

ABSTRACT

The high growth of internet users is one of the factors in the development of the digital economy in Indonesia. The Financial Services Authority (OJK) noted that the use of digital transactions also increased significantly. This increase in digital transactions is supported by changes in the cashless lifestyle of the community, which is in line with the BI program to create a cashless society. One of the banks that supports this program is BTPN by issuing Jenius services that have been awarded the Best Digital Banking in Indonesia Country Award 2018 from Asian Banker. This can be attributed that the high and low use of Jenius applications can be influenced by the cashless lifestyle. So this study was conducted to determine whether there is a cashless lifestyle influence on the Jenius purchasing decision process. This study uses a quantitative method by distributing questionnaires and using multiple linear regression. From the results of the study it can be concluded that the responses of respondents about the variables of activity, interests, opinions included in the "high" category with an average percentage of 79.7% and for the process of purchasing decision variables included in the "high" category with a percentage of 78.4%. Based on the results of the T test, the activity variable does not have a significant effect on purchasing decisions partially, opinion variables and interests have a significant effect on purchasing decisions partially. While based on the results of the F test and the coefficient of determination the three variables have a significant effect on the process of purchasing decisions by 61.3% while the other 38.7% is influenced by other factors.

Keywords: *Lifestyle, Digital Banking, Purchase Decision, Cashless Society*