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Comparison of the Use of M-Banking Apps for BRImo with Regard to Generation Z and Generation Millennial

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ABSTRACT

The purpose of this research is to analyze the differences in how Generation Z and Generation Millennial perceive BRImo in terms of perceived ease of use and perceived usefulness. Perceived ease of use consists of six indicators: easy to understand, controllable, understandable, flexible, skilled, and simple to use. Meanwhile, perceived usefulness includes speeding up work, improving performance, increasing productivity, effectiveness, making work easier, and utility. This research employs a quantitative approach using a purposive sampling technique, with 150 BRImo users as respondents. Data was collected through a g-form questionnaire, and the perceived ease of use and perceived usefulness variables were analyzed using the Mann-Whitney U test, a non-parametric statistical method. The results indicate significant differences between Generation Z and Millennials in using BRImo. Generation Z adapts more easily to digital services, while Millennials tend to be more cautious. Statistical analysis confirms these differences, with asymptotic significance values of 0.005 for perceived usefulness and 0.001 for perceived ease of use. This research provides valuable insights into how Generation Z and Millennials perceive m-banking, benefiting banks, fintech developers, and academics in enhancing user experience and optimizing digital financial services to meet generational preferences.

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1. INTORDUCTION

Rapid advancement of technology in digital era has led to significant innovations across various sectors, including financial services. One of the most transformative innovations is financial technology (fintech), which enables users to perform banking transactions without the need to visit a physical bank. Fintech has become a solution for modern society, offering fast and efficient financial services, particularly through mobile banking application. One type of fintech service that is becoming more popular is mobile banking, where digital banks enable users to do various financial transactions solely through applications on their mobile devices (Harahap et al., 2017). BRImo, developed by Bank Rakyat Indonesia (BRI), is one of the most widely used mobile banking applications in Indonesia, designed to facilitate seamless financial transactions for users (Purwanto & Loisa, 2020). BRImo's m-banking app is to make it easier for customers to conduct cross-border financial transactions without having to log in to the office (Novalin, 2023).

Generation Z and Generation Millennial are the primary users of the fintech ecosystem, which includes mobile banking services. Millennial, who is between the ages of 26 and 39, and Z, who is between the ages of 18 and 25 years, have different characteristics when it comes to using technology (Andrea et al., 2016). While Generation Z grew up in a digital environment that had already matured and been more familiar with technology since the dawn of time, Generation Millenial underwent a transition from a traditional banking system to a digital one. This difference is evident in how they use mobile banking applications like BRImo, both in terms of user convenience and the benefits they receive from the services. Based on information from the Indonesian Association of Financial Technology (AFTECH) (Pratiwi et al., 2022). While Generation Z highlights the need for faster and more efficient technological adoption in the use of digital financial services, Generation Millennial is the target market for fintech services (Abu Daqar et al., 2020). Despite the fact that the variety number of people utilizing m-banking services is continually growing, a number of problems still prevent these services from becoming widely used. Technical issues, like system crashes that lead to transaction errors or duplicate debts, are among the most frequent issues that users encounter. Because Generation Z is more aware of technology advancements and more tolerant of technical challenges, unstable internet access frequently makes this issue worse. This can result in material losses for clients and erode faith in digital banks. Finding solutions that can be completed at home, such changing alternative payment methods or opening applications, is something that Generation Z and Millennials do more quickly. Millennials, on the other hand, are more cautious when utilising m-Banking and more determined to acquire clients by integrating their services or by utilising traditional banking methods less frequently (Noer, 2024). Additionally, a user's age and level of technological proficiency may influence how they prefer to use an application's capabilities.

Therefore, understanding how the Millennial Generation and Generation Z use mobile banking services, especially the BRImo application, as well as the indicators that influence the perception of ease of use and usefulness is very important (Davis, 1989). The advantages of mobile banking have been covered in earlier studies, however Aidil Fitri's research primarily looks at enhancing BRI customer service and does not compare how different generations use technology (Fitri & Nasution, 2023). Meanwhile, Rizal Swandy research discusses the usability aspects of mobile banking using SUS and NAU techniques, but does not specifically analyze the differences in perceptions between Generation Z and Millennials in assessing the benefits and convenience of BRImo (Aritonang et al., 1978). Furthermore, Moh Sahdan research only looked at students; it ignored other user categories like professionals and business owners that also utilise BRImo (Saputra & Nurjihadi, 2023). This study is unusual since it compares

the benefits and ease of use of BRImo for Generation Z and Millennials in detail. By using the Technology Acceptance Model, the goals of this research is to determine how Generation Z and Millennials perceive BRImo in two key areas: perceived utility and perceived ease of use. Perceived ease of use indicators include easy to understand, controllable, understandable, flexible, skilled, and simple to use (Bigné-Alcaiz et al., 2008). Meanwhile perceived usefulness indicators include is speeding up work, improving performance, increasing productivity, effectiveness, making work easier, and utility (Noviarni Eni, 2014). We may comprehend how there are variations in the use of the BRImo m-banking application by comprehending the perceptional variances between these two generation by using TAM (Davis, 1989).

The degree or intensity of technology use can be used to illustrate the following examples of individual attitudes and responses that may arise from its application. User acceptance of information technology has a significant impact on the use and utilization of the information system being built (Anam et al., 2020). TAM goal of this research is to evaluate BRImo's perceived ease of use and perceived usefulness from the perspectives of Generation Z and Millennials. easy to understand, controllable, understandable, flexible, skilled and simple to use are all components of perceived ease of use (Bigné-Alcaiz et al., 2008). Meanwhile speeding up work, improving performance, increasing productivity, effectiveness, making work easier and utility are all signs of perceived usefulness (Noviarni Eni, 2014). This study compares the BRImo mobile banking application usage trends of Generation Z and Millennials using the Technology Acceptance Model (TAM) approach. By focussing on the differences that affect the use of the BRImo application, this study should be able to explain the factors that encourage the two generations to utilise the m-banking application. This approach will be useful in examining disparities in attitudes and behaviours around technology use, particularly as it relates to BRImo m-banking. (Davis, 1989) (Venkatesh & Davis, 2000).

Originally created by Davis in 1989 states that the indicators of the PEOU variable, namely easy to use, easy to understand and controllable. Finely repained by (Venkatesh & Davis, 2000) then continue about indicators of perceived ease of use by (Bigné-Alcaiz et al., 2008). Describes with indicators of PEOU is easy to understand, controllable, understandable, flexible, skilled and simple to use. (Noviarni Eni, 2014), meanwhile Novia Eni describes PU with indicators speeding up work, improving performance, increasing productivity, effectiveness, making work easier and utility. In the context of mobile banking apps like BRImo, which seek to simplify the banking experience for its users, these two elements are extremely pertinent. Numerous earlier studies, including those by Mu'asiroh & Darwant in 2021, demonstrate that the Millennial Generation's use of mobile banking is significantly influenced by perceived benefits, simplicity of use, security, experience, and compatibility (Mu'asiroh & Darwanto, 2021). Furthermore, compared to perceived ease of use, perceived usability has a greater impact on Generation Z's views and intentions to adopt digital banking services in Indonesia, according to research conducted in 2023 by Nurahmasari (Nurahmasari et al., 2023). Additionally, Fitriati et al.'s 2023 study noted that the perception of the ease and advantages of utilising mobile banking applications might be influenced by the characteristics of trust, self-efficacy with enjoyment (Fitriati et al., 2024). Consequently, by (Bigné-Alcaiz et al., 2008). Improvements for PEOU, meanwhile for PU by (Noviarni Eni, 2014), both of which are the basis for variables and indicators that are considered urgent in this research.

There is not a lot studies in Indonesia proper now comparing how generation Z and Millennials utilise m-banking apps. This studies tries to investigate how the two generations view the perceived ease of use and perceived usefulness of the BRImo software primarily

based on this empirical examination. The have a look at's speculation is that the perceived ease of use (PEOU) of BRImo differs notably between era Z and Millennials. The perceived usefulness (PU) of BRImo differs appreciably among era Z and Millennials. Hypotesis there's a significant difference between generation Z and Millennial generation in perceived usefulness (PU) of BRImo. there may be no big distinction among generation Z and Millennial era in perceived ease of use (PEOU) of BRImo. there's no substantial distinction among technology Z and Millennial generation in perceived usefulness (PU) of BRImo. Perceived ease of use is as compared to Millennials, generation Z perceives the BRImo utility as being quite one of a kind opinion importance of perceived ease of use.By applying the following indicators based on Bigne's research is easy to understand, controllable, understandable, flexible, skilled and simple to use (Bigné-Alcaiz et al., 2008). Meanwhile Noviarni describe for research on the PU variable, indicators are used speeding up work, improving performance, increasing productivity, effectiveness, making work easier and utility (Noviarni Eni, 2014). SPSS will be used in this study to analyse data gathered from Millennials and Generation Z. SPSS is statistical software that is frequently used for quantitative analysis in social and corporate research, guaranteeing that analysis results can be carried out in a methodical and precise manner (Jampur, 2023). Therefore, this research will be greatly helped by SPSS by looking for a comparison of the PEOU and PU variables with the PU hypothesis is perceived usefulness is having quite opinion prespective on using m-banking BRImo.

2. METHODS

This research uses a quantitative approach with a survey research type. This research aims to analyze the comparison of perceived ease of use and perceived usefulness of the BRImo mobile banking application between Generation Z and Millennial Generation. The sampling technique used is purposive sampling, which is a non-random sampling method objectives (Yoon et al., 2012). Where the researcher selects samples based on certain criteria or characteristics that are relevant to the research objectives. The sample criteria in this research are BRImo M-Banking application users who have actively used the application for at least six months. The data used in this research is primary data obtained through filling out questionnaires by 100 respondents within the abnormal result. Qonsequently of abnormal, this research increase respondent with 150 BRImo user respondents. This questionnaire was distributed online using Google Forms to BRImo mobile banking application users aged 18-39 years, which includes Generation Z and Millennials. Method, this data analysis in study used multiple linear regression which was carried out using the SPSS program (Wijaya & Setiawan, 2022).

2.1 Presentation of the conceptual diagram

The treatment in this station goes through several phases shown schematically Table 2.1 Conceptual Diagram.

Table 2.1. Conceptual Diagram

Perceived Ease of Use	Perceived Usefulness
1. Easy to understand	1. Speeding up work
2. Controllable	2. Improving performance
3. Understandable	3. Increasing productivity
4. Flexible	4. Effectiveness
5. Skilled	5. Making work easier
6. Simple to use	6. Utility

2.1 Data scale obtained PEOU and PU

Data obtained from filling out the questionnaire was analyzed using a Likert scale with the options: Very Satisfied (5), Satisfied (4), Quite Agree (3), Disagree (2), and Strongly Disagree (1). After that, the data was tested using the Independent Sample t-test to test significant differences between the two groups, namely Generation Z and Generation Millennial was abnormal with the result of this study is .000 after adding respondents from 100 to 150 (Pandey, 2015). Sampling technique used next research is non-parametric using the Man-Whitney U test method. In cases where the researcher does not understand the characteristics and abnormal results of the group of items used for the sample, a non-parametric statistical method is used. Meanwhile on this research get the abnormal result (Sriwidadi, 2011).

3. RESULT DAN DISCUSSION

3.1 Output SPSS of perceived ease of use within perceived usefulness

Based on the findings of several respondents, the first study included 100 participants, and the second research included 150 participants in the data sample, which satisfied the researcher's criteria for selecting the purposive sample. Therefore, a number of SPSS output tables can be used to explain the research findings.

Table 3.1. One-Sample Kolmogorov-Smirnov Test.

		Perceived Ease of Use		Perceived Usefulness	
N		1	2	1	2
Normal Parameters[a,b]	Respondent	100	150	100	150
	Mean	47.98	47.64	47.68	47.61
	Std. Deviation	7.880	8.902	7.467	9.160
Most Extreme Differences	Absolute	.171	.216	.127	.204
	Positive	.072	.097	.093	.090
	Negative	-.171	-.216	-.127	-.204
Test Statistic		.171	.216	.127	.204
Asymp. Sig. (2-tailed)		.000[c]	.000[c]	.000[c]	.000[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

The Asymp results are displayed in Table 3.1 The two-tailed sig value is .000 and does not exceed 0.05. Additionally, it can be claimed that the normality test is not met and yields aberrant numbers since the Kolmogorov-Smirnov value is 0.00 and not significant at 0.05 (Farida, 2022). The researcher will employ non-parametric testing due to the abnormal outcomes the Man-Whitney U test (Sriwidadi, 2011).

Table 3.2. Test Statistic[a]

Variable	Indicators	Statistic	Significance
Perceived Ease of Use		.005	Asymp value. Sig. (2-tailed) of 0.005 (< 0.05)
	Easy to Understand	.165	→ p > 0.05, so H0 is prevalent
	Controllable	.048	→ p ≤ 0.05, so H0 is rejected
	Understandable	.172	→ p > 0.05, so H0 is conventional
	Flexible	.411	→ p > 0.05, so H0 is regularly occurring
	Skilled	.075	→ p > 0.05, so H0 is typical
	Simple to Use	.006	→ p ≤ 0.05, so H0 is rejected

Table 3.3. Test Statistic[a]

Variable	Indicators	Statistic	Significance
Perceived Usefulness		.001	Asymp value. Sig. (2-tailed) of 0.001 (< 0.05)
	Speeding Up Work	.274	→ p > 0.05, so H0 is standard
	Improving Performance	.120	→ p > 0.05, so H0 is typical
	Increasing Productivity	.172	→ p ≤ 0.05, so H0 is rejected
	Effectiveness	.005	→ p ≤ 0.05, so H0 is rejected
	Making Work Easier	.011	→ p ≤ 0.05, so H0 is rejected
	Utility	.039	→ p ≤ 0.05, so H0 is rejected

Source: Output SPSS v.25 create by author (2025)

Perceived Ease of Use - Asymp value. Sig. (2-tailed) of 0.005 (< 0.05) table 3.2 shows that Millennials and Generation Z perceive BRImo to be significantly different in terms of ease of use. This suggests that the two generations have differing opinions on how user-friendly BRImo Perceived Usefulness - Asymp value. Sig. (2-tailed) of 0.001 (< 0.05) table 3.3 shows that Generation Z and Generation Millennial perceive BRImo to be significantly different in terms of its usefulness.This indicates that the two generations is comprehension with experience of the advantages of BRImo in meeting their transaction demands varies. Results These findings indicate that there are notable distinctions between Generation Z and Millennials when evaluating QRIS in terms of perceived ease of use and perceived usefulness. To determine the variables causing these discrepancies, these findings require additional research.

This refers to the results of this study, the significant difference between the two groups is shown by the sig value. (2-tailed) of 0.005 for perceived ease of use and 0.001 for perceived usefulness, both of which are less than 0.05 as seen from perceived ease of use and perceived usefulness in Generation Z and Millennial Generation. Previous research results show that customer satisfaction is higher with high-quality mobile banking services. By comparing the

results of Marganisih's research on PT Bank Rakyat Indonesia (Persero), Tbk. Services are always available and meet customer needs. The trust and responsiveness factor shows that the bank is able to handle customer complaints appropriately and quickly (Marginingsih, 2020). In addition, research section (Fitriati et al., 2024) notes that the perception of ease and benefits from using mobile banking applications can be influenced by the characteristics of trust, self-efficacy and enjoyment. However, this research found that Generation Z and Millennial Generation have significant differences in the perception of ease of use of BRImo; sig value. (2-tailed) of 0.005 for perceived ease of use and 0.001 for perceived usefulness. Generation Z and Generation Millennials have differences in control of use, with each Although both find BRImo easy to understand and flexible, Generation Z shows a lower level of control than Generation Millennials. Based on the perceived usefulness section. The degree to which BRImo m-banking meets the transactional needs of millennials and Generation Z differs. There are notable distinctions in terms of boosting productivity, effectiveness, making work easier, and utility, even though both have the same opinions about accelerating work and enhancing performance from BRImo. This discrepancy demonstrates how the two generations' expectations and experiences with using BRImo for financial activities differ. Overall, our findings demonstrate that different generations have different opinions about how beneficial BRImo is according on their needs and transactional habits. The failure to examine generational disparities in the adoption of mobile banking was a flaw in earlier studies. This research emphasises that in order to improve BRImo comfort and trust, features that facilitate user management particularly for Generation Z are required. In order to boost user adoption and loyalty, banks can create strategies that better fit the preferences of each generation by being aware of these differences.

4. CONCLUSION

Analysing how era Gen Z and Millennials see the use of BRImo m-banking services, this research aims to analyse how Gen Z and Millennials enjoy the use of BRImo mobile banking services, specially in admire to perceived ease of use and perceived usefulness. The research findings, which can be based totally at the technology acceptance model (TAM), display how these generations make contributions to BRImo's on-line banking capabilities and benefits. Perceived ease of use and perceived usefulness unique significantly among generation Z and Millennials, in keeping with the effects that support the right principle. with regards to BRImo features, era Z is extra used to virtual generation from a younger age than Millennials, who are extra involved with security earlier than using digital banking services. The Asymp value strengthens this end. significant differences between the two corporations are indicated by means of the sig value. (2-tailed) of 0.0.5 for perceived ease of use and 0.001 for perceived usefulness, both of which can be much less than 0.05. primarily based at the research outcomes, there are versions in perceived ease of use (PEOU) among technology Z and Millennial generation concerning the BRImo application. The effects of the hypothesis check show that the indicators easy to understand ($p = 0.165$), understandable ($p = 0.172$), flexible ($p = 0.411$), and skilled ($p = 0.0.5$) have a p value > 0.05, so H_o is well-known, because of this there's no significant difference among the 2 generations in perceptions of these aspects. in the meantime, the Controllable ($p = 0.048$) and simple to use ($p = 0.006$) signs have a p value ≤ 0.05, so H_o is rejected, indicating that there are significant differences between technology Z and Millennial generation in perceptions of these two aspects. those results imply that although most indicators of ease of use do now not show variations among the two

generations, aspects of control and simplicity of use are the principle elements that differentiate their revel in in the use of BRImo. in the meantime, for the perceived usefulness indicator, based on research effects, there are differences in perceived usefulness (PU) between generation Z and Millennial technology regarding the BRImo application. according to the hypothesis take a look at effects, there is no sizable difference between the 2 generations of their perceptions of BRImo is capacity to hurry up paintings and improve overall performance. The speeding Up paintings (p = 0.274) and improving performance (p = 0.120) indicators have p values > 0.05, indicating that H_o is conventional. H_o is rejected, however, due to the fact the indicators of increasing productivity (p = 0.172), effectiveness (p = 0.0.5), making paintings easier (p = 0.011), and utility (p = 0.039) have p values ≤ 0.05. those end result technology Z and generation Millennial in their perceptions of productivity, effectiveness, ease of work, and the benefits of the use of BRImo.

Therefore, this research supports the hypothesis that Generation Z and Millennials have different viewpoints when it comes to using BRImo. This research primary contribution is to highlight the disparities in the two generations adoption of mobile banking, which have not gotten much attention in earlier studies. By elucidating the ways in which generational variations impact the way individuals utilise digital services, this study advances our understanding of technology adoption in the banking sector. The research's conclusions can be used by banks and mobile banking service providers to build features and marketing strategies that better appeal to the preferences of various age groups. While Millennials should concentrate on data protection and security education to boost their confidence in mobile banking services, banks can prioritise more interactive and responsive features for Generation Z. The banking industry's plan to promote greater financial inclusion and the public's adoption of mobile banking can benefit from these recommendations.

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Nevertheless, this study has a number of drawbacks, such as a small sample size, restricted coverage of the area, and the use of the TAM model, which disregards security risks and trust issues. As a result, future studies could broaden their techniques, incorporate more variables that might affect customers' decisions to utilise mobile banking include increase their research focus.

The impact of financial technology advancements on users may also be the subject of future research. The author expresses gratitude to Garut University and all respondents in this research. Additionally, gratitude is expressed to the supervisor and coworkers who contributed ideas and assistance throughout the journal's compilation.

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Regarding the publishing of this work, the authors state that they have no conflicts of interest. The planning, data gathering, analysis, and writing of this study were greatly aided by the contributions of all writers. Additionally, the writers guarantee that this essay is unique, devoid of plagiarism, and hasn't been published or submitted to any other publications.

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