



# The Practice of E-wallet Cashless Payment Among Youth After Movement Control Order (MCO) 2022: A Review According to Maqasid Syariah Hifz Mal

KHADIJAH AMIRA ABDUL RASHID, AEMY AZIZ, SYAZWANI ABD RAHIM and SITI NOOR AIN AZIZ

*Akademi Pengajian Islam Kontemporari, Universiti Teknologi MARA Cawangan Johor,*

*Kampus Segamat, 85000 Segamat, Johor, MALAYSIA*

Email: [amirarashid@uitm.edu.my](mailto:amirarashid@uitm.edu.my) | Tel: +60194084550 |

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## Abstract

Nowadays, society is increasingly being exposed to the evolution of technology that is advancing forward. One of them is an e-wallet application that uses a cashless payment system. This application is growing popular among Malaysians, particularly during the COVID-19 pandemic. The government also declared a Movement Control Order (MCO) which prohibits Malaysians from leaving their homes except for certain reasons. Nonetheless, once the MCO is over, the economic sector can run as usual and people are free to move anywhere. This study is conducted to study the practice of cashless payment among youth during and after the MCO. Secondly, to identify the factors that encourage the use of cashless payment after MCO from the perspective of hifz mal. Thirdly, to study how far the youth knows the usage of cashless payment comply with the maqasid syariah hifz mal. The methodology used is a quantitative method in the form of survey through a Google Form application. A total of 202 questionnaires were distributed to youth at Universiti Teknologi MARA Johor, Segamat Campus using a simple random sampling method. The data are collected and analyzed using Statistical Packages of Social Science (SPSS). The result of the study shows that there is an increase in e-wallet cashless payment practice during and after the MCO. The factor of reducing the risk of infection become the main factor that encourage the use of e-wallet cashless payment after the Movement Control Order (MCO) from the point of view of maqasid syariah hifz mal. Meanwhile, the respondents strongly agree that they will encourage their friends to use e-wallet cashless payment because it complies with maqasid syariah hifz mal.

**Keywords:** cashless payment; e-wallet; hifz mal

## 1. Introduction

There are various developments and advances which have been achieved by the world community including Malaysia. One of them is cashless payment or also known as contactless payment. Typically, this method is done through card, contactless card, contactless mobile technology, electronic wallet and QR code payment. Prior to this, cashless transaction is not extensively used since it is not generally publicised and difficult to implement in daily life. Now, this method is gaining popularity especially after the outbreak of COVID-19 pandemic at the end of 2019 and the Movement Control Order (MCO) which went into effect on 18<sup>th</sup> March 2020. In fact, the impact of this epidemic has indirectly increased the usage of digital payment among Malaysians and bolstering the transition towards a cashless society by 2025. Furthermore, Visa Country Manager for Malaysia stated that up to 74% of Malaysians have used cashless payments through various methods (Alias, 2021). However, the MCO has ended at the end of 2021 and Malaysia started the transition of endemic phase starting on 1st April 2022. This step was taken after the COVID-19 vaccination program was successfully implemented and the health service system has being kept under control (MOH, 2022).

Following the end of the MCO period, Malaysians began their normal life as usual where they are free to move and no more restrictions to go anywhere. In fact, the economic sector can continue to operate as usual. Even though Visa (2022) stated that cashless transaction method has reached 93% of users in Southeast Asia (SEA) with Malaysian users at 96%, but there are a few people still use cash as a payment option at the premises. According to a study of the payment habit of Visa users, 49% of Malaysians still carry cash even if in a small amount. In fact, Jaafar and Man (2022) stated that cash on delivery (COD) payment is still in demand by buyers. This is due to the fact that the buyers want to see the goods they have purchased before proceeding with the purchase as they are still skeptical about the cashless payment method. Therefore, this study is conducted to study the practice of cashless payment among youth during and after the MCO. Secondly, to identify the factors that encourage the use of cashless payment after MCO from the perspective of hifz mal. Thirdly, to study how far the youth knows the usage of cashless payment comply with the maqasid syariah hifz mal.



## 2. Literature Review

### 2.1 Cashless Payment

In general, cashless payment systems are gaining popularity among Malaysians and the world. To avoid falling behind, the community need to keep up with the flow of technology as it keep develops from time to time. In reality, the advancement of modern technology makes people's daily life easier. Masihuiddin et al. (2017) stated that the effectiveness of implementing financial transaction through secure and faster access has made e-payment system more sophisticated than physical money. In fact, the COVID-19 pandemic crisis is also the main factor that drives cashless transaction to this day. Electronic money (e-money) is a payment instrument that contains monetary value that is paid in advance by the user to the e-money issuer. The user of e-money can make payments for purchases of goods and services to merchants who accept the e-money as payment (Bank Negara Malaysia, 2019). Electronic money is closely related to cashless transaction or contactless payment. According to Bank Negara Malaysia (BNM) (2019), cashless transaction or electronic payment system is a method of transacting goods and services through an electronic payment system or online payment system. In fact, as the technology becomes advance, purchase via internet also become increasingly popular. It also causes the existence of cashless transaction which have gained attention over the last decade.

Nowadays, various options that can be used in cashless payment such as debit card and credit card. In fact, smartphones with contactless payment features have been widely used to speed up the payment process. According to Visa Inc., there are more than three million contactless transaction performed each month. Previously, these cashless transactions were used to pay tolls on highways and parking lots. Now, retail chains, restaurants, public transport and healthcare have also used this application. For instance, all facilities of the Ministry of Health Malaysia (KKM) have introduced cashless payment (e-payment) such as debit card, credit card and e-wallet. This is to reduce the risk of leakage of public money and improve the efficiency of revenue receipt management at the counter (Aziz, 2022). Nevertheless, cash transaction is still accepted if the customer does not have such access. This transaction is not only implemented in Malaysia but almost all over the world. This indirectly reduces cash flow physically as the payment and cash receipt takes place online. For example, China has used smartphone payment services such as Alipay and Wechat Pay for any cashless transaction. In fact, there are ten most cashless countries in the world, topped by Canada and followed by Sweden, United Kingdom (UK), France, United States of America (USA), China, Australia, German, Japan and Russia (Forex Bonuses, 2017). Furthermore, Johnson (2019) stated that Sweden managed to claim first place as the most cashless country in the world where only 2% of the country's transaction involves cash.

### 2.2 Definition of E-Wallet

Electronic wallet or e-wallet can be defined as a type of electronic card which can be used for transaction made online through a computer or a smartphone. Its utility is quite similar as credit or debit card. An e-wallet needs to be linked with the individual's bank account to make payments (What is E-wallets, 2018). According to W Ramli et al. (2021), e-wallet or digital wallet is an electronic device, online service or software application which allows a person to carry out transaction with other parties electronically through the exchange (bartering) of digital money with a certain item or service. E-Wallet through a smartphone application is able to record all financial transactions through e-money, debit card or credit card. In Malaysia, cashless transaction is getting more encouraging after the existence of one-off E-tunai Rakyat campaign worth RM30 in 2020. This grant is credited through selected electronic wallets (e-wallet) such as GrabPay, Touch 'n Go and Boost. This encourages Malaysian to use e-wallet applications more frequently (Mahadi, 2020).

In addition, Abdellah and Fernandez (2021) stated that payment method in the purchase of goods or services have also advanced with the application of electronic wallet found in smartphones. This scenario actually leads to a cashless society because it allows user to conduct any transaction without worrying about the lack of paper money or coins. Meanwhile, according Jaafar and Man (2022), payment system involving the most popular e-commerce shows that bank transfer transaction (bank transfer) has occurred as much as 46%, credit or debit card 29%, others 11%, digital wallet (digital wallet) 7% and cash as much as 7%. The number of e-wallet transaction increased by 131% in 2020 (Bank Negara Malaysia (2021)).

### 2.3 Buying and Selling in Islam and Maqasid Syariah Hifz Mal

Buying and selling activities are very synonymous in community life to fulfill the needs of each individual. According to Islam, it is not wrong as Islam also encourages this activity because it is a form of worship. This activity contains three pillars according to popular scholars (Al-Buhuti 1982, Al-Sharbini 1995 and Ibn Qudamah 1972).



First is sighth where a pronunciation (lafaz) indicates that a contract is agreed upon by both parties. It must consist of offer (ijab) and acceptance (kabal) whether it is expressed through word or others. Second is aqid which is contracting parties consisting of buyer and seller. Third is al-ma'qud alaih which is goods that are exchanged either consisting of price payment or exchange goods. In general, exchange goods in a transaction consists of three forms namely the exchange of goods with money, the exchange of goods with goods and the exchange of money with money. Basically, electronic money used in cashless payment is same as regular money. In fact, it is halal and allowed as long as it does not contradict with Syariah. Therefore, there is no doubt in cashless payment.

Meanwhile, Maqasid Syariah is one of the most important fields in Islamic jurisprudence. Maqasid Syariah can be defined as the purposes of the Syariah and its secrets that have been set by Allah SWT in every rulings (Al-Fasi, 1993). Al-Raysuni (1999) also gives almost the same meaning which is the purposes that have been set by the Syariah to achieve human welfare. Besides, Al-Yubi (1998) stated that the meaning of Maqasid Syariah is meaning, wisdom and similar to it which is taken into account by Syariah in general or specific with the aim of providing goodness to people. Based on the definition above, Maqasid Syariah can be concluded as the meanings or purposes to be achieved by the Syariah in every rulings or most of the rulings, where the purpose of it is to provide benefit and remove harm for mankind (Sahid, 2018). Maqasid Syariah is an important element in the determination of Syariah law for the current problems faced by the Muslims. This is because the Maqasid Syariah is the result of a comprehensive and in-depth study of the revelation texts disclosed by Allah to mankind (Al-Raysuni, 1999).

The purpose of this maqasid is to look after the five main elements in human life. There are preserving religion (hifz ad-din), preserving life (hifz an-nafs), preserving mind (hifz al-'aql), preserving of lineage (hifz an -nasl) and preserving property (hifz al-mal) (Al-Syatibi 2004). All these elements must be preserved in order to maintain the well-being of human life, including the preservation of property (hifz mal). According to Ahmad and Ibrahim (2006), property refers to something that is affordable and beneficial. While preserving property (hifz mal) can be defined as protecting property from destruction and transferring property to other people in a wrong way including the prohibition against cruelty and so on. There are three main criteria of the property preservation. First, the accumulated property must be halal. Second, property must be used for lawful purpose. Third, the obligation to fulfill the rights of Allah SWT and the community from the property obtained (Jauhar, 2009). Thus, buying and selling activities are also included in property preservation (hifz mal). Akbar (2012) stated that protecting property in Islam begins with the ownership, use and care of property in a halal manner. Islam has set four practices of property ownership as an economic resource which are through employment, inheritance, giving country property to the people and property obtained through donations such as grants, alms and gifts. Islam also insists that the ownership of this property must be free from prohibited elements such as usury, gambling, corruption and fraud in weighing. If the property is mixed with forbidden elements, then it will not be blessed by Allah. It coincides with surah al-Baqarah, verse 275:-

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ  
 بِأَنَّهُمْ قَالُوا ۚ إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۚ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ ۝

*Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest.*

#### 2.4 Hifz Mal Application in E-Wallet

According to the previous study by Razali et al. (2021), they stated that hifz mal application in e-wallet can be explained through four criteria. First, the concept of e-wallet is parallel to the characteristics of money outlined by Islamic scholars where money is a price (thaman). Money can be defined as a tool used by human as a valuer and medium of exchange (Hasan, 2002). The sale and purchase transaction that takes place between the seller and the buyer is based on the value of the money that is available in the e-wallet. Second, hifz mal prohibits any activity involving usury (riba) transaction. In e-wallet application, the rewards given are not considered as usury. It is because they offer rewards for various reasons such as subscribing to their services, adding balances or using electronic money to make payments to merchant.

Third, in terms of security, Islam prioritizes property protection by imposing severe punishments that can deter the act of taking property like stealing. This coincides with surah al-Maidah, verse 38:-



وَالسَّارِقُ وَالسَّارِقَةُ فَاقْطَعُوا أَيْدِيَهُمَا جَزَاءً بِمَا كَسَبَا نَكَالًا مِّنَ اللَّهِ ۗ

*[As for] the thief, the male and the female, amputate their hands in recompense for what they committed as a deterrent [punishment] from Allah...*

In the e-wallet application, the confidential information of the e-wallet user cannot be accessed by others and the secrecy and integrity of the data will be maintained while being transmitted over the internet.

Lastly, it relates with the aspect of involvement of advantages (masalahah) in the use of e-wallet. E-wallet is seen to speed up many conventional transaction, no need to carry large amounts of cash and can make accurate payment without having to keep coins or cashback. Apart from expanding the economic sector, it can also automatically keep track of expenses. Masihuddin et al. (2017) added that a developed economy can provide prosperity to the community where more government funds can be channeled in various sectors such as education, health, environment and achieving Syariah objectives in *hifz mal*. Based on this study, it can be concluded that e-wallet is one of the cashless payment method which is parallel to *maqasid Syariah hifz mal*.

### 3. Methodology

This study is conducted using quantitative method through a descriptive research approach in the form of survey through Google Form application. The main instrument used in the data collection of this study is survey method. The survey of this study consists of four parts. Part A covers the socio demographic characteristics of the respondents. Among the characteristics measured are gender, age, location of residence, frequency of using e-wallet cashless payment within a month and amount of e-wallet cashless payment within one month. Next, Part B is to study the practice of cashless payment among youth during and after the MCO. Part C is to identify the factors that encourage the use of cashless payment after MCO from the perspective of *hifz mal*. Part D is to study how far the youth knows the usage of cashless payment comply with the *maqasid syariah hifz mal*. Part B, C and D are measured with five answer choices using a Likert scale (1=strongly disagree, 2=disagree, 3=less agree, 4=agree and 5=strongly agree). This is to ensure that respondents indicate the level of agreement that suitable for them. The questionnaire set has been revised based on the research instruments made by Z Abidin and Yusoff (2020), Abdellah and Fernandez (2021), Ali Adaha et al (2022) as well as other recent studies. The survey was distributed using a simple random sampling method. This sampling is chosen because it is easier to select the respondents of the study and does not require expensive costs. A total of 202 questionnaires were distributed online. The respondents are from the students of UiTM Johor, Segamat Campus. Once the data is collected, it will be analyzed using the Statistical Package for the Social Sciences (SPSS) version 28. The data analyzed will take into account frequency, percentage, mean and standard deviation. Meanwhile, the mean interpretation value is as shown in the table below.

**Table 1:** Interpretation of mean value

Value of mean	Mean interpretation
1.00-1.80	Very weak
1.81-2.60	Weak
2.61-3.40	Moderate
3.41-4.20	Good
4.21-5.00	Very good

### 4. Findings and Discussion

This section will discuss the findings of the study which are the demographic of respondent, the practice of cashless payment among youth during and after the MCO, the factors that encourage the use of cashless payment after MCO from the perspective of *hifz mal* and how far the youth knows the usage of cashless payment comply with the *maqasid syariah hifz mal*. Table 2 shows the background of the respondent which consists of gender, age, residence, frequency of using e-wallet cashless payment within a month and amount of e-wallet cashless payment within one month. The table below shows the results of the study conducted using the questionnaire instrument.



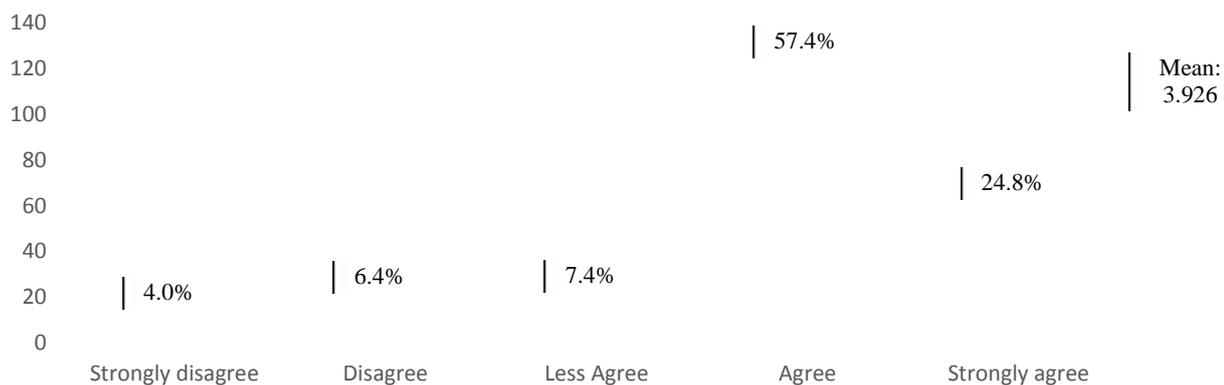
**Table 2:** Background of the respondent

No	Background of the respondent	Frequency (f)	Percentage (%)	
1	Gender	Male	53	26.2
		Female	149	73.8
2	Age	18-20	140	69.3
		21-23	58	28.7
		24-26	3	1.5
		27-29	1	0.5
3	Residence	City	144	71.3
		Rural	58	28.7
4	Frequency of using e-wallet cashless payment within a month	1-5 times	55	27.2
		5-10 times	39	19.3
		10-15 times	27	13.4
		15 times and above	81	40.1
5	Amount of e-wallet cashless payment within one month	Below RM100	81	40.1
		RM101-RM200	66	32.7
		RM201-RM300	30	14.9
		RM301-RM500	11	5.4
		RM501 and above	14	16.9

N= 202

According to Table 2, the total number of respondents (N) are 202 youths consisting of UiTM Johor, Segamat Campus students. The result shows that the highest respondents consist of 149 female (73.8%) and 53 male (26.2%). A total of 69.3% of respondents are between 18 to 20 years old, followed by 28.7% of respondents are 21 to 23, 1.5% of respondents are 24 to 26 years old and only 0.5% of respondents are between 27 to 29. The majority of respondents are youth live in city which are 71.3% while only 28.7% of the respondents live in rural area. Besides, the study finds that 40.1% of the respondents have used 15 times and above e-wallet cashless payment within a month. Although respondents use this method frequently, the majority of 40.1% respondents use the application below RM100 in one month only. This is due to the limited financial faced by the respondents as they are from the students. Majority of them regularly use the e-wallet payment to pay for their meals at the cafeteria.

**Analysis of Frequency, Percentage and Mean of the Practice of Cashless Payment During Movement Control Order (MCO)**



**Figure 1:** Analysis of frequency, percentage and mean of the practice of cashless payment during Movement Control Order (MCO)

Figure 1 shows the analysis of frequency, percentage and mean of cashless payment practice among UiTM Johor Segamat Campus students during MCO. Based on the figure above, 24.8% of respondents (50 students) are strongly agree to use e-wallet during MCO, followed by 57.4% of respondents which are 116 students. In addition, only 4.0% of respondents (8 students) are strongly disagree use e-wallet during MCO. Therefore, the total number of respondents who agree to use e-wallet cashless payment during MCO are 82.1% (166 students). The finding shows that e-wallet cashless payment has increased during MCO due to the safety factor among the community as well as preventing the spread of COVID-19 outbreak. The increase is in line with the statement of Malaysian Visa Country Manager for



Malaysia, Ng Kong Boon where the health crisis and movement restrictions have led to cashless payments in just a few months, equivalent to three years of growth value (Baharuddin & Abu, 2020).

**Analysis of Frequency, Percentage and Mean of the Practice of Cashless Payment After Movement Control Order (MCO)**



**Figure 2:** Analysis of frequency, percentage and mean of the practice of cashless payment after Movement Control Order (MCO)

Figure 2 shows the analysis of frequency, percentage and mean of cashless payment practice among UiTM Johor Segamat Campus students after MCO. According to the figure above, a total of 58.4% (118 students) agree to use e-wallet after the MCO, followed by 27.2% of respondents (55 students) who strongly agree to use e-wallet after MCO. Besides, only 2.5% of respondents (5 students) strongly disagree with use e-wallet after MCO. Based on the analysis, there is an increase in e-wallet cashless payment practice after the MCO. This result is shown by the mean value of e-wallet cashless payment before the MCO (3.926) and after the MCO (4.020).

**Table 3:** Factors that encourage the use of e-wallet cashless payment after the Movement Control Order (MCO) from the point of view of maqasid syariah hizf mal

Item	Frequency (f) Percentage (%)					Mean	Standard Deviation
	1	2	3	4	5		
I can easily use cashless payment no matter where I am	2 1.0	3 1.5	18 8.9	115 56.9	64 31.7	4.17	0.73
I can easily use cashless payment method safely	2 1.0	1 0.5	16 7.9	125 61.9	58 28.7	4.17	0.67
I can easily keep track of the transaction record in the existing system	2 1.0	1 0.5	11 5.4	109 54.0	79 39.1	4.30	0.68
I can easily control the budget and monthly expenses	3 1.5	19 9.4	55 27.2	89 44.1	36 17.8	3.67	0.92
I do not need to stand in long queues to withdraw cash	2 0.9	7 3.5	17 8.4	109 54.0	67 33.2	4.15	0.79
I can save time and cost	3 1.5	7 3.5	16 7.9	115 56.9	61 30.2	4.11	0.80
I can reduce the risk of infection	1 0.5	2 1.0	14 6.9	99 49.0	86 42.6	4.32	0.69
I can reduce the risk of theft	1 0.5	2 1.0	14 6.9	124 61.4	61 30.2	4.21	0.65
I can reduce the risk of criminal cases	2 1.0	2 1.0	21 10.4	121 59.9	56 27.7	4.12	0.70
I can reduce the risk of financial loss due to natural disaster	2 1.0	2 1.0	13 6.4	125 61.9	60 29.7	4.18	0.68



(\*Note: 1- Strongly disagree, 2- Disagree, 3- Less agree, 4- Agree, 5- Strongly agree)

Table 3 shows the factors that encourage the use of e-wallet cashless payment after the Movement Control Order (MCO) from the point of view of maqasid syariah hifz mal. The main factor that led to the use of e-wallet cashless payment after the MCO is to reduce the risk of infection. This factor become a choice of 42.6% respondents which are 86 students, 49.0% select agree, followed by 6.9% disagree, 1.0% disagree and only 0.5% (1 student) does not use e-wallet after MCO due to this factor. As we know, the COVID-19 outbreak still exists under control after various steps have been taken to overcome the outbreak. As a result, respondents see this factor as a main factor to continue using e-wallet cashless payment.

The second highest factor that boosts the amount of e-wallet cashless payment is easily keep track of the transaction record in the existing system. A total of 39.1% respondents (79 students) choose to strongly agree while 54.0% of respondents agree. This is because they can find out what they purchase based on the amount of purchase that exists in the transaction record. It is easier for them to use e-wallet. The rest choose 5.4% less agree, 0.5% disagree and 1.0% (2 students) strongly disagree.

Furthermore, the factor that get less choice is easily control the budget and monthly expenses where 9.4% (19 students) disagree with this item, followed by 1.5% respondents (3 students) who strongly disagree. This is because the respondents feel that e-wallet cashless payment is not able to control the budget and monthly expenses but it led to spend more money as it is faster and quicker. They only have to pay for the purchased goods by simply showing the e-wallet app at the counter. Therefore, this item is seen as not a factor that led to the use of e-wallet payments after MCO from the point of view of maqasid syariah hifz mal.

**Table 4:** Knowledge of cashless payment practice in accordance with maqasid syariah hifz mal

Item	Frequency (f) Percentage (%)					Mean	Standard Deviation
	1	2	3	4	5		
I know the practice of e-wallet cashless payment comply with maqasid syariah hifz mal	4 2.0	8 4.0	36 17.8	114 56.4	40 19.8	3.88	0.84
I like the practice of e-wallet cashless payment which is in accordance with maqasid syariah hifz mal	2 1.0	3 1.5	22 10.9	119 58.9	56 27.7	4.11	0.72
I am very confident that e-wallet cashless payment parallel to the maqasid syariah hifz mal	1 0.4	4 2.0	28 13.9	120 59.4	49 24.3	4.05	0.71
I will always use e-wallet cashless payment because it fulfills maqasid syariah hifz mal	3 1.5	6 3.0	28 13.9	114 56.4	51 25.2	4.01	0.80
I will encourage my friends to use e-wallet cashless payment because it complies with maqasid syariah hifz mal	2 1.0	4 2.0	25 12.4	107 53.0	64 31.7	4.12	0.77

(\*Note: 1- Strongly disagree, 2- Disagree, 3- Less agree, 4- Agree, 5- Strongly agree)

Table 4 shows the knowledge of cashless payment practice in accordance with maqasid syariah hifz mal. A total of 31.7% of respondents are strongly agree that they will encourage their friends to use e-wallet cashless payment because it complies with maqasid syariah hifz mal. 53.0% select agree, followed by 12.4% disagree, 2.0% disagree and only 1.0% of respondents disagree. Similarly, the item I am very confident that e-wallet cashless payment parallel to the maqasid syariah hifz mal states that 24.3% of the respondents choose to strongly agree while 59.4% of the respondents agree. The rest select 13.9% disagree, 2.0% disagree and 0.4% disagree.

Next, the item of I know the practice of e-wallet cashless payment comply with maqasid syariah hifz mal get a less choice by the respondents where 4.0% (8 students) disagree with this item, followed by 2.0% of the respondents (4 students) disagree. This is because the respondents just found out that e-wallet cashless payment comply with maqasid syariah hifz mal through this survey. As a result, this item does not get more agreement among the respondents.

## 5. Conclusion

In conclusion, the practice of e-wallet cashless payment have been accepted by Malaysians and the world. The COVID-19 outbreak and the implementation of the MCO have made the community more sensitive to the use of e-wallet cashless payment where there is a slight improvement on current and post MCO. The result of this study also responded to the second objective of identifying the factors that encourage the use of e-wallet cashless payment after the Movement Control Order (MCO) from the point of view of maqasid syariah hifz mal. This shows that the main factor youth using e-wallet is to reduce the risk of infection especially after the Covid-19 outbreak. In fact, the use of this e-



wallet helps youth to track the record of transactions made in the existing system. It can help youth in managing their finance wisely. In addition, youth also found out that the practice of e-wallet cashless payment is in accordance with the maqasid syariah hifz mal where this application is parallel to the Islamic perceptives. Besides, youth is not hesitant to encourage more of their friends to use e-wallet cashless payment. This is because they are certain that e-wallet cashless payment is in accordance with maqasid syariah hifz mal. As youth that live in the digital era, they should experience and appreciate the technological advances in the country.

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