

# UNDERSTANDING INDONESIAN YOUTH COMMUNICATION BEHAVIORS IN THE NEW DIGITAL ERA

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## ABSTRACT

The development of Internet penetration rate in Indonesia brings many internet-based applications in various platforms of digital telecommunication equipments, such as: personal computers, tablets, smartphones, etc. This phenomena creates various internet-based applications both for personal and corporate usage that have been developed in-order to attract or expand the business to broader markets and meets efficiency and effective means. Online transactions is one of the example amongst future applications that people are increasingly familiar with to do day-to-day transactions in Indonesia considering the promising economic growth in the next decades. Therefore, the technology experts continually pay attention to work and develop more practical and trustable functions by expanding or improving its key features in various platforms. This paper reports review on two preliminaries studies with the aim of obtaining deeper understanding towards the communication behaviors of Indonesian youth on the uses of online banking services. The studies explored two different angles of young adults attitudes towards online banking transaction usage, included on how they perceive its benefits and how they experience the online transactions itself. As the paper are aimed to provide academic and practical contributions on the understanding of Indonesian youth communication behaviors, it observes communication behaviors to new digital technology adoption that reflects and represents through their attitudes towards the usage of online banking transactions.

**Keywords:** *youth behavior, digital communication, internet banking, cybernetic, user experience, web usability, e-Commerce.*

## 1. INTRODUCTION

Thomas L. Friedman in his book: *The World is Flat: A Brief History of the Twenty-First Century*, said that entering the new millennium of 2000's, we are living in a new digital phase called as Globalization 3.0. This globalization process shrinks the world smaller and smaller and flattened just like a playing ground. And this globalization wave is coming to reach any countries all-over the world, including Indonesia. Indonesia is a large archipelago economic country with the fifth largest population of the world whereby the productive age category is at the largest portion. According to a statistical report of Indonesia Investments regarding the age demographic structure in 2010, about 19 percent of Indonesia's population are children aged under ten years, about 37 percent below twenty years and about half the population of Indonesia under the age of thirty years. These figures show - from a demographic perspective - that Indonesia has a great potential in terms of productivity and creativity in the near future. And consistent with the reports from McKinsey Global Institute, the nation has one of the world's youngest demographic profiles where 60 percent counted from its population is below 30 years of age with population growth rate of 2.5 million a year. Based on this forecast simulation, we can assume that by 2030 a significant increase of 90 million consumers with enough disposable income to purchase basic needs and discretionary goods and services will be contributed from that nowadays youth segment (Winarko, 2015). This is why young people are important for business practitioners as well as academics researchers to conduct a lot of behavioral observations on Indonesian youth population. It is not the online behavior alone that matters. They are also expected to be competitively ready to grab plenty of globalization wave opportunities as the Asean Economic Community is approaching by this end of 2015 and Indonesian economy would be the 7<sup>th</sup> largest in the world by 2030 as predicted by McKinsey. What is the importance of internet banking application as discussed at those research papers?

Referring to what Thomas L. Friedman said that in the Globalization 3.0 era, companies as well as individuals are encouraged to think globally in-order to be growing or at least to be sustained. Not only to master one new technical skill, but also to be mentally flexible, self-motivated, and have certain psychological mobility things. He said that the industrial globalization will shift to the individual globalization eventually.

Digital communication technology as provided by internet banking application is one of many mobile or ubiquitous applications that is believed playing important roles to determine the successful of corporations and individuals in doing businesses efficiently and effectively. E-banking saves user's time and money both for the banks and consumers significantly as reported. Moreover it has not only been embraced in the developed world, but it is becoming an enabling feature of business growth in the developing world (Turban et. al, 2012).

This paper particularly reports in responding the needs to get deeper insights about the young Indonesian communication behavior towards new digital communication platforms that currently bring more connectedness, shrink the space and shorten the distances among them and their family members as mentioned earlier. Since the communication studies are very broad, therefore the authors limit this report based-on preliminary internet behavior studies conducted within two previous academic research journals as reported by first author who discussed the attitudes of young Indonesian towards internet banking system application. The literature review, method and the findings are summarized generally to understand what the previous papers have been discussed. And further additional communication literature review, analysis and conclusion will be added in the next following sections.

## 2. LITERATURE REVIEW

As mentioned earlier, based on prior literature review of the two Winarko's journals, it mentions a prior studies done in UK towards 164 respondents of 16-29 years of age group found that it has more positive attitudes and behavioral intentions significantly towards banking services compared to the other group of age (Chau and Ngai, 2010). Therefore these two papers adopts such research yet with Indonesian youth context within similar age range of 16-29 years; the majority were studying in their college and early employment period. In the economic point of view, they are predicted as having enough disposable buying power in the near future. A report from McKinsey Global Institute (2012) supports those researches as it mentioned that Indonesia has the youngest demographic profile in the world whereas 60% of its population is below 30 years old with population growth probability of 2.5 millions per year. Therefore McKinsey's assumption that in 2030 there will be a jump of consumer potentials of 90 millions with enough income to spend their basic goods and services necessities, it will be occupied by those who are in young adult category that lives today.

Taking the assumption of Indonesian Internet growth more than 20% per annum, by 2016 the Internet users in Indonesia could reach 100 millions, whom partly will use the benefits offered by banking service applications. Turban et. al (2012) in his book: *Electronic Commerce* defines that *electronic (online) banking (e-banking)* as various of banking activities conducted from home, business or on the road by using the Internet connection rather than at a physical bank location; also known as *cyberbanking, virtual banking, online banking, e-banking or home banking*. Meanwhile, Bank Indonesia, as the national regulator of electronic banking activities in Indonesia, defines electronic banking as the services that enabling bank customers to get banking information, to do banking communications and transactions through electronic medias (Bank Indonesia Regulation No. 9/15/PBI/2007). The media could be done through Automated Teller Machines, phone banking, electronic fund transfer, internet banking, and mobile phone. There are several types of online banking systems developed further by banking practitioners that categorized into big five. First, informative application, whereby the banks give general information about their companies. Second, administrative application, whereby banks could give administrative service via online access to their customers. Third, transactional application, whereby the customers could enjoy banking transactions effectively. Fourth, portal application, whereby the banks provides links in-order to provide various informations about financial, communities, business, etc. And fifth, various applications for mobility and search function purposes.

According to prior research of Kuisma et al. (2007) and Littler dan Melanthiou (2006), the internet banking service provides many benefits such as more practical and efficient for society, but still there is consumer group who still resists to adopt this service due-to perceived risk factors of uncertainty and security matters. Another study in Taiwan from Lee (2009) by integrating TAM (Technology Acceptance Model) as developed by Davis and TPB (Theory of Planned Behavior) as developed by Ajzen, had conducted to understand the behaviors towards internet banking service by using benefits and risks approach towards 368 respondents whom majority were having higher education background. The results of the study showing that the intention to use internet banking service positively influenced by the perceived benefit, attitude and its perceived usefulness. Adversely the intention was influenced mainly considering its security and financial risk factors. By using this framework, the first paper journal of Winarko (2015) tried to develop similar research to evaluate the perceived benefit and risk, as well as communication perception towards internet banking service within the difference cultural context towards young adult segment of 16-29 years in Indonesia. The research was done by considering two different groups of respondents; one was belonged to those who have experience in using internet banking services and the other group belonged to those who have no experience before.

The development of web design of internet banking in Indonesia nowadays tends to be something that are more common and standardized since the society is getting more familiar in operating online banking

transaction applications. Therefore internet banking application developers should continually consider practical functions and extend its main features. In accordance to the interactive web design advancement and standardization, better ergonomic of web design would be required competitively. It will create unique value proposition that may differ the bank from its competitors, moreover because human being basically will be more intensively communicate through technology or machines. The second paper journal of Winarko examined the adoption behaviors on internet banking usage of younger segment by employing online banking web usability analysis in Indonesian youth subcultural context. There were also findings related to male-female gender behavior differences on how young females and males perceive their experiences in using internet banking services. Adopting the Diffusion of Innovation Theory as proposed by Everett M. Rogers, basically the youth are commonly more technologically savvy and comfortable with their online communication ways. As early adopters category, they think that Internet is one of their ways of life in communication including their attitudes towards internet banking services. Therefore it raises question whether this early adopters group could influence other categories, such as: late majority and laggards, to accelerate the adoption process by recommending the usage of internet banking services to their peers and family members.

This digital communication behaviors of young people as reported by those two papers related to internet banking systems can also be explained through cybernetic tradition of communication. In this cybernetic tradition, communication can be seen as a system of processing information, feedback and control. In this case, communication can be seen as a chain to link separated parts in a system and to find the answer of the question: "how can we get the bugs out of this system?" This communication concept of cybernetic was reported by Norbert Wiener as a scientific study about human communication control with animals and machines. It emphasizes that communication is not linear but it is rather a cyclic process with feedback loops. By using this communication tradition approach, this paper will discuss more possible beneficial feedback as suggested by prior several findings.

### **3. METHOD**

This section reviews the methods conducted in the two paper journals of Winarko related to internet banking communication behaviors of Indonesian youth. After reviewing several related academic journals and supported by secondary data, the statistical descriptive research models were prepared in-order to develop previous empirical studies towards two different youth groups (those who had direct experience and no experience with internet banking transactions). It was observed to understand significant different behaviors of these two groups with simple statistical models. General perception evaluation on the observed groups was done by adopting Technology Acceptance Model (TAM) by Malhotra and Galletta. Questionnaires were used to measure the evaluation by using seven points of bi-polar scale in-order to measure the perception of each group toward the usage of internet banking services, whether the uses perceived as: (1). Good concept, (2). Beneficial, (3). Wise options, and (4). Bring positive/negative impact to the observed groups. With the aim to measure bank website quality, it utilized WebQual questionnaires adopted from Barnes & Vidgen (2000a, b, c, 2001).

In those studies, population is young adult group aged from 16 upto 29 years old, those who were adult and within six months to one year ahead eligible to register as independent bank customers, either those who had experienced or no experience in internet banking transactions. By using purposive sampling technique with addition small surveys for completing the representativeness of those who are living in greater Jakarta areas (Jabodetabek) and outer cities. The field surveyors (college students) conducted a face-to-face administered questionnaire survey towards their peers in campuses, university staffs and their family members. There were about 200 questionnaires utilized to collecting the data and 88 valid respondents obtained. 53 responses out of these valid respondents were coming from the experienced group in internet banking (27 males and 26 females). The 35 remaining respondents were coming from the inexperienced group (11 males and 24 females).

Further data processing were conducted by using SPSS IBM version 21 statistical software to do few tests, such as: (1). Reliability and Validity tests to validate questionnaires by using the Cronbach's Alpha, (2). One Sample T test to understand general attitudes toward internet banking services, (3). Independent Samples T test to see the differences between the experienced and inexperienced groups, also the website usability (communication) towards two different genders in the experienced group. (4). Bivariate test to understand if there is a certain communication pattern, such as the internet banking usage recommendation to their peers and family members. To understand the communication behavior difference between the two groups, particularly on general attitudes towards general internet banking services also could be attained by calculating the means on each category measurement. Further deeper evaluation to understand the significancy between the two observed group can be obtained through Differences Analysis method.

The measurement of benefits and risks factors were developed by using four reference questions related to the perceived of usefulness developed by Davis and Veskanatesh; this relates to in what extent the internet banking services increasing performance, productivity, effectiveness and beneficial for the users to conduct banking transactions. The measurement was using 1-7 Likert scale and also utilized Differences Analysis

method to test the significance difference between two groups. To measure the perceived risks, the paper developed the research from Jarvenpaa and Tood who utilized three types of questions to reflect the perceived risk attitudes towards online shopping, and added one combined question to reflect the overall influence of general risks due-to another reasons. These three risk dimensions were the risks that cause financial loss, social risk due-to family members and peers were not recommending to use internet banking services, and the security risk related to personal data security. As before, these measurement also utilized Differences Analysis method in-order to test the significance difference of perception between the two groups.

#### 4. FINDINGS AND DISCUSSION

After conducting the above tests, some findings obtained based-on the statistical variable results as the following. First, there are significant difference between the attitudes of two groups who were experienced and inexperienced in adopting internet banking services, although those groups generally perceive that this technology are beneficial and having positive impacts. The significant values can be seen from its adoption level in internet banking that motivated by the following factors: (1). Beneficial, (2). Wise option, and (3). Positive impact. The less significant value about this services was that this is a good concept. It means that both young adult groups generally perceive positively the uses of online banking services. In this case the image communicated by the system to young adult group is relatively good, although some have not experienced in using this services before. Yet as further test were conducted, both groups at least were having two significant differences in perceiving the benefits and positive impacts of internet banking services; they are: (1). The ability to make banking transactions becoming more effective, and (2). The benefits in supporting banking transactions (see Table-1).

Second, the up-to-date information as provided by bank website was the strongest motive for young adult to make communication and recommend the internet banking services to their peers and family members.

Table-1: Experienced-Inexperienced Groups Comparison\*

Coefficients	Value			
	Good Concept	Beneficial	Wise Option	Positive Impact
<b>Levene's Test for Equality of Variance</b>				
Equal variances assumed				
F-test value	0.196	4.718	4.013	0.530
Sig. value	<b>0.659</b>	<b>0.033</b>	<b>0.048</b>	<b>0.469</b>
<b>T-test for Equality of Means</b>				
Significance (Sig.) 2-tailed				
Equal variances assumed	<b>0.255</b>	0.005	0.028	<b>0.019</b>
Equal variances not assumed	0.287	<b>0.007</b>	<b>0.025</b>	0.026
Means Difference	0.287	0.656	0.556	0.631

\*Source: Winarko, H. B. (2015). A Study on the Adoption of Youth Segment in the Internet Banking System: An Analysis by Using User Experience Approach. *International Journal of Business and Management Studies*, 4(1), 193-201.

The behavior of this young adult confirms previous theories and consistent with innovation diffusion technology whereby young people are the key drives or active agents that influence the uses of new technology, either to their peers or to their family members. The strongest motive to recommend was due-to timely information provided by internet banking services (see Table-2). Further those who belonged to late majority and laggards group were expected to imitate their behaviors and change the prior perceives on how complicated and risky to operate new communication technology like internet banking services.

Table-2: Willingness to recommend to peers and family members\*

Coefficients	Values							
	UX1	UX2	UX3	UX4	UX5	UX6	UX7	UX8
Pearson Correlation	0.547**	0.408**	0.566**	0.534**	0.669**	<b>0.742**</b>	0.663**	0.624**
Sig. 2-tailed	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000
Observation (N)	53	53	53	53	53	53	53	53

\*\* Correlation is significant at the 0.01 level (2-tailed).

**Symbols:**

**UX1:** easy to navigate; **UX2:** attractive appearance; **UX3:** address users’s need; **UX4:** credible; **UX5:** accurate; **UX6:** timely information; **UX7:** clear information; **UX8:** right level of detail.

\*Source: Winarko, H. B. (2015). “A Study on the Adoption of Youth Segment in the Internet Banking System: An Analysis by Using User Experience Approach”, *International Journal of Business and Management Studies*, 4(1), 193-201.

The third, there are few aspects that showed a significant different attitudes based-on the gender towards the communication perception, as follows: (1). The females perceived that current navigation communication design of e-banking website were not easily used compared to their male peers. (2). The females also perceived that they did not receive required detail information compared to the males. (3). More credible information in the e-banking website were required by the females compared to the males. (4). The females required clearer information over the website compared to the males (see Table-3). From these communication perspective facts, it can be understood that the female young adult generally required more better communication features in-order they feel more comfortable and confidence in using the internet banking services.

Table-3: Gender-based Comparison (Females and Males)\*

Coefficients	Values							
	UX1	UX2	UX3	UX4	UX5	UX6	UX7	UX8
<b>Levene’s Test for Equality of Variance</b>								
Equal variances assumed								
F-test value	0.287	0.166	0.144	0.032	6.881	3.198	0.594	0.291
Sig. value	<b>0.594</b>	<b>0.685</b>	<b>0.706</b>	<b>0.858</b>	<b>0.011</b>	<b>0.080</b>	<b>0.444</b>	<b>0.592</b>
<b>T-test for Equality of Means</b>								
Sig. 2-tailed								
Equal variances Assumed	<b>0.018</b>	0.275	0.055	<b>0.045</b>	0.210	0.472	<b>0.050</b>	<b>0.040</b>
Equal variances not assumed	0.017	0.276	0.055	0.044	0.214	0.475	0.051	0.040
Means Difference	-0.662	-0.413	-0.533	-0.580	-0.352	-0.231	-0.573	-0.645

**Symbols:**

**UX1:** easy to navigate; **UX2:** attractive appearance; **UX3:** address users’s need; **UX4:** credible; **UX5:** accurate; **UX6:** timely information; **UX7:** clear information; **UX8:** right level of detail.

\*Source: Winarko, H. B. (2015). “A Study on the Adoption of Youth Segment in the Internet Banking System: An Analysis by Using User Experience Approach”, *International Journal of Business and Management Studies*, 4(1), 193-201.

Finally, both young adult groups have no significant difference in perceiving the risks in the usage of internet banking services. These two groups consistently shows that among four risk dimensions, private data security factor is the most important consideration in the internet banking services usage. This finding can be a good source for bank information security officers in-order to continually provides more trustable or credible services to their customers.

Table-4: Perceived Risks Comparison\*

Coefficients	Values			
	Risk-1	Risk-2	Risk-3	Risk-4
<b>Levene's Test for Equality of Variance</b>				
Equal variances assumed				
F-test value	7.112	1.751	0.130	1.517
Sig. value	<b>0.009</b>	<b>0.189</b>	<b>0.719</b>	<b>0.222</b>
<b>T-test for Equality of Means</b>				
Significance (Sig.) 2-tailed				
Equal variances assumed	0.128	<b>0.064</b>	<b>0.407</b>	<b>0.172</b>
Equal variances not assumed	<b>0.103</b>	0.059	0.403	0.159
Means Difference	-0.426	-0.552	-0.257	-0.389

**Symbols:**

**Risk-1:** Financial loss; **Risk-2:** Not recommended by peers and family members; **Risk-3:** Data Insecurity; **Risk-4:** Overall risks.

\*Source: Winarko, H. B. (2015). "Consumer Behavior Analysis on the Usage of Online Banking Services by Young Adult Segment: The Benefits and its Risks", *PPM Journal of Management and Business Review*, Vol. 12 No. 1, 12(1), 77-89.

**5. CONCLUSION**

Based-on the findings and discussion as described in the previous section, few conclusions can be drawn as follows:

- The positive attitudes of the two different groups (experienced and inexperienced) towards the usage of internet banking services reflects that Indonesian youth were generally accept the idea of using this kind of service, because it is beneficial, wise option and having positive impacts. This two groups differ in the way they perceive that the internet banking transaction is beneficial and effective in supporting banking transactions. There are some plausible factors to explain this differences. Further studies in marketing communication of internet banking services can be conducted for instance to examine how the internet banking services is first introduced to the potential bank customers by the customer service officers, how the marketers educate potential customers in encouraging effective banking transactions and communications over various internet-based platforms, etc.
- Among the eight user experience types examined in the reviewed studies, timely information was the strongest factor that encourage Indonesian youth to recommend the usage of internet banking services to their peers and family members. Communication speed becomes a powerful feature provided by internet banking technology compared to other banking transaction types such as over the counter or through Automated Teller Machines. The Indonesian youth who belonged to the early adopters group has the ability to access faster information, feel confidence to take greater control and 'play' over the internet banking technology.
- There are four out of eight user experience types which shows significant different attitudes between two Indonesian young female-male groups on how they perceive the experience in banking transaction communications over the Internet. It reflects that Indonesian young females have less positive feedbacks than male users. Further research to understand why it could be happened can be conducted, for instance are there any practicality considerations related to the security token device availability and operating procedures, internet access availability and its performance, etc.
- There is no significant risk attitudes differences between the experienced and inexperienced group of Indonesian youth. It means that they perceive that the risks in using the internet banking services is not

relevant with whether they have or have not experienced in using this technology before. Further studies can be conducted in exploring whether they see that internet security technology of e-banking services correlate with communication experience or not.

Although the findings from the previous studies in Winarko's journals as reviewed here were validated and tested statistically, multidisciplinary approaches with more complex research communication design may be required in further academic researches. Hopefully this paper would provide brief summary and better understanding on how Indonesian youth communication behaviors through internet banking services during this digital era. It may be applied and extended to other countries or cultural contexts which demographically similar to Indonesia, especially where the youth are important agent of change for the nation.

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