THE INFLUENCE OF CULTURE IN TRANSACTIONS, CLASH AMONG GENERATIONS, AND SHARIA'S PRINCIPLES ON TRANSFORMATION TO A CASHLESS SOCIETY

A THESIS

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to Obtain the Bachelor Degree in Accounting Department

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THE INFLUENCE OF CULTURE IN TRANSACTIONS, CLASH AMONG GENERATIONS, AND SHARIA'S PRINCIPLES ON TRANSFORMATION TO A CASHLESS SOCIETY

A BACHELOR DEGREE THESIS

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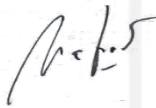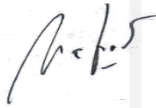**A BACHELOR DEGREE THESIS**

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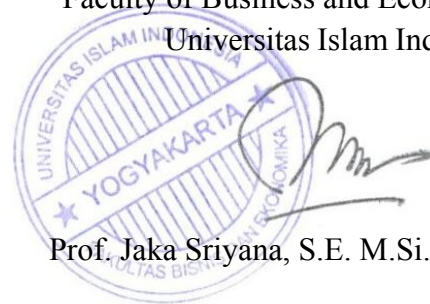
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DECLARATION OF AUTHENTICITY

Hereby I declare the originality of the thesis; I have not presented someone else's work to obtain my university degree, nor have I presented someone else's words, idea or expectations without any acknowledgements. All quotations are cited and listed in references of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, March 15th, 2021

Syahirah Rossya

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Assalamu'alaikum warrahmatullahi wabarakatuh,

بِسْمِ اللهِ الرَّحْمٰنِ الرَّحِيمِ

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ABSTRACT

This research aims to determine the influence of culture in transactions, clash among generations, and sharia's principles on transformation to a cashless society. This research was a quantitative study with a sample of 150 respondents who filled the questionnaires. The sampling method was purposive sampling, and the population in this research were X generation, Y generation, and Z generation. For the data analysis, this researcg used multiple linear regression analysis and a classic assumption test. The result of this study indicated that culture in transactions, clash among generations, and sharia's principles had negative and significant effect on transformation to a cashless society.

Keyword: culture in transactions, clash among generations, sharia's principles, transformation to a cashless society, payment system.
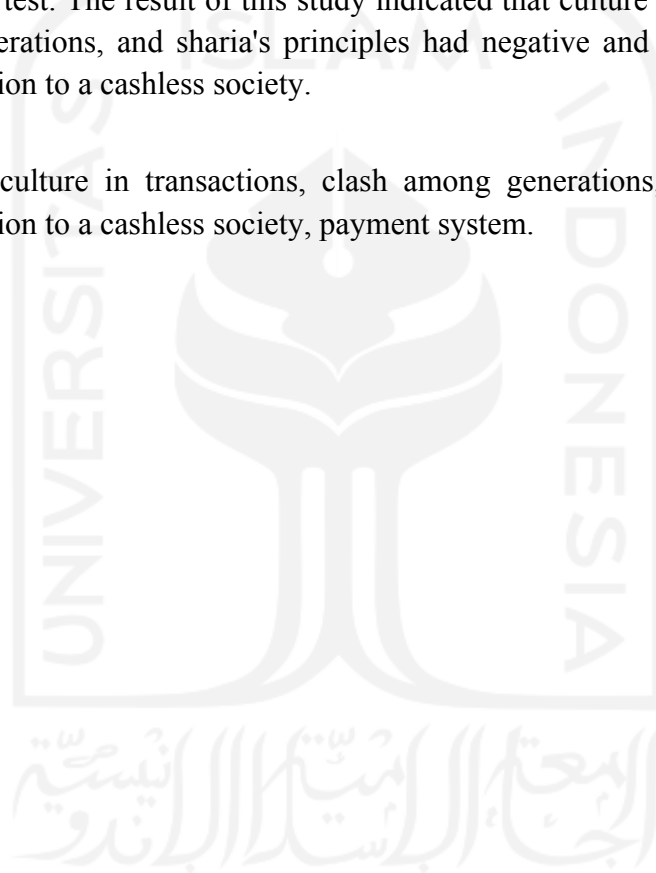
ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh budaya dalam bertransaksi, benturan antargenerasi, dan prinsip syariah terhadap transformasi menuju cashless society. Penelitian ini merupakan penelitian kuantitatif dengan jumlah sampel 150 responden yang mengisi kuesioner. Metode pengambilan sampel adalah purposive sampling, dan populasi dalam penelitian ini adalah generasi X, generasi Y, dan generasi Z. Untuk analisis data, penelitian ini menggunakan analisis regresi linier berganda dan uji asumsi klasik. Hasil penelitian ini menunjukkan bahwa budaya dalam bertransaksi, benturan antargenerasi, dan prinsip syariah berpengaruh negatif dan signifikan terhadap transformasi menuju cashless society.

Kata Kunci: budaya dalam bertransaksi, benturan antargenerasi, prinsip syariah, transformasi menuju cashless society, sistem pembayaran.

CHAPTER I

INTRODUCTION

1.1 Study Background

The development of technology is currently developing rapidly. Thus, it changes people's culture slowly, one of which is in transactions. Technology-based payment systems have transforming the transaction culture of people who previously made cash payments to non-cash. Transformation is a change to a thing or situation (Nurgiyantoro, 2010). Meanwhile, cashless society is a condition wherein everyday life, a society does no longer makes cash payments and no longer uses physical money, but instead makes payments in non-cash and uses APMK or digital money. Based on the explanation above, the researcher concluded that transformation to a cashless society meant a change in the way people do transactions, from using cash payments to non-cash payments. In several countries, it has been able to develop a massive cashless payment. Nowadays, Finland is a country that is very ready to implement cashless payment transactions. The cashless payment transactions that are already implemented in Finland are cards, e-commerce, Internet banking, and smartphone (N.N, n.d). Sweden has also implemented cashless payment transformation as a country that can become a truly cashless society. According to Sveriges Riksbank (2018), 80% of Swedish citizens make transactions using debit cards, and 60% of Swedens using the Swish application to make transactions. Therefore, it shows that the use of cash is declining since several stores are refusing to make cash payments.

Compared to Indonesia, Indonesia has not been able to transform into cashless payment fully. Starting in 2014, Bank Indonesia supports cashless payment by forming the National Non-Cash Movement (GNNT), which is expected to increase public awareness, business people, and government institutions to use non-cash payment facilities (Bank Indonesia, 2014). It has led to many options for making non-cash payments, such as electronic money to QR code-based payments. It also has led several companies to innovate to issue electronic money products to electronic wallets. The non-cash payment system has become a lifestyle for people. Many people tend to use non-cash transactions in making payment transactions. Especially during the Covid-19 pandemic like now, most people prefer the non-cash payment option for transactions. Many transactions can be made non-cash by merely having an ATM card, debit card, credit card, e-money, or e-wallet. However, many places cannot provide non-cash payments yet, such as in traditional markets.

Table 1.1

Electronic Money Transactions

Periode	2015	2016	2017	2018	2019
Volume	535.579.528	683.133.352	943.319.933	2.922.698.905	5.226.699.919
Nominal	5.283.018	7.063.689	12.375.469	47.198.616	145.165.468

Source: Statistik Sistem Pembayaran, 2020

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Table 1.2

Debit Card Transactions

Periode	2015	2016	2017	2018	2019
Volume	4.574.387.633	5.196.512.452	5.693.226.552	6.412.272.532	7.026.962.690
Nominal	4.897.794.435	5.623.912.646	6.200.437.636	6.929.665.962	7.474.823.816

Source: Statistik Sistem Pembayaran, 2020

Table 1.3

Credit Card Transactions

Periode	2015	2016	2017	2018	2019
Volume	281.325.840	305.052.297	327.377.665	338.347.867	349.211.920
Nominal	280.543.930	281.020.518	297.761.229	314.294.067	342.682.828

Source: Statistik Sistem Pembayaran, 2020

In transforming into a cashless society, the culture of transactions is an influential factor in the changes, like how people get used to making payments using non-cash instead of cash.

Figure 1.1

The Payment Behavior of the Swedish Population
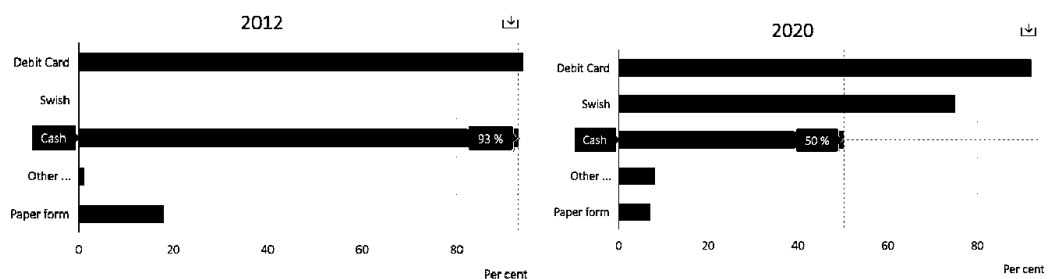
Sources: The Payment Behavior of the Swedish Population, n.d

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As a country that can transform cash payments into non-cash payments, Sweden requires at least eight years to familiarize the people. In 2012, the option to make payments using cash was 92%. However, with changes in people's habits in making payments, making payments with cash has decreased to 50%.

The same thing happened in Indonesia. Bank Indonesia recorded that currency growth per December 2017 was 15.4% year of year, and Josua Pardede stated that the increasing public non-cash spending pattern has caused growth in the currency as of December 2019 to fall to 5.9% year of year (Pink, 2020). For example, the implementation of a non-cash payment facility that the Indonesian government has implemented is the e-toll. Currently, the tollgate payment system is required by the government to use e-money, no longer using cash. These non-cash transactions are supported by developing market places in Indonesia, such as shopping with payments made by e-wallets, fintech, and debit or credit cards.

Holding large amounts of cash and making buying and selling transactions with cash has become a culture in society (Kuntadi, 2013). Although some people have used non-cash payments, cash payments are still an option for people in making transactions. This is due to the lack of habits, transaction clarity, and understanding of the use of electronic money (E14, 2018). Y generation is the generation with the largest percentage cashless services users in this decade. They are growing closer with technology and easier to implement. Likewise, with Z generation, they consider non-cash transactions easy to operate because they can operate technology well. However, with this change in generations Y and Z's habits, it turns out that Generation X is the generation that does not dominate in

non-cash transactions. This causes the application of non-cash transactions in Indonesia to be incomplete. The benefits that can be obtained, such as more privacy, integrity, compatibility, efficiency, acceptance, comfort, mobility, low financial risk, and anonymity in transactions, cannot be fully felt (Kumari & Khana, 2017). Non-cash transactions are safe payments for customers, increase revenue, and operational efficiency for sellers. Because of the majority of Indonesian society is Muslim, of course the application of non-cash transactions must be in line with the applicable sharia principles, so that all people can safely carry out non-cash transactions without thinking about the existence of sharia principles contrary to the application of the culture of non-cash transactions in Indonesia.

Based on the above background, where cash payments have become the culture of society, generations Y and Z dominate the use of non-cash payments while X generation does not, and the majority of Indonesians are Muslims who are of course very concerned about the suitability of Islamic law in every transaction, therefore, according to the study background the researcher wants to investigate whether culture in transaction, clash among generation, and sharia's principles affect the transformation to cashless society. Thus, this research entitled **"The Influence of Culture in Transactions, Clash Among Generations, and Sharia's Principles on Transformation to A Cashless Society".**

1.2 Research Problems

Based on the explanation in the background of the research, the problems in this research can be formulated as follows:

1. Does culture in transactions affect the transformation to a cashless society?

2. Does clash among generations affect the transformation to a cashless society?

3. Do Sharia's principles affect the transformation to a cashless society?

1.3 Research Objectives

From the problem formulation above, it can be classified that the objectives of this research are:

1. To explain the affect of culture in transactions on transformation to cashless society.

2. To explain the affect of clash among generations on transformation to cashless society.

3. To explain the affect of Sharia's principles on transformation to cashless society.

1.4 Research Contributions

1.4.1   Theoretical Benefits

This research would make a significant contribution to science and economic development. Thus, it can be a reference for further research. This research is also useful as a source of literature on the use of e-money and e-wallet in Indonesia.

1.4.2 Practical Benefits

a. For banking and financial technology companies, it may become an input for bank and company management to be able to innovate again and to intensify the implementation or socialization of e-money and e-wallet to various generations in society.

b. For Small Medium Enterprises (SMEs), it may become an image for SMEs to consider the effectiveness and efficiency of payment system made by customer, in order to maximize the profit through simplicity of electronic payment system.

1.5 Systematic of Writing

The systematic writing of this chapter consists of five chapters, namely introduction, literature review, research method, findings and discussion, and conclusions and recommendations. Furthermore, the description of each chapter will be explained as follows:

CHAPTER I: INTRODUCTION

This chapter presents the introduction, which explains the background of the research, research problems, research objectives, research contributions, and the systematic of writing of this research.

CHAPTER II: LITERATURE REVIEW

This chapter presents the theoretical basis that underlies and supports the research, previous research, research hypothesis, and conceptual frameworks.

CHAPTER III: RESEARCH METHOD

This chapter presents the population and sample of the research, the data collection method, the research variables, and the analysis method of this research.

CHAPTER IV: FINDINGS AND DISCUSSION

This chapter explains about the result of the findings and the discussion regarding the research analysis. This chapter contains a discussion of the various results of the data collection and the analysis of these results.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusions and the limitations of the research, and the recommendations for future research.
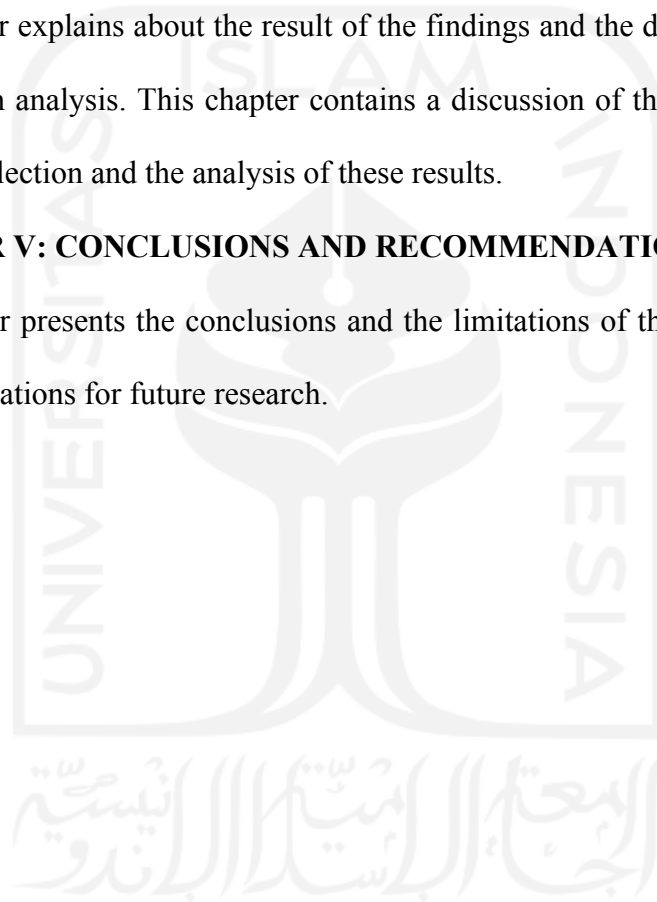
CHAPTER II

LITERATURE REVIEW

2.1 The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

UTAUT is a theory that describes the factors that influence individual acceptance of information technology (Venkatesh, et al, 2003). To get a unified view of the acceptance of the latest technology, UTAUT combines eight technology acceptance models, those are:

1. Theory of Reasoned Action (TRA)

2. Technology Acceptance Model (TAM)

3. Motivation Model (MM)

4. Theory of Planned Behavior (TPB)

5. Combined TAM & TPB

6. Model of PC Utilization (MPTU)

7. Innovation Diffusion Theory (IDT)

8. Social Cognitive Theory (SCT)

UTAUT2 is the development of UTAUT developed by Venkatesh, Thong & Xu in 2012 (Venkatesh, Thong & Xu, 2012). UTAUT2 aims to get a uniform view of the acceptance of the latest technology from consumer perspectives and general perspectives. According to Venkatesh et al. (2012), UTAUT2 has seven main constructs that directly affect user acceptance and user behavior, namely:

1. Performance expectancy, to describe how far the technology benefits the consumers when consumers use the technology.

2. Effort expectancy, to describe how far the ease of use of technology.

3. Social influence, to describe whether there is encouragement from people around who make consumers use technology.

4. Facilitating conditions, describe the consumer's perception that the device or knowledge supports the use of a system and technology.

5. Hedonic motivation, is the pleasure motivation obtained from using a system or technology.

6. Price value, is the tradeoff between the costs paid and the benefits obtained from technology use.

7. Habit, describe how consumers use a system in their daily lives.

UTAUT2 also has three moderators, namely gender, age, and experience, which are positioned to moderate the seven main constructs' impact on behavioral intention and use behavior.
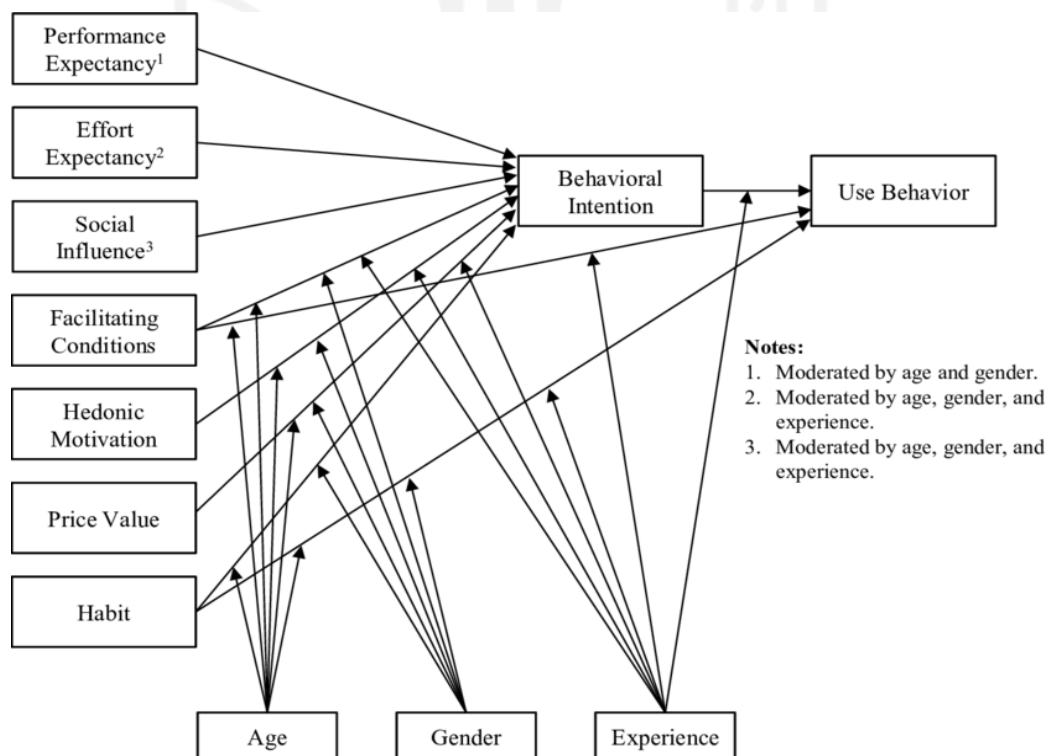
Figure 2.1 UTAUT2 Model

2.2 Culture in Transactions

Culture is a lifestyle that develops in a group or society and is passed down from generation to generation to the next. Culture dramatically affects many aspects of human life. It can affect religion, politics, customs, language, buildings, and clothes. Even in a work of art, it cannot be separated from cultural influences. Over time, culture is complex and broad in human civilization. According to Kamus Besar Bahasa Indonesia, culture is something that comes from thoughts, customs, developed culture, or habits that are difficult to change. Culture is a complex whole, which includes knowledge, belief, art, law, morals, custom, and any other capabilities and habits acquired by man as a member of society (Tylor, 1871). That means culture can be a habit and culture that can never be separated from society. Not only people in Indonesia, but all people in the world. One example of a culture that exists in society is like culture in a transaction.

Based on the explanation above, the researcher concluded that culture in transactions is meant by how the people's culture and/or habits when making payment transactions. According to Kamus Besar Bahasa Indonesia, a transaction is a trade agreement between two parties, and payment is done to provide money as a substitute for the price of goods received or to pay off debts and so on. In everyday life, one way to make ends meet is by buying and selling. According to the term, the definition of buying and selling itself is the exchange of goods or goods for money, which is done by releasing property rights from one to another based on mutual acceptance (Sahrani & Abdullah, 2011, p. 65). From these descriptions, it can be concluded that payment transactions are carried out by

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giving money given by the buyer to the seller. Payment is an essential component in every buying and selling transaction activity. Payment transactions are not only carried out during buying and selling activities. Other activities involving payment transactions are paying tuition fees, paying zakat, insurance payments, and so on. Usually, when making payment transactions, people do it by giving money directly or in cash such as when shopping at a supermarket, the buyer will give cash to the cashier. However, with the increasingly rapid development of technology globally, it has caused a social change and changed the transaction culture of people who previously made cash payments to non-cash. (Soemardjan 1986, p. 21) stated that social change is system, including values, attitudes, and behavior patterns in society. According to him, social change and cultural change have one aspect in common, namely that they both relate to an acceptance of new ways that nature meets its needs. Besides, social change cannot be separated from cultural change because the culture is the result of society's existence. There will be no culture if there is no society that supports it. There is not a single society that does not have a culture. The difference between cash and non-cash transactions is in the instruments. Payment instruments for cash transactions are in the form of currency (paper money or coins), while payment instruments for non-cash transactions can be in the form of Card-Based Payment Instruments (APMK), Checks, e-money, or e-wallets.

2.2.1 The Development of the Payment System in Indonesia

Payment is an essential component in every trade in goods and services. An economy will have no trade if there is no payment. According to

Kamus Besar Bahasa Indonesia, payment is done to provide money as a replacement for the price of goods received or to pay off debts and so on. Payment is a transfer of value between two parties, known as a buyer and a seller, where at the same time there is a movement of goods and services. Payment system is a system that includes a set of rules, institutions, and mechanisms used to transfer funds to fulfill an obligation arising from an economic activity (UU RI No. 23 Year 1999 on Bank Indonesia). The payment system plays an essential role in supporting the creation of financial system stability and monetary policy implementation. The rapid development of communication and information technology in Indonesia has accelerated the transformation of Indonesia's payment system. This payment system initially used barter but it has now begun to use electronic-based payment systems such as electronic money and electronic wallets. The transformation of the payment system is also due to the transformation of money with three driving elements; technological innovation and business models, societal traditions, and authorization policies.

In prehistoric times around 6000 BC, the society's payment system was the barter system pioneered by the Mesopotamian and Babylonian tribes to develop this barter system (Fadhlika & Holish, 2019). Barter is a payment system where the exchange of goods for goods or services for goods occurs. Barter is a form of payment system and first trade in the world. The barter payment system has several weaknesses, such as creating a social gap between the rich and the poor, the lack of people's honesty about the goods'

quality, or one party does not really need the goods to be exchanged. It encourages humans to create convenience in terms of exchange. The barter payment system was later replaced with commodity money. Commodity money is goods that the society has generally accepted, such as salt, tea, tobacco, grains, livestock, wheat, vegetables, and plants ("Sekilas sistem pembayaran di Indonesia", n.d.). However, the barter payment system and commodity money are considered inefficient. Because it has several weaknesses, such as difficulty finding people who have the goods needed or want to exchange goods for the goods offered, have a different assessment of the goods' nominal value, and lack of people's honesty regarding the quality of the goods they exchange. Due to this, money emerged as a medium of exchange in the payment system. Around 1200 BC, the payment system used by the community was primitive money, such as shells, animal shells, and rocks, and then turned into gold and silver, which then over time changed to coins and paper money ("Sekilas sistem pembayaran di Indonesia ", n.d.). Coins and paper money are considered the most efficient in making payment transactions. Thus, people feel more comfortable making payment transactions using cash transactions. The first currency that Indonesia owned was Oeang Republik Indonesia (ORI). The Government of Indonesia inaugurated as a legal tender on October 1, 1946, and began circulating on October 30, 1946 (Kementerian Keuangan Republik Indonesia, 2020).

However, the payment system using paper money and coins was only efficient in making small payments. In making payment transactions

with a fairly large nominal, people are required to carry large amounts of cash, which will create a sense of insecurity for the community. Then came the Paper-Based payment systems (checks, debit notes, credit notes, etc.) and Card-Based (ATM cards, debit cards, and credit cards). Paper-Based and Card-Based payment systems make it easier for people to make payment transactions in large quantities. They no longer need to carry large amounts of money if they want to make large payment transactions. However, paper-based and card-based themselves have several disadvantages, such as higher costs, easy damage, and can be misused. The rapid development of technology and information in this global era has prompted innovations in safer payment systems such as Electronic Based (internet banking, mobile banking, e-money, and e-wallet). Tazkiyyaturrohmah (2018, p.23) mentioned that the Electronic Based payment system provides convenience and speed in making payment transactions. Until now, the payment systems that Indonesian society widely use are paper-based, card-based, and electronic-based.

2.2.2 Cash Transaction Culture

Cash transactions are payment transactions using currency as payment instruments (paper money and coins). In buying and selling activities, the buyer will pay an amount of money and receive a change in cash transactions. Most Indonesian societies have a culture of cash transactions in making payment transactions in their daily lives. Such as paying for parking on the street, paying for groceries at the market, paying zakat, and so on. This cash

transaction has several advantages and disadvantages. The disadvantages of cash transactions include the possibility of receiving counterfeit money, less efficiency, less safe, and less comfortable queuing to pay and waiting for change. Meanwhile, the advantage is being able to make transactions anywhere because cash transactions only require banknotes or coins and do not need any machines to pay.

2.2.3 Non-Cash Transaction Culture

Non-cash transactions are payment transactions without using money directly. According to a Sekilas sistem pembayaran di Indonesia (n.d.), there are several types of non-cash transactions, such as Card-Based Payment Instruments (APMK), checks, debit notes, e-money, and e-wallets. Non-cash transactions are divided into two, namely wholesale transactions and retail transactions. The transactions included in wholesale transactions are transactions between banks, transactions on the financial market, or transactions with a value of $\geq$ 1 Billion Rupiah. This transaction uses Bank Indonesia Real-time Gross Settlement (BI-RTGS) to process transactions.

Meanwhile, retail transactions are transactions with a value of <1 Billion Rupiah or those of small value and are often carried out. This transaction uses the Bank Indonesia National Clearing System (SKNBI) to process the transactions. The application of non-cash payment facilities that the Indonesian government has implemented is the e-toll. Currently, the toll gate payment system is required to use e-money. It shows that Indonesian society's transaction culture has changed from a cash transaction culture to a

non-cash transaction culture. Because, non-cash transactions have several advantages, such as being more practical and safer because there is no need to carry money directly, making it easier to track every transaction and reduce the discovery of counterfeit money (Haryono & Jering, 2020). However, not all Indonesians have used non-cash transactions. Tarantang et al. (2019) mentioned that consumers using electronic money are currently dominated by the middle to the upper-middle class and people who are technology literate.

1. 2.2.4 The Transformation Process of Cash to Non-Cash Transactions

The rapid development of technology in this global era has created social changes and changed the transaction culture of people who previously made cash payments to non-cash. In 2014, Bank Indonesia supported cashless payment by establishing the National Non-Cash Movement (GNNT), which is expected to increase public awareness, business people, and government institutions to use non-cash payment facilities (Bank Indonesia, 2014). It has led to many options for making non-cash payments, such as electronic money to QR code-based payments. Especially during this pandemic, people think that non-cash transactions are safer than cash transactions because more hygienic and it can reduce the spread of virus. People feel safer if they carry large amounts of money in only one card or digital wallet. Perry Warjiyo, as Governor of Central Bank of Indonesia, stated that Behind the Covid-19 pandemic, digitalization has become a business model option that is increasingly in demand by the public and is also supported by changes in people's preferences for financial transactions (Ulya, 2020). There was an

increase in digital transactions and electronic money transactions, namely 37.8% year on year for digital transactions and 24.42% year on year for electronic money transactions (Sitinjak, 2020). According to the table of electronic money transactions above, there was an increase in the use of electronic money from 2015 to 2019. Electronic money itself is divided into two types, namely chip-based electronic money and server-based electronic money. Chip-based electronic money is electronic money in the form of cards, such as e-Money, Flazz, Brizzi, etc. Meanwhile, server-based electronic money is electronic money in the form of applications, such as Go-Pay, OVO, LinkAja, etc.

2.3 Clash Among Generations

Kupperschmidt (2000) stated that a generation is an identifiable group that shares birth years, age location and significant life events at critical developmental stages divided by 5-7 years into the first wave, core group, and the last wave. Every 20-25 years, different generations will be formed (Bozavli, 2016). Therefore, generational differences will continue to develop over time. Each generation has a different perspective. It has resulted in a clash between the present generation and the previous generations. The current generation lives in an era of globalization, and the technology develops rapidly, while the previous generations live when globalization has not occurred, and technology has not yet developed. The existence of this globalization has resulted in many cultures entering. As we know, Indonesian society is a society that holds the principles of eastern culture, while the current generation has adopted much western culture in

which western culture is very contrary to eastern culture. The current generation is the generation that most adopts foreign values and cultures due to living in a time of rapid technological development (Pratiwi, Surahman & Annisarizki, 2019). This is the beginning of a clash between generations in using the cash payment system to become cashless.

2.3.1 X Generation

X generation is the generation with the birth year of 1965-1980 (Badan Pusat Statistik, 2021). This generation is known as the Latchkey Kids because their parents often leave them to work, which causes them to feel alone. They were born at a time when technology was developing. X Generation is generally the children of the previous generation, namely baby boomers. Ashraf (2018) stated that People of X Generation are the offspring of grown-up boomers, who grew up in the age of economic, domestic and communal anxiety. X Generation is a generation that is adaptable, independent, tough, workaholic, loyal, independent, prioritizing image, fame, and money (Jurkiewicz, 2000). Wijoyo et al. (2020) revealed that X generation has several characteristics, such as adapting to technology, being individual, flexible, and having a vision of working for life, not living for work so the work and personal are balanced. According to the 2020 population census results, the number of X generation in Indonesia is 21.88% of the 270,020 million Indonesian population (Badan Pusat Statistik, 2021). In making payment transactions, X generation prefers to use cash payments rather than

cashless payments due to the factor of speed and convenience (Krismawintari & Komalasari, 2019).

2.3.2 Y Generation

Y generation is the generation with the birth year of 1981-1996 (Badan Pusat Statistik, 2021). This generation is known as the Millennial generation. They grow when information technology was developing, and the internet was booming, such as computers, video games, gadgets, and smartphones. Pew Research Center (2010) stated that Millennials are confident, self-expressive, liberal, upbeat and open to change. Y generation is an optimistic, creative generation in achieving success, addictive to technology, preferring to travel and shop rather than save (Utomo & Noormega, n.d). According to the 2020 Population Census results, the number of Y generation in Indonesia is 25.87% of the 270,020 million Indonesian population (Badan Pusat Statistik, 2021). In making payment transactions, Y generation prefers to use cashless payments rather than cash payments because of the ease of transactions, and they are also able to use technology well (Krismawintari & Komalasari, 2019). The Y generation is the generation with the largest percentage of cashless service users in this decade because they are growing closer with technology and easier to implement.

2.3.3 Z Generation

Z generation is the generation with the birth year 1997-2012 (Badan Pusat Statistik, 2021). This generation was born at a time of rapid

technological development, and they are known as iGeneration and Net Generation. Bozavli (2016) stated that the Z generation grows up with modern technological tools such as the Internet, smartphones, Ipads and notebooks and lives constant novelties in technology. Z generation's characteristics are not much different from Y generation's characteristics, where Z generation is also very addicted to technology, especially gadgets, smartphones, and social media. Generation Z is the most imaginative generation and has a high level of education, diversity, and technology (Santoso & Triwijayati, 2018). According to the 2020 population census results, the number of Y generation in Indonesia is 27.94% of the 270,020 million Indonesian population (Badan Pusat Statistik, 2021). In making payment transactions, Z generation has the same interest as Y generation in which they prefer to make cashless payments rather than cash payments. Cashless payments in everyday transactions are already popular between Y and Z generations because they are very fluent in using technology (Katon & Yuniati, 2020).

2.3.4 Current Cashless Implementation Used by X, Y, and Z Generation

The rapid development of technology and information in this global era has changed the way people do transactions from cash to non-cash payments. It has prompted innovations in safer payment systems and led several companies to innovate and issue electronic money products to electronic wallets. The Electronic Based payment system provides convenience and speed in making payment transactions and allows people to make financial

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transactions without using cash (Tazkiyyaturrohmah, 2018. P.23). With the existence of digital payments, it is hoped that the community can meet basic needs for their survival (Jirhanuddin, 2017). The transactions often used by people are retail transactions, online transportation orders, online food orders, e-commerce transactions, and bill payments (Katon & Yuniati, 2020). These non-cash transactions are also supported by the development of market places, such as Tokopedia, Shopee, Lazada, Bukalapak, etc. Many restaurants, supermarkets, and shopping centers have currently provided cashless payments, such as Debit Cards, Credit Cards, and fintech. Fintech (Financial Technology) is a digital technology application used to provide solutions to public financial problems (Aaron, Rivadeneyra, & Sohal, 2017). This fintech comes with a system device connected to the Internet, making it very easy for consumers to operate it. There are several applications for fintech payments, such as OVO, Go-Pay, LinkAja, Dana, etc. One form of fintech that most people used is e-wallets. Usually, when making payments using e-wallets, buyers only need to install the e-wallet application on a smartphone and then scan the QR Code on the cashier desk. QR Code (Quick Response Code) is a format for displaying data created in the form of a two-dimensional image. QR Code makes it easier for users to access information quickly (Damara, et al., 2017). Currently, e-wallets are a payment system often used by the public, especially X, Y and Z generations. This is due to the convenience factor, speed factor, and promos offered by service providers (Krismawintari & Komalasari, 2019).

2.4 Sharia's Principles on Cashless Payment

Currently, cashless payments are widely used by people in Indonesia, especially APMK and fintech payments such as e-money and e-wallets. Basically, e-money and e-wallet have the same service and provide financial services to customers with various benefits. E-money is a physical electronic product, while an e-wallet is a virtual electronic money product. In Islam, if the use of technology is not against sharia principles and still follows sharia principles, it is permissible (Anam, 2018). According to UU RI No. 21 Year 2008 on Sharia Banking, Sharia principles are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. Beside that, it also stated that sharia's principles are based on the values of justice, togetherness, equity, and benefit. Several sharia principles are mentioned by the Fatwa of the National Sharia Council of the Indonesian Ulama Council No: 117/DSN-MUI/II/2018 on Information Technology-Based Financing Services based on sharia principles to avoid *usury*, *gharar* (unclear contract), *maysir* (unclear purpose, speculation, and chancy), *tadlis* (hiding object defects), *dharar* (danger), *zhulm* (loss of one party), and *haram* (Dewan Syariah Nasional MUI, 2018). Meanwhile, several sharia principles mentioned by the Fatwa of the National Sharia Council of the Indonesian Ulama Council No: 116/DSN-MUI/ IX/2017 on Islamic Electronic Money are avoiding transactions that are *usury*, *gharar* (unclear contract), *maysir* (unclear goals, speculation, and chance), *tadlis* (hiding object defects), *risywah* (taking something that is not their

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right), *israf* (excessive spending of property), and *haram/immoral* (Dewan Syariah Nasional MUI, 2017).

2.5 Cashless Society

The cashless society is a condition wherein everyday life, a society does no longer makes cash payments and no longer uses physical money, but instead makes payments in non-cash and uses APMK or digital money. In 2014, Bank Indonesia supported cashless payment by establishing the National Non-Cash Movement (GNNT), which is expected to increase public awareness, business people, and government institutions to use non-cash payment facilities (Bank Indonesia, 2014). Currently, Indonesian societies are slowly transforming into a cashless society. Transformation is a change to a thing or situation (Nurgiyantoro, 2010). Based on the explanation above, the researcher concluded that transformation to a cashless society meant a change in the way people do transactions, from using cash payments to non-cash payments. According to Pink (2020), the increasing public non-cash spending pattern has caused real money growth as of December 2019 to fall to 5.9% year of year. For example, the implementation of a non-cash payment facility that the Indonesian government has implemented is the e-toll. Currently, the tollgate payment system is required by the government to use e-money, no longer using cash. A cashless society can reduce the possibility of receiving counterfeit money and reduce inflation due to a large amount of money circulating in society (Manik, 2019).

2.6 Previous Research

The previous studies, which discuss "The Influence of Culture in Transactions, Clash Among Generations, and Sharia's Principles in Transformation into Cashless Society" are explained below:

First research was done by Keramati, Hadjiha, Taeb & Majir (2010) entitled Adoption of Electronic Payment Services by Iranian Customers. It shows that an essential factor in users' decisions about using electronic payment services is a person's level of knowledge about computers and the internet. If someone has high knowledge of computers and internet, it is easy to learn and use electronic payments. This study aims to investigate customers' adoption of Electronic payment services.

Second research was done by Krismawintari & Komalasari (2019) entitled *Perilaku Pembelian melalui Cashless Payment pada Gerai Retail.* It indicates that in making payment transactions, the millennial generation prefers to use cashless payments rather than cash payments because transaction data are recorded, easy to track, paperless, more convenient, efficient, faster, attractive promos, and they are also able to use technology well. Compared to X generation, they prefer to use cash payments because it is faster and more convenient. They will use cashless payment if they do not carry cash. This research determined the behavior of cashless payment users on purchases at retail outlets.

Third research was done by Kamil (2020) entitled *Pengaruh Kemampuan Financial, Kemudahan dan Keamanan terhadap Perilaku Sistem Penggunaan Financial Technology.* It indicates that financial capability has a positive effect on

the behavior of the fintech system because if someone has a high financial capability, it will be easier to top up the electronic money. Convenience also has a positive effect on the fintech use system behavior because the higher the convenience offered, the higher one's interest in using electronic money. Last, security also positively affects the fintech use system behavior because the higher the security level of cashless payment products, the higher one's interest in using cashless payment products. This research examined factors that influence the system of using financial technology by using multiple linear regressions.

Fourth research was done by Tazkiyyaturrohmah (2018) entitled *Eksistensi Uang Elektronik sebagai Alat Transaksi Keuangan Modern.* It shows that there are several obstacles in non-cash transaction activities, such as social factors, cultural factors, and infrastructure availability. In socializing the cashless society, the government is expected to improve the system and regulations related to the use of electronic money. Business people are also expected to provide tools or instruments for making non-cash payment transactions. Likewise, society is expected to change their habit of making cash transactions into non-cash transactions. This research examined the transformation of money as a means of modern financial transactions.

Fifth research was done by Helmi & Mubarak (2014) entitled *Analisis Faktor-Faktor yang Mempengaruhi Masyarakat Kalimantan Selatan terhadap Penggunaan Pembayaran Non Tunai*. It shows that High-income groups have the potential to use non-cash payment instruments compared to low-income groups. Besides, young people have a high chance of using the non-cash payment system

because they are easier to accept and adapt to new products so that the desire to try is very high. Last, people with higher education are more likely to use non-cash instruments. This research determined people's preferences for the use of non-cash payments.

Sixth research was done by Rahmatika (2019) entitled *Faktor-Faktor yang Mempengaruhi Minat Penggunaan Electronic Money: Integrasi Model TAM – TPB dengan Perceived Risk*. It shows that respondents' interest in using e-money is influenced by attitudes, perceived benefits, perceived ease of use, subjective norms, and perceptions of behavioral control, while perceptions of performance risk, social risk, time risk, financial risk, and security risk did not show any influence on the interest in using e-money. This research determined factors that influence a person's interest in using e-money.

Seventh research was done by He & Mykytyn (2007) entitled Decision Factors for The Adoption of An Online Payment System by Customers. It shows that perceived risk at low level, perceived benefits, vendor's service features, vendor's web site features, and gender has a positive and significant effect to adopt online payment methods. Meanwhile, age factors have a negative and significant effect to adopt online payment methods. This research examined an individual's intention to engage in online bill payment, and estimated the influence of a number of determinants impacting that intention.

Eight research was done by Rusdiyanto (2017) entitled *Tinjauan Prinsip Syariah Terhadap Produk E-Money Bank Syariah Mandiri*. It shows that in the aspect of the Akad, e-money does not have an Akad nomenclature in product

operations which creates ambiguity (*gharar*) in the contract based on the Sharia Akad principles, as well as from the transaction aspect because the bank does not restrict or control goods sold by merchants who cooperate with the bank, this is it is feared that it can be used to buy non-halal goods.

2.7 Hypothesis

2.7.1 Culture in Transaction

Culture is a lifestyle that develops in a group or society and it passed down from generation to generation. Culture can be said as a habit and culture that can never be separated from society, likewise with the Indonesian people's transaction culture. In making payment transactions, many Indonesians still use cash payments due to the convenience factor. It could slow down the transformation process to a cashless society. According to UTAUT2 theory, habit is one of main constructs that directly affect user acceptance and user behavior in technology. There are several obstacles in non-cash transaction activities, such as social factors, cultural factors, and infrastructure availability (Tazkiyyaturrohmah, 2018).

Based on the description of the theory and research framework, a hypothesis is proposed as follows:

H1: Culture in transaction negatively affects transformation to a cashless society.

2.7.2 Clash among Generation

Generation differences will continue to develop over time. Each generation has a different perspective. It has resulted in a clash between the present generation and the previous generations. Not all generations have an understanding of technology because each generation was born in a different era. X generation was born when technology was developing, Y generation was born when the internet was booming, and Z generation was born when information technology was booming. It could make each generation to have a different understanding of using technology in the payment system. According to UTAUT2 theory, age is one of moderators that moderate the seven main constructs' impact on behavioral intention and use behavior in technology. Age factors have a negative and significant effect to adopt online payment methods (He & Mykytyn, 2007).

Based on the description of the theory and research framework, a hypothesis is proposed as follows:

H2: Clash among generations negatively affects transformation to a cashless society.

2.7.3 Sharia's Principles

Sharia's principles are principles based on the Al-Quran and Hadith. The payment system that follows sharia's principles is a payment system where transactions are protected from *usury, gharar, maysir, tadlis, dharar, zhulm, haram, risywah*, and *israf* (Dewan Syariah Nasional MUI, 2018). In UU RI No. 21 Year 2008 on Sharia Banking, it also stated that sharia's

principles are based on the values of justice, togetherness, equity, and benefit. In life, not everyone can do something that is following sharia's principles. Of course, some people do something that is not following sharia's principles. It will certainly slow down the transformation process to a cashless society. According to Rusdiyanto (2017), in the aspect of the Akad, e-money does not have an Akad nomenclature in product operations which creates ambiguity (*gharar*) in the contract based on the Sharia Akad principles, as well as from the transaction aspect because the bank does not restrict or control goods sold by merchants who cooperate with the bank, this is it is feared that it can be used to buy non-halal goods.

Based on the description of the theory and research framework, a hypothesis is proposed as follows:

H3: Sharia's principles negatively affect transformation to a cashless society.

2.8 Conceptual Framework

This research uses the conceptual framework below:
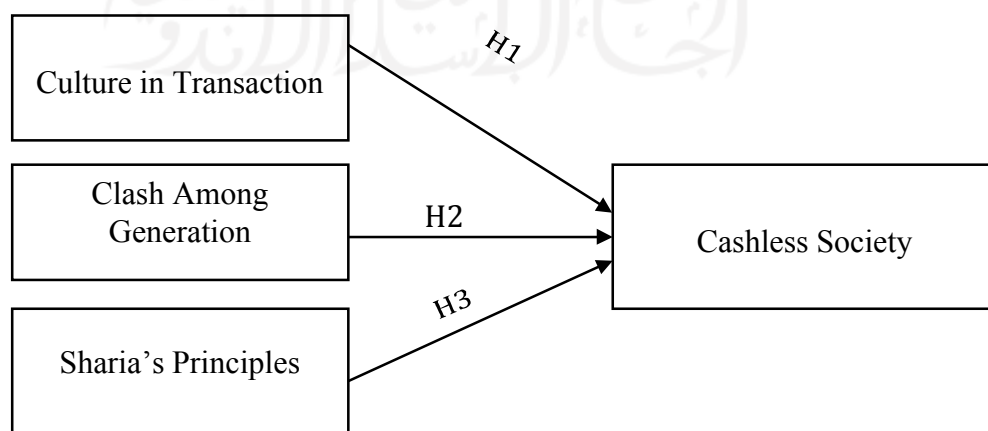
Figure 2.2 Conceptual Framework of the Research

A conceptual framework provides a foundation for the research study. The framework consists of three independent variables, which are culture in transaction, clash among generation, and sharia's principles. Meanwhile, the dependent variable is transformation to cashless society.

CHAPTER III

RESEARCH METHOD

3.1 Research Design

This research used quantitative method. Quantitative research is the research that can be quantified in quantity and amount (Kothari, 2007). The data used in quantitative research is numerical data and can be quantified. The type of this research is cause and effect relationship, in which cause and effect occur between two variables, namely dependent and independent variables. Quantitative research methods can be defined as a research method based on the philosophy of positivism and used to research a particular population or sample. In general, the sampling technique is carried out randomly, data collection uses research instruments, and data analysis is quantitative or statistical to test predetermined hypotheses (Sugiyono, 2008). The primary data was obtained through direct distribution of questionnaires with the number of 150 respondents. This research was supported by quantitative data so that the validity and reliability of the data that already obtained will be tested first using statistical tools. After that, the research was continued to the stage of data analysis and interpretation.

3.2 Population and Research Sample

Population is known as a certain group or collection of individuals or object under the research (Widiyanto, 2010). These research populations were X generation, Y generation, and Z generation, who used a cashless payment system for at least 3 months. The sample was part of the number or the characteristics possessed by the population. The sampling technique in this research used the

purposive sampling method. The purposive sampling techniques, which are also called judgment sampling, concern on the qualities of the participant that is intentionally chosen (Etikan et al., 2016). By the purposive sampling, the researcher sets up the people who have the competence in the study being observed. Therefore, the sampling has been determined by some characteristics.

3.3 Data Collection Method

The data collection method of data is explained as follows:

3.3.1 Sources of Data

The data source that the researcher used was primary data. In this research, the primary data was obtained directly from the original source or respondents' perceptions of the questionnaire's various questions regarding related variables.

3.3.2 Data Collection

The data collection that the researcher used was a data collection technique with a questionnaire that aims to determine the influence of culture in transactions, clash among generations, and sharia's principles on transformation to cashless society measured using a Likert-Scale. The likert scale used has a range of values from one to five with the assumption for a positive statement of the answer where point 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree). Researchers made a Likert-Scale in the form of Google form. The respondents had approximately two weeks to complete the questionnaires.

3.4 Research Variable

There are two types of variables used in this research, culture in transaction (X1), clash among generation (X2), and sharia's principles (X3) as the independent variable and transformation to cashless society (Y) as the dependent variable.

3.4.1 Independent Variable

3.4.1.1 Culture in Transactions

Culture is complex whole, which includes knowledge, belief, art, law, morals, custom, and any other capabilities and habits acquired by man as a member of society (Tylor, 1871). According to Kamus Besar Bahasa Indonesia, a transaction is a trade agreement between two parties, and payment is done to provide money as a substitute for the price of goods received or to pay off debts and so on.

Based on the explanation above, the researcher concluded that culture in transactions is meant by how the culture and/or habits of the people when making payment transactions. With the rapid development of technology in this global era, it has created social changes and changed the transaction culture of people who previously used cash payments to non-cash payment. Thus, researcher conclude that this independent variables were measured by some characteristics, those are:

1. People habit in making payment transactions

2. Types of payment transactions that people used

3. The reasons for choosing the type of payment transaction

4. The period of using the selected payment transaction type

3.4.1.2 Clash Among Generation

Every 20-25 years, different generations will be formed (Bozavli, 2016). Each generation has a different perspective. The current generation lives in an era of globalization, and the technology develops rapidly, while the previous generations live when globalization has not occurred, and technology has not yet developed. It has resulted in a clash between the present generation and the previous generations.

Based on the explanation above, the researcher concluded that a clash among generations is the occurrence of differences in the perspective of each generation in assessing something. In this research, the clash among generations was the difference in each generation's payment system's habits. Thus, researcher conclude that this independent variables were measured by some characteristics, those are:

1. The understanding of each generation in the use of cashless payments

2. The type of payment system used by each generation

3. The reasons for each generation in choosing the type of payment system

4. Ease of use of cashless payments

3.4.1.3 Sharia's Principles

Sharia principles are principles of Islamic law based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia (UU RI No. 21 Tahun 2008 on Perbankan Syariah). In Islam, if the use of technology is not against sharia principles and still follows sharia principles, it is permissible (Anam, 2018). According to UU RI No. 21 Year 2008 on Sharia Banking, Sharia principles are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. Thus, according to MUI National Sharia Council (2017) the measurement of the sharia's principles are as follow:

1. Avoid *usury*

2. Avoid *gharar*

3. Avoid *maysir*

4. Avoid *tadlis*

5. Avoid *dharar*

6. Avoid *zhulm*

7. Avoid *haram*

8. Avoid *risywah*

9. Avoid *israf*

3.4.2 Dependent Variable

3.4.2.1 Transformation to Cashless Society

Transformation is a change to a thing or situation (Nurgiyantoro, 2010). Meanwhile, cashless society is a condition wherein everyday life, a society does no longer makes cash payments and no longer uses physical money, but instead makes payments in non-cash and uses APMK or digital money.

Based on the explanation above, the researcher concluded that transformation to a cashless society meant a change in the way people do transactions, from using cash payments to non-cash payments. Thus, researcher conclude that this dependent variable was measured by some characteristics, those were:

1. People habit in making payment transactions
2. The understanding of each generation in the use of cashless payments
3. The interest in using cashless payments regularly
4. People lifestyle

3.5 Validity and Reliability Research Test

3.5.1 Validity Test

Validity test is intended to test the validity of the respondent's answer toward the questionnaires. Ghozali (2011) stated that the questionnaire is declared valid if the questionnaire's questions can be used to reveal something

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that the questionnaire will measure. The instrument is announced valid when the correlation coefficient is greater than level of importance of 5% or 10%.

3.5.2 Reliability Test

Reliability test is intended to measure whether the questionnaire is consistent or not. Cronbach Alpha was used for testing the construct reliability. An instrument is said to be reliable if the result of Cronbach Alpha (α) > 0.60 (Ghozali, 2013).

3.6 Data Analysis Method

3.6.1 Multiple Linear Regression Analysis

Multiple linear regression analysis is a technique used to analyze the relationship between the dependent variable and the independent variable. The following is the equation of multiple linear regressions:

$$Y = a + Q1X1 + Q2X2 + Q3X3 + e$$

Notes:

Y   = Transformation to Cashless Society

α = Constant

β = Coefficient of Regression

X1 = Culture in Transaction

X2 = Clash Among Generation

X3 = Sharia's Principles

e   = Error

3.7 Classic Assumption Test

3.7.1 Normality Test

A normality test is a test to determine the dependent variable and the independent variable close to normal or not. The normality test aims to test whether the regression model, the dependent variable, and the independent variable have a normal distribution or not. A good regression model is normal or near-normal data distribution.

3.7.2 Multicollinearity Test

The multicollinearity test aimed to test if there is a relationship among independent variables in a regression model. If there is no linear relationship among predictor variables, they are said to be orthogonal.

3.7.3 Heteroscedasticity Test

The heteroscedasticity test aimed to test whether the regression model has inequality of variance from the residuals of one observation to another. When the variance from the residuals of one observation to another is constant, it is called homoscedasticity. When the variance from the residuals of one observation to another is different, it is called heteroscedasticity.

3.8 Hypothesis Testing

3.8.1 F-Test

The F-test aimed to analyze whether the independent variable affects the dependent variable in the model. The results of the F-test can be

seen from the significant probability figures. The independent variable does not affect the dependent variable if the significant probability value is greater than 0.05. Conversely, the independent variable affects the dependent variable if the significant probability value is less than 0.05.

3.8.2 T-Test

The t-test aimed to explain how far the influence of one independent variable individually in explaining the variation in the dependent variable. The independent variable does not affect the dependent variable if the significant value is greater than 0.05. Conversely, the independent variable affects the dependent variable if the significant value is less than 0.05.

3.8.3 Coefficient of Determination $(R)^2$

The coefficient of determination $(R)^2$ is used to analyze the differences in one variable can be explained by a difference in a second variable. The value of the coefficient of determination is between zero and one. The greater the value of $(R)^2$, the better it is to explain the variation of variable.

CHAPTER IV

FINDINGS AND DISCUSSION

This research aimed to determine the influence of culture in transactions, clash among generations, and sharia's principles on transformation to a cashless society. The data collection was carried out by distributing research questionnaires through Google Form to 150 cashless payment users, and 150 questionnaires returned so that the questionnaires could be processed 100%.

4.1 Validity and Reliability Research Test

The validity test in this research used SPSS software. The validity test was used to determine that each statement item can be declared valid or not. Validity testing was done by analyzing the product-moment correlation. The testing criteria was done by comparing the p-value < 5%; thus, the instrument item was declared valid. The results of the validity test can be shown in the following table:

Table 4.1.

Validity Test Result

Variable	Indicator	R Value	P Value	Explanation
Culture in Transaction	CT 1	0.674	0.000	Valid
	CT 2	0.855	0.000	Valid
	CT 3	0.792	0.000	Valid
	CT 4	0.794	0.000	Valid
	CT 5	0.787	0.000	Valid
	CT 6	0.831	0.000	Valid
Clash Among Generations	CAG 1	0.880	0.000	Valid
	CAG 2	0.635	0.000	Valid
	CAG 3	0.905	0.000	Valid
	CAG 4	0.882	0.000	Valid
	CAG 5	0.873	0.000	Valid
	CAG 6	0.883	0.000	Valid
	CAG 7	0.843	0.000	Valid

	CAG 8	0.891	0.000	Valid
	CAG 9	0.914	0.000	Valid
Sharia's Principles	SP 1	0.810	0.000	Valid
	SP 2	0.902	0.000	Valid
	SP 3	0.943	0.000	Valid
	SP 4	0.920	0.000	Valid
	SP 5	0.928	0.000	Valid
	SP 6	0.902	0.000	Valid
	SP 7	0.941	0.000	Valid
	SP 8	0.917	0.000	Valid
	SP 9	0.739	0.000	Valid
Transformation to A Cashless Society	TCS 1	0.844	0.000	Valid
	TCS 2	0.738	0.000	Valid
	TCS 3	0.937	0.000	Valid
	TCS 4	0.911	0.000	Valid

Source: Primary Data Processed, 2021

From Table 4.1, it can be seen that the p-value of all the questions was smaller than 0.05. Thus, it can be concluded that all items of variables were declared valid.

4.2 Reliability Test

Reliability is a measure of the internal consistency of a construct's indicators, which shows the degree to which each indicator indicates a construct or a common latent factor. Cronbach Alpha analysis was used for the reliability test. The limit value used to assess an acceptable level of reliability was 0.6. Reliability test results can be shown in the following table:

Table 4.2.

Reliability Test Result

Variabel	Cronbach Alpha	Reliability Standard	Explanation
Culture in Transaction	0.878	0.6	Reliable
Clash Among Generations	0.955	0.6	Reliable
Sharia's Principles	0.967	0.6	Reliable

Transformation to A Cashless Society	0.880	0.6	Reliable

Source: Primary Data Processed, 2021

Based on the summary of the reliability test results as summarized in Table 4.2 above, it can be seen that the Cronbach Alpha value for each variable was greater than 0.6. Thus, all question items in the research variable were reliable and the items in the research variables could be used for further research.

4.3 Analysis of Respondent Characteristics

Analysis of respondent characteristic in this research described the characteristics of respondents who used non-cash payments as follow:

Table 4.3.

Classification of Respondents

Respondent Profile	Explanation	Total	Percentage
Gender	Male	66	44.0%
	Female	84	56.0%
Age	41 - 56 years old (X Generation)	50	33.3%
	25 - 40 years old (Y Generation)	50	33.3%
	9 - 24 years old (Z Generation)	50	33.3%
Education	Diploma	3	2.0%
	S1 / S2	103	68.7%
	SD / Equal	1	0.7%
	SMA / SLTA / Equal	43	28.7%
Occupation	Housewife	13	8.7%
	Private Employees	18	12.0%
	Student	46	30.7%
	Civil Servant	58	38.7%
	Entrepreneur	15	10.0%
Expenditure	< Rp 500,000	8	5.3%
	Rp 1,000,000 - Rp 2,000,000	20	13.3%
	Rp 2,000,000 - Rp 3,000,000	23	15.3%
	Rp 3,000,000 - Rp 4,000,000	26	17.3%
	Rp 500,000 - Rp 1,000,000	24	16.0%

	> Rp 4,000,000	49	32.7%
Information Source	Bank	5	3.3%
	Brochures / Banner	17	11.3%
	Myself	40	26.7%
	Advertisements	15	10.0%
	Family	52	34.7%
	Shop Merchant	1	0.7%
	Friend	20	13.3%
The Period of the Use of Cashless Payment	< 3 Months	6	4.0%
	3 Months - 6 Months	4	2.7%
	6 Months - 1 Year	11	7.3%
	1 Year - 2 Years	25	16.7%
	> 2 Years	104	69.3%
Types of payment transactions that people used	Electronic Wallet	6	4.0%
	Debit Card / ATM Card	46	30.7%
	Debit Card / ATM Card, Electronic Wallet	40	26.7%
	Debit Card / ATM Card, Electronic Money	7	4.7%
	Debit Card / ATM Card, Electronic Money, Electronic Wallet	28	18.7%
	Credit Card	6	4.0%
	Credit Card, Debit Card / ATM Card	5	3.3%
	Credit Card, Debit Card / ATM Card, Electronic Wallet	2	1.3%
	Credit Card, Debit Card / ATM Card, Electronic Money	1	0.7%
	Credit Card, Debit Card / ATM Card, Electronic Wallet, Electronic Money	7	4.7%
	Credit Card, Electronic Money	1	0.7%
	Electronic Money, Electronic Wallet	1	0.7%
Total		**150**	**100%**

Source: Primary Data Processed, 2021

Based on Table 4.3, it can be seen that the majority of respondents were

women, namely 56%, age of Z, Y, and X generations respectively as many as 50

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people or 33.3%, undergraduate / postgraduate education (S1 / S2) was 68.7%,
civil servant occupation was 38.7%, expenditure more than 4 million per month,
and obtaining information about the cash payment system from the family.
Respondents have used cashless payments for more than two years, and the
majority have used debit cards or ATM cards. It shows that the respondents were
young, had a permanent job, had been using cashless payments for a long time,
and their monthly expenses were quite large.

4.4 Descriptive Analysis for Research Variables

The following shows the results of descriptive analysis based on the answers
given based on the questionnaire's statements.

Table 4.4.

Result of Descriptive Analysis for Research Variable

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	150	1.00	5.00	3.2007	.96917
X2	150	1.00	5.00	2.8524	1.27087
X3	150	1.00	5.00	2.9447	1.24856
Y	150	1.00	5.00	3.7317	.92645
Valid N (listwise)	150				

Source: Primary Data Processed, 2021

From Table 4.4, it can be seen that the responses from 150 respondents on
mean had a relatively low assessment of culture in transactions variable, which
was indicated by an mean value of 3.20 (between 2.60 - 3.39) and a standard
deviation of 0.96917. This shows that respondents agree that cash transactions had
become a habit, used cash transactions more often than cashless transactions, did
not use non-cash transactions because they were used to have cash transactions

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and used cash transactions to make payments.

From Table 4.4, it can be seen that the responses from 150 respondents on mean had a relatively low assessment of the clash among the generation variable, which was indicated by an mean of 2.85 (between 2.60 - 3.39) and a standard deviation of 1.27087. This shows that respondents disagree that non-cash payment instruments were easy to use, use non-cash payments via Credit Cards, understood the use of non-cash payments via Debit / ATM Cards, used non-cash payments via electronic wallets, and prefered to use non-cash payments cash for lots of promos and discounts.

From Table 4.4, it can be seen that the responses from 150 respondents on mean had a relatively low assessment of sharia's principles variable, which was indicated by an mean of 2.95 (between 2.60 - 3.39) and a standard deviation of 1.24856. This shows that respondents tend to be less aware if the transactions carried out sometimes contain *usury, gharar, maysir, tadlis, dharar*, *zhulm, haram, risywah,* and *israf*.

From Table 4.4, it can be seen that the responses from 150 respondents on mean had a high assessment of the transformation to a cashless society variable, which ware indicated by an mean of 3.73 (between 3.40 - 4.19) and a standard deviation of 0.92645. This shows respondents more often used non-cash payment instruments than cash payment instruments, understood how to use non-cash payment instruments, chose to use non-cash payment instruments instead of cash payment instruments and interested in using non-cash payment instruments in routine transactions.

4.5 Classic Assumption Test

Before conducting the test, a classical assumption test is first carried out so that the conclusions obtained would not cause biased values. The classical assumption test in this research included the Normality Test, Multicollinearity Test, and Heteroscedasticity Test.

4.5.1 Normality Test

Normality test was done using Kolmogorov Smirnov test. If the probability is greater than 0.05, the data is normally distributed. The results of the normality test can be shown in the following table:

Table 4.5.

Normality Test using Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test

		Standardized Predicted Value
N		150
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.00000000
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.057
Kolmogorov-Smirnov Z		.849
Asymp. Sig. (2-tailed)		.467

a. Test distribution is Normal.
b. Calculated from data.
Source: Primary Data Processed, (2021)

The normality test results above indicated that the residual from the regression analysis had an asymp.sig of 0.467, so the value was greater than 0.05, meaning that the data was normally distributed.

4.5.2 Multicollinearity Test

There are two test criteria; if the VIF (Variance Inflation Factors) value is less than ten, and the tolerance value is more than 0.10. The proposed regression model did not contain multicollinearity symptoms. The multicollinearity test results can be shown in Table 4.6 below:

Table 4.6.

Multicollinearity Test

Variable	Tolerance	VIF	Explanation
Culture in Transaction	0.878	1.139	No Multicollinearity
Clash Among Generations	0.903	1.107	No Multicollinearity
Sharia's Principles	0.87	1.149	No Multicollinearity

Source: Primary Data Processed, 2021

Based on Table 4.6, it can be seen that all independent variables had a VIF (Variance Inflation Factors) value of less than ten and a tolerance value of more than 0.10. Thus, the regression model used in this research did not contain multicollinearity symptoms. In other words, Ho was accepted and Ha was rejected.

4.5.3 Heteroscedasticity Test

Analysis of the classical assumptions on the heteroscedasticity test was carried out using the Glejtser. If a p-value < 0.05, there is a symptom of heteroscedasticity. The results of the heteroscedasticity test are shown in Table 4.7 below:

Table 4.7.

Heteroscedasticity Test

Variable	t Value	p Value	Explanation
Culture in Transaction	-0.113	0.910	No Heteroscedasticity
Clash Among Generations	-0.626	0.610	No Heteroscedasticity
Sharia's Principles	-0.127	0.899	No Heteroscedasticity

Source: Primary Data Processed, 2021

Based on Table 4.7, it can be seen that the p-value of each independent variable was greater than 0.05. Thus, it can be concluded that the regression model proposed in this research did not occur heteroscedasticity symptoms.

4.6 Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to test the effect of several independent variables on the dependent variable, either partially or simultaneously. Multiple linear regression testing was carried out with the help of the computer software program SPSS 20.0. The test results of the multiple regression model can be shown in Table 4.8 below:

Table 4.8.

Multiple Linear Regression Result

Variable	Regression Coefficient	t value	Sig-t	Result
Contant	6.292			
Culture in transaction	-0.427	-7.404	0.000	Significant
Clash among generations	-0.215	-4.975	0.000	Significant
Sharia principles	-0.197	-4.386	0.000	Significant
Adjusted R Square	0.525			

F	55.866	
Sig F	0.000	
Dependen Variabel: *Transformation to Cashless Society*		

Table 4.14 shows the regression model and the results of multiple linear regression. Thus, the equation is obtained as follows that explains the variable that affects transformation to a cashless society:

$$Y = 6.292 - 0.427X1 - 0.215X2 - 0.197X3$$

This equation can be interpreted as follow:

1. The Coefficient of Constant

   A constant value of 6.292 indicated that if there were no independent variables (Culture in transactions, Clash among generations and Sharia principles) that significantly affect transformation to a cashless society or X = 0, the amount of transformation to a cashless society would be 6.292.

2. The Coefficient of Culture in Transactions (X1)

   The regression coefficient for culture in transactions was negative of -0.427, which means that for each increase in the culture in transaction variable by 1 unit, the transformation to a cashless society would decrease by 0.427 units, assuming other variables were considered constant.

3. The Coefficient of Clash Among Generations (X2)

   The regression coefficient for clash among generations was negative of -0.215, which means that every increase in the clash among generations variable was 1 unit, the transformation to a cashless society

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would decrease by 0.215 units, assuming other variables were considered constant.

4. The Coefficient of Sharia's Principles (X3)

The regression coefficient for sharia principles was negative of - 0.197, which means that every increase in the sharia's principles variable was 1 unit, the transformation to a cashless society would decrease by 0.197 units, assuming other variables were considered constant.

4.6.1 F-Test

The F test was used to test the effect of the independent variables simultaneously on the dependent variable. In this research, the calculated F value of 55.866 with a sig F of 0.000 < 0.05 means that culture in transaction variables, clash among generations and sharia principles had a significant effect on the transformation to cashless society.

4.6.2 T-Test

1. First Hypothesis Testing

In the previous chapter, the first alternative hypothesis had been presented that Culture in transaction negatively affects transformation to a cashless society. The test results with regression analysis showed that the regression coefficient weight for the culture in transactions variable was -0.427 with sig t of 0.000 < 0.05. It means that there was a negative and significant effect of culture in transactions on transformation to a cashless society, which means that **H1 is**

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supported.

2. Second Hypothesis Testing

In the previous chapter, the second alternative hypothesis had been presented that Clash among generations negatively affects transformation to a cashless society. The test results with regression analysis showed that the regression coefficient weight for the clash among generations variable was -0.215 with sig t of 0.000 < 0.05. It means that there was a negative and significant influence of clash among generations on transformation to a cashless society, which means that **H2 is supported**.

3. Third Hypothesis Testing

In the previous chapter, the third alternative hypothesis has been presented that Sharia's principles negatively affect transformation to a cashless society. The test results with regression analysis showed that the regression coefficient weight of sharia's principles variable was -0.197 with sig t of 0.000 <0.05. It means that there was a negative and significant effect of sharia's principles on transformation to a cashless society, which means that **H3 is supported**.

4.6.3 Coefficient of Determination $(R)^2$

The coefficient of determination test showed that the value of Adjusted R Square was 0.525, which means that 52.5% of the transformation to cashless society is influenced by the three independent

variables: Culture in transactions, clash among generations and Sharia's principles. Meanwhile, the remaining 47.5% is influenced by other variables that are not in the research model.

4.7 Discussion

4.7.1 The Influence of Culture in Transactions on Transformation to a Cashless Society

The test results with regression analysis showed that the regression coefficient weight for the culture in transactions variable was -0.427 with sig t of 0.000 < 0.05. The regression results showed a negative and significant effect of culture in transactions on transformation to a cashless society, so H1 is supported. It means that the higher the culture in transactions, the higher the respondent's perception of transformation to a cashless society, and vice versa.

This result is supported by UTAUT2 theory, which states that habit is one of main constructs that directly affect user acceptance and user behavior in technology. Culture can be said as a habit and can never be separated from society. Culture is a lifestyle that develops in a group or society and is passed down from one generation to another generation. Culture is complex whole, which includes knowledge, belief, art, law, morals, custom, and any other capabilities and habits acquired by man as a member of society (Tylor, 1871). In making payment transactions, many Indonesians still used cash payments due to the convenience factor. It could slow down the transformation process to a cashless society.

The culture is related to the habits or behaviour of the people in the neighbourhood. The culture brought from the place where a person comes from and lives will shape a different way for each person to see the world. Educational factors can also influence a person's perception of the environment in a cultural context. Culture is a fundamental factor in forming norms that a person has, which then shapes or encourages their desire and behaviour to use cash or non-cash payments. Culture, in this case, includes things that can be learned from family, neighbours, friends, teachers and community leaders. Habits in the family environment, for example, can influence someone's behaviour. When family, friends, and neighbours use more cash payments, they will also be accustomed to pay transactions in cash, so that it will reduce the desire to switch using non-cash payments.

4.7.2 The Influence of Clash among Generations on Transformation to a Cashless Society

The test results with regression analysis showed that the regression coefficient weight for the clash among generations variable was -0.215 with sig t of 0.000 < 0.05. The regression results show a negative and significant effect of clash among generations on transformation to a cashless society, so H2 is supported. It means that the higher the clash among generations, the higher the respondent's perception of transformation to a cashless society and vice versa.

This result are in accordance with the research conducted by Krismawintari and Komalasari (2019) that revealed the millennial generation prefers to use cashless payments rather than cash payments because transaction data are recorded, easy to track, paperless, more convenient, efficient, faster, attractive promos, and they are also able to use technology well and compared to X generation, they prefer to use cash payments because it is faster and more convenient. Every 20-25 years, different generations will be formed (Bozavli, 2016). Each generation has a different perspective, resulting in clashes between the present generation and the previous generation. The current generation lives in an era of globalization, and technology is rapidly developing. Meanwhile, the previous generation lives when globalization has not yet occurred and technology has not yet developed. The existence of this globalization has resulted in many cultures entering. The current generation is a dynamic generation with high mobility, where they always want to keep up with the times, as well as the development of financial technology or buying and selling transactions so that this will lead to different perspectives in making payments or transactions, the younger generation (Z and Y) prefers non-cash transactions. Meanwhile, X generation uses cash transactions more often.

X generation uses technology to find information, for products, discount offers or promotions, and financial information. When payments are still made offline, there is an evident from the answers of X generation

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respondents, which only 12.7% will switch to non-cash payments. It means that X generation continues to carry out buying and selling transactions with offline financial transactions. Y and Z generation have almost the same characteristics in financial transactions. They take advantage of technology to make transactions easier. For Y generation, the motivation to use non-cash payments arises when friends or the community also use the technology system. Meanwhile, Z generation likes information technology systems that they think are cool and modern. This shows that the older or more mature a person is, the desire to switch to using a non-cash payment system will be lower or decrease.

4.7.3 The Influence of Sharia's Principles on Transformation To ae Cashless Society

The test results with regression analysis showed that the regression coefficient weight of sharia's principles variable was -0.197 with sig t of 0.000 <0.05. The regression results showed a negative and significant effect of sharia principles on transformation to a cashless society, so H3 is supported. It means that the higher the perception of sharia principles, the higher the respondent's perception of transformation to a cashless society and vice versa.

This result are in accordance with the research conducted by Rusdiyanto (2017) that revealed in the aspect of the Akad, e-money does not have an Akad nomenclature in product operations which creates ambiguity (*gharar*) in the contract based on the Sharia Akad principles, as

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well as from the transaction aspect because the bank does not restrict or control goods sold by merchants who cooperate with the bank, this is it is feared that it can be used to buy non-halal goods. Payment transactions are the primary function of electronic or non-cash media to meet the needs of holders to benefit from non-cash payments. In electronic or non-cash payment transactions in accordance with sharia principles, there must be a binding contract between the parties involved in the transaction and the terms of the payment transaction.

A payment system that adheres to sharia principles is a payment system where transactions are protected from *usury, gharar, maysir, tadlis, dharar, zhulm, haram, risywah,* and *israf* (Dewan Syariah Nasional MUI, 2018). With these sharia principles guidelines, buying and selling transactions will be better if done in cash to avoid fraud and loss for one of the parties. If transactions, especially non-cash transactions are not carried out according to sharia principles, the public's perception of non-cash payments will decrease.

Sharia principles are principles based on the Al-Quran and Hadith. In UU RI No. 21 Year 2008 on Sharia Banking also stated that the principles of sharia are based on the values of justice, togetherness, equity and benefit. In life, not everyone can do something in accordance with sharia principles. Of course, some people do something that is not according to the principles of sharia. This of course will slow down the transformation process towards a cashless society.

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Based on the results of the discussion above, it can be summarized that the hypothesis testing in this research is as follows:

Hypothesis	Expected	Result	Explanation
H1: Culture in transaction negatively affects transformation to a cashless society.	Negative	$\beta 1 = -0.427$ $P=0.000<0.05$	Supported
H2: Clash among generations negatively affects transformation to a cashless society.	Negative	$\beta 1 = -0.215$ $P=0.000<0.05$	Supported
H3: Sharia's principles negatively affects transformation to a cashless society.	Negative	$\beta 1 = -0.197$ $P=0.000<0.05$	Supported

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on the research results as described in the previous chapter, it can be concluded as follow:

1. There is a negative and significant effect of culture in transactions on the transformation to a cashless society. It means that the higher the culture in transactions, the lower the respondent's perception of transformation to a cashless society, and vice versa.

2. There is a negative and significant effect of clash among generations on the transformation to a cashless society, meaning that the higher the clash among generations, the lower the respondent's perception of the transformation to a cashless society, and vice versa.

3. There is a negative and significant effect of sharia principles on the transformation to a cashless society, meaning that the higher the perception of sharia principles, the lower the respondent's perception of transformation to a cashless society, and vice versa.

5.2 Recommendations

Based on the results of the above conclusions, there are several suggestions recommended, namely to:

1. The Government and Bank Indonesia

It is recommended that the Government and Bank Indonesia to be more active in socialize non-cash payments and the benefits of using non-cash payments, because many people do not understand at all about electronic

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payments, and it is hoped that Bank Indonesia and the Government will cooperate in terms of regulations and infrastructure for the development of non-cash payment instruments.

2. Aspects that are considered very important in influencing the transformation of cashless payments are culture in transactions, clash among generations, and sharia's principles. Therefore, to develop a non-cash payment system in the future, Bank Indonesia must pay particular attention to these aspects, particularly the principle of payment according to Islamic law.

3. For other researchers

   Researchers recommend that other researchers do the same research by perfecting the research model, for example, by adding variables that affect the transformation to a cashless society.

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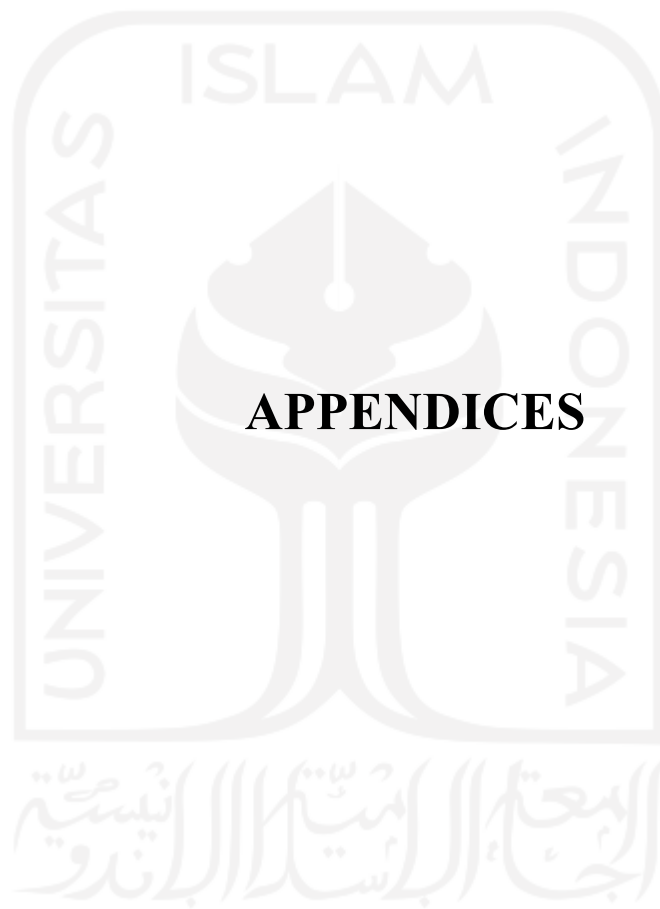
APPENDICES

APPENDIX 1: Questionnaire Sheet

THE INFLUENCE OF CULTURE IN TRANSACTIONS, CLASH AMONG GENERATIONS, AND SHARIA'S PRINCIPLES ON TRANSFORMATION TO A CASHLESS SOCIETY

QUESTIONNAIRE

By:

SYAHIRAH ROSSYA

Student Number: 17312149

INTERNATIONAL PROGRAM

FACULTY OF BUSINESS AND ECONOMICS

UNIVERSITAS ISLAM INDONESIA

YOGYAKARTA

2021

KUESIONER PENELITIAN SKRIPSI

Bapak/Ibu, Saudara/I yang saya hormati,

Sehubungan dengan penyelesaian skripsi yang sedang saya lakukan, saya yang bertanda tangan di bawah ini :

Nama / NIM : Syahirah Rossya / 17312149

Jurusan / Fakultas : Akuntansi S1 / Fakultas Bisnis dan Ekonomika

Instansi : Universitas Islam Indonesia

akan melakukan penelitian yang berjudul **"Pengaruh Budaya Bertransaksi, Benturan Generasi, dan Prinsip-Prinsip Syariah terhadap Transformasi Ke Cashless Society**". Salah satu cara untuk mendapatkan data pada penelitian saya adalah dengan mengetahui pendapat masyarakat Generasi X, Generasi Y, dan Generasi Z melalui kuesioner ini. Untuk itu, besar harapan saya kepada Bapak/Ibu/Saudara/i untuk dapat mengisi kuesioner ini dengan baik dan jujur. Semua keterangan dan jawaban yang Bapak/Ibu/Saudara/i berikan bersifat rahasia dan tidak akan diketahui oleh siapapun kecuali peneliti sendiri.

Atas perhatian dan kesediaan Bapak/Ibu/Saudara/i dalam menjawab kuesioner ini, saya ucapkan terima kasih.

Yogyakarta, Februari 2021

Hormat Saya,

Syahirah Rossya

BAGIAN I: Identitas Responden

1. Jenis Kelamin :

   a. Laki-laki   b. Perempuan

2. Usia :

   a. 41 – 56 Tahun (Generasi X)

   b. 25 – 40 Tahun (Generasi Y)

   c. 9 – 24 Tahun (Generasi Z)

3. Pendidikan Terakhir :

   a. Tidak Sekolah   c. SMP / SLTP / Sederajat   e. Diploma

   b. SD / Sederajat   d. SMA / SLTA / Sederajat   f. S1 / S2

4. Pekerjaan :

   a. Tidak Bekerja

   b. Pelajar / Mahasiswa

   c. Wiraswasta / Pengusaha

   d. PNS

   e. Pegawai Swasta

   f. Lainnya

5. Pengeluaran Per Bulan:

   a. < Rp 500.000

   b. Rp 500.000 – Rp 1.000.000

   c. Rp 1.000.000 – Rp 2.000.000

   d. Rp 2.000.000 – Rp 3.000.000

   e. Rp 3.000.000 – Rp 4.000.000

   f. > Rp 4.000.000

6. Apakah anda merupakan pengguna Alat Pembayaran Non Tunai (Kartu Kredit, Kartu Debit/Kartu ATM, Uang Elektronik, Dompet Digital, dll) ?

   a. Ya   b. Tidak

7. Dari mana anda pertama kali mengetahui penggunaan Alat Pembayaran Non Tunai?

   a. Diri sendiri   c. Teman   e. Brosur / Spanduk

   b. Keluarga   d. Iklan   f. Lainnya

8. Sudah berapa lama anda menggunakan alat pembayaran non tunai?

    a. < 3 Bulan

    b. 3 Bulan – 6 Bulan

    c. 6 Bulan – 1 Tahun

    d. 1 Tahun – 2 Tahun

    e. > 2 Tahun

9. Alat pembayaran non tunai yang digunakan ? (*boleh memilih lebih dari satu)

    a. Kartu Kredit

    b. Kartu Debit/Kartu ATM

    c. Uang Elektronik (e-Money, Brizzi, Flazz, dan sebagainya)

    d. Dompet Elektronik (OVO, Go-Pay, LinkAja, Dana, dan sebagainya)

BAGIAN II: Kuesioner

       Pilihlah salah satu jawaban yang paling sesuai menurut pendapat anda dengan memberikan tanda checklist (√) pada kolom jawaban paling sesuai. Pernyataan- pernyataan ini menggambarkan persepsi anda mengenai pengaruh budaya bertransaksi, benturan antar generasi, dan prinsip-pinsip syariah terhadap transformasi ke *cashless society*.

Keterangan:

    STS   **= Sangat Tidak Setuju**

    TS   **= Tidak Setuju**

    N   **= Netral**

    S   **= Setuju**

    SS   **= Sangat Setuju**

No.	Pernyataan	STS	TS	N	S	SS
	BUDAYA BERTRANSAKSI					
1.	Saya beranggapan bahwa penggunaan transaksi tunai sudah menjadi kebiasaan					

	bagi saya				
2.	Saya merasa lebih nyaman menggunakan transaksi tunai dibandingkan transaksi non tunai				
3.	Saya lebih sering menggunakan transaksi tunai dibandingkan transaksi non tunai				
4.	Saya tidak menggunakan transaksi non tunai karena saya sudah terbiasa dengan menggunakan transaksi tunai				
5.	Saya ingin terus menggunakan transaksi tunai				
6.	Saya selalu menggunakan transaksi tunai dalam melakukan pembayaran				
	BENTURAN ANTAR GENERASI				
7.	Saya beranggapan bahwa alat pembayaran non tunai mudah untuk digunakan				
8.	Saya paham penggunaan pembayaran non tunai melalui Kartu Kredit				
9.	Saya paham penggunaan pembayaran non tunai melalui Kartu Debit/Kartu ATM				
10.	Saya paham penggunaan pembayaran non tunai melalui uang elektronik				
11.	Saya paham penggunaan pembayaran non tunai melalui dompet elektronik				
12.	Saya lebih senang menggunakan pembayaran non tunai karena lebih aman				
13.	Saya lebih senang menggunakan pembayaran non tunai karena banyak				

	promo dan diskon				
14.	Saya lebih senang menggunakan pembayaran non tunai karena lebih cepat				
15.	Saya lebih senang menggunakan pembayaran non tunai karena lebih mudah, praktis, dan fleksibel				
	PRINSIP-PRINSIP SYARIAH				
16.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *riba*				
17.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *gharar* (jual beli barang yang belum ada wujudnya seperti hewan yang masih dikandungan dan sebagainya, barang yang tidak jelas, barang yang si pembeli tidak tau barang apa yang dibeli nya)				
18.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *maysir* (seperti taruhan, berjudi, dan sebagainya)				
19.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *tadlis* (penipuan)				
20.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *dharar* (menimbulkan kerugian, bahaya)				
21.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *zhulm* (menimbulkan ketidakadilan bagi				

	salah satu pihak)				
22.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *haram* ataupun maksiat				
23.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *risywah* (suap menyuap)				
24.	Saya beranggapan bahwa terkadang transaksi yang saya lakukan mengandung *israf* (pengeluaran harta yang berlebihan, pemborosan)				
	TRANSFORMASI KE CASHLESS SOCIETY				
25.	Saya lebih sering menggunakan alat pembayaran non tunai dibandingkan alat pembayaran tunai				
26.	Saya paham dalam menggunakan alat pembayaran non tunai				
27.	Saya lebih memilih menggunakan alat pembayaran non tunai dibandingkan dengan alat pembayaran tunai				
28.	Saya berminat untuk menggunakan alat pembayaran non tunai dalam transaksi saya secara rutin				

APPENDIX 2: Recapitulation of respondents' answers

X1: Culture in Transactions

No.	CT 1	CT 2	CT 3	CT 4	CT 5	CT 6	Total	X1
1	5	4	5	5	2	5	26	4,33
2	2	3	4	3	2	3	17	2,83
3	5	3	3	2	4	4	21	3,50
4	5	4	4	2	3	3	21	3,50
5	3	2	2	1	1	2	11	1,83
6	1	1	1	1	1	1	6	1,00
7	4	5	2	3	2	3	19	3,17
8	2	2	2	2	2	2	12	2,00
9	2	2	4	2	2	2	14	2,33
10	5	4	3	4	4	4	24	4,00
11	3	2	4	2	3	3	17	2,83
12	5	4	3	2	2	2	18	3,00
13	5	4	4	4	4	3	24	4,00
14	3	3	3	3	3	2	17	2,83
15	4	3	4	3	3	4	21	3,50
16	5	4	4	2	4	4	23	3,83
17	2	2	4	2	2	2	14	2,33
18	3	4	4	3	4	5	23	3,83
19	3	4	3	3	3	3	19	3,17
20	3	3	4	4	4	4	22	3,67
21	3	2	2	1	1	2	11	1,83
22	4	3	4	4	3	4	22	3,67
23	5	4	3	1	3	3	19	3,17
24	4	3	3	3	2	3	18	3,00
25	3	3	4	1	2	3	16	2,67
26	5	4	5	5	4	4	27	4,50
27	2	2	4	2	2	2	14	2,33
28	3	2	3	2	2	4	16	2,67
29	1	1	1	1	1	1	6	1,00
30	3	2	2	2	3	2	14	2,33
31	1	1	1	1	1	1	6	1,00
32	3	3	2	2	2	2	14	2,33
33	5	5	5	2	5	3	25	4,17
34	5	5	5	3	4	2	24	4,00
35	3	3	2	1	3	3	15	2,50
36	5	2	3	2	2	2	16	2,67
37	4	4	3	3	3	3	20	3,33
38	5	5	2	2	2	2	18	3,00
39	3	3	2	4	3	2	17	2,83
40	4	3	4	1	3	2	17	2,83
41	4	4	5	5	5	4	27	4,50
42	2	2	1	2	2	2	11	1,83
43	5	5	5	5	5	5	30	5,00

44	4	3	3	2	3	3	18	3,00
45	3	2	2	1	1	2	11	1,83
46	5	5	5	5	5	5	30	5,00
47	3	5	5	3	2	3	21	3,50
48	4	3	3	3	3	2	18	3,00
49	4	3	3	3	3	3	19	3,17
50	3	2	3	2	2	2	14	2,33
51	5	4	5	5	4	3	26	4,33
52	4	5	4	3	4	4	24	4,00
53	4	5	5	5	5	5	29	4,83
54	5	3	3	1	3	3	18	3,00
55	3	3	3	2	2	1	14	2,33
56	1	4	4	4	4	4	21	3,50
57	5	5	3	3	3	3	22	3,67
58	5	1	3	2	1	4	16	2,67
59	1	1	1	1	1	1	6	1,00
60	3	3	3	3	4	3	19	3,17
61	4	5	5	5	4	4	27	4,50
62	4	4	2	2	5	2	19	3,17
63	5	4	5	5	4	3	26	4,33
64	5	5	5	1	1	1	18	3,00
65	2	2	2	2	1	2	11	1,83
66	4	4	4	4	4	3	23	3,83
67	5	5	5	3	5	5	28	4,67
68	5	5	5	2	4	4	25	4,17
69	5	5	3	1	2	1	17	2,83
70	3	2	2	1	1	2	11	1,83
71	4	3	4	2	4	2	19	3,17
72	2	2	2	2	2	2	12	2,00
73	4	2	5	1	4	4	20	3,33
74	3	3	4	2	1	2	15	2,50
75	5	5	5	2	4	4	25	4,17
76	5	4	3	1	5	4	22	3,67
77	2	3	4	3	2	3	17	2,83
78	4	3	2	1	2	1	13	2,17
79	5	5	5	3	4	4	26	4,33
80	1	3	4	3	3	3	17	2,83
81	3	4	4	1	3	3	18	3,00
82	4	4	3	2	4	3	20	3,33
83	4	2	4	2	2	2	16	2,67
84	5	5	5	5	1	5	26	4,33
85	3	3	4	3	1	2	16	2,67
86	5	1	1	1	1	3	12	2,00
87	4	4	5	5	5	4	27	4,50
88	3	2	2	1	3	2	13	2,17
89	4	3	3	2	3	1	16	2,67
90	5	5	3	3	5	3	24	4,00
91	4	4	4	4	4	4	24	4,00
92	3	3	2	2	3	2	15	2,50
93	3	2	2	1	2	3	13	2,17
94	5	1	1	1	2	1	11	1,83

95	3	2	2	1	1	2	11	1,83
96	2	2	4	2	2	2	14	2,33
97	5	4	5	3	2	5	24	4,00
98	4	1	3	4	3	3	18	3,00
99	5	2	2	2	3	3	17	2,83
100	4	3	2	2	3	3	17	2,83
101	3	3	4	3	3	3	19	3,17
102	4	4	4	4	4	4	24	4,00
103	5	5	5	5	5	5	30	5,00
104	5	4	4	2	3	5	23	3,83
105	4	3	2	2	3	3	17	2,83
106	3	3	3	1	3	3	16	2,67
107	5	5	5	5	5	5	30	5,00
108	2	2	4	2	2	2	14	2,33
109	4	3	4	2	3	3	19	3,17
110	4	3	4	3	4	3	21	3,50
111	3	3	2	3	3	3	17	2,83
112	5	5	2	4	4	4	24	4,00
113	5	5	5	5	2	4	26	4,33
114	5	5	5	5	2	4	26	4,33
115	5	5	2	4	4	4	24	4,00
116	3	2	2	1	1	1	10	1,67
117	3	2	5	3	3	2	18	3,00
118	5	5	3	1	5	5	24	4,00
119	3	2	2	2	2	2	13	2,17
120	2	2	2	2	2	2	12	2,00
121	2	2	4	2	2	2	14	2,33
122	4	4	4	3	3	3	21	3,50
123	4	4	4	4	4	3	23	3,83
124	5	5	4	5	5	5	29	4,83
125	3	3	4	4	3	4	21	3,50
126	3	4	4	2	4	3	20	3,33
127	3	3	3	3	3	3	18	3,00
128	1	4	5	5	1	5	21	3,50
129	4	2	3	2	4	3	18	3,00
130	3	3	4	2	4	3	19	3,17
131	2	2	2	2	2	2	12	2,00
132	3	2	3	2	1	3	14	2,33
133	2	3	3	3	2	2	15	2,50
134	4	4	4	4	2	3	21	3,50
135	4	4	4	4	3	4	23	3,83
136	2	2	2	2	2	2	12	2,00
137	3	2	2	1	1	2	11	1,83
138	5	3	4	5	5	4	26	4,33
139	3	5	5	4	4	4	25	4,17
140	3	4	4	4	3	5	23	3,83
141	5	5	5	5	5	5	30	5,00
142	5	5	5	5	2	2	24	4,00
143	2	5	5	5	5	5	27	4,50
144	4	4	4	4	4	4	24	4,00
145	1	1	1	1	1	1	6	1,00

146	5	5	5	5	5	5	30	5,00
147	4	4	4	4	4	4	24	4,00
148	4	4	4	4	4	4	24	4,00
149	5	5	5	5	5	5	30	5,00
150	5	5	5	5	4	4	28	4,67

X2: Clash Among Generations

No.	CAG 1	CAG 2	CAG 3	CAG 4	CAG 5	CAG 6	CAG 7	CAG 8	CAG 9	Total	X2
1	1	4	1	1	3	2	4	3	2	21	2,33
2	1	4	1	2	1	2	2	1	2	16	1,78
3	1	2	2	5	5	3	2	1	1	22	2,44
4	2	4	2	5	2	3	1	2	2	23	2,56
5	2	3	1	1	1	2	2	3	2	17	1,89
6	1	5	1	1	1	3	1	1	1	15	1,67
7	5	4	5	5	5	2	5	4	4	39	4,33
8	3	5	5	5	5	5	5	5	5	43	4,78
9	1	1	1	1	1	1	1	1	1	9	1,00
10	5	3	5	5	3	5	4	5	5	40	4,44
11	4	5	5	5	5	5	5	5	5	44	4,89
12	5	2	5	5	5	3	4	5	5	39	4,33
13	4	5	5	5	5	4	5	3	4	40	4,44
14	5	5	5	4	4	5	5	5	5	43	4,78
15	4	2	5	4	4	2	4	3	3	31	3,44
16	5	2	5	5	5	4	5	5	5	41	4,56
17	1	1	1	1	1	1	1	1	1	9	1,00
18	5	2	2	5	3	2	2	3	3	27	3,00
19	1	1	1	1	1	1	1	1	1	9	1,00
20	3	3	4	4	3	3	4	3	3	30	3,33
21	2	3	1	1	1	2	2	3	2	17	1,89
22	4	4	4	4	4	4	4	4	4	36	4,00
23	5	5	5	4	3	3	3	3	3	34	3,78
24	4	4	4	4	3	4	5	5	5	38	4,22
25	4	2	4	4	4	3	2	3	3	29	3,22
26	2	2	5	2	2	2	5	2	2	24	2,67
27	1	1	1	1	1	1	1	1	1	9	1,00
28	4	2	4	2	2	5	3	4	4	30	3,33
29	5	5	5	5	5	5	5	5	5	45	5,00
30	5	2	5	5	5	5	5	5	5	42	4,67
31	5	5	5	5	5	5	5	5	5	45	5,00
32	5	3	5	4	5	4	5	4	4	39	4,33
33	5	5	5	5	5	3	3	3	4	38	4,22
34	4	3	4	4	4	3	3	5	5	35	3,89
35	5	5	5	5	5	4	4	4	4	41	4,56
36	2	2	1	1	1	1	1	1	1	11	1,22
37	3	3	3	4	3	4	4	4	4	32	3,56
38	1	1	1	1	1	1	1	1	1	9	1,00
39	4	4	4	4	4	4	3	4	4	35	3,89
40	4	2	4	2	2	3	2	4	3	26	2,89
41	5	5	5	5	5	5	5	5	5	45	5,00
42	1	1	1	1	1	1	1	1	1	9	1,00
43	4	2	4	2	2	4	4	3	3	28	3,11
44	4	3	5	4	3	5	3	5	5	37	4,11
45	2	3	1	1	1	2	2	3	2	17	1,89
46	4	3	4	3	4	4	4	4	4	34	3,78
47	4	3	4	3	3	3	3	4	4	31	3,44
48	4	3	3	3	3	3	3	4	4	30	3,33

49	3	3	3	3	3	3	3	3	3	27	3,00
50	4	4	4	3	3	4	3	3	4	32	3,56
51	3	4	5	5	5	5	4	3	2	36	4,00
52	4	2	4	4	4	3	5	3	3	32	3,56
53	3	2	3	2	2	3	3	3	3	24	2,67
54	5	5	5	5	5	5	5	5	5	45	5,00
55	5	5	5	5	5	5	5	5	5	45	5,00
56	4	2	4	2	2	3	3	3	3	26	2,89
57	1	1	1	1	1	1	1	1	1	9	1,00
58	1	1	1	1	1	1	1	1	1	9	1,00
59	2	2	2	2	2	2	2	2	2	18	2,00
60	4	3	3	4	4	5	3	5	5	36	4,00
61	4	2	5	4	3	5	5	5	5	38	4,22
62	4	4	4	4	4	4	4	4	4	36	4,00
63	3	4	5	5	5	5	4	3	2	36	4,00
64	5	3	5	5	5	2	5	5	5	40	4,44
65	5	4	4	4	4	5	5	4	4	39	4,33
66	3	2	4	4	3	2	2	3	3	26	2,89
67	5	2	5	5	5	3	3	3	3	34	3,78
68	5	2	5	5	5	5	2	2	2	33	3,67
69	5	4	5	5	5	5	4	5	5	43	4,78
70	2	3	1	1	1	2	2	3	2	17	1,89
71	4	5	5	5	5	3	5	4	4	40	4,44
72	5	4	5	5	5	5	4	4	5	42	4,67
73	4	2	4	4	4	5	3	2	3	31	3,44
74	4	2	5	5	4	4	5	5	5	39	4,33
75	5	2	5	5	5	5	2	2	2	33	3,67
76	5	5	4	4	3	3	4	4	4	36	4,00
77	1	4	1	2	1	2	2	1	2	16	1,78
78	1	4	1	4	1	1	1	1	1	15	1,67
79	1	5	2	2	4	3	3	3	3	26	2,89
80	1	3	2	3	3	2	2	2	2	20	2,22
81	3	1	1	1	1	2	2	3	2	16	1,78
82	1	3	3	3	3	2	2	3	2	22	2,44
83	2	2	2	2	3	2	4	2	2	21	2,33
84	3	1	1	1	1	1	1	1	1	11	1,22
85	3	5	1	1	1	1	1	3	2	18	2,00
86	1	3	1	1	1	1	1	1	1	11	1,22
87	2	1	1	1	2	2	1	2	2	14	1,56
88	1	4	1	2	1	1	1	1	1	13	1,44
89	1	1	1	1	2	2	1	1	1	11	1,22
90	1	1	1	2	1	1	1	1	1	10	1,11
91	3	1	1	1	1	1	1	1	1	11	1,22
92	1	3	1	1	3	2	1	2	2	16	1,78
93	2	4	1	1	1	2	2	1	2	16	1,78
94	1	1	1	2	2	1	2	1	1	12	1,33
95	2	3	1	1	1	2	2	3	2	17	1,89
96	1	1	1	1	1	1	1	1	1	9	1,00
97	1	4	1	1	2	2	1	2	2	16	1,78
98	1	1	1	2	3	1	1	2	1	13	1,44
99	2	2	2	2	2	2	3	2	2	19	2,11

100	2	2	2	3	3	2	2	2	2	20	2,22
101	1	3	1	4	4	3	2	2	2	22	2,44
102	5	5	2	3	3	4	4	2	2	30	3,33
103	3	1	1	1	1	3	1	3	3	17	1,89
104	1	4	2	1	1	1	1	1	3	15	1,67
105	1	3	1	1	1	1	1	1	1	11	1,22
106	2	4	2	2	3	3	2	3	3	24	2,67
107	2	4	2	2	3	3	2	3	3	24	2,67
108	1	1	1	1	1	1	1	1	1	9	1,00
109	2	1	1	2	2	2	2	2	2	16	1,78
110	1	1	1	1	3	1	1	2	2	13	1,44
111	2	3	2	3	3	2	2	2	2	21	2,33
112	2	4	1	2	2	4	2	4	4	25	2,78
113	5	5	5	5	5	5	5	5	5	45	5,00
114	4	4	5	5	5	5	1	5	5	39	4,33
115	2	4	1	2	2	4	2	4	4	25	2,78
116	1	2	1	1	1	1	1	1	1	10	1,11
117	2	1	1	3	4	2	2	2	2	19	2,11
118	1	1	1	1	1	1	2	1	1	10	1,11
119	1	1	1	1	1	1	2	1	1	10	1,11
120	1	1	1	1	1	1	2	1	1	10	1,11
121	1	1	1	1	1	1	1	1	1	9	1,00
122	4	4	4	4	4	4	4	4	4	36	4,00
123	2	2	2	2	2	2	2	2	2	18	2,00
124	2	2	2	3	4	3	3	3	3	25	2,78
125	2	2	2	2	2	2	2	2	3	19	2,11
126	2	2	2	2	2	3	3	1	2	19	2,11
127	5	5	5	5	5	5	3	5	5	43	4,78
128	3	4	4	4	4	4	4	4	3	34	3,78
129	2	2	2	4	4	2	3	2	2	23	2,56
130	4	4	4	4	4	4	4	4	4	36	4,00
131	1	1	1	1	1	1	1	1	1	9	1,00
132	2	4	1	2	4	1	5	2	1	22	2,44
133	2	4	2	3	3	2	2	1	1	20	2,22
134	2	4	2	3	3	1	2	1	1	19	2,11
135	2	4	2	3	2	2	2	2	2	21	2,33
136	2	2	1	1	3	3	3	2	1	18	2,00
137	2	3	1	1	1	2	2	3	2	17	1,89
138	1	2	2	2	2	1	3	1	2	16	1,78
139	4	3	3	4	4	4	4	4	3	33	3,67
140	2	5	4	3	3	3	3	3	3	29	3,22
141	4	4	1	1	5	4	4	4	4	31	3,44
142	2	5	1	2	2	4	1	4	2	23	2,56
143	5	5	5	5	5	5	5	5	5	45	5,00
144	4	2	1	2	2	4	2	4	2	23	2,56
145	2	1	1	1	1	1	1	1	1	10	1,11
146	2	4	2	4	5	4	2	4	4	31	3,44
147	5	5	5	5	5	5	5	5	5	45	5,00
148	5	5	5	5	5	5	5	5	5	45	5,00
149	2	4	2	4	2	4	2	4	4	28	3,11
150	2	5	1	5	4	4	1	4	4	30	3,33

X3: Sharia's Principles

No.	SP 1	SP 2	SP 3	SP 4	SP 5	SP 6	SP 7	SP 8	SP 9	Total	X3
1	4	4	4	4	4	4	4	4	4	36	4,00
2	5	5	5	4	4	4	4	4	4	39	4,33
3	5	5	5	5	5	5	4	4	5	43	4,78
4	3	3	1	2	2	2	1	2	3	19	2,11
5	2	1	1	1	1	1	1	1	1	10	1,11
6	1	1	1	1	1	1	1	1	2	10	1,11
7	2	4	2	2	2	2	2	2	4	22	2,44
8	3	1	1	1	1	1	1	1	1	11	1,22
9	3	3	3	2	3	2	2	3	3	24	2,67
10	4	4	5	4	4	5	4	4	4	38	4,22
11	4	2	2	1	3	3	1	2	5	23	2,56
12	2	2	1	1	1	2	1	1	3	14	1,56
13	4	2	1	1	3	3	1	1	4	20	2,22
14	5	2	1	1	3	3	1	2	5	23	2,56
15	4	4	4	4	4	4	4	4	5	37	4,11
16	4	2	2	4	1	4	1	1	5	24	2,67
17	3	3	3	2	3	2	2	3	3	24	2,67
18	4	4	4	4	4	4	4	4	4	36	4,00
19	3	3	3	3	3	3	3	3	3	27	3,00
20	4	4	4	4	4	4	5	5	4	38	4,22
21	2	1	1	1	1	1	1	1	1	10	1,11
22	4	4	4	4	4	4	4	4	4	36	4,00
23	4	4	5	4	4	4	4	4	4	37	4,11
24	5	5	5	5	4	4	4	4	4	40	4,44
25	4	4	3	3	3	3	3	3	3	29	3,22
26	5	4	4	5	4	4	5	5	5	41	4,56
27	3	3	3	2	3	2	2	3	3	24	2,67
28	4	2	3	1	1	2	3	1	2	19	2,11
29	5	5	5	5	5	5	5	5	5	45	5,00
30	4	2	1	2	3	3	3	2	5	25	2,78
31	5	5	5	5	5	5	5	5	5	45	5,00
32	2	2	2	2	2	2	2	2	4	20	2,22
33	1	1	1	1	3	1	1	1	4	14	1,56
34	5	5	4	4	4	4	4	3	5	38	4,22
35	3	2	1	1	3	3	2	3	4	22	2,44
36	3	3	1	1	2	1	2	1	3	17	1,89
37	3	4	3	3	3	3	3	3	3	28	3,11
38	3	3	2	2	2	2	1	1	2	18	2,00
39	2	2	2	2	2	2	1	2	2	17	1,89
40	3	2	1	3	1	4	2	1	3	20	2,22
41	3	2	2	3	2	2	2	3	4	23	2,56
42	3	3	3	2	3	2	2	3	3	24	2,67
43	4	1	1	1	4	5	1	1	4	22	2,44
44	3	2	2	2	2	2	1	2	3	19	2,11
45	2	1	1	1	1	1	1	1	1	10	1,11
46	2	2	1	1	1	1	1	1	1	11	1,22
47	5	3	3	4	3	3	3	3	3	30	3,33
48	4	2	2	1	4	4	1	1	1	20	2,22

49	3	3	4	3	4	4	3	3	4	31	3,44
50	2	2	2	2	2	2	2	2	2	18	2,00
51	4	1	3	1	2	3	2	2	4	22	2,44
52	2	2	2	2	2	2	2	2	4	20	2,22
53	4	4	3	3	3	4	3	3	3	30	3,33
54	5	5	5	3	5	5	5	5	5	43	4,78
55	2	2	2	2	2	2	2	3	2	19	2,11
56	4	4	3	2	2	3	2	1	3	24	2,67
57	4	4	4	4	3	4	4	3	3	33	3,67
58	1	3	1	1	1	1	1	1	1	11	1,22
59	5	5	5	5	5	5	5	5	5	45	5,00
60	3	3	3	3	3	3	3	3	3	27	3,00
61	5	5	5	5	4	4	5	4	4	41	4,56
62	4	4	4	4	4	4	4	4	4	36	4,00
63	4	1	3	1	2	3	2	2	4	22	2,44
64	2	2	1	1	2	3	1	1	5	18	2,00
65	4	4	4	4	4	4	4	4	5	37	4,11
66	4	4	3	3	3	4	3	2	4	30	3,33
67	4	5	5	5	3	4	5	3	4	38	4,22
68	4	5	5	5	4	4	5	5	4	41	4,56
69	3	5	4	3	5	2	3	5	3	33	3,67
70	2	1	1	1	1	1	1	1	1	10	1,11
71	4	4	5	5	5	5	5	5	3	41	4,56
72	2	2	2	1	2	2	2	2	3	18	2,00
73	4	2	1	1	2	1	1	1	4	17	1,89
74	5	5	5	5	5	5	5	3	5	43	4,78
75	4	2	2	5	4	4	1	1	4	27	3,00
76	3	2	1	1	1	2	2	2	3	17	1,89
77	1	1	1	1	1	1	2	1	4	13	1,44
78	3	1	1	1	1	3	1	1	2	14	1,56
79	3	1	1	1	1	2	1	1	3	14	1,56
80	4	3	3	3	2	2	2	2	3	24	2,67
81	4	4	3	3	2	1	5	1	4	27	3,00
82	3	1	1	1	1	1	1	1	1	11	1,22
83	3	2	2	2	2	2	2	2	4	21	2,33
84	3	1	1	1	1	1	1	1	1	11	1,22
85	2	2	2	2	2	2	2	2	2	18	2,00
86	2	2	2	2	2	2	2	2	3	19	2,11
87	4	4	4	1	3	2	3	2	4	27	3,00
88	3	2	1	1	1	2	1	1	3	15	1,67
89	3	1	2	3	3	4	3	3	4	26	2,89
90	2	2	2	2	2	2	2	2	2	18	2,00
91	4	4	4	4	4	4	4	4	4	36	4,00
92	2	3	1	1	1	1	1	1	3	14	1,56
93	5	5	5	5	5	5	5	5	4	44	4,89
94	1	1	1	1	1	1	1	1	1	9	1,00
95	2	1	1	1	1	1	1	1	1	10	1,11
96	3	3	3	2	3	2	2	3	3	24	2,67
97	4	4	2	3	2	2	3	2	4	26	2,89
98	5	4	4	2	4	4	3	3	4	33	3,67
99	3	1	1	1	1	1	1	1	1	11	1,22

100	3	2	2	4	4	3	2	2	3	25	2,78
101	5	4	4	4	4	4	4	4	4	37	4,11
102	5	5	5	5	5	5	5	5	5	45	5,00
103	5	5	5	5	5	5	5	3	5	43	4,78
104	5	4	2	2	2	2	2	2	4	25	2,78
105	4	3	4	3	3	3	3	3	3	29	3,22
106	4	4	4	4	4	4	4	4	4	36	4,00
107	4	2	2	2	2	2	1	1	4	20	2,22
108	3	3	3	2	3	2	2	3	3	24	2,67
109	4	4	4	4	4	4	4	4	4	36	4,00
110	5	5	5	5	5	5	5	5	5	45	5,00
111	3	2	2	2	2	2	1	1	3	18	2,00
112	4	5	5	5	4	4	5	5	4	41	4,56
113	4	5	5	5	5	4	5	5	4	42	4,67
114	4	4	4	4	4	4	4	4	4	36	4,00
115	4	4	4	4	4	4	4	4	4	36	4,00
116	5	3	1	1	1	3	1	1	1	17	1,89
117	3	3	1	2	2	2	1	1	1	16	1,78
118	1	1	1	1	1	1	1	1	1	9	1,00
119	1	1	1	1	1	1	1	1	1	9	1,00
120	1	1	1	1	1	1	1	1	1	9	1,00
121	3	3	3	2	3	2	2	3	3	24	2,67
122	5	5	5	5	5	5	5	5	5	45	5,00
123	2	2	2	2	2	2	2	2	2	18	2,00
124	4	4	5	5	5	5	5	5	4	42	4,67
125	4	3	4	4	4	4	4	4	4	35	3,89
126	4	4	1	2	4	4	2	2	4	27	3,00
127	4	4	4	4	4	4	4	4	4	36	4,00
128	5	5	5	5	5	5	5	5	5	45	5,00
129	4	4	4	4	4	4	4	4	4	36	4,00
130	5	5	5	4	4	4	4	5	5	41	4,56
131	2	2	2	2	2	2	2	2	2	18	2,00
132	3	3	1	2	3	3	3	3	3	24	2,67
133	4	4	3	3	3	3	2	2	2	26	2,89
134	2	2	2	2	2	2	2	2	2	18	2,00
135	4	4	4	4	5	5	5	5	5	41	4,56
136	2	2	1	1	1	1	1	1	2	12	1,33
137	2	1	1	1	1	1	1	1	1	10	1,11
138	4	4	5	5	5	5	5	5	5	43	4,78
139	5	5	5	5	5	5	5	3	3	41	4,56
140	5	5	4	3	4	4	5	4	3	37	4,11
141	5	5	5	5	4	4	5	5	4	42	4,67
142	5	5	5	5	5	5	5	5	4	44	4,89
143	3	3	3	4	4	4	3	3	2	29	3,22
144	2	2	1	1	1	1	1	1	4	14	1,56
145	4	1	1	2	2	2	1	1	4	18	2,00
146	2	1	1	1	1	1	1	1	4	13	1,44
147	1	1	1	1	1	1	1	1	1	9	1,00
148	1	1	1	4	4	4	1	1	4	21	2,33
149	4	5	5	5	5	5	5	5	5	44	4,89
150	5	5	5	5	5	5	5	5	5	45	5,00

Y: Transformation To A Cashless Society

No.	TCS 1	TCS 2	TCS 3	TCS 4	Total	Y
1	2	4	3	3	12	3,00
2	3	5	3	4	15	3,75
3	3	4	3	4	14	3,50
4	4	4	3	3	14	3,50
5	4	5	5	5	19	4,75
6	5	5	5	5	20	5,00
7	5	5	5	4	19	4,75
8	1	5	5	5	16	4,00
9	5	5	5	5	20	5,00
10	3	5	3	3	14	3,50
11	5	5	4	5	19	4,75
12	3	4	4	4	15	3,75
13	3	5	3	4	15	3,75
14	5	5	5	5	20	5,00
15	3	4	3	3	13	3,25
16	2	5	5	5	17	4,25
17	5	5	5	5	20	5,00
18	2	3	2	2	9	2,25
19	4	5	5	5	19	4,75
20	3	3	3	3	12	3,00
21	4	5	5	5	19	4,75
22	4	4	4	4	16	4,00
23	3	4	3	3	13	3,25
24	3	4	3	3	13	3,25
25	3	3	3	3	12	3,00
26	5	4	5	4	18	4,50
27	5	5	5	5	20	5,00
28	3	4	4	4	15	3,75
29	1	1	1	1	4	1,00
30	5	5	5	5	20	5,00
31	4	4	5	5	18	4,50
32	4	5	4	3	16	4,00
33	3	5	3	3	14	3,50
34	2	4	2	2	10	2,50
35	4	5	4	4	17	4,25
36	5	5	5	5	20	5,00
37	3	4	3	3	13	3,25
38	5	5	5	5	20	5,00
39	4	4	4	4	16	4,00
40	3	4	3	3	13	3,25
41	2	3	2	2	9	2,25
42	5	5	5	5	20	5,00
43	3	4	3	3	13	3,25
44	3	4	4	4	15	3,75
45	4	5	5	5	19	4,75
46	3	3	4	3	13	3,25
47	3	4	3	4	14	3,50
48	3	3	3	3	12	3,00

49	4	4	4	4	16	4,00
50	3	4	3	4	14	3,50
51	2	4	2	4	12	3,00
52	3	3	3	3	12	3,00
53	2	4	2	2	10	2,50
54	3	5	3	3	14	3,50
55	5	5	5	5	20	5,00
56	2	4	3	3	12	3,00
57	5	5	5	5	20	5,00
58	5	5	5	5	20	5,00
59	5	5	5	5	20	5,00
60	3	3	3	3	12	3,00
61	3	3	2	3	11	2,75
62	4	4	4	4	16	4,00
63	2	4	2	4	12	3,00
64	5	5	5	5	20	5,00
65	4	4	5	5	18	4,50
66	2	2	2	2	8	2,00
67	1	5	1	1	8	2,00
68	2	5	2	2	11	2,75
69	5	4	5	4	18	4,50
70	4	5	5	5	19	4,75
71	2	3	2	3	10	2,50
72	4	4	4	4	16	4,00
73	5	5	2	3	15	3,75
74	3	4	3	3	13	3,25
75	2	5	2	2	11	2,75
76	4	4	4	3	15	3,75
77	3	5	3	4	15	3,75
78	5	5	4	4	18	4,50
79	2	4	2	2	10	2,50
80	4	4	4	4	16	4,00
81	3	3	4	3	13	3,25
82	4	4	3	3	14	3,50
83	3	4	4	4	15	3,75
84	1	5	5	5	16	4,00
85	3	5	4	5	17	4,25
86	5	5	5	5	20	5,00
87	3	4	4	4	15	3,75
88	4	5	5	4	18	4,50
89	4	4	4	4	16	4,00
90	5	5	5	5	20	5,00
91	4	5	4	4	17	4,25
92	4	5	3	3	15	3,75
93	4	4	3	3	14	3,50
94	5	5	5	5	20	5,00
95	4	5	5	5	19	4,75
96	5	5	5	5	20	5,00
97	2	4	3	4	13	3,25
98	5	5	5	5	20	5,00
99	4	4	4	4	16	4,00

100	4	4	4	3	15	3,75
101	3	4	2	3	12	3,00
102	1	3	1	1	6	1,50
103	3	5	3	3	14	3,50
104	4	4	4	4	16	4,00
105	4	5	5	4	18	4,50
106	2	4	3	3	12	3,00
107	2	4	3	3	12	3,00
108	5	5	5	5	20	5,00
109	3	4	4	4	15	3,75
110	4	5	3	3	15	3,75
111	4	4	4	4	16	4,00
112	2	4	2	4	12	3,00
113	2	4	2	2	10	2,50
114	2	4	2	2	10	2,50
115	2	4	2	4	12	3,00
116	4	5	5	5	19	4,75
117	3	4	4	4	15	3,75
118	4	4	3	4	15	3,75
119	5	5	5	5	20	5,00
120	5	5	5	5	20	5,00
121	5	5	5	5	20	5,00
122	2	3	2	2	9	2,25
123	3	4	4	4	15	3,75
124	2	4	3	3	12	3,00
125	5	5	5	5	20	5,00
126	4	5	5	5	19	4,75
127	3	3	3	3	12	3,00
128	3	3	3	3	12	3,00
129	3	3	3	3	12	3,00
130	2	4	3	3	12	3,00
131	4	4	4	4	16	4,00
132	3	5	4	3	15	3,75
133	5	5	5	5	20	5,00
134	3	4	4	3	14	3,50
135	2	4	3	4	13	3,25
136	5	5	5	5	20	5,00
137	4	5	5	5	19	4,75
138	3	5	3	2	13	3,25
139	2	4	2	1	9	2,25
140	5	3	2	1	11	2,75
141	1	2	2	1	6	1,50
142	1	4	2	2	9	2,25
143	2	4	2	2	10	2,50
144	4	4	4	4	16	4,00
145	5	5	5	5	20	5,00
146	4	4	2	2	12	3,00
147	2	4	2	2	10	2,50
148	2	5	2	4	13	3,25
149	2	4	2	2	10	2,50
150	5	4	2	1	12	3,00

APPENDIX 3: Processing data with SPSS software

Culture In Transactions (X1)

Correlations

		CT 1	CT 2	CT 3	CT 4	CT 5	CT 6	Tot
CT 1	Pearson Correlation	1	.593**	.377**	.317**	.481**	.450**	.674**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150
CT 2	Pearson Correlation	.593**	1	.635**	.598**	.611**	.613**	.855**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150
CT 3	Pearson Correlation	.377	.635	1	.634	.492	.613	.792
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150
CT 4	Pearson Correlation	.317	.598	.634	1	.515	.654	.794
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150
CT 5	Pearson Correlation	.481**	.611**	.492**	.515**	1	.621**	.787**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150
CT 6	Pearson Correlation	.450	.613	.613	.654	.621	1	.831
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150
Tot	Pearson Correlation	.674**	.855**	.792**	.794**	.787**	.831**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.878	6

Clash Among Generations (X2)

Correlations

		CAG 1	CAG 2	CAG 3	CAG 4	CAG 5	CAG 6	CAG 7	CAG 8	CAG 9	Tot
CAG 1	Pearson Correlation	1	.411**	.843**	.740**	.709**	.756**	.727**	.782**	.796**	.880**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 2	Pearson Correlation	.411**	1	.431**	.507**	.490**	.556**	.469**	.538**	.551**	.635**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 3	Pearson Correlation	.843**	.431**	1	.833**	.778**	.746**	.785**	.730**	.788**	.905**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 4	Pearson Correlation	.740**	.507**	.833**	1	.862**	.733**	.671**	.684**	.733**	.882**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 5	Pearson Correlation	.709**	.490**	.778**	.862**	1	.733**	.729**	.691**	.714**	.873**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 6	Pearson Correlation	.756**	.556**	.746**	.733**	.733**	1	.668**	.814**	.813**	.883**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 7	Pearson Correlation	.727**	.469**	.785**	.671**	.729**	.668**	1	.716**	.732**	.843**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 8	Pearson Correlation	.782**	.538**	.730**	.684**	.691**	.814**	.716**	1	.933**	.891**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150	150	150	150
CAG 9	Pearson Correlation	.796**	.551**	.788**	.733**	.714**	.813**	.732**	.933**	1	.914**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Tot	Pearson Correlation	.880**	.635**	.905**	.882**	.873**	.883**	.843**	.891**	.914**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.955	9

Sharia's Principles (X3)
Correlations

		SP 1	SP 2	SP 3	SP 4	SP 5	SP 6	SP 7	SP 8	SP 9	Tot
SP 1	Pearson Correlation	1	.742**	.721**	.667**	.704**	.761**	.698**	.635**	.629**	.810**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 2	Pearson Correlation	.742**	1	.872**	.808**	.797**	.729**	.864**	.815**	.584**	.902**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 3	Pearson Correlation	.721**	.872**	1	.869**	.848**	.793**	.921**	.894**	.592**	.943**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 4	Pearson Correlation	.667**	.808**	.869**	1	.838**	.835**	.874**	.830**	.608**	.920**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 5	Pearson Correlation	.704**	.797**	.848**	.838**	1	.879**	.828**	.861**	.677**	.928**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 6	Pearson Correlation	.761**	.729**	.793**	.835**	.879**	1	.794**	.769**	.682**	.902**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 7	Pearson Correlation	.698**	.864**	.921**	.874**	.828**	.794**	1	.898**	.618**	.941**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 8	Pearson Correlation	.635**	.815**	.894**	.830**	.861**	.769**	.898**	1	.599**	.917**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150	150	150	150
SP 9	Pearson Correlation	.629**	.584**	.592**	.608**	.677**	.682**	.618**	.599**	1	.739**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Tot	Pearson Correlation	.810**	.902**	.943**	.920**	.928**	.902**	.941**	.917**	.739**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.967	9

Transformation to A Cashless Society (Y)

Correlations

		TCS 1	TCS 2	TCS 3	TCS 4	Tot
TCS 1	Pearson Correlation	1	.498**	.725**	.624**	.844**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
TCS 2	Pearson Correlation	.498**	1	.579**	.612**	.738**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
TCS 3	Pearson Correlation	.725**	.579**	1	.871**	.937**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
TCS 4	Pearson Correlation	.624**	.612**	.871**	1	.911**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
Tot	Pearson Correlation	.844**	.738**	.937**	.911**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.880	4

93

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	66	44.0	44.0	44.0
	Perempuan	84	56.0	56.0	100.0
	Total	150	100.0	100.0	

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25 - 40 Tahun (Generasi Y)	50	33.3	33.3	33.3
	41 - 56 Tahun (Generasi X)	50	33.3	33.3	66.7
	9 - 24 Tahun (Generasi Z)	50	33.3	33.3	100.0
	Total	150	100.0	100.0	

Pendidikan Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	3	2.0	2.0	2.0
	S1 / S2	103	68.7	68.7	70.7
	SD / Sederajat	1	.7	.7	71.3
	SMA / SLTA / Sederajat	43	28.7	28.7	100.0
	Total	150	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ibu Rumah Tangga	13	8.7	8.7	8.7
	Pegawai Swasta	18	12.0	12.0	20.7
	Pelajar / Mahasiswa	46	30.7	30.7	51.3
	PNS	58	38.7	38.7	90.0
	Wiraswasta / Pengusaha	15	10.0	10.0	100.0
	Total	150	100.0	100.0	

Pengeluaran Per Bulan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp 500.000	8	5.3	5.3	5.3
	> Rp 4.000.000	49	32.7	32.7	38.0
	Rp 1.000.000 - Rp 2.000.000	20	13.3	13.3	51.3
	Rp 2.000.000 - Rp 3.000.000	23	15.3	15.3	66.7
	Rp 3.000.000 - Rp 4.000.000	26	17.3	17.3	84.0
	Rp 500.000 - Rp 1.000.000	24	16.0	16.0	100.0
	Total	150	100.0	100.0	

Apakah anda merupakan pengguna Alat Pembayaran Non Tunai?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak	3	2.0	2.0	2.0
	Ya	147	98.0	98.0	100.0
	Total	150	100.0	100.0	

Dari mana anda pertama kali mengetahui penggunaan Alat Pembayaran Non Tunai?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank	5	3.3	3.3	3.3
	Brosur / Iklan	17	11.3	11.3	14.7
	Diri Sendiri	40	26.7	26.7	41.3
	Iklan	15	10.0	10.0	51.3
	Keluarga	52	34.7	34.7	86.0
	Merchant Toko Saya Berbelanja	1	.7	.7	86.7
	Teman	20	13.3	13.3	100.0
	Total	150	100.0	100.0	

Sudah berapa lama anda menggunakan alat pembayaran non tunai?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 3 Bulan	6	4.0	4.0	4.0
	> 2 Tahun	104	69.3	69.3	73.3
	1 Tahun - 2 Tahun	25	16.7	16.7	90.0
	3 Bulan - 6 Bulan	4	2.7	2.7	92.7
	6 Bulan - 1 Tahun	11	7.3	7.3	100.0
	Total	150	100.0	100.0	

Alat pembayaran non tunai yang digunakan ? (*boleh memilih lebih dari satu)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dompet Elektronik	6	4.0	4.0	4.0
	Kartu Debet / Kartu ATM	46	30.7	30.7	34.7
	Kartu Debet / Kartu ATM, Dompet Elektronik	40	26.7	26.7	61.3
	Kartu Debet / Kartu ATM, Uang Elektronik	7	4.7	4.7	66.0
	Kartu Debet / Kartu ATM, Uang Elektronik, Dompet Elektronik	28	18.7	18.7	84.7
	Kartu Kredit	6	4.0	4.0	88.7
	Kartu Kredit, Kartu Debet / Kartu ATM	5	3.3	3.3	92.0
	Kartu Kredit, Kartu Debet / Kartu ATM, Dompet Elektronik	2	1.3	1.3	93.3
	Kartu Kredit, Kartu Debet / Kartu ATM, Uang Elektronik	1	.7	.7	94.0
	Kartu Kredit, Kartu Debet / Kartu ATM, Uang Elektronik, Dompet Elektronik	7	4.7	4.7	98.7
	Kartu Kredit, Uang Elektronik	1	.7	.7	99.3
	Uang Elektronik, Dompet Elektronik	1	.7	.7	100.0
	Total	150	100.0	100.0	

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Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Culture in transaction	150	1.00	5.00	3.2007	.96917
Clash among generations	150	1.00	5.00	2.8524	1.27087
Sharia principles	150	1.00	5.00	2.9447	1.24856
Transformation chasless society	150	1.00	5.00	3.7317	.92645
Valid N (listwise)	150				

Multiple Linear Regression Analysis

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Sharia principles, Clash among generations, Culture in transaction[b]	.	Enter

a. Dependent Variable: Transformation chasless society
b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731[a]	.534	.525	.63860

a. Predictors: (Constant), Sharia principles, Clash among generations, Culture in transaction
b. Dependent Variable: Transformation chasless society

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.348	3	22.783	55.866	.000[b]
	Residual	59.539	146	.408		
	Total	127.887	149			

a. Dependent Variable: Transformation chasless society
b. Predictors: (Constant), Sharia principles, Clash among generations, Culture in transaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.292	.205		30.637	.000
	Culture in transaction	-.427	.058	-.446	-7.404	.000
	Clash among generations	-.215	.043	-.296	-4.975	.000
	Sharia principles	-.197	.045	-.265	-4.386	.000

a. Dependent Variable: Transformation chasless society

Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.292	.205		30.637	.000		
	Culture in transaction	-.427	.058	-.446	-7.404	.000	.878	1.139
	Clash among generations	-.215	.043	-.296	-4.975	.000	.903	1.107
	Sharia principles	-.197	.045	-.265	-4.386	.000	.870	1.149

a. Dependent Variable: Transformation chasless society

Normality Test

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Standardized Predicted Value
N		150
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.00000000
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.057
Kolmogorov-Smirnov Z		.849
Asymp. Sig. (2-tailed)		.467

a. Test distribution is Normal.
b. Calculated from data.

Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.138	.177		6.420	.000
	Culture in transaction	-.006	.050	-.010	-.113	.910
	Clash among generations	-.098	.037	-.223	-.626	.610
	Sharia principles	-.005	.039	-.011	-.127	.899

a. Dependent Variable: abs|_res

Gender in Transformation to A Cashless Society

Usia * Y Crosstabulation

			Y		Total
			Rendah	Tinggi	
Usia	25 - 40 Tahun (Generasi Y)	Count	21	29	50
		% of Total	14.0%	19.3%	33.3%
	41 - 56 Tahun (Generasi X)	Count	31	19	50
		% of Total	20.7%	12.7%	33.3%
	9 - 24 Tahun (Generasi Z)	Count	16	34	50
		% of Total	10.7%	22.7%	33.3%
Total		Count	68	82	150
		% of Total	45.3%	54.7%	100.0%