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Annotation 1

“A. M. Abu Daqar, M., Arqawi, S. and Abu Karsh, S. (2020). Fintech in the eyes of Millennials and Generation Z (the financial behavior and Fintech perception). *Banks and Bank Systems*, 15(3), pp.20–28. doi:[https://doi.org/10.21511/bbs.15\(3\).2020.03](https://doi.org/10.21511/bbs.15(3).2020.03).”

This study examines Palestinian Millennials and Gen Z's Fintech perception and usage intention. The study indicated that financial services users prioritised reliability/trust and usability. Millennials were more aware of Fintech services (48%) than Gen Z (38%), contrary to global trends. Both generations had 100% smartphone penetration and 36.4% financial inclusion in Palestine, which drove Fintech service uptake. Millennials (87%) preferred real-time e-wallet services to Gen Z (70%). The study also found that 85% of both generations trusted banks, suggesting that digitising financial services will satisfy customers. The authors suggested banks push e-wallet services to compete with Fintech firms. This study's merits include the use of a questionnaire-based methodology, which enabled a high sample size, and the comparison of results with the worldwide perspective. However, the study's geographical scope and lack of qualitative data limit its usefulness. This study provides useful insights into the financial behaviour of Palestinian Millennials and Gen Z and their view and usage intention of Fintech services.

Annotation 2

“Ozkan, M. and Solmaz, B. (2015). Mobile Addiction of Generation Z and its Effects on their Social Lifes. *Procedia - Social and Behavioral Sciences*, 205, pp.92–98. doi:<https://doi.org/10.1016/j.sbspro.2015.09.027>.”

This study examines the influence of mobile addiction on the social and personal life of Generation Z, who have a strong inclination for utilising mobile phones with technological advancements. The study employed a new scale to measure the significance of factors

influencing Generation Z's mobile reliance and whether it affects their social lives. The authors sampled 276 university students who are 18 to 23 years old. The study discovered that Generation Z has a high level of mobile phone addiction, which has a substantial impact on their social and personal lives. The study found that socialisation, which includes the usage of social media such as Facebook, Twitter, and Instagram, is the most significant factor influencing mobile phone addiction. In addition, the study indicated that excessive mobile phone use had a variety of negative effects, including decreased productivity and elevated stress levels. This study's strength rests in its implementation of a novel scale to quantify mobile phone addiction, and its sample size accurately represents the Generation Z demographic. The study's drawbacks include the use of a single geographical area and a specific age group, which limits applicability. This study provides vital insights into mobile reliance and its effects on Generation Z's social and personal lives.

Annotation 3

“Talmon, G.A. (2019). Generation Z: What’s Next? *Medical Science Educator*, [online] 29. doi:<https://doi.org/10.1007/s40670-019-00796-0>.”

The article "Generation Z: What's Next?" by G.A. Talmon discusses the characteristics of Generation Z, the new generation that will soon enter medical school. This generation, born from around 1990-2010, is the most diverse and largest percentage of the US population to date. Students that are members of Gen Z are distinct from Millennial students in a number of ways due to the experiences and upbringing they have had, including the amount of time they have spent interacting with technology and the media. They expect on-demand, low-barrier access to all information, and they prefer sources that package information in "bite-sized" pieces. Personalization and healthy relationships with those in positions of authority are likewise given a higher emphasis by this group. Teachers have noted that Gen Z students have a greater tendency for "DIY" and multichannel information gathering. Understanding the characteristics of Gen Z can help inform teaching innovation and curricula in medical education.