

CONVENIENCE, MOTIVATION, OPTIMISM AND RISK IN REALIZING  
CASHLESS SOCIETY GENERATION Z IN KARANGANYAR  
REGENCY, CENTRAL JAVA

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**ABSTRAK**

Penelitian ini adalah sebuah pengujian hipotesis yang bertujuan untuk melakukan analisis dan memahami pengaruh kemudahan, motivasi intrinsik, optimisme dan risiko terhadap fenomena masyarakat tanpa uang tunai (*cashless society*) di kalangan generasi Z di kabupaten Karanganyar. Penelitian ini mengadopsi pendekatan kuantitatif. Populasi yang diteliti adalah generasi Z di Kabupaten Karanganyar, dimana pengumpulan data dilakukan dengan menyebarkan kuesioner kepada 200 responden sebagai sampel. Variabel independen yang dianalisis dalam studi ini mencakup kemudahan, motivasi intrinsik, optimisme, dan risiko, sedangkan variabel dependen adalah *cashless society*. Penelitian ini mengungkapkan bahwa kemudahan, motivasi intrinsik, optimisme, berperan penting dalam mendorong terciptanya *cashless society* di kalangan generasi Z di Kabupaten Karanganyar. Sedangkan variabel persepsi risiko tidak memiliki pengaruh yang signifikan terhadap fenomena *cashless society* di kalangan generasi Z di Kabupaten Karanganyar. Temuan ini memberikan wawasan penting bagi pemangku kepentingan dalam memahami faktor-faktor yang mendorong adopsi sistem pembayaran digital di kalangan generasi muda khususnya generasi Z di Kabupaten Karanganyar.

**Kata Kunci:** Kemudahan, Motivasi, Optimisme, Risiko.

**ABSTRACT**

This study is a hypothesis test aimed at analyzing and understanding the influence of ease of use, intrinsic motivation, optimism, and perceived risk on the phenomenon of a cashless society among Generation Z in Karanganyar Regency. This research employs a quantitative approach. The population studied consists of Generation Z in Karanganyar Regency, where data collection was conducted through the distribution of questionnaires with a sample size of 200 respondents. The independent variables analyzed in this study are ease of use, intrinsic motivation, optimism, and perceived risk, while the dependent variable is a cashless society. This study reveals that ease of use, intrinsic motivation, and optimism play an important role in encouraging the creation of a cashless society among Generation Z in Karanganyar Regency. Meanwhile, the perceived risk perception variable does not significantly influence the cashless society phenomenon among Generation Z in Karanganyar Regency. These findings provide important insights for stakeholders in understanding the factors that drive the adoption of digital payment systems among the younger

generation, especially Generation Z in Karanganyar Regency.  
**Keywords:** Ease of Use, Motivation, Optimism, Risk.

## A. INTRODUCTION

Over time, various technological concepts have experienced very rapid development. Indonesia is also transitioning from revolution 4.0 to 5.0 (Kaliionga, 2022). According to Rofaida, (2019) revolution 4.0 marks the beginning of humans' understanding of and utilization of computer and internet technology. The progress of this revolution certainly contributes to the balance of the roles of humans and society in utilizing technology effectively (Setyowati, 2021).

Recent developments have penetrated various sectors, including the financial and banking sectors. One of the innovations that has emerged in this sector is the non-cash payment system, known as "cashless" (Herlina, 2022). This non-cash payment method makes financial transactions easier and increases interest in electronic payments or e-payments, potentially encouraging the creation of a cashless society (Lukito & Khairunnisa, 2022).

Puspitasari (2021) stated that in 2014, Bank Indonesia launched the National Non-Cash Movement (GNTT) to support changes in people's behavior in meeting increasing living needs. Agustina (2021) also emphasized that this initiative was designed to optimize effectiveness and efficiency in the national financial system. This development received a positive response from the Indonesian people, including in Karanganyar Regency.

This study focuses on Generation Z in Karanganyar Regency. According to Purwanto (2023) generation Z is a group that makes many financial transactions through non-cash payment methods or cashless payments. Mutiara (2023) stated that this is due to the open attitude of young people towards digital financial services and products, which may be due to their closeness to this technology.

Based on the explanation of the problem, the formulation of the problem of this research is, how do convenience, intrinsic motivation, risk perception, and optimism affect the cashless society phenomenon among Generation Z in Karanganyar Regency? Referring to the formulation of the problem and the background described, this study aims to identify the influence of convenience, intrinsic motivation, optimism, and risk perception on the cashless society

phenomenon among Generation Z in Karanganyar Regency. The results of this study can be an important reference in understanding the cashless society phenomenon and provide contributions to stakeholders, especially the author, as well as related institutions in the field of Islamic economics and the economy in general.

## **B. THEORETICAL STUDY**

### **1. Convenience**

Ease can be interpreted as a person's belief that using technology will require little effort (Ngurah, 2022). Joan (2019) stated that when individuals feel that information media offers ease of access and use, they tend to use it. On the other hand, if the media is considered difficult, its use will be avoided. Views on ease can be measured through several indicators, namely: clear and understandable, less effort, and easy to use (Lukito & Khairunnisa, 2022).

### **2. Intrinsic Motivation**

Motivation is a "drive" that reflects a conscious effort to influence a person's behavior to be inspired to act and achieve certain goals (Fishbach, 2022). On the other hand, motivation is also a driving force that drives individuals to act or an internal force that triggers the action (Buil et al., 2019). Some indicators of intrinsic motivation include interest in technology, satisfaction in use, independence in transactions, and continued use.

### **3. Optimism**

Optimism is a positive view of the future and a tendency to expect good results (Adam, 2021). Firdaus & Ahmad, (2023) added that optimism is the belief that everything will eventually end well. Putri (2020) also stated that optimism can encourage individuals to believe in their ability to achieve goals. Optimism has three dimensions: permanence, pervasiveness, and personalization (Seligman, 2008). Optimism has several indicators: expectations of ease of transactions, confidence in security, positive influence on the economy, and innovation in technological progress.

### **4. Risk Perception**

Risk perception is a way for consumers to predict potential uncertainties

when transacting online (Prakosa & Sumantika, 2019). Badriatin (2022) also explains that risk perception results from various factors that influence differences in decision-making related to potential losses. Prakosa (2020) states that risk can be evaluated through the following indicators: fraud risk, product risk, privacy risk, and information risk.

## **5. Cashless Society**

According to Adiani (2021) a cashless society impacts people's behavior, where when people are reluctant to have large amounts of cash, they usually switch to digital payment systems. This includes the use of e-money, e-cards, and e-banking. Research by Putri (2022) states that indicators of cashless society behavior can be analyzed through behavioral usage instruments that include interest, frequency, and volume.

## **6. Technology Acceptance Model (TAM)**

The cashless society phenomenon is closely related to the use of technology in the current era. Therefore, this study adopts the Technology Acceptance Model (TAM). This model was developed by Davis (1989) and emphasizes that the main factor of perceived ease of use significantly affects user intention to use a technology.

## **C. DEVELOPMENT HYPOTHESIS**

### **1. Convenience**

Ease of use refers to how much a person believes the technology can be understood and used easily (Nurmalasari, 2023). The term ease of use indicates the extent to which using a particular system will be free from effort (Al Ismiarif et al., 2023). Thus, the hypothesis can be stated in the following form:

H<sub>1</sub>: Perceived ease of use has an effect on cashless society among Generation Z in Karanganyar Regency.

### **2. Intrinsic Motivation**

Intrinsic motivation refers to the drive to engage in an activity because of the sense of satisfaction and interest that arises throughout the process (Ramayanti, 2023). Fasochah (2019) added that intrinsic motivation comes from within the individual, which drives him to achieve goals or carry out certain activities. Thus,

the hypothesis can be stated in the following form:

H<sub>2</sub> : Intrinsic motivation affects a cashless society among Generation Z in Karanganyar Regency.

### **3. Optimism**

Optimism refers to a positive outlook on the future and the belief that changes, such as transitioning to a cashless society, will bring benefits and progress (Pahniar, 2022). In this context, optimism includes believing technology can improve efficiency, security, and inclusion in financial transactions (Wulandari, 2020). Thus, the hypothesis can be stated in the following form:

H<sub>3</sub>: Optimism affects a cashless society among Generation Z in Karanganyar Regency.

### **4. Risk Perception**

Risk perception explains how individuals evaluate and perceive a product or service's risks (Hadi, 2021). Wahyuni (2021) stated that in a cashless society, risk perception includes user concerns about security, privacy, and constraints of digital payment systems. Thus, the hypothesis can be stated in the following form:

H<sub>4</sub>: Risk has an effect on cashless society in Generation Z in Karanganyar Regency.

## **D. METHOD**

This type of research is quantitative and adopts a survey approach, which utilizes a questionnaire to collect data. This study was designed to test the effect of convenience, motivation, optimism, and risk perceptions on the cashless society phenomenon among Generation Z in Karanganyar Regency. The population studied consisted of residents of Karanganyar Regency, including individuals with certain characteristics. The sample used was 200 respondents, determined using the x 10 indicator technique (Hair, 2019). Data were collected through a questionnaire using a Likert scale and were easily distributed via Google Forms. In this study, the variables were grouped into: 1) Independent/exogenous variables, namely (X<sub>1</sub>) convenience, (X<sub>2</sub>) motivation, (X<sub>3</sub>) optimism, and (X<sub>4</sub>) risk; 2) Dependent/endogenous variables, namely (Y) Cashless Society. Data analysis used Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach

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## E. RESULTS AND DISCUSSION

The convergent validity analysis is as follows:

**Tabel 1 : Convergent Validity**

Variabel	Item Pengukuran	Outer Loading	Cronbachs Alpha	Composite Reliability	AVE
Convenience	Convenience 1	0,752	0,785	0,859	0,604
	Convenience 2	0,722			
	Convenience 3	0,804			
	Convenience 4	0,827			
Intrinsic Motivation	Intrinsic Motivation1	0,805	0,713	0,839	0,636
	Intrinsic Motivation3	0,776			
	Intrinsic Motivation4	0,810			
Risk Perception	Risk Perception1	0,817	0,847	0,896	0,683
	Risk Perception2	0,782			
	Risk Perception3	0,875			
	Risk Perception4	0,829			
Optimism	Optimism1	0,795	0,839	0,892	0,673
	Optimism2	0,835			
	Optimism3	0,833			
	Optimism4	0,819			
Cashless Society	Cashless Society1	0,794	0,716	0,840	0,637
	Cashless Society2	0,827			
	Cashless Society3	0,772			

Source: Processed Data, 2024

The convenience empowerment variable is measured by four valid items, with outer loading between 0.722 and 0.827, indicating its validity. The reliability of the variable is good, as seen from Cronbach's alpha and composite reliability above 0.70. Convergent validity is also adequate, with an AVE of 0.604. Items EOF 3 and EOF 4 have the highest outer loading (0.804 and 0.827), so they need to be maintained, while variables EOF 1 and EOF 2 need to be improved again.

**Table 2: Fornell Lacker**

	Cashless Society	Convenience	Intrinsic Motivation	Optimism	Risk Perception
Cashless Society	<b>0,789</b>				
Convenience	0,556	<b>0,777</b>			
Intrinsic Motivation	0,632	0,658	<b>0,797</b>		
Optimism	0,686	0,619	0,681	<b>0,821</b>	
Risk Perception	0,309	0,264	0,457	0,398	<b>0,826</b>

The diagonal values are the roots of AVE and the other values are the correlations.

Source: Processed Data, 2024

The Cashless Society variable has an AVE root value of (0.789), which shows a greater correlation with convenience of (0.556). This finding indicates that the discriminant validity for the Cashless Society variable has been met. The same thing also applies to the validity of the convenience, intrinsic motivation, optimism, and risk variables, where the AVE root value is each greater than the correlation between these variables.

**Table 3: Cross Loading**

	Cashless Society	Convenience	Intrinsic Motivation	Optimism	Risk Perception
<b>CS 1</b>	<b>0.794</b>	0.382	0.470	0.556	0.252
<b>CS 2</b>	<b>0.827</b>	0.473	0.559	0.600	0.262
<b>CS 3</b>	<b>0.772</b>	0.477	0.478	0.478	0.225
<b>EOU 1</b>	0.423	<b>0.752</b>	0.483	0.404	0.175
<b>EOU 2</b>	0.298	<b>0.722</b>	0.407	0.441	0.193
<b>EOU 3</b>	0.440	<b>0.804</b>	0.553	0.510	0.187
<b>EOU 4</b>	0.521	<b>0.827</b>	0.573	0.554	0.257
<b>IM 1</b>	0.479	0.605	<b>0.805</b>	0.579	0.415
<b>IM 3</b>	0.518	0.498	<b>0.776</b>	0.429	0.310
<b>IM 4</b>	0.512	0.475	<b>0.810</b>	0.623	0.371
<b>OP 1</b>	0.506	0.450	0.483	<b>0.795</b>	0.294
<b>OP 2</b>	0.530	0.540	0.582	<b>0.835</b>	0.325
<b>OP 3</b>	0.572	0.557	0.629	<b>0.833</b>	0.298
<b>OP 4</b>	0.628	0.482	0.537	<b>0.819</b>	0.380

<b>PR 1</b>	0.316	0.350	0.433	0.396	<b>0.817</b>
<b>PR 2</b>	0.207	0.176	0.354	0.357	<b>0.782</b>
<b>PR 3</b>	0.256	0.160	0.409	0.287	<b>0.875</b>
<b>PR 4</b>	0.213	0.134	0.283	0.253	<b>0.829</b>

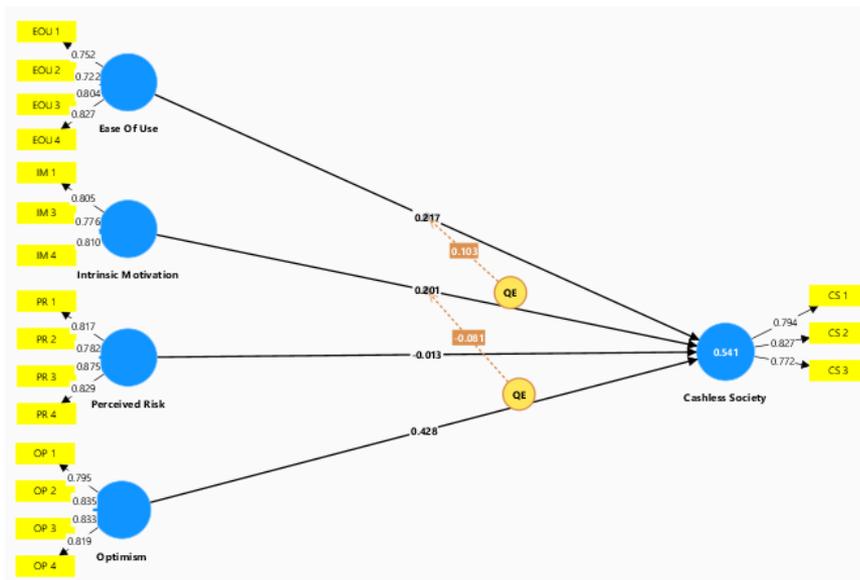
Source: Processed Data, 2024

Cashless society variables 1,2 and 3 must be correlated with the cashless society variable. Cashless society 1 has a high correlation (0.794) with cashless society and low with other variables, indicating that it is effective in measuring motivation. All cashless society items 1,2, and 3 show a higher correlation with cashless society than other variables. Likewise, convenience variables 1,2,3, and 4 show a strong correlation with other convenience variables.

**Table 4: HTMT**

	Cashless Society	Convenience	Intrinsic Motivation	Optimism	Risk Perception
Cashless Society					
Convenience	0,720				
Intrinsic Motivation	0,879	0,867			
Optimism	0.874	0,754	0,880		
Risk Perception	0.383	0,302	0,576	0,460	

Source: Processed Data, 2024



**Figure 1. Modeling**

Source: Processed Data, 2024

**Table 5: Direct Influence**

Hypotesis	Path Coefficient	P- value	95 % Path Coefficient		F Square
			Lower Limit	Upper Limit	
Convenience --- →Cashless Society	0.217	0.005	0.071	0.373	0.036
Intrinsic Motivation - --→Cashless Society	0.201	0.019	0.026	0.363	0.030
Optimism -- →Cashless Society	0.428	0.000	0.249	0.604	0.186
Risk Perception -- →Cashless Society	-0.013	0.777	-0.096	0.088	0.000

Source: Processed Data, 2024

Looking at the results of the hypothesis testing above, it can be concluded that:

1. The first hypothesis (H1) is accepted, which shows a significant influence of convenience on cashless society with a path coefficient of 0.217 and a p-value of 0.005 (less than 0.05);
2. The second hypothesis (H2) is also accepted, which indicates a significant influence of intrinsic motivation on cashless society with a path coefficient of 0.201 and a p-value of 0.019 (less than 0.05);
3. The third hypothesis (H3) is accepted, showing that optimism significantly influences a cashless society with a path coefficient of 0.428 and a p-value of 0.000 (much less than 0.05);
4. The fourth hypothesis (H4) is rejected, namely, there is no significant influence between risk in a cashless society with a path coefficient (0.217) with a p-value (0.777 > 0.05). With a 95% confidence level, the influence of risk perception on a cashless society shows a value between -0.096 and 0.088.

## F. DISCUSSION

This study examines the influence of convenience, motivation, optimism,

and risk in realizing a cashless society among Generation Z in Karanganyar Regency. This study presents significant findings that support the research objectives, providing insight into the influence of convenience, motivation, optimism, and risk in realizing a cashless society among Generation Z in the Karanganyar Regency.

First, the study shows that the perception of convenience is crucial in the cashless society phenomenon among Generation Z in Karanganyar. More specifically, this study emphasizes the significant impact of the ease of using e-wallets on implementing the cashless society phenomenon among Generation Z in the Karanganyar Regency. Kinanti (2020), also supports this statement: Generation Z, known as digital natives, tends to choose efficient and easily accessible payment solutions. This finding emphasizes the importance of an intuitive interface and good user experience in encouraging cashless payment systems.

Second, the study highlights the importance of intrinsic motivation to the cashless society phenomenon among Generation Z in Karanganyar. Generation Z, known for their high interest in technology and innovation, tends to be more open to participating in cashless payment systems when they feel inspired and motivated by the associated benefits, such as efficiency, convenience, and security. Trifyanto, (2022) also provides support that intrinsic motivation arises from self-satisfaction and a sense of achievement, encouraging Generation Z to explore and adopt new technologies.

Third, this study indicates that optimism is important in driving the adoption of a cashless society among Generation Z in Karanganyar. Generation Z, who grew up in the digital era, shows a positive attitude towards innovation and new technologies that reflect their hopes for a more efficient and connected future. Christiana (2023) provides support that trust in non-cash payment systems can provide convenience, security, and efficiency that encourage them to participate more actively in this phenomenon.

Fourth, this study also reveals that risk perceptions significantly negatively impact adopting a cashless society among Generation Z in Karanganyar. Although Generation Z is known as an adaptive technology user, concerns about transaction security, data privacy, and potential fraud remain barriers for them to switch to a

non-cash payment system fully. Sahi (2022) added that high-risk perception could hinder Generation Z's desire to use digital payment methods, even though they know the benefits offered.

## **G. CONCLUSION**

Considering the data analysis discussed previously, here are some interesting findings from this study: Convenience has been proven to significantly impact the cashless society phenomenon among Generation Z in Karanganyar Regency. This shows that the easier access to technology, the more likely people are to adapt. Intrinsic motivation also contributes positively to the cashless society phenomenon among Generation Z in Karanganyar Regency. This confirms that individual interest and satisfaction in using technology encourage them to transact digitally. Optimism also plays an important role, positively influencing the cashless society phenomenon among Generation Z in Karanganyar Regency. Generation Z's belief that technology can bring convenience and security to transactions is the main driver in adopting a cashless society. However, risk perception does not positively influence the cashless society phenomenon among Generation Z in Karanganyar Regency. This indicates that concerns about risk may not be significant enough to hinder the adoption of cashless payment technology.

## **H. IMPLICATION**

This study has significant implications, namely improving ease of use. Financial service providers and payment applications need to focus on designing simple and intuitive interfaces. By improving ease, Generation Z will be more interested in adopting a cashless society. Easily accessible training and tutorials can also help new users understand how to use the service. Second, utilizing intrinsic motivation. Service providers can design programs that highlight the personal benefits of using a cashless society, such as better financial management and spending management. Creating experiences that trigger satisfaction and a sense of accomplishment can encourage Generation Z to be more active in using digital payment systems. Third, leveraging optimism. Marketing and educational campaigns should capitalize on Generation Z's optimistic attitude toward

technology. Emphasizing the positive potential of a cashless society, such as efficiency and security, can increase adoption. In addition, sharing success stories and testimonials from users who have experienced real benefits from this system can strengthen their beliefs. Fourth, addressing risk perception. To address risk perception, service providers must increase security and data protection transparency. Education about the security measures implemented and responsive customer support can help reduce concerns and build trust among Generation Z.

Based on the results of the research that has been conducted, the researcher realizes that there are still several shortcomings that need to be considered. Therefore, the researcher provides suggestions to interested parties in the hope that they can provide benefits and serve as references. Suggestions for further research include developing more inclusive e-wallet products or features so that various young age groups can use them. Generation Z in Karanganyar Regency is expected to optimize the use of e-wallets by complying with the principles of Islamic law, ensuring that transactions carried out do not violate religious norms.

As Generation Z has broad insight, it is important to use a technology product wisely by considering aspects of benefits and needs and avoiding practices that deviate from Islamic law. Future researchers should conduct more in-depth research on this cashless society phenomenon. In addition, future researchers are expected to expand this study by including other independent variables and new methods to obtain more comprehensive information, thus producing better findings.

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