



The Perception and Engagement of Digital Natives and Digital Immigrants toward A Banking Institution Communications and Promotional Tools on Social

Muhammad Hasif Che Kar, Shifa Faizal, Sara Chinnasamy

Abstract: *The evolution of technology and the introduction of Web 2.0 not only have changed the way communication takes place on the Internet, but it also has impacted business conduct in most industries around the world. The financial sector is no exception. Malaysia's number one bank, Maybank has set a benchmark to Malaysia's banking scene in terms of its commitment to evolve in sync with the rapidly growing digital environment by gradually introducing digital platforms for its customers to perform banking transactions. At the same time, Maybank embraced social media as part of its communication strategy in engaging with its customers. However, engagement particularly via digital platforms is complicated due to its vast customers from a variety of backgrounds-namely the Baby Boomers, Generation X, Y, Millennials, and Gen Z. Each of these generations experience digital differently as these consumers were born before, during or after the digital age. Hence for this research, the participants were categorized either as a Digital Immigrant or digital Native. This research utilized an in-depth interview to explore from both standpoints-the Digital Natives and digital Immigrants on Maybank's customers' perception on the more recent digital banking platforms and the use of social media for communication and promotion platforms utilized by Maybank. Overall, both Digital Natives and Digital Immigrants feel positive about the use of digital platforms for financial transactions, although there were some complications in making sense of the more recent applications introduced by the bank. These complications can be linked to the lack of information to explain the new application. From the findings, these customers have positive acceptance of information conveyed via social media platforms. However, both Digital Natives and Digital Immigrants recommended the necessity for mass media to be included in future communication campaigns for better reach and credibility.*

Keywords: *Social Media, Maybank, Financial Institution, Banking, Digital Immigrants, Digital Natives.*

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I. INTRODUCTION

With the pace of growing technology in Malaysia, many have turned to technology to support not only their daily lives but also in businesses. Social media plays a vital role in engagement and response platform for all users of the new-found technology. Current advancement of communication technology provides big opportunities to help organisations to curb challenges and also strengthen the relationship between the brands and the consumers (Ernst & Young, 2012).

The web has been introduced to inform the public about worldly events that include emails and news browser (Berger, 2007). Not long after the web 1.0 was created, the web 2.0 was introduced, enabling two-way communication among its users (Bollen & Emes, 2008). This has led to the mass-adoption of social media, beginning with Friendster and Myspace in the early 2000s and later Facebook which has altered the internet users experience from being a mere third-person watching and consuming media content to actively engaging with the content (Faizal, 2017). This also enables business purposes content and promotional tools (Zynmann, 1999).

When the internet was available for public use, the generations that were born before 1990s has to learn and adapt to the technology. The evolution of the technology is rapid and because of that Baby Boomers to Generation X has to quickly adapt (Fill & Jamieson, 2014). The different levels of adoption and adaptation among society were categorised as Digital Immigrants- referring to the generation that was born before the introduction of the internet while Digital Natives refers to the generation that was born when digital is already established as part of their lives (Prensky, 2001).

According to Henderson, Bowley & Trinkle (2012), the web has shifted the focal point of communication to online services. Moreover, major sectors globally have taken these advantages to lower their cost of business and turn up their value in the production of the firm. Therefore, the focus point has shifted and will change the nature of human norms. The impact towards the financial sector has become significant, with the growth of technology in China and also Europe. For that, the financial sector in Malaysia has to step up and migrate to digital technology to keep up with the current pace of the development.

The most popular social media used by netizens in Malaysia at present is Facebook, (Hagel III & Armstrong, 1997; Chinnasamy, 2017). It has not come as a surprise, as Facebook is one of the platforms that have a medium containing picture, unlimited wordings, and also videos to support the content. With population totalling at 32.6 million people in 2019 (Department of Statistics Malaysia 2019), the overall number of Facebook subscriber in Malaysia is massive totalled at 22 million people as in June 2019 (internetworldstats.com 2019). While social media is originally focused on individuals, the platforms have evolved and upscaled towards a bigger and better objective (Shanmugam et al. 2019a).

With more and more people connecting and engaging with social media, it is not surprising that it became an important communication and engagement platform for many companies. Organisations such as Microsoft are one of the top companies who are actively present in social media (Shanmugam et al. 2019a). This kind of behaviour creates closeness with the consumer (Henderson, Bowley & Trinkle, 2012). In influencing customer perception and behaviour and bringing together different like-minded people, it has become the centre of attention in different industries (Williams & Conthrel, 2000).

As many sectors are evolving, it means that the organisation must also adapt or ready to face extinction. Past organisations such as Nokia, who believes in their gadgets and software, as well as their brands was overshadowed by the groups of Samsung and Apple that replaced them (Shanmugam et al. 2019b). Banking sectors have also evolved, transactions over the counter have decreased in time and this shows the adaptation of financial institution towards technology (Kaplan & Haenlein, 2010). Many financial institutions around the world have changed their communication platform, not limiting to newsletters or annual reports but to make their presence felt digitally. Currently, anyone who can access the Internet can go online to read about other bank's financial report. The communication channels have evolved too, from one-way traffic to digital platforms which enable two-way communication where immediate respond towards issues and inquiries be made essential.

Today's financial sector that requires a lot of technology adoption and adaption from its customers. The introduction of the FinTech technology from China has left an impact on Malaysian people. Paying platforms such as AliPay, Wechat pay, and others created a competitive edge for the financial sectors. As a financial institution which has led the country for many years, Maybank will have to compete not only with other banking institution, but other FinTech company as well (Fryear, 2016). Nevertheless, financial institutions do have the advantages compare to other FinTech companies, below are some of the advantages.

Maybank as the number one bank in Malaysia (Corporate Financial Institutions, 2019) is paving the way in going digital particularly in Malaysia. Maybank has followed the footstep of Alibaba in introducing the digital platform to ease banking transaction. Maybank also looks to increase its facilities using the digital platform as their main platform (MAYBANK, 2018). A leader in the digital banking sector, Maybank aims to ease customers' banking activities. Maybank efforts include, cashless payment equipment known as QRpay and Maybank Anytime Everyone (MAE), loan application

platform direct from Maybank2U, and also PayNow platform for Maybank's business entities be able to track their transaction (MAYBANK, 2018). In the year 2018, Maybank users has surpassed 5.24 million customers, and increase up to 17% in online banking activities. These digital transformations are not only in terms of banking activities, but also in communication strategies with Maybank's presence on social media platforms such as on Facebook, Twitter and Instagram.

II. RESEARCH AIMS

Looking at the growth of technology, each and every sector of the economy has shifted towards technology. Sectors such as agriculture, food and beverages, and also banking have seen its progress throughout the years.

The current growth on Financial Technology (FinTech), enables Maybank to create several platforms for their customers to benefits from by migrating from manual transaction to online transaction. In line with Maybank Tagline 'Humanizing Banking Service', Maybank ensures that the bank's identity and its digital approach to banking are communicated well to their customers.

Keeping up with technology is not easy especially for financial institution as there is a need to consider migrating immense customers in both banking services and communication. This is the main challenge for Maybank, or any institution for this matter in the transformation from a conventional to digital approach.

This development in Malaysian banking sector is important, however studies to understand experience and perception of banking users or customers particularly in Malaysia are limited. Hence, this research seeks to explore customers' perception and engagement with communications and promotional tools on social media within the banking sector with focus on Maybank's social media sites. Next, this paper seeks to understand consumers' engagement and experience with Maybank's digital banking facilities. The third objective is to explore generally the consumers' perception towards financial institutions communication channels and fourth, to understand the media habits of digital immigrants and digital natives as part of a more holistic understanding of their engagement with digital media platforms.

III. RESEARCH QUESTIONS

- 1) What are the customers' perceptions towards the promotion's tools in Maybank's social media sites? Are they aware and give any attention to it? What are the most anticipated things when it comes to Maybank's post? What are the factors that make them attracted to Maybank's advertisements?
- 2) What is the way of engagement tools used by the Maybank's consumers towards Maybank facilities applications? Does the participants in this research utilize the new application? How do they perceive it?
- 3) What is the perception of consumers towards financial institutions' communication channels? How many platforms have they followed? What are the reasons of following them?

- 4) What type of media do they usually use? How long do they spend on media? What type of gadgets do they use? Who influence them to be on media?

IV. FINANCIAL INSTITUTIONS AND SERVICES

First, banks as financial institutions play a vital role in the economic development of any country. According to Heffernan (1996), banks accept deposits of customers, both from individuals and organisation and lend them to another customer. Banks also offer investment advice to their most valuable and potential customers that are engaging in foreign exchange trading and processing payments. A bank is a financial institution that provides services such as safeguarding money, accepting deposits, and provides loans. These types of service are a few reasons why the bank is important. Together with the evolution of time and technology, the banking sector has also evolved to provide facilities, payments service and insurance (Shod & Ganga, 2016). Throughout the years, banking has been segmented to commercial banking, investment banking and housing finance. These separations were maintained by various forms of official regulation such as exchange control and lending constraints (Bowen, Hoggarth & Pain 2016).

Furthermore, service has a vital role in banking. Customers or users tend to trust and belief in a particular bank, they believe that some other bank could give better service than the others. Financial institutions realise the importance of promoting relationship building and human touch in their services to have that two-way communications and benefits. Building a relationship not only helps in communication but also building trust. Based on trust, a consumer will expand their trust and have a feeling of peace of mind (Croucher & Cronn-Mills, 2015).

A. DIGITALIZATION AND EVOLUTION OF BANKING

The Internet and digital technologies have been growing and seem to have taken over many industries. Digital revolution has also impacted the banking sector on every aspect from the way customers are managed to the way investments are done. The retail banking industry has aimed to cut its cost by introducing online banking and it has been used within the last twenty years to connect customers to the online banking system. The banks can profit by observing their customers and having knowledge about the cost and profitability of sales channels and transaction but that is not enough. Customer-centric strategies can be developed by taking customers into account and by understanding them (Berger, 2007)

Online banking has the potential to lead technologies developments and transform the financial industries; many Financial Technology (FinTech) has eased the burden of banking through applications and through developing a system. In the long run, online banking will continue to ease the consumer's use of the financial sector. Online banking consists of balance checking, transferring and also making payments, just a few of the many facilities provided by the bank (Klumper & Rosen, 2009).

Financial institutions in Malaysia have introduced their online banking in early 2010 as part of their journey in evolving to digital technology. As time takes place, the sector's other

departments also evolved which include its communication efforts.

B. SOCIAL MEDIA AS MARKETING COMMUNICATION TOOL

Technology has also impacted the bank's communication tools. Marketing communications by definition means a form of communication to convey the message towards a specific audience (Fill & Jamieson, 2014). To get the messages through, they use traditional media such as print and broadcast. However, the recent introduction of various forms of social media has increased the engagement of many companies and brands with their customers, potential customers and among others. The use of digital communication platforms such as the social media has significant consequences especially in a sector where its customers comes from a variety of different age groups.

Age can be just a number for some but the difference in age-gap and generation describe their technology adoption and consumption (Dann & Dann, 2011). The Baby Boomers to Generation Y go through a different process of digitalisation (Berthon, Pitt, Plangger, & Shapiro 2012). For instance, Baby Boomers will find it slow in accepting the system compare to generation Y and Z. They seem to be side by side but in term of digital, the gap could have not been wider (Bellegem, Eenhuizen, & Veris 2011). Gen Y or the Millennial are 'media-conscious' of everything that's happening in the world, at the tip of their fingers. Gen Z was born into the digital world and are known to accept technology easily. Compare to the generation before, they have to learn on new systems and platforms to get use with the current technology waves (Rogers, 2014). Generation Y and Z are known as the Digital Native of the digital world, while the generation before that will be known as Digital Immigrant.

For Digital Natives, Facetime and social media play a vital role in their communication channel. While generations before that have the traditional media ritual, whereby newspaper reports play a bigger role than social media. For generations before the Millennials, newspaper act as not only reporting but also news validating. The senior generations find it difficult to accept changes that have been made rapidly (Dlodlo & Mafini, 2013). The current situation is divided into two different types of digital users, Baby Boomers to Generation X is better known as the Digital Immigrants because they have to adapt to technology. Meanwhile, generation some generation Y (after 1985), Generation Z to Millennials who born from the year 1994 onwards fall on Digital Natives category (Fryear, 2016). For Generations X still remains indecisive as to which category should they fall in (Kwak, Lee, Park, & Moon, 2010) because digital technology was introduced when they were at school or at work environment. This shows that the consumers technological acceptance is varied. Thus, time is a significant factor in terms of technology adoption for both Digital Immigrants and Digital Natives. Because it is reported that even the more experienced generations need some time to adapt to digital way of performing banking activities (DELOITTE, 2017).

For many years, the focus of financial institution is on relationship. The term relationship banking or relationship-based banking is often associated with connection-based. This is when two-party connecting to satisfy needs and servicing wants. Many banking sectors nowadays are using this method to ensure the relationship between the brand and the consumer are strong. Relationships can benefit the bank with many things, such as monitoring the default behaviour of borrowers and providing the banks with a competitive advantage in lending (Agrawal, Chomsisengphet, Liu, & Souleles, 2007).

As technology continues to grow, banking relationships were built and maintain without the requirement of in depth interactions. Social media is such a platform that provides engagement between users (Stone, Good, & Baker-Eveleth, 2007). Boyd and Ellison (2008) define social networks as “web-based services that allow individuals to construct a public or semi-public profile within a bounded system, articulate a list of other users with whom they share connection, and view and traverse their list of connections made by others within the system”. Social media provide various connections such as social interactions, connected elements such as FaceTime, and pictures and videos (Stone, Good & Baker-Eveleth, 2007).

Social media platforms offer such opportunity in building relationships that help shapes behaviour. Social media as a marketing tool has to be strategically used by the financial sector because it can create better waves of information and better acceptance towards the consumer where it acts as the power of word of mouth in the digital side (Zynmann, 1999). This proves social media has more than just information to offer to the customers. It creates new forms of communication. Backed by statistics that showed Malaysians being an avid social media users and fond to their gadgets with 71.4% Malaysian use some form of gadgets (Suruhanjaya Komunikasi Dan Multimedia Malaysia, 2018) more and more banking institutions in Malaysia has realise the power of social media and utilise it as a marketing communication platform. This platform is believed to has taken over the traditional method (Chao, 2014).

Engagements in the social media realm can be observed through Likes and Comments in post and tweets from social media user, in this case, Maybank. The more likes and comments the post gets, it shows the post has significant meaning. The post on Facebook keeps resurfacing every time engagement been made, whether in terms of Comments or Likes. However, Comments have relatively higher weight in terms of engagement than Likes, as comments show more efforts in providing feedback for a particular post compared to a Like is an action of simply clicking a button (Dlodlo & Mafini, 2013). Below is the expansion of social media platforms, which gives different meaning and perception to a company who established a relationship with the consumer through social media.

More and more companies and organisations are using social media as an essential marketing communications platform. Twitter, for one, is a microblogging service, which has limited character focus on information, (Kwak, Lee, Park & Moon, 2010). It is set up as a new medium which the micro version of Facebook, it has all the information or links needed. Twitter has emerged as a spotlight through posts that created awareness significant to these called community. A user of Twitter has accounts which they choose to follow, and

the same procedure applies to everyone. Moreover, a user can also connect with others even though they are not in each other’s following list. (Kwak, Lee, Park, & Moon, 2010). Uniquely, although it was meant for connecting people, for more than 500 million account registration, it has also created a community for business (POINTS, 2019). Average Twitter users tweet five times a day, and the type of tweets depends on the users. In Malaysia, Twitter is not only a platform for engagements, but Twitter is also a platform for surveys and debates (POINTS, 2019). Malaysian people are also interested to use Twitter as part of their daily reading.

Instagram application, which is considered as one of the largest camera company without owning one single lens, has created a phenomenon when it first comes to life (Hu, Manikonda, & Kambhampati, 2014). Instagram creates new ways of sharing life through social media. Facebook creates length words of information, Twitter simplifies it with pictures or short videos, while Instagram creates a moderate length of videos and now promote a TV channel. As a result, people are taking advantage of Instagram just like other social media platforms, connecting and marketing to others. Last year alone, Instagram has introduced several new features that give marketers the ability to interact with more users or future clients (Hubspot, 2018). In Malaysia, Instagram has the second highest user in social media just behind Facebook (Suruhanjaya Komunikasi Dan Multimedia Malaysia, 2018). Instagram has not only convinced the natives, but also the immigrant to use their platform for engagements. Instagram is used for personal reasons as well as business purposes.

In 2008, Facebook creates a phenomenon in term of social media (POINTS, 2019). The way social media has drastically changed from web pages to connection between one another. Facebook pages can be categorized, which includes, business, personal and organisation sharing information. As can be seen, many organisations and businesses have used Facebook as one of the main platforms to connect. For these reasons, Facebook has become the main tools in a growing business (POINTS, 2019). Facebook ads which one of the main platforms of advertising has not only created brand awareness but also customer loyalty, and generate leads (Lee K., 2016; O’sullivan, 1998). With Facebook ads, people can know and read all the promotions and brands with a click of a button. Many people are using these advantages to expand their knowledge about the brands and also the competitors (Ernst & Young, 2012). As the most used social media in Malaysia, Facebook have managed their platform to very useful. The use of MySpace and Friendster fall to existence in 10 years, (POINTS, 2019). Facebook became a platform that not only provides information but also announcements. Recently, many Malaysian activist use Facebook to get people to join in their activities, and also to announce the news.

C. UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY

In the dictionary, (Vv, 2003) stated that theory is a set of ideas that is intended to explain something or assume something that hasn’t been proved. Although, scientifically it is used as a general principle or body of principle offered to explain a phenomenon (Safko & Brake, 2009). Other than that, this study includes theory to guide the objective of the study and test the objective.

The theory that has been chosen is the Unified Theory of Acceptance and use of Technology. This theory explains how factors such as gender, age, and experience will define the acceptance of new ways of communication technology.

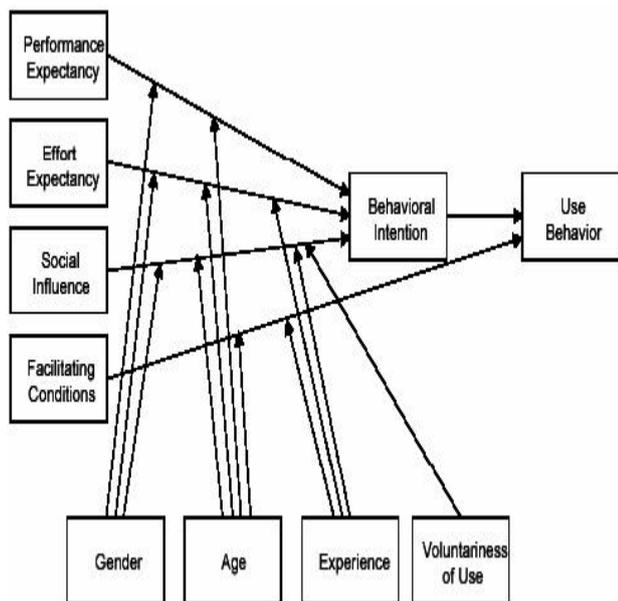


Fig.1

Currently, new phase of transition that's happening in our world. The young people who grew up with the Internet and digital technologies and do not know a life without it (Howe & Strauss, 2000). These youngsters have natural talent and high skill levels pertaining to the use of new technologies. When it comes to learning preferences, Digital Natives favour receiving information quickly (Creswell, J.W, 2013). Referring to the image above, this theory consists of several factors that could impact the behaviours (Venkatesh, Morris, Davis & Davis, 2010). Figure 1 shows the main points of the unified theory of acceptance and use. First is the performance expectancy, which refers to the objective of the company. The company would be able to track the circulation of the information and the impact on the community. This means that any company or individual tend to use the system and believe that the system will help them achieve their objectives (Parasumaran, 1997). Second is effort expectancy, which associates with the system usage of influence on others to accept the current phase, which includes the shifting from traditional to digital media (Razmerita, Philips-wren & Jain, 2015). Third, social influence, using the method of socializing or creating the needs or wants for the individual, will also be influenced by gender, age, and experience. The last one, facilitating, which the individual has to accept the changes that have taken place whereby the advancement of technology has replaced traditional methods with new methods, such as online banking and manual transaction.

V. METHODOLOGY

Qualitative research is to explore and understand the opinions and perception of current phenomena. This type of research is used to obtain an understanding of perceptions, opinions, and how to improve the reason for the study (Dann & Dann, 2011). It gives some insight into the problem or helps to enhance the ideas for other qualitative research. Generally, a

qualitative method is used to seek deeper into the problem to find the causes and ways to overcome the problems. The researcher will seek for the individual to know their experiences so that the problems that occur can be understood without having any misinterpretation in the data that are being collected (Good & Stone, 2000). Additionally, content analysis will also be included to get to know more on Maybank's social media platform. The platforms chosen are Instagram, Facebook, and Twitter. These platforms are the most used platform in term of social media in Malaysia (Suruhanjaya Komunikasi Dan Multimedia Malaysia, 2018). The content analysis will look into types of promotion as well as any other services provided by the organisation. The content analysis will be looking through the date of 1st February to 30th April. The date was chosen to look through Maybank's objective of using digital communication in this year's annual report, from where people can see the first phase of digital usage following through the second phase.

This research is exploring the phenomena of social media usage among Digital Natives and Digital Immigrants generations in relevant to the banking industry, with focus on Maybank. The immigrant and natives provide their views on Maybank's communication and promotional tools on social media platforms, including Maybank's new services on digital platforms or applications. This research basically would like to understand the way different perceive financial sector's social media platforms.

Other than that, the content analysis helps to provide some insights into the type of communications and promotions done by Maybank on their social media. This method also provides information of the types of engagement consumers or social media users establish with Maybank on these social media platforms.

The data is collected by doing a one on one interview consisting a total of nine males and females who Maybank's consumer and active on social media. Moreover, the interviewee consists of two different generations to represent the Digital Natives and Digital Immigrants. Findings obtained will be analysed and reported in correspond to the objectives in this research.

The interview is guided with a set of semi-structured questions beginning with debriefing the informants. Debriefing is when a researcher explains all of the aspects and purpose(s) of the research process after the interview is completed (Creswell, 2013).

To facilitate the forming of a more relevant selection of informants, researchers refer to a research by the Strategic Planning Division in the Ministry of Communication and

Multimedia Malaysia study's called 'The Evolution of Banking Industry in Technology Advancement' (2017). The main objective of the in-house study was to obtain a public response on the news and current affairs of the social media engagements and promotional tools.

For the procedure of selection, this research will use purposive sampling. This is because purposive sampling signifies that one sees sampling as a series of strategic choices about whom, where, and how one does one's research. Purposive sampling plays its roles in getting the important points from the correct source (Palys & Atchison, 2008).

With consideration from the previous study stated above, this study determines four characteristics that needs to be fulfilled in order to be an informant to this research which are: 1. Malaysians, 2. interested in media particularly the digital media and 3. follow Maybank's social media platforms for more than six (6) months and 4. Use Maybank's banking transactions.

Selection must come from both Digital Natives and Digital Immigrants categories. Additionally, the informants should also meet the following requirements such as adult, age 18 and above, individuals who are media savvy on both traditional and digital media. The individuals who possess the above characteristics may provide more genuine standpoints directly from their perspectives. Researchers also will ensure the informants reflects both gender-male and female.

Besides, before the selection of informants, this research was decided to consider points of data saturation in which correlates to the number of necessary informants to be studied. Saturation, which relates to qualitative research, is like a form of guideline and a limit where a researcher considers having reached the research objectives when there are no newer codes or themes emerge from his data analysis (Saunders, et al., 2017).

The selected informants then agreed to participate in a voluntary basis and without any compulsion or compensation for their time and effort. As to fulfil the secrecy ethics of research, the researcher offered to explain the purpose of this study and guaranteed anonymity concerning the informants' participation.

The informants will be categorised as per below:

Digital Immigrant

Generations Baby Boomers (Adult age 50s and above) to Generations X (Adult age 26 and above)

Digital Natives

Generation Z (Adult age of 25 years old) to Millennials (born the year 2000 and above)

A. RESEARCH INSTRUMENT

The findings from the in-depth interview of nine participants from different age class and usage of banking methods. The semi-structured form is made up of three major sections according to the objectives of the study. However, only the first part will be dealing with informants' demographical details as a way to 'break the ice' with participants followed by a few transition questions. The division of questions is manage to reflect the objective of this research: PART A – Demographical details about the informants, PART B – The media consumption habit of the Digital Natives and digital immigrants, PART C – The perceptions towards financial institutions communication channels, PART D – The consumer's perception towards Maybank's promotions in social media sites and PART E – The understanding of consumers' engagement experience with Maybank facilities applications.

A pilot study was conducted for this research. It is done to test research protocols, data collection instruments, sample recruitment strategies, and other research technique in preparation for the major study (Palys & Atchison, 2008). The importance of the pilot study is to detect the approach in advance that could jeopardize the study. Furthermore, research protocol has been followed, even methods and instrument are suitable or too complicated.

From the pilot study, the researchers found several rooms of improvement such as the environment of the interviewee, the interviewee needs to be able to hear what they are saying and hear the questions properly. Moreover, the interviewee needs to have some food and beverages for them to feel comfortable and relaxed. The participants also added his personal questions to the researcher in the attempt to understand more about the objective.

B. DATA COLLECTION MANAGEMENT

In-depth interview was selected to obtain detail information regarding the subject matter as well as suggestions towards the findings and future references (Henderson, Bowley, & Trinkle, 2012).

The research data collection was done in Klang Valley, to get the sample size of nine informants who are knowledgeable enough to share their ideas and experience. Data was organised from the construction of semi-structured questions for the interview. Also, the pilot study has been done to test the semi-structured interview question, this will lead and guide the theme of the research with minimal error (Palys & Atchison, 2008). This consideration is to make informants more comfortable to answer and fully understand every question delivered by the researcher. The language used in the interview is mixed with English and Malay. This is done to get the interviewee comfortable to share their knowledge and experience. With that, question papers from the semi-structured interview were given to help participants to sketch their ideas. In average, each interview took around 60 to 80 minutes.

Out of nine participants, only two are willing to get their answers recorded through tape recording. The NVivo 12 Plus, a computer software package is used to accommodate in the analysing process of qualitative data. It is used mostly in organizing the raw materials and in the coding process. Furthermore, the thematic analysis is added to the research to analyse the content of the in-depth interview. For the process of analysing data collected, a few key things were taken into consideration to secure good data and valuable findings. This includes adopting several analytic strategies for qualitative data other than writing an analytic memo in order to facilitate this study in the coding process.

The interview outcomes were transcribed into a verbatim manner before getting into the coding process to help emerging themes. The three-coding processes involved are open-coding, axial coding and selective coding (Attard & Coulson, 2012).

Categorised data was then sorted out and analysed to get appropriate findings before the report can be presented. Throughout the process, the raw data had been reviewed and re-read several times for researcher to familiarize with the information. The second reader was also invited in this study to ensure the findings translated into English remain valid. This is because data gathered in the Malay language need to be presented in the English language to suit the study requirement.

VI. FINDINGS

As explained earlier, this research utilized two types of qualitative approaches- 1. the content analysis and 2. In-depth interview. The presentation of the findings starts with the content analysis of Maybank’s social media platforms namely Facebook, Instagram and Twitter. The content analysis was done from 1 February 1st, 2019 to April 30th, 2019. The content analysis was conducted to complement the first research objective. One of the main research questions was to highlight the types of promotion done by Maybank and understanding the engagements between Maybank consumers with this different type of posts on the bank’s social media. Engagements in terms of likes, comments and shares were recorded and were summarised. The first objective of this research continued with the second method, which is the in-depth interview. The presentation of the content analysis begins next.

The second part of the research, which is the in-depth interview will address the first, second, third and fourth research objectives.

A. CONTENT ANALYSIS

The content analysis consists of three Platforms of Maybank’s social media. These three platforms provide different information regarding the organisation with different ways of disseminating information. From the first platform is Facebook account, which consist the highest number of followers, up to 2.1 million followers.

Facebook has the highest connection with 2.2 million likes on Maybank page. The page content consists of any information from Maybank. This page has also helped Maybank to solve their customer’s need and problems promptly by replying comments as well as assisting them regarding banking transaction.

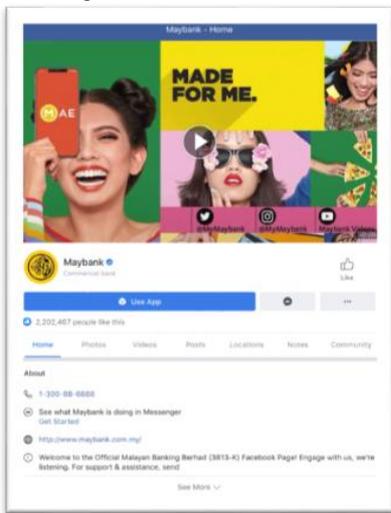


Fig. 2

Fig.2 is the image of the front page of Maybank Facebook page. This picture is taken on May 25, 2019. The header shows the current promotion of Maybank facilities which is called, Maybank Anytime Everyone (MAE). It is an E-wallet that helps Maybank’s customers to enjoy gifts such as incentives and discounts. The information about current promotions that was also posted in Maybank’s page has received many likes and comments. Maybank’s page account has been verified by Facebook and it is their Official page at that platform. This is important because customers will want

to rely on the official page to get the latest promotion, information as well as to communicate with Maybank.

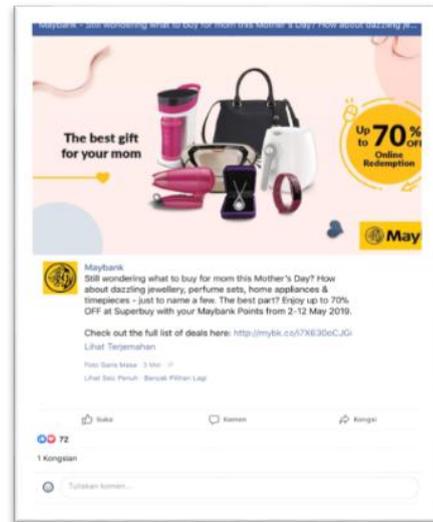


Fig. 3

Fig. 3 shows the type of promotion that has the most significant to Maybank customers on their Facebook page. The total engagement is 203, which consist of 104 likes and 99 comments. It is regarding the Mother’s Day promotion where any Maybank card users can get up to 70% discounts on selected items. This Facebook post was written in English, but in the comment section, customers are making enquiry in both Malay and English. Maybank’s social media representative has replied all the comments and inquiries.

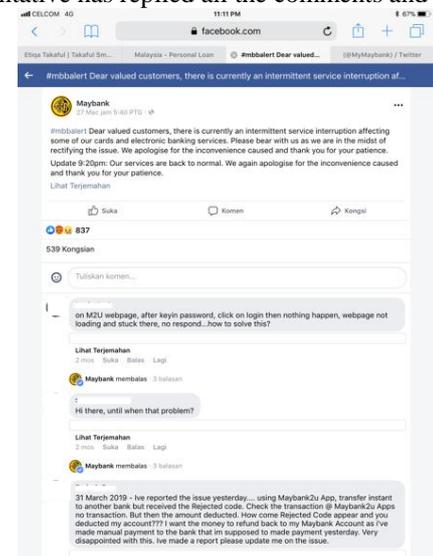


Fig. 4

Other than promotions, Maybank’s Facebook page also informed their customers if their system is facing an interruption. This post has 497 engagements with 312 of those are comments inquire about the system, and the rest is likes. The inquiry includes, when the system is online and what happened to the transaction being done during the offline period. Maybank’s social media has replied the comments and engagements and also apologize for the interruption.

From the Facebook page there are a lot of information include announcements and promotions. In every post there are at least 10 comments with responds from Maybank’s social media team. Moreover, the type of information given in Facebook is lengthier and more precise to the audience. Instagram comes third with 78.3k followers and 1,046 posts.

INSTAGRAM

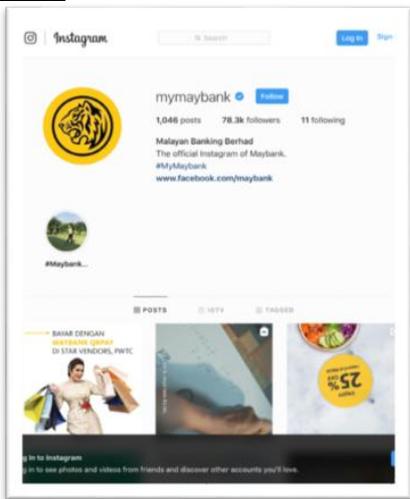


Fig. 5

Fig. 5 shows Maybank’s Instagram page. Their Instagram page is also known as ‘@MyMaybank’ and has been verified as trusted user by Instagram. This page has 78.3k followers and 1,046 posts in which it is considered as one of their active accounts. In this account, they have different types of posts as compared to the other two social media. While Facebook page and twitter are more focused on information and details, Instagram is focusing more on pictures. The post was straight to the point of information; the post specifically identifies the information needed for the purpose.

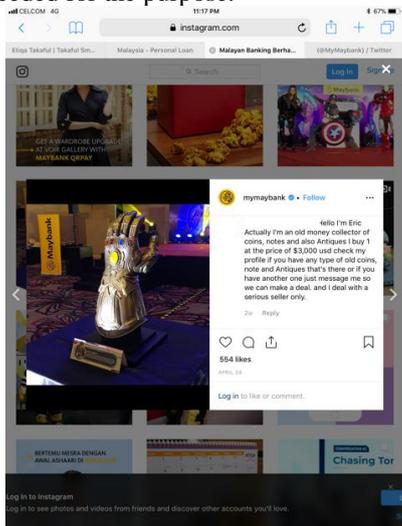


Fig. 6

Fig. 6 has shown their posts that had an impact towards users. On the left is a Raya video, which received 5,056 plays in 48-hours. This post is to promote MaybankHeart foundation where they are helping orphans during Raya. On the other hand, the picture on the right is a promotion regarding a competition for 10 lucky winners to get free movie tickets to Avengers: Endgame. It receives 554 likes and 10 comments. This competition is open for Maybank Card users and they used Instagram to promote the competition.

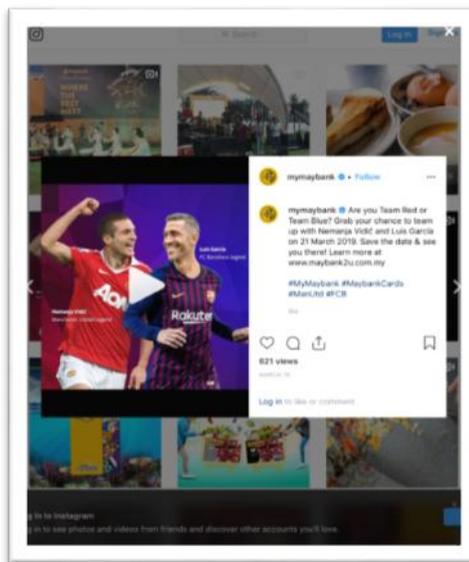


Fig. 7

Fig. 7 shows the distinctive usage of Instagram and the other two platforms. While Facebook and Twitter focus on servicing and informing, the focus of Maybank’s Instagram page is on campaign and promotion which they strategize to have more audience for their competition. Both posts are similar in which has benefited not only the institution but also others. This also reflects Maybank’s collaborations with other companies in which they used Instagram to get bigger reach of audience. Although there are not many contests in the platform itself, the platforms remind and inform about the contest being done by the bank.

TWITTER

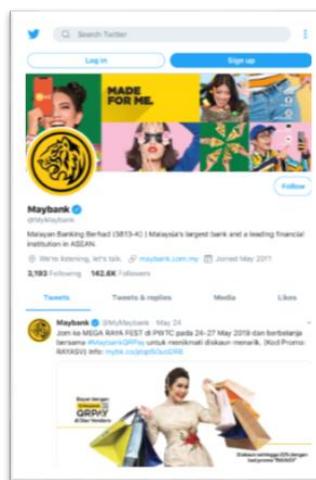


Fig. 8

Fig. 8 represent Maybank’s Twitter page, which consist of 142.6k followers, and 3,193 following. Maybank’s Twitter account has the second highest of followers with interactions include Retweets and Likes. In Twitter, Maybank promotion can be seen from the first tweet which includes Raya discount and rebates. Prior to the tweets, they also have many promotions regarding their savings plans and current on-going promotion.



Fig. 9

Fig. 9 shows the highest engagement Maybank had in their twitter account, which is the day Maybank launch new application call Maybank Anywhere Everything (MAE). It has total 50 engagements. 16 Likes and 16 Retweets, and the rest are Mentions. Mentions creates conversation between them and customers. Maybank’s social media team has answered the questions and also offered assistant who needed to know more about the product.



Fig. 10

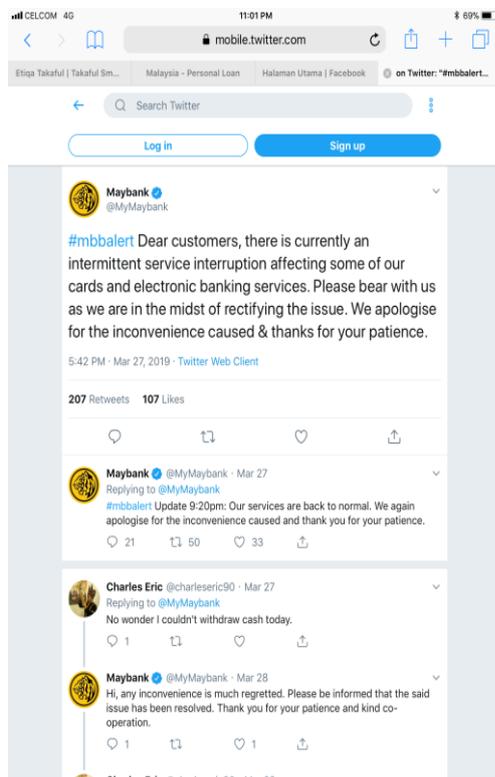
Fig. 10 shows their post regarding system interruption has also gained attention in Twitter’s page. They have approximately 400 engagements, 207 Retweets and 107 Tweets and 86 Mentions. The inquiries are the same as Facebook which involves bank transaction. The social media representatives attend all Mentions received.

Meanwhile in Twitter, the engagement is different from both Instagram and Facebook. In Twitter the tweets are mostly replies to the engagement made by the users. Similarly, there are promotion tweets and announcement made by the bank regarding their products and services. The respond is more likely about banking transaction and comments.

Each platform is used for different purposes and different audiences. From Twitter, it shows more related to the Digital Natives, the respond is direct, and the reply is straight to the user. Meanwhile for Facebook, it is used more by Baby Boomer’s generation. The posts in Facebook use a lot of words and plenty of information. Comments and replies are there to be seen so people can easily read from the post. While the Instagram is used more as a promotional tool and are accessible to both, Digital Natives and Digital Immigrants. The information is limited but enough to understand the post which the best platform is to promote plans and products to users.

Instagram has the platform to promote marketing products, such as contest and games. While Facebook and twitter more on engagements with the followers. The engagements include announcements and also promotions on ongoing Maybank’s rates. Facebook has the highest likes with 300,000 likes from user with post up to five posts daily. Meanwhile, Twitter has up to 60,000 followers for Maybank to engage with. Instagram has average 20 likes per post and giving out winners and encouraging users to participate.

These three platforms have their own ways in promoting and elaborating their posts. Instagram has the better platform for both Digital Immigrant and Digital Natives to see and know about the ongoing promotions



Presentation of the second part of the findings gathered from the method of in-depth interviews.

IN-DEPTH INTERVIEW

The in-depth interview was conducted with eight informants-five females and three males age between 24-42 years old. All male informants were coded as MN1, MN2, MM3 while the female informants were coded as FN1, FN2, FM3, FM4 and FM5 with a good mix of Malay, Chinese and Indian ethnicities and working experience. Please refer to Table 2 below:

Table 2

NO	GENDER	AGE	RACE	WORK/EXPERIENCE	REFER CODE
1	FEMALE	25	Malay	Less than 2 years working experience, currently student at UKM	FN1
2	FEMALE	24	Malay	Less than 2 years working experience currently working at Agoda	FN2
3	MALE	25	Chinese	Less than 1 year working experience, currently working at PLUS	MN1
4	MALE	24	Indian	Less than 2 years working experience currently with DBKL	MN2
5	MALE	37	Malay	More than 20 years working experience	MM3
6	FEMALE	39	Indian	Experience in marketing for 7 years	FM3
7	FEMALE	42	Chinese	Experience in human resource	FM4
8	FEMALE	33	Indian	Experience in customer service	FM5

To recap, the presentation of the findings is based on the research objectives. It starts with first research objective presented in two parts, which are the content analysis (presented earlier at 4.1) and continue below with the findings from the in-depth interviews.

1) RATES ANNOUCEMENT ATTRACT THE MOST RESPONDS

The first findings show that, the rate plans are the most attractive ones, people are more interested to know about rates that being offered by the number one bank. The participants stated that:

“It is a benefit for me so I can know other information from other banks. I also look for FD rates.” (MN2)

“Promotion will be on what, if its mortgage and loan, anything include rates.” (FM5)

“There should be more about their business plans or rates.” (FN2)

“Regarding bank promotional tools, other than FD, also want to know about saving account and also, credit cards, I check for benefits.” (MM3)

Moreover, other than mortgage rates and other loans deal, fixed deposits rate among the highest inquires among the Maybank customers. This means, customers do not only focus on one plan they also want to know about alternative promotions.

2) ALTERNATIVE PROMOTIONS

The participants want more than just money saving plan, they also want to enjoy luxuries brands and cuisine that are supported by the financial institutions.

“I expect MBB to have more promotions for restaurant dining as well as entertainment such as cinemas. It has been a while since I last saw any promotions from Maybank for cinema.” (FM4)

“Like credit cards or Maybank cards. Because by that the customers will benefit from it.” (FM5)

Because of the competitiveness of business promotions, consumer expect organisation such as Maybank, provide more promotion in terms of discount and rebates from other known organisation.

Next, the promotion and announcement in social media come from different platforms. To target each audience, participants look at different platforms to get more information.

3) DIGITAL MEDIA A SIGNIFICANT PROMOTION PLATFORM

Different platforms will provide different perceptions by the participant in which channel that consumer should focus on, their statements were:

“Should be advertise through social media, because people want to know. People will always look for the best.” (MN1)

“Social media because is very fast.” (FM5)

“Nowadays, people live in social media, so many people would want to share things in social media. It will be a good brand awareness and strategy for big company such as Maybank.” (FM4)

Despite the growth of social media, the consumer wants Maybank to continue to communicate through mass media medium. They believe Maybank as one of the top organisations in Malaysia should portray their presence in bigger public. As the promotion progress, the participants want Maybank to promote their promotion seasonally.

4) SEASONAL CAMPAIGNS THROUGH OUT THE YEAR

From this interview, the campaigns or events can help them to achieve higher circulation during festive seasons. Their statement reads:

“I think there should be campaign seasonally so we can know which one the best is. The product of Maybank should be known by the staffs, the staffs need to be aware, because we want to know more about the promotion.” (MM3)

“The best time is probably during school holidays or during festival season because that is when people tend to spend more as compared to any other day.” (FN2)

“After festival they should make a lot of promotions because at that time, they have money to invest.” (FM3)

“They should go by campaign, I think like what are doing now, they put on Raya campaign, I surely think it’s



good. Because only by then people can relate". (FM4)

Most of the consumer would suggest that Maybank create a seasonal campaign so the consumer can enjoy the promotion. From this strategy, consumer can easily track the campaigns and the promotions.

With that end, the findings for research question one which focus Maybank facilities. Facilities are more diverse, not only focusing on business but also communication channels and platforms.

B. MAYBANK'S FACILITIES EXPERIENCE

Maybank are the proud to have announce that, they are the first one to have introduce on-line banking. Online banking provides by Maybank is by far received the best compliment.

1) MAYBANK HAS THE MOST CONVENIENT ON-LINE APPLICATION

Platforms such as Maybank2u has been significant for the participants, they found the application convenient and easy.

"I use Maybank 2 u, as I know it is convenient compare to other banks. It made us easy to transfer or check balance." (FN2)

"The online banking is very good. Maybank 2u is very convenient. (FM3)

"And yes, their Maybank 2u. it's very easy, better than other bank's online banking." (MN1)

"I used Maybank 2u. I think it's very easy and fast." (MN2)

Online banking has been a good platform for Maybank's customers, in addition Maybank also provides different platforms for their customers, such as MAE and QRPAY.

Maybank2U by far is the best on-line banking in Malaysia, many has recommend using the online banking to do transactions and also purchasing online. The online banking from Maybank has proven to be effective and user friendly, as Maybank continue to utilise Maybank2U online banking to serve customers.

In comparison, recently Maybank just launched a new application called Maybank Anywhere Every time (MAE). This new application has less engagement due to the lack of information.

2) LACK OF INFORMATION LEADS TO LIMITED USAGE

Most of the participant are aware of Maybank's new applications. They stated that lack of information has limit their use of the application.

"I know about MAE account, but I don't really know the functions." (MN1)

"But, MAE I am not sure, I know it just like e-wallet. Maybe after this I'll give it a try." (FM5)

"And this QR I know it's a payment method made by Maybank. Maybe I have the chance to use it, I will." (FM4)

The awareness of the new applications mainly by their friends and family but very limited information from the organisation. Maybank2u and QRPAY, Mae. By friends, their shared post on WhatsApp. (MN1)

"But I don't really know about the functions, different from QR." (MN2)

"I don't have really reasons to use it. I know that it is e-wallet. I know the function can be better." (MM3)

Participants have stated their knowledge in understanding more about the new application. But, as the application is still new, most of the customers are not well educated about the application. However, their responses indicated that they are willing to show eagerness to learn and use the application.

The next topic presents the findings for the third objective which centres around Maybank's perception towards financial institutions communication channels.

C. CONSUMERS PERCEPTIONS TOWARDS THE FINANCIAL INSTITUTIONS SOCIAL MEDIA PLATFORM

1) INTERACTIVITY IS IMPORTANT

Participants has stated that they value the fact that the bank provided a prompt feedback or response to their voices. Social media is viewed to have this important element.

"Their social media is very informative; I like their Facebook page. From there, you can know everything about the bank. You're just one click away from information. You can get everything that you want to know." (MN1)

"I think it's good, it's there in my timeline. Just can't recall what is all about. If I am not mistaken, more about buka puasa and raya shopping, so they give out more discounts and rebates." (FM3)

Interactive posts benefit the organisation. Consumer can expect respond from the organisation. Moreover, by following Maybank on social media, it provides all the needed information.

"I followed Maybank Facebook page because I want to know more about Maybank." (M1)

"I follow Maybank social media, because of the brand, because I have been using them for some time now." (MN2)

"Because I want to be notified when there is a promotion going on for their customers." (FM4)

The social media play important role where it can be a platform for Maybank's as one of the top brands in Malaysia need to be visible by the public and assist their customers promptly and effectively. This is a good way for Maybank to build relationship by building trust and the feeling of reliability from the customer.

2) MAYBANK'S SOCIAL MEDIA IS ACTIVE TOWARDS THE CONSUMER

As social media are vital nowadays, consumers expects a quick respond and better services, visibility felt by the consumers in the social media platforms. They stated that:

"I do believe Maybank are active in term of social media." (FN1)

"Of course, is active, I think you can see their post in at least once in 2 days." (MN2)

"I think the Facebook account is active." (FN3)

“Yes. I think they consistently updated their page every day.”
(MN1)

In addition, being active shows the organisation has a platform to exchange ideas and received comments, as part of the service included.

3) HIGH ENGAGEMENTS WITH THE CONSUMERS

Other than that, Maybank's social media also play roles in giving out promotions and information. Participants shared information with their friends and family

“I agree with that post or I think that is beneficial, I will share that post.” (FN1)

“When can we do is actually to DM and ask them.” (FM3)

Making it convenient and reliable to the customers, replies and feedback are signs of good engagement between the organisation and consumers.

Part of the promotion that participants want to know is rates and others, participant also highlighted that they were informed of ongoing campaigns.

4) PREFERRED CHANNELS FOR MAYBANK PROMOTIONAL TOOLS

Although social media engagements provide fast responds, participants expect organisation such as Maybank also focusses on traditional media.

Participants also stated that Maybank should focus on traditional media such as events, websites and television as well as billboards

“I think in term of business; they should announce they profits or everything in their websites.” (FN1)

“So, talking about Maybank pages, I think they should go for something relatable such as events, or anything big. So, they can gain bigger audience for their customers.” (FM3)

“Type of media Maybank should focus on maybe bit more on TV or billboards; I think by that way they can get a lot of attention. Because of their brands name, so we expect them to have their name on TV or billboards.” (FM5)

“I think I can see that the big players in financial institution have used advertising as one of their promotional tools. In this case MBB itself has actively advertised their products on media channel especially radio.” (MM3)

“For me I think they should be going for bigger advertisement or promotion.” (MN2)

“They also should not also focus on social media, they have many customers, not all customers follow their social media, they should go for bigger audience such as TV or radio. So, many people will understand, but the social media also good for the new generations.” (FN2)

Having a top brand meaning it also comes with reputation, the consumers want Maybank to continue to show their presence in mass media for a sustain reputation and image. Using mass media is an important factor for the customers to have positive perception on Maybank. As a leader in the banking sector, the informants feel Maybank can afford to have big budget for promotion on mass media, not only in social media platforms.

5) SOCIAL MEDIA AS ONE OF THE PROMOTION CHANNELS

Disseminating promotions in social media remains to be one of the keys in social media. Maybank has taken the initiative to promote their plans and other types of promotions in their social media.

1. INSTAGRAM

With the current digital world, Digital Natives prefer Instagram rather than other social media platforms. They wanted something visual with simple information.

“All the younger generations are on twitter and Instagram, so the information must be suit with them through Facebook and Twitter.” (FM5)

“I follow them in Instagram simply because I can see more through Instagram.” (FM3)

“I think for Instagram; I prefer the posts to be short and simple with only important information.” (FN2)

Instagram played significant role among the Digital Natives. Simple content attracts them rather than a full-page information on Facebook. Facebook is use by a different target audience in receiving information.

2. FACEBOOK

Digital Natives prefer Facebook because of the information and interactions between them and the organisation

“In terms of Facebook what I expect to know is offer or promotions, such as rates regarding mortgage and hire purchase.” (MM3)

“I look for their rates. Mostly in Facebook.” (FM5)

“Facebook should be good platform for all and yes, their websites also. Anything you can find in their websites. I think the website is very good, they all the information there. But it is not interactive, we can't ask question there, there are few questions there we need to know.” (MM2)

As a well-known organisation, it has to be active to give the sense of awareness to the customers. Digital Immigrants prefers Facebook because they like to read and understand the post and understanding the information.

D.MEDIA CONSUMPTION OF THE DIGITAL NATIVES AND THE DIGITAL IMMIGRANT

1) THE SIGNIFICANCE OF NEW MEDIA

New media is the most used media in their lives. Both participants answered the question based on the time consumed on digital and traditional media:

“I always on my phone. All sort of accounts. My favourite will be Instagram and Snapchat. I love to take pictures. And snapchat filters are fun to play with. And I do enjoy their filter.” (MN1)

“I used all sorts of media, such as television, radio and of course the Internet. I always on my phone. Medium that I always used is Facebook. When I'm using the Internet usually half an hour, just to go through Facebook timeline.” (MM3)

“Social media; Twitter, YouTube and Instagram, Laptop and Handphone. 2 in total.” (FN1)

This shows that even though the participants are from different age group and different work experience, they always find time to get into media. They consume media everyday which also is part of their entertainment. They try to fill their free time by browsing through media, whether traditional or digital media which assists their thinking.

2) SMARTPHONE IS THE LEADING PLATFORM FOR INTERNET USAGE

Smartphones is noted as the preferred platform to surf the internet:

“Yes, I used my phone. So often, that I can’t really tell you when the last time was I use it. I don’t have any specific time when I’m on my phone. Sometimes when I outside jogging or anything, I don’t look at my phone.” (MN2)

“The normal application, Facebook, and Whatsapp. I also have application google, and dictionary in my phone.” (FM5)

In contrast, there are some who prefer to use other gadgets, simply because their phone is occupied by others.

“When surfing the Internet at home I always used my laptop, because my children used them.” (MM3)

Smartphone is used for both information seeking purposes as well as for leisure. As most smartphones provide Internet, consumers are able to access many information in the palm of their hands.

Moreover, participants confirmed that most of the social media they have used is based on their friend’s recommendation. Smartphones are the must have item for all generations, for leisure, communications and information search. The use of smart phones has evolved because of the digital growth.

3) FRIENDS IS THE INFLUENCE FOR SOCIAL MEDIA

Below are the quotes for the influence in using social media, many has stated that friends are the main reason in registering social media.

“I know about all these social media through my friends and also social media, they have post it online and I’ll give it a try. My best friend who actually recommend me to create a snapchat account because of the filters.” (FM4)

“A lot of my friends are using Facebook; I just go through that. Yes, because most of them are on Facebook, so I get to know Facebook through my friends.” (MN1)

“I just like the fact that I can only see pictures that my friends post on their IG and InstaStory and no other thing such as articles, posts that they like etc.” (FN2)

As many will recognize, friend’s influence is very high among informants. Because of trust and relationship among them, there is no surprise how friends can influence one another to sign up for social media.

Furthermore, as part of the social media, participants stated that they have more than one account. These accounts are from different platforms that provide different types of engagements. The information spread through followers, the influence of having social media account comes from having group of friends having something in common, for them to act and interact with each other in social media.

4) ACCESS TO SEVERAL SOCIAL MEDIA ACCOUNTS

From this interview, most of the consumers has multiple social media accounts. This is because every platform will give different experience and advantages to others. Here are some of the quotes:

“Yes, I own six social media accounts at the moment. (Facebook, Instagram, Snapchat, LinkedIn, YouTube and Pinterest).” (FN2)

“I many social media accounts, even I have 3-4 account in the same medium. For twitter I have 3 accounts because I love to go in with different account, I don’t really have solid reasons for it. I just do. Instagram, I have 2 accounts, one to stalk, and one for my personal.” (MM3)

“Three social media- I have. Sometimes when I am free, I used Facebook and Instagram, WhatsApp. I always used WhatsApp. I think it help me from in daily activity.” (FM5)

“I have five accounts all different accounts. Facebook, Twitter and Instagram, Snap chat and Tinder.” (FM3)

The several accounts seem natural to everyone, sticking to one account seems very rare for both Digital Natives and Immigrant. The common reason provided were the different engagement they received from different platform.

Although they agree social media is their main medium for information, Instagram has been the most used platform to get to know more about an individual or organisation. Having several social media accounts means to have different information, to gain and to know more from the best suited platforms. For example, Facebook more on long videos and information, while Twitter and Instagram to fill in time.

5) INSTAGRAM IS A POPULAR SOCIAL MEDIA PLATFORM

Participants has agreed that Instagram is the main platform for all social media. Participants with different backgrounds and interests have at least an Instagram account in their social media platforms.

“My favourite application will be Instagram, I just love to look at beautiful stuff, such as dress and accessories, and travel places. I like that.” (FM3)

“I do. I would say I like Instagram most because most people that I follow on Instagram are my friends or someone I know.” (FN2)

“I only have two, Facebook and Instagram. Because it simple, I just online through my phone, I am more to Facebook.” (MM3)

“Instagram and Facebook, but mostly when I go to Facebook, I just go through my friends’ page. And marketing such as product, cloths, search for supplement.” (FN1)

Instagram are widely use nowadays, because of its simple post and very minimal words, generations found Instagram is a good platform to browse through.

Even so, traditional media remain the source of information; television and radio are two key platforms the participant used in their daily activities.

Compare to other social media platforms, Instagram is the number one usage of social media because of its simplicity and attractive images. Users can use Instagram to express themselves through pictures and videos.

6) TELEVISION MEDIA REMAIN ONE OF THE TOP MEDIUM

"I sometimes watch tv, when I am with my family. My children and my wife. We watch shows, Maharaja Lawak, awards show, and stuff like tha." (MM3)

"I usually watch tv with my sister. Mum is not a fan of any tv series or movies." (FN1)

Even with the growth of technology, traditional media still remains the medium of information. As television evolves from network, Cable television also came into the frame to be one of the sources of information. Participant stated that they watch television with their family, television act as media to provide quality time with family.

7) THE EVOLUTION OF TELEVISION FOR DIGITAL NATIVES AND DIGITAL IMMIGRANTS

The way tv is watched by the participants is no longer in its traditional sense. As more cable television are being offered nowadays, it does leave an impact towards the participants. Two of the participants are subscribing Netflix and already engaged with some of the series, stating:

"I don't watch tv so much, but I do subscribe Netflix accounts." (FM5)

"I do watch television, I watch usually Netflix, and sometimes I watch YouTube." (MM3)

As television are used during their free time at home, participant listen to radio while driving. Radio medium is used to entertain as well as provide traffic information. Television are shifting, watching and subscribing are separated with using one medium. Watching television using the Internet continue to rise for both generations for their convenience and user-friendly.

8) TRADITIONAL RADIO STATION AS THE MOST USABLE MEDIA IN PRIVATE VEHICLE

Many of the media has been taken over by the Internet and currently, music has been offered a platform for consumer to access it through their smart phones. Even so, radio is still preferred when driving quoting:

"I still heard radio from my car, I always heard new music, station such as Era or hot fm. Because I think radio is more entertainment rather than information." (FM4)

"In a journey, journey with my children or my wife. I usually on my Sinar or Suria fm. No specific reasons, maybe just because I like the music that they are playing." (MN1)

"Radio, I do. When I'm on my way to work, and the end of the day, I play the radio and just let it on." (MN2)

As much as music has gone across the world with Internet. FM radio remains the tune in car as part of their entertainment. This shows the strong use of traditional media even among Digital Natives.

Just like Netflix, there are option for others to choose as one participant prefers other channel rather than radio.

"Radio, I on my Spotify. So, I always play my music when I am in the car, I don't turn the radio on in my car. But when I turn the radio on will be English station, hitz or fly fm." (MN2)

While radio and television become part of their go to medium, newspaper are also accessible for participants to look for in term of national news and leisure. Even though the mass media are declining, radio seems to have a place in people's car for entertainment. For news and entertainment Digital Natives and Digital Immigrants enjoy the radio in the car. With the rise of Digital radio such as Spotify, it could be a threat to the traditional way of radio listening.

9) NEWSPAPER REMAINS SIGNIFICANT FOR DIFFERENT REASONS

As social media grows, many of the information are more accessible and faster. Social media surely have an advantage in terms of speed. Even so, newspapers are still considered reliable. The platform of reading newspapers is now shifted from hardcopy newspaper to online newspaper.

"I think social media has become a platform for online newspaper. People can just share an article on their social media accounts nowadays to help a news spread." (MN2)

"Newspaper, no, I don't read newspaper. I just think its old school. Because we can just turn on our social media, then we can know a lot of things. Newspaper are late, they come out next day. But things they reported is next day." (FM3)

"Star newspaper, I usually read at night, after I finish my work. My brother bought newspaper. I like to go for lifestyle section. Horoscope, cooking." (FM5)

Because of new source of information are various, newspaper seem to be more towards validating and entertainment rather than reporting.

The debate between on-line and traditional media will continue, the traditional remain significant for Digital Immigrants while, verification for Digital Natives.

Which both stated equal importance for these two generations. The use of mass media has now shifted, the physical copy of newspaper is now decreasing, the online news portal is picking up pace in subscribing. Physical newspaper is more towards entertainment while news reading, they can get it online.

Similar to the natives, digital immigrant wants to know about rates and promotions that can benefit them for example on housing rates and rates on fixed deposits. Both groups also agreed that they would have shared the post to their friends and family if the information is worth spreading. They also suggested that Maybank's promotions should be before or during the festive seasons. They would expect discounts and rebates for them to shop and to utilize the promotion. The immigrant and natives also stated that Maybank promotional tools should include having traditional media, because of their brand's name.

They would be more impressed that organisation such as Maybank use traditional media, such as billboards and advertisement as part of their promotional tools.

Maybank has used their social media platform to interact with the customers, such as Facebook, Instagram and twitter are the three main platforms. The Facebook platforms are preferred by the Digital Immigrants with information pictures and videos are display in their timeline, furthermore, comments and answer can be seen throughout the post and be able to interact with one another. Moreover, Facebook became the preferred platform for immigrants because the facilities to share the post among their friends, so they can also share their ideas and perceptions. While Twitter platforms provide information and announcements, announcements on service and also promotion. Twitter platforms are direct and very short time span in the timeline. Even so, Instagram has the most unusual platforms, even though it is a social media platform to connected with the user, Instagram are use most for promoting contest and announcing winner, with less attention on banking services and transaction. These social media platforms have their own follower of platforms. The similarities that get the Digital Natives and digital immigrants' attention is to know more about promotions and gifts that Maybank have to offer. Contests such as free movie tickets and cash rebates are among the top of the list. They are also attached to one of the Maybank's social media whether it is Twitter or Instagram. The natives prefer these two accounts as it is short, visual and they can understand quickly.

The new application that has been introduced to the community; the objectives are to ease transaction in banking activity. Platforms such as QRPay and JomPay introduced by Maybank. Customers can use these facilities through Maybank2U. Both the Immigrants and Natives have known about the application and agreed that the applications that have been introduced are helpful. Especially for Maybank2U, which they find very user friendly.

Meanwhile, as for E-wallet called Maybank Anywhere Every time (MAE) has not been at their full potential, both of the natives and immigrant have yet to use this application in their daily banking transaction. Furthermore, even the natives have yet to know about the objectives of MAE, in contrast, they have all signed up and tried it before.

Media has played a vital role in today's culture; from different generation media that have different usage of the media. From the year 1990s, the birth of the cyber world that became accessible for all has changed the way Digital Natives and Digital Immigrants receive information. Generation Baby Boomers to Generation X have different approaches in using media, where most of them are still using traditional media as their main platform. Television and radio remain significant for them to access information as well as entertainment purposes. The Digital Immigrant has to evolve with today's changes. Due to his fact, the Digital Immigrant has a mixed perspective on the usage digital platforms such as the social media like Facebook or Instagram and digital applications such as Twitter and Snapchat; despite the fact that they are quite active on Facebook and Instagram on a daily basis

The Natives, on the other hand, have no problem with digital media. They are born in a time when Internet technology has evolved tremendously. They have no, difficulty to manoeuvre technology and feel that technology ease their daily activities. Purchasing tickets online, shop

online and browse online are some the usage that they use every day. The Native's engagements with social media spur up to five to six hours a day in social media, but hardly an hour on radio. Television remains significant for them although the use of television is more in a form of Internet television with smart television functions that enables YouTube and Netflix for both Digital Immigrant and Digital Natives.

The theory discusses the dimension of accepting technology and use if it is for a different purpose. Factors such as age and experience are vital for the generations of Natives and Immigrant in terms of usage and acceptance. Even though the world is evolving, new sectors are being created and the old ones have migrated to technology. The Digital Immigrant has to expect changes that occurred. The theory explained that they are four types of expectancy that requires changes depending on the difference between Immigrant and Natives. The Natives are used to digital media and are voluntary use of digital media. The technology has been around them as long as they can remember, and their usage is easy compared to the Immigrant.

The Immigrant, on the other hand, have to go through a change of expectations such as the evolution in banking sectors. Banks officer in the 90s used different tools of promoting products compared to today's way of using digital platforms such as social media to promote their brand and products (Howe & Strauss, 2000).

The Digital Immigrants and Digital Natives have different perception on media. They also have different perceptions on financial institutions approach on communication and promotions with different types of media. However, all of them have a very positive outlook on the communication channels and promotional platforms used by Maybank. Both groups also stated that promotion tools should also include mass media alongside the digital ones because it creates better impression towards the organisations.

VII. CONCLUSION

Currently, both Digital Natives and Digital Immigrant are adapting to use of technology utilised by financial institutions. The perception of adapting to media varies but felt positive on the outlook on the use of digital media. Social media is the most common communication platforms today, with both Digital Natives and Digital Immigrants stating that it has become the main platform for information, even though the way each social media platform is engaged differently by different generations.

Digital banking facilities provided by the bank to help ease the customer burden in banking transaction were viewed positively. However, there are mixed perceptions on the new platform facilities. Digital Immigrant has to embrace changes, in order to survive the digital world.

Both Digital Natives and Digital Immigrants are using digital media nowadays. However, mass media such as television and newspaper is still relevant to but with different roles attached to them such as a platform to validate the truth of news and information disseminated via other media. Radio maintains as a personal, and emotional connection with its listeners. Digital and the conventional media complements each other especially in information related to a sector where trust and relationship is essential such as the financial institution.

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