

ABSTRACT

This research aims to examine the influence of sharia financial literacy, perceived usefulness, and lifestyle on consumer behavior of Muslim students using digital e-wallets (case study of Islamic economics students, Faculty of Economics and Business, Diponegoro University). The data collection method was obtained through a questionnaire. Population this research involved students of Islamic economics, Faculty of Economics and Business, Diponegoro University who had used digital e-wallets with a sample of 100 respondents. The analysis technique used was multiple linear regression-IBM SPSS 26.

The research results show that the variable that partially has a positive and significant effect on consumer behavior using e-wallet digital wallets is lifestyle. The variables that have no effect and are partially significant are sharia financial literacy and the perceived usefulness of Muslim consumer behavior using e-wallet. Simultaneously, the results obtained from sharia financial literacy, perceived usefulness, and lifestyle have a positive influence on Muslim consumer behavior using e-wallet.

Keyword: Sharia financial literacy, perceived usefulness, lifestyle, Muslim consumer behavior, digital wallet.