



## **The Influence of Lifestyle and Trust in the Use of Shopee Paylater Services on Consumer Behavior in the Maqashid Sharia Perspective (Study on Students of UIN Raden Intan Lampung)**

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### **ABSTRACT**

This study aims to investigate the influence of lifestyle and trust in the use of Shopee Paylater services on consumer behavior, taking into account the Maqashid Sharia perspective, especially for students of the Faculty of Economics and Islamic Business at UIN Raden Intan Lampung. This research adopts a quantitative approach through the survey method and the use of questionnaires as a data collection technique. The research sample consisted of 84 students from the class of 2021 who used the Shopee Paylater service, selected through purposive sampling. The data were analyzed using multiple linear regression with the help of SPSS software. The independent variables used in this study include lifestyle (X1) and trust (X2), while consumer behavior (Y) is the dependent variable. The t-test results indicate that both lifestyle and trust individually have a positive and significant influence on consumer behavior. The F test results indicate that lifestyle and trust together have a positive and significant effect on consumer behavior. In the context of Maqashid Sharia, consumption that is carried out not only follows religious teachings, but also provides tangible benefits for individuals and society as a whole.

**Keywords:** *lifestyle; trust; consumer behavior; shopee paylater; maqashid sharia*

### **A. INTRODUCTION**

Modern-day technology is the result of rapid developments in science and technology that have changed the way we interact, work and live (Asry, 2020). In this era, technology has become the backbone of society's progress, with innovations constantly emerging in various fields (A. M. A. Saputra et al., 2023). One of the most striking aspects of modern-day technology is the advancement in communication. The internet, smartphones, and instant messaging apps have allowed us to connect with people all over the world in a matter of seconds. Information that was once difficult to access is now easily available at our fingertips, changing the way we learn, work and communicate.

The rapid development of technology and the internet in Indonesia is driving the birth of digital payment systems. One example of technological advancement in the financial sector in

Indonesia is financial technology (fintech) (Martinelli, 2021). Fintech is a combination of financial services and technology that changes the business model from conventional to more modern (Dewi et al., 2023; Sudaryo et al., 2020). If in the past financial transactions were carried out through direct meetings and using cash, now these transactions can be done online in a very short time, even in just a few minutes or seconds (Prastiwi & Fitria, 2021).

The development of fintech is driven by the demands of modern lifestyles and the need for practical convenience desired by the community (Safira et al., 2019). Fintech provides an opportunity for anyone to make transactions in a practical and realistic way, whenever and wherever they are, thus increasing efficiency and effectiveness in the transaction process. Changing consumer preferences influenced by the availability of the internet as a channel for instant and real-time transactions is a major factor in the growth of fintech. In Indonesia, the development of fintech continues to grow, including the emergence of the latest innovation in the spotlight, namely PayLater.

PayLater is a payment method similar to a credit card, where an app company submits the payment for the user's bill at the merchant first, and then the user pays the bill to the app company (Prastiwi & Fitria, 2021; Rusdiana et al., 2023). To use this service, users are required to provide personal information, as well as upload a photo of themselves and a photo of their ID card (Novitasari et al., 2023). In addition, this feature offers a guaranteed level of security as it has been registered and supervised by the Otoritas Jasa Keuangan (OJK). The adoption of the PayLater feature has enriched the online transaction experience by increasing its practicality, both in terms of requirements, registration process, and relatively short activation (Saragih & Lestari, 2022).

The paylater feature is one of the payment options available in various apps that provide convenience to their users (Nuruddin & Himmati, 2023). Currently, the Shopee platform dominates popularity among Indonesians. Shopee is an application platform that provides online buying and selling transaction services that can be accessed with flexibility through smartphones anytime and anywhere (Sari & Kusuma, 2023). The dominance of shopee's popularity is in accordance with the results of a survey conducted by Daily Social in September 2023, where Indonesian consumers significantly prefer to use Shopee Paylater services over other paylater services, with a percentage reaching 89%. Apart from being the top choice, Shopee Paylater also recorded a high usage rate, with 77% of users admitting that they have utilized the Shopee Paylater service (Muhamad, 2023).

Paylater has become a well-known phenomenon among the masses, bringing with it a number of benefits and lifestyle impacts (Zumaroh, 2022). Its fame lies in the ease and convenience it offers. With Paylater, individuals can purchase goods or services without having to pay directly, allowing them to fulfill their needs and wants without having to wait until they have sufficient funds. This opens up greater access to products and services, especially for those who may experience financial limitations. However, on the other hand, paylater does not always have a positive impact, especially on the lifestyle of its consumers (S & Apriliana, 2024). A

person's lifestyle influences their needs, wants, and shopping behavior. Lifestyle is also often used as the main motivation in making purchasing decisions (Supardin, 2022).

In addition to lifestyle aspects, the popularity of Paylater is also influenced by the trust built by these service provider platforms. One of the main factors that make Paylater attractive is the trust given by users to the convenience, security, and comfort provided (Permana & Elsiani, 2022). Trustworthy Paylater platforms usually offer features such as strong data encryption, clear consumer protection policies, and responsive and friendly customer service. In addition, when users see many other people who have successfully used Paylater services, this also increases their trust in the platform. This trust is a key factor in shaping a positive image of a service and encouraging more people to adopt Paylater in their daily lives.

The lifestyle associated with using the Shopee Paylater service often reflects a more flexible and impulsive purchasing pattern. Paylater users may tend to be more open to purchasing goods and services online without having to pay immediately, allowing them to fulfill needs or wants without any immediate restrictions on funds. This may lead to increased purchase frequency and wider product exploration. Trust in the use of the Shopee Paylater service broadly hinges on a user's previous experience and belief in the safety and convenience provided by the platform. Users who feel confident in the safety and reliability of the Paylater service tend to use this feature more frequently and with more confidence, which in turn can form a sustainable pattern of consumer behavior in utilizing this service in their lifestyle.

Based on this explanation, it appears that lifestyle and trust have a significant impact on consumer behavior. An individual's lifestyle, which includes patterns of activities, interests and values, is a key factor in shaping consumer preferences. Consumption patterns, spending and product preferences often reflect a person's lifestyle, which in turn can affect brand perception, consumer loyalty and satisfaction levels in the shopping experience. The same goes for trust, where consumers' confidence in the quality of product services can influence purchase decisions, active interaction with the platform, and levels of satisfaction and loyalty to the brand. A high level of trust will significantly influence consumer behavior towards a product's service.

In the context of the younger generation, especially college students, the relationship between lifestyle, beliefs, and consumer behavior becomes even more crucial in understanding the dynamics of shopping and interaction with brands. Students, as part of the younger generation, have dynamic and diverse lifestyle tendencies, influenced by trends, technology and values that are relevant to them. Their activity patterns, interests and values shape their consumer preferences, including in the context of purchasing products or services. Trust in a brand or service also plays an important role in purchasing decisions. Students who have a high level of trust in a product service, such as Shopee Paylater, are more likely to actively use the service, interact with the platform intensively, and even strengthen their loyalty to the brand.

It is important to study the relationship between lifestyle, trust, and consumer behavior, especially among college students. This is due to the fact that university students, as a digitally

active young generation, tend to be the main users of online shopping services. Through this study, it is hoped that a deeper understanding of the psychological, social, and economic factors that influence students' shopping decisions can be obtained, including the impact of trust in Paylater services on purchasing patterns, debt management, and overall financial management. The information generated from this study is expected to provide guidance to students in managing their finances wisely in this digital era. Thus, this study has broad implications in increasing the consumer awareness of college students in this digital era.

In the perspective of maqashid sharia, research on the influence of lifestyle and trust on the use of Shopee Paylater services on consumer behavior, especially students, is important because it involves aspects related to the fulfillment of maqashid (goals) of sharia. This research not only considers financial and economic aspects, but also social, moral, and ethical values in financial management and consumption. Maqashid sharia emphasizes the importance of maintaining a balance between meeting individual needs by avoiding excessive behavior and minimizing the risk of falling into excessive debt. Therefore, this study can help understand the extent to which the use of Paylater services is in accordance with the principles of maqashid sharia, as well as provide guidance for students in managing their finances in a sustainable manner and in accordance with Islamic values.

## **B. LITERATURE REVIEW**

### **Lifestyle**

Lifestyle refers to a collection of habits, behavior patterns, preferences and values that are consistently practiced by individuals or groups in everyday life. This includes everything from how to dress, diet, hobbies, to leisure activities and product or service selection. This is in line with Kotler's opinion that lifestyle is a comprehensive picture of an individual in his environment as reflected through his activities, interests and views. It reflects a person's identity and interaction with the world around him (Rudianto, 2021; Sargeant & Shang, 2017).

According to Setiadi (2019), lifestyle as a whole refers to the way individuals organize their lives, including how they use their time (activities), recognize important values in their environment (relationships), and describe their perceptions of themselves and the world around them (opinions). Lifestyle is not limited to social status or personality characteristics. Instead, Kasali (1998) states that lifestyle encompasses a person's consumption patterns, reflecting their preferences for things and how they use their time and financial resources.

A person's lifestyle is influenced by two factors, namely internal factors and external factors. Internal factors include individual attitudes, experiences, observations, personality, self-concept, motives, and perceptions. Meanwhile, external factors include reference groups, family influences, and the culture around the individual (Ajiwibawani, 2015; Edy et al., 2020). These internal factors reflect how individuals respond to their environment and personal experiences, while external factors have more to do with external influences that can affect a person's behavior patterns and preferences. These internal and external factors interact with

each other and influence how individuals form preferences, habits and values in their daily lives.

Based on various existing opinions, the lifestyle indicators in this study are activities, interests, and opinions (Hartati et al., 2017; Wahyuni et al., 2019). Activities refer to actions taken by consumers, such as purchasing or using products, as well as activities undertaken to fill leisure time. While these activities can be observed, they are difficult to measure directly (Somantri et al., 2020). Furthermore, interest refers to things that attract attention, passion, preferences, and priorities in consumers' lives (Wijaya, 2017). Meanwhile, opinion encompasses consumers' views and feelings on global, local, economic, and social issues. Opinion is used to describe interpretations, expectations, and evaluations, such as beliefs about others' intentions, anticipations related to future events, and considerations of the consequences that can provide rewards or punishments from various alternative actions (Nadya et al., 2024).

Thus, it can be concluded that indicators such as activities, interests and opinions are highly relevant. Activities reflect how a person's lifestyle is reflected in their daily actions, such as shopping habits or chosen leisure activities. Interests show preferences and priorities in lifestyle, such as interest in certain products or social activities. Meanwhile, opinions reflect individuals' views on issues that affect their lifestyle, such as views on products, brands or social trends. By understanding these three indicators, we can describe how an individual's lifestyle is reflected in their activities, interests and opinions.

## **Trust**

Kotler and Kevin (2010) explain that trust refers to the desire of a company to rely on its business partners. This trust is influenced by various factors, both from individuals and organizations, such as the ability, integrity, honesty, and good attitude of the company. Personal interactions with company employees, an overall view of the company, and individual experiences will influence perceptions of trust and can change over time.

Morgan and Hunt make it clear that trust is the urge to maintain an exchange relationship because of trust. The core of the concept of trust is the belief that both parties are considered trustworthy, have high integrity, are consistent, competent, fair, responsible, proactive in helping, and have other positive traits. This trust arises because these beliefs are believed by both parties (Tumbel, 2016).

Based on this opinion, trust is the basis of human relationships based on belief in the reliability, integrity, and ability of the other party. It is the impetus to maintain an exchange or relationship because it is believed that the parties involved are reliable, consistent, fair, and have other positive traits. Trust forms the basis for cooperation, effective communication, and sustainable relationship building in both personal and professional contexts.

There are two factors that can influence consumer trust: Reputation and Perceived quality (Prayitno, 2015). Reputation is the image given to a seller based on information from other sources (Nurhatinah, 2018). Reputation plays an important role in building consumer trust in

sellers because consumers often have no direct experience with sellers. Meanwhile, Perceived quality refers to consumers' perceptions of the quality of products, services and overall experience. A company's appearance and design can also influence the first impression formed in consumers' minds.

In this study, the trust indicator refers to the concept described by Mayer et al in Nurhatinah (2018), which consists of integrity, benevolence, and competence. Integrity is the consumer's perception of the company's conformity with generally accepted principles, such as keeping promises, behaving in accordance with ethical norms, and being honest. Benevolence includes the level of trust in the partnership, which highlights goals and motivations that are beneficial to other organizations, especially in situations where commitment has not yet been formed. Meanwhile, Competence shows the company's ability to overcome problems faced by consumers and meet their needs. This ability includes skills and characteristics that give the group significant influence (Kasinem, 2021).

### **Consumer Behavior**

Consumer behavior, as stated by Kotler and Keller as cited by Simanihuruk et al (2023), is a study that investigates how individuals, groups, and organizations make decisions, make purchases, utilize, and dispose of goods, services, or experiences, with the aim of meeting their needs and desires. According to Mangkunegara, in Amalia's (2019) writing, consumer behavior includes various activities carried out by each individual, group, and related organizations during the decision-making process to obtain and use economic goods or services, which can be influenced by the surrounding environment.

Winardi provides a definition of consumer behavior as actions taken by individuals in planning, purchasing, and using economic goods and services (Amir et al., 2023). Prasetijo and Ihalaui, as expressed in research by Lelengboto (2017), consumer behavior is defined as an area of study that focuses on how decision makers, whether individuals, groups, or organizations, make purchasing decisions or transactions to obtain certain products and use these products.

Referring to the above opinion, understanding consumer behavior is a study that focuses on how individuals, groups, and organizations make decisions in choosing, buying, using, or disposing of products, services, ideas, or experiences to meet their wants and needs. In this process, it is necessary to include a comprehensive understanding of various factors, including psychological, social, cultural, and economic aspects that have a major influence on how consumers make decisions. Consumer behavior is divided into two, namely rational and irrational (Asir et al., 2023). Characteristics of rational consumer behavior include: choosing products based on needs, choosing products that provide optimal benefits, choosing products with guaranteed quality, and choosing products that fit their budget. Meanwhile, irrational consumer behavior involves: being easily influenced by advertisements and promotions in the media, choosing well-known brand products, and choosing products due to considerations of social status or prestige (Yusnita, 2020).

According to Kotler, consumer behavior is influenced by a number of factors which include cultural, social, personal, and psychological elements (Setiadi, 2003). The indicators in this study consist of these factors. Cultural factors have an important role in determining individual desires and actions, which include aspects of culture, sub-culture, and social class. Social factors include reference groups, family, and social roles and status. In personal factors, variables such as age, occupation, economic situation, lifestyle, personality, and self-concept influence consumer behavior. Meanwhile, psychological factors include elements such as perception, motivation, learning, and beliefs (Adhim, 2020).

Some of the elements that influence consumer behavior include individual preferences, price, product or service quality, promotion, advertising, culture, social status, reference groups, personal beliefs and values, and previous experience. The study of consumer behavior is important for marketers and entrepreneurs as it helps them understand the market, design effective marketing strategies, and develop products or services that match consumer needs and wants.

### **Previous Research**

This study is a follow-up study and seeks to obtain elements of novelty related to studies with the same variables and different core discussions. Among the related studies are:

Waroka and Fadila (2022) with the title “The Effect of Trust and Lifestyle on Purchasing Decisions Using Shopee Paylater Online Loans”. The study concluded that Shopee Paylater registrants showed a high level of trust and lifestyle, with an average score indicating the “Strongly Agree” criteria for both variables. There is a strong and two-way relationship between trust and lifestyle, with a correlation of 0.759. This shows that the trust variable has a significant relationship with the lifestyle variable. Partially, both variables influence purchasing decisions using Shopee Paylater online loans. Simultaneously, trust and lifestyle together have a significant influence of 71.8% on purchasing decisions, while the remaining 28.2% is the influence of other variables not examined in this study.

Research by Saputra and Sudarwanto (2023) with the title: “The Influence of Lifestyle, Trust and Ease on Purchasing Decisions Using Shopee Paylater Surabaya City Community”. The study concluded that lifestyle has a significant effect on purchasing decisions through the use of Shopee Paylater. Trust also has a significant impact on purchasing decisions through the use of Shopee Paylater, and convenience also has a big effect on these purchasing decisions. Overall, lifestyle, trust, and convenience have a significant effect on purchasing decisions using Shopee Paylater. The results of the discussion and conclusions of the study explain that each variable has an influence both partially and jointly on purchasing decisions using Shopee Paylater.

## **C. METHODOLOGY**

### **Approach and Type of Research**

This study applies a quantitative approach, which is a study that relies on data in the form of numbers or the results of various questions given to respondents, and then analyzed using statistical analysis methods (Sugiyono, 2018). The type of research uses experimental research,

which aims to investigate the impact of a particular treatment on phenomena in a particular group compared to other groups that receive different treatments (Ramdhan, 2021).

### **Population and Sample**

Population does not only include the number of individuals or objects involved, but also includes all the characteristics or attributes possessed by each individual or object in the population (Sugiyono, 2016). In this study, the research population is students of the Faculty of Economics and Islamic Business of UIN Raden Intan Lampung class of 2021 who are in the late teenage age group in the age range of 18-21 years and use the Shopee PayLater service. These late adolescents were chosen as the population because they have the characteristics of teenage buyers which include being easily influenced by sellers, susceptible to the influence of advertisements, a tendency not to control spending wisely, as well as a lack of awareness of reality, a romantic nature, and a tendency to act impulsively (Lestarina et al., 2017).

Meanwhile, the sample is a partial representation of the number and attributes possessed by the population. When the population has a large scale and it is not possible for research to study every entity in it, the use of samples becomes a possible solution. The information obtained from the sample can then be generalized to the entire population. Therefore, it is important for the sample taken to truly reflect the characteristics of the population in question (Sugiyono, 2016).

The sampling technique uses purposive sampling technique, which is the selection of subjects based on certain characteristics or attributes that are considered to have a close relationship with a previously known population (Margono, 2010). The sample in this study is part of the 2021 batch of students of the Faculty of Economics and Islamic Business of UIN Raden Intan Lampung who have made online purchases using the Paylater payment feature. From an initial survey conducted by researchers, the total number of students in the sample was 1550, of which 520 had used the Shopee Paylater service. Sampling the research using the Slovin formula approach, the calculation results obtained 83.87 and rounded up to 84 respondents.

### **Research Variables and Indicators**

Research variables are elements that are determined by researchers to be investigated in order to obtain relevant information, which will then be used to make conclusions (Sugiyono, 2016). In this study, researchers used three types of variables. The first variable is the independent variable, namely Lifestyle (X1) and Trust (X2), while the third variable is Consumer Behavior (Y) which functions as the dependent variable.

Meanwhile, research indicators refer to the parameters or variables used to evaluate or measure the concept or phenomenon being investigated. These indicators provide clues or signs about the level or existence of a concept or phenomenon in the research context. They can be questions in a questionnaire, physical measurements, behavioral observations, or other signs that can be observed or measured to obtain relevant information. In this research framework,

the indicators used are as follows:

Lifestyle indicators (X1), namely: activities, interest, and opinion. Trust indicators (X2), namely: integrity, kindness, and competence. Meanwhile, the indicators of consumer behavior (Y) are: culture, social, personal, and psychology

#### D. DISCUSSION AND FINDINGS

In this study, the questionnaire was distributed to 84 respondents, who are 2021 students from the Faculty of Economics and Islamic Business at UIN Raden Intan Lampung who use Shopee Paylater services, according to predetermined criteria. Grouping respondents based on the duration of use of the Shopee Paylater service can be seen in the following table:

Table 1  
Distribution of Respondents Based on Length of Use Shopee *Paylater* Service

Time	Frequency	Percent	Valid Percent	Cumulative Percent
< 1 month	1	1.0	1.0	1.0
1 – 6 month	22	27.0	27.0	28.0
6 – 12 month	23	27.0	27.0	55.0
> 12 month	38	45.0	45.0	100.0
Total	84	100.0	100.0	

(Source: Primary Data Processed, February 2024)

The data in Table 1 above shows that 1 person or 1% of the respondents have used the Shopee Paylater service for less than one month. Furthermore, 22 people or 27% used the Shopee Paylater service for a span of between one and six months. A total of 23 people or 27% used the Shopee Paylater service for a span of between six to twelve months. Finally, 38 people or 45% used the Shopee Paylater service for more than twelve months or more than one year.

Before processing the data, the author will present the results of the distribution of respondents' responses based on predetermined categories. In the Lifestyle variable, of the 15 statements provided by the researcher, the majority of respondents responded by agreeing with X1.3, namely 70 respondents or 82.4%, which indicates that they use Shopee Paylater as a payment method. Conversely, the largest number of respondents who disagreed was in statement X1.2, where 9 respondents or 10.6% indicated that they rarely use Shopee Paylater as a payment method.

In the trust variable, of the 8 statements provided by the researcher, the majority of respondents' responses were agreed on X2.8, namely 67 respondents or 78.8%, which indicates that they use Shopee Paylater because it is considered trustworthy and accountable. Conversely, the largest number of respondents who disagreed was in statement X2.3, where 8 respondents or 9.4% indicated that they doubted whether the data stored in the Shopee Paylater application would be guaranteed from hacker attacks.

In the consumer behavior variable, of the 17 statements provided by the researcher, the majority of respondents' responses were agreed on Y8, namely 70 respondents or 82.4%, which showed their interest in using payments through Shopee Paylater. Conversely, the largest number of respondents who disagreed was in statement Y5, where 22 respondents or 25.9% indicated that they did not use payments through Shopee Paylater because they saw that most of their families had often done so.

To test the hypothesis which states that "lifestyle and trust together or simultaneously affect consumer behavior", the F test results are used by looking at the ANOVA output table as follows:

Table 2  
Anova F Test Results

ANOVA <sup>a</sup>						
Model		Sum of Square	Df	Mean Square	F	Sig.
1	Regression	982.810	2	491.405	28.630	0.000 <sup>b</sup>
	Residual	1544.760	81	17.164		
	Total	2527.570	83			

a. Dependent Variabel: Consumer Behavior

b. Predictors: (Constant), Trust, Lifestyle

(Source: Primary Data Processed, February 2024)

Referring to the data in Table 2, it can be seen that the  $F_{count}$  value is 28.630, while the  $F_{tabel}$  value is obtained from  $df1 = k-1$  or  $3-1 = 2$  and  $df2 = n-k$  or  $84-3 = 81$ , resulting in an  $F_{tabel}$  value of 3.11. By comparing the  $F_{hitung}$  value with the  $F_{tabel}$  value, namely  $28.630 > 3.11$ , it can be concluded that there is a positive influence of lifestyle and trust variables on consumer behavior when tested together or simultaneously.

To measure the extent of the influence of an explanatory / independent variable individually in explaining the dependent variable, the decision-making method uses the t statistical test. If the significance value of  $t < 0.05$ , then the alternative hypothesis is accepted, which states that an independent variable individually affects the dependent variable, and vice versa. The following are the results of the t test:

Table 3  
T Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	36.883	5.617		6.567	0.000
	Lifestyle	0.305	0.105	0.296	3.001	0.032

	Trust	0.674	0.147	0.369	3.947	0.000
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a. Dependent Variabel: Consumer Behavior

(Source: Primary Data Processed, February 2024)

In the decision-making process using the  $t$  statistical test, if the significance value of  $t < 0.05$ , then the alternative hypothesis is supported, which states that an independent variable individually affects the dependent variable, and vice versa. Furthermore, in decision making, if the  $t$ -value is equal to the  $t$ -value tabel, or the negative  $t$ -value is equal to the negative  $t$ -value tabel, then  $H_0$  is supported; however, if the  $t$ -value is greater than the  $t$ -value tabel, or the negative  $t$ -value is smaller than the negative  $t$ -value tabel, then  $H_0$  is not supported. In this study, it is known that the value of  $t$ -tabel with degrees of freedom  $df=n-k$  ( $84-2=81$ ) and a significance level of 0.05 is 1.989.

In looking at the effect of lifestyle in using shopee paylater services on consumer behavior, the results of research using multiple linear regression with a partial test ( $t$  test) show that the significance of lifestyle is 0.032, which is lower than the set  $\alpha$  value (0.05). In addition, the  $t_{count}$  value is 3.001, while the  $t_{tabel}$  value is 1.989, indicating that  $t_{count} > t_{tabel}$ . Therefore,  $H_0$  1 is rejected and  $H_a$  1 is accepted. Based on these findings, it can be concluded that the lifestyle variable in using the Shopee Paylater service has a positive and significant influence on consumer behavior. This is in line with the results of Fitri and Basri's research (Fitri & Basri, 2021), that there is a significant influence of lifestyle on consumer behavior. Therefore, it can be concluded that the effect of lifestyle on consumer behavior occurs because the better a person's lifestyle, the behavior will be affected.

In looking at the effect of trust in using shopee paylater services on consumer behavior, the results of research using multiple linear regression with a partial test ( $t$  test) show that the significance value of Trust is 0.000, which is smaller than the set  $\alpha$  value (0.05). In addition, the  $t_{count}$  value is 3.947, while the  $t_{tabel}$  value is 1.989, indicating that  $t_{count} > t_{tabel}$ . Therefore,  $H_0$ 2 is rejected and  $H_a$ 2 is accepted. Thus, it can be concluded that the trust variable in the use of Shopee Paylater services has a positive and significant influence on consumer behavior. This is consistent with the views of Gustavsson and Johansson who state that only customers who have sufficient trust are willing to make transactions through internet media, because without trust from customers, transactions through internet media are not possible (Siagian & Cahyono, 2014). Previous studies have highlighted the importance of lifestyle and trust in influencing consumer behavior, especially in the context of using financial services such as Shopee Paylater. However, studies that integrate aspects of Maqashid Syariah into the relationship between lifestyle, trust, and consumer behavior in the use of Shopee Paylater are still limited.

The use of Maqashid Shariah principles in consumer behavior analysis can provide deep insights into how lifestyle and trust influence consumers' decisions in using financial services, such as Shopee Paylater. For example, aspects such as justice, expediency, and protecting the interests of society can form the basis of an evaluation of how lifestyle and trust influence consumer behavior in the context of Islamic finance.

This study can provide a more holistic understanding of the factors that influence consumer behavior in using financial services, by considering Islamic values and principles. Through this approach, it can be identified how lifestyles and beliefs that are in line with Maqashid Syariah principles can shape more responsible and sustainable consumer behavior in using financial services.

Therefore, studies that integrate the concepts of lifestyle, trust and consumer behavior with a Maqashid Shariah perspective can make a significant contribution to understanding the complex relationship between these factors in the context of Islamic economics. Further research in this area can provide a deeper insight into how Islamic principles can guide consumer decision-making in a modern economic context.

In the context of lifestyle and trust in the use of Shopee Paylater services in the Maqashid Syariah perspective, there are several aspects that need to be considered, namely:

1. Justice (*Al-'Adl*): The lifestyle and trust in Shopee Paylater should ensure that the service does not cause any injustice in society, whether in terms of fees, understanding of contracts, or fair treatment of all parties involved in the transaction.
2. Benefit (*Al-Maslahah*): The use of Shopee Paylater should provide clear benefits to users, such as ease of transactions, payment flexibility, and control over personal finances. This should be in line with the principle of expediency that underlies Maqashid Syariah.
3. Protecting Interests (*Al-Hifz 'an-Nafs*): The lifestyle and trustworthiness of Shopee Paylater must take into account the protection of consumer interests, especially in terms of finances and privacy. This includes protection against misuse of personal data and secure handling of financial information.
4. Compliance with Sharia (*Al-Taa'ah*): The lifestyle and trust in using Shopee Paylater services must be in accordance with the principles of Islamic law, including avoiding usury (interest) and transactions that contain elements of uncertainty or gharar.
5. Public Welfare (*Al-Maslahah al-'Amah*): The use of Shopee Paylater should make a positive contribution to the general welfare of society, such as encouraging economic growth, facilitating financial access for the underprivileged, and supporting halal and sustainable economic activities.

By considering these aspects, lifestyles and beliefs towards the use of Shopee Paylater services can be viewed from a more holistic perspective and in accordance with the moral and ethical principles in Islam as affirmed by Maqashid Shariah. This ensures that the use of modern financial services such as Shopee Paylater does not contradict Islamic values and provides tangible benefits to individuals and society as a whole.

## E. CONCLUSION

Partially, there is a positive and significant effect of lifestyle variables on consumer behavior in using Shopee Paylater services. Likewise, trust also has a positive and significant

influence on consumer behavior. In addition, simultaneously, lifestyle and trust in the use of Shopee Paylater services also have a significant effect on consumer behavior. In the context of Shopee Paylater, the lifestyle and trust of users reflect the principles of Maqashid Sharia such as justice, benefit, protection of interests, compliance with sharia, and public welfare. Therefore, it is important to ensure that the use of this service is in accordance with these principles, so that it not only complies with Islamic values, but also provides tangible benefits to individuals and society as a whole.

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