

ABSTRACT

The development of the financial sector presents both challenges and positive as well as negative impacts on society, especially students. When COVID-19 began to spread in 2020, the intention for cash transactions gradually diminished, shifting toward cashless transactions, further accelerated by the emergence of e-wallets as a digital financial solution. This shift has had both positive and negative effects on Indonesian society. This research aims to analyze the influence of cashless payment convenience (e-wallet), lifestyle, and income on the Purchase Intention of Muslim students in Jakarta. The variables used in this study include Cashless Payment Convenience (X1), Lifestyle (X2), Income (X3), and Purchase Intention (Y).

The research method employed is a quantitative approach, with data collected through questionnaires distributed to Muslim students at Al-Azhar Indonesia University, Syarif Hidayatullah State Islamic University, and Jakarta State University. Data analysis was conducted using descriptive analysis and multiple regression analysis with SPSS. The sample size for this research is 303 respondents, consisting of Muslim students from these universities.

The results show that cashless payment convenience (e-wallet), lifestyle, and income have a positive and significant effect on the Purchase Intention of Muslim students in Jakarta, both simultaneously and partially. These findings indicate that easier access to cashless payments, a higher level of consumptive lifestyle, and a high income contribute to increased Purchase Intention.

Keywords: *cashless payment convenience, e-wallet, lifestyle, income, Purchase Intention*