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ANALYSIS OF INTEREST IN USING BLU DEPOSIT BASED ON TAM

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Abstract: Digital banking has brought various innovations in financial services, one of which is Blu Deposito by BCA Digital. However, the adoption rate of digital deposit services is still relatively low compared to digital payment services. This study aims to identify and analyze the factors that influence customers' intentions and actual behavior in using Blu Deposito with reference to the Technology Acceptance Model (TAM). This study aims to analyze the factors that influence customers' intentions and actual behavior in adopting Blu Deposito using the Technology Acceptance Model (TAM) framework. Data was collected through a Google Form questionnaire from 54 customers at one BCA branch and analyzed using SPSS through validity and reliability tests, descriptive analysis, and multiple regression. The results show that Behavioral Intention (BI)is significantly influenced by Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Attitude Toward Using (ATU), with PEOU as the most dominant factor. In addition, BI has a significant effect on Actual System Use (AU), which confirms the relevance of applying the TAM model in the context of digital deposit products. These findings indicate that ease of use plays a greater role than financial benefits in encouraging users to adopt Blu Deposits. This study contributes to the understanding of digital deposit adoption and provides managerial insights to improve the usability and user engagement of digital banking services.

Keywords: actual system use; attitude toward using; behavioral intention; perceived ease of use; perceived usefulness; technology acceptance model

Abstrak: Perbankan digital telah menghadirkan berbagai inovasi dalam layanan keuangan, salah satunya Blu Deposito oleh BCA Digital. Meskipun demikian, tingkat adopsi terhadap layanan deposito digital masih relatif rendah dibandingkan dengan layanan pembayaran digital. Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis faktor-faktor yang memengaruhi niat serta perilaku aktual nasabah dalam menggunakan Blu Deposito dengan mengacu pada kerangka Technology Acceptance Model (TAM). Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi niat dan perilaku aktual nasabah dalam mengadopsi Blu Deposito dengan menggunakan kerangka Technology Acceptance Model (TAM). Data dikumpulkan melalui kuesioner Google Form dari 54 nasabah di satu cabang BCA dan dianalisis menggunakan SPSS melalui uji validitas, reliabilitas, analisis deskriptif, dan regresi berganda. Hasil penelitian menunjukkan bahwa Behavioral Intention (BI) dipengaruhi secara signifikan oleh Perceived Ease of Use (PEOU), Perceived Usefulness (PU), dan Attitude Toward Using (ATU), dengan PEOU sebagai faktor paling dominan. Selain itu, BI berpengaruh signifikan terhadap Actual System Use (AU), yang menegaskan relevansi penerapan model TAM pada konteks produk deposito digital. Temuan ini menunjukkan bahwa kemudahan penggunaan memiliki peran lebih besar dibandingkan manfaat finansial dalam mendorong pengguna untuk mengadopsi Blu Deposito. Penelitian ini berkontribusi terhadap pemahaman adopsi deposito digital serta memberikan wawasan manajerial untuk meningkatkan kegunaan dan keterlibatan pengguna pada layanan perbankan digital.

Kata kunci: actual system use; attitude toward using; behavioral intention; perceived ease of use; perceived usefulness; technology acceptance model

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INTRODUCTION

The rapid growth of digital technology has transformed the global financial landscape, with digital banking emerging as a major innovation. Customers now rely heavily on mobile applications for financial transactions due to their speed, convenience, and accessibility. In response, financial institutions in Indonesia have launched various digital financial products, including digital deposits, as alternatives to traditional services. According to the Financial Services Authority [1], although digital savings and deposits are growing rapidly, their adoption rate remains relatively low compared to mobile payments. This indicates a gap between technological availability and actual user acceptance, emphasizing the need to understand the factors influencing customers' intention to adopt digital deposit services. To explain user acceptance of financial technology, many researchers have applied the Technology Acceptance Model (TAM) proposed by Davis [2], which identifies Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) as key predictors of technology adoption. Previous studies found that PU and PEOU significantly shape user behavior. In the same way, Soeng [3] investigated the characteristics affecting Gen Z's use of Blu by BCA and verified that perceived utility and usability continue to be the most important predictors of adoption. for instance, Siswoyo [4] showed PU strongly influenced mobile banking adoption, while Ahmad and Ghazali [5] found PEOU had a greater effect on behavioral intention. Rifaldi [6] also highlighted trust and security as critical factors in digital payment adoption, Boateng and Kosiba [7] further demonstrated that trust has a significant impact on users' intention to continue using digital banking, highlighting its importance as a factor in the adoption of digital deposits. implying that determinants may vary across financial service types. However, research on digital deposits products such as Blu Deposito remains limited, even though these products differ from payment systems in terms of higher financial commitments and longer holding periods [8]. In the original TAM, Actual System Use (AU) represents real usage behavior such as login frequency, number of transactions, or duration of use and is theorized as the outcome of Behavioral Intention (BI) [9], [10]. Therefore, this study applies and extends the TAM framework to analyze customers' behavioral intention and actual usage of Blu Deposito, a digital deposit product by BCA Digital. This research aims to expand the empirical application of TAM in Indonesia and provide theoretical and managerial insights into factors driving user acceptance of digital deposit services.

METHOD

The Technology Acceptance Model (TAM) introduced by Davis[11] explains that users' behavioral intention to use a system is determined by perceived usefulness and perceived ease of use. This model has become a cornerstone in understanding technology adoption across multiple contexts, including digital banking. In this study, TAM serves as the primary theoretical framework to analyze Blu Deposito adoption behavior among customers of BCA Digital. This study employed a quantitative design based on the TAM framework, linking its variables through measurable user responses.

Image 1. Technology Acceptance Model (TAM) with Five Variables

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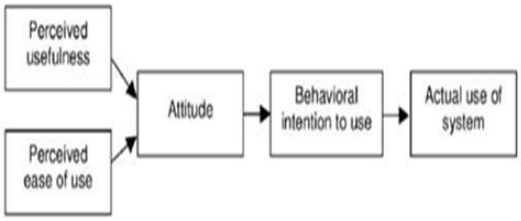

The model consists of five core variables as illustrated in Image 1. TAM is widely used to analyze and understand the factors influencing the acceptance of computer technology [9]. These five variables include:

Perceived Usefulness

The perceived usefulness variable is defined as the extent to which individuals believe that the use of certain technological systems will improve their work performance. This definition emphasizes the belief of a user, whereby if a technology system can improve their performance, then the individual will use the system. Conversely, if the system is unable to improve their performance, then the individual will not feel helped and choose not to use it.

Perceived Ease of Use

The perceived ease of use variable measures how much people think a certain system will be easier to use. Perceived ease of use is founded on beliefs, just like perceived advantages. Users will employ a technology if they think it can make their lives easier by lowering the amount of work they typically undertake. That being said, the technology will not be utilized if the user does not think it makes the job easier.

Attitude Toward Using

The attitude toward using variables. is defined in TAM as an emotion that a person experiences, either positively or negatively, when engaging in an activity. Depending on their interactions with the technology, people's attitudes toward its use indicate that they will either accept its use in a favorable or negative way.

Behavioral Intention

The behavioral intention variable is part of the TAM research paradigm and is defined as a person's desire or interest in engaging in specific actions. This implies that if someone has a desire or interest in doing something, they will do it.

Actual System Use

The actual system use variable is an endogenous result that shows how users actually use the system, as evidenced by metrics like the frequency of transactions, number of logins, and usage length. From a conceptual standpoint, behavioral intention (BI) is the cause of this component. As a result, actual system utilization becomes a crucial metric for assessing how well technology adoption is going since it demonstrates that the system is not only used in practice but also accepted in attitude.

After establishing the theoretical foundation, this study proceeds to describe the research design used to empirically test the TAM framework. The purpose of this study is to use the Technology Acceptance Model (TAM) approach to examine interest in using Blu Deposito on the Blu by BCA Digital application. A Google Form questionnaire was used to collect data, distributed to Blu Deposito customers. The study's population consisted of 63 customers from one branch. The sampling method applied was simple random sampling, which provided each member of the population with an equal chance of being selected without considering demographic characteristics [1]. The sample size was calculated using Slovin's formula as shown in equation:

$$n = \frac{N}{1+N(e^2)} \quad (1)$$

Description:
n = sample size required
N = total population
e = margin of error, 0.05 for 5%
Assumption: confidence level 95

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$$n = \frac{63}{1 + 63\,(0{,}05^2)} \approx 54{,}44$$

Results were rounded to 54 respondents. The data were analyzed using IBM SPSS software through several analytical stages [3], including sample size determination, reliability and validity testing, descriptive statistics, and multiple linear regression analysis. Each analytical stage and its corresponding formula are described as follows. The validity test was performed using the Corrected Item–Total Correlation through Pearson correlation analysis, as shown in Equation (2):

$$r = \frac{\sum(X-\overline{X})(T-\overline{T})}{\sqrt{\sum\{(X\}-\overline{X})^2 \cdot \sum(T-\overline{T})^2}} \quad (2)$$

Description:
X = respondent's score for one particular item
T = total score without the item
$\overline{X}$= the average score of the particular item
$\overline{T}$ = average total score without the item

The formula was used to calculate the correlation between each item and the total score (excluding that item). All items had r-values above 0.30, confirming their validity. The reliability of each construct was measured using Cronbach's Alpha, as formulated in Equation (3):

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum Var(item)}{Var(total)}\right) \quad (3)$$

Description:
k = number of question items in the questionnaire
$\sum Var(item)$= the variance of each item's score
$\mathrm{Var}(total)$= the variance of the total score (all items combined)
The results indicated that every construct had a reliability coefficient greater than 0.7, confirming good internal consistency.

The average (mean) value was calculated using equation (4):

$$\overline{X} = \frac{\sum X_i}{n} \quad (4)$$

Description:
$\overline{X}$ = mean value
X_i = score of each respondent
n = total respondents
The standard deviation was calculated using Equation (5).

$$s = \sqrt{\frac{\sum(X_i-\overline{X})^2}{n-1}} \quad (5)$$

The analytical method followed the guidelines of Liu [12] through multivariate data analysis using IBM SPSS to verify the validity, reliability, and regression models. Additionally, Ahmad Amirul [13] served as a reference for interpreting the regression and correlation results to ensure analytical precision.

The coefficient of determination was calculated using Equation (6):

$$R^2 = \frac{SSR}{SST} \quad (6)$$

The F-test value was obtained using Equation (7).

$$F = \frac{MSR}{MSE} \quad (7)$$

Description:

SSR (Sum of Squares Regression) = the amount of variation by the regression model
SST (Total Sum of Squares) = total Sum of Squares of the total dependent variable
MSR (Mean Square Regression) = the average square of dependent variation
MSE (Mean Square Error) = average square error
The regression coefficient (B) was calculated as shown in Equation (8).

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$$B = \frac{\Sigma\{(PU_i - \overline{PU})(BI_i - \overline{BI})\}}{\Sigma(PU_i - \overline{PU})^2} \quad (8)$$

Description:
PU_i = respondent PU
$\overline{PU}$ = average PU
BI_i = respondent BI
$\overline{BI}$ = average BI

The significance of the regression coefficient was tested using Equation (9).

$$t = \frac{B}{SE_B} \quad (9)$$

Description:
B = regression coefficient
SE_B = standard error of B

These formulas were used to analyze the influence of independent variables (PU, PEOU, ATU) on the dependent variables (BI and AU). Data were collected from 54 Blu Deposito users through an online questionnaire distributed via Google Forms. Each item was measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The collected data were then processed using SPSS to conduct validity and reliability testing, descriptive analysis, and multiple regression analysis. impact information technology users' attitudes and actions about their usage of technology [10].

RESULT AND DISCUSSION

The plurality of respondents, 44.4% were between the ages of 26–30, followed by those between 21–25 at 25.9%. Respondents over the age of 30 accounted for 20.4%, while only 9.3% of respondents were in the youngest group of 17–20 years. This distribution indicates that Blu Deposito is most widely adopted by young adults in their late twenties, who appear more receptive to digital banking innovations compared to both younger and older age groups. However, this study's findings should be interpreted with caution as demographic diversity was limited. All 54 respondents completed and submitted the questionnaire. The collected data were analyzed using SPSS [12], [13] through several stages: validity and reliability, descriptive statistical analysis, and multiple regression testing.

Validity and Reliability Testing

The validity and reliability results in this study are consistent with previous TAM-based analyses in similar institutional settings [14].

Table 1 Corrected Item-Total Correlation

Item	Corrected Item-Total Correlation	Description
PU1	0.79	Valid
PU2	0.83	Valid
PU3	0.84	Valid
PEOU1	0.85	Valid
PEOU2	0.83	Valid
PEOU3	0.83	Valid
ATU1	0.88	Valid
ATU2	0.87	Valid
ATU3	0.82	Valid
BI1	0.87	Valid
BI2	0.87	Valid

Table 1 shows the Validity testing is conducted to ensure that each item in the questionnaire can measure the intended construct. All items in the PU, PEOU, ATU, and BI variables have a Corrected Item-Total Correlation value > 0.30, according to the data processing results, proving their validity.

Table 2 Cronbach's Alpha Results

Construct	Cronbach's Alpha	Description
PU	0.91	Reliable
PEOU	0.92	Reliable
ATU	0.93	Reliable
BI	0.93	Reliable

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Table 2 presents the reliability coefficients for each construct in the TAM model. Every construct has a Cronbach's Alpha value more than 0.70, indicating the reliability of every variable in this TAM model.

Descriptive Statistical Analysis

Descriptive Statistical Analysis is carried out to observe the tendency of respondents' answers to each construct. These results show that the average respondent's perception of the four variables is in the high category. This shows that users have a positive view of the ease, benefits, and intention to use Blu Deposito.

Table 3 Descriptive Statistical Analysis

Construct	Mean	Std Dev	Min	Max
PU	3.00	1.33	1.00	5.00
PEOU	3.00	1.34	1.00	5.00
ATU	3.00	1.35	1.00	5.00
BI	3.00	1.39	1.00	5.00

Table 3 summarizes the descriptive statistics of each TAM variable.

Multiple Regression Test

Table 4 displays the results of the multiple regression analysis examining the influence of PU, PEOU, ATU, and BI. This results show that PU, PEOU, and ATU simultaneously and significantly influence BI ($F = 52.269$; Sig. = 0.000; $R^2 = 0.758$). Partially, PEOU ($\beta = 0.368$; Sig. = 0.003) has the greatest influence, followed by ATU ($\beta = 0.352$; Sig. = 0.002) and PU ($\beta = 0.294$; Sig. = 0.008). These findings confirm that perceived ease of use is the strongest determinant of behavioral intention to use Blu Deposito. Conceptually, BI directly predicts Actual Use (AU); the stronger the intention, the higher the likelihood of real usage. From a managerial perspective, BCA Digital should continue improving interface simplicity and user education to strengthen ease of use and trust key factors sustaining loyalty and continued adoption. Although actual usage was not measured, the positive link between BI and AU underscores Blu Deposito's adoption potential. These findings are consistent with prior studies [15], [16] which collectively confirm that usability and user confidence remain central to digital banking acceptance. Rahim et al. [16] highlight the importance of trust and user perception in digital banking adoption. Similarly, Xavier et al. [17] and Boateng and Kosiba [7] demonstrate that perceived risk and trust significantly affect continuance intention, reinforcing the relevance of these findings in the context of Blu Deposito adoption

Table 4 Multiple Regression Test

Aspect Analysis	Value	Description
F (simultaneous test)	52.269	Signifikan (Sig. = 0.000)
R Square	0.758	75,8% variable BI
PU – BI	B = 0.294;Sig = 0.008	Significant
PEOU – BI	B = 0.368;Sig = 0.003	Significant
ATU - BI	B = 0.352;Sig = 0.002	Significant

CONCLUSION

This study aimed to identify the key determinants influencing customers' intention to use Blu Deposito based on the Technology Acceptance Model (TAM). The findings confirm that Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Attitude Toward Using (ATU) collectively shape users' Behavioral Intention (BI) to adopt Blu Deposito, with ease of use emerging as the most influential factor. These results align with the theoretical foundations of TAM,

emphasizing that user-friendly and convenient system design is critical to encouraging technology adoption in digital banking.

Conceptually, Behavioral Intention acts as a bridge leading to Actual System Use, highlighting the importance of converting intention into real behavior. Overall, this research contributes to a deeper understanding of digital deposit adoption by demonstrating that simplicity and convenience play central roles in influencing users' acceptance decisions. Blu Deposito holds strong potential for continued growth if the provider enhances user experience and transaction efficiency. Future studies are recommended to involve larger and more diverse samples and to explore additional TAM-related factors, such as trust and perceived risk, to develop a more comprehensive understanding of digital deposit adoption behavior in Indonesia. Therefore, it is recommended that BCA Digital enhances user experience through intuitive interface design and consistent communication strategies to increase long-term adoption of Blu Deposito.This article was developed following the writing framework outlined in the STMIK Widya Cipta Dharma Non-Thesis Writing Guidelines [18].

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