

## **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

processing stages, eventually leading to decision-making and long-term use (Nurdin et al., 2021). In relation to this study, prior research analyzing the use of mobile banking among university students shows that students are among the groups that highly benefit from financial technology advancements like mobile banking (Tangke et al., 2024).

Mobile banking is a financial technology innovation that is gaining popularity among the public. This service was created to facilitate various banking activities through internet-connected smartphones using installable applications (Lestari & Umilah, 2022). It offers customers the convenience of completing financial transactions such as fund transfers, bill payments, and product purchases—with high speed and efficiency.

The implementation of such services aims to support smooth transactions while ensuring user comfort. Mobile banking is currently part of the broader Financial Service Provider (FSP) ecosystem, marking a pivotal step in banking transformation. As FSPs, banks no longer merely function as providers of fund storage and distribution services; they now also manage a range of customer financial needs, from bill payments and insurance to pension planning. As a result, the role of banks has evolved beyond their traditional function of safekeeping money. However, according to surveys conducted by the Ministry of Finance and the Financial Services Authority (OJK), there are still prevalent cases of misuse, such as online gambling, which can lead to user losses. The ease of mobile banking use has also made it challenging for young people, especially students, to manage their finances and control their spending.

Moreover, based on observations via the Google Play Store, many users of the Wondr by BNI application have expressed complaints, such as system errors during transactions and frequent server downtimes. In addition, a portion of the younger generation—particularly university students—still lacks understanding in maximizing the use of mobile banking services, despite improvements in information system quality. This phenomenon can be attributed to the low level of financial literacy in Indonesia, especially among students. Barriers to effectively utilizing information systems also stem from a workforce that is not yet fully prepared to operate such applications, including mobile banking, thus requiring more time for training and service implementation.

Bank Negara Indonesia (BNI) is one of the national banking institutions continuously innovating in the development of mobile banking services. It is a state-owned bank under the management of a State-Owned Enterprise (BUMN). As one of the oldest commercial banks in post-independence Indonesia, BNI has offered mobile banking services since 2007 (BNI, n.d.). In response to growing digital transaction demands, BNI has continued to innovate to facilitate customer transactions through its mobile banking application. In 2023, BNI earned the Special Award: The Best Government Bank in Service Excellence and ranked second in the mobile banking category at the Banking Service Excellence Awards 2023. Prior to this, BNI had also launched its BNI Mobile Banking application, which offered features similar to those of other banking apps.

In 2023, BNI introduced a new innovation Wondr by BNI, a mobile banking application designed to help Indonesian users manage their finances more efficiently according to their individual financial needs. This application was also developed to support students in managing their income and expenditures. Regulated under the supervision of the Financial Services Authority (OJK), Wondr by BNI ensures a reliable level of security for its users. One of its key advantages lies in its data analytics feature, which enables users to categorize spending into primary, secondary, and tertiary needs encouraging students to be more productive and less consumptive.

By 2024, Wondr by BNI ranked second in mobile banking performance based on MRI assessments. The application offers more effective financial solutions through its "3 Financial Dimensions" features: Transaction, Insight, and Growth. These features respond to the growing awareness among younger generations about the importance of financial knowledge, including investment. However, since its launch, the app has also faced several drawbacks, such as relatively low deposit and savings interest rates compared to competitors, the absence of free transfer fees, and frequent network issues reported by users. Furthermore, mobile banking use carries potential risks that users should be aware of, such as the rise of cybercrime including the hacking of online banking services and account takeovers by malicious actors. Despite these challenges, Wondr by BNI was developed to simplify banking transactions for users. Its success is reflected in the 200% increase in transaction volume compared to the previous BNI Mobile Banking version and over two million downloads between July and August 2024. In the first quarter of 2024, BNI recorded a positive performance with a consolidated net profit of IDR 10,7 trillion an increase of 3.8% from the previous year. Additionally, credit distribution grew significantly by 11,7% YoY, reaching IDR 727 trillion. This innovation is expected to encourage more users, particularly the younger generation, to adopt Wondr by BNI as their primary financial transaction tool.

The younger generation is considered a key demographic in Indonesia, especially due to their productive age and significant contribution to economic growth. Generation Z, comprising individuals born between 1997 and 2012, currently represents the core of today's youth population. According to the 2020 Population Census published by Statistics Indonesia (BPS), this group makes up the largest share of the national demographic structure, accounting for approximately 27,94% of the total population (BPS Indonesia, 2020).

The issue of how users can adopt and optimize mobile banking services is explained through the Technology Acceptance Model (TAM) framework (Okonkwo et al., 2023). TAM was developed to predict and explain user acceptance levels of technology, including the factors influencing their decisions to adopt technological solutions within organizational settings. This model emphasizes two key factors affecting user attitudes, one of which is Perceived Ease of Use (Tahar et al., 2020). TAM evaluates information technology acceptance through two variables: perceived usefulness—where individuals believe that using a system improves efficiency through frequent use and diverse features and perceived ease of use, which refers to users' comfort in operating the system (Susanti & Dwiana Putra, 2023).

In addition to TAM, this study adopts the Theory of Planned Behavior (TPB). This theory emphasizes that individual behavior is influenced by three main

components: attitude toward the behavior, perceived social pressure or subjective norms, and perceived behavioral control. In this study, students' intention to continue using the Wondr by BNI application is influenced by personal beliefs, social support, and their level of control over usage. This is especially relevant for Gen Z, who place high expectations on efficiency and ease of transaction. The use of TAM and TPB models in this study is intended to evaluate the role of accounting information system quality, financial literacy, and perceived ease of use in shaping the intention to reuse the Wondr by BNI application, particularly among students as part of the younger generation.

The ease of use factor plays a critical role in encouraging users to continue using mobile banking services. Shatina et al. (2019) describe Perceived Ease of Use as the extent to which individuals perceive a technology to be easy to operate. In this context, it reflects users' ability to access and use information technology in a practical way. In mobile banking, the accessibility and flexibility to perform transactions such as money transfers or bill payments without time and location constraints make this feature highly attractive. This factor also motivates Gen Z to frequently use mobile banking services. This finding is further supported by studies conducted by Nursiah et al. (2022) and Purnomo (2021), which reveal that the perceived ease of use of mobile banking correlates positively with users' intention to reuse the service. Both studies emphasize that individual perceptions of system usability significantly affect their tendency to reuse mobile banking services.

Although many studies have examined mobile banking, few have specifically explored the contributions of accounting information system quality, financial literacy, and perceived ease of use to the repeated use of the Wondr by BNI application particularly among university students. While existing research has mostly focused on the use of digital banking services in general, the specific effects of these three factors on repeated application use especially in the Wondr by BNI context—remain underexplored. Considering that these factors are presumed to influence user engagement with mobile banking applications, the topic becomes increasingly relevant, especially since Wondr by BNI is a relatively new application with limited existing studies. Based on this background, the author presents a study entitled “The Effect of Accounting Information System Quality, Financial Literacy, and Perceived Ease of Use on the Repeated Use of the Wondr by BNI Application.”

## **RESEARCH METHOD**

This study adopts a quantitative approach with an associative research design, aimed at analyzing the relationship and effect of independent variables on the dependent variable. The focus of this research is the repeated usage behavior of the Wondr by BNI mobile banking application among undergraduate Accounting students of the 2021 cohort at the Faculty of Economics and Business, Udayana University. The independent variables examined include accounting information system quality, financial literacy, and perceived ease of use. The study was conducted within the university environment due to its relevance to the context of financial digitalization

and the accessibility of respondents who meet the criteria of actual users of the application (Sugiyono, 2019; Marshall, 2015; DeLone & McLean, 2003; Rahayu, 2020).

The sample consisted of 151 active students who use the Wondr by BNI application, selected through purposive sampling, and determined using the Slovin formula from a total population of 243 students. Data collection was carried out through a survey using a five-point Likert scale questionnaire, which was tested for validity and reliability to ensure the accuracy of the instrument. The validity test used Pearson correlation, while the reliability was tested using Cronbach's Alpha, with a minimum threshold of 0.60 to ensure response consistency (Anggraini et al., 2022; Amalo & Utama, 2023; Ramaza, 2023; Widiyanto et al., 2021).

Data were analyzed using multiple linear regression analysis via SPSS software, along with a series of procedures including descriptive analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and model testing through the F-test, t-test, and coefficient of determination ( $R^2$ ). The F-test was used to evaluate the overall feasibility of the model, while the t-test assessed the partial effect of each independent variable on the dependent variable. The coefficient of determination ( $R^2$ ) measured the extent to which the independent variables explain variations in the dependent variable (Ghozali, 2018; Gunawan, 2019; Sugiyono, 2019).

## RESULTS AND DISCUSSION

### Instrument Validity Test

**Table 1. Instrument Validity Test Results**

Variables	Statement Items	Pearson Correlation	Information
Accounting Information System Quality (X1)	X1.1	0,665	Valid
	X1.2	0,444	Valid
	X1.3	0,627	Valid
	X1.4	0,394	Valid
	X1.5	0,793	Valid
	X1.6	0,773	Valid
	X1.7	0,727	Valid
	X1.8	0,779	Valid
	X1.9	0,785	Valid
Financial Literacy (X2)	X2.1	0,925	Valid
	X2.2	0,925	Valid
	X2.3	0,880	Valid
	X2.4	0,904	Valid
	X2.5	0,557	Valid
	X2.6	0,428	Valid
	X2.7	0,596	Valid
Perceived Ease of Use (X3)	X3.1	0,670	Valid
	X3.2	0,926	Valid

	X3.3	0,715	Valid
	X3.4	0,926	Valid
	X3.5	0,722	Valid
Repeated Use (Y)	Y1	0,820	Valid
	Y2	0,919	Valid
	Y3	0,939	Valid
	Y4	0,458	Valid

Source: Author's thesis data

Table 1 demonstrates that all indicator items under the variables Accounting Information System Quality, Financial Literacy, Perceived Ease of Use, and Repeated Use yield Pearson Correlation values greater than 0.30. These findings indicate that all indicators used in this study have met the required validity standards and can therefore be considered valid.

### Instrument Reliability Test

**Table 2. Reliability Test Results**

Variables	Number of Statements	Cronbach's Alpha	Information
Accounting Information System Quality (X1)	9	0,846	Reliable
Financial Literacy (X2)	7	0,885	Reliable
Perceived Ease of Use (X3)	5	0,845	Reliable
Repeated Use (Y)	4	0,808	Reliable

Source: Author's thesis data

Based on Table 2, all instruments show Cronbach's Alpha values above 0,60, indicating that each instrument meets the reliability criteria and is deemed suitable for use in this study.

### Descriptive Statistical Analysis

**Table 3. Descriptive Statistical Test Results**

	N	Minimum	Maximum	Mean	Standard Deviation
Repeated Use (Y)	151	9,00	20,00	17,3642	2,87398
Accounting Information System Quality (X1)	151	18,00	45,00	39,5894	7,05906
Financial Literacy (X2)	151	14,00	35,00	30,1987	6,15036
Perceived Ease of Use (X3)	151	10,00	25,00	21,1126	3,84802
Valid N (listwise)	151				

Source: Author's thesis data

The descriptive statistical results presented in Table 3 provide an overview of the range, mean, and variation level of each variable. The explanation is as follows:

- 1) For the repeated use variable, the minimum value recorded was 9, and the maximum value was 20. The mean was 17,36 with a standard deviation of 2,87. This comparison indicates that the data distribution is fairly controlled, as the standard deviation is significantly lower than the mean, suggesting no extreme fluctuations.

- 2) For the accounting information system quality variable, the minimum value was 18 and the maximum was 45. The mean value was 39,58 with a standard deviation of 7,05. Since the standard deviation is relatively small compared to the mean, it indicates that the data distribution for this variable tends to be stable without significant variation.
- 3) For financial literacy, respondent values ranged from 14 to 35, with a mean of 30,19 and a standard deviation of 6,15. This shows that the variation between respondents is not significant, as the standard deviation is lower than the mean.
- 4) The perceived ease of use variable ranged from 10 to 25. The mean obtained was 21,11, with a standard deviation of 3,84. This comparison shows that the data distribution related to perceived ease of use is fairly even, as the deviation is relatively small compared to the mean.

Interpretation of respondents' answers for each variable in this study was conducted by classifying the average scores into five categories based on the measurement scale. These categories were determined through interval calculations, namely by subtracting the lowest value from the highest and dividing the result by the number of categories used, as shown below.

$$\text{Interval} = \frac{\text{Highest Value} - \text{Maximum Value}}{\text{Number of Classes}} = \frac{5-1}{5} = 0,80$$

**Table 4. Variable Description Criteria**

Average Score	Criteria			
	Quality of Accounting Information Systems	Financial Literacy	Perception of Ease	Repeated Use
1,00 - 1,80	Very bad	Very Low	Very difficult	Very rarely
1,81– 2,60	Bad	Low	Difficult	Seldom
2,61 - 3,40	Enough	Enough	Enough	Enough
3,41 - 4,20	Good	Tall	Easy	Often
4,21 - 5,00	Very good	Very high	Very easy	Very often

Source: Processed data, 2025

Based on the previous data analysis, a descriptive overview for each variable is presented as follows.

#### 1. Accounting Information System Quality

This variable is represented by X1 and was measured through 9 statement items, which were answered by respondents using a five-point Likert scale.

**Table 5. Description of Accounting Information System Quality**

No	Statement	Number of Respondents' Answers (person)					Amount	Average	Criteria
		1	2	3	4	5			
1	The accounting information system in the Wondr by BNI application is easy to access whenever needed.	0	5	18	20	108	684	4,53	Very good
2	The accounting information system in the Wondr by BNI application has fast access speed when used.	0	11	14	52	74	642	4,25	Very good
3	The accounting information system in the Wondr by BNI application can guarantee data quality when the data is stored.	0	3	24	29	95	669	4,43	Very good
4	The Wondr by BNI application provides informative reports that can increase work productivity adequately.	0	5	18	21	107	683	4,52	Very good
5	The accounting information system in the Wondr by BNI application can present reports according to user needs.	0	11	14	54	72	640	4,24	Very good
6	The format (display side) of the accounting information system in the Wondr by BNI application is easy to use.	0	3	24	29	95	669	4,43	Very good
7	There are clear instructions or directions for using the accounting information system in the Wondr by BNI application.	0	5	18	24	104	680	4,50	Very good
8	How the accounting information system works is easy to understand	0	11	14	51	75	643	4,26	Very good
9	The accounting information system in the Wondr by BNI application can produce the latest information in a timely manner.	0	3	24	30	94	668	4,42	Very good
Average Quality of Accounting Information Systems								4,40	Very good

Source: Processed data, 2025

The results presented in Table 5 show that the accounting information system quality variable received an average score of 4,40, which falls under the “very good” category. This finding indicates that respondents perceive the accounting information system as highly beneficial and of excellent quality, which contributes positively to the repeated use of the Wondr by BNI application. Respondents’ evaluations of the statements show variations in scores, with some items receiving the highest average ratings, while others scored the lowest. These are explained as follows.

- a. The statement with the lowest mean score within the accounting information system quality variable was “The accounting information system in the Wondr by BNI application is able to generate reports in accordance with user needs,” which obtained an average score of 4,24. Although this score still falls under the “very good” category, it was the lowest among all the items. This suggests that overall, respondents believe the system within the Wondr by BNI application is capable of providing reports that meet user needs.



- b. The item with the highest average score in the accounting information system quality variable was “The accounting information system in the Wondr by BNI application is easily accessible at any time when needed.” This statement received an average score of 4,53, placing it in the “very good” category. This finding suggests that most respondents perceive the Wondr by BNI application as highly accessible whenever required.

## 2. Financial Literacy

The financial literacy variable (X<sub>2</sub>) was measured using seven statements presented to respondents, with each item assessed using a five-point Likert scale.

**Table 6. Description of Financial Literacy**

No	Statement	Number of Respondents' Answers (person)					Amount	Average	Criteria
		1	2	3	4	5			
1	I know how to save well	0	16	6	69	60	626	4,15	Tall
2	I know how to manage money well	0	16	6	46	83	649	4,30	Very high
3	I can use the Wondr by BNI application well	0	8	25	34	84	647	4,28	Very high
4	I regularly use the Wondr by BNI application service to make transactions.	0	8	21	18	104	671	4,44	Very high
5	I tend to use the Wondr by BNI application service more often than other mobile banking applications.	0	16	6	45	84	650	4,30	Very high
6	I always check the mutations on the Wondr by BNI application	0	8	21	20	102	669	4,43	Very high
7	I feel positive about using the Wondr by BNI application service in my financial activities.	0	16	6	47	82	648	4,29	Very high
Average Financial Literacy								4,31	Very high

Source: Processed data, 2025

Based on the data in Table 6, the financial literacy variable has an average score of 4,31, which falls under the “very high” category. This indicates that respondents recognize the importance of financial literacy in supporting their repeated use of the Wondr by BNI application.

- a. Regarding respondents' assessments of each item, two statements stand out. The item with the lowest average score is “I know how to save money properly,” which obtained a mean score of 4,15. Although this score still belongs to the high category, it is relatively lower compared to the other items. This suggests that users generally feel fairly confident in their understanding of how to save money effectively through the Wondr by BNI application.
- b. The highest-rated statement within the financial literacy variable is “I regularly use the Wondr by BNI application for transactions,” which received an average score

of 4,44, classified as very high. This indicates that the majority of respondents consistently utilize the Wondr by BNI application to carry out various financial transactions.

### 3. Perception Ease of Use

The perceived ease of use variable, denoted as X<sub>3</sub>, was measured using five statements, each evaluated using a five-point Likert scale.

**Table 7. Description of Perceived Ease of Use**

No	Statement	Number of Respondents' Answers (person)					Amount	Average	Criteria
		1	2	3	4	5			
1	In my opinion, the Wondr by BNI application is easy to learn and understand.	0	11	13	67	60	629	4,17	Easy
2	In my opinion, the clear and comprehensive features make the Wondr by BNI application easy to use.	0	4	19	37	91	668	4,42	Very easy
3	I can do the transactions I want through the Wondr by BNI application properly.	0	11	14	75	51	619	4,10	Easy
4	I can use the Wondr by BNI application flexibly anywhere and anytime.	0	5	19	47	80	655	4,34	Very easy
5	This Wondr by BNI application is very helpful and fulfills my needs in conducting financial transactions.	0	11	14	77	49	617	4,09	Easy
Average Perceived Ease of Use								4,22	Very easy

Source: Processed data, 2025

Based on the data presented in Table 7, respondents rated the perceived ease of use variable with an average score of 4,22, which falls into the "very easy" category. This finding suggests that respondents believe their perception of ease of use influences their repeated use of the Wondr by BNI application. The following are the items that received the highest and lowest average scores.

- a. The lowest average score was recorded for the statement "The Wondr by BNI application is very helpful and meets my needs in conducting financial transactions," with a mean of 4,09, which is categorized as "easy." Although it still falls within the "easy" category, it was the lowest among all the items in this variable. This indicates that, in general, respondents still perceive the application as helpful and able to meet their financial transaction needs.
- b. On the other hand, the highest-rated statement was "I believe that the presence of clear and comprehensive features makes the Wondr by BNI application easy to use," with a mean score of 4,42, categorized as "very easy." This finding suggests that most respondents view the availability of clear and complete features as a key factor contributing to the application's ease of use.

#### 4. Repeated Use

The repeated use variable (Y) was assessed through four statements, each measured using a five-point Likert scale.

**Table 8. Description of Repeated Use**

No	Statement	Number of Respondents' Answers (person)					Amount	Average	Criteria
		1	2	3	4	5			
1	I feel interested in continuing to use the Wondr by BNI application to help with my financial needs.	0	9	14	63	65	637	4,22	Very often
2	I feel happy when using the Wondr by BNI application	0	2	21	57	71	650	4,30	Very often
3	The existence of various very helpful features makes me want to continue using the Wondr by BNI application.	0	4	18	38	91	669	4,43	Very often
4	I recommend using the Wondr by BNI application to my friends or relatives who have not used it yet.	0	2	21	41	87	666	4,41	Very often
Average Repeat Usage								4,34	Very often

Source: Processed data, 2025

Based on the information presented in Table 8, the average respondent rating for repeated use was 4,34, which falls into the "very frequent" category. This finding indicates that the majority of respondents tend to use the Wondr by BNI application repeatedly. The specific items with the lowest and highest average scores are described as follows:

- The statement with the lowest average score was "I am interested in continuing to use the Wondr by BNI application to support my financial needs," which scored 4,22. Although this is the lowest among the items in the variable, it still falls into the "very frequent" category. This indicates that most respondents remain interested in continually utilizing the Wondr by BNI application to support their financial activities.
- The highest-rated statement was "The presence of various helpful features motivates me to continue using the Wondr by BNI application," which received an average score of 4,43, also within the "very frequent" category. This result demonstrates that the availability of useful features is the primary reason respondents continue to use the Wondr by BNI application consistently.

#### Classical Assumption Testing

The purpose of classical assumption testing is to ensure that the regression model used adheres to the basic principles of analysis and is suitable for accurate data interpretation. Several stages of testing were conducted as follows.

1) Normality test

A summary of the test results is presented in Table 9.

**Table 9. Normality Test Results**

Asymp. Sig. (2-tailed)	Unstandardized Residual
<b>Kolmogorov-Smirnov Z</b>	
N	151
Asymp. Sig. (2-tailed)	0,200

Source: Processed data, 2025

The Kolmogorov-Smirnov test result shows an Asymp. Sig. (2-tailed) value of 0,200, as shown in Table 9. Since this value is greater than the 0,05 significance threshold, it can be concluded that the data distribution is normal. This indicates that the regression model satisfies the normality assumption.

2) Multicollinearity test

A summary of the multicollinearity test is presented in Table 10.

**Table 10. Multicollinearity Test Results**

Variables	Tolerance	VIF
Quality of Accounting Information Systems	0,723	1,384
Financial Literacy	0,705	1,419
Perception of Ease	0,839	1,192

Source: Processed data, 2025

Based on the values in Table 10, all variables have tolerance levels above 0,10 and VIF values below 10, indicating that multicollinearity is not present in the regression model.

3) Heteroscedasticity test

The results of the heteroscedasticity test are summarized in Table 11.

**Table 11. Heteroscedasticity Test Results**

Variables	Sig.	Information
Accounting Information System Quality (X1)	0,457	Free of Heteroscedasticity
Financial Literacy (X2)	0,282	Free of Heteroscedasticity
Perceived Ease of Use (X3)	0,154	Free of Heteroscedasticity

Source: Processed data, 2025

As shown in Table 11, the significance values for all independent variables exceed 0,05. This indicates that there is no variance difference in the residuals across observations in the regression model, meaning the model is free from heteroscedasticity issues. This condition is critical, as heteroscedasticity can lead to inefficient estimates and compromise the validity of hypothesis testing. When the significance values of all variables are greater than 0,05, it confirms that the independent variables do not significantly contribute to the absolute residuals. Therefore, the regression model is considered to meet the assumption of

homoscedasticity, ensuring that the results are more reliable in achieving the research objectives.

### Multiple Linear Regression Analysis

The results of data processing using this technique are summarized in the following table as the basis for further interpretation and discussion.

**Table 12. Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	1,534	0,959		1,599	0.112
Accounting Information System Quality (X <sub>1</sub> )	0,189	0,023	0,465	8,348	0.000
Financial Literacy (X <sub>2</sub> )	0,164	0,026	0,352	6,235	0.000
Perceived Ease of Use (X <sub>3</sub> )	0,160	0,039	0,214	4,131	0.000
<b>Adjusted R Square</b>	0,663				
<b>F Count</b>	99,563				
<b>Significance of F</b>	0,000				

a. Dependent Variable: Repeated Use

Source: Processed data, 2025

The constant value ( $\alpha$ ) and the regression coefficients  $B_1$ – $B_3$  obtained from SPSS version 25,0 are:  $\alpha = 1,534$ ,  $\beta_1 = 0,189$ ,  $\beta_2 = 0,164$ , and  $\beta_3 = 0,160$ . Based on these values, the multiple linear regression equation can be written as:

$$Y = 1,534 + 0,189X_1 + 0,164X_2 + 0,160X_3 + e \dots \dots \dots (2)$$

The interpretation of this equation is as follows:

1. The constant value of 1,534 indicates that when all independent variables (accounting information system quality, financial literacy, and perceived ease of use) are assumed to be zero, the predicted value of repeated application usage is 1,534. In other words, even in the absence of influence from the three variables, there is still a baseline level of 1,534 units of application reuse.
2. The regression coefficient for the accounting information system quality variable ( $X_1$ ) is 0,189 with a positive direction. This implies that a one-unit increase in the quality of the accounting information system will increase repeated use of the Wondr by BNI application by 0,189, assuming other variables remain constant. In other words, the more optimal the system quality, the greater the likelihood that users will continue to reuse the application.
3. The regression coefficient for financial literacy ( $X_2$ ) is 0,164, also in a positive direction. This shows that a one-unit increase in financial literacy will contribute to an increase in repeated usage of the Wondr by BNI application by 0,164, assuming the other variables remain unchanged. Therefore, financial literacy positively influences repeated use behavior.
4. The regression coefficient for perceived ease of use ( $X_3$ ) is 0,160 and is positive, indicating that each one-unit increase in perceived ease of use is estimated to

increase the repeated use of the application by 0.160, assuming other variables are held constant. This suggests that the greater the user's perception of ease, the more likely they are to continue using the application.

### Model Feasibility Test (F Test)

The complete results of the F-test analysis are presented in Table 13 below.

**Table 13. Results of Model Feasibility Test (F Test)**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	830,324	3	276,775	99,563	.,000b
Residual	408,643	147	2,780		
Total	1238,967	150			

Source: Processed data, 2025

Referring to Table 13, the significance value of the F-test is 0,000, which is far below the 0,05 significance threshold. This result confirms that the regression model is appropriate for use in the analysis, as all independent variables simultaneously have a significant effect on the dependent variable. Therefore, the model meets the feasibility criteria and the analysis can proceed to the next stage, namely partial testing (t-test) to assess the individual influence of each independent variable.

### Coefficient of Determination Test (R<sup>2</sup>)

**Table 14. Coefficient of Determination Test Results**

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0,819	0,670	0,663	1,66730

Source: Processed data, 2025

Referring to the analysis results shown in Table 14, the coefficient of determination (R<sup>2</sup>) is 0,663. When converted into a percentage using the formula  $D = R^2 \times 100\%$ , the result is 66,3%. This means that approximately 66.3% of the variation in repeated use behavior is explained by the three independent variables studied accounting information system quality, financial literacy, and perceived ease of use. The remaining 33,7% (derived from 100% minus 66,3%) is explained by other variables outside the scope of this research model and is not further analyzed in this study.

### Hypothesis Testing (t-Test)

**Table 15. Hypothesis Test Results (t-Test)**

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	1,534	0,959		1,599	0,112
Quality of Accounting Information Systems	0,189	0,023	0,465	8,348	0,000
Financial Literacy	0,164	0,026	0,352	6,235	0,000
Perception of Ease	0,160	0,039	0,214	4,131	0,00

a. Dependent Variable: Repeated Use

Source: Processed data, 2025

Based on the t-test results shown in Table 15, the interpretation of each independent variable's influence on the dependent variable is as follows.

- a) The test results show that the accounting information system quality variable has a positive regression coefficient and a significance value of 0,000, which is lower than the  $\alpha = 0,05$  threshold. This indicates that this variable has a significant positive influence on repeated use of the Wondr by BNI application. Therefore, the first hypothesis (H1) is accepted. This finding also reinforces the understanding that the better the accounting information system quality perceived by users, the greater their tendency to reuse the application.
- b) The t-test result for the financial literacy variable shows a positive regression coefficient with a significance level of 0,000, which is below the critical value of 0,05. This confirms that financial literacy has a significant positive effect on repeated use behavior of the Wondr by BNI application. Thus, the second hypothesis (H2) is accepted. In other words, the higher the user's financial literacy, the more likely they are to continue using the application for daily financial activities.
- c) The findings indicate a positive coefficient direction with a p-value of 0,000, lower than the  $\alpha = 0,05$  threshold. This signifies that perceived ease of use positively affects users' intention to reuse the Wondr by BNI application. Therefore, the third hypothesis (H3) is accepted. This suggests that the easier the application is perceived to use, the higher the likelihood that users will continue using it repeatedly.

## **Discussion**

### **The Effect of Accounting Information System Quality on Repeated Use of the Wondr by BNI Application**

The first hypothesis regarding the effect of accounting information system quality on the repeated use of the Wondr by BNI application shows a regression coefficient of 0,189 with a significance level of 0,000, which is smaller than  $\alpha = 0,05$ . This finding indicates that the higher the quality of the accounting information system, the greater the tendency of users to reuse the application. Therefore, the first hypothesis is considered valid.

This result is relevant to the principles of the Technology Acceptance Model (TAM), in which the quality of an information system is viewed as a key factor influencing users' perceptions of the ease and convenience of a technology. A well-functioning system increases user trust and comfort in interacting with the application, thereby fostering an intention to continue using the service repeatedly. When users perceive that the application provides accurate, relevant, and easily

understood information, their tendency to reuse it increases. Thus, high-quality information presentation becomes a key driver of usage loyalty.

This study supports the findings of Fitriyanovita (2023), which confirmed that the quality of accounting information systems has a positive effect on repeated use behavior in mobile banking services, including Wondr by BNI. Similar findings were reported by Apsari & Astika (2020), who emphasized that accounting information system quality plays a significant role in encouraging sustainable use of financial applications.

#### **The Effect of Financial Literacy on Repeated Use of the Wondr by BNI Application**

The analysis of the second hypothesis confirms that financial literacy has a positive effect on repeated use behavior of the Wondr by BNI application. This is evidenced by the regression coefficient of 0,164 with a p-value of 0,000, which is below the significance threshold of 0,05. This result implies that the better a user's financial understanding, the stronger their tendency to continue using the service.

This finding is consistent with the Theory of Planned Behavior (TPB), which emphasizes that a person's level of financial literacy influences their confidence in making financial decisions, including the decision to use financial technology such as the Wondr by BNI application. With sufficient knowledge, individuals are more likely to exhibit strong behavioral control and a positive attitude toward using digital financial services.

This result is also aligned with the research by Nasihah & Listiadi (2022), which highlighted the important role of financial literacy in shaping individuals' financial behavior, particularly in the use of technology-based financial services. Similarly, Tunggal Pradini (2021) concluded that high financial literacy levels have a notable impact on the decision to reuse mobile banking services. Furthermore, Jihan (2023) supports this conclusion by showing that adequate financial understanding enhances users' confidence and sense of security in sustainably utilizing financial technology like the Wondr by BNI application.

#### **The Effect of Perceived Ease of Use on Repeated Use of the Wondr by BNI Application**

The test results for the third hypothesis indicate that perceived ease of use has a positive effect on the frequency of repeated use of the Wondr by BNI application. This is evidenced by a regression coefficient of 0,160 and a significance level of 0,000, which is lower than the  $\alpha = 0,05$  threshold. These findings suggest that the easier the application is perceived to use, the higher the likelihood that users will continue using it. Hence, the third hypothesis is declared valid.

This explanation is supported by the findings of Nursiah et al. (2022), who emphasized that the level of perceived ease of use has a positive effect on users' decisions to reuse mobile banking services. Similarly, Iqbal & Nastiti (2022) revealed the same outcome, where data analysis indicated a positive effect confirming that



perceived ease of use is a significant factor in driving repeated usage behavior. In addition, the research by Pramesti & Damayanthi (2024) reinforces the evidence that perceived ease of use has a positive effect on users' tendency to continuously use mobile banking applications such as Wondr by BNI.

## CONCLUSION

Referring to the research findings obtained through data processing and the previous interpretation process, several key conclusions can be drawn as follows:

- 1) The quality of the accounting information system plays a significant and positive role in increasing the repeated use of the Wondr by BNI application. In other words, the more optimal the perceived system quality, the stronger the students' motivation to sustainably use the application.
- 2) Financial literacy has been proven to have a positive and meaningful effect on users' decisions to reuse the Wondr by BNI application. This means that the higher the financial understanding possessed by students, the greater the likelihood that they will continue using the application.
- 3) The factor of perceived ease of use has a significant influence on the decision to reuse the Wondr by BNI application. This indicates that the easier the application is to use, the higher the students' interest in utilizing it sustainably.

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