup>11</sup> In Islam, consumption is an action to achieve satisfaction in one's world and the hereafter.<sup>12</sup> Simplicity does not mean living in stinginess, greed, or poverty. Simplicity

<sup>7</sup> Hazbiyah and Wuryanta, "Fenomena Cashless Pada Pembentukan Gaya Hidup Baru Generasi Milenial."

<sup>8</sup> Shinta Kameliya et al., "Digital Payment Systems, The Controlling Force on Cashless Society," *Prosiding National Seminar on Accounting, Finance, and Economics (NSAFE)* 2, no. 5 (2022): 156–162.

<sup>9</sup> Yustina Niken Raharina Hendra, Elfira Wirza, and Muhammad Zudhy Irawan, "Pengaruh Belanja Online Terhadap Perilaku Perjalanan Belanja," *Jurnal Transportasi Vol. 15 No. 1* 15, no. 1 (2015): 31–40, <https://journal.unpar.ac.id/index.php/journaltransportasi/article/view/1848>.

<sup>10</sup> Suko Wahyudi, "Al-Qur'an Pedoman Sepanjang Zaman," *Suara Muhammadiyah*, last modified 2024, <https://suaramuhammadiyah.id/read/al-qur-an-pedoman-sepanjang-zaman>.

<sup>11</sup> Umi Rosyidah and Lailatul Mas'udah, "Larangan Berlebih-Lebihan Dalam Al-Qur'an," *JADID: Journal of Quranic Studies and Islamic Communication* 02 (2022): 138–162.

<sup>12</sup> Siska Dwi Puspitasari and Rachma Indrarini, "Pengaruh Penggunaan Digital Payment Terhadap Perilaku Konsumsi Islam Masyarakat Surabaya Pada Masa Pandemi Covid-19," *Jurnal Ekonomi dan Bisnis Islam* 4, no. 2 (2021): 64–74.

is a way of intelligent life that has a far-sighted view. This means not being excessive and not wasteful, and being able to distinguish between needs and wants. A person who practices a simple attitude is a systematic visionary.<sup>13</sup> The Qur'an provides clear guidance on how to manage finances simply. Analysis of the verses of the Qur'an can also provide insight into how a Muslim should manage his finances and regulate his spending behavior.

Integrate Al-Qur'an into modern financial behavior not only helps in controlling wasteful nature but also encourages greater financial awareness among the community. By utilizing increasingly dominant cashless technology as the context of this research, and presenting its relationship with the verses of the Qur'an that discuss simple lifestyles, and juxtaposed by the interpretation of contemporary scholars who can trigger modern discussions and create broad insights into the problems we are studying. Because, a lifestyle that is in accordance with the provisions of the Qur'an and Sunnah will lead its practitioners to blessings and prosperity in life.<sup>14</sup>

It is hoped, that this study can create a healthy balance between digital convenience and wisdom in managing finances as taught in Islam. In addition, this study can provide practical guidance for the Muslim community in using non-cash payment systems without sacrificing fundamental religious values. Not only educating the public about the importance of wise financial management, but also encouraging policy makers to develop public policies that support economic and social welfare in accordance with religious teachings. Thus, we can create a technologically advanced society that remains firmly rooted in religious values, achieving harmony between modernity and morality, and inspiring future generations to live a balanced and meaningful life. For that reason, the

<sup>13</sup> Moh Mauluddin and Nur Habibah, "Pola Hidup Sederhana Dalam Kajian Tafsir Mauludhu'i," *Al-Furqan, Jurnal Ilmu Al-Qur'an dan Tafsir* 5, no. 2 (n.d.): 231–249.

<sup>14</sup> Sekar Tasniema, *Prinsip Perilaku Konsumsi Berdasarkan Tafsir Al-Qur'an Surat Al Araf Ayat 31-32* (Bogor, 2022).

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author has a desire to study a study with the title: *Simple Lifestyle in the Cashless Era Mufassir's Perspective*.

## B. Affirmation of Terms

### 1. Lifestyle

Lifestyle consists of two syllables, namely *life* and *style*. According to the Big Indonesian Dictionary (KBBI), the term *style* refers to a certain system or way of working, while the word *life* refers to the experience of life in a specific state or method.<sup>15</sup> Lifestyle is a way of living that takes into account various factors that can affect a person's daily life.<sup>16</sup> Lifestyle can also be categorized as a person's habits.

Lifestyle refers to how individuals organize their daily activities, including eating habits, sleeping, physical activity, and social interactions. The definition of lifestyle emphasizes the importance of routines and good habits in maintaining a person's physical, mental, and social balance. In addition, lifestyle also includes aspects of compliance with moral and ethical values in interacting with the surrounding environment. By understanding and implementing appropriate a healthy lifestyle, individuals can improve their overall quality of life and prevent the emergence of social problems and difficulties.

### 2. Simple

In the Big Indonesian Dictionary (KBBI), the word *simple* is defined as modest, not excessive, and medium (in the sense of middle, not too high or low). In addition, simple also describes something that is not complicated, does not have many intricacies, and is straightforward and simple.<sup>17</sup>

<sup>15</sup> Heru Widoyo, "Menerapkan Pola Hidup Yang Sehat," *Binus University, Character Building Development Center*, <https://binus.ac.id/character-building/2023/02/menerapkan-pola-hidup-yang-sehat/>.

<sup>16</sup> Muhammad Abdullah Azam, "Dampak Kedai Kopi Free Wi-Fi Terhadap Pola Hidup Dan Pola Ibadah Remaja (Studi Kasus Di Kedai Sor Sawo Ponorogo)" (Universitas Muhammadiyah Ponorogo, 2020), <http://eprints.umpo.ac.id/6469/>.

<sup>17</sup> Kbbi.web.id, "Kamus Besar Bahasa Indonesia (KBBI)," <https://kbbi.web.id/sederhana>.

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According to the Ministry of Education and Culture, the concept of simplicity refers to a reasonable attitude, not wasteful, simple or not confusing with complicated things, direct, economical in meeting needs, and not showing arrogance attitude. Simplicity is not interpreted as being stingy, lacking, or in a state of deficiency, but rather as a person's ability to see far ahead and distinguish between needs and wants.<sup>18</sup>

### 3. Cashless Era

Cashless in the Oxford dictionary is an adjective which means something done or accomplished without using cash.<sup>19</sup> Cashless payment or non-cash payment, is one of the payment methods that is different from cash payments. Although it has been around for a long time, the use of digital and card-based cashless payments has increased recently, especially after the pandemic. In Indonesia, this payment method includes mobile banking, credit cards, debit cards, e-money, e-wallets, and internet banking.<sup>20</sup>

### 4. Mufassir

Mufassir is an expert who has special expertise in the field of interpretation of the Al-Qur'an. To achieve this level, an exegete must have a deep mastery of various branches of knowledge related to the Qur'an, known as the sciences of the Al-Qur'an or 'Ulum al-Qur'an in Arabic. This branch of knowledge includes a comprehensive understanding of the context of revelation, the meaning of classical Arabic, *asbabun nuzul* (the background to the revelation of verses), *nasikh wa mansukh* (the abolished and abolished verses), and a full mastery of the structure and content of the

<sup>18</sup> Mila Amelia, Zaenal Abidin, and Muhammad Alif, "Pola Hidup Sederhana Dalam Perspektif Hadis Di Era Konsumtif," *Madinah: Jurnal Studi Islam* 11, no. 1 (n.d.): 90–98.

<sup>19</sup> "Oxford Learner's Dictionaries," <https://www.oxfordlearnersdictionaries.com/definition/english/cashless>.

<sup>20</sup> Salma Rositasari, "Penggunaan Pembayaran Non-Tunai (Cashless Payment) Berbasis Kartu Dan Digital Di Indonesia," *Jurnal Ekonomi: Journal of Economic* 13, no. 2 (2022): 163–

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Al-Qur'an. In addition, mufassir must also meet a specific criteria so that his interpretation can be widely accepted.<sup>21</sup>

### C Identification of problems

By considering the background that the author has presented, the author provides problem identification to be used as material in this research. Among them:

1. How non-cash payment methods can affect people's lifestyles.
2. How the interpretation of the Al-Qur'an on financial management influences people's lifestyles in the cashless era.
3. How the interpreter's perspective on a simple lifestyle can be implemented in the lifestyle of people in the cashless era.
4. What is an effective practical way to maintain a balance between the use of technology while adhering to Islamic values in terms of financial management according to the mufassir.
5. How the interpretation of contemporary scholars of tafsir provides education and guidance on wise use to answer modern problems in the cashless era.

### D Scope of problem

Based on the identification of existing problems, the author focuses this research on how the mufassir's perspective in managing a simple lifestyle in the era of a cashless society. By presenting an analysis framed in the verses of the Qur'an that discuss a simple lifestyle. With the target subjects of students or people who have used payments or transactions with a cashless system.

The aspects to be studied in this research consist of verses of the Qur'an that are relevant to the lifestyle of the community resulting from the use of a cashless payment system, with a focus on the application of the

<sup>21</sup> Nur Faizin Maswan, *Kajian Diskriptif Tafsir Ibnu Kastir* (Jakarta: Menara Kudus, 2012).

teachings of the Qur'an on financial management and a simple lifestyle with a contemporary thematic interpretation approach.

With these limitations, it is hoped that the research can provide a clear and focused picture of simple lifestyle in the cashless era from the perspective of mufassir.

#### **E. Formulation of the problem**

Based on the background of the problems explained previously, the formulation of the problem in this study can be formulated as follows:

1. How is the interpretation of the verse about a simple lifestyle by mufassir's perspective?
2. How to analyze the phenomenon regarding simple lifestyle in the cashless era?

#### **F. Research purposes**

Based on the problem formulation above, this research has the following objectives:

1. To know and understand verses and interpretations about simple lifestyle by mufassir's perspective.
2. To understand analysis of phenomena regarding simple lifestyle in the cashless era.

#### **G. Benefits of research**

From the results of this study, it is expected to provide useful contributions, both in terms of theory and practical application to readers. Some of the benefits of this study are:

##### **1. Theoretical Benefits**

Among the theoretical benefits of this research are: Adding to the treasury of scientific knowledge related to the study Al-Qur'an and interpretation in a modern context and adding to the scientific literature on the relationship between technology, especially in the cashless payment system with the values of Islamic teachings in the context of a simple lifestyle of society, as well as providing a new perspective for those who

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want to make this study as one of the sources of reference for further research that focuses on the application of a simple lifestyle of society in accordance with the strategy of the Qur'an in the digital era.

## 2. Practical Benefits

In practical terms, the researcher's hope with this research is that it can help the Muslim community understand and know how to manage personal finances wisely in lifestyle or consumption behavior through a non-cash payment system (cashless), so that this research can be used as a practical guideline that can be used by the community to maintain a balance between the use of cashless technology while still adhering to and obeying the teachings of Islam contained in the Al-Qur'an. As well as increasing public awareness of the importance of avoiding wasteful attitudes and maintaining a frugal attitude by being grateful in everyday life. By increasing integrity and morality in financial transactions, in accordance with Islamic teachings, which can strengthen trust and social stability.

With these benefits, the author hopes that this research can provide a significant contribution in knowing and understanding the verses of Al-Qur'an regarding simple lifestyle patterns in the cashless era and can implement the teachings Al-Qur'an in the use of digital technology from the mufassir's perspective.

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## CHAPTER II THEORETICAL STUDY

### A. Theoretical Basis

#### 1. Theory of Simplicity

Simplicity does not mean being stingy or poor, but rather a smart lifestyle that focuses on the future, by avoiding waste and excess. People who live simply are able to distinguish between needs and wants and manage their finances wisely to prevent waste. Simplicity is often equated with being frugal, which is not wasteful or stingy, although it is difficult to define precisely. The most important thing is to understand the essence of simplicity, which is healthy financial management by distinguishing between needs and wants. There is no standard measure or formula that can be applied to everyone in a simple life. Simple living is a behavior that is adjusted to the existing situation and reality. This lifestyle emphasizes the fulfillment of basic needs such as adequate education, physical and mental health, decent housing, and basic needs for happiness.<sup>22</sup>

Imam Al-Ghazali explained that *zuhud* does not mean forbidding what is lawful or ignoring wealth, but rather an attitude in which a person trusts more in the sustenance that is with Allah than what he himself has. The essence of *zuhud* is distancing oneself from tendencies towards worldly things and diverting attention from them.<sup>23</sup> In his commentary on *Tafsir Fi Zhilalil Qur'an*, Sayyid Qutb explains that simplicity in life does not only include material aspects, but also mindset and actions.

<sup>22</sup> Dodi Alaska Ahmad Syaiful, "Prinsip-Prinsip Kesederhanaan Dalam Al-Qur'an," *Mahkamah Agung Republik Indonesia* (n.d.), <https://www.pa-pringsewu.go.id/artikel/529-prinsip-prinsip-kesederhanaan-dalam-al-quran-oleh-dodi-alaska-ahmad-syaiful.html>.

<sup>23</sup> Imam Abu Hamid Al-Ghazali, *Ihya Ulumuddin* (Beirut, Lebanon: Daar Ibnu Hazim, n.d.), <https://archive.org/details/83936/page/n1/mode/2up?view=theater>.

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## 2. Theory of Cashless

### a. Understanding Cashless

Cashless in the Oxford dictionary is an adjective which means something that is done or accomplished without using cash.<sup>24</sup> Cashless itself is a term that refers to the phenomenon of using non-cash transactions.<sup>25</sup> It can be said that financial transactions that no longer use physical money, either coins or paper, are known as cashless.<sup>26</sup>

The cashless era, marked by the increasing use of non-cash transactions such as credit cards, e-wallets, and other digital payment applications, has brought significant changes in the way we manage our finances. The practicality and efficiency offered by this technology make it easier for people to carry out daily transactions without having to carry cash.

### b. History of Cashless in Indonesia

As we know, the historical stages of the development of money include the period when people used a direct barter system to exchange goods. Then, it developed into barter trade that facilitated the direct exchange of goods between individuals or communities. After that, the stage of money trade emerged, where people began to use certain objects or commodities as a generally accepted medium of exchange. The next evolution was the metal money stage, where precious metals such as gold, silver, and copper were used as stable and reliable mediums of exchange. Finally, the paper money stage emerged with the use of paper as a representation of value guaranteed by the government or financial institutions, with a printed nominal value.<sup>27</sup>

<sup>24</sup> "Oxford Learner's Dictionaries."

<sup>25</sup> Hazbiyah and Wuryanta, "Fenomena Cashless Pada Pembentukan Gaya Hidup Baru Generasi Milenial."

<sup>26</sup> Muhammad Rizky Darmawan, Muhammad Shulthoni, and Drajat Stiawan, "Pengaruh Sistem Cashless Payment Sebagai Sarana Transaksi Utama Di Pondok Modern Tazakka," *Jurnal Samiyya* 3, no. 1 (2024): 16–22.

<sup>27</sup> Helin G Yudawisastra et al., *Ekonomi Moneter*, ed. Evi Damayanti, Pertama. (Bandung: Widina Bhakti Persada Bandung, 2022), <https://repository.penerbitwidina.com/media/publications/557923-ekonomi-moneter-51f332e9.pdf>.

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In Indonesia, the payment system has experienced rapid development and is increasingly sophisticated. Payment instruments, include both cash and non-cash, such as check payments and bill transfers carried out through clearing procedures are evidence of the development of the payment system in Indonesia. In addition, there are also paperless payment methods such as electronic fund transfers, the use of ATM cards, credit cards, debit cards, and card-based prepaid cards. This digitalization has experienced significant growth in the last ten years, and its integration into everyday life has had a major impact on society as a whole.<sup>28</sup> In this context, people want a currency that is practical to carry and comfortable to use, durable, easily recognizable, and difficult to counterfeit.<sup>29</sup>

The National Non-Cash Movement (GNNT) was launched by Bank Indonesia on August 14, 2014,<sup>30</sup> is one of the causes of the cashless society in Indonesia. Especially since the pandemic that minimizes social contact has also increased the use of cashless, making the cashless payment system a tool to fulfill functional needs.<sup>31</sup>

Until now, non-cash payments are increasingly sophisticated with the use of internet networks in payment systems, which encourages people to be more interested in using them. By simply using a digital device connected to the internet, all payment transactions can be done anywhere and anytime. This convenience is the main factor that attracts interest in buying and selling sites.<sup>32</sup>

<sup>28</sup> Astri Dwi Andriani et al., *Transformasi Indonesia Menuju Cashless Society*, ed. Lily Ramawati Harahap and Aisyah Mutia Dawis, *Tohar Media* (Bandung: Tohar Media, 2022), [https://scholar.google.com/scholar?hl=id&as\\_sdt=0%2C5&q=Transformasi+Indonesia+Menuju+Cashless+Society&btnG=](https://scholar.google.com/scholar?hl=id&as_sdt=0%2C5&q=Transformasi+Indonesia+Menuju+Cashless+Society&btnG=).

<sup>29</sup> *Ibid.*

<sup>30</sup> “Elektronifikasi,” *Bank Indonesia*, <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx>.

<sup>31</sup> Kameliya et al., “Digital Payment Systems, The Controlling Force on Cashless Society.”

<sup>32</sup> Muhammad Ridwan, Isnaini Harahap, and Pangeran Harahap, “Keputusan Pembelian Melalui Situs Belanja Online Terhadap Perilaku Konsumtif Masyarakat Dalam Perspektif Ekonomi Islam ( Studi Kasus Pada Pengguna Aplikasi Lazada Di Medan ),” *J-EBIS (Jurnal Ekonomi dan Bisnis Islam)* 3, no. 2 (2019): 132–147, <https://journal.iainlangsa.ac.id/index.php/ebis/article/view/776>.

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## Types of Electronic Money

Electronic money is divided into two main types, namely, chip-based or card-based electronic money and server-based electronic money. Chip-based or card-based electronic money is a type of electronic money where transactions are made using certain card or chip media such as E-Money, Tapcash, Brizzi, and Flazz. and all transactions made using cards such as ATM/Debit cards, ATM cards, and credit cards. Meanwhile, server-based electronic money or known as e-wallet is a type of electronic money where transactions are connected to the issuing server such as LinkAja, OVO, DANA, Gopay, and others.<sup>33</sup>

### 1) Chip or Card Based (E-Money)

#### a) Credit card

Credit cards are often referred to as debt cards because the bank pays first, then the user settles the bill.<sup>34</sup>

#### b) Debit Card

A debit card is an electronic payment instrument that allows users to make purchases or other transactions, with the transaction value directly deducted from the cardholder's savings balance at a bank or authorized financial institution.<sup>35</sup> For example, Tapcash, Brizzi, and Flazz.

### 2) Server Based

#### a) NFC Payments

NFC (Near Field Communication) is a short-range transaction technology related to MST (Magnetic Secure Transmission). When

<sup>33</sup> Dhea Ayu Fairuzha, "Pengaruh Intensitas Konsumsi Informasi E-Wallet, Intensitas Komunikasi E-WOM E-Wallet, Persepsi Manfaat Dan Persepsi Kemudahan Penggunaan Terhadap Minat Menggunakan Aplikasi E-Wallet." (Universitas Diponegoro, 2022), <https://eprints2.undip.ac.id/id/eprint/19383/>.

<sup>34</sup> Merly Cahya Putri, "Persepsi Mahasiswa Iain Metro Terhadap Penggunaan Cashless Transaction" (Institut Agama Islam Negeri (IAIN) Metro, 2021), <https://repository.metrouniv.ac.id/id/eprint/4455>.

<sup>35</sup> *Ibid.*

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making payments using NFC, users do not need to use a card to be swiped on the POS machine. Simply by bringing an electronic device equipped with NFC and MST, such as a smartphone, payment transactions can be done easily.<sup>36</sup>

#### b) E-Wallet Or Digital Wallet

E-wallet or digital wallet is an electronic service that stores payment instrument data, such as payment instruments with cards or electronic money. This service can also accommodate funds to make payments.<sup>37</sup> For example, OVO, DANA, Gopay, Shopee-pay, and so on.

#### c) Mobile Banking

Mobile banking, or commonly called M-Banking, is a service system from financial institutions such as banks that allows customers to carry out various financial transactions via mobile devices such as cell phones or smartphones.<sup>38</sup>

#### d) Quick Response Code Indonesian Standard (QRIS)

QRIS is a QR code standard used to make digital payments through server-based e-money applications, e-wallets, or mobile banking. QRIS was created with the aim of facilitating the digital payment process for the public and allowing supervision by centralized regulators because it has adopted the same standard.<sup>39</sup>

### 3. Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2)

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model is the result of the development and integration of eight

<sup>36</sup> *Ibid.*

<sup>37</sup> *Ibid.*

<sup>38</sup> Bagus Kusuma Ardi and Subchan, "Peranan Perkembangan Aplikasi Smartphone Terhadap Pelayanan Parbankan Di Indonesia," *ejurnal. STIE Dharma Putra* (2015): 1–14, <https://ejurnal.stiedharmaputra-smg.ac.id/index.php/JEMA/article/download/208/178>.

<sup>39</sup> Katherine Amelia Dyah Sekarsari, Cicilia Dyah Sulistyningrum Indrawati, and Anton Sarnarno, "Optimalisasi Penerapan Quick Response Code Indonesia Standard (Qris) Pada Merchant Di Wilayah Surakarta," *JIKAP (Jurnal Informasi dan Komunikasi Administrasi Perkantoran)* 5, no. 2 (2021), <https://jurnal.uns.ac.id/JIKAP/article/download/51487/34710>.

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previous theories and models, namely the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined TAM-TPB (C-TAM-TPB), Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT).<sup>40</sup> These eight theories and models have made significant contributions and have been widely applied in various disciplines, such as information systems, marketing, psychology, and management.<sup>41</sup> The word model refers to a conceptual framework or theory designed to explain or predict a particular phenomenon, in this case user behavior towards information technology.

The UTAUT 2 model is one of the technology acceptance models that is often used in research related to user acceptance of information technology, especially in the consumer context. This model was introduced in 2012 and includes seven independent variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, as well as two dependent variables, namely behavioral intention and use behavior.<sup>42</sup> The following is an explanation of each variable:

- a. *Performance Expectancy* refers to a person's belief that a cashless system can help improve the efficiency of his work.
- b. *Effort expectancy* describes the level of ease or effort required to use a cashless system.
- c. *Social influence* reflects the influence of other people that encourage someone to use a cashless system.
- d. *Facilitating conditions* shows user confidence that the infrastructure and supporting facilities are adequate to use a cashless system.

<sup>40</sup> Viswanath Venkatesh et al., "User Acceptance of Information: Toward a Unified View," *MIS Quarterly* 27, no. 3 (2003): 425–478, <https://www.jstor.org/stable/30036540>.

<sup>41</sup> I Gusti Lanang Adi Aprianto, "Tinjauan Literatur: Penerimaan Teknologi Model UTAUT," *KONSTELASI: Konvergensi Teknologi dan Sistem Informasi* 2, no. 1 (2022): 138–144.

<sup>42</sup> Viswanath Venkatesh, James Y L Thong, and Xin Xu, "Consumer Acceptance And Use Of Information Technology: Extending The Unified Theory Of Acceptance And Use Of Technology," *MIS Quarterly* 36, no. 1 (2012): 157–178.

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- e. *Hedonic motivation* refers to the sense of satisfaction or pleasure felt when using a cashless system.
- f. *Price value* relates to the balance between the costs incurred by users for the cashless system and the benefits obtained.
- g. *Habits* describes the use of a cashless system that is carried out automatically because it has become a habit.
- h. *Behavioral intention* is the intention or desire of users to use a cashless system which is influenced by their behavior and perception of its benefits.
- i. *Use behavior* measure the use of cashless systems based on how often they are actually used.<sup>43</sup>

In his book entitled *Principles of Marketing* Volume 1, Philip Kotler and Gary Armstrong that there are several factors that influence someone in making a decision to buy including, about the type of product, product form, brand, seller, time of purchase, and payment method decision. So it can be said that these factors can influence consumer decisions to shop, so that consumer behavior arises.<sup>44</sup>

Of the above factors, at least some of them are available in various e-commerce platforms that are encouraged to use cashless payment systems, consumer behavior must be avoided considering that the Al-Qur'an has regulated how a person should use his money to lead a simple lifestyle.

In other studies, it is also stated that the relevance of online shopping with consumer behavior is very close, because consumer behavior will not occur without opportunities that make it easy for buyers to get the desired goods easily. This often makes buyers unaware and ends up buying goods

<sup>43</sup> Muhammad Taufik Hidayat, Qurrotul Aini, and Elvi Fetrina, "Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus) (User Acceptance of E-Wallet Using UTAUT 2-A Case Study)," *Jurnal Nasional Teknik Elektro dan Teknologi Informasi* 9, no. 3 (2020): 240–241.

<sup>44</sup> Muhammad Ridwan, Isnaini Harahap, and Pangeran Harahap, "Keputusan Pembelian Melalui Situs Belanja Online Terhadap Perilaku Konsumtif Masyarakat Dalam Perspektif Ekonomi Islam ( Studi Kasus Pada Pengguna Aplikasi Lazada Di Medan )," *J-EBIS (Jurnal Ekonomi dan Bisnis Islam)* 3, no. 2 (2019): 132–147, <https://journal.iainlangsa.ac.id/index.php/ebis/article/view/776>.

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that are lacking or even not needed at all.<sup>45</sup> Some MSMEs that provide non-cash payment systems in their businesses are also more popular with customers, thus increasing income and profits for the MSMEs themselves. This is in accordance with research by Nugroho and Rifqy.<sup>46</sup>

## B. Literature Review

1. A journal by Shahnaz Hazbiyh and Eka Wenats Wuryanta published by the Ikon journal in August 2020. With the title *Fenomena Cashless Pada Pembentukan Gaya Hidup Baru Generasi Milenial*, the author explains the results that Financial technology has succeeded in changing and forming a new lifestyle for the millennial generation. This is due to its practical and efficient nature. Most millennials now prefer to use electronic money as their primary payment method compared to cash. This trend shows how great the influence of financial technology is in facilitating daily transactions, reducing dependence on physical money, and providing greater convenience in managing personal finances.<sup>47</sup>

2. Thesis by Mohd. Reza Fahlevi, study program of Al-Qur'an Science and Tafsir, Sunan Ampel State Islamic University, Surabaya, entitled *Pola Hidup Sederhana Dalam Al-Qur'an (Analisis Tematik Fi Zilal Al-Qur'an)*. Written in 2022, in his work the author collected several verses of the Al-Qur'an related to simple lifestyles, the author concluded that in the Al-Qur'an, the recommended consumption behavior includes several important aspects. First, saving expenses as regulated in QS al-Furqan verse 67 and QS al-Isra' verse 29, where people are advised not to be excessive or stingy in spending their wealth. Second, using wealth wisely in accordance with QS Al-Isra' verses 26 and 27, which emphasize the importance of not wasting wealth wastefully. Third, sharing through *infaq* and *zakat* as

<sup>45</sup> Ainul Haq and Irvan Iswandi, "Relevansi Belanja Online Terhadap Perilaku Konsumtif Masyarakat," *Jurnal Penelitian Multidisiplin Ilmu* 1, no. 3 (2022): 415–424, <http://melatijournal.com/index.php/Metta>.

<sup>46</sup> Laode Adi Reza and Ni Luh Gede Erni Sulindawati, "Pengaruh Potongan Harga, Pembayaran Non Tunai, Dan Peningkatan Harga Jual Pada Startup On Demand Terhadap Polehan Laba Merchant," *Jurnal Akuntansi Profesi* 11, no. 1 (2020): 126–136.

<sup>47</sup> Hazbiyah and Wuryanta, "Fenomena Cashless Pada Pembentukan Gaya Hidup Baru Generasi Milenial."

mentioned in QS Al-'Imran verse 180 and QS Muhammad verse 38, which emphasizes the priority of sharing wealth with others. Fourth, eat and drink according to portion and dress simply according to QS Al-A'raf verse 31, which recommends not to be excessive. Fifth, be patient and grateful for what you have, as stated in QS Al-Qasas verses 78-80, which reminds of the importance of patience and gratitude in facing various life circumstances. The author also adds that Sayyid Qutb tends to lean towards the *munasabah* side of the verse in his interpretation of verses related to a simple lifestyle. Sayyid Qutb's interpretation also contextualizes these verses with six simple lifestyle that are relevant to be applied in a natural society facing today's developments. First, buy goods according to needs through online shopping applications. Second, take good care of electronic goods and vehicles. Third, give alms through online applications. Fourth, dress by choosing non-branded clothes. Fifth, cook food at home. Sixth, save through online savings.<sup>48</sup>

3. Thesis by Latifatu Zulaekhah, a student of the State Islamic Institute of Kudus, Faculty of Ushuluddin, Study Program of Al-Qur'an and Tafsir in 2022. Entitled *Hidup Sederhana Menurut al -Qur'an Studi Surah Al-Isra Ayat 29 Dalam Perspektif Tafsir Al Misbah Karya Muhammad Quraish Shihab*. The results of this study indicate that the concept of a simple life according to the Qur'an, especially in the study of Surah Al-Isra' verse 29 based on the perspective of Tafsir al-Misbah, is a life that balances needs and desires, without being stingy or wasteful. This simple life also balances the needs of the world and the hereafter, and instills the nature of *zuhud* (not loving the world excessively) and *qana'ah* (feeling sufficient). To meet the needs of life, M. Quraish Shihab suggests several ways, including working with the intention of worship, trying as much as possible to do good deeds, making the best use of time for useful things, taking good care of wealth, and not being stingy or wasteful. He emphasized the importance of faith

<sup>48</sup> Mohd. Reza Fahlevi, "Pola Hidup Sederhana Dalam Al- Qur'an (Analisis Tematik Tafsir Fi Zilal Al-Qur'an)" (Universitas Islam Negeri Sunan Ampel Surabaya, 2022).

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accompanied by knowledge, because both of these things can elevate one's status, rank, wealth, and provide worldly satisfaction.<sup>49</sup>

4. Scientific journal written by Moh. Mauluddin and Nur Habibah who are students of the Islamic Institute Tarbiyatut Tholabah Lamongan. This journal was released by al-Furqan Jurnal Ilmu Al-Qur'an dan Tafsir. Published on December 30, 2022 with the title *Pola Hidup Sederhana Dalam Kajian Tafsir Maudhu'i*. The main findings of this study emphasize the important values of a simple lifestyle in Islam, such as refraining from waste, sharing with others, and maintaining harmony with nature. By adopting this simple lifestyle, it is hoped that society can reduce negative impacts on the environment, reduce social inequality, and achieve blessings in everyday life. This study makes a significant contribution to deepening the understanding of maudhu'i interpretation and its implications in implementing a simple lifestyle in the context of modern life.<sup>50</sup>

5. Journal entitled *Larangan Berlebih-Lebihan Dalam Al-Qur'an* written by Umi Rosyidah and Lailatul Mas'udah. Student of the Abdullah Faqih Islamic Institute, Gresik, Indonesia, in March 2022 From the results of this study, it can be concluded that excessive behavior is prohibited if it exceeds the limits of needs, economic capacity, sharia, or even ignores obligations, because it can cause harm to the perpetrator and those around him. The dangers of wasteful behavior, for example, excess in eating and drinking which can cause various diseases, and excessive clothing which tends to foster arrogance, which is hated by Allah. Excessive spending of wealth can also cause poverty. Islam recommends a moderate and balanced attitude, not excessive and not stingy, as a guideline in managing wealth, social life, and religion. Avoiding excessive behavior and implementing a simple life can increase faith and make it easier to face various tests given by Allah.<sup>51</sup>

<sup>49</sup> Latifatu Zulaekhah "Hidup Sederhana Menurut al -Qur'an Studi Surah Al-Isra Ayat 29 Dalam Perspektif Tafsir Al Misbah Karya Muhammad Quraish Shihab." (Institute Agama Islam Negeri Kudus Fakultas Ushuluddin Program Studi Ilmu Al-Qur'an Dan Tafsir, 2022.)

<sup>50</sup> Mauluddin and Habibah, "Pola Hidup Sederhana Dalam Kajian Tafsir Maudhu'i."

<sup>51</sup> Rosyidah and Mas'udah, "Larangan Berlebih-Lebihan Dalam Al-Qur'an."

Thesis by Wirayudha Mahendra, a student of the Al-Qur'an and Tafsir Study Program, Faculty of Sharia, Maulana Malik Ibrahim State Islamic University of Malang, entitled *Nilai-Nilai Kesederhanaan dalam Al-Qur'an Perspektif Tafsir Al-Azhar dan Al-Mishbah*, written in 2022. This study uses a data collection method that includes determining the theme of the values of simplicity, creating indicators that represent these values, and analyzing the verses of the Al-Qur'an with references to the Al-Azhar and Al-Mishbah Tafsir. The results of the study show that the value of simplicity can be found in verses such as QS. Al-Isra '[17]: 26-27 and 29, QS. Al-Furqan [25]: 67, and QS. Al-A'raf [7]: 31. The interpretation of these verses emphasizes the importance of avoiding waste and stinginess. In the current context, these values can be realized through practices such as eating and drinking in moderation, avoiding consumer behavior when shopping online, and preparing good financial planning.<sup>52</sup>

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<sup>52</sup> Wirayudha Mahendra "Nilai-Nilai Kesederhanaan Dalam Al-Qur'an Perspektif Tafsir Al-Azhar Dan Al-Mishbah", (Universitas Islam Negeri Maulana Malik Ibrahim, Malang, 2022).

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## CHAPTER III RESEARCH METHODS

### A. Types of Research

This type of research applies pure literature review or library research by collecting and analyzing information from various sources available in the library, such as books, journals, articles, and other documents. This research is qualitative with a descriptive-analytical method, where this research approach focuses on an in-depth understanding of the phenomenon or subject being studied through detailed descriptions and in-depth analysis. Then, the data is described descriptively to provide a clear picture of the phenomenon being studied, and analyzed critically to identify relevant patterns, themes, and relationships.<sup>53</sup>

### B. Research Approach

Some of the approaches used in this research are:

1. The thematic interpretation approach is a method of interpreting Al-Qur'an by collecting verses that have similar purposes and discuss certain topics or themes. The verses are arranged, as far as possible, based on the order of their revelation and are linked to the reasons for their revelation (*asbabun nuzul*). After that, the verses are analyzed using relevant explanations and explanations, and connected to other verses. The final step is to conclude the laws contained therein.<sup>54</sup>
2. The sociological approach is a method used to discuss an object based on the society that is the focus of the study. In the development of contemporary science, this approach is used as one way to understand and study religion. This is due to the influence of religion on individuals and social relations in society. The goal is to implement an understanding of

<sup>53</sup> Marinu Waruwu, "Pendekatan Penelitian Pendidikan: Metode Penelitian Kualitatif, Metode Penelitian Kuantitatif Dan Metode Penelitian Kombinasi (Mixed Method)," *Jurnal Pendidikan Tambusai* 7, no. 1 (2023): 2896–2910, <https://dqlab.id/mengenal-komponen-teknik-analisis-data-deskriptif-kualitatif>.

<sup>54</sup> Abd Al-Hayy Al-Farmawi, *Mu Jam Al-Alfaz Wa Al-a'lam Al-Our'aniyah* (Kairo: Dar al-Falun, 1968).

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religious teachings in life universally. This approach seeks to understand the religious aspects of a person while also being a guide for society in dealing with various problems. Therefore, a sociological approach is needed to understand the religious beliefs and knowledge they have.<sup>55</sup> The sociological approach will analyze how technological changes affect people's lifestyles, consumer behavior, and the values of simplicity that apply in society.

Phenomenological approach is This scientific research aims to study and analyze events experienced by individuals, groups of individuals, or other living things. These events are interesting occurrences that are an important part of the life experience of the research subject.<sup>56</sup>

**C. Data Source**

The data sources in this study consist of two main types, namely primary data and secondary data.

**1. Primary Data**

Primary data was obtained directly from verses of Al-Qur'an that contain themes in accordance with a simple lifestyle, especially in avoiding waste in the cashless era.

**2. Secondary Data**

Secondary data was collected from various literature related to the research topic, including interpretations of Al-Qur'an, books, scientific articles, journals, and previous research discussing the use of cashless technology, and financial management in Islam.<sup>57</sup>

The combination of primary data from the text of Al-Qur'an and the books of interpretation as well as secondary data from various literatures is expected to provide a deep and comprehensive understanding of the simple

<sup>55</sup> Moh. Rifa'i, "Kajian Masyarakat Beragama Perspektif Pendekatan Sosiologis," *Al-Taslim : Jurnal Manajemen Pendidikan Islam* 2, no. 1 (2018): 23–35. Hlm. 23.

<sup>56</sup> Lexy J. Moleong, *Metodologi Penelitian Kualitatif* (Bandung: Remaja Rosdakarya, 2009).

<sup>57</sup> Marinu Waruwu, "Pendekatan Penelitian Pendidikan: Metode Penelitian Kualitatif, Metode Penelitian Kuantitatif Dan Metode Penelitian Kombinasi (Mixed Method)."

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lifestyle in the cashless era from the perspective of the interpreter. And enrich the research with diverse perspectives from the interpretation literature.

#### D. Data Collection Technique

The data collection technique used is qualitative with library research with documentation methods. Documentation is a method of collecting information through searching for accurate evidence in accordance with the focus of the research problem. In qualitative research, information can include policy documents, biographies, books, newspapers, magazines, or papers.<sup>58</sup>

This research is also analyzed thematically. Thematic Approach or Maudhu'i Method is a research method that focuses on a particular theme or topic in Al-Qur'an or Islamic literature. This method is used to group and analyze data based on main themes such as simplicity, self-control, and the principle of justice in transactions, thus producing a deeper understanding.<sup>59</sup>

#### E. Data Analysis Techniques

The Data Analysis Technique in this study uses Content Analysis, each verse that is relevant to the research theme will be compiled and analyzed to reveal the content contained therein. Because the approach used in this study is a thematic approach, the author uses the steps for applying the *maudhu'i* interpretation method which has been formulated by Abdul Hay Al-Farmawi which can be explained as follows:<sup>60</sup>

##### 1. Determining the Discussion Topic

The first step is to determine the theme that will be the focus of a discussion in the interpretation. This theme can be related to values, concepts, events, or teachings that you want to discuss in the context of Al-Qur'an.

<sup>58</sup> Ibid.

<sup>59</sup> Sekar Tasniema, *Prinsip Perilaku Konsumsi Berdasarkan Tafsir Al-Qur'an Surat Al Araf Ayat 31-32*.

<sup>60</sup> Muhammad Hasan Ali and Dadan Rusmana, "Konsep Mubazir Dalam Al-Qur'an: Studi Tafsir Maudhu'i," *Jurnal Riset Agama* 1, no. 3 (2021): 682–700.

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#### 2. Collecting Related Verses

Once the theme is determined, the next step is to collect verses of Al-Qur'an that are directly or indirectly related to the theme.

#### 3. Ordering Verses by Historical Context

The collected verses are then sorted based on their historical context. This helps to understand the background of the revelation of the verses and the situation that is the background for their explanation.

#### 4. Understanding Verse Correlation

The next step is to understand the correlation (*munasabah*) between one verse and another. This includes understanding the cause-effect relationship, explanation, or reinforcement between the verses.

#### 5. Developing an Appropriate Discussion Framework

Based on an understanding of the theme, related verses, sequence, and correlation between verses, this step involves constructing an appropriate and complete discussion framework to elaborate on the theme.

#### 6. Completing the discussion with interpretation

To provide a deeper and richer understanding, this step involves supplementing the discussion with interpretive quotations that have a direct or indirect connection to the focus of the discussion.

#### 7. Study and Examine the Verses as a Whole

The final step is to study and examine the previously collected verses as a whole. This aims to determine a concept that will be studied in depth and comprehensively.<sup>61</sup>

By following these steps, Al-Farmawi's *maudhu'i* interpretation method can be applied systematically and structured to understand and explain various themes and concepts in Al-Qur'an.

<sup>61</sup> *Ibid.*

#### F. Writing System

To provide a little overview of the writing and discussion, a writing system is needed that displays a general description or structure of a study. Therefore, the author has compiled the research system as follows:

*Chapter One*, describes the background of the problem by highlighting the development of technology and financial transformation towards the cashless era, as well as changes in people's lifestyles in using non-cash payments. This background emphasizes the importance of values in the Qur'an to manage consumer behavior from the perspective of the mufassir. In addition, this chapter formulates the problem formulation in the form of the main research questions that will be answered in this study, as well as research objectives that include the identification and analysis of verses on simple lifestyles in avoiding waste in the cashless era and finding solutions to existing challenges. The benefits of the study are explained in two aspects, namely theoretical and practical. As well as the limitations of the problem explained to clarify the focus of the study on simple lifestyles in the cashless era from the perspective of the mufassir.

*Chapter two*, discusses the theoretical basis used, including theories relevant to the concept of a cashless society by defining and explaining the development of non-cash payment systems and their impact on consumption patterns and the economy. And presents related literature that discusses financial management from the mufassir's perspective of a cashless era.

*Chapter Three*, this chapter presents The research method used is a qualitative approach, equipped with data sources used, both primary and secondary sources, in which it also mentions data collection techniques and data analysis techniques used. Finally, this chapter is closed with a writing systematics that provides a brief overview of the contents of each chapter in the research.

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*Chapter four*, this chapter explains several important things about the cashless payment system and the phenomena that occur in the cashless era, mentions verses and their discussions from the discipline of the scholars of the Qur'an about simple living patterns in the cashless era from the perspective of the mufassir, as well as the results of research that has been conducted related to simple living patterns in the cashless era from the perspective of the mufassir.

*Chapter five*, resents a conclusion that summarizes the main findings of the research on simple living patterns in the cashless era from the perspective of the interpreter, as well as suggestions that are considered appropriate.

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## CHAPTER V CLOSING

### A. Conclusion

From the results of this study, several important points can be concluded, namely:

1. Simplicity is reflected in the interpretation of the verses of the Qur'an regarding teachings that encourage Muslims to live simply, manage wealth wisely by avoiding *riba* and debt on paylater, be able to prioritize needs over desires, make financial plans (smart budgeting), restrain lust towards FOMO attitudes from social media trends, so that in the end they are able to control spending according to income, and always be grateful for the sustenance that Allah has given.

2. In the modern era, fast and easy cashless often encourages uncontrolled consumer behavior with the one-click purchase feature. This is proven by several phenomena that occur such as doom spending, shopaholics, FOMO (fear of missing out), and hedonism. Analysis of cashless which has a significant impact on various aspects of life, both positive and negative. Positively, cashless increases time, energy and cost efficiency, minimizes the risk of counterfeit money and theft, and supports financial inclusion, growth of MSMEs, reducing queues and improving the national economy. Cashless also encourages a culture of charity that is easier, more transparent and inclusive, and also helps Muslims save more easily for the Hajj and Umrah, thus creating a more caring social ecosystem. However, cashless also has weaknesses, such as the potential for misuse of personal data, increased consumer behavior, and psychological effects that make the value of money more abstract. In the end, the Qur'an considers cashless as a neutral means of transaction, where the value of the benefits or impact is determined by the intention and how it is used.

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**Suggestion**

Based on this research, there are several suggestions from the author, including:

1. For Individuals and Communities:

It is expected that individuals are able to implement a simple lifestyle by distinguishing between needs and wants, and avoiding consumer behavior even though the ease of cashless technology really pampers users. By using cashless technology wisely, while still adhering to the attitude of moderation and financial management taught by the Qur'an. And can utilize the digital payment system as a tool to support efficiency, but still maintain a simple attitude and not be excessive.

2. For Academics and Further Researchers:

The author's suggestions for further research can explore more deeply the relationship between simple lifestyle patterns with social, psychological, and economic aspects in a digital context, to broaden understanding and provide practical solutions for society. Develop a more detailed study of how cashless payment systems can be aligned with the teachings of the Qur'an to support the balance between technology and spirituality.

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 Ibu : Asmidawati

### RIWAYAT PENDIDIKAN

: Sekolah Dasar Negeri 013 Kasikan, Lulus Tahun 2014  
 : Pondok Modern Darussalam Gontor Putri Kampus 7, Lulus Tahun 2017  
 : Pondok Modern Darussalam Gontor Putri Kampus 7, Lulus Tahun 2020

### PENGALAMAN ORGANISASI

1. Anggota DEMA Fakultas Ushuluddin 2022
2. Anggota HMPS Program Studi Ilmu Al-Qur'an dan Tafsir 2023
3. Anggota DEMA Fakultas Ushuluddin 2024

### KARYA ILMIAH

1. -

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