ABSTRACT

The development of e-commerce and the convenience of digital transactions have driven changes in consumption patterns among university students, including Muslim students who use Shopee. The ease of following trends, purchasing products, and conducting digital transactions has the potential to increase consumptive behavior through lifestyle and e-money usage. This condition creates a gap between the understanding of Islamic financial literacy and its application in daily consumption behavior. Although students understand Islamic financial principles, such as the prohibition of israf and tabdzir, their application in daily life remains suboptimal. This study aims to analyze the influence of Lifestyle, Islamic Financial Literacy, and EMoney Usage on the Consumptive Behavior of Shopee users among Muslim students at Universitas Diponegoro.

This study employed a quantitative approach using a survey method. Data were collected through questionnaires from 100 respondents selected using purposive sampling. The data were analyzed using multiple linear regression with SPSS.

The results show that Lifestyle has a positive and significant effect on Consumptive Behavior, while Islamic Financial Literacy has no significant effect on Consumptive Behavior. Meanwhile, E-Money Usage has a positive and significant effect on Consumptive Behavior. These findings indicate that students' consumptive behavior is more closely associated with lifestyle tendencies and the convenience of digital transactions, while Islamic financial literacy does not directly influence students' consumption behavior.

Keywords: *Lifestyle, Islamic Financial Literacy, E-Money Usage, Consumptive Behavior, Shopee*

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