INNOVATION RESISTANCE AMONG AGE COHORTS IN JAKARTA

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Abstract

Objectives - To identify the strongest factor that inhibits consumer’s adoption of mobile banking among different age cohorts in Jakarta; to compare and contrast strongest barriers between each age cohort.

Method - Research is quantitative descriptive research, using questionnaires to collect data from 150 respondents in Jakarta, consisting of both genders and users and non users of mobile banking. SPSS is used as data analysis tool.

Results – All of the barriers have an effect on intention to use mobile banking but usage barrier is the strongest barrier. The degree of influence of barriers is only different among age cohorts when the barrier relates to value. Value barrier is highest in Generation Y.

Conclusion – Bank managers should put more emphasis on value and usage benefits on their marketing communications in general. When marketing to Generation Y and Baby Boomers, value should be highlighted more.

Keywords - Innovation, Banks, Mobile communication systems, Consumer behavior, Baby boomers, Generation X, Generation Y