

ANALYSIS OF MOTIVATION AND PERCEPTION OF BECOMING A BANK CUSTOMER BETWEEN PARENTS (MOTHERS AND FATHERS) AND THEIR TEENAGE CHILDREN

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Abstract

Background: Perceptions and motivations to become a bank customer can be influenced by various factors, including age, experience and financial needs. Parents and teenagers have differences in life experiences, knowledge and financial priorities, which may affect how they perceive the importance of being a bank customer. This study will identify differences and similarities in motivations and perceptions between parents and adolescents in relation to becoming a bank customer.

Aims: The aim of this study is to gain a better understanding of the factors that influence the motivations and perceptions of becoming a bank customer between parents (mothers and fathers) and their adolescent children. It also aims to explore the differences and similarities in their views towards becoming bank customers.

Research Methods: This study used a qualitative approach with in-depth interviews as the data collection method. The research participants consisted of parents (mothers and fathers) and their teenage sons and daughters who are bank customers. Data obtained from the interviews were analyzed using an inductive approach to identify emerging themes and patterns related to their motivations and perceptions of becoming bank customers.

Results and Conclusions: Data analysis revealed differences in the motivations and perceptions of becoming a bank customer between parents and their adolescent children. Parents tend to have more motivations related to financial security, long-term investment, and fulfilling family needs. Meanwhile, teenagers tend to have more motivations related to personal needs, money management skills, and financial independence.

Contribution: This study concludes that the motivations and perceptions of becoming a bank customer differ between parents (mothers and fathers) and their teenage children. This difference may be due to different life experiences, knowledge, and financial priorities between these two groups. This research provides useful insights for financial institutions in designing more effective marketing strategies to attract both groups as bank customers.

Keywords: Motivation, Perception of Being a Bank Customer, Parents

Introduction

The development of the banking industry has changed the way people manage their finances. Banks serve not only as a place to store and manage money, but also as a source of broader financial services (Aripin, 2012). Motivation and perception of being a bank customer are important factors that influence people's participation in banking services (Nguyen & Nguyen, 2022).

In this context, the differences in motivations and perceptions between parents (mothers and fathers) and their teenage sons and daughters in relation to becoming bank customers are interesting to study. Parents have broader life experiences, more mature financial knowledge, and various financial needs to consider (Trieu & Pavelková, 2022). On the other hand, adolescents face different challenges and needs, such as building financial independence and managing their pocket money (Kristanti et al., 2022).

According to (Szeiner et al., 2022) cultural and educational influences can also play an important role in shaping the motivation and perception of becoming a bank customer. Family culture and values instilled by parents can influence how adolescents perceive the importance of having a bank account and using banking services (Komarova et al., 2022). Education can also play a role in providing knowledge and understanding of the benefits and risks associated with becoming a bank customer.

In the context of an increasingly complex and evolving economy, further understanding of the motivations and perceptions of becoming a bank customer between parents and their adolescent children can provide useful insights for financial institutions in designing more effective marketing strategies (Mammadov, 2022). By understanding these differences and similarities in motivations and perceptions, banks can develop products and services that better suit the needs and preferences of both, thereby increasing their participation in banking services and building long-term relationships with customers of different generations (Papíková & Papík, 2022).

In the face of increasing competition in the banking industry, this research will provide a better understanding of the different preferences, expectations and needs of parents and their teenage children when it comes to becoming bank customers (Baghirov et al., 2022). The conclusions from this analysis of motivations and perceptions will provide a strong foundation for financial institutions to develop effective marketing strategies, design relevant products and services, and provide appropriate financial education approaches to meet the needs and preferences of these two groups.

Research Method

This study used a qualitative research approach to gain an in-depth understanding of the motivations and perceptions of becoming bank customers between parents (mothers and fathers) and their teenage children. The qualitative approach allows researchers to explore the subjective experiences, views and understandings of research participants, resulting in rich and detailed data.

- ◆ **Participant Selection:**
 - The research participants will consist of parents (mothers and fathers) and their teenage children who are bank customers.
 - Participants will be selected using a purposive sampling technique, taking into account variations in age, income, educational background, and financial experience.

- ♦ Data Collection:
 - The main method used in data collection is in-depth interviews. Interviews will be conducted face-to-face or through video conferencing platforms, depending on the availability of participants and their preferences.
 - Interviews will follow a pre-designed structured interview guide to explore participants' motivations, perceptions and experiences of being a bank customer.
 - In addition to interviews, additional data may also be collected through participatory observation or direct observation, if needed.
- ♦ Data Analysis:
 - Data obtained from interviews will be recorded and transcribed verbatim.
 - Data analysis will be conducted using a qualitative analysis approach, paying attention to themes and patterns that emerge from the data.
 - An inductive approach will be used, where findings and categories will emerge gradually during the analysis process, rather than beginning with a predetermined theoretical framework.
- ♦ Validity and Reliability:
 - To ensure validity, triangulation will be used by comparing findings from different participants and checking the consistency between the data obtained and relevant theories and literature.
 - Reliability will be ensured through consistency in the research approach, clear interview guides, and detailed documentation of the research process.
- ♦ Research Ethics:
 - Research ethics will be observed by obtaining informed consent and confidentiality from participants.
 - Participants will be given clear information about the purpose of the study, their right to withdraw, and the protection of their privacy.
 - All data and identities of participants will be kept confidential and used only for research purposes.

By using this qualitative research method, it is expected that an in-depth understanding of the motivations and perceptions of becoming bank customers between parents (mothers and fathers) and their teenage children will be obtained. The data obtained from in-depth interviews will provide insight into the factors that influence their motivations and perceptions regarding becoming bank customers.

Results and Discussion

A. Research Results

1. Parents' Motivation to Become Bank Customers

In discussing the motivation of parents to become bank customers, several factors are found that influence their decision to use banking services. According to (Jariwala, 2020) there are several motivational factors that appear in this study, among others:

- ♦ Financial security: Financial security is one of the main motivations for parents to become bank customers. They see banks as a safe place to store and manage their money and protect family assets (Hollman et al., 2022). The existence of financial institutions that are trusted and regulated by the authorities can provide a sense of security and trust for parents (Martono & Khafid, 2019).
- ♦ Long-term investment: Older people tend to have the motivation to make long-term investments through banking products (Buszko et al., 2019). They use bank services to save retirement funds, invest in mutual funds or stocks, or allocate funds for children's education purposes. This motivation is driven by the desire to prepare for their and their family's financial future (Narayanan SP, Rath H, Mahapatra S, 2023).
- ♦ Fulfillment of family needs: Parents become bank customers to fulfill family needs. They use banking services to pay routine bills, arrange mortgage or credit payments, set aside funds for daily needs, and provide funds for children's education (Throuvala et al., 2021). This motivation arises because parents are responsible for the welfare and sustainability of their family life (Amirtha et al., 2021).
- ♦ Ease of access and financial management: Another motivating factor is the ease of access and financial management offered by banking services (Juliana, 2020). Parents use banking services to facilitate their financial transactions, such as inter-account transfers, online bill payments, and efficient account management. This motivation is driven by the desire to save time and effort in managing daily finances (Mocanu & Zamfir, 2020).
- ♦ Additional services and facilities: Some parents are also motivated to become bank customers because of the additional services and facilities offered by banks (Suzana et al., 2020). For example, they can take advantage of reward or cashback programs, financial planning services, insurance related to banking products, or membership in exclusive clubs. This motivation arises because parents see the added value they get from being a customer of a particular bank (Jargon & Thijs, 2021).

According to (Jattamart & Kwangsawad, 2021) Understanding the motivations of parents to become bank customers has important implications for developing marketing strategies and managing banking products and services. By understanding these motivational factors, financial institutions can provide solutions that suit the needs and preferences of parents. For example, they can develop long-term investment products that offer security and growth in investment value, or provide financial planning services that help parents plan for their financial future.

In addition, understanding parents' motivations is also important in building strong relationships between banks and customers. By meeting the needs and understanding the motivations of parents, banks can provide a positive and relevant experience for customers (Soldatova et al., 2020). This can increase customer satisfaction, strengthen loyalty, and encourage parents to expand their use of banking services offered (Roshita et al., 2021).

However, keep in mind that parents' motivation may vary depending on individual factors such as social status, income level, educational background, and previous financial experience (Hasan & Bao, 2020). Therefore, financial institutions should conduct more in-depth and continuous research to understand the motivational differences that exist within the elderly population segment (de la Cuesta-González et al., 2021).

In addition to motivational factors, it is also important to consider parents' perceptions and preferences towards banking services. Perceptions regarding reliability, service quality, ease of use, and security need to be considered. Banks can enhance positive perceptions by increasing transparency, providing user-friendly services, optimizing user-friendly digital technology, and providing adequate protection of customer information security.

Overall, a deep understanding of parents' motivations for becoming bank customers provides a strong foundation for banks to develop effective marketing strategies and provide relevant services. By meeting the needs and wants of parents, banks can build long-term mutually beneficial relationships and provide adequate financial solutions to achieve their goals.

2. Teenagers' Motivation to Become Bank Customers

In the discussion of teenagers' motivation to become bank customers, several factors were found to influence their decision to use banking services. Some of the motivational factors that appear in this study include (Wauters et al., 2022):

- ♦ Financial independence: The main motivation for teenagers to become bank customers is to build financial independence. They want to learn to manage their own money and have full control over their finances. Through becoming a bank customer, teens can have a personal bank account and learn about responsible financial management.
- ♦ Individual needs fulfillment: Teenagers become bank customers to fulfill their individual needs. They want to have access to their own funds and use their money to purchase desired goods or services. By becoming a bank customer, teens can build personal savings and have more control over their spending.
- ♦ Money management skills: Teenagers see banks as a means to learn and develop money management skills. They want to learn about savings, opening accounts, using debit or credit cards, and using digital banking services. This motivation arises because teenagers realize the importance of having a good understanding of financial management early on.
- ♦ Ease of access and use of digital banking services: Another motivating factor is the ease of access and use of digital banking services. Teenagers have grown up in the age of technology and are comfortable with the use of electronic devices. They are attracted to banking services that can be accessed through mobile applications or online platforms that are easy to use and provide convenience in conducting financial transactions.
- ♦ Preparing for the future: Some teenagers are also motivated to become bank customers to prepare for their future. They realize the importance of building savings for education, buying property, or starting a business later in life. Becoming a bank customer gives them access to products and services that can help them achieve their long-term financial goals.

Understanding the motivations of teenagers to become bank customers has important implications in developing marketing strategies and managing banking products and services. By understanding these motivational factors, financial institutions can provide solutions that suit the needs and preferences of teenagers. For example, they can develop products and

services that educate and support teens in financial management, provide intuitive and easy-to-use digital banking services, and promote teens' financial independence.

In addition, financial education is also an important part of understanding teenagers' motivation to become bank customers. Adolescents often lack an adequate understanding of financial concepts, money management and financial planning. Therefore, financial institutions can play an important role in providing financial education programs tailored to the needs of adolescents.

Financial education programs can help teens understand concepts such as budgeting, saving, investing and using debit or credit cards wisely. In addition, such programs can also help improve their understanding of the risks and benefits of the banking products offered. Through financial education, teens can build the knowledge and skills necessary to manage their finances responsibly.

In addition to motivational factors, it is also important to consider teenagers' perceptions and preferences towards banking services. Adolescents may have a preference for a banking experience that is more digitized, easy-to-use, and suits their fast-paced and digital lifestyle. They may also be more interested in additional services such as rewards or cashback programs that are relevant to their needs and interests.

In developing marketing strategies and managing products and services, financial institutions need to take into account the different motivations and preferences between parents and teenagers. While there are different perspectives, there are also similarities in terms of the importance of security, ease of use, and fulfillment of financial needs.

Overall, understanding teenagers' motivations for becoming bank customers can help financial institutions to provide relevant services and support the development of teenagers' financial independence. By providing appropriate financial education and considering adolescents' preferences for banking services, financial institutions can build strong relationships with adolescents as loyal customers and potentially expand their use of services in the future (Makarova & Makarova, 2019).

B. Discussion

Differences in motivation to become bank customers between parents and their teenage children can be explained by different life experiences, financial knowledge, and financial priorities. Parents tend to have a longer perspective when it comes to investment and financial security, while teenagers are more focused on individual needs and fulfillment and financial independence (Akanle & Shadare, 2020).

Perceptions of being a bank customer may also differ between these two groups. Parents may see banks as important institutions and trust their services to manage their finances. Meanwhile, adolescents may have more diverse perceptions, with some seeing banks as a means to learn to manage money and others may feel banks are not so relevant in their lives

due to their preference of using technology and digital banking services (Nauzeer & Jaunky, 2019).

In the context of digital banking services, teenagers tend to have a more positive perception and are more familiar with technology. They are more interested in the ease of access and use of banking services through digital applications and platforms. Parents may have more diverse perceptions, depending on their level of knowledge and comfort in using technology. Some parents may see digital banking services as convenience and efficiency, while others may feel uncomfortable or unsure about data security and privacy in the use of banking technology (Serbova et al., 2019).

The importance of financial education tailored to the needs and preferences of both is also a significant finding. Parents need to understand adolescents' motivations in managing their own money, building financial independence and meeting individual needs. In this regard, financial education programs that take into account the goals and needs of adolescents can help them build a good understanding of healthy financial management and utilize banking services wisely.

The conclusion of this analysis is that the motivations and perceptions of becoming a bank customer between parents (mothers and fathers) and their teenage children have significant differences. Parents are more focused on financial security, long-term investment, and meeting family needs, while teenagers are more related to financial independence, meeting individual needs, and money management skills.

In developing marketing strategies and developing products and services, financial institutions need to consider these differences in motivation and perception. Providing banking services that accommodate the needs and preferences of both, including easy-to-use and secure digital service options, can increase their interest and participation as bank customers.

In addition, financial education programs tailored to the needs and preferences of parents and teenagers are also very important. This will help improve their understanding of good financial management, promote financial independence, and build stronger relationships between banks and customers of different generations.

However, this study has some limitations. Firstly, the research sample may not cover the entire spectrum of variation in the parent and adolescent population. In addition, data collection was conducted through interviews, which may influence responses and introduce subjectivity bias. Therefore, further research should be conducted with a larger sample and using various data collection methods to gain a more comprehensive understanding.

Conclusion

An analysis of the motivations and perceptions of becoming a bank customer between parents (mothers and fathers) and their teenage children shows that the motivations and factors that influence their decision to use banking services are significantly different.

Parents are motivated by financial security, long-term investment, fulfillment of family needs, ease of access and financial management, and additional services and facilities offered by banks. They see banks as a safe place to save and manage money, prepare for the family's financial future, and fulfill daily needs.

Meanwhile, teenagers have more motivation related to financial independence, fulfillment of individual needs, ability to manage money, ease of access and use of digital banking services, and preparation for the future. They want to have full control over their personal finances, learn to manage money, and use banking services that are easy to access and understand.

An in-depth understanding of the motivations of parents and teenagers to become bank customers has important implications for developing marketing strategies and managing banking products and services. Financial institutions need to provide solutions that suit the needs and preferences of both, whether through the development of long-term investment products, financial planning services, or easy-to-use and relevant digital banking services.

In addition, financial education is an important factor in building a good understanding of financial management among parents and teenagers. Financial education programs tailored to the needs of both can help improve understanding of financial concepts, money management and financial planning.

In order to build strong relationships with customers, financial institutions should consider the different motivations and preferences between parents and teenagers. By catering to the needs and preferences of both, financial institutions can create a positive banking experience, strengthen customer loyalty, and build mutually beneficial long-term relationships.

In a broader context, analyzing the motivations and perceptions of being a bank customer between parents and teenagers also provides valuable insights in understanding changing market trends and needs. This can help financial institutions meet the challenges and opportunities that arise in the era of digital banking and dynamic financial development.

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