

The influence of perceived usefulness, perceived ease of use, and financial literacy on interest in using digital banking among students at Sebelas Maret University, Surakarta



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ABSTRACT

This study examines the influence of perceived usefulness, perceived ease of use, and financial literacy on students' intention to use digital banking services at Sebelas Maret University. As digital financial services continue to expand, understanding the factors that encourage technology adoption among young consumers has become increasingly important for financial institutions and policymakers. Through a quantitative descriptive approach, primary data was gathered using online questionnaires administered to a student sample selected via purposive sampling. Instrument validity and reliability were assessed using Pearson's validity test and Cronbach's Alpha, while data analysis included classical assumption tests and multiple linear regression analysis. The findings reveal that perceived usefulness, perceived ease of use, and financial literacy each exert a positive and significant influence on students' intention to use digital banking services. Students are more likely to adopt digital banking when they perceive the technology as beneficial, easy to operate, and supported by adequate financial knowledge. These results highlight the importance of user-friendly digital banking platforms and financial literacy development in fostering technology acceptance among younger generations. The study contributes to the literature on financial technology adoption and digital consumer behaviour by providing empirical evidence on the determinants of digital banking acceptance within the higher education context in Indonesia.

Keywords: *Perceived Usefulness; Perceived Ease of Use; Financial Literacy;
Interest In Using Digital Banking*



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INTRODUCTION

The development of digital technology has influenced various sectors, including banking, through the emergence of digital banking, which offers convenience, efficiency, and innovation in financial services (Gitazia & Muhaimin, 2023). This is also supported by a survey conducted by the Indonesian Internet Service Providers Association (APJII), which shows that the number of internet users in Indonesia has been increasing every year (APJII, 2024). In 2024, there was a 1.31% increase in the number of internet users from the previous year, from 215.63 million to 221.56 million users. Although according to Bank Indonesia, digital banking transactions in Indonesia grew by 19.08% in April 2024, conventional bank users still dominate (Bank Indonesia, 2024). According to Visa's 2024 Consumer Payment Attitudes Study (CPAS), conventional bank users in Indonesia in 2024 accounted for 53%, while digital banking users only made up 47% (Visa, 2024). This phenomenon indicates that the adoption of digital banking has not yet reached its full potential, especially among students who are theoretically considered tech-savvy.

Financial literacy plays an important role in the use of digital financial services (OJK, 2022). However, an OJK survey in 2024 showed that the financial literacy index of students was only 56.42%, which is considered low because it is less than 60% (Chen & Volpe, 1998; Gayatri & Muzdalifah, 2022). Low financial literacy can hinder understanding of the perceived usefulness and perceived ease of use of digital banking, as explained in the Technology Acceptance Model (Davis, 1989).

According to preliminary observations made by researchers, the data collected shows that 52% of 50 respondents have used digital banking. The data shows that the digital banks most frequently used by students include Seabank, Allo Bank, Neo Bank, Blu, Bank Jago, Jenius, Line Bank, Wokee, and Digibank. Furthermore, digital banking users also indicate that 38.8% understand the financial products or services offered by digital banks; 6.1% are able to manage their budget, save money, and prioritize expenses; 30.6% save time when conducting transactions; 26.5% find it easier to use banking services due to their flexible nature (without having to visit a branch office); 14.3% find the features innovative; 16.3% find the digital bank app interface simple and easy to understand; 14.3% can easily find and use the features they need; 8.2% find the usage guidelines clear and customer support very helpful; and 2% benefit from promotions at certain times. Meanwhile, 48% of students have never used or do not use digital banking because they do not understand it, are not interested, are unfamiliar with digital banking, and already use e-wallets and mobile banking from conventional banks. This indicates a gap, as many UNS students are part of the younger generation and are perceived to have broader financial and technological knowledge, yet in reality, a significant number still do not understand digital banking, including its perceived usefulness and perceived ease of use.

Previous studies have examined perceived usefulness and perceived ease of use that influence interest in using digital banking (Quynh & Truong, 2023; Ilham & Sihotang, 2024). Research by Orabi (2024) shows that the adoption of fintech among Jordanian millennial consumers is influenced by financial literacy. Additionally, research conducted by Tiffani (2023) on consumer preferences for digital banks also found that financial literacy is a contributing factor. Furthermore, financial literacy and technology both influence the adoption of e-money, which is a technology-based product (Murti et al., 2023). Meanwhile, research by Widiyati and Erliana (2024) explains that financial literacy factors do not influence the use of financial technology. However, these studies have limitations such as focusing on specific populations, limited variables, or different national contexts.

This study addresses this research gap by testing the influence of perceived usefulness, perceived ease of use, and financial literacy on the interest in using digital banking among students at Sebelas Maret University in Surakarta.

LITERATURE REVIEW AND HYPOTHESES

Technology Acceptance Model (TAM)

In 1989, Davis proposed the Technology Acceptance Model, a theory aimed at predicting the use or acceptance of information technology and the benefits or advantages that can be obtained (Ilmi et al., 2020). TAM is a theory that explains how a person can accept or reject information technology based on several reasons, namely whether the technology can help improve work or perceived usefulness and whether the technology can provide convenience when used or perceived ease of use. This theory is an extension of the Theory of Reasoned Action (TRA) (Davis, 1989; Ilmi et al., 2020).

The widespread development of technology, including in the banking sector in the form of digital banking, can be one application of the Technology Acceptance Model. The use of TAM theory by previous researchers has shown a positive influence. In Syawali et al. (2023), it was found that TAM is relevant for examining the use of the BJB DIGI application. This finding indicates that users choose to use the BJB DIGI application due to its ease of use and benefits, resulting in an increasing number of users of the application.

Perceived Usefulness

Hadi and Assegaff (2022) define perceived usefulness as a user's conviction that adopting a specific technology will enhance their job efficiency or deliver meaningful benefits. Hadi and Assegaff (2022) reveal that an individual's belief that using a technology can improve user performance or productivity is known as perceived usefulness. Indicators of perceived usefulness can be used to understand technology adoption acceptance. Users who are interested in using the technology will begin to adopt it.

The results of Maharseni et al. (2022) research show that the use of technology in fintech lending makes users feel more effective and efficient in lending and borrowing activities, thus proving to be beneficial to users. Additionally, research by Patel and Patel (2018) proves that consumers in Gujarat will adopt internet banking if they feel that the technology provides convenience for users. The measurement of perceived usefulness in this study refers to several indicators, including improving work performance, accelerating work, and simplifying someone's work (Oktania & Indarwati, 2022).

Perceived Ease of Use

Perceived ease of use reflects an individual's belief that utilizing a specific technology will minimize effort and difficulty while also being straightforward to operate and comprehend (Oktania & Indarwati, 2022). Therefore, the more convenience offered, the more users will be interested in using the technology. Indicators of perceived ease of use are also relevant when used to understand technology adoption acceptance (Oktania & Indarwati, 2022). Users who feel that using a technology will free them from effort or difficulty will have an interest in using that technology. According to Oktania and Indarwati (2022), perceived ease of use is evaluated through multiple metrics, including how simple the technology is to learn, operate, and comprehend.

Behavioral Intention to Use

An individual's tendency to utilize a technology is known as behavioral intention to use, also referred to as the user's intention to use the technology (Siagian et al., 2022). According to Siagian et al. (2022), the user's behavioral intention indicates the extent to which an individual deliberately plans to do or not do something in the future. The intention of users to use a technology is determined by their perceived usefulness and perceived ease of use (Pratama & Pasha, 2022). Thus, if a technology can provide benefits or usefulness and ease of use, then a person will be interested and want to use that technology (behavioral intention to use). Behavioral intention to use can be identified through measurement using several indicators such as usage plans, tendency to continue using, curiosity, and recommending to others (Cassandra & Bernanda, 2024; Pratama & Pasha, 2022).

Financial Literacy

Research by Tiffani (2023) found that financial literacy influences a person's preference or tendency to choose to use digital banking. The Financial Services Authority (2022) conceptualizes financial literacy as an individual's comprehension, competencies, and values that drive better financial behavior and attitudes. This foundational framework aims to optimize fiscal administration and decision-making, ultimately leading to community-wide financial prosperity. Sumartini et al. (2024) concluded that financial literacy refers to the capacity to manage finances wisely and recognize the importance of saving and investing, taking into account the benefits that will be obtained in the future. Financial literacy aims to prevent people from financial problems (Choerudin et al., 2023). Financial literacy levels are divided into three categories, namely:

1. Low financial literacy level, which is below 60%
2. Moderate financial literacy level, which is between 60% and 79%
3. High financial literacy level, which is 80% and above (Chen & Volpe, 1998; Gayatri & Muzdalifah, 2022).

Low financial literacy can make it difficult for users to recognize potential risks, resulting in poor or inappropriate financial management (OJK, 2022). Conversely, high financial literacy enables users to easily recognize potential risks, leading to proper and appropriate financial management and encouraging users to begin utilizing financial products and services (OJK, 2022). Therefore, financial literacy is very important for individuals to be wise in using financial services, including digital financial services such as digital banking, as it can lead to financial benefits or well-being. Individuals with high financial literacy are also more likely to have a high interest in using digital banking (Sumartini et al., 2024). Financial literacy can be measured using several indicators, such as general knowledge about personal finance, related to an individual's understanding of the basics of personal finance, saving and borrowing, insurance, and investment (Chen & Volpe, 1998; Tantry et al., 2021).

Digital Banking

According to Financial Services Authority Regulation No. 12/POJK.03/2021, a digital bank is an Indonesian legal entity (BHI) with the function of providing and conducting its business without physical offices other than its head office or with limited use of physical offices, and is conducted through electronic channels. Unlike conventional institutions, digital banks operate entirely through electronic devices, allowing users to execute transactions such as setting up accounts, transferring funds, making deposits, and closing

accounts without ever needing to step into a physical branch. Meanwhile, conventional banks still have some services that have not been fully digitized and maintain numerous branch offices (Pertwi et al., 2023:180). Some examples of digital banking include Blu, Jago, Jenius, Sea Bank, Line Bank, Neobank, Digibank, Allo Bank, and others (Simatupang et al., 2024:119). Lugun (2024) states that digital banking refers to the automation of banking services through digital technology, enabling 24/7 access to financial services via internet banking, mobile apps, and digital payment systems, thereby enhancing customer satisfaction, efficiency, and operational cost effectiveness in the banking sector. Therefore, the existence of digital banking provides numerous benefits and conveniences for customers or users.

Previous research by Quynh and Truong (2023) also Ilham and Sihotang (2024) explained in the study that perceived usefulness and perceived ease of use have an influence on the intention to use digital banking services, where a person adopts digital banking because they feel they obtain benefits from its usefulness and find digital banking easy to use. Additionally, research conducted by Tiffani (2023) indicates that consumer preferences toward digital banking are also influenced by financial literacy. Consumers or users of digital banking on Java Island use digital banking not only because they are following trends but also because they are influenced by their own financial literacy.

Hyphotheses

Based on the previous discussion, the research hypothesis is as follows:

1. The Effect of Perceived Usefulness on Interest in Using Digital Banking among Students at Sebelas Maret University, Surakarta
H1₀: Perceived usefulness has no significant influence on interest in using digital banking among students at Sebelas Maret University, Surakarta.
H1_a: Perceived usefulness has a significant influence on interest in using digital banking among students at Sebelas Maret University, Surakarta.
2. The Effect of Perceived Ease of Use on Interest in Using Digital Banking among Students at Sebelas Maret University, Surakarta
H2₀: There is no indication of an effect between Perceived Ease of Use and Interest in Using Digital Banking among students at Sebelas Maret University Surakarta.
H2_a: There is an effect between Perceived Ease of Use and Interest in Using Digital Banking among students at Sebelas Maret University Surakarta.
3. The Effect of Financial Literacy on Interest in Using Digital Banking among Students at Sebelas Maret University, Surakarta
H3₀: There is no effect between Financial Literacy and Interest in Using Digital Banking among students at Sebelas Maret University Surakarta.
H3_a: There is an effect between Financial Literacy and Interest in Using Digital Banking among students at Sebelas Maret University Surakarta.

METHOD

Adopting a descriptive quantitative approach, this study aligns with Abdullah's (2015) definition of research designed to systematically characterize and explain specific variables relative to the identified research problems. This study investigates how Perceived Usefulness, Perceived Ease of Use, and Financial Literacy collectively shape the intention to adopt digital banking services among students at Sebelas Maret University, Surakarta.

The population in this study consists of all active students at Sebelas Maret University Surakarta who have not yet or do not use digital banking. However, the

number of active UNS students who have not yet or do not use digital banking is unknown or uncertain (unknown population). The research sample used the sample size determination table by Isaac and Michael, which considers the population size and the error rate (Sugiyono, 2019). A sample of 272 students was taken using the sample size determination table by Isaac and Michael for an unknown population size and an error rate of 10% (Sugiyono, 2019). The technique applied in the sample collection process in this study was purposive sampling, so that not all members of the population became samples in the study (Sugiyono, 2019). Respondents in this study had the following criteria:

1. Active students at Sebelas Maret University Surakarta
2. Not yet using or not using digital banking.

The research questionnaire was distributed through social media and online platforms with the aim of obtaining respondents. The target population for this study was active students at Sebelas Maret University Surakarta who met the research respondent criteria.

The data collection method used a questionnaire to measure the variables of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), financial literacy, and Interest in Using Digital Banking using a Likert scale. The questionnaire was distributed via Google Forms. Validity testing was conducted using Pearson's product-moment correlation, and reliability testing was performed using Cronbach's alpha (Sugiyono, 2019).

Data analysis techniques included descriptive statistics, normality tests, linearity tests, multicollinearity tests, heteroskedasticity tests, multiple linear regression analysis, t-tests, and determination coefficient tests (R^2) (Sugiyono, 2019).

RESULTS AND DISCUSSION

Multiple Linear Regression Test

Sugiyono (2019) states that multiple linear regression analysis is implemented to evaluate the extent to which independent variables influence the dependent variable. The following are the results of the multiple linear regression analysis test.

Table 1
Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	0,321	0,173	
Perceived Usefulness (X_1)	0,477	0,059	0,442
Perceived Ease of Use (X_2)	0,142	0,065	0,121
Financial Literacy (X_3)	0,287	0,041	0,327

Source: Data Analyzed, 2025

Based on Table 1, the following regression equation was found:

$$Y = 0,321 + (0,477X_1) + (0,142X_2) + (0,287X_3)$$

Based on this equation, the following explanations are obtained:

1. The constant value obtained is 0,321, which means that if the variables Perceived Usefulness (X_1), Perceived Ease of Use (X_2), and Financial Literacy (X_3) are zero or constant, then the interest in using digital banking is 0,321.

2. The regression coefficient value of the Perceived Usefulness (X_1) variable is positive at 0,477. When Perceived Usefulness (X_1) increases by one, the interest in using digital banking will increase by 0,477. The opposite is also true.
3. The regression coefficient for the Perceived Ease of Use (X_2) variable is positive at 0,142. This indicates that a one-unit increase in Perceived Ease of Use (X_2) will lead to an increase of 0,142 in the interest in using digital banking. Conversely, a one-unit decrease in Perceived Ease of Use (X_2) will result in a decrease of 0,142 in the interest in using digital banking.
4. The regression coefficient value of the Financial Literacy (X_3) variable is positive at 0,287. When Financial Literacy (X_3) increases by one, the interest in using digital banking will increase by 0,287. The opposite is also true.

t-Test

Based on Sugiyono (2019), a t-test is applied to evaluate the individual or partial effect of each independent variable on the dependent variables. The null hypothesis (H_0) states that there is no influence between the independent variable and the dependent variable, while the alternative hypothesis (H_a) indicates that there is an influence between the two variables (Sugiyono, 2019).

The outcomes of this analysis are detailed in the Table 2.

Table 2
t-Test Results

	t	Sig.
1 (Constant)	1,859	0,064
Perceived Usefulness (X_1)	8,062	<0,001
Perceived Ease of Use (X_2)	2,190	0,029
Financial Literacy (X_3)	6,985	<0,001

Source: Data Analyzed, 2025

In this study, the statistical testing was executed using a significance threshold of 0.05 (5%) and degrees of freedom (df) calculated as $272 - 4 = 268$, yielding a critical t_{table} value of 1.968855173. Under these parameters, an independent variable demonstrates a significant impact on the dependent variable when its calculated t_{value} exceeds the t_{table} threshold and the p_{value} falls below 0.05. Achieving these criteria results in the rejection of H_0 and the acceptance of H_a .

Based on the comparison between the empirical t_{value} and the critical t_{table} , several conclusions can be established:

1. Results of the t-test for the Perceived Usefulness variable (X_1)
 Based on Table 2, it can be seen that the Perceived Usefulness variable (X_1) has a t_{value} of 8,062, where $t_{value} > t_{table}$ ($8,062 > 1,968855173$). Simultaneously, the significance value is less than 0,001, which is below 0,05. Consequently, it can be inferred that H_{1a} is accepted while H_{10} is rejected. The results demonstrate that the Perceived Usefulness (X_1) variable exerts a positive and significant influence on Interest in Using Digital Banking (Y) among students at Sebelas Maret University.
2. Results of the t-test for the Perceived Ease of Use variable (X_2)
 Based on the data in Table 2, it shows that the Perceived Ease of Use variable (X_2) has a t_{value} of 2,190, where $t_{value} > t_{table}$ ($2,190 > 1,968855173$). Meanwhile, the sig. value is 0,029, which is below 0,05. Therefore, it can be concluded that H_{2a} is accepted and

H₂₀ is rejected. These results indicate that the Perceived Ease of Use (X₂) variable has a positive and significant effect on Interest in Using Digital Banking (Y) among students at Sebelas Maret University.

3. Results of the t-test for the Financial Literacy Variable (X₃)

Referring to the data in Table 2, it is known that the Financial Literacy variable (X₃) has a t_{value} of 6,985, where the t_{value} > t_{table} (6,985 > 1,968855173). Meanwhile, the sig. value is < 0,001 or less than 0,05. Thus, the researcher can conclude that H_{3a} is accepted while H₃₀ is rejected. This can also be interpreted as indicating a positive and significant influence between the Financial Literacy variable (X₃) and Interest in Using Digital Banking (Y) among students at Sebelas Maret University in Surakarta.

Determination Coefficient Test (R²)

Sugiyono (2019) states that the coefficient of determination is used to assess the significance level of the research variables examined. The magnitude of the contribution is shown in the following table.

Table 3
Results of the Coefficient of Determination Test (R²)

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	0,731 ^a	0,535	0,530	0,35337

Source: Data Analyzed, 2025

Based on the information in Table 3, it is shown that the value of R² is 0,535 or 53,5%. This means that the variables Perceived Usefulness (X₁), Perceived Ease of Use (X₂), and Financial Literacy (X₃) account for 53,5% of the variation in Interest in Using Digital Banking (Y), while the remaining 46,5% is influenced by other variables outside of these factors.

Discussion

The results of this study indicate that Perceived Usefulness (PU) has the strongest influence on the interest of students at Sebelas Maret University Surakarta in using digital banking. This indicates that awareness of direct benefits, such as time efficiency, ease of access, and features that facilitate transactions, are the main drivers of usage (Davis, 1989). This condition is relevant for students with high mobility and busy schedules, making the benefits of technology crucial in their decision-making. Research indicators, such as improving work performance, accelerating work, and simplifying tasks, reinforce these findings (Oktania & Indarwati, 2022). The results are in line with the research of by Ilham & Sihotang (2024), Kurnia & Tandijaya (2023), and Quynh & Truong (2023), which prove that perceived usefulness influences the adoption of digital banking.

Moreover, Perceived Ease of Use (PEOU) significantly impacts the interest in utilizing digital banking. This finding supports TAM, which places ease of use as a factor in technology acceptance (Davis, 1989). Students tend to be interested in using digital banking if the system is easy to learn, use, and understand (Oktania & Indarwati, 2022). User interest increases alongside the level of technology ease, a trend that is strongly supported by the empirical evidence of Cassandra and Bernanda (2024), Ilham and Sihotang (2024), as well as Quynh and Truong (2023).

Another factor proven to be influential is Financial Literacy. Students with a good understanding of personal finance, savings, loans, insurance, and investments tend to

have a higher interest in using digital banking (Chen & Volpe, 1998; Tantry et al., 2021). This understanding facilitates financial management and enhances confidence in utilizing digital banking features. These findings are consistent with the research of Basri & Leo (2023), Orabi (2024), and Tiffani (2023) which confirm that financial literacy influences preferences and adoption of digital financial services.

CONCLUSION AND SUGGESTIONS

Based on the results of the research, data analysis, and hypothesis testing, it can be concluded that Perceived Usefulness, Perceived Ease of Use, and financial literacy have a positive and significant effect on the interest in using digital banking among students at Sebelas Maret University Surakarta. Perceived Usefulness has the strongest influence, indicating that the greater the perceived benefits, the higher the students' interest in using it. Perceived Ease of Use also plays a crucial role, as the ease of learning and using the system increases the likelihood of adoption. Additionally, good financial literacy further boosts students' confidence in utilizing this service. Therefore, efforts to enhance interest in using digital banking can be achieved by ensuring the service provides tangible benefits, is easy to use, and is supported by adequate financial understanding.

Sebelas Maret University Surakarta is advised to not only focus on financial literacy education, but also actively build student awareness of the existence, functions, and benefits of digital banking through activities such as seminars, collaboration with digital banks, and integration of digital finance issues into the curriculum. For students, the results of this study can serve as a reference to be more open to developments in financial technology, proactively seek information, and try digital banking features to improve their readiness to face the digital economic transformation.

Digital banking service providers are encouraged to expand their target audience to potential users through educational marketing strategies, intuitive user experiences, and innovative features that are relevant and beneficial.

Finally, future researchers are advised to develop studies considering additional variables such as trust, risk perception, and security, involving a broader population, and considering educational level as a control variable.

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