E-CUSTOMER REVIEW, E-CUSTOMER RATING, AND E-PAYMENT: PERSPECTIVE DIFFERENCES BETWEEN GENERATION Y AND Z

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KEYWORDS	ABSTRACT
E-Customer Review; E-Customer Rating; E-Payment; Generation Y; Generation Z	E-commerce can use E-Customer Reviews, E-Customer Ratings, and E-Payments as important features to attract consumers to buy from e-commerce. This study examined the perspectives' differences between Generation Y and Generation Z on online reviews, ratings, and payments. Generation Y and Generation Z, who live in Jakarta and have shopped online more than once, are the populations of this study. To get a representative sample for this research, the method of purposive sampling was employed. A questionnaire was used as the data collection technique, and it was sent out over the internet to Generation Y and Generation Z who satisfied the criteria set out for this research. In all, there were 170 of Generation Y and 170 of Generation Z that took part in this study. The data is analyzed using the program SPSS version 27, and the study results indicate that there are differences in the perspectives of Generation Y and Generation Z about e-customer reviews, e-customer ratings, and e-payments.

INTRODUCTION

According to Bank Indonesia, (2022), the number of transactions in the Indonesian e-commerce business reached IDR 401 trillion in 2021, a rise of IDR 278.3% over 2018 which reached IDR 106 trillion. The data indicates of how the popularity of online buying has grown in the previous five years, particularly among Generation Y. According to the Katadata Insight Center (2022), Generation Y, aged 26-35 years, accounts for 46% of e-commerce purchasers in Indonesia, followed by Generation Z, aged 18-25 years account for 28 %. Based on the data, generations Y and Z are key to driving the expansion of online transactions. Understanding the behavior of generations Y and Z is therefore critical for online retailers in order to increase their purchasing intentions.

Several researchers have examined the relationship between demographic variables and online purchasing behavior (Richa, 2012; Simamora & Islami, 2023b; Sorce et al., 2005). discovered that demographic variables such as gender, age, marital status, and income have a positive effect on the online purchasing behavior of Indians. Also, (Sorce et al., 2005) discovered differences in the purchasing behaviors of younger and older consumers.

Based on previous research, a number of scholars have examined the relationship between demographic variables and online purchasing behavior (Richa, 2012; Simamora & Islami, 2023b; Sorce et al., 2005). The study of (Richa, 2012) have found that demographic variables such as gender, age, marital status, income, and family size have a positive effect on Indians' online purchasing behavior. Also, the research of (Sorce et al., 2005) have discovered purchasing behavior differences between younger and older consumers. Similarly, the research of Simamora & Islami, (2023) indicates that males and females differences in online buying behaviors. It explains how important it is for online sellers to be aware of how demographic variables impact buying behaviour differences. This is due to the fact that it has been demonstrated that there are variances in the behaviour of consumers depending on demographic aspects.

This study replicates the research of Simamora & Islami, (2023) which indicates that males and females have different perspectives on e-customer reviews, e-customer ratings, and e-payments. This study examines the distinctions between the Y Generation and Z Generation with regard to e-customer reviews, e-customer ratings, and e-payment, in contrast to past research that focused on how gender influences consumer perceptions of e-customer reviews, e-customer ratings, and e-payment. The purpose of this study is to examine the perspective differences between Y Generations and Z on e-customer reviews (Filieri, 2015), e-customer ratings (Yang et al., 2018), and e-payment features (Garrouch, 2022), all of which are considered valuable in the context of online transactions. The benefits of this study enable online sellers to understand the perspectives of Generation Y and Generation Z regarding e-customer reviews, e-customer ratings, and e-payment.

METHOD RESEARCH

This descriptive-comparative research aims to compare two or more conditions, events, and activities (Sugiyono, 2018). This study aims to clarify the perspective differences between Generations Y and Z on e-customer reviews, e-customer ratings, and e-payments. An unknown number of members of generations Y and Z who have made purchases on the Indonesian marketplace represent the population of this research. Therefore, purposive sampling was used in this study to obtain a representative sample by selecting samples from the population based on predetermined criteria. There were 340 participants in this study, 170 from Generation Y and 170 from Generation Z, all of whom used the marketplace. For this study, information was gathered from March 27 to May 30, 2023, through an online survey. The data showed that generations Y and Z had very different perspectives on e-customer reviews, e-customer scores, and e-payment.

LITERATURE REVIEW

E-customer review

Along with the increase in online transactions, the role of e-customer reviews as a source of information is becoming increasingly important. Consumer reviews are information created by enabling customers to leave comments on the seller's website, it is considered diagnostic if it assists consumers in becoming familiar with, comprehending, and evaluating the quality and performance of a product (Filieri, 2015). They are significant to online buyers since they were submitted by other consumers just like them, and they tend to impact purchase decisions (Simamora & Maryana, 2023). Moreover, they are positively related with the credibility of the

information source, making it more trustworthy than seller-created information (Chen & Xie, 2008). Therefore, marketers need to consider the distinctive influences of various aspects of online reviews when launching new products and devising e-marketing strategies (Cui et al., 2012).

According to the prior studies, there are a variety of e-customer review-related factors that influence the many indicators that help to explain e-customer reviews. The indicators used to explain e-customer reviews in the research of (Rinaja et al., 2022) include the credibility of information sources, the quality of the arguments provided, the value and number of reviews. In the study of (Fransiscus et al., 2022), indicators used to define e-customer reviews include source of credibility, trustworthiness, and honesty. In this research, the indicator employed to define e-customer reviews were adapted from the research of (Simamora & Islami, 2023), such as credibility, trustworthiness, and honesty.

Previous research found that the demographic variable was helpful in distinguishing between male and female customer behavior. According to Sorce et al., (2005) study on differences in online consumer behavior, there were gender differences in purchasing behavior between young and elderly consumers. Furthermore, according to Simamora & Islami, (2023) research, women are more likely than males to take advantage of customer reviews because they believe customers submit their comments based on their own personal experiences.

This study replicates the research of (Simamora & Islami, 2023), which explains that there are differences in consumer perspectives regarding e-customer reviews based on gender. Based on research the research of (Simamora & Islami, 2023), this research is interested in examining perspective differences on e-customer reviews between Generation Y and Generation Z, with the following hypothesis formulation:

H1: There are differences in the perspectives of Generation Y and Generation Z on e-customer reviews

E-customer rating

Customer ratings, like product rankings, are a distinctive aspect of e-WOM communications that give crucial information for customers, particularly potential consumers or first-time purchasers (Chatterjee, 2019; Filieri, 2015). Instead of words, e-customer ratings are shown as a star. The ratings reflect customer opinions based on their experiences with sellers (Fransiscus et al., 2022). Furthermore, e-customer ratings are the second most often utilized source after search engines, making them an essential source of information for decision-making (Yang et al., 2018). According to prior research, customer rating has a major impact on customers' confidence to buy or not buy a product or service (Anggraini et al., 2022). According to (Gavilan et al., 2018), a low rating that suggests bad ratings has a bigger influence than a high rating that shows good reviews.

Based on previous research, there are several indicator found in order to describe e-customer rating. The research of (Ridwan et al., 2015) presented indicators of perceived usefulness, perceived enjoyment, and perceived control. Furthermore, the research of (Astarina et al., 2018) introduced two indicators to explain e-customer ratings which include perceived usefulness, and perceived ease of use. In this research, the indicators used to examine e-customer ratings adapted from the research of (Ridwan et al., 2015). The prior research have found customer behaviors' differences based on various demographic aspect such as age,

gender, marital status, family size (Richa, 2012). Moreover, the research of (Simamora & Islami, 2023) have found perspective differences on e- customer rating between females and males.

Based on the prior research, this research is interested in examining perspective differences on e-customer ratings, between Generation Y and Generation Z, with the following hypothesis formulation:

H2: There are differences in the perspectives of Generation Y and Generation Z on e-customer ratings.

E-payment

The use of electronic payment systems (e-payment) for the exchange of goods and services has been facilitated by advances in information, decreasing the need for physical cash (Garrouch, 2022). According to prior study, consumer acceptance of e-payments is affected by the customer's perspective on the advantages of using e-payments (Dewan & Chen, 2005) vs consumer trust that a security system is capable of delivering security while using e-payments (Alshurideh et al., 2021). Moreover, (Özkan et al., 2010) explain that six factors security, perceived risk, trust, perceived benefits, the official website, and website usability influence consumers' willingness to use electronic payment systems. The preceding studies highlight the significance of considering the advantages against the risks that exist when making e-payments for online purchases. Previous research shows that there are variations in the indicators used to describe e-payments. Trust and security are used as indicators in the study of (Pringgadini & Basiya, 2022). Indicators used to explain e-payment in the research of (Simamora & Islami, 2023) include security, accessibility, awareness, perception, and trust. The indicators used in this study are based on those used in a prior study that was a replication of the work of (Simamora & Islami, 2023).

Previous research has shown that demographics play a significant role in explaining why internet shoppers' habits vary by region (Richa, 2012). The study by (Simamora & Islami, 2023) explains the gender gap in the adoption of electronic payments. Women often have a more positive attitude about electronic payment than men do. Based on those findings, this study seeks to replicate the research of (Simamora & Islami, 2023) by adding the age group variable to investigate whether or not Generation Y and Z differ in their acceptance for e-payments.

H3: There are differences in the perspectives of Generation Y and Generation Z on e-payment

RESULT AND DISCUSSION

The Profile of Respondent

Researchers found that Millennials and those born in the early and late 2000s together made about 50% of the sample. Male respondents made up 57% of the total, while female respondents accounted for 43%. In addition, the majority of respondents (44%) had a Bachelor's degree or above, followed by a Diploma (14%), Master's degree (6%), and Junior High School (3%). According to the findings, Shopee was used by 51% of respondents, Tokopedia by 19%, Lazada by 14%, Bukalapak by 9%, and Blibli by 6% of respondents while making online purchases. Fashion (33%), electronics (19%), automobiles (13%), beauty

(10%), health (6%), food and drinks (6%), home appliances (10%), and sporting goods, children's toys, and educational apparatus (1%) are the most often purchased product categories.

Independent Sample T test – unpaired sample t-test

The goal of the independent samples (the unpaired t test) is to determine whether there are differences between the two independent samples (Sugiyono, 2018). The purpose of this study is to ascertain whether there is a difference between Generations Y and Z in terms of e-customer evaluations, e-customer ratings, and e-payments in online transactions based on the mean value of each variable of each group.

Normality test of e-customer review, e-customer rating and e-payment

As a prerequisite, the independent sample t test begins with testing the normality of each data of each variable (Sugiyono, 2018).

The rule applied in making decisions is as follows:

If the significance value is > 0.05, it means that the data is normally distributed.

If the significance value is < 0.05, it means that the data is not normally distributed.

The results of the normality test for e-customer reviews, e-customer ratings and e-customer payments are as follows:

Table 1

Data normality test E-customers review

E-Customers review	Age	Kolmogorov-smirnov[3]			Shapiro-wilk		
		statistic	df	sig	statistic	df	sig
	Millenial	.281	170	<,001	.748	170	<,001
	GenZ	.168	170	<,001	.860	170	<,001

Source: data processed

Table 2

Data normality test E-rating

E-Rating	Age	Kolmogorov-smirnov[3]			Shapiro-wilk		
		statistic	df	sig	statistic	df	sig
	Millenial	.291	170	<,001	.719	170	<,001
	GenZ	.168	170	<,001	.860	170	<,001

Source: data processed (2023)

Table 3

Data normality test E-Payment

E-payment	Age	Kolmogorov-smirnov[3]			Shapiro-wilk		
		statistic	df	sig	statistic	df	sig
	Millenial	.307	170	<,001	.710	170	<,001
	GenZ	.182	170	<,001	.859	170	<,001

Source: data processed (2023)

The results of normality test for e-customer review (table 1), e-customer rating (table 2), and e-payment (table 3) are all 0.001, indicating that the requirement for normality test of each variable are not fulfilled.

Independent Sample T test - Mann Whitney test According to (Sugiyono, 2018), when the assumption of normality is not fullfilled, the Mann Whitney Test is used to compare two unpaired groups. On e-customer reviews, e-customer ratings, and e-payments, an independent test was conducted between generations Y and Z using the Mann Whitney test. The objective of the difference test analysis is to determine to what extent the perspectives of Y and Z generation consumers differ from e-customer reviews, e-ratings, and e-payments. Ho is accepted if the significance value (2-tailed) is larger than 0.05, indicating that there is no difference in e-customer reviews, e-ratings, and e-payments based on age. In contrast, if the significance value (2-tailed) is less than 0.05, which indicates that Ha is accepted, there are age-dependent differences in perspectives regarding e-customer reviews, e-ratings, and e-payments.

Perspective differences between Generation Y and Generation Z on e-customer reviews

The test results on the different perspective of e-customer reviews between generations Y and Z show that:

Table 4
Test mann0whitney E-customers review by age

	E- customers review
Mann- whitney U	10722.500
Wilcoxon W	25257.500
Z	-4.279
Asymp. Sing (2-tailed)	<,001

Source: data processed (2023)

There is a difference between how the Y generation and the Z generation perceive about e-customers review (table 4), as it achieved a significance value of 0.001 < 0.005 meaning the H1 are accepted.

Perspective differences between Generation Y and Generation Z on e-customer ratings

The test results on the different perspective of e-customer ratings between generations Y and Z show that:

Table 5
Mann-whitney E-rating test by age

	E-Rating
Mann- whitney U	10848.500
Wilcoxon W	25383.500
Z	-4.279
Asymp. Sing (2-tailed)	<,001

Source: data processed (2023)

A significance value of 0.001 < 0.005 indicates that there is a difference between how the Y generation and the Z generation perceive e-customer rating (table 5), thus the H2 are accepted.

Perspective differences between Generation Y and Generation Z on e-payment.

The test results on the different perspective of e-customer reviews between generations Y and Z show that:

Table 6
Mann-whitney E-payment test by age

	E- Payment
Mann- whitney U	10660.500
Wilcoxon W	25195.500
Z	-4.279
Asymp. Sing (2-tailed)	<,001

Source: data processed (2023)

A significance value of 0.001 < 0.005 indicates that there is a difference between how the Y generation and the Z generation perceive e-customer rating (table 6), thus the H3 are accepted.

Discussion

According to the results of the study, the members of Generation Y and Generation Z have distinct points of view when it comes to e-customer reviews, e-customer ratings, and e-payments. The findings of this study are consistent with the findings of (Sorce et al., 2005), which argue that demographic variables like age explain greater differences in online behavior. The findings of this study are in accordance with the findings of (Sorce et al., 2005). Similarly, this research is consistent with the research conducted by (Simamora & Islami, 2023), which implies that there are distinct viewpoints on each e-customer review, e-customer rating, and e-payment based on gender. According to the findings of (Simamora & Islami, 2023), the male population is more likely to use the e-customer review function than the female population. On the other hand, women are more likely to use e-customer ratings as a reference, and women make more electronic payments. This study provides additional support for the argument stated by Richa (2012), saying that understanding consumer behavior in relation to online buying involves taking demographic variables into consideration.

CONCLUSION

The findings of this study show that Generation Y and Generation Z have distinct opinions on using e-customer reviews, e-customer ratings, and e-payments. Thus, the demographic aspect is an important factor that online sellers must understand because it has been proven that there are differences in perspectives between Generation Y and Generation Z, which have an impact on how Generation Y and Generation Z use these features before deciding to shop online. A thorough awareness of various points of view enables online sellers to exploit these attributes to influence online purchasing decisions.

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