

EXPLORING THE ADOPTION OF DIGITAL WALLETS AMONG ISLAMIC MILLENNIALS IN YOGYAKARTA, INDONESIA USING AN EXTENDED UTAUT MODEL: THE ROLE OF ISLAMIC CONSUMPTION ETHICS

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ABSTRACT

The rapid advancement of technology is closely associated with the millennial generation, often referred to as the internet generation, nexters, or echo boomers. Compared to previous generations, the Islamic millennial generation exhibits a greater openness towards technology, particularly in embracing digital wallets for financial transactions. However, concerns arise regarding the potential impact of technological characteristics on the consumer ethics of Islamic millennials. To address this, the present study aims to explore the role of Islamic consumption in the utilization of digital wallets within the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study was conducted online, with a sample of 225 respondents from the Islamic millennial generation in Yogyakarta, selected through purposive sampling. The data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that performance expectancy, effort expectancy, and social influence positively influence the willingness of the Islamic millennial generation to adopt digital wallets. However, facilitating conditions and consumption ethics in Islam do not emerge as significant factors in determining the behavior of the Islamic millennial generation. This finding is noteworthy as it provides guidance for the adoption of digital wallets among millennials in Yogyakarta to prioritize product benefits, service quality, and social engagement rather than religious factors. From an Islamic consumption ethics perspective, this finding presents a challenge regarding the importance of educating Islamic values in consumption among millennials in Yogyakarta.

Keywords: *Islamic Consumption Ethics, Millennial Generation, Digital Wallet, UTAUT Model, Structural Equation Model*

1. INTRODUCTION

The Covid-19 pandemic hit Indonesia and most other parts of the world, forcing all people to carry out the Large-Scale Social Restriction (PSBB) program to minimize physical contact, including transactions. Therefore, people are becoming more familiar with cashless purchases, which helps increase digital transactions in Indonesia. According to statistics acquired from an independent market study company operated by professional specialists (IPSOS) in 2020, Indonesian consumers have widely adopted digital wallets due to the numerous conveniences offered by vendors [1]. Furthermore, the government has initiated a national non-cash

movement, aiming to serve as a catalyst in the formation of a cashless society in Indonesia [2]. As a result, more non-cash transactions will reduce the level of demand for currency and accelerate money circulation [3]–[6].

The digital wallet is a freely available application, accessible on the Play Store for Android and the App Store for iOS. In 2018, the digital wallet market in Indonesia reached a value of IDR 21 trillion [7]. Until 2020, the market has continued to innovate with the presence of more than 15 vendors, including Dana, T-Cash, Mandiri E-Cash, Sakuku, Shopee-Pay, OVO, Go-Pay, and others. The primary target demographic for these digital wallet services is the younger generation, specifically those between the ages of 25 and 29, with a remarkable penetration rate

of up to 81 percent among millennials in general [1]. Targeting the millennial generation is primarily based on their characteristics as a more adaptive and technologically responsive cohort compared to their parents, making them an ideal demographic for digital wallet services [8]–[11]. Furthermore, they prefer transitioning from conventional transaction methods to online platforms due to their prioritization of practicality above all other factors [12], [13]. Until 2020, the millennial generation in Yogyakarta city exhibited a preference for online purchasing transactions, constituting approximately 42 percent of the 113,000 millennials in Indonesia [14].

This generation believes that utilizing digital wallets has a positive impact on today's society, especially during transaction activities, due to its practicality in facilitating the transition to a cashless society and providing access to appealing promotions [15]–[20]. However, the growing volume of digital wallet transactions can have a negative impact on consumption due to the increased emphasis on practical service features.

Islam is a guide in all aspects of life, including consumption, whose ethics are based on needs-oriented towards *masalah* to realize *maqashid* sharia [21], [22]. Consumption should be good, lawful, delicious, and not excessive or *israf* [22]–[25]. Therefore, the principles of Islamic consumption ethics should guide the Muslim millennial generation. Several studies examined the relationship between the ethics and consumption behavior in various fields [26]–[29]. However, to some extent, previous research on ethics and consumption haven't employed a popular theory of acceptance and use of a technology called the Unified Theory of Acceptance and Use Technology (UTAUT). Studies using UTAUT have been widely carried out in various fields such as mobile banking [30]–[32], internet banking [33]–[36], e-wallet [37]–[40] and others.

The current study utilized the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, incorporating additional predictors to enhance predictive capabilities. Yogyakarta, renowned for its high concentration of millennials engaging in digital shopping transactions, was selected as the research site. In line with the aspiration for a cashless society, the local government has introduced a digital payment application known as "JogjaKita." This application offers a wide array of exceptional services, including JogjaRide, JogjaCar, JogjaShop, and JogjaSend, which cater to online transportation needs.

Additionally, it encompasses over 500 payment options, encompassing electricity, water, Indihome, plane and train tickets, credit purchases, data packages, and online gaming [41], [42].

2. LITERATURE REVIEW

UTAUT theory explains how the acceptance and use of the technology model were adapted from Venkatesh et al. in 2003. This theory begins with Behavioral Intention. The intention is a new response in facing an entirely new concept from previous experiences. This situation involves an adoption process, including the stages of accepting or rejecting the presence of new things. After going through the phase of behavioral intention, the individual will face a new behavior or habit adopted, which is commonly referred to as user behavior.

In UTAUT, four factors influence intention to use technological facilities: performance expectancy, effort expectancy, social influence, and facilitating conditions.

2.1 Performance Expectancy

Performance expectancy is a significant factor wherein potential users anticipate the benefits of technology to enhance and simplify their work activities. They expect that by utilizing technology, their tasks can be accomplished more easily. This includes work activities that are supported by advanced technological tools, which are believed to boost human productivity in the workplace [43], [44]. In using a new information system technology, performance expectancy variable has also been supported by several previous studies [45]–[48]. Therefore, the higher the performance expectancy (X_1), the higher the behavioral intention (Y_1) towards information technology and system. Based on this description, the hypothesis is proposed as follow:

H1= Performance Expectancy (X_1) has a positive influence on the Behavioral Intention of the Islamic millennial generation in using digital wallets (Y_1).

2.2 Effort Expectancy

In terms of effort expectancy, potential users within the academic community aim to utilize technology to reduce the effort required for their work. They anticipate that technology will enable them to save time and eliminate unnecessary hassle, similar to the convenience offered by previous models. The effort expectancy variable has also been

supported by several previous studies [49]–[51]. It was stated that the fulfillment of effort expectancy (X_2) will influence a behavioral intention (Y_1) to start using technology and information systems. Subsequently, the hypothesis is proposed as follow: H2 = Effort Expectancy (X_2) has a positive influence on the Behavioral Intention of the Islamic millennial generation in using digital wallets (Y_1).

2.3 Social Influence

Social influence plays a crucial role as a factor influencing potential users' intention to adopt the new system in their daily lives. This is driven by the simultaneous change in the social environment, as it adapts to the utilization of the new system. The relation of social influence to behavioral intention has also been supported by several previous studies [52]–[56]. It was stated that the more significant the social influence (X_3), the higher the behavioral intention (Y_1) to start using technology and information systems. Then, the hypothesis is proposed as follow:

H3 = Social Influence (X_3) has a positive influence on the Behavioral Intention of the Islamic millennial generation in using digital wallets (Y_1).

2.4 Facilitating Conditions

In the context of utilizing a new system in the workplace, it is important to have diverse supportive resources available to facilitate the development of distinct behavioral patterns. Previous research further substantiates the correlation between facilitating conditions and use behavior [57]–[59]. It was found that the presence of supporting facilitating conditions (X_4) promotes an individual to have new habits in using information system technology to support the activities for the better. Then, the hypothesis is submitted as follow:

H4 = Facilitating Conditions (X_4) has a positive influence on the Use Behavior of the Islamic millennial generation in using digital wallets (Y_2).

2.5 Behavioral Intention

In behavioral intention, using a newly familiar technology system can become a habit of behavior regularly because the individual has learned and mastered the technology well. The relationship between behavioral intention and use behavior has been supported by several previous studies [60]–[65]. Therefore, the higher the

Behavioral Intention (Y_1), the more significant the influence of Use Behavior (Y_2) to adopt information system technology in daily lives.

H5 = Behavioral Intention (Y_1) has a positive influence on the Use Behavior of the Islamic millennial generation in using digital wallets (Y_2).

2.6 Islamic Consumption Ethics

Ethics can be defined as a set of principles and standards that guide individuals in living a morally appropriate life based on accepted ideals and norms. However, it can also be understood in a broader context beyond just morality. This broader interpretation of ethics extends its scope to encompass a wider range of considerations and factors that influence human behavior and decision-making [66], [67]. As an illustration, when discussing ethical values in the field of economy, Islam emphasizes the importance of adhering to the ethical principles laid out in the Qur'an. This includes teachings on seeking value, making sincere efforts, and engaging in fair transactions [68], [69].

Islam grants individuals full autonomy when it comes to consumption choices. Muslims have the freedom to utilize their wealth on things that are deemed beneficial, enjoyable, and fulfill their desires, as long as they remain within the prescribed limits stated by Sharia. Consequently, the Islamic approach to consumption can be viewed as the ultimate pursuit of satisfaction, as it encompasses not only the worldly benefits but also considerations for the rewards in the hereafter [70], [71]. Conversely, it is essential to refrain from engaging in unethical, excessive, and unnecessary consumption. In Islam, the act of consumption should be guided by the principle of meeting one's needs while pursuing *maslahah*, or benefit, in accordance with Islamic teachings. Consequently, a devout Muslim is expected to demonstrate ethical conduct in their consumption practices, adhering to the four fundamental principles of Islamic consumption ethics: observing *halal* consumption, avoiding extravagance (*israf*) and excess, considering genuine needs, and seeking *maslahah*, or overall well-being [72]–[74].

It should be understood that the consumption principle taught by Islam is a solid guide that can be implemented in daily activities, especially in today's digital transactions. Furthermore, the relationship between consumption

ethics in Islam (X_5) and Use Behavior (Y_2) has been supported by several previous studies [75]–[77], where a higher understanding influences an individual’s Use Behavior (UB) not to behave consumptively. Subsequently, the hypothesis is proposed as follow:

H6 = Consumption Ethics in Islam (X_5) has a positive influence on the Use Behavior of the Islamic millennial generation in using digital wallets (Y_2).

3. RESEARCH METHODS

This quantitative study examines the influence of the main Unified Theory of Acceptance and Use of Technology (UTAUT) model, which consists of variables: Performance Expectancy (X_1), Effort Expectancy (X_2), Social Influence (X_3) on Behavioral Intention (Y_1) and Facilitating Condition (X_4) by adding the Islamic Consumption Ethics variable (X_5) to Use Behavior (Y_2) using a digital wallet as a payment method for today’s transactions. An online questionnaire was distributed through Google Form to the millennial generation who met the purposive sampling criteria of 225 respondents to get the expected data.

After the appropriate sample was obtained, the data was then analyzed using the Structural Equation Modeling (SEM) – Partial Least Square (PLS) technique with the as-sistance of the SmartPLS statistical application version 3.3.3. The SEM-PLS analysis technique was conducted through 2 tests on the outer and inner models. The following Figure 1 is the model framework and hypotheses tested:

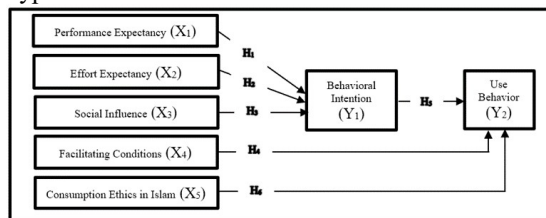


Figure 1: Research Model

4. RESULTS

In order to be tested in a relational and causal relationship prediction model, a concept and model must first undergo the purification stage. The outer model is utilized to assess construct validity and instrument reliability [78], [79]. The results of the Convergent Validity test have met the criteria seen from the Loading Factor value (above 0.7) and the Average Variance Extracted value ($AVE > 0.5$).

Meanwhile, the discriminant validity test shows that all indicators have met the criteria for the Fornell-Larcker value (> 0.7) in Table 1 and Cross Loading (> 0.7) in Table 2:

Table 1: Discriminant Validity Test Results with Fornell-Larcker

	BI	CEI	EE	FC	PE	SI	UB	Des.
BI	0.897							Valid
CEI	0.458	0.811						Valid
EE	0.760	0.462	0.906					Valid
FC	0.696	0.370	0.778	0.798				Valid
PE	0.697	0.353	0.799	0.699	0.884			Valid
SI	0.442	0.322	0.405	0.484	0.433	0.827		Valid
UB	0.758	0.277	0.576	0.549	0.587	0.415	0.792	Valid

Source: Processed by the authors on SmartPLS

Table 2: Discriminant Validity Test Results with Cross Loading

Discriminant Validity Test	Variable	No. Items	Item	Results	Criteria	Des.
Cross Loading	PE	1	PE1	0.905	> 0.7	Valid
		2	PE2	0.922	> 0.7	Valid
		3	PE3	0.821	> 0.7	Valid
	EE	5	EE1	0.915	> 0.7	Valid
		6	EE2	0.931	> 0.7	Valid
		7	EE3	0.884	> 0.7	Valid
		8	EE4	0.893	> 0.7	Valid
	SI	9	SI1	0.828	> 0.7	Valid
		10	SI2	0.848	> 0.7	Valid
		11	SI3	0.778	> 0.7	Valid
		12	SI4	0.852	> 0.7	Valid
	FC	13	FC1	0.791	> 0.7	Valid
		14	FC2	0.844	> 0.7	Valid
		15	FC3	0.756	> 0.7	Valid
	CEI	16	CEI1	0.792	> 0.7	Valid
		17	CEI2	0.762	> 0.7	Valid
		19	CEI4	0.876	> 0.7	Valid
	BI	20	BI1	0.839	> 0.7	Valid
		21	BI2	0.928	> 0.7	Valid
		22	BI3	0.922	> 0.7	Valid
	UB	23	UB1	0.735	> 0.7	Valid
		24	UB2	0.702	> 0.7	Valid
		25	UB3	0.856	> 0.7	Valid
		26	UB4	0.865	> 0.7	Valid

Source: Processed by the authors on SmartPLS

The reliability test using Cronbach's alpha found that all instruments were reliable because they were above the required criteria (> 0.7) in Table 3. Then the results of the composite reliability test have met the criteria (> 0.7) as shown in Table 4.

Table 3: Reliability Test with Cronbach Alpha

Reliability Test	Variable	Results	Criteria	Des.
Cronbach's Alpha	PE	0.859	0.7	Reliable
	EE	0.927	0.7	Reliable
	SI	0.860	0.7	Reliable
	FC	0.714	0.7	Reliable
	CEI	0.752	0.7	Reliable
	BI	0.877	0.7	Reliable
	UB	0.807	0.7	Reliable

Source: Processed by the authors on SmartPLS

Table 4: Reliability Test Results with Composite Reliability

Reliability Test	Variable	Results	Criteria	Des.
Composite Reliability	PE	0.914	0.7	Reliable
	EE	0.948	0.7	Reliable
	SI	0.897	0.7	Reliable
	FC	0.840	0.7	Reliable
	CEI	0.852	0.7	Reliable
	BI	0.925	0.7	Reliable
	UB	0.870	0.7	Reliable

Source: Processed by the author on SmartPLS

Behavioral Intention (BI) as Y_1 has variations in endogenous variables, as shown in Table 5. Exogenous variables such as Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI) were 61.4%, and others outside the study explained the remaining 38.6%. While the second endogenous variable, namely Use Behavior (UB) as Y_2 , has a variety that can be explained by exogenous variables such as Facilitating Conditions (FC), Consumption Ethics in Islam (CEI), and endogenous variables Behavioral Intention (BI) of 58.2% and other variables outside the study explain the rest.

Table 5: R-Square Test Results (R^2)

Variable	Results	%
BI	0.614	61.4
UB	0.582	58.2

Source: Processed by the author on SmartPLS

The statistical results in Table 6 and Figure 2 show that the path coefficients and t -statistic values for H1, H2, H3, and H5 are accepted. Furthermore, Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI) have a positive influence on Behavioral Intention (BI). Then Behavioral Intention also positively affects Use Behavior (UB). This is because H1, H2, H3, and H5 have significant T-statistical values > 1.96 , and the path coefficient value is positive.

However, there was rejection on H4 and H6, where Facilitating Conditions (FC) and Consumption Ethics in Islam (CIE) do not influence Use Behavior (UB). In addition, H4 has a positive path coefficient value, and the T-statistic value does

not meet the criteria of < 1.96 . Furthermore, the path coefficient value in H6 is negative, and the T-statistic value in H6 also does not meet the criteria, namely T-statistic < 1.96 .

Table 6: Path Coefficient Test Results and T-statistics

Variable	Results		Des.
	Coefficient Path	T-statistics	
PE → BI	0.207	2.528	Significant Positive
EE → BI	0.541	6.724	Significant Positive
SI → BI	0.133	2.953	Significant Positive
FC → UB	0.051	0.747	Significant Positive
CEI → UB	-0.092	1.804	Significant Positive
BI → UB	0.764	10.015	Significant Positive

Source: Processed by the author on SmartPLS

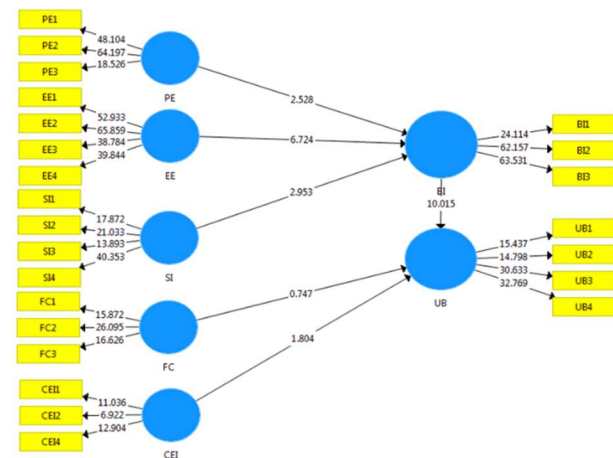


Figure 2: Path Coefficient Test Results and T-statistics

Source: Processed by the author on SmartPLS

All observations obtained had good results, as evidenced by the predictive relevance test in table 7, which exceeded the criterion value of 0, 0.484 for Behavioral Intention and 0.339 for Use Behavior. Table 8 shows the results of the model fit test with the Normed Fit Index (NFI) value and a score of

75%. Therefore, it can be concluded that the model used is "fit" or matched by 75%.

Table 7. Predictive Relevance Test Results

Variable	Results	Criteria	Des.
BI	0.484	> 0	Good
UB	0.339	> 0	Good

Source: Processed by the author on SmartPLS

Table 8. Model Fit Test Results

Model Fit Test	<i>Saturated Model</i>	<i>Estimated Model</i>	%
<i>Normed Fit Index (NFI)</i>	0.755	0.750	75

Source: Processed by the author on SmartPLS

4. DISCUSSION

Based on the statistical results of the variables in the study model framework, hypothesis 1 (H_1) accepts that the performance expectations of the Islamic millennial generation in Yogyakarta positively influence the behavioral intention in using digital wallets. This is evidenced by the T-statistical value > 1.96 ($2.528 > 1.96$) and the path coefficient value of 0.207. Accordingly, the rise in performance expectations is accompanied by an increase in the intention to use a digital wallet. In this context, performance expectations (X_1) can be understood as the belief that utilizing the system will enhance performance [63]. This concept depicts the advantageous position of the system for its users. Similarly, in the realm of digital wallets, users have already experienced several benefits, including the ease and convenience of transactions, efficient record-keeping, and effortless financial planning through readily accessible transaction histories. Consequently, the Islamic millennial generation in Yogyakarta has started embracing digital wallets as a preferred method of conducting payment transactions [80], [81].

Hypothesis 2 (H_2) is accepted that the effort expectancy of the Islamic millennial generation in Yogyakarta has a positive influence on the behavioral intention in using digital wallets. This is evidenced by the T-statistical value > 1.96 ($6.724 > 1.96$) and the path coefficient value of 0.541. Hence, the rise in effort expectancy among the Islamic millennial generation in Yogyakarta is accompanied by an increase in the intention to use a digital wallet. The convenience provided by information systems

diminishes the effort (both energy and time) required to fulfill work-related intentions [63]. This implies that an information system can facilitate tasks more efficiently than manual methods. This aligns well with the characteristics of the millennial generation, who are inclined towards speed and instant gratification, having grown up amidst technological advancements and abundant information resources [82]–[84].

Moreover, hypothesis 3 (H_3) is accepted, and the social influence of the Islamic millennial generation in Yogyakarta positively influences the behavioral intention of digital wallets. This is evidenced by the T-statistical value > 1.96 ($2.953 > 1.96$) and the path coefficient value of 0.133. Subsequently, the rise in social influence is accompanied by an increase in behavioral intention [63]. The presence of peers and acquaintances has the potential to sway individuals towards adopting a new system. This stems from the inclination of individuals to embrace persuasive messages conveyed by familiar or like-minded individuals. Presently, word-of-mouth recommendations hold more sway than traditional advertising, as millennials value testimonials to a greater extent [85]–[87]. As a result, many millennials actively seek out information or testimonials regarding a product before engaging in consumption activities.

Hypothesis 4 (H_4) is rejected since the Facilitation Condition for the Islamic millennial generation in Yogyakarta does not positively influence the use behavior of digital wallets. This is evidenced by the T-statistical value < 1.96 ($0.747 < 1.96$) and the path coefficient value of 0.051. This suggests that an increase in favorable conditions alone does not guarantee a subsequent increase in usage behavior when it comes to utilizing a digital wallet. While the entire technological framework can support the adoption of a system [63], the findings of the study yielded different results, which were ultimately insignificant, highlighting the gaps or disparities across different generations. Unlike the previous generation, which was compelled to adapt due to limited technical capabilities, the millennial generation exhibits a preference for a wide range of technological advancements. The millennial generation displays a rapid understanding of technology, as they are adept at adapting to the demands of their era [82], [83]. Consequently, while they are accustomed to a multitude of technological conveniences, it does not necessarily translate into immediate adoption of technology, particularly in the context of digital wallet payment methods.

Furthermore, hypothesis 5 (H_5) is accepted since the behavioral intention of the Islamic

millennial generation in Yogyakarta has a positive influence on the use behavior in using digital wallets. This is evidenced by the T-statistics value of > 1.96 ($10.015 > 1.96$) and the path coefficient value of 0.764 . Hence, there is a positive relationship between the increasing behavioral intention and the subsequent use behavior among the Islamic millennial generation in Yogyakarta when it comes to utilizing digital wallets. This can be attributed to individuals' ability to respond to a novel concept that deviates from their previous experiences. Such a situation triggers an adoption process, encompassing stages of acceptance or rejection toward new phenomena. Individuals who possess the intention to adopt a digital wallet gather general information and facts about the product to acquire a deeper understanding [88], [89]. Consequently, the millennial generation, having already experienced the convenience of conducting payment transactions through digital wallets, readily adopts this modern payment method in their daily lives.

Finally, hypothesis 6 (H_6) is rejected since Consumption Ethics in Islam millennial generation in Yogyakarta do not influence the use behavior of digital wallets. This is evidenced by the t -statistics value < 1.96 ($1.804 < 1.96$) and the path coefficient value of -0.092 . Hence, if there is a decline in the level of awareness and understanding of Islamic consumption ethics, it will not lead to a corresponding increase in the use behavior of digital wallets among individuals. This is primarily due to the limited application of Islamic consumption ethics in their behavior. Their focus is primarily on engaging in digital transactions rather than prioritizing a thorough understanding and implementation of Islamic consumption ethics.

This trend was also found in several other studies related to halal cosmetics [90], [91] and the behavior of using Islamic banks [3]. Respondents tend to obey and carry out religious teachings that are ritualistic; however, in *muamalah*, the practice tends to ignore religious teachings. Islam stands apart from materialism due to its inherent integration of economics with ethics. Similarly, Islam does not detach science from morality, politics from ethics, war from ethics, or blood ties from Islamic life. The teachings of Islam, conveyed through the Messenger of Allah, exemplify a model of conduct for all individuals, emphasizing the importance of ethical behavior [92], [93].

The findings of this study reveal that performance expectancy, effort expectancy, and social influence have a positive impact on the willingness of the Islamic millennial generation in adopting digital wallets. This implies that Islamic

millennials perceive the potential benefits, ease of use, and influence from their social environment as key drivers in their decision to embrace digital wallet technology. However, the results also indicate that facilitating conditions and consumption ethics in Islam do not play a significant role in shaping the behavior of the Islamic millennial generation when it comes to digital wallet adoption.

This finding is particularly noteworthy as it provides valuable insights for the promotion and adoption of digital wallets among millennials in Yogyakarta. It suggests that emphasizing the functional advantages, convenience, and social aspects of digital wallets may be more effective in appealing to this specific demographic, rather than solely relying on religious or ethical factors. Nevertheless, from an Islamic consumption ethics standpoint, this finding raises an important challenge regarding the need to educate and instill Islamic values in the realm of consumption among millennials in Yogyakarta. It highlights the potential gap between their behavior and the ethical teachings of Islam, underscoring the significance of integrating religious values into their consumption practices.

5. CONCLUSION

The findings of this study demonstrate the ongoing growth of digital wallet transactions in Yogyakarta, driven by the collective support of various stakeholders and the enthusiastic adoption of these wallets by the Islamic millennial generation in their daily transactions. The intention to use digital wallets is influenced by factors such as performance expectancy, effort expectancy, and social influence, which contribute to their positive perception of these payment methods. However, the results also reveal that the facilitating conditions and consumption ethics derived from Islam do not significantly impact their digital transaction practices. This suggests that the Islamic millennial generation has not fully embraced the comprehensive teachings of Islam and has not integrated Islamic consumption ethics into their daily digital transactions. Instead, they appear to apply different standards to their consumption behavior, deviating from the principles of their religion.

Islamic consumption ethics form a subset of economic ethics that should be cultivated in individuals, particularly the Islamic millennial generation, in light of the rapid globalization facilitated by advancements in science, which tend to blur ethical boundaries. With the increasing use of technology, people's behaviors become more

materialistic and pragmatic, often neglecting moral values and resorting to shortcuts in the pursuit of prosperity. Consequently, modern society witnesses a gradual erosion of ethical and moral standards. There is a concern that the Islamic millennial generation, without a strong grounding in Islamic consumption ethics, may become more materialistic in their approach to the conveniences and practicalities offered by technology.

It is worth noting that this study focuses solely on local millennials residing in Yogyakarta, and future research could expand the sample to include other regions. Additionally, it would be valuable to compare the digital consumption behaviors of different generations, such as Generation Z and others, in order to further explore the integration of Islamic consumption ethics into digital consumption behavior.

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