Acceptance of Digital Financial Applications by Students: A Qualitative Study Using the Technology Acceptance Model Approach

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Article Info	ABSTRACT
Article history: Received, 30-10-2025 Revised, 03-12-2025 Accepted, 09-12-2025 **Keywords:** Technology Acceptance Mode, Digital Financial Applications, Students, Thematic Analysis	The purpose of this study is to delve deeper into the acceptance of financial application technology based on the technology acceptance model theory (TAM) by students who have taken investment management courses, with indicators of perceived usefulness (PU), perceived ease of use (PEU), attitude toward use (ATU), and behavioral intention (BI). This study employed a qualitative approach with thematic analysis tailored to the indicator themes. Data for this study were obtained from an open-ended questionnaire completed by 33 student respondents. The results indicate that students considered digital financial applications helpful in recording expenses, budgeting, and supporting their investment learning. Perceived usefulness and ease of use shaped positive attitudes and intentions to use the applications continuously. However, several concerns arose, including cost, data privacy, connection stability, and the complexity of certain features. This study suggests that there are lessons to be learned in the use of digital financial applications at the higher education level and also provides implications for future learning development and application design.

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Introduction

Technology has developed so fast in recent years, its transforming in many sectors, including the financial sector. Previously people performed economic activities manually, now they can access them easily using financial applications which is available on their smartphones. Financial application services provide financial record-keeping, financial transactions through digital banking, e-wallet transactions, financial investments, and much more. The examples of financial applications are Buku Catatan Keuangan (Financial Note Book), Shopee Pay, OVO, Bibit, and many more. According to [1], financial technology is mostly used by Generation Z who the tech-savvy. Therefore, nowadays the financial technology has become a basic necessity, helping to simplify financial management with a financial application on a smartphone.

In Indonesia, the development of digital financial applications is very significant. In 2003, the Financial Services Authority (OJK) stated that the financial inclusion index of the Indonesian people was 85.10%, but in 2022, financial literacy was only 49.68% [2]. This significant difference between financial inclusion and financial literacy is due to the fact that not all financial technology users understand what financial literacy is. Ignorance of good financial literacy will affect the financial behavior of its users [1]. People with poor financial literacy take less wise actions in their financial decisions. Unwise people use financial applications can lead to risks, one of which is a consumptive nature because of the ease of the payment process using e-wallets in financial transactions on e-commerce [3].

Research on financial behavior in using digital financial applications is more effective for students because they are part of Generation Z. the Generation Z is a generation that is familiar with the digital world which makes it easy for them to access financial applications. However, on the other hand, the lack of ability to manage finances will affect their financial behavior. Problems that arise because of the lack of ability to manage finances include the inability to manage budgets, a consumptive lifestyle, and a lack of ability to manage future finances. According to [4] even though students have easy access to financial applications, their financial behavior is not good because of their inability to plan long-term finances. Therefore, the presence of digital financial applications becomes a tool for learning to manage finances and planning for the future for students.

Several previous studies are highly relevant to the research of using digital financial applications among college students. According to [5], students with high levels of financial literacy tend to use financial applications to manage their finances well and also to assist in long-term investment plans. Students with low financial literacy, they use their financial applications to record incoming and outgoing money and only follow trends. This statement is supported by [6] who states that most students use digital financial applications to control their finances but have not used them for long-term financial planning. Therefore, financial literacy is very important for the use of quality financial applications.

The Technology Acceptance Model (TAM) is a theory introduced by Davis (1989) [7] , which analyzes the acceptance of a technology. The two main factors in TAM are perceived usefulness and perceived ease of use. These two factors will influence attitudes toward use and thus shape behavioral intentions to use a technology . TAM theory has been used to examine the use of financial applications. For example, [8] stated that perceived ease of use greatly influences the adoption of mobile banking. Meanwhile, [9] found that perceived usefulness greatly influences students in using digital wallets.

Research on the TAM theory in the use of financial applications includes three large groups. The first group of studies emphasizes perceived usefulness, stating that students use financial applications to help with the efficiency of daily financial management [9]. The second group, related to research on perceived ease of use, according to [10], states that simple and user-friendly application design is very important for further use. The third group of studies on attitudes and intentions to use digital financial applications according to [11]. States that positive student experiences will encourage the continued use of digital financial applications.

This research differs from previous studies that used quantitative methods with closed-ended questionnaires. This study employed a qualitative approach with a survey method using an open-ended questionnaire using Google Forms. Questionnaires with open-ended questions have the advantage of allowing respondents to freely answer, thus opening up the research subject to a wider scope [12]. This method was chosen to obtain in-depth

and realistic answers from respondents based on their individual experiences using digital financial applications, both pleasant and unpleasant. Respondents to freely answer all questions honestly and based on their experiences. Prior research on financial application technology has been limited to applications such as e-wallets (Shopee Pay, OVO, GoPay, etc.) and mobile banking. Research on financial applications that include features for budgeting, financial recording, and investment is still rare. Furthermore, this study is linked to an academic context where the use of digital financial applications increases students' financial literacy, thus motivating them to implement sound financial management practices.

Therefore, the urgency of this study is the need to conduct TAM research using a qualitative approach with an open-ended survey to delve deeper into the experiences of each respondent, namely students who have taken investment management courses, in using digital financial applications. This research will contribute to the development of the literature on TAM in digital financial applications in education. The purpose of this study is to explore the acceptance of digital financial applications by students taking investment management courses using the technology acceptance model (TAM) theory, with indicators of perceived usefulness, ease of use, attitudes toward usefulness, and behavioral intentions.

Method

This study employed a qualitative approach with a survey method using an open-ended questionnaire using Google Forms. This method was chosen to obtain in-depth and concrete answers from respondents based on their individual experiences using digital financial applications [13]. The questions were aligned with the theoretical framework of the Technology Acceptance Model (TAM) by Davis (1989) [7]. with indicators of perceived usefulness, ease of use, attitudes toward usefulness, and behavioral intentions. The subjects in this study were students of Nusantara PGRI University in Kediri who had taken investment management courses, belonging to the Generation Z group. The sampling technique used purposive sampling, requiring respondents to meet the criteria of being Generation Z, students at Nusantara PGRI University in Kediri, and having taken investment management courses.. A total of 33

students completed the questionnaire, a sufficient number to obtain results with varied perspectives and maintain high research quality. [14].

The data were analyzed using thematic analysis [15], with the following stages: 1) Data familiarization: reading the incoming data thoroughly and repeatedly to gain understanding. 2) Initial or deductive coding: assigning codes according to TAM theory. 3) Identification of subthemes: inductive, namely finding patterns from various answers to identify new factors. 4) Grouping themes: finding consistent patterns. 5) Interpretation of results: linking findings to the literature and the research context.

The data that has been analyzed will be checked for validity. Data validity is strengthened through several trustworthiness strategies [16], namely: 1) Credibility: presenting direct quotes from respondents as supporting evidence. 2) Dependability: detailed documentation of the data collection and analysis process. 3) Confirmability: researchers maintain interpretive distance by presenting findings as they are. 4) Transferability: detailed descriptions of respondents' contexts to enable the transferability of findings to similar populations.

Results and Discussion

The following are the questionnaire results collected from 33 respondents who completed the questionnaire via Google Form. The respondents were students at Nusantara PGRI University in Kediri taking an investment management course. Data were analyzed using thematic analysis and compiled based on the technology acceptance model (TAM) indicators. The analysis results were also tested for validity according to the procedures described in the research methods, and the data were declared valid.

Technology Acceptance Model (TAM) indicators:

Perceived Usefulness (PU)

Table 1. Results of the thematic analysis of Perceived Usefulness (PU)

No	Analysis Stage	Findings	Sample Respondent Answers
1	Data Familiarization	Most respondents stated that the application helps them control their finances and create budgets, as well as support their understanding of investment management materials.	"The app helps me monitor my expenses and save more regularly."
2	Initial Coding (Deductive)	28 of 33 respondents stated that the application can increase financial awareness and assist in learning to invest.	"I understand my cash flow better after using the app."
3	Identifying Sub-Themes (Inductive)	1. Financial control 2. Supporting investment learning 3. Increasing financial awareness	
4	Grouping Themes	Perceptions of usefulness dominated because the application provided real added value in daily life and supported learning.	
5	Interpreting Results	The results align with Davis's theory (1989) [7] [17], which states that usefulness significantly influences attitudes and intentions to use.	
6	Conclusions	Digital financial performance plays a significant role as a tool to assist financial management and as a medium for learning to invest.	

Source: Processed Data (2025)

The Perceived Usefulness (PU) indicator shows that the majority of students perceive significant benefits from using digital financial applications. Students found this digital financial application useful for financial management, financial control, and financial planning. Investment management material is easier to understand using this digital financial application because it connects theory and practice. Digital financial applications help students manage their finances more easily because they include features such as recording financial transactions, budgeting, investment planning, monthly financial reports, and so on.

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This statement aligns with Davis's (1989) TAM theory, which states that technology acceptance is influenced by perceived usefulness.

The perception of usefulness arises from the direct benefits experienced by students as users of digital financial applications to assist them with their daily financial management. Usability is a strong motivating factor for continued use of digital financial applications in the future [17]. Digital financial applications help students understand financial literacy [18]. However, some respondents stated that some features were less useful due to a lack of information about their functions. This occurs due to differences in financial literacy levels among users. Therefore, although perceived usefulness of digital financial applications is highly influential, service providers must also consider designs that are accessible to all groups with varying levels of financial literacy.

Here are some examples of statements from respondents related to perceived usefulness indicators: "With this application, I know what I need to spend, and I can also set limits on my monthly spending" (R 12), "Features such as financial graphs and financial reports help me understand the material about investing" (R 5).

However, some respondents stated that some features were less useful due to incomplete information within the features. Therefore, although perceived usability is quite high, service providers must also consider user needs. Feature design must be tailored to the needs of users with varying levels of financial literacy. The perceived usability indicator in using digital financial applications is very important for students because they experience tangible benefits, such as helping them with budgeting, financial management, and investment planning. This usefulness motivates students to continue using this digital financial application and encourages them to recommend it to others.

Perceived Ease of Use (PEOU)

Table 2. Results of the Thematic Analysis of Perceived Ease of Use (PEOU)

No	Analysis Stage	Findings	Sample Respondent Answers
1	Data Familiarization	Most respondents rated the application as easy to use and found the interface intuitive.	"The app is simple, I quickly learned how to input transactions."
2	Initial Coding (Deductive)	25 of 33 respondents rated the application as user-friendly, while the remainder complained about advertisements and complicated features.	"If the internet is slow, the app takes a while to load."
3	Identifying Sub-Themes (Inductive)	1. Intuitive navigation 2. Automated features 3. Technical barriers	
4	Grouping Themes	Ease of use of digital financial applications is a factor that drives positive attitudes and forms intentions for further use.	
5	Interpreting Results	This is consistent with David's theory (1989) [17] and [8], which states that ease of use drives comfort and technology adoption.	
6	Conclusions	Perceived ease of use is an important factor in strengthening students' experiences in using the application.	

Source: Processed Data (2025)

Based on the questionnaire results, 78% stated that the digital financial applications they use are very easy to use and operate. Most respondents stated that they are very comfortable using digital financial applications to record expenses, create budgets, or evaluate their financial transactions. They stated that the interface is very simple, the navigation menu is intuitive, and the features are easy to access. Several respondents stated that the benefits of the features that automatically synchronize transactions with bank accounts and payment reminder notifications really help them save time and minimize manual recording errors. This statement strengthens the findings of [19] which states that

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ease of use of digital financial technology is one of the main indicators for technology acceptance. Ease of use of digital financial applications will encourage digital financial technology to be well adopted [17]. A simple interface is one of the success factors in adopting digital financial applications for the younger generation [8].

Some statements from respondents regarding the ease of use of digital financial applications:

"The menus are easy to understand, not complicated." (R3)

"There's an automatic synchronization feature, so it really saves time." (R8)

"Sometimes the application is slow and there are a lot of ads." (R25)

Proximately 21% of respondents stated they experienced obstacles in using this digital financial application. Some of the obstacles include a complicated application interface, unstable internet connection, too many annoying advertisements, and a lack of feature guidance that takes up time for users to learn. These obstacles present a challenge for service providers to create applications with inclusive features for all users with varying levels of financial literacy. Perceived ease of use is crucial because it can influence users' intention to use this digital financial application continuously. Respondents stated that digital financial applications are well-received if they are designed to be simple and efficient.

Attitude Toward Using (ATU)

Table 3. Results of the thematic analysis of Attitude Toward Using (ATU)

No	Analysis Stage	Findings	Sample Respondent Answers
1	Data Familiarization	Most respondents stated they felt more disciplined, confident, and organized.	"Now I'm more careful about

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| 2 | Initial Coding (Deductive) | 26 of the 33 respondents expressed a positive attitude, while 7 others expressed doubts due to privacy concerns. | managing my money."

"I'm afraid of data leaks, so I rarely enter my balance details." |
3	Identifying Sub-Themes (Inductive)	1. Positive attitude 2. Increased self-confidence 3. Concerns about privacy	
4	Grouping Themes	Attitudes towards use are directly influenced by perceived usefulness and perceived ease of use. Benefits and ease of use will foster positive attitudes.	
5	Interpreting Results	Consistent with the statement [8] which states that positive attitudes are formed from perceived benefits and ease of use.	
6	Conclusions	Positive student attitudes will be a key factor mediating intentions to use.	

Source: Processed Data (2025)

From the data collected, 72% stated that they have a positive attitude towards using digital financial applications because they find them very helpful. This is because they directly experience the benefits of the features available in digital financial applications, such as transaction recording, monthly financial reports, financial usage graphs, financial management, investment planning, etc. They feel more disciplined and confident in making financial decisions because they can manage their finances well through these digital financial applications.

Here are some statements from respondents regarding indicators of attitudes towards using digital financial applications:

"I have become more disciplined in recording my finances and I have also become more confident in making financial decisions" (R 9)

"I have become more enthusiastic about managing my finances because I can directly view my financial reports" (R 14)

Students' positive attitudes toward the use of digital financial applications are formed from reactions after experiencing the direct benefits and convenience of using financial

applications for daily financial management activities. This is in accordance with the theoretical framework of Technology Acceptance Model (TAM) [7], which states that attitudes are formed from real-life experiences in using digital financial application technology. The use of digital financial applications encourages users to be more disciplined and responsible in managing their finances wisely [20].

However, around 27% expressed concerns regarding the security of their data in digital financial applications. They fear that their personal data will be leaked, so some choose to keep their financial records manually. This issue presents a challenge for digital financial application service providers to increase user trust regarding personal data security, as well as the need for financial literacy education for digital financial application users. Perceptions of comfort and security in using these financial applications will influence adoption. Perceptions of attitudes toward using digital financial applications will influence students' intentions to use them further in the future. [21]. Therefore, perceptions of attitudes toward using digital financial applications are crucial for shaping the intention to use digital financial applications sustainably among students.

Behavioral Intention (BI)

Table 4. Results of the thematic analysis of Behavioral Intention (BI)

No	Analysis Stage	Findings	Sample Respondent Answers
1	Data Familiarization	The majority of respondents stated they intended to continue using digital financial applications.	"I want to continue using it and recommend it to friends."
2	Initial Coding (Deductive)	30 of 33 respondents stated their intention to continue using them, and the remainder would consider premium fees.	"If the subscription is expensive, I'll switch

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3	Identifying Sub-Themes (Inductive)	1. Sustainability intentions 2. Recommendations to others 3. Consideration of costs and privacy	apps."
4	Grouping Themes	Continuation intention is the end result of a combination of perceived usefulness, perceived ease of use, and attitudes toward use.	
5	Interpreting Results	Continuation intention is influenced by perceived usefulness and ease of use [22].	
6	Conclusions	Continuation intention indicates that students are willing to adopt digital financial applications for the long term under certain conditions.	

Source: Processed Data (2025)

Indicators of behavior in using digital financial applications show that 81% of students intend to continue using digital financial applications in the future. This is due to the usefulness, convenience, and positive experiences they have gained from using digital financial applications. Respondents stated that digital financial applications help them achieve their financial goals, particularly by facilitating financial management through features such as transaction recording, financial planning, and investment decisions. This encourages students to recommend digital financial applications to their friends and family.

Here are some examples of statements for behavioral intention indicators:

"I will continue using this digital financial application because it helps me track my finances" (R 6)

"I recommend this financial application to my friends because it is very useful" (R 19)

This finding aligns with research [23] which states that Behavioral intention is a key indicator of the continued use of digital financial applications. Usability, ease of use, and positive attitudes due to the benefits received from using digital financial applications are key factors in shaping further usage intentions. However, approximately 18% of respondents expressed hesitation about continuing to use this application due to limited free features and data security concerns. Trust influences users' continued use of digital financial applications

in the future.   User trust is a determining factor in the continued adoption of digital financial applications [23].

Discussion

Perceived Usefulness (PU)

The research results showed that perceived usefulness achieved significant results due to the benefits perceived by students in using digital financial applications for daily financial management, such as assisting with recording cash flow and creating financial plans. Furthermore, digital financial applications also helped improve students' financial literacy because features within the applications, such as graphs and monthly financial reports, helped them understand the concepts and material on financial management they had learned.

Students perceived benefits from using digital financial applications because they believed digital financial applications made them more disciplined, more financially aware, and more confident in making financial decisions. Therefore, digital financial applications motivated students emotionally and practically by helping them feel more in control and directed in managing their finances. Therefore, it can be concluded that when technology provides direct and tangible benefits, users are more likely to continue using it and recommend it to others.

Perceived usefulness, in the technology acceptance model (TAM) theory, is a crucial factor in shaping technology acceptance [7]. The positive impact students experience from using digital financial applications increases perceived usefulness. These results align with previous research, which found that perceived usefulness is a primary reason for using technology, especially digital financial applications [17] [24] [25] .

Perceived Ease of Use (PEOU)

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Perceived ease of use of digital financial applications is one factor in determining student acceptance of these applications. The results of this study indicate that the majority of respondents stated that the digital financial applications they use are quite easy to use. The features in the digital financial applications are quite simple, making them easy to operate. They stated that the digital financial applications have clear displays, easy-to-find menus, and easy data input. These ease of use make students feel comfortable using digital financial applications to assist with their daily financial management, such as recording transactions, creating budgets, and assisting with other financial decisions.

However, several respondents reported experiencing several problems using these digital financial applications. These problems included internet connection problems, annoying advertisements, and some features that were difficult to understand due to the lack of clear instructions within the application. These findings indicate that although many applications are easy to use, there are still areas that need improvement by digital financial application developers so that all users can utilize them optimally.

The framework of the Technology Acceptance Model (TAM) theory, perceived ease of use is a crucial factor influencing a person's acceptance and use of technology [7]. Simple and easy-to-use applications will make users feel confident and intend to continue using them. The results of this study align with previous research that states that perceived ease of use can increase user confidence [19] [26].

Attitude Toward Using (ATU)

The results of this study indicate that the majority of students expressed a positive attitude toward using digital financial applications because they experienced the tangible benefits these applications provide in their daily financial management. This positive attitude can be seen in changes in student behavior, such as greater discipline in recording transactions, greater confidence in making financial decisions, and greater motivation to consistently implement financial planning. In the technology acceptance theory (TAM), attitude is a response that emerges after someone experiences the benefits and convenience of a technology [7][27].

However, a small number of respondents expressed hesitation due to concerns about data security and the inconvenience of advertisements that appear while using the application, leading them to opt for manual financial management. Within the framework of the technology acceptance theory (TAM), unpleasant experiences will foster a cautious attitude in using a technology [28].

Therefore, it can be concluded that attitudes toward using digital financial applications among students who use digital financial applications are shaped by their perceived usefulness and convenience. Whether users evaluate technology positively or negatively depends on their individual experiences.

Behavioral Intention (BI)

The results of this study indicate that the majority of respondents intend to continue using digital financial applications because they find them helpful in managing their finances, such as managing expenses, recording transactions, creating budgets, and making financial decisions. Respondents also stated that they would recommend the applications to friends and family because they perceive these digital financial applications as providing tangible benefits and being easy to use. Therefore, it can be concluded that students' intention to continue using digital financial applications in the future is quite high.

However, a small number of respondents remain hesitant to continue using these digital financial applications because they are concerned about the security of their personal data, making them feel more comfortable managing their finances manually. This issue of trust is an additional factor influencing intention to use digital financial applications. This finding aligns with research suggesting that security factors influence user intention to use financial technology [29][30].

In the technology acceptance theory (TAM) model, behavioral intention is a determining factor in whether someone will continue using technology sustainably [7][19]. Perceived use and perceived ease of use will lead to intention. When perceptions of usefulness and ease of use are positive, users' intention to continue using the technology will

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be strengthened. Therefore, it can be concluded that students' continued use of financial applications depends not only on the quality of the technology but also on trust and convenience. Therefore, financial application developers must improve user trust through data protection.

Conclusion

This study explore the acceptance of digital financial application technology by students who have taken investment management courses using the theoretical framework of the Technology Acceptance Model (TAM) by Davis (1989) with indicators of perceived usefulness (PU), perceived ease of use (PEU), attitude toward use (ATU), and behavioral intention (BI). This study used a qualitative approach with a survey method. The instrument used was a Google Form with open-ended questions that sought to directly explore students' experiences regarding the acceptance of digital financial application technology. Data obtained from 33 respondents were analyzed using thematic analysis.

The results of this study indicate that the acceptance of digital financial application technology is influenced by factors such as usability, ease of use, and positive user attitudes, which ultimately drive user intention to continue adopting these digital financial applications in the future. The findings of this study align with Davis's (1989) theory on the Technology Acceptance Model (TAM) regarding the use of digital financial applications. Using digital financial applications helps students better understand investment management materials. These digital financial applications can also help students improve their financial literacy and provide them with hands-on practice in managing their finances. Furthermore, these digital financial applications also assist students in making investment decisions through the features within the digital financial applications.

This study provides a thorough overview of students' personal experiences using digital financial applications, but there are still limitations that need to be addressed in future research. This study was conducted solely on students in the management program at Nusantara PGRI University in Kediri. Future research could be conducted on other

study programs or students from various universities in Kediri to provide a broader and more diverse picture of the acceptance of digital financial technology in higher education. Future research could also consider using a mixed-methods approach, incorporating both quantitative and qualitative methods, to provide a comprehensive and optimal understanding of the acceptance of digital financial application technology.

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