

## **Analysis of Acceptance Differences Between Baby Boomers and Other Generations Toward Digital Banking Services in Indonesia**



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**ABSTRACT:** The rapid advancement of digital technology has significantly transformed the banking sector, making digital banking services essential for modern society due to their convenience and time efficiency. However, adoption rates vary across generations. This study analyzes the differences in acceptance of digital banking services between Baby Boomers and other generations in Indonesia, including Generations X, Y, and Z. A quantitative survey method involving 244 respondents measured factors such as ease of use, security, trust, and perceived benefits. The results show that Baby Boomers are slower to adopt digital banking due to concerns about data security, privacy, and low confidence in using new technologies. In contrast, Generations X, Y, and especially Z display higher acceptance, driven by greater technological familiarity and a preference for efficient, digital solutions. These findings emphasize the need for tailored approaches to address generational differences in adopting digital banking services.

**KEYWORDS:** Digital banking services, Baby Boomers, Generational differences, Technology adoption, Ease of use.

### **I. INTRODUCTION**

The rapid development of technology has significantly transformed the banking sector, including the emergence of financial technology (FinTech) and digital banking. Patrick Johnson (2020) defines digital banking as a business organization that offers banking services online, which were previously only accessible through physical bank branches. Digital banking facilitates automatic delivery of traditional and new banking services directly to customers via electronic communication channels. This has given rise to mobile banking services, which are one of the key innovations enabling users to conduct financial transactions conveniently and efficiently without relying on SMS banking or activation tokens for internet banking. These advancements represent a major shift from conventional banking toward a more digital and branchless model, emphasizing the importance of analyzing generational acceptance of mobile banking services. Generational differences play a significant role in technology adoption, as Baby Boomers born between 1946 and 1964 face challenges adapting to new digital tools due to minimal exposure to technology during their formative years. Meanwhile, Generation Z born between 1997 and 2012 grew up with technology and the internet, making them more likely to embrace mobile banking seamlessly as part of their daily lives.

In the era of the Fourth Industrial Revolution, technological innovations such as smartphones and digital platforms have revolutionized lifestyles by making information and transactions accessible anytime and anywhere. Tasks like bill payments, ticket bookings, and banking can now be completed with a single smartphone, reflecting society's growing demand for convenience and efficiency (Hidayatullah et al., 2018). This technological shift has also driven competitive pressures within the banking sector, as banks must continually meet customer needs by delivering superior products and services (Suryani, 2017). Understanding the varying adoption rates of mobile banking between generations is crucial to addressing these demands. This research focuses on Generations Z and Baby Boomers, analyzing how factors such as technological skills, individual preferences, and perceptions of security influence their acceptance of mobile banking services. By comparing these two generations, this study aims to identify significant differences in adoption behaviors and contribute insights for improving mobile banking strategies that align with generational needs.

### **II. LITERATURE REVIEW**

The Baby Boomer generation (1945-1964) is known as the generation that significantly influenced change, even though it was often on a smaller scale. In their youth, they tended to have an open mindset and sought to build a better world, but as they

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aged, they became more conservative. This generation is characterized by being anti-war, highly loyal to their families, and possessing high optimism and ambition. They also focus on personal development, although at the same time, they are not fond of change and are more likely to be workaholics. While many members of this generation are now entering retirement age, advancements in technology have enabled them to remain active in the workforce, despite facing challenges in adapting to new technologies. Baby Boomers prefer direct or face-to-face communication and are not fond of criticism, preferring social recognition as their achievement. They tend to work harder when motivated and emphasize quality in their work.

On the other hand, Generation Z (born between 1997-2012) is a generation deeply connected to digital technology. They grew up with direct access to advanced technological devices, giving them superior technological skills compared to previous generations. Gen Z is known for being inclusive, open to differences, and more likely to work multitasking. They highly value self-expression and prefer to engage in broader communities through social media. Gen Z is also more realistic and analytical in decision-making, with a higher awareness of the importance of financial stability in the future. Regarding work, they prioritize jobs that offer financial stability and fast career growth. Unlike Baby Boomers, who may be more conservative, Gen Z is more flexible and tends to adapt more quickly to new technologies, including mobile banking. Therefore, this research aims to analyze the differences in how the Baby Boomer and Gen Z generations adopt and accept mobile banking services, considering the characteristics and tendencies of each generation toward technology.

### III. RESEARCH METHOD

According to Sugiyono (2020), research objects refer to all things selected by the researcher to be studied in order to obtain relevant information and make conclusions based on the findings. Similarly, Karim (2021) defines research objects as the target issues to be discussed and investigated through research with specific themes and topics. In this study, the research object is mobile banking applications. The subject of the research, as defined by Sekaran & Bougie (2017), refers to one of the members or parts of the sample. A research subject is the party that is considered the source of information or data for the research. According to Sugiyono (2019), research subjects are the limits of the study relating to the entities or individuals that define the research variables. Shofa (2020) further explains that the subject of research plays the role of an informant, providing information about the situation or conditions under investigation. Ramdhan (2021) adds that the research subject is the person or institution chosen by the researcher as the source of data or information. In this study, the subjects are mobile banking users, specifically the Baby Boomer and Gen Z generations.

The research method used in this study is quantitative. Quantitative methods involve procedures that use measurable or calculable data, typically in the form of numbers analyzed statistically to generate conclusions. According to Sugiyono (2019), quantitative research is based on a positivist philosophy, used to study specific populations or samples, and involves data collection with research instruments. The aim is to test predefined hypotheses. This study focuses on two variables: Baby Boomers (X1) and Gen Z (X2) as they relate to mobile banking (Y). The data used in this study are primary data, which are collected directly by the researcher from the respondents without intermediaries. Primary data in this research were gathered using online questionnaires shared with mobile banking users. Respondents systematically provided answers to statements in the questionnaires. The study's population consists of individuals who use mobile banking, and a purposive sampling method was employed to select the respondents based on specific criteria. The sample size calculation using the Walpole, Myers, Myers, and Ye (2020) formula resulted in 96 respondents, which was rounded up to 100 respondents for convenience.

### IV. RESEARCH AND DISCUSSION

#### IV.1 Classical Assumption Test

##### IV.1.1 Normality

##### IV.1.1.1 Baby Boomers and Generation X

**Table 4.1 Normality Test for Baby Boomers and Generation X**

GENERASI TAHUN LAHIR X	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
BABY BOOMERS	.099	40	.200*	.964	40	.224
GENERASI X	.145	40	.033	.946	40	.057

The normality test is a crucial step in statistical analysis to determine whether the data follows a normal distribution. One common method is the Shapiro-Wilk test. In Table 4.1, the results show the Shapiro-Wilk statistics for two generations: Baby

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Boomers and Generation X. For Baby Boomers, the Shapiro-Wilk statistic is 0.964 with 40 degrees of freedom and a significance value of 0.224, which is greater than the common alpha level of 0.05, indicating no evidence to reject the null hypothesis, suggesting the data follows a normal distribution. For Generation X, the statistic is 0.946 with a significance value of 0.057, which is slightly above 0.05, indicating some deviation from normality, but not enough to reject the hypothesis that the data follows a normal distribution. These results suggest that data from both generations, though Generation X shows a slight deviation, can be considered to meet the normality assumption for further statistical analysis. This normality test is important for ensuring that the appropriate analysis methods are chosen, allowing for accurate interpretation of the results.

### IV.1.1.2 Baby Boomers and Generation Y

**Table 4.2 Normality Test for Baby Boomers and Generation Y**

GENERASI LAHIR Y	TAHUN	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
BABY BOOMERS		.099	40	.200*	.964	40	.224
GENERASI Y		.146	40	.032	.962	40	.189

Table 4.2 presents a comparison of characteristics between Baby Boomers and Generation Y, where normality testing is crucial to determine data distribution suitability. The Shapiro-Wilk test is commonly used to assess normality, and its results for both generations indicate that the data follows a normal distribution. For Baby Boomers, the Shapiro-Wilk statistic is 0.964 with a significance level of 0.224, which is greater than the 0.05 threshold, suggesting no evidence to reject the null hypothesis, meaning the data is normally distributed. For Generation Y, the statistic is 0.962 with a significance level of 0.189, also showing no evidence to reject normality. Overall, the results of the Shapiro-Wilk test for both generations indicate that the data can be considered normally distributed, allowing researchers to proceed with further analysis, confident that the data meets a fundamental assumption of inferential statistics.

### IV.1.1.3 Baby Boomers and Generation Z

**Table 4.3 Normality Test for Baby Boomers and Generation Y**

GENERASI LAHIR Z	TAHUN	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
BABY BOOMERS		.099	40	.200*	.964	40	.224
GENERASI Z		.104	40	.200*	.952	40	.090

Table 4.3 compares Baby Boomers and Generation Z, emphasizing the importance of evaluating normality before proceeding with further statistical analysis. The Shapiro-Wilk test, commonly used to assess normality, shows that for Baby Boomers, the statistic is 0.964 with a significance level of 0.224, which is greater than the 0.05 threshold, indicating no evidence to reject the null hypothesis and suggesting normal distribution. For Generation Z, the statistic is 0.952 with a significance level of 0.090, also above 0.05, though slightly lower than Baby Boomers, indicating a slight tendency toward rejecting normality, but still insufficient to claim non-normal distribution. Overall, the results of the Shapiro-Wilk test suggest that both generations' data can be considered normally distributed, allowing researchers to proceed with further analysis, confident in the validity of their assumptions.

## IV.1.2 Homogeneity

### IV.1.2.1 Baby Boomers and Generation X

**Table 4.4 Homogeneity of Generation Baby Boomers and Generation X**

**Test of Homogeneity of Variances**

		Levene Statistic	df1	df2	Sig.
NILAI GEN X	Based on Mean	20.427	1	78	.000
	Based on Median	14.148	1	78	.000
	Based on Median and with adjusted df	14.148	1	48.949	.000
	Based on trimmed mean	19.469	1	78	.000

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In the variance homogeneity analysis between Baby Boomers and Generation X, the results from Levene's test (Table 4.4) indicate significant findings. The test based on the mean shows a Levene statistic of 20.427 with 1 and 78 degrees of freedom (df), and a significance level (Sig.) of 0.000. Similar results were found with the median test, which produced a Levene statistic of 14.148 with 1 and 78 df and identical significance. The trimmed mean test also yielded consistent results with a Levene statistic of 19.469, df 1 and 78, and a significance of 0.000. Overall, these results suggest significant differences in variance between the two generations, which could impact further analysis of their characteristics and behaviors.

### IV.1.2.2 Baby Boomers and Generation Y

**Table 4.5 Homogeneity of Generation Baby Boomers and Generation Y**

#### Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
NILAI GEN Y	Based on Mean	10.759	1	78	.002
	Based on Median	7.692	1	78	.007
	Based on Median and with adjusted df	7.692	1	60.346	.007
	Based on trimmed mean	10.803	1	78	.002

The variance homogeneity analysis between Baby Boomers and Generation Y, as presented in Table 4.5, shows significant results. Levene's test, conducted using different approaches (mean, median, and trimmed mean), produced consistent statistics. The test based on the mean yielded a Levene statistic of 10.759 with 1 and 78 degrees of freedom (df), and a significance level (Sig.) of 0.002. The median test showed a Levene statistic of 7.692 with 1 and 78 df and a significance of 0.007. The adjusted degrees of freedom for the median test were 60.346 with the same significance level. Finally, the trimmed mean test resulted in a Levene statistic of 10.803 with 1 and 78 df and a significance of 0.002. Overall, these results confirm a significant difference in variance between Baby Boomers and Generation Y, which can help understand the social dynamics and behaviors of both generations.

### IV.1.2.3 Baby Boomers and Generation Z

**Table 4.6 Homogeneity of Generation Baby Boomers and Generation Z**

#### Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
NILAI GEN Z	Based on Mean	15.200	1	78	.000
	Based on Median	14.852	1	78	.000
	Based on Median and with adjusted df	14.852	1	62.731	.000
	Based on trimmed mean	15.038	1	78	.000

The variance homogeneity analysis between Baby Boomers and Generation Z, as shown in Table 4.6, reveals highly significant results. Levene's test, conducted using different approaches (mean, median, and trimmed mean), consistently produced similar outcomes. For the mean-based test, the Levene statistic was 15.200 with 1 and 78 degrees of freedom (df), and a significance level (Sig.) of 0.000. The median-based test yielded a Levene statistic of 14.852 with the same df and significance of 0.000. The adjusted median test gave a Levene statistic of 14.852 with 62.731 df and the same significance. Lastly, the trimmed mean test showed a Levene statistic of 15.038 with 1 and 78 df and a significance of 0.000. Overall, these results confirm a significant difference in variance between Baby Boomers and Generation Z, providing valuable insights into the characteristics and behavioral patterns of both generations.

### IV.1.3 Hypothesis Test

#### IV.1.3.1 Independent Sample t test

##### IV.1.3.1.1 Baby Boomers and Generation X

**Table 4.7 Independent Sample t test of Baby Boomers Generation and Generation X Generation**

#### Independent Samples Test

Levene's Test for Equality of Variances	t-test for Equality of Means
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		Variances							95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NILAI GEN X	Equal variances assumed	20.427	0.000	1.210	78	0.230	3.575	2.955	-2.307	9.457
	Equal variances not assumed			1.210	51.831	0.232	3.575	2.955	-2.355	9.505

This section presents a hypothesis test using the Independent Samples t-test to compare the values between Baby Boomers and Generation X. The analysis results shown in Table 4.7 reveal that Levene's test for equality of variances yielded an F value of 20.427 with a significance (Sig.) of 0.000, indicating significant variance differences between the two groups, thus violating the assumption of equal variances. The t-test for equality of means resulted in a t value of 1.210 with 78 degrees of freedom and a two-tailed significance (Sig.) of 0.230, which is greater than 0.05, suggesting no significant difference in the means between Generation X and Baby Boomers. The mean difference between the two groups was 3.575, with a standard error of 2.955, and the 95% confidence interval for the mean difference ranged from -2.307 to 9.457, further confirming the lack of significance. Therefore, it can be concluded that there is no statistically significant difference in values between Baby Boomers and Generation X.

### IV.1.3.1.2 Baby Boomers and Generation Y

Table 4.8 Independent Sample t test Generasi Baby Boomers dan Generasi Y

#### Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NILAI GEN Y	Equal variances assumed	10.759	0.002	1.115	78	0.268	2.450	2.198	-1.926	6.826
	Equal variances not assumed			1.115	63.547	0.269	2.450	2.198	-1.941	6.841

An analysis was conducted to compare the values between Baby Boomers and Generation Y using the Independent Samples t-test. Table 4.8 shows the results of Levene's test for equality of variances, which yielded an F value of 10.759 with a significance (Sig.) of 0.002, indicating significant variance differences between the two groups, thus violating the assumption of equal variances. The t-test for equality of means produced a t value of 1.115 with 78 degrees of freedom and a two-tailed significance (Sig.) of 0.268, which is greater than 0.05, suggesting no significant difference in means between Generation Y and Baby Boomers. The mean difference was 2.450 with a standard error of 2.198, and the 95% confidence interval for the mean difference ranged from -1.926 to 6.826, further confirming the lack of significance. Therefore, it can be concluded that there is no statistically significant difference in values between Baby Boomers and Generation Y.

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## IV.1.3.1.3 Baby Boomers and Generation Z

Table 4.9 Independent Sample t test of Baby Boomers Generation and Generation Z Generation

### Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NILAI GEN Z	Equal variances assumed	15.200	0.000	-5.354	78	0.000	-12.725	2.377	-17.456	-7.994
	Equal variances not assumed			-5.354	59.753	0.000	-12.725	2.377	-17.479	-7.971

This analysis compares the values between Baby Boomers and Generation Z using the Independent Samples t-test, with results presented in Table 4.9. Levene's test for equality of variances yielded an F value of 15.200 with a significance (Sig.) of 0.000, indicating significant variance differences between the two groups, violating the assumption of equal variances. The t-test for equality of means produced a t value of -5.354 with 78 degrees of freedom and a two-tailed significance (Sig.) of 0.000, well below the 0.05 threshold, indicating a significant difference between the means of Generation Z and Baby Boomers. The mean difference was -12.725 with a standard error of 2.377, and the 95% confidence interval for the mean difference ranged from -17.456 to -7.994, confirming the statistical and meaningful significance of the difference. Therefore, it can be concluded that there is a significant difference in values between Baby Boomers and Generation Z, with Generation Z showing lower values than Baby Boomers.

## IV.2 Analysis and Discussion

### IV.2.1 An overview/description of these two different generations (generation Z and baby bommers) adopting and accepting Mobile Banking services.

#### A. Baby Boomers Generation

Baby Boomers, born between 1946 and 1964, generally exhibit a cautious attitude toward new technology, including mBanking. While they recognize the efficiency and convenience of digital banking services, many prefer traditional methods like visiting banks in person. Concerns about data security and privacy often hinder their full adoption of mBanking. They tend to handle more complex transactions, such as loan applications or financial consultations, directly with bank staff. However, as the need for easier financial management grows, many Baby Boomers are beginning to adapt to mBanking, using it for basic functions like checking balances and transferring funds. Initial discomfort and limited tech knowledge are often overcome with training or support from younger family members. Overall, while Baby Boomers may not be as familiar with this technology as younger generations, they show a willingness to adapt when its benefits align with their need for convenience in managing finances.

#### B. Generation Y

Generation Y, or Millennials, born between 1981 and 1996, are highly familiar with digital technology, including mBanking. Growing up with the internet and mobile devices, they quickly embrace new technologies. For them, mBanking is not just a tool for financial transactions but also a platform for budgeting, monitoring spending, and planning their financial future. They use advanced features like payment reminders, expense analysis, and integration with other financial apps to improve financial planning. Millennials expect a seamless user experience, preferring intuitive, easy-to-use apps with responsive customer service. While security is important, they tend to trust technology and take steps to protect their personal information. Comfortable with online transactions, including investments and financial product purchases, they view mBanking as a key part of their modern lifestyle. Overall, Generation Y uses mBanking to enhance efficiency and optimize financial management, taking a more proactive approach to their finances.



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### **C. Generation Z**

Generation Z, born between 1997 and 2012, are digital natives who grew up with easy access to technology and the internet. They are highly familiar with mobile devices and apps, making mBanking a common part of their financial transactions, from checking balances and transferring money to paying bills, all done quickly and efficiently through their smartphones. With high technological skills, they are comfortable using advanced mBanking features like automatic payment reminders and real-time expense tracking. Generation Z also values innovation and user experience, preferring apps with appealing interfaces, ease of use, and integration with other digital services. While open to online transactions, they remain cautious about data security and prioritize secure features in apps. Additionally, they are actively involved in financial decisions, including investments and financial planning, making mBanking an essential tool for supporting a more independent and informed lifestyle.

### **D. Generation X**

Generation X, born between 1965 and 1980, occupies a unique position in terms of technology adoption, including mBanking. Having witnessed the transition from analog to digital technology, they are more open to using digital banking services compared to Baby Boomers. Generation X values the convenience and efficiency of mBanking apps for features like balance monitoring, fund transfers, and bill payments. While they are comfortable with technology, they still prefer direct interactions with banks for complex transactions or financial consultations. They are cautious about security and privacy, favoring apps with proven safety and avoiding transactions involving sensitive personal information. Additionally, they use mBanking to manage budgets and track expenses, viewing it as an essential tool for financial planning. Overall, Generation X balances digital convenience with a cautious approach to security, prioritizing data protection.

## **IV.2.2 Differences in adopting and accepting Mobile Banking services**

### **A. Baby Boomers and Generation X**

Statistically, there is no significant difference in the adoption of mobile banking between Baby Boomers and Generation X. Despite their distinct backgrounds, both generations exhibit similar tendencies in accepting digital technology, particularly mobile banking services. This reflects the idea that factors such as the need for convenience and security can unite these generations in adopting new technology. Baby Boomers, born between 1946 and 1964, are often considered more conservative in adopting technology. However, with increasing demand for accessibility and convenience, many have begun to transition to mobile banking. Research by Wetzler (2021) suggests that many Baby Boomers started using mobile banking once they recognized the benefits it offered.

On the other hand, Generation X, born between 1965 and 1980, is more familiar with technology, having grown up during the rise of information and communication technology. This generation is quicker to adopt mobile banking but still values security and convenience. Both generations prioritize security in financial transactions, selecting services that offer data protection. Despite differences in how each generation interacts with technology, both share concerns about safeguarding their personal and financial information. Overall, there is no significant difference in mobile banking adoption between Baby Boomers and Generation X, with both generations adapting to new technology, considering security and convenience. With effective education and increased awareness of mobile banking benefits, both generations can transition more easily into digital banking services.

### **B. Baby Boomers and Generation Y**

Statistically, there is no significant difference in the adoption of mobile banking between Baby Boomers and Generation Y (Millennials). Despite their different backgrounds, both generations exhibit similar tendencies in accepting digital technology, particularly mobile banking. Factors such as the need for convenience, accessibility, and security help unify these generations in adopting new technology. Baby Boomers, born between 1946 and 1964, are often seen as more conservative in their use of technology. While they initially adopted technology more slowly, many have transitioned to mobile banking as their need for accessibility and convenience increased. Research by Wetzler (2021) indicates that many Baby Boomers began using mobile banking once they recognized its benefits and ease.

Generation Y, born between 1981 and 1996, grew up amidst the rise of information and communication technology, making them more open to digital services and quicker to adopt mobile banking. They value the accessibility and efficiency of mobile banking apps, which allow for better financial management. Both generations prioritize security when making financial transactions, preferring services that ensure data protection. While Baby Boomers may be more cautious, they share the same concerns as Generation Y regarding the security of their personal and financial information. Overall, there is no significant difference in the adoption of mobile banking between Baby Boomers and Generation Y, with both generations adapting to new

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technology while considering security and convenience. With proper education programs and increased awareness of mobile banking benefits, both generations can more easily transition to digital banking services.

### C. Baby Boomers and Generation Z

There is a significant difference in values between Baby Boomers and Generation Z, with Generation Z showing lower values compared to Baby Boomers. This difference reflects the significant social, economic, and technological changes that have occurred over the decades. Baby Boomers, born between 1946 and 1964, are known for their work-oriented values, stability, and achievement. In contrast, Generation Z, born between 1995 and 2012, exhibits lower values in areas such as commitment to work and work ethics. One notable difference is their view on work; Baby Boomers often see work as a source of identity and pride, while Generation Z views it as a means to achieve a better work-life balance. They value experiences and learning opportunities more than high salaries, indicating that their values are focused on personal well-being and life satisfaction, rather than career achievement.

The influence of technology also plays a crucial role in shaping the values of these generations. Generation Z grew up with easy access to information and communication through the internet and social media, making them quick learners but also more susceptible to stress and social pressures. Research shows that Generation Z experiences higher levels of anxiety compared to Baby Boomers, which may affect their values in terms of commitment and work ethics. Overall, the difference in values between these generations highlights the shift from a career-focused mindset to one that prioritizes personal fulfillment, well-being, and work-life balance.

### CONCLUSIONS

The conclusions of this study are as follows: 1) Between Baby Boomers and Generation X: Levene's test revealed a significant variance difference ( $F = 20.427$ ,  $p < 0.001$ ). The t-test showed a t-value of 1.210 with a p-value of 0.230, indicating no significant difference in average values between the two generations, meaning they have relatively equal values in the context studied. 2) Between Baby Boomers and Generation Y: Levene's test also showed a significant variance difference ( $F = 10.759$ ,  $p = 0.002$ ). The t-test yielded a t-value of 1.115 with a p-value of 0.268, suggesting no significant difference in average values, meaning the value characteristics of these two generations are similar. 3) Between Baby Boomers and Generation Z: The results indicated a significant variance difference, and while the specific t-test value was not provided, previous analysis suggests that Generation Z differs from Baby Boomers, warranting further investigation.

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