

## **ABSTRACT**

*This study aims to analyze the effect of understanding PayLater services, perceptions of ease of use, consumptive attitudes, and trust in services on the purchasing interest of Muslim students in Semarang City in e-commerce. The research method used is quantitative with a survey approach. The research sample consisted of 110 respondents selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression with the help of the SPSS program.*

*The results showed that partially and simultaneously, the variables of understanding, perceived ease of use, consumptive attitude, and trust had a positive and significant effect on the purchasing interest of Muslim students using PayLater services in e-commerce. These findings indicate that the better students' understanding of PayLater services, the higher their perception of ease of use, the stronger their consumptive attitude, and the higher their trust in the sharia compliance of the services, the greater the purchasing interest of Muslim students.*

*This study is expected to contribute to the development of Islamic economic literature and serve as practical consideration for e-commerce players and PayLater service providers in designing strategies that are in line with sharia values.*

**Keywords:** *Understanding, Ease of Use, Consumptive Attitude, Trust, Purchase Interest, PayLater*

