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Perceived Usefulness, Ease Of Use, And Technology Innovation Across X And Y Generation Towards Pegadaian Digital Service (PDS)

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Abstract. The objective of this study was to gain an understanding of how different generational cohorts of X and Y Generation perceive the utilization of Pegadaian Digital Service. Employing the TAM model and incorporating perceived usefulness and perceived ease of use, along with technological innovation variables, this quantitative research employed a non-experimental, causal-comparative design. The number of participants sample was 102 participants of X Generation and 94 participants of Y Generation. The sample was predominately female, with 76% identifying as female and 24% as male. Most of the consumers from Generation X fall within the age range of 50 to 57 years (55%), whereas for Generation Y, respondents are primarily in the age group of 34 to 41 years (83%). The outcome of normality and homogeneity test reveals that the provided data do not exhibit a normal distribution and lack homogeneity. By using the Mann-Whitney U test, empirical findings from the research indicated that only the perception of perceived usefulness differed between Generation X and Generation Y. With regard to perceived ease of use and technological innovation, both generations do not exhibit differences in perception.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Technology Innovation, Mann-Whitney U Test, Pegadaian Digital Service*

Abstrak. Tujuan dari penelitian ini adalah mengidentifikasi perbedaan persepsi antar kohort generasi yaitu generasi X dan generasi Y dalam penggunaan Layanan Digital Pegadaian. Dengan menggunakan model TAM dan mengintegrasikan persepsi kegunaan dan kemudahan penggunaan yang dirasakan, bersama dengan variabel inovasi teknologi, penelitian kuantitatif ini menggunakan pendekatan penelitian komparatif sebab-akibat yang tidak bersifat eksperimental. Secara khusus, penelitian ini bertujuan untuk menentukan apakah terdapat perbedaan persepsi mengenai kegunaan yang dirasakan, kemudahan penggunaan, dan inovasi teknologi antara pelanggan yang termasuk dalam generasi X dan Generasi Y. Jumlah responden penelitian sebanyak 196 orang, terdiri dari 102 dan Generasi Y terdiri dari 94 responden. Sampel penelitian ini didominasi oleh perempuan, yaitu sebanyak 76% dan 24% responden penelitian adalah laki-laki. Sebagian besar konsumen dari Generasi X berada dalam rentang usia 50 hingga 57 tahun (55%), sedangkan untuk Generasi Y, responden utamanya berada dalam kelompok usia 34 hingga 41 tahun (83%). Hasil uji normalitas dan homogenitas menunjukkan bahwa data tidak terdistribusi dengan normal dan kurang homogen. Melalui pendekatan statistik non-parametrik, yaitu melalui uji Mann-Whitney U, diketahui bahwa hanya persepsi manfaat saja yang dirasakan berbeda antara Generasi X dan Generasi Y. Dalam hal persepsi kemudahan penggunaan dan inovasi teknologi, kedua generasi tidak menunjukkan perbedaan persepsi.

Kata Kunci: *Persepsi Manfaat, Persepsi Kemudahan, Inovasi Teknologi, Uji Mann-Whitney U, Pegadaian Digital Service*

INTRODUCTION

Pegadaian is a non-bank financial institution in Indonesia that provides loans to the public based on the pawnshop law. It is managed by the government. Pegadaian also plays a role in assisting the government in implementing economic development, especially by providing funding to be used as capital for business through pawn services, as well as offering other services such as asset appraisal, item storage, and gold shops. Various Islamic banks and non-bank financial institutions are currently able to provide financing to individuals in need of capital. Non-bank financial institutions like Pegadaian offer easier access, can be processed relatively quickly, and have more affordable terms and conditions compared to banks.

In order to enhance services to the community and adapt to economic competition in the era of digitalization and the onset of Industry 4.0, the government-owned Pegadaian has also launched the Pegadaian Digital Service application. This application is aimed at facilitating customers in conducting pawn transactions and other transactions through their smartphones. Additionally, this application serves as a platform to provide direct information and promotions to customers and the public regarding transactions and activities taking place at Pegadaian offices. Through this application, Pegadaian can effectively reduce the number of customers conducting cash and physical transactions and also reduce waiting times.

However, to enhance the capacity and quality of digital service application usage, it is essential to first identify customer behavior when using the application. One way to identify customer behavior is by categorizing it based on generational cohorts. A literature review comparing Baby Boomers, Gen X, Gen Y (Millennials), and Gen Z reveals significant differences in characteristics between these populations across various aspects such as teaching preferences, learning styles, technology usage, and communication methods. These generational differences can be attributed to distinct historical events, financial instability, social experiences, and technological advancements that have shaped each generation's upbringing and development (Hernandez-de-menendez et al., 2020; Wiedmer, 2015). In another study, it was identified that millennials or Y Generations mostly use and engage with technologies for entertainment and hedonic purposes, while Generation X individuals are predominantly motivated by practical purposes and the search for information. Further, research findings indicate the moderating role of the generational cohort in the use of technologies (Calvo-Porrá, C., & Pesqueira-Sanchez, 2020).

This research aims to identify the differences in perceptions between Generation X and Generation Y regarding the benefits, ease of use, and technological innovations when using the PDS (Pegadaian Digital Service) application. The technology acceptance among these generational cohorts is assessed using the TAM (Technology Acceptance Model) augmented with technology innovation. Variables such as benefits, ease of use, and technological innovation are derived from the TAM, which is a model used to analyze an individual's acceptance of technology. Furthermore, in this research, an additional dimension of the level of technological innovation is included to identify the level of PDS acceptance across generations.

The most important constructs in TAM are Perceived Usefulness and Perceived Ease (Shih, Y. Y., & Chen, 2013). Perceived usefulness is defined as the person's perception of how using a specific application system will increase his or her job performance within an organizational context (V. Venkatesh, M. G. Morris, G. B. Davis, 2003; V. Venkatesh and F. D. Davis, 2000; Venkatesh, V., Thong, J. Y. L., & Xu, 2012). It also reflects the degree to which a person believes that using a particular system would enhance their performance. Based on the

description above, it is found that perceived usefulness becomes a major determinant of technology usage behavior and intention (Adams, D. A., Nelson, R. R., & Todd, 1992; Davis, F. D., Bagozzi, R. P., & Warshaw, 1989).

Perceived ease of use is the extent to which a person believes that using a technology will be free of effort. Perceived ease of use is a construct tied to an individual's assessment of the effort involved in the process of using the system (Venkatesh, V., Thong, J. Y. L., & Xu, 2012). Regardless of the perceived ease of use associated with intention TAM, the underlying objective is to predict usage behavior. Venkatesh presented the framework of an anchoring and adjustment perspective on the formation and change of system-specific perceived ease of use over time with a target system. Before direct experience with the target system, individuals are expected to anchor their system-specific perceived ease of use of a new system to their general beliefs regarding computers and computer use. With increasing experience with the system, individuals are expected to adjust their system-specific perceived ease of use to reflect their interaction with the system (V. Venkatesh and F. D. Davis, 2000).

Certain research exploring the cause-and-effect relationship between perceived ease of use and usefulness of an information technology system has found that, although the ease of use is important, it does not entirely determine perceived usefulness (Sheppard, M., Vibert, 2019). Specifically, the fit between tasks and technology, however, is a direct precursor to perceived usefulness, and this relationship is moderated by perceived ease of use.

In a study examining the components influencing user expectations in adopting fintech, it was found that perceived ease of use and promotion have a positive and significant impact on consumer trust (Nangin et al., 2020). In particular, the acceptance of technology in terms of ease of use is also identified based on generational cohorts. When conducting purchase intention in E-Commerce between X and Y generations, the findings indicate different patterns. For Generation X, the variable with the most significant influence on e-commerce purchase intention is perceived ease of use, followed by subjective norm, while perceived usefulness does not have a significant impact. On the other hand, for Generation Y, perceived usefulness has the most significant influence on their purchase intention. However, in general, the research results show that perceived usefulness, perceived ease of use, and subjective norm have a positive and significant impact on purchase intention, with subjective norm having the strongest influence compared to other variables (Yulianita, 2018).

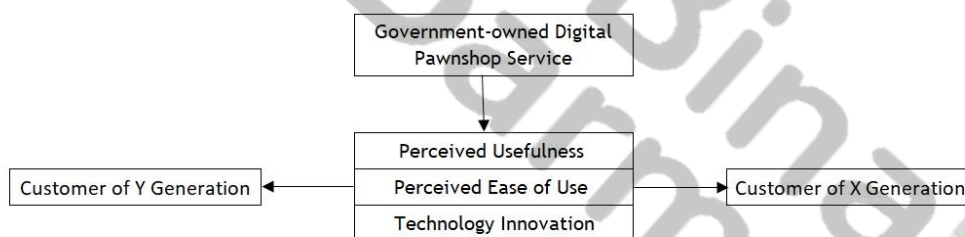
Thus, one of the critical antecedent factors that influence the behavior of new technology is innovativeness. Particularly in the domain of information technology, the concept of perceived innovativeness is defined as the willingness of an individual to try out any new information technology. It can be stated that users' innovativeness had a positive influence on online purchase intention (Martín & Herrero, 2012). Chew summarize that innovativeness proved to be a significant predictor of the number of new product purchased (Chew, 2006). In other words, an innovative individual will have a more positive attitude towards adopting the new technology. In terms of technological innovation across generations, a study found that Generation Y possesses a more innovative cognitive approach compared to other generations, which involves making purchasing decisions based on product testing ability and analysis (Chiguvu et al., 2021).

RESEARCH METHODS

This research was conducted to assess Generation X and Y customers' perceptions regarding the Government Pawnshop Digitalization system using a Quantitative Comparative Causal Research Design that includes three dependent variables. This quantitative study used a non-experimental, causal-comparative research design in which the researcher sought to identify if there is a difference between perceived usefulness, ease of use, and innovation across X and Y customers. The independent variable is defined as the type of generation, X or Y generation. The dependent variable is defined as perceived usefulness, ease of use, and

innovation. This design is appropriate as Gonzales stated that Causal-comparative research is a form of non-experimental study where researchers aim to establish causal relationships by creating groups of individuals with and without the independent variable, and subsequently assessing whether these groups exhibit differences in the dependent variables (Gonzalez, 2006).

Some previous studies illustrate that perceived usefulness had a direct effect on specific application systems (Abdullah, F., Ward, R., & Ahmed, 2016; Lee, D. Y., & Lehto, 2013; Mangin, J. P. L., Bourgault, N., Guerrero, M. M., & Egea, 2011; Subramanian, 1994). Recent studies also reveal the perceived usefulness across generations. In terms of the use of technology, previous studies also show younger consumers prefer and are more enthusiastic about the latest technology. In this case, younger consumers are more comfortable conducting transactions for goods and services online, particularly with products that are interactive and electronic (Kirk, C. P., Chiagouris, L., & Gopalakrishna, 2012; Kucukusta, D., Law, R., Besbes, A and Legohérel, 2015).



Source: Authors, 2023

Figure 1. Conceptual Framework

By using the framework of Generational Cohort Theory, prior research also investigates the trends in internet adoption and online purchasing behavior over the past decade, focusing on both Generation X and Generation Y. Despite Generation Y having a higher rate of internet access, Generation X exhibited a higher percentage of individuals who made online purchases of electrical appliances, furniture, or vacations. While Generation Y is often seen as an appealing target demographic for businesses due to their hedonistic tendencies, extravagance, and extensive connectivity, it is crucial to channel marketing efforts towards Generation X. This is because, as indicated in the literature, Generation X tends to make more purchases owing to their higher disposable income and greater amount of free time (Lissitsa, S., & Kol, 2016).

In the realm of technology innovativeness spanning across generations, Generation Y exhibits a notably elevated level of technological innovativeness when contrasted with preceding generations (Church, E. M., & Iyer, 2017). Regarding this issue, the impact of performance expectancy on behavioral intention is more pronounced among millennials (Sharma & Pratt, 2020). Moreover, recent studies interrogate Generation Y's information-seeking behavior and make comparisons with the earlier Generation X. The results reveal significant differences among generational cohorts in their use of technology-based information sources, inclination towards risk avoidance, and methods of accessing information resources. Consequently, this study provides a comprehensive overview of the various factors that influence tourist decision-making in different contexts (Reisenwitz, T. H., & Fowler, 2019).

Based on previous studies that have been explained earlier, the hypotheses in this research are formulated as follows;

H1. There are statistically significant differences in perceived fullness in using PDS between Generation X and Y

H2. There are statistically significant differences in perceived Ease of Use in using PDS between Generation X and Y

H3. There are statistically significant differences in perception of technology innovation in using PDS between Generation X and Y

The participants for this study were drawn from a convenience sample of customers from generations X and Y of a Government-owned Pawnshop located in Palembang from November to December 2022. For this study, the number of participants sample was 196, The X generation consisted of 102 participants meanwhile the Y generation comprised 94 participants. Within each generation, customers in each group generation were asked to complete the online survey with the use of laptops.

Overall, the customers in the sample range in age from 26 to 57 years old, with the Generation X group falling in the age range of 42 to 57 years and the Generation Y group falling in the age range of 26 to 41 years. In terms of gender, the study included 149 females and 47 males. Within the Generation X group, there were 73 females and 29 males, while the Generation Y group comprised 76 females and 18 males.

Data for this study were gathered through a questionnaire structured into three sections. The initial section collected sociodemographic information from the participants. The second section encompassed the Technology Acceptance Model (TAM), comprising 24 items that assessed both Perceived Usefulness and Perceived Ease of Use. The TAM questionnaire instrument was adapted from Tubaishat (Tubaishat, 2018). Respondents rated all items on a five-point Likert-type scale, ranging from (1) strongly disagree to (5) strongly agree. The total score was computed by summing all the items within each subscale, and then a mean score was calculated accordingly. An increase in the mean score corresponded to an increase in positive outcomes for both Perceived Usefulness and Perceived Ease of Use.

Reliability analysis was performed using SPSS 26 as the analytical tool to assess the internal validity and consistency of the items used for each factor. The outcomes of the reliability analysis are displayed in Table 1. All sub-scales of the variables exceeded the recognized threshold for a reliable instrument, which is 0.8.

Table 1. Reliability Analysis

Factor	Items	Cronbach's Alpha
Perceived Usefulness (PU)	12	0.82
Perceived Ease of Use (PEOU)	12	0.89
Technology Innovation	10	0.87

Source: Authors

Before conducting any statistical analyses, a series of data preparation procedures were undertaken. The initial dataset comprised 227 samples; however, the analysis was limited to 196 valid cases, which were consistently available for all the dependent variables. List-wise deletion was employed in all analyses for missing variables, following the approach outlined by

Allison (Allison, 2010). Subsequently, an exploratory data analysis was performed, and descriptive statistics were computed for each generational group.

Next, a normality test was conducted using the Kolmogorov-Smirnov and the Shapiro-Wilk tests to meet the requirements for performing the t-test (Green, S. B., Salkind, 2014). A comparison was made between customers from two generational groups for each of the perceived usefulness, perceived ease of use, and technology innovation surveys, with a separate t-test conducted for each comparison. The data was analyzed to either accept or reject the null hypothesis for each category.

Table 2 exposed the normality test using Kolmogorov-Smirnov and The Shapiro-Wilks test. It shows some violations of normality were found and noted. PU, PEOU and TI terindikasi memiliki nilai signifikansi kurang dari 0.05 baik melalui pengujian Kolmogorov-Smirnov ataupun Shapiro-Wilks. Due to violations within the two normality tests, the assumption of normality was not tenable (Green, S. B., Salkind, 2014). Therefore, to compare the perception across X and Y generations regarding government-owned digital pawnshop services, a nonparametric test, Mann-Whitney U, was conducted and the result was reported (Warner, 2013).

RESULT AND DISCUSSION

Result

This study's goal is to gather deepened insight into the different perceptions between X and Y customers of government-owned digital pawnshop services from the perspective of perceived usefulness, perceived ease of use, and technological innovation. Before performing non-parametric statistical analysis, descriptive statistics were conducted to provide an overview of the customer characteristics from each generation. Table 2 shows the demographic statistics including details on the distribution of gender and education level from 196 participants.

Table 2. Demographic Information

Variable		Frequency	Percentage
Participants	Generation X	102	52
	Generation Y	94	48
Gender			
	Male		
	Generation X	29	28
	Generation Y	18	19
Female	Generation X	73	72
	Generation Y	76	81
Age of X	42-49	46	45
	50-57	56	55
Age of Y			
	26-33	16	17
	34-41	78	83
Work of X	Housewife	47	46
	Self Employed	12	12
	Office Worker/Professionals	27	26
	Government Employee	16	16
Work of Y	Housewife	32	34
	Self Employed	8	9
	Office Worker/Profesional	19	20
	Government Employee	24	26
	Student	11	12
Education of X	Secondary School Certificate	2	2

	Higher School Certificate	7	7
	Bachelor's Degree	56	55
	Postgraduate Degree	16	16
	Diploma Certificate	21	21
Education Y	Bachelor's Degree	69	73
	Postgraduate Degree	4	4
	Diploma Certificate	21	22

Source: Authors

The sample was predominately female, with 76% identifying as female and 24% as male. Most of the consumers from Generation X fall within the age range of 50 to 57 years (55%), whereas for Generation Y, respondents are primarily in the age group of 34 to 41 years (83%). The majority of participants from both generations have occupations as homemakers. The predominance of female customers can be attributed to the fact that women generally have more available time, both when they are employed and when they are homemakers.

The educational characteristics of the respondents are also presented in Table 2. A significant fraction of the sample of both generations had finished university education, as seen by the highest percentage of respondents with bachelor's degrees in each group of generation (55% and 73%). The lowest level of education among respondents from Generation X is a Secondary School Certificate (2%), while for Generation Y, it is a Postgraduate Degree (4%). Respondents in the Generation X group still have individuals with Higher School Certificate qualifications, whereas in the Generation Y group, respondents only have educational qualifications of Bachelor's, Postgraduate, and Diploma degrees.

Table 3. Test of Homogeneity (Lavene Test)

No	Variables	Lavene Test		
		T	F	Sig
1	Perceived Usefulness	7.554	0.021	0.403
2	Perceived Ease of Use	1.349	0.032	0.265
3	Technology Innovation	9.641	0.017	0.041

Source: Authors

In terms of comparative analysis, the homogeneity test is performed first after the normality test. This test aims to identify whether the research data is homogenous or heterogeneous. The criteria for the homogeneity test state that if the p-value or significance level is less than 0.05, the data has non-homogeneous variances. Conversely, if the p-value or significance level is greater than 0.05, the data has homogeneous variances. Based on the results of Levene's test for variance homogeneity in this hypothesis, it is shown that the presented data is non-homogenous variance, as the F value is smaller than 0.05. These results demonstrate that a comparative test using parametric statistics cannot be conducted due to violations of both the normality and homogeneity tests. Therefore, to identify whether there are differences in perception between Generation X and Generation Y in perceived usefulness, ease of use, and innovation technology, a non-parametric test is conducted. The Mann-Whitney U test is used as a non-parametric statistical test for conducting the comparison without considering the requirements of normality, homogeneity, and data outliers (Warner, 2013).

Table 4. Mann Whitney U-Test

No	Variable	X	Y	Z	P
		Mean Rank	Mean Rank		
1	Perceived Usefulness	42.77	46.44	-0.668	0.504
2	Perceived Ease of Use	42.79	46.44	-0.658	-0.510

3	<i>Technology Innovation</i>	44.16	45.55	-0.252	-0.801
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Source: Authors

Based on the Mann-Whitney U test results, it is found that the p-value for the variable "perceived usefulness" is greater than the critical value of 0.05. This indicates that there is a difference in perceived usefulness perception between Generation X and Generation Y in utilizing the government-owned digital pawnshop Zservice. On the contrary, for the variables "perceived ease of use" and "technological innovation," it is observed that the obtained p-values are smaller than their critical values. These results indicate that there is no significant difference in perception between Generation X and Generation Y regarding the perceived ease of use and technological innovation in using the government-owned digital pawnshop service.

Discussion

The first construct of this research was perceptions about the perceived usefulness aspect of the government-owned digital pawnshop service between the X and Y generations. The result showed that both generations statistically have different perceptions concerning perceived usefulness. Based on the results presented in Table 4, it is known p value is greater than 0.05 which means the null hypothesis is accepted. It was found that customers from both generations felt unfavorably about the perceived usefulness of the use of Pegadaian's digital service. Generation Y tends to have a higher perception that these digital pawnshop applications are more beneficial compared to Generation X. In this regard, Generation Y views Pegadaian Digital Service applications as working more swiftly, delivering better performance, enhancing productivity, being more effective, simplifying tasks, and being highly beneficial. These findings support previous research regarding the intention to book online tourism products, showing that younger participants demonstrated a stronger inclination towards online purchases in comparison to older individuals. Conversely, older people or people above a certain age are not likely to favor booking tourism products online (Kucukusta, D., Law, R., Besbes, A and Legoh  rel, 2015).

The Mann-Whitney U test results for the second construct, perceived ease of use, indicate no significant difference in perception between the two generations. Both generations share the perception that the Pegadaian Digital Service application is easy to understand, clear and understandable, easy to become skillful with, easy to use, controllable, and flexible. These results contradict previous research findings. The study conducted by Yulianita indicates that Generation X places more emphasis on perceived ease of use when using technology, whereas, in other research, it was found that Generation Y prioritizes perceived ease of use when using technology (Deventer, M. V. , Klerk, N. D. & Dye, 2018).

Regarding the perception of technology innovativeness, the test results indicate that the null hypothesis is rejected. This means that both generations exhibit the same perception regarding the technological innovation of Pegadaian Digital Service. Therefore, the findings of this research differ from previous studies. In earlier studies, it was documented that Generation Y demonstrates a considerably greater degree of technological innovativeness and positive performance expectations compared to previous generations (Church, E. M., & Iyer, 2017; Reisenwitz, T. H., & Fowler, 2019; Sharma & Pratt, 2020).

CONCLUSIONS

This study was carried out to comprehend the perceptions of customers from both the X and Y generations regarding the use of Pegadaian Digital Service, employing the TAM model through the inclusion of perceived usefulness and perceived ease of use, along with the variable of technological innovation. Empirical findings from the research indicated that only the

perception of perceived usefulness differed between Generation X and Generation Y. With regard to perceived ease of use and technological innovation, both generations do not exhibit differences in perception.

Our findings have significant meaning to encourage the utilization of Pegadaian Digital Service applications for all generations. The influence of perceived usefulness on attitude toward Pegadaian Digital Service application on both generations is stronger than another construct. Considering that the Y Generation has a higher degree of perceived usefulness than the X generation in terms of speed, job performance, increase of productivity, effectiveness, and usefulness, this presents an assignment for Pegadaian to improve the application's functionality to ensure customers from both generations share similar perceptions.

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