Self-Presentation of *Cashless Users* through OVO *E-Wallet* (Study on Students of PGRI University Palembang)

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Abstract. This article examined how self-presentation was presented by cashless usersthrough OVO e-wallet for student in PGRI Palembang. This research used descriptive qualitative method. Data collection techniques used by author were observation in PGRI University, interview with user OVO and did documentation when student used OVO. The author found the background of PGRI student was using OVO including policies regarding cashless, personal choices and social environment. This article used self-presentation theory by Erving Goffman toanalyze PGRI student self-concepts in using OVO. As the results, this study has been shown that student display slang self-concepts such as student was hanging out in cafes and malls, contemporary self-concepts such as student was paying forall types of entertainment using OVO payment applications and socialite self- concepts such as student was buying clothes and accessories to support their appearance in front of his friends. It reflects that student adopt urban and hedonistic lifestyles when using OVO so that the assessment of their peers considers that students who are just hanging out for chasing discounts, current students are actually consumptive and socialite student are only for social climbing in class.

Keywords: Student, self-presentation, self-concepts, Lifestyle, Cashless.

INTRODUCTION

The growth of technology in this digital era is growing very rapidly. Changes in conditions began to emerge the latest features in the use of the technology. One of them is the use of *Mobile Money services*. *Mobile Money* also commonly referred to as electronic wallets is a service that provided by banks or *start-ups* to carry out various non-cash transactions through various features on smart phones.

Mobile Money has been known in various countries such as in Africa, Asia, and South America. The originator of the first electronic payment is Kenya with its application called M-Pesa launched in 2007. Economist data (2014) illustrates that in 2013 M-Pesa's active user accounts reached 1018 users and transaction value of 55% per GDP or equivalent to 24 billion dollars per year. Capgemini and Paribas BNP report (2018), the level of non-cash payments in the world in 2015-2016 said that now the United States leads at the peak of the highest *mobile payment* users in the world which stepped on 5.7% per year. Data shows that there is an increase in cashless societies in developed and developing countries. Bank Indonesia issued regulations on the implementation of electronic money to encourage Indonesians to conduct non-cash transactions. This regulation is contained in number 20/6/PBI/2018 (2018) discussing an important article, namely electronic money as

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a legal and efficient instrument in payment in accordance with the value of the rupiah currency.

In synchronizing with that, the "National Non-Cash Movement (GNNT)" was officially launched by the Governor of Bank Indonesia in August 2014. This declaration targets public awareness in increasing cashless transactions. Bank Indonesia invites all *stakeholders* in the community, from economic institutions to business people, to implement an easy and secure cashless payment system so that the Indonesian state is no less competitive with other ASEAN countries. Data from Bank Indonesia (2018) explains that the development of the volume and value of *E-Money* usage in Indonesia grew rapidly in 2015 (volume 2.5 times in 2014 and value 1.14 times in 2014). The development of the number of instruments from *E-Money* users is much more fantastic, reaching 12.35 times from 2014. Its users increased again in 2018 because the cashless movement intensified and this was supported by *top-up* outlets anywhere such as in the nearest supermarket. This indicates that electronic money is no longer just a secondary need but a basic need of the community.

Graph 1 e-wallet app users in Indonesia in 2018
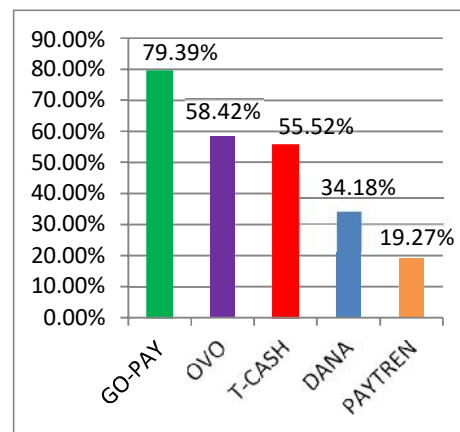
Source: Fintech Report Daily Social 2018

Graph 1 illustrates that there are two best unicorns, namely Go-Pay and OVO, in the electronic payment market in Indonesia. The Go-Pay application currently leads with 78.39% of users while OVO reaches 58.42% of users according to DailySocial.id data (2018). Go-Pay has just entered its third year since its launch in 2016 while OVO as a newcomer was born in 2017. Go-Pay partners with merchants of around 240,000 offline and online stores. Then OVO collaborates with 230,000 offline and online merchants. OVO collaborates with other e-commerce such as Tokopedia and Grab, it makes OVO's big name

increasingly steal the attention of consumers. OVO not only attracts large markets but also micro-businesses in the community such as stalls and street vendors. OVO and Go-Pay are competing to display various features to support the primary and secondary needs of urban communities.

According to research from Maulinda (2015: 74) regarding virtual payment technology, this has an impact on interactional changes such as reduced interaction between individuals and community groups. System changes also support this because E-Money users only need one tap to pay for everything and information can be obtained from internet banking that has been provided on their respective smartphones so that E-Money users are lazy to ask E-Money service provider officers.

The editor by Masassya reported by Kompas (2018) reported that cashless has a good side and a bad side. Cashless makes transactions easier, faster, and more practical. But not in line with that, cashless also has a dark side, which makes users insensitive to how much spending has been used at that time. Dibya Pranata an S2 student admitted that electronic cards make it easier for her to transact online and offline by tapping or QR-Code (Quick Response Qode), but the institution did not realize the nominal money spent compared to using cash. In addition, the limitations of stores that provide mobile money services so that Pranata indirectly reduces its expenses more efficiently.

The cashless phenomenon has penetrated the millennial generation of Palembang City. The millennial generation tends to want to be instant and look different from others in any case, including virtual transactions. This makes E-Money has many enthusiasts among the productive age according to news from the Sripoku page (2018) written by Purwanti containing information about E-Money users as many as 60 percent of Bank Mandiri customers are young people. E-money offers cashback and discounts to attract millennials in shopping. This event shows the transition of transactions from cash to virtual payments in the productive age generation, so this creates a new lifestyle for electronic wallet consumers.

OVO is affiliated with the world of education in creating a new lifestyle for students, namely activating the OVO ecosystem on campus. Media BeritaSatu.tv (2017) showed that Universitas Pelita Harapan (UPH), located in Karawaci, Tangerang City, received OVO to introduce its features to students in transacting in the cafeteria, paying for parking, and managing UPH campus administration financing. Universitas Sebelas Maret collaborates with OVO in creating a cashless payment climate such as shopping at the campus cafeteria,

paying graduation fees and purchasing books at the university, Saifullah (2019).

PGRI Palembang University allows active OVO services for *online* payments in cooperative units, canteens and even street vendors within PGRI Palembang University to socialize students how to transact non-cash. The OVO *online* payment application has been entered at PGRI University since April 2019 until now there are 50 students who use OVO at campus A PGRI Palembang. The data is shown in the table below:

Table 1

Number of OVO Users at PGRI University Palembang per Month 2019

Bulan	Intensitas Mahasiswa Menggunakan OVO Berdasarkan Angkatan				
	2015	2016	2017	2018	2019
April	10	5	13	15	10
Mei	15	20	14	5	3
Juni	21	25	19	14	23
Juli	30	12	9	13	21
Agustus	34	18	14	27	20
September	37	20	25	38	36
Oktober	23	16	12	25	14
November	12	10	18	23	11
Desember	20	15	22	18	26

Source: Financial Bookkeeping Business *Center* PGRI University Palembang, 2019

Table 1 explains that OVO user data within PGRI Palembang University within a period of nine months, namely from April to December, the intensity of students using this cashless payment application experienced fluctuating users. Mr. Yolanda as the owner of the OMI cooperative within PGRI Palembang University, said that students have not received massive information about OVO so that OVO users are quite small. Business center managers see this data, analyzing that some students are not used to using *OVO* online payments. Students still entrust physical money as a medium of exchange in their transactions. Structurally, PGRI Palembang University has empowered its academics to implement the OVO application to facilitate transactions but culturally its academics are accustomed to physical money.

Although OVO users in the PGRI Palembang environment are still fluctuating, there are students who are always looking for information about the discounts offered by OVO. Discount offers in the business *center* environment according to PGRI Palembang students are not yet available so that students are more interested in using OVO when the PGRI Palembang canteen issues a lot of discounts. Some students who are active OVO users want to present themselves to their friends who have not used OVO about their concept of using OVO. This is also what considers PGRI Palembang students to use OVO.

This research is interesting because in terms of *mobile money* users, namely students. The *cashless* lifestyle is slowly being formed in trying to get students accustomed to using OVO in shopping. Students should not be familiar with using electronic money because the need is still limited. OVO facilitates access to consumption so that students become consumptive coupled with promotions such as *cashback* and points make users more likely to pursue it compared to real needs. Students also depend on *smartphones* when transacting using OVO, if there is a disruption, OVO *online* payments do not work. The university as a place of learning for students is also used by OVO as a marketing place for them.

This study seeks to analyze the self-concept of PGRI students in the lens of Goffman's dramaturgy in Ritzer (2012: 1005) where the self-image displayed by students is formed from the use of the OVO application and understands the reasons students use OVO as *online* payment. Mobile *wallet* technology in the most famous transaction tool used by *E-Wallet* users among *millennials* today is OVO. Previously, OVO was just an ordinary electronic payment facility, now *OVO E-Wallet* partners with many *merchants* in attracting *a cashless* lifestyle, students consume OVO products continuously. Rapid technological changes are changing the way students spend. This study also uses the lens of lifestyle concepts from Chaney (2004: 56) in analyzing the form of lifestyle applied by PGRI students in wearing OVO.

The problem discussed in this study is "How is the self-presentation of *cashless* users through OVO electronic wallets to PGRI Palembang students?" to answer this research problem, the author can make the following research questions:

1. Why do PGRI students use OVO electronic wallets?
2. How do PGRI students conceptualize themselves using OVO?
3. What is the lifestyle of OVO users in PGRI Palembang students in shopping?

RESEARCH METHODS

This study uses a qualitative descriptive research design where researchers want to understand lifestyle in terms of the causes of students using OVO, the self-concept displayed by students when using OVO and answer the form of lifestyle applied by PGRI Palembang students in using OVO *e-wallet*. The research location is at PGRI University because OVO has partnered with canteens, mini markets and even street vendors outside the neighborhood.

PGRI University has used a cashless payment system for OVO products. The case study is a research strategy where PGRI Palembang students have applied OVO payments to their daily activities. The focus of the research explored is the background, self-image and lifestyle forms applied by PGRI students using OVO. Primary data were obtained from observational findings at PGRI Palembang University and interviews with purposively determined informants such as students of the class of 2015-2019 who actively used OVO for at least six months. Secondary data was found through journal searches, news related to students using online payment applications in Palembang City. The role of researchers as participants who observe individual PGRI Palembang students directly using OVO when making *online* payments. Data collection techniques in the form of observation, interviews and documentation directly with PGRI Palembang students. The data validity technique uses source triangulation derived from situations that occur in the OVO user environment, then triangulation method where researchers approach the observation method and interview directly to PGRI Palembang students when paying through the OVO application. The third is time triangulation which is carried out periodically to find valid answers for PGRI Palembang students who use the OVO application.

A type of condensation data analysis where researchers categorize data that has been obtained after observation, interviews and documentation. Data on PGRI Palembang students who use OVO are grouped based on variations so that general characteristics are found from various causes behind the OVO policy at PGRI Palembang University as well as self-concept and lifestyle forms displayed by PGRI Palembang students in using OVO. The second stage is the presentation of data that is described densely and clearly then to make the data more interesting, researchers make graphs and charts so that readers can easily understand the data findings regarding the background, self-concept and lifestyle forms of students who use the OVO application payment at PGRI Palembang University. The last stage of the researcher concludes all data with theoretical analysis used to answer the research problem.

RESULTS AND DISCUSSION

There are two reasons why PGRI Palembang students apply the OVO application to their daily payment activities, namely student policies and personal choices. The first is government policy, Bank Indonesia regulation is a form of external factor in terms of culture that attracts PGRI students   to use *cashless* in the university environment to

replace physical money. Bank Indonesia strives to create a *cashless* culture for all elements of society. Bank Indonesia regulations regarding electronic money or e-wallets *are very firm to encourage students to use electronic money or* e-wallets. This is stated in Bank Indonesia regulation, namely Number 20/6/PBI (2018) There are many objectives for the government to enforce the regulation, including hacking the problem of chain corruption in Indonesia so that cash circulating in the community will gradually be replaced by electronic technology such as devices that can be accessed by the entire community.

Government Policy and PGRI Palembang University

The policy of PGRI Palembang University aims at the OVO association and PGRI Palembang University is to cultivate a practical and modern entrepreneur movement with the development of the digital world so that it is not less competitive with institutions that first implemented other *online* payments. Chaney mentioned (1996: 1005) factors from outside the lifestyle is the culture adopted by the community. People in this digital era must carry out habits with all their practicality, therefore students also adopt cashless habits *so that gradually it becomes a culture according to knowledge about* cashless which is no longer common in the millennial generation. Actors are not aware that they have been regulated by institutions authorized to implement a *cashless* culture. The actor's mindset is more focused on using virtual money because financial institutions have legalized the use of *cashless* applications as a medium to create a *cashless* culture. Actors also act in accordance with the culture adopted by the community, but if the community does not believe in the law, then the actor feels that the law or regulation has not been fully obeyed.

Student Personal Choices

The second is the personal choice of students including attractive discounts such as OVO point access, *cashback* to *price discounts* that can be seen from *the vouchers offered by each* merchant. The circulation of these discounts makes students want to continue spending their money because their goal is to get as many OVO *Points* as possible by looking at the percentage offered by OVO. OVO only plays in the realm of *points*, which is the same as ordinary cash. There are also students who tend to live frugally to meet their daily needs, willing to rack their brains to get alternative ways of cheap and practical shopping, so PGRI Palembang students choose OVO for cash replacement tools.

The ease and security of students choosing the OVO application is like students only need to remember the pin code to access their OVO account or students can use other methods such as scanning barcodes provided by merchants who cooperate with *online*

payments, so students do not need to carry a thick wallet to shop at *merchants* that provide the OVO application. *Cashless* makes students more careful in protecting their personal data because it can be the key to hackers, all data can be lost and even student data can be misused by irresponsible parties.

OVO *Pay later* is one of the features in the OVO application. This feature serves users to lend money up to the limit determined by OVO. This feature supports actors to borrow money if actors are experiencing narrow conditions in their finances. Students use OVO *pay later* to meet their primary or secondary needs. In this case, there are two types of students in getting money.

The first type is working students and the second type is non-working students. This online payment application is an alternative way for actors to style in front of their audience. The audience does not know what efforts are made by the actor to look charming in front of the audience. The audience only knows that the actor has his own income from what the actor displays on a daily basis so the audience thinks that it is normal for the actor to be able to buy all his secondary needs on his own without the help of others. This online payment application switches functions, namely adding its functionality into a lending system that makes it easier for actors, in this case, regular consumers. This second type of student is a student who does not have his own income but only depends on giving money from his parents or monthly remittances from his parents. Students rely on the money to cover the OVO pay later they borrow in the OVO application. This student does not need to struggle anymore to make money because the support of his economic life is still guaranteed for himself. Actors in this type usually spend on things that only think of pseudo-desires that are less useful than self-needs that are more useful.

Social Environment

OVO needs a wider network to strengthen its market, therefore this company mobilizes all its workforce, both *supervisors* to sales promoters. *Sales promoters* interact with small business merchants to entice them to join OVO. The audience shared their experiences when using *cashless*. Many benefits that the audience gets from *cashless such as discounts, stores that provide* cashless are easy to find and the practicality offered is also very useful for lovers of people who are time efficient. Actors hearing reviews submitted by the audience were also persuaded to use *cashless*.

Self-Concept of OVO Users in PGRI Palembang Students

Self-concept according to Goffman in Ritzer (2012: 638) consists of two dimensions, namely the front stage of students when using OVO and the back stage of students when using OVO without being seen by their friends. Researchers analyzed the front stage which was divided into two, namely front *and* personal front *settings* for students when using OVO. *The personal front* includes *the appearance* and *manner* described below:

Sociable Student

PGRI students choose in malls, famous eating places and cinemas this shows that the self-concept they form is students who like to hang out in using OVO. They chose a place that had a lot of entertainment compared to the PGRI University environment because according to PGRI Palembang students, if they hang out on their own campus then it has not seen slang and classy students. Therefore, some students choose *a setting* that suits the tastes of the *audience* who label actors as students who often hang out in the *mall* are slang and classy students. As for PGRI students, some do not choose *malls* to show their self-concept in the eyes of the *audience*, which in this case is their friends. Students also pay attention to their concept as students who like to hang out in bookstores in using OVO.

Contemporary Students

OVO users for students have supporting tools in the form of virtual money, which can be *m-banking* or topping up at *convenient stores* available in big cities such as *alfamart and indomaret*. Actors choose to use clothes with the latest brands to show their image as trendy students so that actors want to influence their friends to imitate the *style* of clothes and use the same clothing brand products. For actors, being a *trendsetter* is a matter of pride. As for the actor as a student who has a side job by being a tutor in tutoring, fast mobility is one of the factors for actors to consider using OVO.

Students who are Socialites

Student socialites always buy fake *brand* goods. Actors who are slang can be seen from the way their habits use *cashless* applications. Actors prefer *cafes* or *malls* because they can see merchants that offer many discounts so that actors can use their *cashless applications*. The actor also chooses *a comfortable and famous café* so that the audience can enjoy the self-concept displayed from choosing a place to just relax.

Urban and Hedonic Lifestyle of OVO E-Wallet Users at PGRI Palembang Students

The cashless *lifestyle* is when actors carry out all activities from before transacting using cash and technological advances so that actors shift to non-cash payments. This is usually also called a *cashless* society which means a society that uses little cash.

In this digital world, people slowly leave things that are not practical in their eyes. Students as a generation that wants to be fast-paced continue to sort out the information they get on social networks. Digital lifestyle is now increasingly attached to people's daily lives. Almost everyone, every day, comes into contact with digital technology. Call it about streaming music, videos, games, to social media including *online* payments. All these digital activities can be said to have become everyone's daily consumption. As a result, qualified connectivity is mandatory.

Self-Presentation of PGRI Palembang Students as OVO Electronic Wallet Users

The actor's self-presentation in using *online* payments is to present himself as a person who seems fashionable and practical. Actors who have a fashionable lifestyle are actors who are able to follow the direction of the times, for example, look attractive such as buying *branded goods*.

According to Chaney (2004: 67) said that individuals wear branded clothes to have different meanings from other individuals. The actor wore the outfit to express that he had a class in front of his audience. Although the actor bought the item backstage by shrinking, the audience did not know the bad things the actor did.

CONCLUSION

The self-presentation of *cashless* user actors is a series of processes conceptualized by the actor through the lifestyle that the actor wants to display. *Cashless* actors have an urban and hedonistic lifestyle where through this lifestyle actors conceptualize themselves as slang actors who always follow *trends*; contemporary actors always hang out; and are considered socialite actors who always buy fake brand goods.

Self-concept through the lifestyle that actors display and imagine is not the same as other people's assessment of what the student displays. Cashless actors can conceptualize themselves as sociable, contemporary and socialistic actors through hedonistic and urban lifestyles, but others present these actors as discount hunters, social climbing actors, and consumptive actors.

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