

## **ABSTRACT**

*This study aims to analyze the consumptive behavior of Muslim students at Diponegoro University in using Shopee based on income, the number of Shopee services used, voucher usage, and access to Shopee PayLater. This study employed a quantitative approach with purposive sampling involving 113 Muslim students who use Shopee. Data were collected through an online questionnaire and analyzed using multiple linear regression. The results show that all independent variables have a positive and significant effect on consumptive behavior, both partially and simultaneously. The Adjusted  $R^2$  value of 0.895 indicates that the model explains 89.5% of the variation in consumptive behavior. Income was found to be the most dominant factor, followed by voucher usage, the number of Shopee services used, and access to Shopee PayLater. These findings indicate a gap between the consumption behavior of Muslim students in using Shopee and the principles of Islamic consumption, particularly qana'ah, al-iqtishad, and prudence in the use of PayLater.*

**Keywords:** Consumptive Behavior; Muslim Students; Income; Shopee PayLater; Islamic Economics

