

THE ANALYSIS OF BABY BOOMERS ACCEPTANCE AND ADAPTION OF CASHLESS SOCIETY IN MANADO*ANALISA PENERIMAAN DAN PENYESUAIAN BABY BOOMERS TERHADAP PEMBAYARAN NON-TUNAI DIMANADO*

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Abstract: Baby boomers (also known as boomers) are the demographic cohort following the Silent Generation and preceding Generation X. There are varying timelines defining the start and the end of this cohort; demographers and researchers typically use starting birth years ranging from the early to mid-1940s and ending birth years ranging from 1960 to 1964. As a group, baby boomers were the wealthiest, most active, and most physically fit generation up to the era in which they arrived, and were amongst the first to grow up genuinely expecting the world to improve with time. In order to achieve the objectives the researcher got information from 10 informants of baby boomers and this research using qualitative study which is in-depth interview. This research uses purposive sampling to grab and collect the answer from the informants. Based on the data analysis and discussion, the result of the research is The acceptance of the cashless society for the baby boomers is positive and the cashless payment method is very welcomed by the baby boomers, even there are some difficulty face by the baby boomers but all of them said that cashless payment method is a good payment system to follow the trend. A baby boomers reaction towards a cashless payment is good.. They accept and do not mind with cashless payment method.. The recommendation, better to educate the baby boomers about the usage of cashless payment method, so the baby boomers so that they are more familiar with cashless payment.

Keywords: Baby Boomers, Cashless Payment

Abstrak: Baby boomer (juga dikenal sebagai boomer) adalah kelompok demografis setelah Generasi X sebelumnya. Ada berbagai garis waktu yang menentukan awal dan akhir kelompok ini; demograf dan peneliti biasanya menggunakan tahun kelahiran mulai dari awal hingga pertengahan 1940-an dan tahun-tahun akhir kelahiran mulai dari 1960 hingga 1964. Untuk mencapai tujuan tersebut peneliti mendapatkan informasi dari 10 informan baby boomer dan penelitian ini menggunakan studi kualitatif yaitu wawancara mendalam. Penelitian ini menggunakan purposive sampling untuk mengambil dan mengumpulkan jawaban dari informan. Berdasarkan analisis dan pembahasan data, hasil penelitian ini adalah penerimaan cashless society bagi baby boomer positif dan metode pembayaran cashless sangat disambut baik oleh baby boomer, walaupun terdapat beberapa kesulitan yang dihadapi oleh baby boomer tetapi Semuanya mengatakan metode pembayaran cashless adalah sistem pembayaran yang bagus untuk mengikuti trend. Reaksi baby boomer terhadap cashless payment adalah baik .. Mereka menerima dan tidak keberatan dengan metode pembayaran cashless .. Sarannya, sebaiknya baby boomer mengedukasi tentang penggunaan metode pembayaran cashless, agar baby boomer lebih banyak akrab dengan pembayaran tanpa uang tunai

Kata kunci: Boomers, Pembayaran Non-Tunai

INTRODUCTION

Research Background

The thriving of technology is growing rapidly nowadays, The development of technology towards being completely digital is currently increasing rapidly. In the digital age like this, humans in general have a new lifestyle that cannot be separated from all-electronic device. Technology is a tool that can help some great human need. Technology has been used by humans to make it easier to do any task and job. The important role of technology is what bringing human civilization to the digital era. The digital era has brought about many good changes as a positive impact can be used as well as possible. But at the same time, the digital era too brings many negative impacts, so that it becomes a new challenge in life humans in this digital age. The challenges in the digital era have also entered into various fields such as politics, economy, socio-culture, defense, security, and technology information itself. The digital era was born with the emergence of digital, internet networks, especially technology computer information. The era of digital new media has elements that can be manipulated, network or internet. The mass media turn to new media or the internet because they exist a cultural shift in the delivery of information. The capabilities of this digital era media make it easier for people to receive information faster. With the media the internet made the mass media flocked to change direction. The more sophisticated digital technology today is making big changes to world, the birth of various kinds of digital technology which is increasingly advanced sprung up. Various groups have facilitated access to information through many ways, and can enjoy the facilities of technology freely and under control.

The ease of payment method has been affected with it. We can easily do a transaction or payment with a platform on the internet that provided by financial technology company. This kind of term we knew as cashless society. Cashless society is a group that in financial transactions are no longer using conventional money. They are using digital money also known as electronic money (e-money) instead of physical money. They usually bring small amount of money, for example when they have to pay parking tickets or any kind of activities that requires small amount of cash. The leverage of financial technology (fintech) development played a major role in the growth of cashless society, because fintech provides convenience in terms of payment. Most of their product can be easily accessed by a mobile phone. Since it is made to make life easier, the using of cashless payment method is thriving recently in society. It can be seen how private sector companies and government paid the salary for employees using Real-Time Gross Settlement (RTGS) for almost two decades.

In North Sulawesi, especially Manado, there is an increasing number of users who no longer using conventional money as their primary choice for payment method. There are many outlets provide swipe machine as their payment instrument. The improvement of technology and internet became supporting element of cashless society. The cashless payment method has to be supported with technology literate. The number of internet users in 2017 has reached 143.26 million people, equivalent to 54.68 percent of total of Indonesian. There is an increasing number up to 10.56 million people in 2017. Research showed that the range of age 19-34 years gave the highest number with 49.52 percent, 35-54 years 29.55 percent, 13-18 years 16.68 percent, and more than 54 years 4.24 percent.

The rising issues of cashless society will create problems for baby boomers because they are associated with rejection or redefinition of a traditional value. As a group, baby boomers were the wealthiest, most active, most physical fit generation amongst the other group. They were born where the technology was not as good as nowadays. As the comparison, baby boomers is a group that need to adjust with the cashless society, the society includes the other generation such as Baby Boomer, Gen X, Gen Y, Gen Z. Baby Boomers, Gen X, Gen Y, Gen Z are terms that were born from the Generation Cohor theory. In social science, cohort is a group of people who have the same experience in a certain period such as time of birth, school period, and so on. Baby Boomers: Born between 1944 and 1964 and currently between 56 and 76 years old, Gen X: Born between 1965 to 1979 and currently aged 41 to 55 years, Gen Y / Millennial: Born between 1980 and 1994 and currently aged between 26 and 40 years, Gen Z: Born between 1995 and 2015 and currently aged between 5 and 25 years.

For the other generation it is quiet easy to adjust with the cashless society, not for the baby boomers that need to be extra, Baby boomers have all positive characteristics and behaviors. As many said baby boomers are a polite generation. They also see baby boomers as a generation of hard workers, highly educated, ethical, and caring for the surrounding community. while the millennial view is the opposite. As many of respondents agreed that millennials are technology enthusiasts.

With this current issues, this research wants to focusing on how the baby boomers accept and adapt with the technology especially for the cashless society. Baby boomers has different way of thinking with the gen millenials especially on using the technology that growing very rapidly in Indonesia. Baby boomers have a different perspective when they shop and make purchase transactions.

Research Objectives

1. To examine baby boomers' acceptance of the cashless society.
2. To examine baby boomers's adaption to cashless society.

THEORETICAL REVIEW

Marketing

Marketing is the study and management of exchange relationship. One of the key to business success is the marketing. Marketing is a stage of process start from product fulfillment, pricing, shipping goods, and promoting goods to introduce and deliver the product to the customer with various ways in order to increase the demand of product or service in market. The study of marketing not limited in the marketing itself, but beyond that we learn the strategy to used, and how to provide the satisfaction to consumers. In this case the consumer is the baby boomers. How marketing engage the baby boomers to using or easily adapt with cashless society. To the cashless product provider, they have to embrace and educated the baby boomers to use their product, consider the baby boomers is mostly conservatives and unfamiliar with that kind of payment instrument.

Consumer Behaviour

Consumer behavior is the attitude that consumer shows in order to adapt with the need and wants of the products that they want to buy and purchase in intention to understand deeper and to make sure the individual, groups, or organization satisfy or dissatisfy with the products that they purchase or even not.. Consumer behavior is the study of the processes involved when individual or groups select, purchase, use, or dispose of the product, service, ideas or experience to satisfy needs and desires (Solomon, 1998:9).

Baby Boomers

Baby boomers (also known as boomers) are the demographic cohort following the Silent Generation and preceding Generation X. There are varying timelines defining the start and the end of this cohort; demographers and researchers typically use starting birth years ranging from the early to mid-1940s and ending birth years ranging from 1960 to 1964. As a group, baby boomers were the wealthiest, most active, and most physically fit generation up to the era in which they arrived, and were amongst the first to grow up genuinely expecting the world to improve with time. Pew Research Center defines baby boomers as being born between 1946 and 1964. In the U.S., the generation can be segmented into two broadly defined cohorts: The Leading-Edge Baby Boomers are individuals born between 1946 and 1955, those who came of age during the Vietnam War era. This group represents slightly more than half of the generation, or roughly 38,002,000 people of all races.

Segmentation, Targeting, Positioning

Market segmentation is the actual process of identifying segments of the market and the process of dividing a broad customer base into sub-groups of consumers consisting of existing and prospective customers. Market segmentation is a consumer-oriented process and can be applied to almost any type of market. In dividing or segmenting markets, researchers typically look for shared characteristics such as common needs, common interests, similar lifestyles or even similar demographic profiles.

Targeting, Once the market segmentation has been completed, the company should be aware of the needs and wants of its selected segments. It is in the interest of the business to identify any untapped needs in the marketplace, as there could be customers who may not be adequately served by competitors. It is then necessary to identify the most profitable segments and to decide which segments will be served. There are three market coverage alternatives which can be applied; undifferentiated marketing; differentiated marketing and concentrated marketing.

Positioning, The final stage in target marketing is product positioning. Firms formalise "positioning statements" which specify the position they wish to occupy in their target customers' minds, relative to other competitors' products or services. Customers continuously compare products or services. Therefore,

marketers must build their positioning strategies to improve the customers' (and prospects') perceptions of their products. Effective product positions have four important characteristics. Firstly, they are built around benefits for prospective customers. Secondly, they differentiate the specific firms' products or service from those of key competitors. Thirdly, the respective firms need to possess relevant skills, resources, and the credibility to deliver on their implied statements and promises. Finally, an effective position is defensible, which means that an aggressive competitor cannot act quickly to neutralise or preempt another positioning strategy.

Previous Research

Tal (2015). The title of the research is Effects of relationship customer bonding on brand attitudes and customer loyalty in tourism industry. The result of this study, relationship customer bonding present obvious effects on brand attitudes and customer loyalty. That is, the better relationship customer bonding would result in higher customer loyalty; the better brand attitudes would enhance customer loyalty; and the higher relationship bonding would cause higher brand attitudes.

Deb (2019). The title of this research is Critical Analysis of Seller-Customer Bonding: Perception, Retention, Orientation and Status. The result shows It is imperative from the present study that understanding customers' perception alone is not sufficient to build long-term relationship with customers. Retailers also need to understand the factors impacting customers' expectations. The objective of the present study was to understand customers' perception of the retailer's efforts and to explore customers' expectations from a retail store.

Danish (2018) The title of this research is The Impact of Service Quality and Service Value on Customer Satisfaction through Customer Bonding. The result shows that Service Value and Service Quality have positive significant impact on customer satisfaction and mediation analysis shows that Customer bonding partially mediates the association of Service Quality and Service Value with customer satisfaction. This model may also be applied in banking and other service sectors for increasing the customer satisfaction

Conceptual Framework

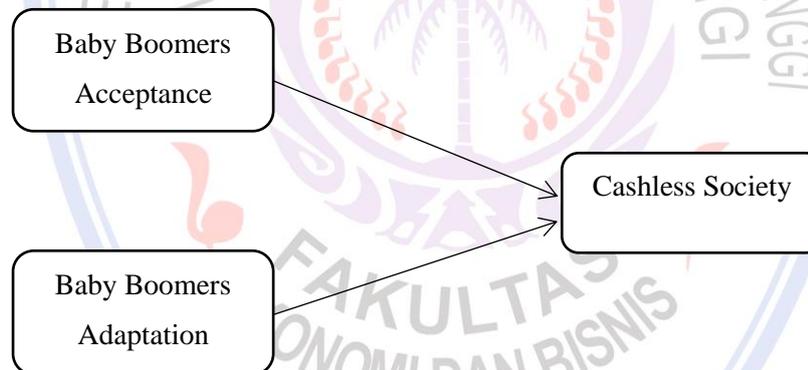


Figure 1. Conceptual Framework
Source: Data Analysis Method (2021)

This research framework will explain and depicts how the variable used. With this conceptual framework, this research will be more focusing on how the customers; specifically baby boomers accept and adapt with cashless society.

RESEARCH METHOD

Research Approach

The purpose of this research is reviewing the reaction of acceptance and adaptation from baby boomers in Manado towards cashless society. This research is qualitative research. Qualitative research is primarily exploratory research. It used to gain an understanding of underlying reason, opinions, and motivations. (Sugiyono, 2012:5). Qualitative methods are methods used to examine the conditions of natural objects, (as opposed to

experiments) where the researcher is a key instrument, the technique of data collection is triangulated (combined), data analysis is inductive, and the results of qualitative research further suppress the meaning of generalization. The research is a qualitative research and the data collected by in-depth interview. The information from respondent interview is important and used in conducting and analyzing the obstacle with qualitative research. Qualitative research is especially effective against obtaining culturally specific information about the values, opinions, behaviors, and social contexts of particular populations.

Population, Sample and Sampling Technique

A population is a group of phenomena that have something in common. The term often refers to a group of people. Population is the whole object of research or object under study. Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. Sample in qualitative research also is not statistical sample, but theoretical because the objective of qualitative research is not to find theories. Sample in qualitative research is also called as constructive sample because from certain sources of the sample, then could be construct phenomenon which are first still unclear. The requirements in selecting the samples are people who were born in 1946-1965.

Data Collection Technique

Data collection technique plays an important role in impact evaluation by providing useful information to understand the process behind observed result. In this part data collection technique divided into primary and secondary data and Data collection method play an important role in impact evaluation by providing useful information to understand the process behind observed. Sekaran and Bougie (2010) also stated that interview is a useful data collection method for exploratory research because it used the exploratory research then, it will be using this type of obtaining data. Data collection method played an important role in impact evaluation by providing useful information to understand the process behind the observed result. In this part data collection method divided into primary and secondary data.

Operational Definition of Research Variables

In this research the main variable are consumer acceptance and consumer adaption. For the consumer acceptance the indicators are Perceived Usefulness Perceived Ease of Use, Perceived of enjoyment, Social influence. For the consumer adaption the indicators are Behavioral Intention, Habit, Facilitating Conditions.

Instrument Testing

In instrument of research there are some step that have to applied in order to process the data that have to be researched. The key instrument of this research is the researcher. The researcher is trained and has good understanding about all aspects of this research. The researcher was equipped with a note book, a recorder, and a camera in order to conduct interviews.

Data Analysis Method, Validity and Reliability

In this qualitative data analysis there are explanations in detail of the process after collecting data till getting conclusions, According to Sekaran and Bougie (2010: 6) there is generally steps in qualitative data analysis: Data Collection, data reduction, data display, drawing and verifying conclusion. Reliability is the overall consistency of a measures and is a way of assesing the quality of the measurement procedure used to collect data also the reliability in qualitative data analysis includes category and interjudge reliability. Validity is the extent to which a concept, conclusion, or measurement is well-founded and corresponds accurately.

RESULT AND DISCUSSION

Result

This research uses qualitative method and in depth-interview method as a tool to obtain infirmaton. This study measures a customer voluntary contribution toward the cashless society. In the first step, the question was arranged and prepared before the interview.

Informant 1: Informant 1 is a pensioner from BUMN and now he is living with he r oldest son and grandchild. Informant 1 said “cashless payment method is really useful for my daily activities but not really helpful for me to achieve things more quickly, but in some cases or activity cashless payment increase my productivity.”

Informant 1 did not find cashless payment method easy to use “sometimes there is a payment who confusing for me, such as when I using e-money application. The application display and steps I found confusing.” This is also the reason why he not really enjoyed using this payment method. “People around me often give me suggestion using this payment method, also seeing many people using this payment method I became interested in trying to use cashless payment too.

Informant 2: Informant 2 is an entrepreneur and lives with his wife. He said “Cashless payment method did not help much for me to achieve things more quickly or increase my productivity. I found it difficult and complicated to learn cashless payment method it is because I’m not really familiar with technology. I once tried use debit card to make a payment, but I did not feel enjoyment I using that, I prefer to use conventional way to make a payment, easier for me. Even though rarely using cashless payment method I agree cashless payment method is a positive and wise decision. Seeing many people use this payment method I still not interested in using it either. Usually all activities that involve cashless payment will be taking care by his wife. My wife told me several times to start learn using this payment method like make a payment with gopay or m-banking make me easier to buy small necessities such as balance or electricity tokens, but I think it is too late and difficult to learn something like this at my age.

Informant 3: Informant 3 is an entrepreneur. She has a grocery store and now it running by his son. She said “for me the use of cashless payment is very useful for my daily activities, in addition to make transaction quickly and easily, cashless payment also minimizing error in payment process” by using cashless payment method she can save time and then be able to do other things more quickly. “What I really like about cashless payment is the efficiency. When using cashless payment you do not have to looking for small cash for changes because the total payment price has been adjusted.” The convenience that offered by cashless payment method increase her productivity “Because online shopping has been easier and payment can be done by transfer, I shopping online more often to make a craft”. Using cashless payment means you have to learn the tools or the technology used, for her it is easy to learn this “I found it easy to learn this payment method because, if there are things or step in making payment I do not understand, I can just ask for help from those people around me and understand better. So far I enjoyed using cashless payment.

Informant 4: Informant 4 is a housewife. The role of cashless payment method not really useful for her daily activities “I do not really use this payment method much, I only uses this payment method on certain things such as transferring money for my children or m relatives through SMS Banking, so I felt the existence of this payment does not really affect my level of productivity” For Informant 4 it is not difficult to learn this payment method. One of the problems with this payment is if the server is having problem “I remember when I sent money via SMS Banking and the server has been down, my balance has been cut off but the destination account does not receive the money yet. So, the day after I has to visit the bank office which actually takes more time than it should., that is also make me not enjoying using this payment method. Seeing many people using this payment method.

Informant 5: Informant 5 quite familiar with cashless payment method “the cashless payment method really helpful for my daily activities because using cashless payment method made my payment faster and easier. I found It easy learning this type of payment; the terms and condition is understandable if you read it carefully, if something went wrong or not clearly I just can contact the customer service for help. So far I really enjoyed using cashless payment method. Is it a positive and wise choice with all the convenience that cashless payment offers” one of the advantage of using this payment method is that the users do not need to carry physical money in a big amount and this was also what 5th informant like “I really like cashless payment because I do not need to carry lots of physical money while shopping and more controller expenditure.

Informant 6: Informant 6 is professional skilled. He’s playing keyboard for living. He said “cashless payment might be helpful for some people, but not for me” trust and ability of using tools (technology) is one of the few thing that triggers people use this payment method and this is become obstacle for informant 6 using cashless payment method “I kind of slow to learn about technology; I’m not really fluent using mobile phone, I usually use it only for call or texting, never use it for payment before and I cannot tell I enjoy using cashless payment method because I do not use it” environment is a supporting factors in people use this type of payment “I think using cashless payment method is a wise and positive decision seeing the people around me using this payment method often. In the situation where everyone starts using this payment method, it probably a common and things nowadays, but I still do not have interest using cashless payment method. I prefer using physical money to make transaction or getting paid of my service with cash.

Informant 7: Informant 7 is a pensioner and currently living with his grandchild. He is quite familiar with cashless payment “I know how debit cards work and I know how to use it. I rarely use this payment method, mostly for retirement money or some payment for some goods from out of town. So far, I quite enjoy using this

payment method and did not find any struggle. Even so many people using this payment method, I do not feel any urge to using cashless payment too. If I have to choose, I still prefer use physical money for transaction". There are so many tools for cashless payment method and Smartphone is one of them. Now it depends for the users, which tools they find most comfortable for them. "My phone might categorize as a Smartphone which it support internet connection and support cashless payment application, but I barely use it for that.

Informant 8: Informant 8 said "Yes, I felt that cashless payment are helpful for me and for some activities cashless payment make things faster and increase my productivity. I found this payment method easy to learn because the medium is friendly. The only obstacle is the unstable connection. So far I enjoyed using this payment method and for me it is a wise and positive decision using this payment method because the efficiency, but still need to carry cash. Not all the places provide cashless payment, for the example when shopping in the traditional market." With current technology development, people have to be able to adapt with technologies "Other than that, payment method it is demanding nowadays, where some transaction requires only with cashless payment. Most of the time my relatives or family recommend me using this payment method. I will use this payment method in the future and I support this payment method if the infrastructure also supportive as well.

Informant 9: The ninth informant is a creditor. He's wives is a baker and selling it to the grocery store. "I used to using debit card for my payment but not anymore. I already gave it to my daughter. It slows me down for making transaction because I do not know how to use it properly. It took a time for me to learn using it, maybe it is because my age. I can easily get a help from my relation or people around me if I find any obstacles but, based on my past experience, I don't feel enjoyment using this type of payment, using conventional payment method is simpler. Using this payment method might be positive and wise choice, but not for me, back again at I find it hard and complicated using this payment method. If the transaction requires using cashless, I just can tell my daughter to doing that for me. I do not feel any pressure seeing people around me using this type of payment. I tend to enjoy using conventional way to making transaction. This type of payment method never been my habit, and will never be. I stop trying to learn or to use this type of payment method."

Informant 10: The 10 informant is unemployment. She is a widow and currently living with her daughter. She used to have her own business, but he stopped it due to health issues. "I do not find cashless payment method is fasten or helpful for my daily activities because I never use it. I'm not really good at technology, so I find it hard to learn to use it. Once I tried using it made a payment with ovo from my grandchild phone but I don't feel excitement or enjoyment, I find it hard and complex. For me it's easier if make a payment with conventional payment method. I do not know if cashless payment method is positive or not and even many people using cashless payment method, but many people also using conventional money to make a payment, so I'll stick with conventional money too to make a payment. I have no interest to using this type of payment method for the further".

Discussion

This research is focusing on how baby boomers accept and adapt with cashless society, for the baby boomers is not easy to adjust with cashless society, but after interviewed all of the informants gave a quite positive feedbacks toward the cashless society or cashless payment. In this research, to be more clear, baby boomers is generation who born on 1946-1965. In this research the consumer acceptance consists of perceived usefulness, perceived of use, perceived of enjoyment, and social influence. The baby boomers in Manado gave a positive response to their acceptance to the cashless payment method. most of the respondent stated their did not mind with the development of payment methods, but in the process of adapting and implementing cashless use, the baby boomers feels that they were still hampered. But even so, the baby boomers are trying to adjust with the cashless payment. To make it clear, here is the explanation about the category of the consumer acceptance:

- Perceived Usefulness: perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. perceived usefulness refers to consumers' perceptions regarding the outcome of the experience. In this research the perceived usefulness description are Usefull for daily activity, Functionable and helpful and not helpful much. for the baby boomers when using cashless payment method, based on the informants answer most of them said that cashless payment is usefull for them. Perceived usefulness is more refer to 'ability or the function', in this case the usefulness of the cashless payment method for baby boomers.
- Perceived of Use: is the degree to which a person believes that using a technology will be free from. effort, in this case the Perceived of use is refers of the baby boomers who using cashless payment can be use easily but in this research the description of perceived of use are confused, difficult and complicated, easy to learn. those

are the way to measure the perceived of use for the baby boomers's opinion based on their experience using cashless payment.

- Perceived of Enjoyment: is defined as the degree to which the activity of using technology is perceived to be enjoyable in its own right apart from any performance consequences that may be anticipated. In this research the perceived of enjoyment is measure by the feeling of enjoyment and not enjoy by using the cashless payment for the baby boomers.
- Social Influence: is comprises the ways in which individuals change their behavior to meet the demands of a social environment. It takes many forms and can be seen in conformity, socialization, peer pressure, obedience, leadership, persuasion, sales, and marketing, in this research social influence means the influence of using cashless payment for baby boomers influencing by the external or by people suggestion.

After interviewing all the informants as the baby boomers, they have known about the cashless payment method, they have been using it, even it is not easy for the baby boomers to adapt and adjust with the payment sistem, but still it can be conclude that form their point of view, cashless payment sistem or method is useful, even there are several factors that makes cashless payment is quite difficult for them but still for the perceived of usefulness of cashless payment system , baby boomers are still trying to adjust even it is not easy for each of them, Informants agreed that the cashless payment method is really helpful for their daily activities and it help them to achieve things quickly and to be more productive although there are some iinformants that think cashless payment method is only helpful for some activities and even there are infomrant who barely use cashless payment method.

Informant 1, 3, 4, 5, 8 agree that using cashless payment increase their productivity. Nevertheless informant 7 find cashless payment is helpful but it has no impact on his productivity level. Informant 1, 2, 6, 9, 10 find the cashless payment method is not easy to use. Most of the informants have the same barrier with this payment method that is impractical. Their find the display and the steps of using cashless payment are confusing. People around informant 1, 3, 4, 5 encouraging them to use cashless payment method. Some of the informant said they are living in the environment where cashless payment unfamiliar and using cashless payment method it is not unnecessary. Consumer adaptation is consisting of behavioral intention, habit, and facilitating conditions. A characteristic that prevent baby boomers from adapting with cashless society are their respect of their traditions, exaggerated modesty or arrogant inflexibility, and passivity (Bencsik & Machova, 2016). It is not surprising that most of them, although accepting the presence of increasingly widespread of cashless payment method but the baby boomers feel more comfortable making payment using physical money.

Here is the the explanation about the category of the consumer adaption:

- Behavioral Intention: defines that behavioral intention is a behavior or attitude of consumers who have the desire to use services continuously. One of the beneficial behavioral intentions is the existence of a positive attitude about a product or suit provider. In this research, the behavioural intention is measured by how much the interest of the customer (baby boomers) of the cashless payment system.
- Habit: in this research habit means the tendency of using cashless payment system for the baby boomers, based on their experiences baby boomers is not often to using cashless payment system.
- Facilitating Conditions: means the productiviy of using cashless payment system for the baby boomers.

Informant 1, 3, 5, 8 use this payment repeatedly and informant 2, 4, 6, 7, 9, 10 only occasionally using cashless payment method, some of informants did not use cashless payment method all and choose to using cash instead. Informant 3, 5, 8 make cashless payment method as their habit which mean they are using cashless payment continuously or use these payment whenever is possible. Informant 1, 2, 4, 6, 7, 9, 10 did not make cashless payment as their habit. They are only using cashless payment if it necessary. Like informant 1, even though he used cashless payment method several times but it did not make it habit for him. Informant 1, 3, 4, 5, 7, 8 have a tools; such as smart phone, which is support for cashless payment. Informant 7 said despite he has supporting smart phone but he did not his phone for making payment. He rather used physical money to making payment or just using ATM machine. Informant 2, 6, 9, 10 said did not have supporting facilities for this payment method.

CONCLUSION AND RECOMMENDATION

Conclusion

This research has been conducted in order to know how baby boomers in Manado accept and adapt with cashless society. It can be conclude that:

1. The acceptance of the cashless society for the baby boomers is positive and the cashless payment method is very welcomed by the baby boomers, even there are some difficulty face by the baby boomers but all of them said that cashless payment method is a good payment system to follow the trend. A baby boomers reaction towards a cashless payment is good. They are way familiar with cashless payment method such as credit/debit cards. They accept and do not mind with cashless payment method. Despite some respondent have difficulty to understand and learn about cashless payment and still using conventional payment method; they are still interested to learn it further more.
2. Baby boomers adaptation with cashless society is good and positive, even though there is a few obstacle such as; at the learning process, some of them took longer than the others, and preference.
3. The important thing, the acceptance and adaption of cashless payment method among the baby boomers is good, and the baby boomers are aware with the existence of the cashless payment system, cashless payment system is a payment method that can not be dissapear in this era, even the baby boomers quite confused and difficult on using this type of payment method but still they try to learn, to accept and to adapt with the cashless payment system. It can be said that even cashless payment sistem is quite hard for the baby boomers to adjust but still a baby boomers generation still can accept, adapt with the cashless payment system.

Recommendation

This research has been conducted in order to explore generally about how baby boomers accept and adapt with cashless payment system. The recommendations of the research as follows:

1. Generally, As technology grows rapidly every day, many things have change and cashless payment is one of them. It is better for baby boomers learn to use cashless payment method. There is an advantages and benefit using this payment method. With the increasing number of places such as shopping centre, restaurants, online transportation and many more offers a cashless payment method as their payment options, is a positive decision to start learning using cashless payment method.
2. For the university, hopefully can give the students, lecturers and other parties in university knowledge and additional information regarding with the current research.
3. For people who are close to and around baby boomers, it is better to educate the baby boomers about the usage of cashless payment method, so the baby boomers so that they are more familiar with cashless payment.
4. Further researches recommendation for the broader area and with different generation (ex: generation X) how this accept and adapt with cashless society.

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