

ABSTRACT

The existence of digital developments has led to the use of smartphones in Indonesia in online shopping to meet needs. This online shopping activity causes an online shopping trend that can lead to perceptions and a cashless lifestyle before making a purchase decision. Perception and lifestyle are factors in consumer behavior. Perceptions and lifestyle influence a person's lifestyle and thinking in finding, buying, using, evaluating, and spending products or services to meet needs. So, it can foster someone's desire to decide on online purchases at ShopBack, which is where there is cashback for every transaction and providing promos and discounts. Researchers chose to use quantitative methods to determine the research objectives on perceptions and a cashless lifestyle to partially and simultaneously influence purchasing decisions. In this study, there were 170 respondents, namely millennials aged 15-24 years living in Bandung. The result of this research is multiple linear regression of $Y = 3.489 + 0.26 X_1 + 0.20 X_2$. Furthermore, the correlation analysis obtained for 1.0 is included in the perfect correlation category. In this study, H_0 is rejected and H_1 is accepted because the perception t count (3.408) > t table (1.974), 6.601 > 1.974 (cashless lifestyle), and F count (80.854) > F table (4.73). It can be concluded that the cashless perception and lifestyle partially and simultaneously influences purchasing decisions.

Keywords: Cashless Lifestyle, Perception, Purchasing Decisions