



Technology Acceptance Model (TAM) in Mobile Banking Usage Among Generation Z in Indonesia

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Abstract. This study aims to determine the use of mobile banking amongst generation Z in the Wonosobo Regency with the Technology Acceptance Model (TAM) approach. This analysis uses independent variables, namely perceived benefits, perceived ease of use, social influence, experience and trust. And the dependent variable is the use of mobile banking.

The sample in this study was Generation Z in Wonosobo Regency. Data collection was carried out by questionnaires distributed online to Generation Z in Wonosobo Regency, which obtained 398 respondents. This research is a quantitative method. The population of this study was 137,182 Generation Z in Wonosobo Regency. The sampling technique used the slovin formula. The data analysis method uses multiple linear regression analysis.

The results showed that: [1] There is a positive effect of perceived benefits on mobile banking users with a t_{value} of 10.497 and a significance value of 0.000. [2] There is a positive effect of perceived ease of use on mobile banking users with a t_{value} of 7.520 and a significance value of 0.000. [3] There is a positive effect of social influence on mobile banking users with a calculated t_{value} of 2.220 and a significance value of 0.027. [4] There is a positive effect of experience on mobile banking users with a calculated t_{value} of 7.137 and a significance value of 0.000. [5] There is a positive effect of trust on mobile banking users with a t_{value} of 2.212 and a significance value of 0.028.

The results of this study are expected to provide benefits and contributions to mobile banking service provider companies, so that they can be used as a strategic reference by banks in developing features and designing marketing campaigns that are in line with the characteristics and needs of the younger generation who are adaptive to digital technology.

Keywords: Perceived Benefits, Perceived Ease of Use, Social Influence, Experience, Trust, Mobile Banking Usage, Technology Acceptance Model (TAM)

1. Introduction

As a generation that is adaptive to technological evolution, generation Z is one of the main users of digital banking services, especially mobile banking.

The habit of using technology since an early age has given rise to high expectations for fast, efficient, and easy-to-use digital services. In recent years, the banking industry in Indonesia has faced a major transformation in line with the use of digital technology, especially the mobile banking platform. Based on information from Bank Indonesia, as of April 2024, total digital banking transactions were recorded at IDR 5,340.92 trillion, experiencing a growth of 19.08% compared to the previous year. This indicates that users are increasingly dependent on digital services to conduct financial transactions.

Apart from the growth in the use of mobile banking from a number of well-known banks in Indonesia, on the other hand, the Ecosystem Analysis and Perception Study of Digital Banks in Indonesia released by Populix stated that generation Z and the millennial generation contribute significantly to the growth of digital banking. According to the VP of Research Populix explained that 60% of digital banking users come from generation Z aged 17-27 years while the remaining 40% are millennials. This fact shows that the majority of generation Z has used and enjoyed digital banking services, namely the use of mobile banking applications. Therefore, generation Z plays an important role in the formation of the digital economic ecosystem.

However, based on pre-research conducted among Generation Z in Wonosobo Regency, it is inversely proportional to the survey conducted by Populix and data from Bank Indonesia regarding the growth of mobile banking usage in Indonesia. The current problem among Generation Z in Wonosobo Regency is the low use of mobile banking. The development of mobile banking usage in Wonosobo Regency is not as fast as other big cities. This makes Generation Z prefer to transact through a conventional approach by visiting bank service units or ATMs.

Technology Acceptance Model (TAM) is a conceptual model developed to identify the process of acceptance and adoption of technology by users. This model helps analyze the factors that play a role in individual preferences for new technology. TAM was first introduced by Fred Davis in 1986 through his dissertation research entitled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems". In this study, there are two main variables, namely perceived usefulness and perceived ease of use, which measure user perceptions of the usefulness and ease of technology. According to Soetam Rizky Wicaksono (2022) in his book entitled "Basic Theory of Technology Acceptance Model" explains that in 2000, Venkatesh and Davis developed the TAM 2 model by adding several new variables. One of these variables is social influence, which highlights that social influence, both from known groups or individuals and from authorities, can influence users' intentions to adopt technology. In addition, this model also introduces the variable experience or user experience, which shows that previous experience can influence perceptions of usefulness, ease of use, and social influence in the technology adoption process. Furthermore, in 2008, Venkatesh and Bala introduced the Technology Acceptance Model 3 (TAM 3) as a further development of TAM 2. TAM 3 expands the scope of the previous model by adding new variables, such as trust, facilitating conditions, and subjective norms. In 2012, Vankatesh and Davis developed TAM 4 by adding new variables, namely hedonic motivation and price value. This model also clarifies the relationship between variables that influence technology acceptance.

This relationship confirms that variables such as perceived usefulness, perceived ease of use, social influence, trust, facilitating conditions, subjective norms, hedonic motivation and price value directly influence user intentions to use technology. This intention will then determine user behavior in adopting and using technology effectively.

The urgency of this study is to clarify the use of the Technology Acceptance Model (TAM) theory conducted by (Lutfi Rokhiyatul Mu'asiroh and Darwanto 2021). In line with the background of the problem that has been explained, the low utilization of mobile banking among Generation Z in Wonosobo Regency is thought to be caused by a strong preference for conventional transaction methods, such as cash payments, which are believed to be simpler and more functional in various situations. This is evidenced by the results of pre-research which show the habit of Generation Z using cash because of the ease, convenience, and ability to control spending.

2 Literature Review

Technology Acceptance Model (TAM) is a conceptual model designed to identify the process of acceptance and adoption of technology by users. This model helps analyze aspects that influence individual preferences regarding new technology. TAM was first introduced by Fred Davis in 1986 through his dissertation research entitled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems". In this study, there are two main variables, namely perceived usefulness and perceived ease of use, which measure user perceptions of the usefulness and ease of technology. According to Soetam Rizky Wicaksono (2022) in his book entitled "Basic Theory of Technology Acceptance Model" explains that in 2000, Venkatesh and Davis developed the TAM 2 model by adding several new variables. One of these variables is social influence, which highlights social influence, both from known groups or individuals and from authorities, can influence user intentions to adopt technology. In addition, this model also introduces the variable of experience or user experience, which shows that previous experience can influence perceptions of usefulness, ease of use, and social influence in the technology adoption process. Furthermore, in 2008, Venkatesh and Bala introduced Technology Acceptance Model 3 (TAM 3) as a further development of TAM 2. TAM 3 expanded the scope of the previous model by adding new variables, such as trust, facilitating conditions, and subjective norms. In 2012, Vankatesh and Davis developed TAM 4 by adding new variables, namely hedonic motivation and price value. This model also clarifies the relationship between variables that influence technology acceptance. The relationship confirms that variables such as perceived usefulness, perceived ease of use, social influence, trust, facilitating conditions, subjective norms, hedonic motivation and price value directly influence users' intentions to use technology.

2.1 Relationship between perceived benefits and mobile banking usage

Perceived benefits are one of the important aspects that can drive mobile banking adoption. This means that users who consider mobile banking to be beneficial in various ways such as ease of access and time saving are more likely to switch from traditional transaction methods to mobile banking (Tirtana & Sari, 2014).

In a study conducted by Nursiah et al. (2022) stated that perceived benefits have a positive effect on the use of mobile banking. These results are in line with research conducted by Aini & Waluyo (2023) which stated that perceived usefulness has a positive effect on the use of mobile banking in FEBI UIN Raden Mas Said Surakarta students.

From the results of previous studies, the conclusion is that perceived benefits, such as efficiency, productivity, effectiveness, and ease of tasks, have a positive impact on the adoption of mobile banking in generation Z. Therefore, the hypothesis proposed in this study is:

H1: Perceived benefits have a positive effect on the use of mobile banking in generation Z.

2.2 Relationship between perceived ease of use and mobile banking usage

Ease of use is one of the elements that can increase mobile banking adoption. This means that individuals who use a mobile banking platform that is easy to navigate and understand will be more interested in using it (Tirtana & Sari, 2014).

In a study conducted by Mu'asiroh & Darwanto (2021), it was stated that perceived ease of use has a positive effect on mobile banking usage. This finding is in line with research conducted by Rahmadghani et al. (2024) which stated that perceived ease of use has a positive and significant effect on mobile banking usage.

From the results of previous studies, the conclusion is that perceived ease of use has a positive effect on mobile banking adoption. The more practical a mobile banking application is to use, the higher the likelihood of individuals using it actively. Therefore, the hypothesis proposed in this study is:

H2: Perceived ease of use has a positive effect on mobile banking usage in generation Z.

2.3 The relationship between social influence and mobile banking usage

Social influence is a complex force that can affect many aspects of our lives, including our decisions about whether to use technology such as mobile banking. This influence can come from various sources, such as family, friends, colleagues, social media, and even public figures.

In a study conducted by Indah Umiyati et al. (2021) which stated that social influence has a positive effect on the intensity of DANA e-wallet usage. In line with the study conducted by Oktaviani & Sa'diyah (2024) which proved the positive influence of social influence on the interest in using ShopeePay e-money.

Previous studies have revealed that social influence has a positive effect on the use of mobile banking, indicating that advice from others is trustworthy and worth following. Therefore, the hypothesis proposed in this study is:

H3: Social influence has a positive effect on the use of mobile banking in generation Z.

2.4 Relationship between experience and mobile banking usage

A pleasant and satisfying user experience will increase user trust and loyalty towards mobile banking. Users who feel that their interaction with the mobile banking application runs smoothly and without obstacles will be more likely to continue using it (McNair et al., 2004).

In a study conducted by Mu'asiroh & Darwanto (2021), it was stated that experience has a positive effect on the use of mobile banking in the millennial generation. This study is supported by (Utama et al, 2024) which states that experience has a positive effect on the use of mobile banking.

Previous studies have shown that user experience plays a major role in the acceptance of mobile banking. If the user's initial impression is positive, they tend to continue using it and recommend it to others. Therefore, the hypothesis proposed in this study is:

H4: Perceived experience has a positive effect on the use of mobile banking in generation Z.

2.5 Relationship between trust and mobile banking usage

Trust refers to a feeling of confidence about the product or service offered, as well as the buyer's readiness to accept the risks associated with payments, both digitally and directly (Pratiwi, 2020).

In a study conducted by Safira et al. (2023) which revealed that trust has a significant positive effect on the interest in reusing m-banking. This study is supported by Ahyar et al. (2024) which revealed that trust has a positive effect on the intention to use digital banks in generation Z and millennials in the city of Makassar.

From previous research, the conclusion is that trust has a positive effect on the adoption of mobile banking. If users have a high sense of confidence in a mobile banking service that is in financial management and has security that is able to support high levels in every transaction, users will always use mobile banking. Therefore, the hypothesis proposed in this study is:

H5: Trust has a positive effect on the use of mobile banking in generation Z

2.6 Research Model

After conducting a literature review as a basis for formulating the research problem, as well as compiling a theoretical framework as a basis for solving the problem, the research model designed is shown in the following figure:

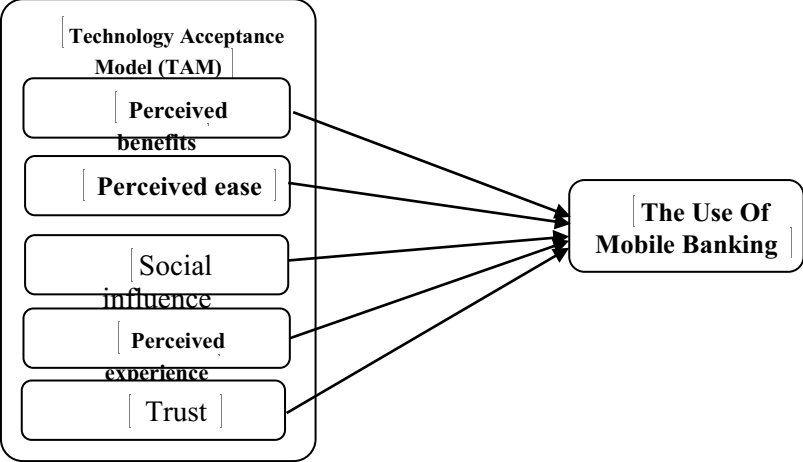


Figure 1 Research Model

3 Methodology

3.1 Type of Research

This type of research is quantitative research, a research approach applied with the aim of analyzing a certain population or sample. This approach is empirical and concrete, because it is based on observable facts. The Technology Acceptance Model (TAM) is an independent variable including perception of benefits, perception of ease of use, social influence, experience and trust. While the dependent variable is the use of mobile banking.

3.2 Research Population and Sample

In this study, the population studied was all generation Z in Wonosobo Regency aged 17-25 years, totaling 137,182 people (BPS Wonosobo Regency). To determine the sample, the researcher used the Slovin formula, it is known that the number of generation Z aged 17-25 years in Wonosobo Regency is 137,182 people. So the number of samples in this study is 398 respondents from generation Z in Wonosobo Regency.

4 Results

4.1 Hypothesis Test Results

Table 1
Statistical Test Results t

Model	Coefficients				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Betta	t	Sig.
(Constant)	1,384	,501		2,761	,006
Perceived benefits	,394	,038	,461	10,497	,000
Perceived ease	,311	,041	,325	7,520	,000
Social influence	,104	,047	,072	2,220	,027
Perceived experience	,300	,042	,299	7,137	,000
Trust	,100	,045	,084	2,212	,028

Source: Processed primary data, 2025

Based on the table above regarding the results of the t-statistic test with $df = n - k - 1 = 398 - 5 - 1 = 392$ and significance level (α) = 5%, so that $t_{table} = 1.966$ is obtained.

4.2 Coefficient of Determination (R2)

Table 2
Results of Determination Coefficient Test
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894 ^a	.799	.796	1,813

a. Predictors: (Constant), Perceived benefits, Perceived ease, Social influence, Perceived experience, Trust.

From the table above, the output of the determination coefficient test in the table indicates that the calculated result of the Adjusted R Square regression is 0.796, which means that 79.6% of the study can be explained by the variables of perceived benefits, perceived ease of use, social influence, experience and trust. While the remaining 20.4% is influenced by other variables that are not analyzed in this study.

4.3 Discussion

The results of this study indicate that perceived benefits significantly affect the use of mobile banking. The positive effect of perceived benefits on the use of mobile banking indicates that individuals who prioritize the benefits of mobile banking can optimize the use of mobile banking. This finding confirms that perceived benefits not only influence the initial decision to use mobile banking but also contribute to the consistency of use among Generation Z in Wonosobo Regency. Perceived benefits have the potential to increase the use of mobile banking. The items in the construct of perceived benefits (Davis, 1989) consisting of speeding up work, improving performance, increasing productivity, effectiveness, making work easier, and being useful contribute to the use of mobile banking such as easy-to-use applications, services that can be accessed from anywhere, cheap, safe, and reliable. The results of the study (Nursiah et al., 2022) state that someone who has confidence in the application of information technology can increase work productivity, therefore he wants to use it. Supported by research (Aini & Waluyo, 2023) which states that the increase in benefits felt by customers is directly related to their increasing interest in using mobile banking.

Perceived ease of use has a positive effect on the use of mobile banking among Generation Z in Wonosobo Regency. This finding indicates that perceived ease of use significantly affects the use of mobile banking. The positive effect of perceived ease of use on the use of mobile banking indicates that individuals who prioritize the ease of use of mobile banking services can increase their use of mobile banking. This can be interpreted that perceived ease of use not only drives the decision to start using mobile banking, but also facilitates comfort and trust in using the service continuously, especially among Generation Z in Wonosobo Regency.

The results of the study show that social influence has a positive relationship with the use of mobile banking among Generation Z in Wonosobo Regency. This finding indicates that social support from the surrounding environment has a crucial function in driving the use of mobile banking among these groups. This positive relationship shows that the stronger the encouragement or influence from the social environment, the higher the likelihood of someone using this service. Social influence has great potential in encouraging consistent use of mobile banking. The results of the study (Umuyati et al., 2021) state that the influence of the social environment can influence the consumer decision-making process, both in terms of interest in buying and choosing the product to be used. Supported by research (Oktaviani & Sa'diyah, 2024) states that positive statements made by peers and public figures have a significant influence on Generation Z's preferences in choosing a service.

These findings indicate that the experience that users have while using mobile banking services is one of the important factors in encouraging the intensity of mobile banking use. This can be interpreted that the experience of using mobile banking among Generation Z in Wonosobo Regency is formed through active involvement in various direct interactions with the application, such as the login process, financial transactions, and exploration of available features.

This process not only supports easy access to financial services, but also encourages convenience, trust, and increases the adoption of mobile banking. As an active digital generation, Generation Z in Wonosobo Regency tends to maintain the use of applications that are able to provide a positive experience, either through a simple interface design, intuitive navigation, or an efficient transaction process. Therefore, a good experience is an important factor in encouraging the sustainability of mobile banking use among Generation Z in Wonosobo Regency.

These findings indicate that the level of trust that individuals have in mobile banking systems and services has a significant contribution in encouraging the use of mobile banking services. This shows that trust in the use of mobile banking among Generation Z in Wonosobo Regency is formed through perceptions of the reputation of the bank providing the service, the quality of the security system, and the clarity of the information provided. In addition, positive experiences from the surrounding environment, such as family and friends, also strengthen individuals' beliefs in adopting this service. The trust built from various sources not only creates a sense of security and comfort in digital transactions, but is also a major factor that encourages the continued use of mobile banking among Generation Z in Wonosobo Regency.

5 Conclusion

Based on the results of the study and discussion regarding mobile banking on generation Z in Wonosobo Regency, it shows that the perception of benefits has a positive influence on the use of mobile banking as well as the perception of ease of use has a positive influence on the use of mobile banking, social influence has a positive influence on the use of mobile banking, experience has a positive influence on the use of mobile banking, trust has a positive influence on the use of mobile banking. This means that the greater the benefits, convenience, social influence, experience and trust of generation Z in Wonosobo Regency in mobile banking, the higher the level of use.

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