

The Cashless Phenomenon as a Consumptive Lifestyle of Upper Middle-Class Net Generation Women in Surabaya

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Abstract

Advances in information technology today make financial transactions easier, faster, and varied. The use of electronic-based payments will create a phenomenon called a cashless society. The formation of a cashless society that is full of conveniences and advantages can lead to consumptive behavior in society, especially in urban areas such as Surabaya. The focus of this research is to understand the consumptive behavior of upper middle-class net generation women who conduct cashless transactions in Surabaya. Furthermore, it also examines about cashless transaction behavior can change the consumptive lifestyle of women, particularly the upper middle-class net generation in Surabaya. The method used in this study is a qualitative research using the theory of consumption society from Jean Baudrillard and in-depth interviews using the purposive sampling. The 14 informants are net generation women who live in Surabaya, who use cashless payments. Interviews were resulted in the finding that several factors that became the background of changes in the types of payment transactions were the desire to always look up to date, the convenience and practicality of cashless payments, and the many benefits obtained during cashless payments. Meanwhile, there are two categories of cashless behavior in the upper-middle class Net Generation women in Surabaya, namely the upper-middle class net generation who transact in full cashless and the second category is who transact cashless according to profit. With the convenience and practicality, they easily behave more consumptively than using cash payments. They consider that cashless payments are a symbol of a modern lifestyle.

Keywords: *Cashless, Consumerism, Net Generation, Middle- and High-Class Society*

INTRODUCTION

With today's rapid advances in technology, financial transactions are becoming easier and faster. Non-cash money is not only a replacement of physical cash in the form of coins and banknotes with equivalent non-cash money, but also as a system that allows a person to pay for goods or services by sending numbers from one device to another electronic device. The emergence of non-cash payments in society aims to

reduce the growth rate of cash usage. The main concept of cashless society is based on transactions where the payment instrument is paid electronically (Jain and Jain, 2017). Cashless society is a group of people who use non-cash financial transactions in their economic activities. The National Non-Cash Movement (GNNT) initiated by the Indonesian government is one of the efforts that are being intensively carried out. This movement has started campaigning since 2014, which has the aim of slowly shifting the use of cash to carry out all forms of transactions to the use of non-cash money transactions. The use of non-cash-based payments is realizing a phenomenon called cashless society.

Cashless society is a group of people who use non-cash economic instruments in their economic activities. The formation of a cashless society that is full of convenience and benefits can ultimately increase people's consumptive behavior, especially in modern urban areas such as Surabaya. This research study was conducted in Surabaya City. This is because social changes that occur in urban areas occur faster than in rural areas, one of the causes is due to the exposure to globalization which is quite strong. With a large population, people living in Surabaya City also have a fairly diverse social class, which will certainly lead to a diversity of economic levels that will lead to different behaviors in using non-cash money. The economic class, especially the upper-middle class, has greater potential to fulfill their daily needs without any shortcomings. Supported by convenience in terms of facilities and infrastructure that are always available, lifestyle changes by relying on advances in technology and information are not a problem for this upper-middle class community.

Various forms of innovative changes in the field of information technology and communication technology have brought considerable changes to social life (McLuhan: 1962). The lifestyle of our society has changed due to advances in the field of technology; this change can facilitate and accelerate the work done directly or not. Technology is able to produce many benefits and convenience in a process in shaping the nature of consumptive tendencies and behavior. The proliferation of shopping centers that provide non-cash payments is the beginning of the emergence of consumption patterns (Fadhilah, 2011). The pandemic has accelerated the adoption of cashless transactions, forcing digital payment systems to cater to consumer preferences. This shift has proven to be a survival strategy as it allows them to stay relevant in a rapidly evolving market (Diyah Utami dkk, 2021). As consumer behavior continues to evolve and continue to innovate and adapt their business models to meet the demands of a cashless society, ensuring both short-term survival and long-term growth. Lifestyle shifts motivate today's society to be more consumptive. This is because humans want all aspects of meeting their needs to be facilitated. Currently, changes in lifestyle to tend to be consumptive can be seen in the modern generation or can be said to be the Net Generation.

The Net Generation is interesting to study because they are a generation that is very attached and close to the latest developments in information technology, a group of people who always want to know the latest information developments around them,

especially in the upper-middle class group, with enough money owned, compared to the social economic class below, they are able to feel and use more optimally various advances in technology and information, especially in terms of non-cash payments. Moreover, the Net Generation lives in urban areas such as Surabaya City, which is very supportive in terms of facilities and infrastructure in the progress and development of information technology.

The availability of facilities in the upper-middle class group greatly affects their behavior in using non-cash money and their behavior in using the money for. The Net Generation is also called the iGeneration or internet generation, because whatever the Net Generation does is usually related to cyberspace. Since childhood, this generation has known technology and is familiar with sophisticated gadgets that indirectly affect their personality and behavior. The focus of this research is on the consumptive behavior of upper middle class net generation women who make cashless transactions in Surabaya City and how cashless transaction behavior can change the consumptive lifestyle of women, especially the upper middle class net generation in Surabaya City.

RESEARCH METHOD

This research reveals how the widespread cashless phenomenon in society, especially the upper-middle-class net generation, has changed their lifestyle to become more consumptive. Therefore, this research topic is explained by describing in words a phenomenon that occurs. This research uses a qualitative research method, which is research that intends to understand the phenomenon through the subject. The reason researchers use this method is because the topic in this research is descriptive so that it can explain and describe the phenomenon clearly based on data obtained in the field. This research is located in Surabaya City, East Java Province. The informants in this study amounted to 14 informants, with 9 people as subject informants and 5 people as non-subject informants. The technique of determining research targets by purposive sampling. Purposive sampling is a technique in which the researcher intentionally selects specific participants based on certain characteristics or criteria relevant to the research study. This research uses two ways of collecting data, observation and in-depth interviews.

There are two data sources, namely primary and secondary data sources. Primary data is obtained through interviews using interview guidelines, while secondary data is supporting data to complement primary data. These sources are obtained through books, journals, internet references, and research results that have a relationship with this article. The data analysis model in this research uses interactive analysis. Data obtained from in-depth interviews were selected and categorized. Activities in qualitative data analysis are carried out interactively and continue until the data saturation point is found, which amounts to 14. This interactive qualitative data analysis has three stages of activities that can occur simultaneously, including data reduction, data display, and conclusion drawing.

RESULT AND DISCUSSION

Payment methods circulating in the community today are quite diverse, which initially only contained cash payments in the form of banknotes, but with the development of information technology in Surabaya City, it gave rise to payment methods in the form of non-cash. The existence of this non-cash payment method is also one of the efforts of the Government in reducing the use of cash in the form of paper and metal. The implementation is carried out by preparing all forms of digital media to facilitate the community in using these non-cash money transactions. The Indonesian upper-middle class is a society that is fast in accessing information and technology, so the development of technology-based transactions is quickly spreading and being used by the public. Bank Indonesia collaborates with many tenants to make it easier for people to recognize and help promote the use of non-cash money.

After collecting various information from informants, it can be concluded that some of the factors that determine Net Generation women, especially upper-middle-class people in Surabaya City, in changing their transaction methods are as follows: 1) Ease and Speed of Cashless Transactions, 2) Promo as a factor that makes the Net Generation part of the Cashless Society, and 3) Cashless Transactions as a Symbol of Modernization. This finding is based on an informant with the initials RT, she chose to use cashless payments because it has advantages such as discounts and cashback, easy to use from a mobile phone anywhere and anytime.

Along with the social changes that occur in modern society accompanied by advances in technology and information, the types of transactions in the economic sector in Surabaya City have changed, which initially only used cash, now have other options, namely with non-cash payment transactions (cashless), this has caused the community, upper-middle-class Net Generation women to shift their type of payment from cash to non-cash or cashless payments. There are two categories of cashless behavior that develop in upper-middle-class Net Generation women in Surabaya City, namely the upper-middle-class net generation who transact full cashless, and the upper-middle-class net generation who transact cashless with more benefits. It can be concluded from the categorization of informants that those who choose to always use cashless transactions at all times are those who already have a job or personal income, their background chooses to use cashless in addition to the benefits obtained such as discounts and cashback every transaction, time efficiency and practicality are more important factors, besides that the environmental factors around informants who say that all their friends and family use the same type of payment cause them to choose to transact using cashless, so that when they do not get any promos when transacting cashless, it does not discourage them from returning to transacting using non-cash.

In contrast to the type of informant behavior that uses cashless transactions only when there are special benefits. According to research conducted by Nguyen & Lim, cashless transactions can change shopping habits that are influenced by ease of payment, thus having an effect on a consumptive lifestyle (Nguyen & Lim, 2019). Since

informants belonging to this type are those who are still in education such as high school and college, financial planning becomes a more important factor, which in addition to the convenience and efficiency of using cashless, the existence of discounts or cashback and free shipping is very much taken into account by this group. Therefore, when they find that cashless transactions do not provide any benefits other than convenience and efficiency, they prefer to go back to using cash.

In addition, the unavailability of money is no longer a barrier for upper-middle-class Net Generation women in Surabaya City to carry out various activities that require money such as shopping, using transportation and fulfilling various other needs, because thanks to the convenience and comfort offered by PayLater payments during transactions, in order to realize their wishes, upper-middle-class Net Generation women no longer hesitate to become part of the cashless society, and this is one of the drivers of consumerism behavior in Surabaya City. The role of this cashless payment system gave birth to a new, more modern lifestyle, where this lifestyle relies more on technology that is practical, easy, and fast, which is in accordance with the characteristics of the Net Generation. Cashless payment methods have a role in shaping the upper-class lifestyle, which changes the way upper class people shop and express their lifestyle (Martin & Garcia, 2021).

This increasingly modern lifestyle changes in the field of social economy that relies on advances in information technology is easily followed by the Net Generation in the upper- middle class in Surabaya City. With this convenience and practicality, and supported by the various benefits obtained while shopping using the cashless system, upper-middle-class Net Generation women in Surabaya City easily behave more consumptively than using cash payments. The Net Generation in the upper-middle class in Surabaya City considers that cashless payments are a symbol of a modern lifestyle so that they feel required to follow these lifestyle changes by their group environment who always follow the latest developments (up-to-date). This change in modern lifestyle through cashless transactions brings Net Generation women in the upper-middle class in Surabaya City to be part of a consumption society, where Baudrillard views a product or service as not only having use value, but also having symbolic value in it.

CONCLUSION

Along with social changes that occur in society and advances in technology and information, the types of transactions in the economic sector in Surabaya City have changed, which initially only used cash, now have other options, namely non-cash payments (cashless). Some of the factors that become the background of this change are the desire to always look up to date, the convenience and practicality of cashless payments in transactions, and are attracted by the many benefits obtained during the use of non-cash payments. Meanwhile, there are two categories of cashless behavior that develop in upper- middle-class Net Generation women in Surabaya City, namely the upper-middle-class net generation who transact full cashless, which includes upper-middle-class net generation women who are already working, and the second category

is the upper-middle-class net generation who transact cashless with special benefits, meaning that they only use cashless transactions if there are special promos such as discounts or cashback during purchases or transactions on certain shopping platforms, which are included in this category are upper- middle-class net generation women who are still students or students so they do not have a fixed income.

The role of this cashless payment system gave birth to a new, more modern lifestyle, where this lifestyle relies more on technology that is practical, easy, and fast, which is in accordance with the characteristics of the Net Generation. This increasingly modern lifestyle change in the field of social economy that relies on advances in information technology is easily followed by the Net Generation in the upper-middle class in Surabaya City. With this convenience and practicality, and supported by the various benefits obtained while shopping using the cashless system, upper-middle-class Net Generation women in Surabaya City easily behave more consumptively than using cash payments. The Net Generation in the upper-middle class in Surabaya City considers that cashless payments are a symbol of a modern lifestyle so that they feel required to follow these lifestyle changes by their group environment who always follow the latest developments (up to date). This change in modern lifestyle through cashless payments brings Net Generation women in the upper-middle class in Surabaya City to be part of a consumption society, where Baudrillard views a product as not only having use value, but also having symbolic value in it.

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