Conference Paper   PDF Available

National Level Conference on "Creativity and Sustainability" Organized by: An Analysis of the Effects of Generation Gap on Use of E-Wallets

July 2020

Conference: Perspective - 2020 One Day National Conference on Creativity & Sustainability · At: Ahmedabad

Authors:

Shri Chimanbhai Patel

A Amit

Amit Ashokbhai Rajdev
RK University

Bhakti Patel
Amity University

Download full-text PDF   Download citation   Copy link

References (21)

Abstract

Generation Z is going to be the largest customer base for future banking. A study from Accenture in USA and Canada (2017) indicates 69% of Generation Z use mobile banking apps daily or weekly compared that to just 17% of Baby boomers. Generation Z (teens and young adults) is characterised as more screen addicted and true digital as compared to Generation Y. This Generation Gap is an important factor that differentiates use of digital financial services like e-wallets. With this objective, the present paper explores the differences in adopting e-wallets by two different generations using Technology Acceptance Model (TAM). Two samples each representing Generation Y and Z would be selected for the study and data would be collected using questionnaire. The differences based on factors affecting adoption of e-wallets and its usage would be analysed using statistical software like SPSS.

Sponsored videos

👁 Public Full-text ①

Studies in Indian Place Names (UGC Care Journal)
ISSN: 2394-3114 Vol-40, Special Issue-08
National Level Conference on "Creativity and Sustainability"
Organized by:
Shri Chimanbhai Patel Institute of Management and Research (CPIMR)
Ahmedabad - 380013, India

Ahmedabad - 380013, India

An Analysis of the Effects of Generation Gap on Use of E-Wallets

Dr. Amit A Rajdev, Assistant Professor – Finance, Department of Management, Atmiya University, Rajkot – 360005.

Ms. Shina Mehta, Student – MBA Programme, Department of Management, Atmiya University, Rajkot – 360005.

Ms. Bhakti Patel, Student – MBA Programme, Department of Management, Atmiya University, Rajkot – 360005.

Abstract

Generation Z is going to be the largest customer base for future banking. A study from Accenture in USA and Canada (2017) indicates 69% of Generation Z use mobile banking apps daily or weekly compared that to just 17% of Baby boomers. Generation Z (teens and young adults) is characterised as more screen addicted and true digital as compared to Generation Y. This Generation Gap is an important factor that differentiates use of digital financial services like e-wallets. With this objective, the present paper explores the differences in adopting e-wallets by two different generations using Technology Acceptance Model (TAM). Two samples each representing Generation Y and Z would be selected for the study and data would be collected using questionnaire. The differences based on factors affecting adoption of e-wallets and its usage would be analysed using statistical software like SPSS.

Key Words: Generation Z, Technology Acceptance Model (TAM).
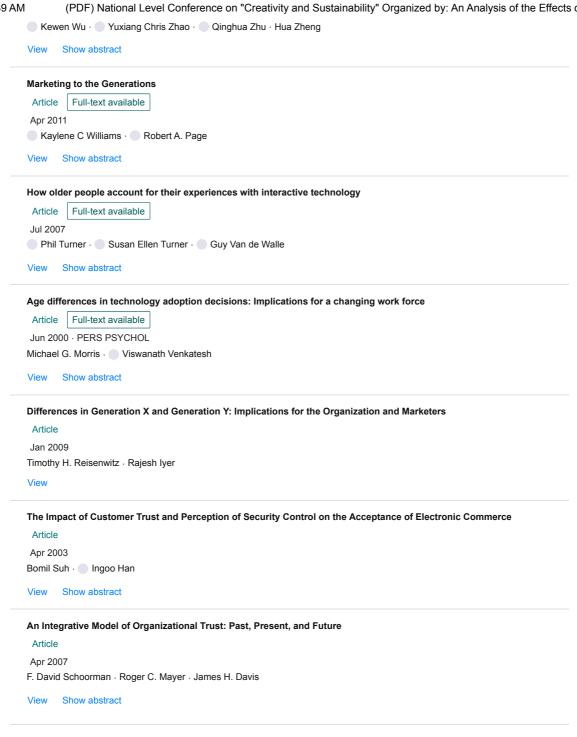
1. Introduction

Dimock, M. (2019), President of Pew Research Center, suggests how generation gap provides insight as a tool that analyses changes in views over time. It can provide a way to understand how different formative experiences (such as world events and technological, economic and social shifts) interact with the life-cycle and aging process to shape people's views of the world. Technology, being one of the key drivers of change, is also influenced by the generation that adopts it and develops it. The Generation X (those who are born during the years 1965-1977) is the generation that has been credited with moving the Internet into the mainstream (Reisenwitz, T. H., & Iyer, R., 2009). Generation Y (those who are born during the years 1977-1994) is the first generation to use email, instant messaging, and cell phones since childhood (Tyler 2007; Tyler 2008) and finally Generation Z (those who are born after 1994) is naturally digital. They cannot live without Smartphones, Internet, Google, Facebook and Mobile apps. The evolution of technology and its exposure to generations has changed the lifestyle and perceptions of people. These generations differ from each other in adoption of digital financial transactions. A Study

Page | 662

Citations (0)   References (21)

Online Website Cues Influencing the Purchase Intention of Generation Z Mediated by Trust

Article   Full-text available

Jan 2018

○ Mary Rani Thomas · ○ Kavya .V · Mary Monica

View   Show abstract

Using the technology acceptance model to explain how attitudes determine Internet usage: The role of perceived access barriers and demographics

Article   Full-text available

Jun 2006 · J BUS RES

○ Constance Porter · ○ Naveen Donthu

View   Show abstract

Measuring the Moderating Effect of Gender and Age on E-Learning Acceptance in England: A Structural Equation Modeling Approach for An Extended Technology Acceptance Model

Article   Full-text available

Oct 2014

○ Ali Tarhini · ○ Kate Hone · ○ Xiaohui Liu

View   Show abstract

A meta-analysis of the impact of trust on technology acceptance model: Investigation of moderating influence of subject and context type

Article   Full-text available

Dec 2011 · INT J INFORM MANAGE

Kewen Wu · Yuxiang Chris Zhao · Qinghua Zhu · Hua Zheng

View   Show abstract

Marketing to the Generations

Article   Full-text available

Apr 2011

Kaylene C Williams · Robert A. Page

View   Show abstract

How older people account for their experiences with interactive technology

Article   Full-text available

Jul 2007

Phil Turner · Susan Ellen Turner · Guy Van de Walle

View   Show abstract

Age differences in technology adoption decisions: Implications for a changing work force

Article   Full-text available

Jun 2000 · PERS PSYCHOL

Michael G. Morris · Viswanath Venkatesh

View   Show abstract

Differences in Generation X and Generation Y: Implications for the Organization and Marketers

Article

Jan 2009

Timothy H. Reisenwitz · Rajesh Iyer

View

The Impact of Customer Trust and Perception of Security Control on the Acceptance of Electronic Commerce

Article

Apr 2003

Bomil Suh · Ingoo Han

View   Show abstract

An Integrative Model of Organizational Trust: Past, Present, and Future

Article

Apr 2007

F. David Schoorman · Roger C. Mayer · James H. Davis

View   Show abstract

Show more

Recommended publications   Discover more

Conference Paper   Full-text available

The Role of Information Technology in motivating students to accept e-learning adoption in universit...

September 2015

⬤ Dmaithan Almajali · ⬤ Ra'Ed Masa'deh · ⬤ Rand Aldmour

The present study aimed to develop a theoretical framework toward e-learning adoption in universities through conducting a comprehensive review of literature, and empirical studies. Based on the technology acceptance model, the researchers developed a model designed to measure the impact of ease of use, perceived usefulness, and training on e-learning usage on the actual use of e-learning systems ... [Show full abstract]

View full-text

Article   Full-text available

The Adoption of the E-Banking: Validation of the Technology Acceptance Model

January 2013 · Technology and Investment

Regaieg Essafi Raida · ⬤ Neji Bouslama

View full-text

Article   Full-text available

An Assessment of Effective Factors in Technology Acceptance Model: A Meta- Analysis Study

January 2019 · Journal of Scientometric Research

⬤ Abbas Doulani

View full-text

Article   Full-text available

The Role of Information Technology in motivating students to accept e-learning adoption in universit...

January 2016 · Journal of Business & Management (COES&RJ-JBM)

⬤ Dmaithan Almajali · ⬤ Ra'Ed Masa'deh · ⬤ Rand Aldmour

The present study aimed to develop a theoretical framework toward e-learning adoption in universities through conducting a comprehensive review of literature, and empirical studies. Based on the technology acceptance model, the researchers developed a model designed to measure the impact of ease of use, perceived usefulness, and training on e-learning usage on the actual use of e-learning systems ... [Show full abstract]

View full-text

Company

About us
News
Careers

Support

Help Center

Business solutions

Advertising
Recruiting