The Effectiveness Of Gen Z Digital Financial Recording: The Role of Ease of Use, Usefulness, and Financial Discipline

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Abstract

This study aims to evaluate the influence of Perceived Ease of Use, Perceived Usefulness, and Financial Discipline on the Effectiveness of Digital Financial Record-Keeping among Generation Z. This study employs a quantitative approach based on the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Data were collected via a questionnaire using purposive sampling, and 100 respondents from Generation Z who have used or are currently using a digital financial record-keeping app were recruited. Data analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the SmartPLS software version 4.1.1.8. The study found that Ease of Use ($\beta = 0.211$; $p = 0.010$), Usefulness ($\beta = 0.353$; $p = 0.000$), and Financial Discipline ($\beta = 0.381$; $p = 0.000$) have a positive and significant influence on the Effectiveness of Digital Financial Record-Keeping, with Financial Discipline being the most dominant variable. Together, these three variables explain 74.5% of the variation in Digital Financial Record-Keeping Effectiveness ($R^2 = 0.745$). These findings confirm that the success of digital financial record-keeping among Generation Z is more influenced by users' behavioral discipline than by the technical sophistication of the application.

Keywords: ease of use, usefulness, financial discipline, effectiveness of digital financial recording, Generation Z

Efektivitas Pencatatan Keuangan Digital Gen Z: Peran Kemudahan, Kemanfaatan, dan Disiplin Finansial

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Abstrak

Penelitian ini bertujuan untuk mengevaluasi pengaruh kemudahan Penggunaan (Perceived Ease of Use), Kemanfaatan (Perceived Usefulness), dan Disiplin Keuangan terhadap Efektivitas Pencatatan Keuangan Digital di kalangan Generasi Z. penelitian ini menerapkan pendekatan kuantitatif yang didasarkan pada Model Penerimaan Teknologi (TAM) dan Teori Perilaku Terencana (TPB). Data diperoleh melalui kuesioner dengan metode purposive sampling, dan didapatkan100 responden dari Generasi Z yang pernah atau sedang memakai aplikasi pencatatan keuangan digital. Analisis data dilakukan dengan metode Structural Equation Modeling-Partial Least Squares (SEM-PLS) menggunakan aplikasi SmartPLS versi 4.1.1.8. Penelitian menunjukkan bahwa Kemudahan Penggunaan (β = 0,211; p = 0,010), Kemanfaatan (β = 0,353; p = 0,000), dan Disiplin Keuangan (β = 0,381; p = 0,000) memiliki pengaruh positif dan signifikan terhadap Efektivitas Pencatatan Keuangan Digital, dimana Disiplin Keuangan merupakan variabel yang paling dominan. Ketiga variabel secara bersamaan menjelaskan 74,5% variasi Efektivitas Pencatatan Keuangan Digital (R^2 = 0,745). Temuan ini menegaskan bahwa keberhasilan pencatatan keuangan digital pada Generasi Z lebih dipengaruhi oleh kontrol perilaku disiplin pengguna dibandingkan dengan kecanggihan teknis aplikasi.

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Kata kunci: kemudahan penggunaan, kemanfaatan, disiplin keuangan, efektivitas pencatatan keuangan digital, Generasi Z