

ABSTRACT

During the pandemic, limited student activities resulted in students shopping online more often regardless of the priority scale. The ease of transactions with e-wallet, has resulted in people's lifestyles also changing and buying interest higher. This study aims to determine the effect on cashless payment (e-wallet), lifestyle, and purchase intention on the consumptive behavior of students during the Covid-19 pandemic, with a case study of students of the Faculty of Economics and Business, Diponegoro University.

This research using a survey method with google form to students of the Faculty of Economics and Business, Diponegoro University by various majors in 2018 – 2021. Analyzed by multiple linear regression using the SPSS For Windows 25.0 with descriptive analysis data and multiple linear regression. The number of samples used 100 students that use e—wallet who specified criteria.

The results showed that cashless payment (e-wallet), lifestyle and purchase intentions had a positive and significant effect on student consumptive behavior during the pandemic. This research is expected to give an idea that the e-wallet can make it easier for students to make transactions. However, it is also necessary to pay attention to the priority scale to further reduce consumptive behavior during the pandemic

Keywords: Cashless payment, E-Wallet, Lifestyle, Purchase Intention, Consumptive Behavior