

ABSTRACT

BCA is one of the banks that supported less cash lifestyle improvement program initiated by BI. In order to support the program, BCA launched Flazz card. Flazz card by BCA itself eventually became the leader within the e-money scope, regarding the number of issued card. Increased number of issued card was also affected by people's lifestyle which shifted to less cash lifestyle. As the numbers of Flazz card increased, the amount of transactions increased as well. Nevertheless, the amount of transaction via Flazz BCA had not reach the maximum point yet. This was also because the community still felt more convenience in doing cash transaction. Appeared that the high or low number of e-money transaction was affected by the less-cash lifestyle

This research aimed to find out the less cash lifestyle of Flazz BCA card owners, buying decision of Flazz BCA, and possibility of relation between less cash lifestyle towards the buying decision of Flazz BCA.

Quantitative method was used in this research. 385 Flazz BCA owners in Bandung year 2015 took as the sample. The approach of this research was double regression analysis, executing the t-test, f-test, and *Adjusted R²*-test. Data processing was done using *IBM SPSS Statistics 2.1* application.

This research found that *activity* (X1), *interest* (X2), *opinion* (X3) variables affecting both simultaneously and partially the buying decision of Flazz BCA. Based on the determinant coefficient, those three independent variables (*activity, interest, opinion*) affected the decision process by 36,8% while the rest 63,2% was affected by the other variables other than mentioned in this research.

In conclusion, the Flazz BCA owners in Bandung always brought the non-cash payment instrument and proceed to decide buying the Flazz BCA since they aware about their need for payment transaction. There was a relation between less cash lifestyle with the buying decision of Flazz BCA in Bandung year 2015. The research suggested that the company should enhance more collaboration with merchants that would benefit the customers. The company also need to socialize more about the objective of electronic money issue. The existing social media accounts of Flazz BCA should be optimized to tell the product information completely and actively, including the discount and merchant location.

Keywords: lifestyle, e-money, buying decision process, *less cash society*