

The Use Of Cashless Payment And E-money In Consumer Behavior For Generation Z In English Village Of Pare Kediri

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Abstract

Research aim: to know and understand the use of cashless payment and e-money in consumer behavior, consumptive for Generation Z who are in Kampung English of Pare Kediri.

Method: This research uses qualitative and a literature review. For making references and especially for child young generation Z who are in the English village of Pare Kediri

Findings Research: the use of cashless payments and e-money provides convenience and practicality in doing transactions so which causes behavior consumptive for Generation Z who are in the village of English Pare Kediri
Contribution theoretical / Originality: This research contributes significantly to understanding the connection between using cashless payment and e-money systems in consumer behaviour for Generation Z. The study can identify several theoretical contributions, among them the development theory of consumer behaviour in the digital era.

Implications Practitioners / Policies: Practical recommendations are provided for young people, especially Generation Z, who are the actors and targets of sellers to gain profit or results.

the implications relate to the understanding and use of cashless and e-money
Research limitations: Sample limitations, external and internal factors, advantages or disadvantages of cashless payments, and e-money

Keywords: Cashless payment, E-money, Consumer behavior and digital transactions

1. Introduction

As it develops technology Lots child young especially generation z is at in the village English Pare Kediri can with easy access all digital things including payments in Indonesia from cash until moment This develop be cashless payment, Cashless payment is not means condition cash shortage but show culture someone who does transaction digitally (Ramya, et al: 2017). According to Thirupathi, et. al. (2019), [1], the development of technology can provide convenience for its users and of course by providing various new features, especially in the payment system such as the existence of e-wallets and e-money or electronic money which is currently in great demand by the public, especially among young people of generation z, One of the negative sides that arise due to the convenience and practicality of using e-money is waste. This is because users can make payments very easily and quickly so that they tend to use the e-money application without thinking further (Ramadhanet al., 2016). which has an impact on their consumptive behavior towards goods or products both online and offline [2], So that they cannot control themselves to buy or consume goods and for the phenomenon Changes in payment instruments greatly affect the interest, purchasing power and even

consumptive behavior of generation z in the English village pare Kediri where they only think about their desires without thinking about the problems that will arise next.

In accordance with the rapid development of technology such as the development of science and also human needs. At this time the community, especially generation z in English village of Pare Kediri, is aware and understands the usefulness of using cashless payment and E-money even though this easy thing affects their consumptive behavior, consumptive behavior develops or exists in the community or generation z because of digital and electronic developments. according to Kotler and Armstrong (1994) that lifestyle is one of the factors that can influence consumptive behavior. A person's lifestyle will show his life pattern which is reflected through his activities, interests, and opinions in interacting in the environment around him [3], Behavior consumptive can intended as pattern behavior in demand somebody in buy and use items that are not based on with a fairly good consideration rational and tendency For consume something without limits, Where individuals will more take importance factor desire compared to with needs . This is marked with existence a life of luxury and excess .

According to Lina & Rosyid (1997) behavior consumptive is behavior someone who tends to do consumption without limits and rational considerations , such as buy based on desire excessive and without planned [4] Sophistication technology the make sustainability life public that is public will become more consumptive through arrival tool payment in a way electronic or non- cash without cash will to form behavior impulsive shopping Where somebody buy product without planned (Jati, 2015, p. 103). [5],

Therefore, researchers will focus on discussing the use of cashless payment and e-money in consumptive behavior for generation z in kampung inggris pare kediri, Benschik, Csikos & Juhaz (2016) explain that generation z is a generation that contains births between 1995-2010 [6] , there are also those who say that Generation z consists of from individual born between 1997 to 2012 , was a very group connected with technology and social media (Azhar et al., 2024) [7] ,This Research bring child young For contribute in this study, so that study This very much different from study previous previously

This research aims to provide knowledge and develop existing knowledge to be broader and be able to explore the understanding of the readers in more detail and in detail so that the readers can get good knowledge and insight into the use of cashless payment and e-money in consumptive behavior for generation z in Kampung English Pare Kediri.

1.1. Statement of Problem

1. What factors only that which drives generation z switch use cashless payment and e-money instead cash payment only ?
2. Whether convenience access and convenience in the use of cashless payments and e-money increases behavior consumptive for Generation Z in the English village of Pare Kediri ?
3. How impact use of cashless payment and e-money in management finance personal generation z?

1.2. Research Objectives

This study aims to expand and deepen the study of studies in the discussion of the use of cashless payment and e-money in consumptive behavior for generation z, which is currently very widespread or has become a habit and commonplace for generation z to carry out financial transactions using the cashless payment system and e-money to facilitate their transactions in buying and consuming something.

This research sees novelty by exploring how digitalization affects the consumptive behavior of generation z and this article focuses on generation z in Kampung English Pare Kediri.

This research also aims to provide a deeper understanding of digitalization, namely the cashless payment system and e-money used by the community, especially generation z in village of pare Kediri and also help their lives, especially in their consumptive behavior on goods, food, and clothing, the research provides a benefit for young people or generation z in English village of pare Kediri to be more rational in using and managing their finances in any case, especially in transactions

2. Method

According to Sugiyono (2007: 1), qualitative research methods are research used to examine natural objects where the researcher is the key instrument, data collection techniques are combined, data analysis is inductive, and qualitative research results emphasize meaning rather than generalization [8], Data collection techniques in the form of observations and interviews to find out and provide information about the Cashless and e-money payment models or systems that are developing and widely used in the English village pare Kediri after obtaining data through observations and interviews, the next is the data analysis method

If the answer obtained not enough satisfying then researcher will return continue question to the point obtaining credible data, Types of data used in study This is primary data, which is obtained direct from object research, namely generation z who are in English village of Pare Kediri [9] After getting the data through method data collection that has been determined since beginning stage furthermore is data reduction This is done to make it easier for researchers when looking for data and make it easier to collect data so that it can be more clearly shown the form of a picture on the data that has been reduced.

This research was conducted in English village Pare Kediri which is precisely located in East Java Indonesia and interviews conducted by researchers were limited to 20 generation z people who were in English village of Pare Kediri and conducted for one full month to get appropriate and satisfactory sample results.

Below is a list of questions that researchers asked the informants, namely generation z who were in the English village of Pare Kediri as many as 20 people for one month.

- a. What do you think are the factors of generation z switching or preferring cashless payments and e-money over cash?
- b. Does the convenience offered by cashless payment and e-money increase consumptive behavior for generation z in the English village of Pare Kediri?

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- c. Is the level of use of cashless payment and e-money very widespread among generation z of the English village Pare Kediri?
 - d. How does the use of cashless payment and e-money impact your personal financial management?
 - e. Do you think cashless payments make you shop more often than when using cash?

3. Results and Discussion

Based on results interviews and observations that have been done author can explain about use of cashless payment and e-money in behavior consumptive for generation z in the village English Pare Kediri In this research writer to obtain results about use of cashless payment and e-money in behavior consumptive From the results interviews conducted by researchers to generation z in village English Pare Kediri There is a number of type answers given by the sources cashless payment and e-money users .

Hd as informant with status as a tutor in the wrong place one institution in the village English Pare Kediri which has interviewed by the author, hd convey the statement that factor generation z switch or more choose cashless payment and e- money over cash is give convenience, practicality and also a lot discount, here results narrative the interview against Hd.

" my opinion here Actually Why those gen z kids more choose cashless payment and e-money especially me as gen z because according to I that's it There is first few points more easy Just need capital bring your cellphone already Can buy whatever second what we can be certain of is practical without complicated must bring bag or wallet such as We road or the third shopping if online shopping is usually Lots discount like that if we have e-money like ovo, gopay , funds basically like that and maybe Because Gen Z kids are anti -complicated So Certain easy search yeah "

From the results interview with Hd above, the author Can to describe that factors that make most generation z switch to cashless payments and e-money have three reason main *First* cashless payment and e-money provide convenience for its users so that Lots child young interested especially generation z who is in the village English Pare Kediri so that feel more comfortable transact using cashless payments and e-money is increasingly easy reach whatever they are want and don't complicate For do the transaction with only capitalize bring their cell phones too Can buy, shop and transact

Second cashless payment and e-money make generation z in the village English Pare Kediri feel more practical When doing transaction using cashless payments and e-money because No must bring wallet or bag When they go out shopping ,

Third cashless payment and e-money offers or give discount to its users especially when shopping online and usually their platforms use is ovo, gopay and also funds.

Sr as informant who is high school graduates who have interviewed by the author , Sr gave the statement about ease of cashless payment and e- money increase behavior consumptive generation z who is in the village English Pare Kediri Sr thinks that convenience the of course make somebody or generation z feels comfortable when shopping especially in fact generation

z now faced with very rapid digitalization so that they will feel more easy When utilizing digital in shop so that possibility they generation z often emit the money For matter and the following results narrative the interview from Sr.

" according to me the convenience of cashless payments or e-money indeed increase behavior consumptive from experience me and my friends and people around me I , even though No in a way significant yeah Because comfort and convenience said , moreover For Gen Z people like I'm the one who's close very with digital automatic yes I what we can be certain of is will take advantage of the digital and indeed yeah since the existence of cashless payments or e-money I Alone more often shopping like snacks in the market late afternoon or in the field with friend other friends , and also usually online shopping like you want to check out continuously like that what am I feel it "

From the results of the writer's statement, we can describe the ease of cashless payment and the improvement in e-money behavior consumptive for generation Z in the village English Pare Kediri. According to the writer, Sr and people are the closest they own behavior consumptive in a way. They are not aware that it is caused by convenience and comfort in doing transactions so that they feel want to buy in a way. Keep going continuously, Good online or offline.

Rr as an informant who is one of the course participants at English village Institute Pare Kediri who has been interviewed by the author, Rr gave his statement about the level of use of cashless payment and e-money among today's young generation (generation z). He argues that the use of cashless and e-money is very widely used, especially in this English Village, on average everyone he meets when shopping for something in a market, most of them use cashless payment and e-money. in a market, most of them use an electronic payment platform that we usually call QRIS or other e-wallet applications as a means of transaction which according to him can facilitate buyers in transactions and even that without having to take cash first if he doesn't have money." *If every person is different, there must be those who prefer e-money and those who prefer cash in transactions. But in my opinion, most of the people I meet in English village use cashless payment or e-money, including me and my friends around me. because we think it is easier to make transactions when we are too lazy to go to the bank to get money and especially in every market or eating place that provides electronic payments."*

From the results of the Rr statement, the author can conclude that with the existence of cashless payments and e- money can make it easier most people in transact sell buy in every market they have come especially the average seller has provide payment electronic the so that Most people use cashless payments and e- money transact

There are some sources who use cashless payments and e-money will but they more choose cash for pay or transaction according to them more easy using cash instead of using digital payments and using cashless payments or e-money making they the more wasteful Because There is admin fee When doing transaction so that they to argue that use more cash Good than using digital payments and can to organize expenditure them and below This results the interview

" according to us shopping use cash comfortable Just Because Already accustomed and not There is admin fee or add When doing transaction we just pay in accordance purchases and

prices already There is So We No complicated thinking about money decreasing because of admin and fees Transaction other So We No comfortable Just yeah wear method payment like that ”

According to a number of source person using cashless payment and e- money or cash depends from situation and conditions they , if they No allow in do transaction in a way cash like forget bring money or lack of cash then they will make cashless payments or e-money, they will too do cash transactions When they bring cash or prepare previously so that they feel safe in do transactions and according to they are cashless payment or cash effect to behavior consumptive them and depends from each individual in utilize finance or digital.

” If we think that the use of cashless payments and e-money or cash returns to the individual or our conditions, sometimes we need transactions using cashless payments and e-money but sometimes we also use cash, even transactions like this can make a lot of expenses or even have an impact on our consumptive behavior in consuming goods.”

4. conclusion

The results of this research that have been conducted by researchers on the use of cashless payment and e-money in consumptive behavior for generation z in the English village Pare Kediri show that users of cashless payment and e-money are very widespread in use by generation z who are in the English village, they take advantage of existing digitalization because these payments provide and offer a lot of convenience, practical and many promos or discounts for digital payment users so that many young people or generation z are very interested and like to use it even though digital payments or cashless payments and e-money have an impact on their consumptive behavior or financial management either negative or positive impact because from the results of this study there are some generation z has a positive impact from the cashless payment and some also have a negative impact from digital payments depending on the individuals and conditions of each.

This research provides a clear and real view to the public or readers in order to understand that the use of digital payments has an impact on the economy or the consumptive behavior of generation z or young people today. with this digitalization, we as young people or the community can enjoy the many conveniences provided by digital payments and the practice is also very easy to do, but we as a generation who are literate in technology must always be careful or vigilant in using it because there will definitely be drawbacks behind this convenience.

In this research, the author only limits interviews and observations that have been conducted to generation z who have used cashless payment and e-money in Kampung Inggris Pare Kediri. In the interview results of some of these questions, it can be stated that from some young people, especially generation z, many use cashless payment and e-money as a means of transaction and not a few of them use cash in transactions. This also affects how young people today manage the finances of each individual of them to be wiser in using them

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