

**TECHNOLOGY ACCEPTANCE MODEL IN SOCIAL MEDIA ADOPTION
AND ITS INFLUENCE TOWARDS FINANCIAL BEHAVIOUR**

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.



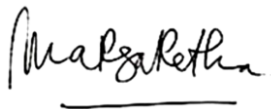
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ABSTRACT

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Social media is being widely accepted and used for financial purposes, from receiving financial advices to improving users' financial knowledge. This study examines the acceptance of social media for personal finance through the technology acceptance model, and its influence towards financial behaviour. Previous research has observed how social media usage can improve the decision-making process for financial market professionals, as well as how stock influencers in social media affect stock market participation. This study delves deeper into the financial behaviour of social media users, with a focus on social media users in DKI Jakarta amongst the younger generation. The data collection recorded 153 respondents, with majority being Generation Z. SEM-PLS method was utilized in the data analysing process. The results indicate that there are positive and significant relationships from all hypotheses. Perceived usefulness and perceived ease of use positively influences attitude towards using. Attitude towards using positively influences social media for personal finance, and social media for personal finance positively influences financial behaviour. These findings indicate that the usefulness and ease of use of social media for personal finance increases its usage, in which improves the financial behaviour of users.

Keywords: Technology Acceptance Model, TAM, Social Media, Financial Behaviour, Personal Finance.

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DEDICATION

I dedicate this work to my ever-supportive beloved parents; Asan Kasim and Ernie Harijono.

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I would like to first thank my beloved family for their constant support, may it be financially or emotionally. To my parents, thank you for believing in me and see through all of this with me. To my sister, thank you for your encouragement even when separated by thousands of miles. To my brother, thank you for your constant presence.

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