

## **ABSTRACT**

*This research aims to analyze the influence of ease to use of digital payments, lifestyle and religiosity on consumer behavior. This research discusses consumer behavior in Semarang City because the level of internet users in Semarang City is relatively high in the Central Java region. The number of internet users in Indonesia in 2021-2022 increased by 3.32% from 2019-2020, namely 77.02% or 272,682,600 people. This is comparable to the increase in e-commerce users which has an influence on the increase in consumer behavior of the Muslim community in Semarang City compared to the previous year. This research uses a quantitative approach in analyzing the influence of consumer behavior. The analytical method used is multiple regression with the help of the SPSS 29 application. Respondents were determined using a purposive sampling technique to obtain respondents from the Muslim community of Semarang City who have jobs and income.*

*The research results show that the ease of use of digital payments has a positive and significant effect on the consumptive behavior of the Muslim community in Semarang City. Lifestyle has a positive and significant effect on the consumptive behavior of the Muslim community in Semarang City. Religiosity has a negative and significant effect on the consumer behavior of the Muslim community in Semarang City.*

**Keywords:** *Consumptive behavior, ease to use of digital payments, lifestyle, religiosity*

