



RESEARCH ARTICLE

Bridging Financial Literacy and Sustainable Development: Validating the Technology Acceptance Model in Predicting FinB Edu Adoption

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Abstract

The low level of financial literacy among secondary school students in Indonesia remains a concern. According to OJK data for 2024, the financial literacy rate is only 51.70%, below the financial inclusion index of 57.96%. This indicates that a gap still exists in access to digital financial services and in adequate understanding of risk, particularly among vocational high school students who are preparing to enter the workforce after completing their education. This condition requires immediate attention because financial education from an early age can support the achievement of the Sustainable Development Goals (SDGs), especially Goal 4 on quality education and Goal 8 on decent work and economic growth. In response, FinB Edu (Finance Banking Education), a mobile-based learning application that integrates a content curation system with mentorship features, was developed to strengthen the financial literacy of Generation Z, who have grown up alongside advances in science and technology. This study aims to analyze the acceptance of the FinB Edu application among students at SMK PGRI 3 Malang using the Technology Acceptance Model (TAM) proposed by Davis (1989), by examining the effects of Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) on Behavioral Intention (BI). The novelty of this study lies in the integration of the TAM model with the digitalization of financial and banking education through curated content and a direct mentoring system, an aspect that has rarely been examined in previous TAM research on financial EdTech. The contribution of this study is to strengthen and further develop the Technology Acceptance Model (TAM) and to provide practical implications for the development of more applicable digital financial education media for secondary school students.

Keywords

Financial literacy; Technology Acceptance Model (TAM); FinB Edu; M-Learning; Generation Z; Technology Acceptance.

1 | INTRODUCTION

Data from the 2024 National Survey of Financial Literacy and Inclusion (Survei Nasional Literasi dan Inklusi Keuangan, SNLIK), published by the Financial Services Authority (Otoritas Jasa Keuangan, OJK), indicate that the financial literacy rate reached 65.43%, while the financial inclusion rate stood at 75.02% (Otoritas Jasa Keuangan & Badan Pusat Statistik, 2024). However, statistics for adolescents of secondary-school age (15–17 years) show a different reality, with a literacy rate of only 51.70% and financial inclusion reaching 57.96%. These figures indicate a knowledge gap in which students are already active users of digital financial services but lack an adequate understanding of financial risk. Goyal and Kumar (2021) emphasize that the imbalance between financial access and financial knowledge among young people represents a serious threat that may expose them to debt-management failures and future economic vulnerability.

Low financial literacy among students directly increases their vulnerability to consumptive lifestyles and impulsive financial decision-making (Al Rahmatia *et al.*, 2025). The urgency of this issue is greater among vocational high school (SMK) students, who are prepared to enter the workforce or pursue entrepreneurship after graduation. Therefore, strengthening financial literacy through adaptive digital media is an important requirement for equipping them with the ability to manage finances effectively (Masruchan & Nurmilah, 2025). This initiative aligns with the Sustainable Development Goals, particularly SDG 8, which focuses on creating inclusive and sustainable economic growth through improvements in community capacity, including financial literacy (Lestari *et al.*, 2025), as well as SDG 4 on quality education (Nurfatimah *et al.*, 2022).

The transformation of educational methods from conventional approaches to digital-based learning represents a relevant strategy for reaching Generation Z as digital natives (Prensky, 2001). The use of mobile devices as educational media (m-learning) has been internationally recognized as an effective instrument, and its acceptance is strongly influenced by the ability of technology to meet users' psychological needs and expectations (Alowayr & Al-Azawei, 2021). SMK PGRI 3 Malang was selected as the research site because it is located in an urban area with adequate digital technology infrastructure (Yulianto, 2025); therefore, the findings can more clearly reflect factors influencing technology acceptance rather than limitations in technological access.

In response to these issues, FinB Edu (Finance Banking Education) was developed as an interactive learning medium that integrates a content curation system with mentorship features, distinguishing it from general financial platforms that focus primarily on transactional functions. The acceptance of a digital platform is influenced by the extent to which users are willing to utilize the technology offered. To explain this behavior, Davis (1989) developed the Technology Acceptance Model (TAM), which posits that an individual's intention to adopt digital technology is influenced by Perceived Usefulness, reflecting the perceived benefits of the technology, and Perceived Ease of Use, reflecting the ease of using the technology. TAM analysis is important for evaluating whether a learning application provides a tangible impact on users' competencies (Effendi *et al.*, 2021). In addition, Perceived Ease of Use has been shown to be a major predictor of students' intention to independently adopt educational technology (Nisa *et al.*, 2024).

Various studies have applied the TAM framework; however, its implementation remains dominated by studies of general-purpose learning platforms, such as Google Classroom (Tullah & Hermawansyah, 2022) and university e-learning systems (Fecira & Abdullah, 2020). Studies that specifically examine secondary school students' acceptance of financial education technology combining curated content with a mentorship system remain very limited. This gap provides the basis for the urgency of the present study, whose novelty lies in integrating TAM with the digitalization of financial and banking education for Generation Z in support of SDG targets in Indonesia.

2 | BACKGROUND THEORY

2.1. Financial Literacy

Financial literacy is an empowerment mechanism that equips individuals with the ability to understand, manage, and independently plan their financial condition. This capability is a critical component in supporting economic well-being (Goyal & Kumar, 2021). Setiawati and Nurkhin (2017) describe financial literacy through three interrelated dimensions: financial knowledge, financial attitude, and financial behavior. Financial knowledge refers to understanding basic financial concepts, financial attitude refers to tendencies in managing finances, and financial behavior refers to the actual implementation of financial activities in daily life. These three dimensions form the foundation for the design of learning materials, mindsets, and evaluative exercises integrated into the FinB Edu application. Secondary school students are in a transitional phase toward financial independence, characterized by increasing access to pocket money and various digital transaction services. Nevertheless, these conditions are often not accompanied by sufficient knowledge and capability to manage financial risk prudently (Yuttama & Widadi, 2025). Data from OJK and BPS (2024) reinforce this finding by showing a wide gap between high financial inclusion and relatively low financial literacy among individuals aged 15–17 years. The importance of financial literacy for

Generation Z is reflected in four aspects: mitigating impulsive consumptive behavior, protecting against digital financial crime, preparing for future economic independence, and adapting to innovations in digital learning media (Ariani *et al.*, 2024; Yuttama & Widadi, 2025).

2.2. Learning Media Innovation and the FinB Edu Application

The development of information technology has driven the transformation of learning media from conventional methods toward interactive and flexible digital platforms (Erlinnawati & Purwanto, 2024). The use of Android-based media has been shown to support the optimization of students' cognitive skills and critical thinking abilities by presenting complex financial fundamentals in a more accessible form (Asani, 2023; Hidayati & Aslam, 2021). FinB Edu (Finance Banking Education) was developed in response to these needs. This Android-based application adopts mobile-learning principles while emphasizing a mentor-driven ecosystem in which content is curated by verified educators to ensure the credibility of the learning materials. Its main features include video-based learning, an interactive evaluation and question bank system, mentor profile and rating pages, and a responsive and adaptive interface. This approach positions FinB Edu as a medium that supports SDG 4 through quality education and SDG 8 through improved financial literacy (Kementerian PPN/Bappenas, 2024).

2.3. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) provides the conceptual basis for explaining users' responses to the adoption of information technology. The model proposes that technology acceptance is influenced by Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), which subsequently shape Behavioral Intention (BI). PEOU describes users' perceptions regarding the extent to which a system can be operated with minimal effort. This is reflected in indicators such as ease of learning the system, clarity of interaction between users and the system, ease of becoming proficient in its operation, and overall operational flexibility (Davis, 1989). In contrast, Perceived Usefulness (PU) refers to users' perceptions of the extent to which using a system can assist in completing tasks, as reflected in factors ranging from learning effectiveness and information-search efficiency to the credibility of the sources presented and the potential improvement in literacy. These two constructs shape Behavioral Intention (BI), namely users' intention to adopt the technology, which is regarded as the principal predictor of actual use. Venkatesh and Davis (2000) subsequently extended this framework into TAM2 and emphasized that PEOU influences Behavioral Intention (BI) both directly and through Perceived Usefulness (PU) as a mediating variable. This extended framework serves as the principal reference for the present study.

2.4. Conceptual Framework and Hypotheses

This study is structured based on the Technology Acceptance Model (TAM) (Davis, 1989). The research model specifies Perceived Ease of Use (PEOU) as the independent variable, Perceived Usefulness (PU) as the mediating variable, and Behavioral Intention (BI) as the dependent variable. Through this structure, the model examines the direct effects of PEOU on PU and BI, the effect of PU on BI, and the mediating role of PU in the relationship between PEOU and BI. Based on this framework, four research hypotheses are proposed.

H1: Perceived Ease of Use has a positive effect on the Perceived Usefulness of the FinB Edu application.

H2: Perceived Ease of Use has a positive effect on Behavioral Intention toward the FinB Edu application.

H3: Perceived Usefulness has a positive effect on Behavioral Intention toward the FinB Edu application.

H4: Perceived Usefulness mediates the effect of Perceived Ease of Use on Behavioral Intention toward the FinB Edu application.

3 | METHOD

This study adopts a quantitative research design combined with a descriptive design using an associative approach (Sugiyono, 2023), with the objective of validating the Technology Acceptance Model (TAM) through Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis using SmartPLS 4.0. The study was conducted at SMK PGRI 3 Malang, which was purposively selected because its students belong to Generation Z and constitute potential target users of FinB Edu. The study population consisted of 900 active Grade X students at SMK PGRI 3 Malang. The research sample was determined using purposive sampling, a non-probability sampling technique, based on the following criteria: (1) active Grade X students, (2) access to a smartphone, and (3) having tried or viewed a demonstration of FinB Edu features. Referring to Hair *et al.* (2022), the recommended sample size ranges from 5 to 10 times the number of indicators, or approximately 60 to 120 respondents. This study obtained 233 respondents who met the criteria, substantially exceeding the minimum threshold required for PLS-SEM analysis.

The study variables were measured using 12 indicators adapted from Davis (1989) for PEOU and PU and from Venkatesh and Davis (2000) for BI, using a 4-point Likert scale (Strongly Agree to Strongly Disagree) without a neutral

option to avoid social desirability bias (Garland, 1991). Primary data were collected in three stages: an application demonstration, a direct application trial by students, and completion of a digital questionnaire. Data analysis was conducted in stages. First, descriptive statistical analysis was used to describe the characteristics of the data. Second, the measurement model (outer model) was evaluated by testing convergent validity based on outer loading values (> 0.70) and average variance extracted ($AVE > 0.50$), discriminant validity using the Fornell–Larcker criterion and cross-loadings, and reliability using Cronbach's Alpha, ρ_A , and Composite Reliability with a minimum threshold of 0.70. Third, the structural model (inner model) was evaluated using R-Square, Predictive Relevance (Q^2), and Effect Size (f^2). Fourth, hypothesis testing was conducted using a bootstrapping procedure, with a hypothesis considered supported when the T-Statistic exceeded 1.96 and the P-Value was below 0.05 (Ghozali & Kusumadewi, 2023).

4 | RESULTS AND DISCUSSION

4.1 Results

4.1.1 Respondent Characteristics

To describe the characteristics of the research sample and ensure compliance with the predetermined criteria, the respondent profile is presented in detail. This section provides an overview of the respondents' demographic composition, including gender and age, in order to illustrate the profile of the selected participants more clearly. Presenting these characteristics is important because it helps explain the context of the data analysis and shows whether the sample reflects the target population of the study. In addition, the respondent profile supports the interpretation of the research findings and strengthens the validity of the overall analysis.

Table 1. Respondent Profile

Characteristic	Category	Number of Respondents	Percentage
Gender	Male	126	54.1%
Gender	Female	107	45.9%
Gender	Total	233	100%
Age	15 years	19	8.2%
Age	16 years	169	72.5%
Age	17 years	45	19.3%
Age	Total	233	100%

Based on the respondent characteristics, of the 233 respondents, 126 (54.1%) were male and 107 (45.9%) were female. In terms of age, the majority of respondents were 16 years old (169 respondents; 72.5%), followed by 17 years old (45 respondents; 19.3%) and 15 years old (19 respondents; 8.2%). This composition is consistent with the Generation Z characteristics that constitute the focus of the study.

4.1.2 Description of Respondents' Answers

Descriptive analysis shows that all three research variables fall within the high category. PEOU obtained a mean score of 3.101, with the highest score recorded for the indicator concerning ease of accessing the application at any time through a smartphone (3.170). PU obtained a mean score of 3.132, with the highest score for the indicator concerning the efficiency of searching for reliable financial information (3.170). BI obtained a mean score of 2.998, with the highest score for the indicator concerning willingness to recommend the application to school friends (3.043). These findings indicate that respondents' perceptions of ease of use, usefulness, and intention to use the FinB Edu application are positive.

4.1.3 Outer Model Evaluation

The outer model evaluation was conducted to assess the validity and reliability of the measurement indicators used in this study. This stage examined convergent validity through outer loading values, discriminant validity through the Fornell–Larcker criterion and cross-loading results, and reliability through Cronbach's alpha, ρ_A , composite reliability, and AVE. The results indicate that all indicators met the required standards and were suitable for further structural analysis.

Table 2. Outer Loading Test Results

Variable	Indicator	Outer Loading
Ease of Use (X)	X1	0.850
Ease of Use (X)	X2	0.857
Ease of Use (X)	X3	0.798

Ease of Use (X)	X4	0.831
Usefulness (M)	M1	0.870
Usefulness (M)	M2	0.879
Usefulness (M)	M3	0.888
Usefulness (M)	M4	0.869
Technology Adoption (Y)	Y1	0.797
Technology Adoption (Y)	Y2	0.827
Technology Adoption (Y)	Y3	0.823
Technology Adoption (Y)	Y4	0.838

Source: Primary data processed, 2026

Based on the outer model evaluation, all indicators have outer loading values ranging from 0.798 to 0.888 (> 0.70); therefore, all indicators satisfy convergent validity.

Table 3. Fornell–Larcker Criterion Test Results

Variable	Technology Adoption (Y)	Usefulness (M)	Ease of Use (X)
Technology Adoption (Y)	0.822		
Usefulness (M)	0.780	0.877	
Ease of Use (X)	0.719	0.831	0.834

Table 4. Cross-Loading Test Results

Indicator	Technology Adoption (Y)	Usefulness (M)	Ease of Use (X)
M1	0.722	0.870	0.713
M2	0.655	0.879	0.670
M3	0.684	0.888	0.781
M4	0.671	0.869	0.746
X2	0.600	0.715	0.857
X3	0.559	0.648	0.798
X4	0.603	0.699	0.831
Y1	0.797	0.545	0.544
Y2	0.827	0.625	0.571
Y3	0.823	0.666	0.634
Y4	0.838	0.710	0.607
X1	0.636	0.710	0.850

Source: Primary data processed, 2026

The Fornell–Larcker criterion test shows that the square root of AVE for each construct (0.822–0.877) is greater than the correlations between constructs. In addition, all indicators have their highest cross-loading values on the construct they are intended to measure, indicating that discriminant validity has been established.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Technology Adoption (Y)	0.840	0.845	0.893	0.675
Usefulness (M)	0.900	0.901	0.930	0.769
Ease of Use (X)	0.854	0.856	0.902	0.696

Source: Primary data processed, 2026

In the reliability test, all constructs obtained Cronbach's Alpha values of 0.840–0.900, rho_A values of 0.845–0.901, and Composite Reliability values of 0.893–0.930, all of which exceed 0.70. The AVE values also exceed 0.50 (0.675–0.769). Accordingly, all constructs are considered valid and reliable for structural model analysis.

4.1.4 Inner Model Evaluation

The inner model evaluation was performed to examine the explanatory power and predictive relevance of the structural relationships among the research variables. This stage included the assessment of R-square values, Q-square values, and effect sizes to determine how well the model explains the endogenous constructs. The results show that the model has adequate predictive ability and meaningful explanatory strength, indicating that the proposed relationships are supported by the data.

Table 6. R-Square Test Results

Endogenous Variable	R Square	Adjusted R Square
Technology Adoption (Y)	0.624	0.621
Usefulness (M)	0.691	0.690

Source: Primary data processed, 2026

Structural model (inner model) evaluation shows that PEOU and PU explain 62.4% of the variation in Behavioral Intention, while PEOU explains 69.1% of the variation in Perceived Usefulness. Both values fall within the moderate-to-strong category.

Table 7. Predictive Relevance (Q^2) Test Results

Variable	SSO	SSE	$Q^2 (= 1 - SSE/SSO)$
Technology Adoption (Y)	940.000	553.472	0.411
Usefulness (M)	940.000	448.398	0.523
Ease of Use (X)	940.000	940.000	–

Source: Primary data processed, 2026

The Predictive Relevance (Q^2) values for BI (0.411) and PU (0.523) are above zero, indicating that the model has good predictive relevance.

Table 8. Effect Size (f^2) Test Results

Relationship	f^2	Category
Usefulness (M) → Technology Adoption (Y)	0.285	Moderate
Ease of Use (X) → Technology Adoption (Y)	0.043	Small
Ease of Use (X) → Usefulness (M)	2.238	Large

Source: Primary data processed, 2026

In the Effect Size (f^2) test, the effect of PEOU on PU is classified as large (2.238), the effect of PU on BI is classified as moderate (0.285), and the direct effect of PEOU on BI is classified as small (0.043). These results indicate that the effect of PEOU on BI operates to a greater extent through PU as a mediator.

4.1.5 Hypothesis Testing Evaluation

Hypothesis testing evaluation was conducted to determine whether the proposed relationships among the variables were statistically significant. The analysis was based on path coefficients, t-statistics, and p-values obtained through bootstrapping. The results indicate that all hypothesized relationships were supported by the data, showing significant direct and indirect effects. These findings provide empirical evidence for the research model and confirm the proposed theoretical assumptions.

Table 9. Hypothesis Testing

Hypothesis	Relationship	Direction	Path Coefficient	T-Statistic	P-Value	Conclusion
H1	Ease of Use (X) → Usefulness (M)	+	0.831	29.386	0.000	Positive and Significant
H2	Usefulness (M) → Technology Adoption (Y)	+	0.589	7.737	0.000	Positive and Significant
H3	Ease of Use (X) → Technology Adoption (Y)	+	0.230	2.696	0.008	Positive and Significant
H4	Ease of Use (X) → Usefulness (M) → Technology Adoption (Y)		0.489	–	0.008	Positive and Significant

Source: Primary data processed, 2026

All research hypotheses are accepted. The indirect effect of PEOU on BI through PU (0.489) is greater than the direct effect (0.230). Because the direct effect remains significant, the mediation is classified as partial mediation.

4.2 Discussion

The bootstrapping results produced a path coefficient of 0.831, a T-statistic of 29.386, and a P-value of 0.000,

supporting H1. Perceived Ease of Use (PEOU) has a positive and statistically significant effect on Perceived Usefulness (PU) in the FinB Edu application. Students are more likely to judge the application as useful when its features are easy to understand, learning materials are readily accessible, and navigation requires little effort. A simpler interface may reduce operational barriers and allow students to focus on the financial learning activities provided. However, the strong coefficient should not be interpreted as proof that ease of use alone determines perceived usefulness, because students may also respond to content quality, relevance, and prior digital experience. The result is consistent with the Technology Acceptance Model proposed by Davis (1989), which positions ease of use as a factor shaping perceived usefulness. Comparable relationships have been reported by Sulistiowati (2025), Yulyanah (2025), Hussain *et al.* (2025), and Basyah (2025), indicating that easier interaction with digital systems can strengthen users' assessment of their practical value. Such perceptions may encourage students to use FinB Edu.

The path analysis produced a coefficient of 0.230, with a T-statistic of 2.696 and a P-value of 0.008, indicating that H2 is supported. Perceived Ease of Use (PEOU) has a positive and statistically significant effect on Behavioral Intention (BI) toward the FinB Edu application. Students are more willing to continue using a digital learning platform when its functions can be understood quickly and operated without unnecessary difficulty. Clear navigation, accessible menus, and straightforward interaction may reduce hesitation during use and strengthen users' willingness to return to the application. The effect, however, is relatively smaller than the influence of perceived usefulness, suggesting that ease of operation is not the sole driver of adoption intention. Students may still evaluate whether the application offers relevant learning benefits before deciding to use it consistently. The result remains aligned with the Technology Acceptance Model proposed by Davis (1989). Similar evidence was reported by Wibowo *et al.* (2024), Tarigan (2025), Denovan (2025), and Pitts and Motamedi (2026), who found that perceived ease of use can strengthen behavioral intention toward digital technology.

The path coefficient of 0.589, with a T-statistic of 7.737 and a P-value of 0.000, supports H3 and confirms a positive relationship between Perceived Usefulness (PU) and Behavioral Intention (BI). Students appear more willing to continue using FinB Edu when they recognize value in its educational materials, instructional videos, interactive quizzes, financial simulations, and mentor rating system. The magnitude of the coefficient also indicates that usefulness exerts a stronger influence on adoption intention than ease of use. Such a pattern suggests that operational simplicity alone may not be sufficient to sustain continued use unless students also perceive academic and practical benefits. Content relevance, information credibility, and consistency of learning quality may further shape that judgment. The result aligns with the Technology Acceptance Model proposed by Davis (1989), which positions perceived usefulness as a key predictor of behavioral intention. Similar relationships were reported by Rahmona (2025), Hussain *et al.* (2025), Basyah (2025), and Damar and Koksalmis (2025), indicating support across digital learning settings.

The indirect effect of Perceived Ease of Use (PEOU) on Behavioral Intention (BI) through Perceived Usefulness (PU) is 0.489, exceeding the direct effect of 0.230 and supporting H4. The result indicates that ease of use influences adoption intention not only directly, but also by strengthening users' perceptions of the application's usefulness. When students find FinB Edu easy to operate, they are more likely to recognize value in its learning features, which can encourage use. Because the direct relationship between PEOU and BI remains significant, PU functions as a partial mediator rather than a full mediator. The stronger indirect effect also suggests that usefulness plays a central role in translating operational simplicity into behavioral intention. This pattern is consistent with the Technology Acceptance Model proposed by Davis (1989). Similar relationships were reported by Sulistiowati (2025), Yulyanah (2025), Hussain *et al.* (2025), Basyah (2025), Wibowo *et al.* (2024), Tarigan (2025), Denovan (2025), Pitts and Motamedi (2026), Rahmona (2025), and Damar and Koksalmis (2025).

5 | CONCLUSIONS AND FUTURE WORK

Based on the PLS-SEM analysis of 233 Grade X students at SMK PGRI 3 Malang, it can be concluded that Perceived Ease of Use (PEOU) has a positive and significant effect on the Perceived Usefulness (PU) of the FinB Edu application (coefficient = 0.831; $p = 0.000$); Perceived Ease of Use also has a positive and significant effect on Behavioral Intention toward the FinB Edu application (coefficient = 0.230; $p = 0.008$); and Perceived Usefulness has a positive and significant effect on Behavioral Intention toward the FinB Edu application (coefficient = 0.589; $p = 0.000$). In addition, Perceived Usefulness partially mediates the effect of Perceived Ease of Use on Behavioral Intention toward the FinB Edu application, with the indirect effect (0.489) exceeding the direct effect. These findings are consistent with the Technology Acceptance Model (TAM), showing that perceived ease of use serves as the main foundation for shaping perceived usefulness, while perceived usefulness plays the most dominant role in driving adoption intention. From a practical perspective, the results indicate that the FinB Edu application has considerable potential as a digital financial education medium for Generation Z, in line with efforts to achieve SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth). Developers are advised to maintain a user-friendly interface while continuing to improve content quality and mentor credibility. Future studies are expected

to consider additional variables such as Trust, Perceived Risk, or Social Influence, expand the sample coverage to other schools, and examine the effectiveness of the application in improving financial literacy longitudinally.

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