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2 Indonesian demographic bonus: Determinants of intention to use the cellular applications of tourism in Indonesia's millennial generation

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35 Abstract

This study aimed to determine how much influence the saving of money, time savings and ease of intention there is in using tourism mobile applications by the millennial generation in Bekasi - Indonesia. This study consisted of three independent variables (X) and one dependent variable (Y). The money saving variable had three measurement indicators, the time saving variable had three research indicators, the convenience variable had three research indicators, and the intention to use variable had three research indicators. This research was a quantitative study using a questionnaire as a measurement tool involving 350 millennial generation respondents in Bekasi - Indonesia. From a total of 350 respondents, there were 276 respondents who returned questionnaires and 250 questionnaires that could be used for the next process. The questionnaire in this study used a Likert scale which was then tested using SPSS 25 software to test the feasibility of indicators and hypotheses. This research results show that all indicator items in variables can be used fully. This study also explains the significant effect of time savings and ease of intention to use mobile travel applications in the millennial generation in Bekasi - Indonesia, although the money saving variable does not affect the intention to use a mobile travel application in the millennial generation. Previous research was mostly done on respondents who were not specific but rather general in nature. Previous research has also been carried out on respondents in the country. In contrast in this study the focus is on more specific respondents namely the millennial generation in developing countries such as Indonesia.

Keywords: Saving money, saving time, ease and intention to use, cellular application, millennial generation.



Introduction

The development of technology-based industries in recent decades has shown very significant growth. Millennials are now making the internet not only a place to surf but as a one stop shopping activity in life. Mobile applications have now become a lifestyle for some people, including those in Indonesia.

According to the Ministry of Finance, (2017) Indonesia's demographic bonus becomes an important part as a stepping stone in Indonesia's growth if managed properly. The population growth of productive age (15 - 64) years is 70% in 2020 to 2030 or reaching more or less a 180 million population.

In some of the millennial generation literature included in the population of productive age, the millennial generation is a generation that has the characteristics of a generation that is comfortable with technology, addicted to technology and connected with several types of devices so that the millennial generation is largely an active internet user group.

According to Ministry of Communication and Information (2018) the growth of internet users in Indonesia experienced a very significant increase, where in 2016 it reached 132.7 million of the total population of 256.2 million and in 2017 grew to 143.26 million. This makes the country of a field for local and international mobile travel applications to grow and to further develop information technology, especially in the tourism sector.

According to the Ministry of Tourism, (2019) it was recorded that domestic tourism travel in 2017 reached 270.28 million or grew by 2.4% compared to 2016. While the average growth of domestic tourism trips over the past 10 years is 2.61% per year. The total domestic tourist expenditure in 2017 reached 253.45 trillion rupiah or grew 4.87% from the previous year. Expenditures of tourists who want to travel using funds for transportation grew by 33% and 6.42% for accommodation.

Based on Kompas.com, (2018) Indonesian tourists are active digital users. As many as 62% of Indonesian tourists order via mobile. This is certainly very different from New Zealand, where only 11% use mobile phones. This increase is influenced by the company's strategy in introducing and relying on application services in providing convenience to customers (Leon, 2018). Mobile applications have changed people's habits in interacting and doing business in the digitalization era.

The archipelago of Indonesia made Indonesia a country with a total of 13,466 islands its land is largely separated by seas. Improved management of natural and human resources today makes Indonesia one of the countries that have many tourist destinations such as Bali, Borobudur Temple, Prambanan Temple, Raja Ampat, Lombok and others. In addition, the lifestyle of Indonesia's millennial generation that began to change their thinking makes them prefer to travel rather than buying an item. Bekasi is one of the cities that has a large population when compared to several other cities. The layout of the city adjacent to the capital city of Indonesia, Jakarta, makes Bekasi a potential residential, business, cultural and tourism hotspot.

Based on the issues and assumptions regarding Indonesia's population demographics and significant population growth in the next 10 years, companies in the tourism industry are now working to implement internet applications that make it easy to connect with users to improve the company's business (Xu, Huang, & Li, 2019). In Indonesia, online tourism service providers are a significant number such as Traveloka.com, Tiket.com, agoda.com, pegipegi.com and several others. Enterprise, the mobile travel application now has many features that make it easy for users



to use ticket booking services, make hotel reservations and book vacation packages to enter into more specialized services. The tourism business model using services on mobile applications provides a large market opportunity for tourism service providers in Indonesia (Xu et al., 2019).

Online tourism service provider companies in competition must have the right marketing strategy and a clear target market. Companies must be able to analyze factors that influence intentions to use a travel mobile application. This allows the company to get more customers so that it impacts on company performance and leads to better company profits.

This research focuses on companies that have mobile-installed applications that provide ticket booking services, hotel reservations, restaurants and seek tourism information. Some literature explains that the use of sophisticated technology can explain different customer perceptions. The differences include benefits, time savings and low costs (Wu & Wang, 2005; Davis, 2015; Panday, 2015; Xu et al., 2019).

This study adopted research from Davis, (1989) and also Panday, (2015) regarding the relationship of perceived benefits to intention to use and research from Xu et al., (2019) where it was shown that saving time, saving money and convenience are factors that influence intention to use on tourism service provider applications in China. However, this research is more focused on the intention to use by millennial generation respondents in Bekasi, Indonesia.

Literature Review

Millennial Generation

Some literature has explained about millennial generation. The millennial generation according to Leon, (2018) is a generation that was born between 1980 - 2004. This is consistent with some of the previous literature (Johnstone, 2001; Center, 2011). Millennials understand technology well. As many as 74% of millennials think that technology makes life easier while 54% think that technology helps them get closer to friends and family. In some studies the millennial generation is a homogeneous group and has the characteristics of a generation that is comfortable with technology (Nicolaidis, 2013), is addicted with technology and connected with several types of devices. Millennials are those who develop with information available online (Leon, 2018) so that they make friends with all the inhabitants of the earth and make all activities easier. The millennial generation of Indonesia is the generation that now has the most number in Indonesia's population structure. According to Indonesia (2017), the number of millennials will increase more in the next 10 years. Based on this fact, Indonesia's millennial generation has the potential to be the largest user of tourism applications established in Indonesia.

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Technology Acceptance Model (TAM)

The literature on TAM was developed and introduced by Davis, (1989). In the TAM model, two main determinants of technology acceptance are formulated. The first factor is the perceived benefit which is the extent to which a person believes that using a particular system will improve the performance of his work (Davis, 1989). The second factor is perceived ease of use, which refers to the degree to which a person believes that using a specific system will facilitate activities.

Perceived Usefulness

Some literature tries to explain why people accept and reject information. The literature developed by Davis (2015) explains that someone's intention to use the application

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is based upon how the application can help facilitate their work better than before. The literature adopted from Xu et al., (2019) explains the benefits of using technology as a perceived advantage of innovative products that refer to time savings, money savings and ease of use. Some literature has extensively investigated time savings, money savings and convenience (Xu et al., 2019; Amaro & Duarte, 2015). This research focuses on the millennial generation of Bekasi Indonesia using the tourism mobile application.

Money saving and User Intention

The emergence of many tourism mobile applications now makes competition in the application business environment more stringent so that tourism mobile application companies must have a strategy in increasing their intention to use tourism mobile applications so as to improve company performance (Mohammad, 2019). The factor influencing interest in using is saving money (Xu et al., 2019). The importance of implementing marketing strategies to increase profits can be done with discounts, cashback, or limited promotional time. Several studies have concluded that discounts, cashback and limited promos can increase intention to use online applications (Xu et al., 2019). Indonesia's millennial generation is the largest number in Indonesia's population structure. The money saving marketing strategy is expected to have a positive impact on the intention to use the Indonesian millennial generation mobile tourism application in Bekasi in carrying out certain routines and activities (Leon, 2018). Based on the above discussion we can develop the following hypothesis:

H1. Money-savings affect millennial generation usage intention of using tourism mobile application

Time Saving and User Intention

Services in the tourism mobile application are technology developed to be used by consumers to obtain services without having to come and meet with employees at the company (Leon, 2018). Tourism mobile application companies develop a customer experience where they make information, transactions and communication faster for customers (Leon, 2018). Based on research, Xu et al., (2019) explains that the relationship between time and intention to use include: (a) time is very meaningful (b) time is a resource that has a value that can be converted in money and effort even if it is not tangible; (c) the literature on time as an influence on consumer behavior has been extensively studied. Based on the literature review and discussion above, a hypothesis can be concluded as follows:

H2. Time-savings affect millennial generation usage intention of using tourism mobile application.

Ease and User Intention

According to Leon (2018) the characteristics of the millennial generation are those who feel comfortable with the existence of technology. Ease is an important part of a marketing strategy and is a benefit that can be felt as a factor influencing the intention to use the application (Kim et al., 2011). In some studies ease is the most powerful predictor in influencing customer intentions to use online ordering (Xu et al., 2019). Many users are starting to switch from conventional tourism companies and switch to tourism mobile applications. This illustrates that comfort in features and usage is an important part of the intention to use tourism mobile applications today. Based on the above discussion a hypothesis can be taken:

H3. Ease affects millennial generation usage intention using tourism mobile application

Conceptual Framework

The conceptual framework is an important part of the research process. Based on the literature and assumptions that we developed in this study, the conceptual framework that we can build still follows some of the existing models in previous studies. The following is the conceptual framework in this study shown in Figure 1.

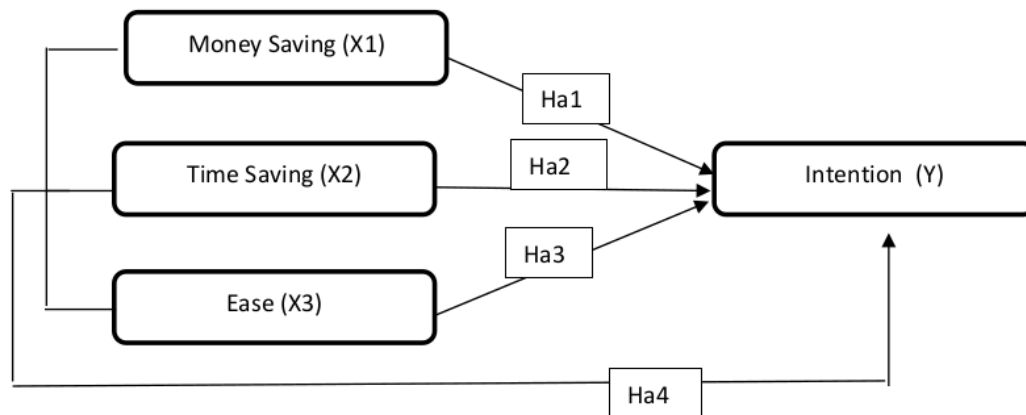


Figure 1

Based on the conceptual framework drawings that we have presented in figure 1 above, it can be concluded that in this study there are four hypotheses that can be crafted, as follows:

Ha1. Money-savings affect millennial generation usage intention of using tourism mobile application

Ha2. Time-savings affect millennial generation usage intention of using tourism mobile application

Ha3. Ease affects millennial generation usage intention using tourism mobile application

Ha4. Money saving, time savings and ease simultaneously affect millennial using the tourism mobile application.

Methodology

Samples and Data Collection Process

The sample in this study is the millennial generation in the Bekasi - Indonesia region. Millennials examined are those who use tourism mobile applications that are in the State of Indonesia and are officially registered. Based on Hair et al, (2014) the research sample is obtained from the number of indicators multiplied by 5 to 10. This study involved 350 respondents who were millennial generations of users of mobile travel applications located in Bekasi - Indonesia. Of the total 350 respondents, there were 276 respondents returned the questionnaire and only as many as 250 respondents' data were eligible to be processed at a later stage.



Variable measure and scale of validation

The perceived benefit is an independent variable divided into three variables. Measurements of this study were mostly adopted from research (Xu et al., 2019). "Money – Saving" is the first independent variable whose measurement uses three questions items adopted from (Lee et al., 2013; Li & Buhalis, 2006; Limayem et al, 2000) with a five point Likert scale ranking of 1 = strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5 = strongly agree.

The second independent variable is "Time-Saving", whose measurement uses three items of statements adopted from (Davis, 1989; Limayem et al., 2000; Cho, 2004) with a five-point Likert scale ranking of 1 = strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5 = strongly agree.

The third independent variable is "ease" which is measured using three statement items adopted from research (Limayem et al., 2000; Verhoef & Langerak, 2001) with five point Likert scale ranking points of 1 = strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5 = strongly agree adopted from (Hubbard, 2009). The dependent variable "Intentions" was measured using three revelation items adopted from et al., (2008) with five point Likert scale ranking of points of 1 = strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5 = strongly agree.

Discussion and Results

SPSS 25 software was used to confirm the validity of the indicators used and conclude the hypothesis that was built. This study examined saving money, time- saving and ease of intention to use the tourism mobile application in the millennial generation in Bekasi Indonesia.

Results

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Based on the results of the validity test conducted using SPSS it can be concluded that the variable indicator for saving money is, 748, 627 and, 908. Indicators for time -saving variables are 928; 780 and 967. Indicators for each convenience variable are 773, 610 and, 898. The indicator on the intention to use variable is 882, 792 and, 940. The Reliability test conducted with SPSS in this study produced data savings of .846, the time - saving variable is, 926, the convenience variable is, 873 and the intention to use variable is 0.943.

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Based on the SPSS software results above, it can be concluded that the statement used is valid and reliable so that it can be used in this study. In this study, the hypothesis was tested using multiple linear regression models to obtain a comprehensive picture of the effect of the variable saving money, saving time and ease of intention to use mobile tour applications with the help of SPSS software. The results of multiple linear regression regarding the effect of variable saving money, saving time and ease of intention to use the tourism mobile application in the millennial generation in Bekasi - Indonesia are shown in table 1 as follows:



Table 1. Multiple Linear Regression Analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2,901	2,071		1,401	,164
	Saving Money	,055	,114	,044	,482	,631
	Saving Time	,875	,171	,492	4,022	,009
	Ease	,900	,162	,543	5,546	,000

Based on table 1 above, a constant value of $a = 2.901$ is obtained and the coefficient value for the variable saving money is equal to $b_1 = 0.055$, the time-saving variable is $b_2 = 0.875$, the convenience variable is $b_3 = 0.900$. From this value, a regression is obtained to determine the effect of the variable saving money, saving time and ease of intention to use the tourism mobile application on the millennial generation in Bekasi - Indonesia as follows:

$$Y = a + b_1 \text{ saving money} + b_2 \text{ saving time} + b_3 \text{ convenience} + e$$

$$Y = 2,901 + 0,055 \text{ money savings} + 0,875 \text{ time savings} + 0,900 \text{ convenience} + e$$

Where :

Y = Intention to use

X1 = Saving money

X2 = Time saving

X3 = Convenience

e = (error term) / Interference Factor

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The coefficients of the multiple linear regression equation above can be interpreted as follows:

The constant value (a) in the regression equation of 2.901 shows that if the independent variable is saving money, saving time and convenience is assumed to be constant (value 0), then the value of the dependent variable intention to use will be 2.901.

The regression coefficient of saving money = 0.005. The positive coefficient of the money-saving regression coefficient indicates a direct relationship to the intention to use. So, if every 1 variable value of money savings increases, the intention to use will increase by 0.005. The regression coefficient of time savings = 0.875. The value of the positive time-saving regression coefficient indicates a direct relationship to the intention to use. So, if every 1 time saving variable value increases, the intention to use will increase by 0.875. Ease regression coefficient = 0.900. The positive ease of regression coefficient value indicates a direct relationship to the intention to use. So, if every 1 value of the convenience variable increases, the intention to use will increase by 0.900.

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The standard error (e) is a random variable and has a probability distribution that represents all factors that affect Y but are not included in the equation.



T-Test

The Partial test aims to find out how far the influence of the independent variable (X) is on the dependent variable (Y). Hypothesis testing was carried out using a significance level of 0.05 ($\alpha = 5\%$) or a confidence level of 0.95.

The hypothesis was formulated as follows:

Ho: there is no influence between the variable (X) on the variable (Y)

Ha: there is an influence between variable (X) and variable (Y)

Based on the partial test, it can be seen in Table 2 as follows:

Table 2. Multiple Linear Regression Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,901	2,071		1,401	,164
1 Saving Money	,055	,114	,044	,482	,631
Saving Time	,875	,171	,492	4,022	,009
Ease	,900	,162	,543	5,546	,000

Dependent Variable: Intentions to use

Based on table 1 above, the results of the analysis show that money savings have a p-value of 0.631. Because the p-value is greater than 0.05 ($0.631 > 0.05$), it can be concluded that Ho is accepted and Ha is rejected. Based on these results it can be explained that part there is no significant effect between saving money on the intention to use. The first hypothesis (Ha1) the effect of saving money on the intention to use mobile tourism applications in the millennial generation in Bekasi-Indonesia is rejected. The time savings have a p-value of 0.009. Because the p-value is less than 0.05 ($0.009 < 0.05$), it can be concluded that Ho is rejected and Ha is accepted. Based on these results it can be explained that part there is a significant effect between time- savings an intention to use.

The second hypothesis (Ha2) the effect of saving money on the intention to use mobile tourism applications in the millennial generation in Bekasi-Indonesia was accepted. Ease has a p-value of 0,000. Because the p-value is less than 0.05 ($0,000 < 0.05$), it can be concluded that Ho is rejected and Ha is accepted. Based on these results it can be explained that part there is a significant influence between ease of intention to use.

The third hypothesis (Ha3) which states that there is an influence of ease on the intention to use mobile tourism applications in the millennial generation in Bekasi-Indonesia is accepted.



F- test

The F test is used to indicate whether all independent variables entered in the model have a simultaneous influence on the dependent variable. In this test also uses a significance level of 5% or 0.05,

Based on the F test conducted, the results can be seen in Table 3 as follows:

Table 3. Result of F Test - ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	293,967	3	97,989	20,093	,000 ^b
Residual	594,962	122	4,877		
Total	888,929	125			

a. Dependent Variable: Intentions to use

b. Predictors: (Constant), Saving money, Saving time, Ease

Based on the F test results above, it can be concluded that the p-value is 0,000. Because the p-value is less than 0.05 ($0,000 < 0.05$), it can be concluded that H_0 is rejected and H_a is accepted. Based on these results it can be explained that simultaneously there is a significant influence between saving money, saving time and ease of intention to use. The third hypothesis (H_{a4}) the effect of saving money, saving time and simplicity simultaneously on the intention to use the millennial generation in Bekasi-Indonesia is accepted

Classic assumption test

A Classical Assumption Test was conducted to test the quality of the data so that the data is known to be valid and to avoid bias estimation. This test used four tests, namely the normality test, multicollinearity test, and heteroscedasticity test. Based on the results of the output produced from this study, it can be concluded that the normality test with the Kolmogorov-Smirnov One-Sample Test produces Sig. 0.229 which means ($0.229 > 0.05$) so that it can be concluded that the data in this study are normally distributed. Multicollinearity test in this study has the results of variable savings money with a tolerance value of 0.668 and VIF 1.496; time-saving variable with a tolerance value of 0.671 and VIF of 1.490 and a convenience variable with a tolerance value of 0.573 and a VIF of 1.746 so that it can be concluded that in this study there was no multicollinearity. Heteroscedasticity in this study can be concluded on the scatterplot graph which shows the points on the scatterplot did not form a particular pattern so that it can be concluded that this study did not occur heteroscedasticity.

Conclusion

Based on research and discussions that have been conducted regarding the effect of saving money, saving time and ease of intention to use mobile tourism applications in the millennial generation in Bekasi-Indonesia, it can be concluded that Indonesia is a country that is currently at an increasing population with a high "demographic bonus". The majority of this population is at the age of millennial or millennial generation characterized by active internet users and technology.



With the increasing population and the number of tourists in Indonesia, it provides opportunities for tourism mobile application companies in Indonesia to increase their intention to use mobile tourism applications in the millennial generation in Bekasi-Indonesia which will have an impact on increasing company performance. Based on the results of research that has been conducted, it can be concluded that saving money does not affect people's intention to use tourism mobile applications in the millennial generation in Indonesia, especially Bekasi. While the time savings affect the intention to use the tourism mobile application in the millennial generation in Indonesia, there is an ease effect on the intention of Indonesia's millennial generation to use the tourism mobile application.

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Based on the results of the F test, it shows that saving money, saving time and simplicity simultaneously affect the intention to use the tourism mobile application in the millennial generation in Indonesia, especially in Bekasi.

Managerial Implications

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Based on the results of research and discussion on the effect of saving money, saving time and ease of intention to use the millennial generation in Bekasi-Indonesia, the managerial implications that can be conveyed are as follows:

Mobile travel company application

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Referring to the research we have done and the results that time savings affect the intention to use tourism mobile applications in The millennial generation in Bekasi - Indonesia, the business strategy can be followed by companies to be able to compete on the reliability of the developed tourism mobile applications. Companies must be able to maintain the speed of time in service and application access to be able to increase the intention to use especially the millennial generation. This research is supported by a lot of literature that makes time a variable that influences intention to use, therefore companies must calculate and develop product strategies that incorporate the element of "time- saving" as a change in the future. Companies must also be able to cut administrative processes and problems that can create the impression of saving time that have a negative connotation, issues like a long time refund period and issuance of a long ticket and requires a longer time to complete a transaction in the tourism mobile application.

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The study also found that convenience had a stronger influence on the intention to use tourism mobile applications in the millennial generation in Bekasi, Indonesia. Based on the results of this research the tourism mobile application company must be able to build applications that are easy to use, safe and comfortable. Tourism mobile application companies can also help service users to be able to more easily adapt to the application being built. The country of Indonesia mostly still has low education literacy, so to reach the more basic segments, tourism mobile application development companies must make applications that are easier to access for users with low literacy levels.

The millennial generation that develops with information will survive with a tourism mobile application that has the speed and ease of access, services and transactions and secure applications.

The tourism mobile application company is expected to change according to the dynamics and burgeoning market demands. A dynamic environment always provides opportunities and threats for the technology industry, especially tourism. With technology 4.0 now, everyone is connected. This makes it easier for tourism mobile application companies to reach local and international



potential and market share so that the speed of "time -saving" becomes important in the company's power.

Government

Based on our results, the number of tourism mobile applications in Indonesia helps to improve Indonesia's business specifically. Increasing the velocity of money, activities and taxes become indicators of Indonesia's economic growth. Besides, the tourism mobile application can help Indonesian citizens to carry out activities more quickly and easily so that economic activity in general increases. Increasing the number of tourism cellular applications makes the Indonesian government be able to oversee tourism mobile application companies that do not have licenses and activities carried out not by following the applicable regulations in Indonesia

The Indonesian government must also disseminate and educate the use of tourism mobile applications for people who have low education and technology literacy to be able to use mobile travel applications correctly and safely to minimize the risk of using mobile travel applications. The government must be able to make rules for travel cellular application companies to be able to compete fairly in prices, promotions, discounts, and access and provide clear rules and sanctions in the travel mobile application industry. The Indonesian government must ensure security in banking and financial transactions at travel cellular application companies because the potential value of transactions at travel cellular application companies is very high given a large number of users.

Future Research

Based on the results of this study, we see that there is still a lot of potential that can be developed from this research. Future research is expected to be able to add other variables such as motivation, innovation, income and security of intention to use. Future research can also reach wider objects and not only in the city of Bekasi - Indonesia.

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