

ABSTRACT

This study aims to analyze the influence of lifestyle, trust, ease of use, and financial literacy on the purchase decision of Muslim students of Undip and UIN Walisongo Semarang in the Use of SPayLater.

The population in this study is Muslim students of Undip and UIN Walisongo Semarang. This study uses non-probability sampling with the approach purposive sampling as a sampling technique. The data analysis method in this study uses multiple linear regression analysis with a sample of 150.

The results of this study can be explained that simultaneously the variables of lifestyle, trust, ease of use, and financial literacy affect the purchase decision of Muslim students of Undip and UIN Walisongo Semarang in the Use of SPayLater. For lifestyle variables, it has no partial effect on the purchase decision of Muslim students of Undip and UIN Walisongo Semarang in the Use of SPayLater. As for the variables of trust, ease of use, and financial literacy, they have a partial influence on the purchase decision of Undip Muslim students and UIN Walisongo Semarang in the use of SPayLater. The R-Square value is 0.896. It means that in this study, the variation of changes from independent variables affects the dependent variable by 89%. While the remaining of 11% was influenced by other independent variables that were not included in this study.

Keywords: Lifestyle, Trust, Ease of Use, Financial Literacy, SPayLater

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