

THE EFFECT OF ACCOUNTING INFORMATION SYSTEM QUALITY, FINANCIAL LITERACY, AND PERCEIVED EASE OF USE ON THE REPEATED USE OF THE WONDR BY BNI APPLICATION

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Abstract

The advancement of financial technology has driven the banking sector to continuously innovate in providing digital services, one of which is the Wondr by BNI mobile banking application. This study aims to examine the effect of accounting information system quality, financial literacy, and perceived ease of use on the repeated use of the Wondr by BNI application. A quantitative approach was employed, utilizing a survey method through questionnaires distributed to 151 undergraduate students of the 2021 cohort in the Accounting Study Program at Udayana University. The data analysis technique used was multiple linear regression assisted by SPSS. The results reveal that accounting information system quality, financial literacy, and perceived ease of use have a positive and significant effect on the repeated use of the Wondr by BNI application. These findings provide valuable insights and support both the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in explaining the financial technology usage behavior among the younger generation, particularly university students.

Keywords: Accounting Information System Quality, Financial Literacy, Perceived Ease of Use, Repeated Use

INTRODUCTION

The rapid advancement of technology has significantly impacted various industrial sectors, including the banking industry. Technological innovation has encouraged banks to continuously adapt and develop digital-based services to meet customers' increasing demand for convenience, speed, and flexibility in conducting transactions. One of the most prominent transformations can be observed in payment systems, which have become significantly more efficient due to the utilization of digital technology. This shift is marked by the increasing use of digital transaction services, including the emergence of financial technology (Kartika, 2019). The use of financial technology enables more efficient transaction processes and cost savings (Bank Indonesia, 2018).

As technology evolves, society tends to seek more practical and efficient functional solutions. The rapid technological progress has made financial transaction tools increasingly popular among the public. A person's inclination to use technologies such as mobile banking may stem from their need recognition and information