

## **A COMPARATIVE ANALYSIS OF PERCEIVED EASE OF USAGE DECISION OF E-BANKING IN Y AND Z GENERATION**

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### **ABSTRACT**

Consumer perceived ease of use is one of the important factors influencing the Y and Z generation usage decision of Mobile Banking. This study aims to compare the constructs of perceived ease of use in Y and Z generations in the context of digital banking. Sampling was done by purposive sampling method. Respondents are consumers among Y and Z generations with a total of 44 respondents. Data was collected using a questionnaire. Data analysis was performed using the Mann-Whitney U test through SPSS software version 20. The results showed no significant difference between the Y and Z generations in terms of usage decision of E-Banking based on perceived ease of use.

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### **1. INTRODUCTION**

The use of mobile banking is inherent in everyday life in the current digital 5.0 era. Mobile Banking usage is felt to be able to help humans move more effectively and efficiently (Shafly, 2020). Several factors can influence decisions in using e-banking including perceived ease of use (Davis, 1989; Hamid et al., 2016; Malik & Annuar, 2019; Safitri & Arifin, 2022; Wijaya & Ekayasa, 2022; Wilson et al., 2021), perceived usefulness (Davis, 1989; Ermawati & Delima, 2016; Hamid et al., 2016; Malik & Annuar, 2019), perceived security level (Flavia'n C & M. Guinali'u, 2006; Nangin et al., 2020; Nia et al., 2022; Wilson et al., 2021). Perceived ease of use is the first thing consumers felt. The easier consumers feel using a digital product/service, the more interested consumers are in using these digital products/services, including the use of e-banking applications.

Generational differences provide different perspectives and characters in various aspects of life. The Y generation, also known as the millennial generation, is the current generation 26 to 41 years in 2022. They were the generation born from 1981 to 1996. While generation Z, is the generation after the Y generation, are people who are currently estimated to be 10 to 24 years old in 2022. Generation Z was born in range from 1997 to 2012.

In general, each generation has a different perception in deciding to use e-banking. For example, for business people, the majority of whom are Y generation, the perceived security level is a factor to be considered in making decisions about using e-banking (Wijaya & Ekayasa, 2022). Furthermore, for generation Z which is claimed to be a natural generation towards technology (Francis & Hoefel, 2018; Zis et al., 2021), perceived ease of use is a factor that influences the usage decision of e-banking. Thus, there is still a contradiction between the factors that influence the decision to use e-banking in each generation. Therefore, this study aims to dig deeper and compare whether there are differences in perceived ease of use in deciding to use e-banking on Y and Z generation.

Perceived ease of use is defined as "the degree to which a person invests by using a technology will be effort-free" (Davis, 1989; Hamid et al., 2016). According to (Istiarni & Hadiprajitno, 2014), perceived ease of use of technology can be explained as a belief that a system can be easily understood and used. In other words, ease of use is the extent to which an individual feels confident that people will be free from business difficulties when they used technology. Perceived ease of use indicates that a system is designed to function not to give difficulties to the user, but instead to provide the possibility of convenience for the user in completing the work.

Venkatesh and David (Rahmad et al., 2017), divided the dimensions of perceived ease of use as follows: (1) Clear and understandable, individuals have clear and easy-to-understand interactions through the system used; (2) Does not require a lot of mental effort, It no longer requires a lot of effort to interact or transact when using a system; (3) Easy to use, namely the system has criteria that are easy to

use; (4) Easy to get the system to do what he/she wants to do, the system has ease of operation according to what someone wants the individual to do or finish.

Meanwhile, (Davis, 1989) set several indicators of perceived ease of use of an information system (including Mobile Banking), namely: (1) Clear and understandable, the information system has a clear display and is easy to understand and easy to learn; (2) Controllable, the information system has easy to operate; (3) simple and time-saving, that is, in its use the information system is very easy to use and provides time efficiency to its users; (4) Easy to become skilled, it means adding skills to the user; (5) Flexible.

The Y Generation is the generational group that emerged after generation X. The Y Generation or the millennial generation are people born between the year 1981 to 1996 so in 2022 they will be 26 to 41 years old. Tech-savvy is one of Y Generation's distinguishing characteristics. Members of this generation have grown up with technology and are accustomed to constantly interacting with others through technology. They expect to find answers to their questions quickly on the internet. Furthermore, when they shop or use technology for entertainment or work, they expect an exceptional user experience from apps, smartphones, and websites. When products, technologies, and services meet or fall short of their expectations, they express their feelings quickly on social media, influencing business success and how devices and apps are designed. In conclusion, Y generation has specific characteristics in making decisions i.e. maximum profits in the shortest possible time (Rikantasari, 2020).

The Z Generation is the generational group that emerged after generation Y. The Z Generation are people born the year 1997 to 2012 so that in 2022 it is estimated to be 10 to 24 years old. The higher level of adaptive technology from Z generation causes new technologies to appear to be a part of their daily lives. Generation Z representatives are interested in learning about and employing them (56%) (Dolot, 2018). Decision-making in the Z generation begins and ends with self-reflection, and they rely on personal advisors and online research to inform their choices in between. The decision-making influencers of Generation Z shift over time. It could be their personal advisors, online research, or any new emerging influencers.

Therefore, this study constructed hypothesis: (1) Hypothesis Null: There is no significant difference between the Y and Z generations in deciding the use of E-Banking based on perceived ease of use; (2) Hypothesis 1: There are significant differences between the Y and Z generations in deciding the use of E-Banking based on perceived ease of use. Subsequently, the conceptual framework construct in this study is shown in Figure 1.

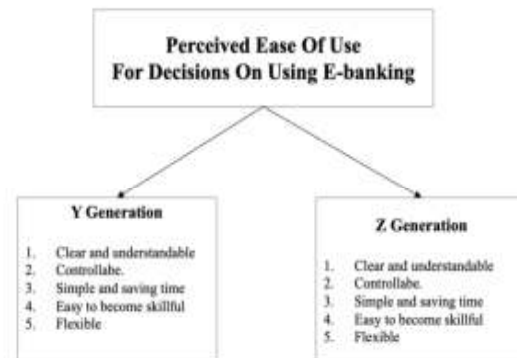


Figure 1. Conceptual Framework

## 2. METHOD

The population in this study is all Y and Z generations in Medan City. Sampling was carried out using a purposive sampling technique. The criteria for respondents are: 1) respondents are in the range of Y and Z generations; 2) the respondent has a personal mobile banking application, and 3) the respondent has used Mobile Banking for at least 3 transactions. Primary data collection was carried out using a questionnaire. The distribution of questionnaires using Google Forms. The measurement uses a Likert Scale using A five-point scale, from 1 'strongly disagree' to 5 'strongly agree'. A total of 44 respondents were collected as representatives of generation Y and generation Z.

The test is carried out by making a comparison between the two data, namely Y generation data and Z generation data related to perceived ease of use. Furthermore, data analysis was carried out using

the Mann Whitney U test through SPSS software version 20.00. The statement items used as measuring tools for perceived ease of use variables are shown in Table 1.

Table 1. Perceived Ease Of Use Variable Question Items

No	Questionnaire Item Statements
<b>Clear and Understandable</b>	
1	The system is not difficult to operate, so mobile banking is easy to understand
2	The Mobile Banking's features are very clear so it's easier to understand and use
<b>Controllable</b>	
3	Moving to the next page is simple with mobile banking.
4	Since it has worked with various e-wallets and merchants, mobile banking is simple to use.
<b>Simple and time-saving</b>	
5	Mobile Banking transactions can be completed quickly, saving you time.
6	Mobile Banking is extremely useful for urgent transaction activities
<b>Easy to become skilled</b>	
7	The use of Mobile Banking improves users' ability to use information systems.
8	Users switch from cash payments to non-cash payments after using Mobile Banking.
<b>Flexible</b>	
9	When compared to cash, the use of Mobile Banking is far more convenient and adaptable.
10	Mobile banking is not restricted in any way; it can be used at any time and from any location.

### 3. RESULTS AND DISCUSSION

Based on the results of a study conducted on Y-generation and Z-generation e-banking user respondents, it is known that the majority of respondents in this study consist of men around 59%, and women 41%. Concerning age, the largest group in this study is age  $\geq 15$ -25 years of age 50%, and the rest are aged  $\geq 26$ -35 years as much as 41%, and the rest is  $\geq 36$ -45 years by 9%. Subsequently, the majority of the professions of respondents were students at 43%, followed by the professions as private employees at around 27% and self-employed at 25,4%. In addition, the majority of revenue is in  $\geq$  IDR 500,000 to IDR 1,500,000 in the amount of 41%, followed by the second largest is in  $>$  IDR 3,600,000 total 34%, and on earnings  $\geq$  IDR 1,600,000 to IDR 2,500,000 in the amount of 18,2 %. Furthermore, the majority of customers use mobile banking for  $>1$  year 68%, and for  $\geq 6$  months - 1 year by 20%. While the rest  $\geq 3$  months - 6 months amounted to 9 and  $< 3$  months amounted to 3%. The detailed descriptive analytics are shown in Table 2.

Table 2. Descriptive Analytic Results

Gender	Count of Gender
Man	59%
Woman	41%
age	Count of Ages
$\geq 15$ -25 years	50%
$\geq 26$ -35 years	41%
$\geq 36$ -45 years	9%
Occupation	Count of Occupations
Miscellaneous	2.3%
housewife	2,3%
Private employees	27%
Student	43%
Self-employed	25,4%
Income	Count of Income/ Salary Per Month
$>$ IDR 3,600,000	34%
$\geq$ IDR 1,600,000 to IDR 2,500,000	18,2%
$\geq$ IDR 2,600,000 to IDR 3,500,000	6,8%
$\geq$ IDR 500,000 to IDR 1,500,000	41%
month	Count of Time to Use Mobile Banking
$< 3$ months	3%
$> 1$ year	68%

≥ 3 months - 6 months	9%
≥ 6 months - 1 year	20%

Before conducting a different test to compare the perceived ease of use of Y and Z generations, the classical assumption test is first performed, i.e. the normality test. The normality test is carried out to see whether the data obtained is in accordance with the assumption of normality or not. The data is said to be in accordance with the assumption of normality if the data obtained has a Sig value.  $>0,05$ . Thus, the data is not normally distributed or the data is heterogeneous. Based on the results of the normality test, the results are obtained in Table 3.

**Table 3. Tests of Normality**

Generation		Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Perspektive_Ease_Of_Us e	Gen Y	.238	22	.002	.691	22	.000
	Gen Z	.195	22	.029	.869	22	.008

a. Lilliefors Significance Correction

Based on Table 3, it is known that the normality test results are represented by the Sig. on Shapiro-Wilk, namely the value of Sig. the Y generation is 0,000 and the value of Sig. Z generation of 0,008. Thus, in the normality test the value of Sig. Y and Z generation  $<0,05$ , respectively. This shows the data is normally distributed or homogeneous so it violates the normality test rules. Thus, a different test was carried out using the Mann-Whitney U data analysis method.

Subsequently, the results of the Mann Whitney U different test, descriptive-analytic results were obtained in Table 4.

Table 4. Descriptive analytics

Ranks		N	Mean Rank	Sum of Ranks
Perspektive_Ease_Of_Us e	Generation			
	Gen Y	22	21.30	468.50
	Gen Z	22	23.70	521.50
	Total	44		

Based on Table 4, it is known that the number of respondents used in this study was 22 respondents representing Y generation and 22 respondents representing Z generation. The average value of Y generation was 21,30 and Z generation was 23,70. This shows that the average value of Z generation is greater than Y generation. Likewise, the value of the sum of the ranks of Z generation is 521,50 which is far greater than Y generation, which is 468,50. This is in line with the results of the study (Zis et al., 2021), that Z generation is indeed easier to adopt the technology. Furthermore, the results of hypothesis testing using the Mann-Whitney U test are shown in Table 5.

Table 5. Statistical Test Mann-Whitney U

Test Statistics <sup>a</sup>	
	Perspektive_Ease_Of_Us
Mann-Whitney U	215.500
Wilcoxon W	468.500
Z	-.631
Asymp. Sig. (2-tailed)	.528

a. Grouping Variable: Generation

Based on the results of hypothesis testing, the asymp.sig (2-tailed) value obtained is  $0,528 > 0,05$ . This shows there is no difference significant difference between Y and Z generations deciding the use of E-Banking based on perceived ease of use. Thus, H0 is accepted and H1 is rejected.

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This is in line with the results of the study (Rahmad et al., 2017) that the perceived ease of use has a positive and significant effect on the trust and use of SMS banking on students of the Department of Business Administration at Brawijaya University. The majority of students in this study were dominated by generation Z. Further, research results (Wijaya & Ekayasa, 2022) shows that perceived ease of use has a significant positive relationship to the purchase decision of generation Y. This is also in line with (Ermawati & Delima, 2016) that perceived ease of use influences interest in using the e-filing system. Eventually, there is no significant difference in the results of the analysis between the Y and Z generations since the perceived ease of use between generations is not too different. The Y and Z generations are generations who are proficient in technology. The limitation in this study is the research was carried out by examine the perceived ease of use only in Y and Z generations. For further research, the results would be different if the Y and Z generations are compared with the X generations or baby boomers.

#### 4. CONCLUSION

The use of mobile banking is inherent in everyday life in the current digital 5.0 era. Mobile banking usage is felt to be able to help humans to move more effectively and efficiently (Shafly, 2020). However, along with the times and the growth of a new generation, decision-making on mobile banking usage is made on various considerations in each generation. Several factors can influence decisions in using e-banking including perceived ease of use (Hamid et al., 2016; Malik & Annuar, 2019). This study seeks to carry out a comparative analysis of whether there are differences in deciding the use of e-banking on y and Z-gen based on perceived ease of use. The research results there is no significant difference between the y and z genes in deciding the use of e-banking based on perceived ease of use.

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