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# TAM Model for Using Accounting Information Systems in the Bale by BTN Mobile Banking Application on Generation Z Students at the Faculty of Economics and Business Winaya Mukti University

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**Abstract:** This study aims to examine the effect of Perceived Ease of Use and Perceived Usefulness on User Attitude and their implications for the Usage Behavior of the accounting information system in the Bale by BTN mobile banking application. A quantitative approach was used with descriptive and verificative methods. The population consisted of 2,350 Generation Z students from the Faculty of Economics and Business, Winaya Mukti University (2019–2025); a sample of 96 respondents was determined using the Slovin formula and purposive sampling. Data were collected through questionnaires and analyzed using path analysis, supported by validity, reliability, correlation, coefficient of determination, and simultaneous and partial hypothesis testing. The results show that Perceived Ease of Use and Perceived Usefulness simultaneously affect User Attitude; partially, only Perceived Usefulness is significant. Both variables, simultaneously and partially, significantly affect Usage Behavior, and User Attitude significantly affects Usage Behavior. Perceived Usefulness is the more dominant factor shaping User Attitude, while both perceptions jointly improve the usage behavior of the Bale by BTN application.

**Keyword:** Perceived Ease of Use, Perceived Usefulness, User Attitude, Usage Behavior, Technology Acceptance Model (TAM), Bale by BTN.

***Abstrak:*** *Penelitian ini bertujuan untuk menyelidiki pengaruh Persepsi Kemudahan Penggunaan dan Persepsi Kegunaan terhadap Sikap Pengguna serta implikasinya terhadap Perilaku Penggunaan sistem informasi akuntansi dalam aplikasi perbankan seluler Bale by BTN. Pendekatan kuantitatif digunakan dengan metode deskriptif dan verifikatif. Populasi penelitian terdiri dari 2.350 mahasiswa Generasi Z dari Fakultas Ekonomi dan Bisnis, Universitas Winaya Mukti (2019–2025); sampel sebanyak 96 responden ditentukan menggunakan rumus Slovin dan teknik sampling purposif. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis jalur, didukung oleh validitas, reliabilitas, korelasi,*

*koefisien determinasi, serta pengujian hipotesis simultan dan parsial. Hasil penelitian menunjukkan bahwa Persepsi Kemudahan Penggunaan dan Persepsi Kegunaan secara simultan memengaruhi Sikap Pengguna; secara parsial, hanya Persepsi Kegunaan yang signifikan. Kedua variabel tersebut baik secara simultan maupun parsial, secara signifikan memengaruhi Perilaku Penggunaan, dan Sikap Pengguna secara signifikan memengaruhi Perilaku Penggunaan. Persepsi Kegunaan merupakan faktor yang lebih dominan dalam membentuk Sikap Pengguna, sementara kedua persepsi tersebut secara bersama-sama meningkatkan perilaku penggunaan aplikasi Bale by BTN.*

***Kata Kunci:*** *Persepsi Kemudahan Penggunaan, Persepsi Kegunaan, Sikap Pengguna, Perilaku Penggunaan, Model Penerimaan Teknologi (TAM), Bale oleh BTN.*

## INTRODUCTION

The rapid development of information technology has transformed various aspects of life, including banking and accounting information systems. The digitalization of financial services is a tangible manifestation of this transformation, one form of which is mobile banking. An accounting information system is a set of interrelated subsystems that process financial transaction data into information useful to its users (Murniati et al., 2025). Mobile banking applications function as a front-end extension of the accounting information system: every transaction a user records — transfers, payments, savings deposits — is processed, recorded, and reported back to the user, replicating the input–process–output cycle traditionally performed at a bank counter. Consequently, the degree to which users accept and actively use such applications directly determines how effectively the underlying accounting information system serves its intended purpose.

Through its Bale by BTN application, Bank Tabungan Negara (BTN) recorded transaction growth of 165% year-on-year in the first half of 2024, with the number of users reaching 2.2 million by the end of 2024 (kontan.co.id, 2024). Nevertheless, Bale by BTN's user share stood at only 1% of the national mobile banking market, far behind BCA Mobile (40%), BRImo (27%), Livin' by Mandiri (15%), and BNI Mobile Banking (10%) (data.goodstats.id, 2024). This gap is notable given that BTN, as a state-owned bank historically focused on housing finance, has been actively expanding its digital-banking footprint to compete with both state-owned and private mobile-banking platforms; understanding the factors that drive or hinder adoption among younger, digitally native users is therefore strategically important for the bank's continued digital transformation (data.goodstats.id, 2024).

Generation Z, who grew up alongside technology and shows the highest rate of internet adoption (Nurahmasari et al., 2023); (Ilham & Sihotang, 2024), represents a strategic segment for digital banking, including Accounting and Management students at the Faculty of Economics and Business (FEB), Winaya Mukti University (UNWIM), Bandung. A pre-survey of 59 students found an average positive response of 68.6% for perceived ease of use (PEOU) and 64.0% for perceived usefulness (PU), but only 47.9% for actual use (AU), the lowest-scoring variable. This gap is consistent with theoretical gaps identified in prior studies: (Wulandari & Susanti, 2023)excluded PEOU and AU from their model; Andhika et al. (2025) found that PEOU had no significant effect on ATU in the MyBCA application; Nurahmasari et al. (2023) had not measured Actual Use; and Ilham & Sihotang (2024) recommended examining actual adoption behavior in different objects and contexts. No study has specifically examined the acceptance of the Bale by BTN application among Generation Z students using the *Technology Acceptance Model* (TAM) approach, giving this study both urgency and novelty in filling that gap.

Based on the above, the research questions are: (1) how do Generation Z students at FEB UNWIM perceive the ease of use, usefulness, attitude, and usage behavior of the Bale by

BTN application; (2) to what extent do *Perceived Ease of Use* (PEOU) and *Perceived Usefulness* (PU) affect *Attitude Toward Use* (ATU), simultaneously and partially; (3) to what extent do PEOU and PU affect *Actual Use* (AU), simultaneously and partially; and (4) to what extent does ATU affect AU. This study aims to answer these questions, with practical benefits as an evaluation tool for Bank BTN and a reference for FEB UNWIM students, as well as theoretical benefits in enriching the literature on TAM-based technology acceptance in the context of Generation Z mobile banking users.

**Theoretical Framework and Hypotheses**

The Technology Acceptance Model (TAM), introduced by Davis (1989), explains that an individual's acceptance of information technology is determined by two key beliefs: *Perceived Ease of Use* (PEOU), the degree to which a person believes that using a system will be free of effort, and *Perceived Usefulness* (PU), the degree to which a person believes that using a system will enhance job or task performance. Both beliefs jointly shape *Attitude Toward Use* (ATU), which in turn drives behavioral intention and ultimately *Actual Use* (AU) of the system. Subsequent studies have consistently validated this causal chain across various digital-banking contexts: (Siswoyo & Irianto, 2023)confirmed that PEOU and PU jointly shape user attitude toward mobile banking applications; (Cupiadi & Wufron, 2025.)found that ease of use and usefulness significantly determine the acceptance of an online academic-guidance system; and (Muji Ernawati et al., 2025)reported that both TAM constructs significantly explain students' acceptance of a mobile academic application. These findings support the theoretical basis for applying TAM to examine the acceptance of the Bale by BTN application among Generation Z students.

Based on this framework, five hypotheses are proposed: **H1**: PEOU and PU simultaneously affect ATU; **H2**: PEOU and PU partially affect ATU; **H3**: PEOU and PU simultaneously affect AU; **H4**: PEOU and PU partially affect AU; and **H5**: ATU affects AU. These hypotheses are examined through three path-analysis sub-structures, as elaborated in the Method section.

Within this framework, Perceived Ease of Use and Perceived Usefulness are treated as exogenous variables that jointly and independently influence Attitude Toward Use, which in turn functions as an intervening variable linking perception to actual behavior. This layered structure allows the present study to distinguish between two managerially distinct questions: which perception shapes how students feel about the application (attitude), and which perception more directly translates into how often and how extensively they actually use it (behavior) - a distinction that is often blurred in single-equation regression models but is preserved through the three-sub-structure path-analysis design adopted here.

## METHODS

This study employs a descriptive-verificative method with a quantitative approach. The descriptive method is used to describe the condition of each research variable - *Perceived Ease of Use* (PEOU), *Perceived Usefulness* (PU), *Attitude Toward Use* (ATU), and *Actual Use* (AU) - regarding the Bale by BTN application, while the verificative method is used to test hypotheses on the relationships among these variables through statistical analysis (Sugiono, 2023). The independent variables are Perceived Ease of Use and Perceived Usefulness, while the dependent variables are Attitude Toward Use and Actual Use, measured using a five-point ordinal scale (1 = strongly disagree to 5 = strongly agree).

The population comprises all undergraduate students at FEB UNWIM Bandung from the 2019–2025 cohorts, totaling 2,350 students. The sample size was determined using the Slovin formula with a 10% margin of error, yielding a sample of 96 respondents. Sampling was conducted through non-probability purposive sampling, based on the following criteria: (1) active undergraduate Accounting or Management students at FEB UNWIM (2019–2025

cohorts); (2) belonging to Generation Z (born 1995–2010); (3) holding a savings account at Bank BTN; and (4) having knowledge of or prior experience using the Bale by BTN application. Primary data were collected through field research using questionnaires, while secondary data were obtained through literature review.

Data were analyzed using path analysis, an extension of regression analysis used to examine causal relationships among variables, both direct and indirect, based on the Ordinary Least Squares method (Ghozali, 2023).The model was divided into three sub-structures: (1) the effect of PEOU and PU on ATU; (2) the effect of PEOU and PU on AU; and (3) the effect of ATU on AU. Prior to hypothesis testing, the instrument was tested for validity and reliability (Cronbach's Alpha > 0.60). Simultaneous hypotheses were tested using the F-test and partial hypotheses using the t-test at a 5% significance level ($\alpha = 0.05$), processed using SPSS version 26.

The four research variables were operationalized into dimensions and indicators derived from the TAM literature, as summarized in Table 1.

**Table 1. Operationalization of Research Variables**

| Variable | Dimensions | Indicators | Scale |
|---|---|---|---|
| Perceived Ease of Use ($X_1$) | Ease of learning; ease of operation; clarity; flexibility of access | 8 | Ordinal |
| Perceived Usefulness ($X_2$) | Productivity; effectiveness; transaction speed; comparative advantage | 8 | Ordinal |
| Attitude Toward Use (Y) | Positive feeling; comfort; sense of security; interest in using | 8 | Ordinal |
| Actual Use (Z) | Usage frequency; transaction volume; feature utilization; duration of use | 8 | Ordinal |

Source: Adapted from Davis (1989), processed by the authors, 2026

Questionnaires were distributed directly to 96 qualified respondents. Their demographic profile, summarized in Table 2, shows that the sample was dominated by female students (73.96%), Management-program students (72.92%), respondents aged 21–22 years (54.17%), and the 2023 cohort (35.42%), reflecting the composition of active Generation Z students at FEB UNWIM.

**Table 2. Profile of Respondents**

| Category | Group | Frequency | Percentage |
|---|---|---|---|
| Gender | Female | 71 | 73.96% |
| | Male | 25 | 26.04% |
| Study Program | Management | 70 | 72.92% |
| | Accounting | 26 | 27.08% |
| Age | 19–20 years | 24 | 25.00% |
| | 21–22 years | 52 | 54.17% |
| | 23–24 years | 17 | 17.71% |
| | 25–26 years | 3 | 3.12% |
| Cohort | 2019 & 2021 | 2 | 2.08% |
| | 2022 | 29 | 30.21% |
| | 2023 | 34 | 35.42% |
| | 2024 | 31 | 32.29% |

Source: Questionnaire Processing Results, 2026

Each indicator in Table 1 was translated into one closed-ended statement item, producing 32 statements in total (8 per variable), rated on a five-point Likert scale. The questionnaire was distributed both physically and through an online form to accommodate

respondents across different cohorts. Before full deployment, the instrument was piloted on a subset of respondents to check item clarity, after which the finalized questionnaire was distributed to the 96-respondent sample described below.

## RESULTS AND DISCUSSION

### Descriptve Analysis Results

Validity and reliability tests on 96 respondents across all 32 statement items indicated that all items were valid and reliable, with Cronbach's Alpha values above 0.60. Descriptive analysis shows that all four research variables fall into the good/positive category on the continuum line. Perceived Ease of Use scored highest on the flexibility-of-access dimension but relatively lower on the ease-of-learning dimension. Perceived Usefulness scored highest on productivity and transaction speed but relatively lower on comparative advantage over conventional methods. Attitude Toward Use scored highest on the sense-of-security dimension but relatively lower on interest in using the application. Actual Use recorded the lowest score among the four variables, particularly on the routine-usage-frequency dimension, indicating that students tend to use the application incidentally rather than as a daily habit.

**Table 3. Recapitulation of Descriptive Analysis Results**

| Variable | Cumulative Score | Index Range | Category |
|---|---|---|---|
| Perceived Ease of Use ($X_1$) | 3,045 | 2,611.2 – 3,225.6 | Agree |
| Perceived Usefulness ($X_2$) | 2,901 | 2,611.2 – 3,225.6 | Agree |
| Attitude Toward Use (Y) | 2,966 | 2,611.2 – 3,225.6 | Agree |
| Actual Use (Z) | 2,869 | 2,611.2 – 3,225.6 | Agree |

Source: Questionnaire Processing Results, 2026

All four variables fall within the "Agree" category on the five-point continuum (with a maximum possible cumulative score of 3,840 and a minimum of 768), confirming that Generation Z students at FEB UNWIM generally hold favorable perceptions of the Bale by BTN application. Nonetheless, Actual Use records the lowest cumulative score among the four variables, indicating a gap between favorable perceptions/attitudes and the intensity of real usage — consistent with the pre-survey finding that motivated this study.

### Hypothesis Testing of Sub-Structure 1: PEOU and PU on ATU

Pearson correlation analysis shows a positive relationship between Perceived Ease of Use ($X_1$) and Perceived Usefulness ($X_2$) of 0.648 (strong); $X_1$ with Attitude Toward Use (Y) of 0.535 (moderate); and $X_2$ with Y of 0.749 (strong). An R Square value of 0.565 indicates that $X_1$ and $X_2$ simultaneously explain 56.5% of the variance in Y. The F-test yielded a significance value of 0.000 (< 0.05), confirming that $X_1$ and $X_2$ simultaneously have a significant effect on Y. Partially, the t-test shows that Perceived Ease of Use has no significant effect on Attitude Toward Use (sig. = 0.339 > 0.05), while Perceived Usefulness has a significant effect (sig. = 0.000 < 0.05).

**Table 1. Direct and Indirect Effects of Sub-Structure 1**

| Effect | Direct | Indirect | Total |
|---|---|---|---|
| $X_1 \rightarrow Y$ | 0.7% | 3.9% | 4.6% |
| $X_2 \rightarrow Y$ | 48.0% | 3.9% | 51.9% |
| **Total** | | | **56.5%** |

Source: SPSS Statistical Calculation Results, 2026

The total contribution of Perceived Ease of Use to Attitude Toward Use is only 4.6%, whereas Perceived Usefulness contributes 51.9%, indicating that Perceived Usefulness is far more dominant in shaping users' attitudes toward the Bale by BTN application.

**Hypothesis Testing of Sub-Structure 2: PEOU and PU on AU**

The correlation of $X_1$ with Actual Use (Z) is 0.543 (moderate), and $X_2$ with Z is 0.641 (strong). An R Square value of 0.439 indicates that $X_1$ and $X_2$ simultaneously explain 43.9% of the variance in Z (sig. F = 0.000 < 0.05). Partially, Perceived Ease of Use has a significant effect on Actual Use (sig. = 0.034 < 0.05), as does Perceived Usefulness (sig. = 0.000 < 0.05); unlike Sub-Structure 1, both independent variables are significant here.

**Table 2. Direct and Indirect Effects of Sub-Structure 2**

| Effect | Direct | Indirect | Total |
|---|---|---|---|
| $X_1 \rightarrow Z$ | 4.8% | 7.1% | 11.9% |
| $X_2 \rightarrow Z$ | 24.9% | 7.1% | 32.0% |
| **Total** | | | **43.9%** |

Source: SPSS Statistical Calculation Results, 2026

Perceived Usefulness remains the most dominant factor (32.0%) in driving usage behavior, while Perceived Ease of Use (11.9%) continues to play an important supporting role in helping users take advantage of the application's features.

**Hypothesis Testing of Sub-Structure 3: ATU on AU**

The correlation between Attitude Toward Use (Y) and Actual Use (Z) is 0.687 (strong and significant). An R Square value of 0.472 indicates that Y explains 47.2% of the variance in Z. The t-test yielded sig. = 0.000 (< 0.05), confirming that Attitude Toward Use has a positive and significant effect on the Actual Use of the Bale by BTN application.

Taken together, the results of the three path-analysis sub-structures allow all five hypotheses to be evaluated, as summarized in Table 6.

**Table 6. Summary of Hypothesis Testing Results**

| Hypothesis | Statement | Sig. | Result |
|---|---|---|---|
| H1 | PEOU and PU simultaneously affect ATU | 0.000 | Accepted |
| H2 | PEOU and PU partially affect ATU | 0.339 / 0.000 | Partially accepted |
| H3 | PEOU and PU simultaneously affect AU | 0.000 | Accepted |
| H4 | PEOU and PU partially affect AU | 0.034 / 0.000 | Accepted |
| H5 | ATU affects AU | 0.000 | Accepted |

Source: SPSS Statistical Calculation Results, 2026

Table 6 shows that four of the five hypotheses are fully accepted, while H2 is only partially accepted because the partial effect of Perceived Ease of Use on Attitude Toward Use is not statistically significant, even though Perceived Usefulness within the same hypothesis is significant. This pattern reinforces the central finding of this study: usefulness, not ease of use, is the more consistent determinant of both attitude and behavior toward the Bale by BTN application.

**Discussion**

These findings are consistent with the Technology Acceptance Model (Davis, 1989), which posits that technology acceptance is influenced by perceived ease of use and perceived usefulness. Regarding user attitude, Perceived Usefulness proved far more dominant than Perceived Ease of Use, with the latter's effect on attitude not statistically significant. This suggests that Generation Z students at FEB UNWIM place greater weight on the tangible benefits obtained from the Bale by BTN application than on ease of operation alone, consistent with the comparative nature of perceived usefulness described by(Ashghar & Nurlatifah, 2020). A similar pattern was observed by Andhika et al. (2025) in their study of MyBCA, where PEOU

likewise failed to significantly shape user attitude, suggesting that among digitally fluent Generation Z users, ease of use is treated as a baseline expectation rather than a differentiating factor in forming attitude.

Regarding usage behavior, both perceptions significantly affect it, both simultaneously and partially, supporting the concept of Actual Use as reflected in frequency, transactions, and feature utilization(Rohman et al., 2023). This result is in line with (Batkunde et al., 2025) who found that both ease of use and usefulness significantly drive mobile-banking usage among students in Manokwari, and with Wahyudi et al. (2021), who reported that perceived usefulness strengthens intention and use of the Mobile JKN application through attitude as an intervening variable. Nevertheless, Actual Use remains the lowest-scoring variable, indicating that positive attitudes have not fully translated into routine usage habits, consistent with (Deyana Cindy et al., 2025) who found that attitudinal technology acceptance does not always fully convert into intensive usage.

Furthermore, the significant effect of Attitude Toward Use on Actual Use confirms attitude's role as a bridge between technology perception and actual usage behavior, reinforcing the validity of the TAM framework in the context of Bale by BTN mobile banking among Generation Z students. This is consistent with (Tikaromah et al., 2025),who demonstrated that TAM constructs successfully explain intention to use accounting information systems, and with (Anggoro et al., 2025),who found comparable acceptance patterns for an institutional information system. Taken together, these results suggest that improving perceived usefulness - rather than merely simplifying the interface - offers the most direct path to increasing the actual, routine use of the Bale by BTN application among Generation Z students.

From a managerial standpoint, these findings imply that Bank BTN's digital-strategy investment should be rebalanced. Because Perceived Ease of Use showed no significant partial effect on Attitude Toward Use - despite the application already scoring well on ease-related indicators - further usability refinement is likely to yield diminishing returns on attitude formation. Perceived Usefulness, by contrast, drove more than half of the explained variance in attitude and remained the largest single contributor to actual usage behavior, indicating that students respond most strongly to concrete, felt benefits: faster transaction processing, broader feature coverage, and reliability under everyday academic and personal financial needs. This is consistent with the accounting-information-system perspective adopted at the outset of this study, in which the value of a digital financial system is ultimately judged not by how easy it is to learn, but by how effectively it supports the user's underlying financial tasks.

## CONCLUSION AND RECOMMENDATION

Perceived ease of use, perceived usefulness, attitude toward use, and actual use of the Bale by BTN application among Generation Z students at FEB UNWIM fall into the good category, although actual use records the lowest score among the four variables, indicating room for improvement in actual usage. Perceived usefulness significantly affects attitude toward use both simultaneously and partially, whereas perceived ease of use is significant only simultaneously, not partially, confirming that perceived usefulness is the more dominant factor shaping students' attitudes toward the Bale by BTN application. Conversely, both perceptions significantly affect usage behavior, both simultaneously and partially, with perceived usefulness still contributing more. Attitude toward use also significantly affects usage behavior, meaning that the more positive students' attitudes toward the Bale by BTN application, the greater their tendency to continue using it.

Based on these findings, Bank BTN is advised to continue simplifying the application's navigation and interface to make it easier to learn, to develop features that provide tangible benefits such as faster transactions and more complete banking services, and to conduct education and promotional efforts to encourage routine usage among students. Since perceived usefulness consistently emerged as the more dominant driver of both attitude and usage

behavior, product development should prioritize features with direct, measurable benefits - such as bill-payment bundling, transaction history analytics, or loyalty rewards - over purely cosmetic interface improvements.

Theoretically, this study extends the application of TAM by demonstrating, through a three-sub-structure path-analysis design, that the relative importance of PEOU and PU is not uniform across outcome variables: PEOU's influence is effectively absorbed once PU is accounted for when predicting attitude, yet re-emerges as a significant, independent predictor of actual usage behavior. This nuance is often obscured in single-equation TAM studies and offers a methodological contribution for future research seeking to disentangle attitude-formation processes from behavior-execution processes within the same technology-acceptance framework.

his study is limited by its sample, which was confined to 96 Generation Z students at a single institution using non-probability purposive sampling, so the findings cannot be generalized to the broader population of Bale by BTN users. The model was also restricted to four TAM constructs and did not incorporate other potentially relevant variables. Future researchers are therefore advised to broaden the sample distribution across institutions and regions, incorporate variables beyond the TAM model such as trust, perceived risk, or social norms, and further explore, through qualitative approaches, the reasons behind the low active utilization of application features.

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