

***THE EFFECT OF SHOPEE PAYLATER USAGE AND LIFESTYLE ON  
CONSUMPTIVE BEHAVIOR AMONG DIGITAL BUSINESS STUDENTS IN  
BONDOWOSO***

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**ABSTRACT**

*The purpose of this study is to investigate how the consumer behavior (Y) of students of the Digital Business Study Program of Jember State Polytechnic, Bondowoso Campus is influenced by the use of Shopee PayLater (X1) and lifestyle (X2). Students may prefer food consumption due to the dynamics of the digital lifestyle and Buy Now Pay Later (BNPL) services. An associative quantitative method was used with 93 respondents as a sample according to the Slovin formula and purposive sampling technique. Data were collected using a Likert scale questionnaire. The results show that X1 and X2 partially and significantly influence Y.*

**Keywords:** *Shopee PayLater (X1), lifestyle (X2), consumptive behavior (Y)*