

# An Analysis of the Impact of Zoom on Online Learning Using the Technology Acceptance Model

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**Abstract** — The COVID-19 pandemic accelerated the adoption ICT in higher education. In response to government regulations requiring remote learning, Universitas Informatika dan Bisnis Indonesia (UNIBI) implemented Zoom Cloud Meeting as one of its main platforms for virtual instruction. This study aims to evaluate student acceptance of Zoom by applying the Technology Acceptance Model (TAM) in a mandatory technology adoption environment. The research focuses on students of an ICT-oriented university, where digital literacy levels are expected to be relatively high compared with those in general higher education institutions. Data were collected through a questionnaire and analyzed using Structural Equation Modeling (SEM) with AMOS. The results indicate that Perceived Ease of Use significantly influences Perceived Usefulness, while Perceived Usefulness has a significant effect on Attitude Toward Using. Furthermore, Attitude Toward Using significantly affects Behavioral Intention to Use, which subsequently influences Actual Usage. However, Perceived Ease of Use does not significantly affect Attitude Toward Using, and Perceived Usefulness does not directly influence Behavioral Intention to Use. These findings suggest that during a period of compulsory online learning, students' continued use of Zoom is shaped more by their attitudes and behavioral commitment than by the system's technical simplicity or perceived benefits alone. The study contributes empirical evidence regarding technology acceptance in forced-adoption conditions and provides insights for the development of sustainable digital and hybrid learning strategies in higher education.

**Keywords**—ZOOM Cloud Meeting, Technology Acceptance Model, SEM – AMOS, COVID19

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## I. INTRODUCTION

The rapid acceleration of Information and Communication Technology (ICT) within the era of globalization has fundamentally redefined knowledge as a pivotal human resource. In contemporary society, ICT serves as an

indispensable ecosystem, converting raw data into high-quality information characterized by relevance, precision, and timeliness [1], [2]. The COVID-19 pandemic acted as a definitive catalyst for digital transformation in education, triggered by the Indonesian Ministry of Education and Culture's mandate (Circular Letter No. 36962/MPK.A/HK/2020) for remote learning. This policy

shifted online learning from a secondary alternative to the primary pillar of educational continuity nationwide.

In response to this emergency, Universitas Informatika dan Bisnis Indonesia (UNIBI) implemented a strategic transition to virtual lectures. Among the available digital tools, Zoom Cloud Meeting emerged as the dominant platform, alongside Google Classroom. The global adoption of Zoom was unprecedented; in early 2020, user growth surged by 67%, with daily downloads reaching 343,000 a figure that eclipsed the platform's total growth for the entire previous year [3], [4]. Its success in the academic sector is largely attributed to its intuitive navigation, which allows for instantaneous connectivity via access codes, bypassing cumbersome authentication processes.

To evaluate this transition, the Technology Acceptance Model (TAM), established by Davis (1989), offers a robust theoretical framework. TAM posits that an individual's intention to utilize a system is primarily determined by two factors: perceived usefulness and perceived ease of use [5], [6]. While existing literature has applied TAM to general academic infrastructures [7] and elective e-learning adoption in regional institutions [8], a significant research gap remains. Specifically, there is a lack of evidence regarding the psychological and behavioral impacts of mandatory, high-speed deployment of video conferencing tools within private, ICT-specialized universities.

The novelty of this research lies in its empirical application of the TAM framework to a "forced-adoption" scenario at UNIBI an institution where the student body possesses higher-than-average digital literacy (brainware). Unlike prior studies focusing on voluntary e-learning systems, this research investigates whether specialized technical proficiency correlates with higher acceptance levels during a period of systemic crisis. The remainder of this paper is organized as follows: a definition of the theoretical framework, a detailed description of the TAM-based methodology, a comparative analysis of the results against baseline data, and a concluding discussion on the implications for future hybrid education strategies.

## II. METHODOLOGY

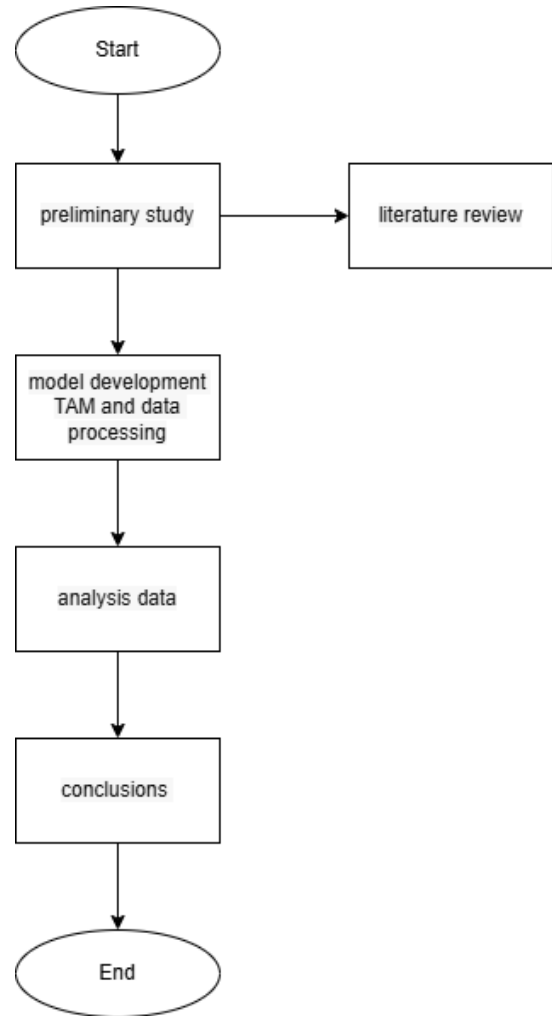


Fig. 1. Methodology

### A. Population and Sample

In a study, the determination of a target group that has specific characteristics and qualities is called a population. Researchers identify this area of generalization to be studied in depth, so that the findings can be drawn into a final conclusion [9]. Technically, a sample is a snippet of the magnitude and specific properties possessed by all members of the population that are the object of the research [10]. Based on information from PDDikti of the Ministry of Education and Culture, the total number of students at the University of Informatics and Business Indonesia in 2020 reached 2,832 individuals. From this population, the researcher established sample criteria for individuals who have experience using the Zoom platform, both as regular users and as users who have accessed the application at least once. (pddikti.kemdikbud.go.id, 2020).

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

where

$n$  = Sample

$N$  = Population

$e$  = error sampling(5%)

$$n = \frac{2832}{1 + 2832(0.05)^2} = 350$$

### B. TAM (Technology Acceptance Model)

The concept of technology device usage behavior was explained by Davis (1989) through the TAM model, which is a development of the Theory of Reasoned Action (TRA). Referring to the ideas of Fishbein and Ajzen (1975), this framework emphasizes the role of intention as the main predictor of actions taken by individuals in the realm of social psychology. [6].

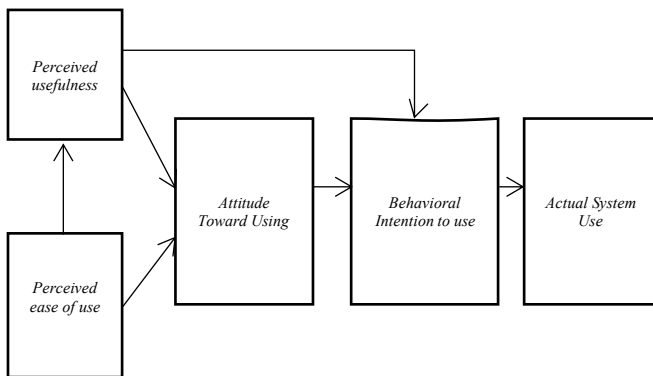


Fig. 2. Technology Acceptance Model

### C. Framework of Thought

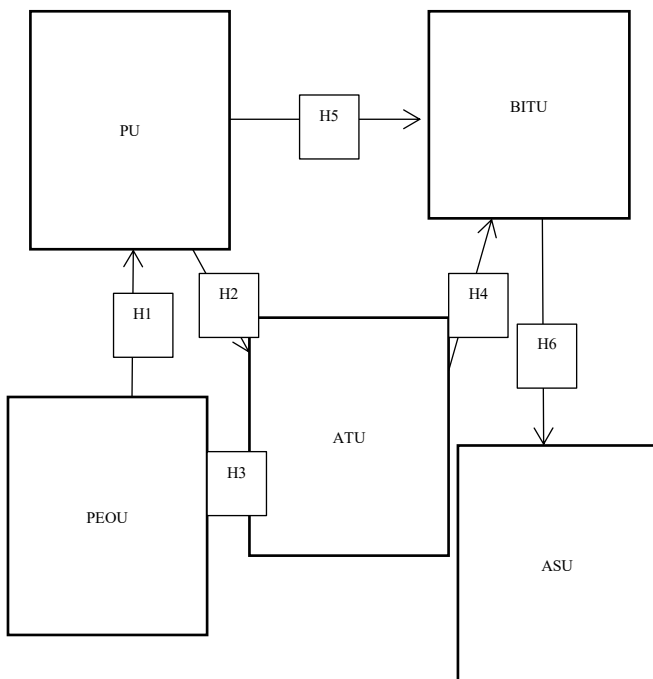


Fig. 3. Framework of Thought

TABLE I. FRAMEWORK OF THOUGHT

No	Hypothesis
H1	PEOU has a significant effect on PU in the use of the Zoom application for e-learning activities from the perspective of UNIBI students
H2	PU has a significant influence on ATU in the use of the Zoom application for e-learning activities from the perspective of UNIBI students
H3	PEOU has a significant effect on ATU in the use of the Zoom application for conducting e-learning activities from the perspective of UNIBI students
H4	BITU has a significant influence on ATU in the use of the Zoom application for conducting e-learning activities from the perspective of UNIBI students
H5	PU has a significant influence on BITU in the use of the Zoom application for e-learning activities from the perspective of UNIBI students
H6	BITU has a significant influence on AU in the use of the Zoom application for e-learning activities from the perspective of UNIBI students

This study adopts the Technology Acceptance Model (TAM) proposed by Davis as the theoretical foundation to examine students' acceptance of Zoom as an e-learning platform at Universitas Informatika dan Bisnis Indonesia (UNIBI). TAM explains that users' acceptance of a technology is primarily influenced by two key perceptions, namely Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), which subsequently affect users' attitudes, intentions, and actual technology usage. The framework of thought presented in Figure 3 illustrates the relationships among five constructs: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), Behavioral Intention to Use (BITU), and Actual System Usage (ASU). The proposed model assumes that students who perceive Zoom as easy to use are more likely to perceive the platform as useful for supporting learning activities. Furthermore, both perceived usefulness and perceived ease of use are expected to influence students' attitudes toward using Zoom.

In this model, PEOU is hypothesized to have a direct effect on PU (H1), indicating that the easier Zoom is perceived to operate, the more beneficial it will be considered by students. Additionally, PU (H2) and PEOU (H3) are proposed to positively influence ATU, reflecting students' overall attitudes toward the use of Zoom in online learning activities. The framework also assumes that students' attitudes toward Zoom contribute to their intention to continue using the platform. Therefore, ATU is hypothesized to have a significant effect on BITU (H4). In addition, PU is expected to directly influence BITU (H5), suggesting that students who perceive Zoom as beneficial for learning are more likely to develop a stronger intention to use it. Finally, BITU is proposed to positively affect ASU (H6), indicating that students with stronger behavioral intentions are more likely to use Zoom more frequently and effectively in their academic activities. Through these relationships, the study seeks to evaluate the extent to which TAM can explain the acceptance and actual usage of Zoom among UNIBI students

during online learning implementation. The conceptual framework and hypotheses serve as the basis for empirical testing using the Structural Equation Modeling (SEM) approach to determine the factors influencing students' acceptance and utilization of Zoom for e-learning activities.

#### D. Zoom App

The ability to conduct educational sessions, training, and interviews virtually makes Zoom a very crucial technology solution. Since the implementation of the policy to study and work from home due to the pandemic, the intensity of using this platform has sharply increased across various groups. As a result, Zoom is now recognized as one of the applications that has experienced the fastest growth compared to its competitors.[11]

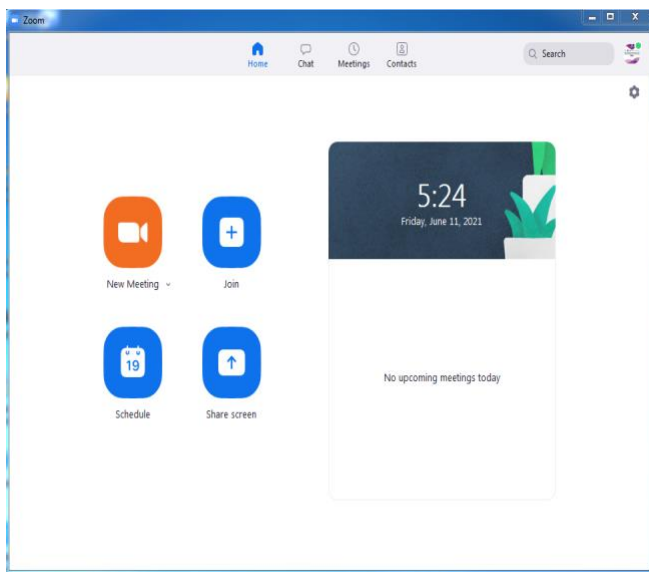


Fig. 4. Zoom App

### III. RESULT AND DISCUSSION

This section presents the results of data analysis and discusses the findings obtained from the implementation of the Technology Acceptance Model (TAM) in evaluating the use of Zoom as an e-learning platform among UNIBI students. The analysis was conducted using the Structural Equation Modeling (SEM) approach with AMOS software to examine the relationships among the proposed constructs, namely Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), Behavioral Intention to Use (BITU), and Actual System Usage (AU).

The data used in this study were collected through questionnaires distributed to students who actively used Zoom during online learning activities. The questionnaire items were developed based on TAM constructs and adapted to the context of e-learning implementation at Universitas Informatika dan Bisnis Indonesia (UNIBI). Each construct was measured using several indicators representing students' perceptions, attitudes, intentions, and actual experiences in utilizing Zoom as a learning medium. The data analysis process was carried out in several stages. First, the operationalization of variables was established to ensure that each latent construct was represented by appropriate observable indicators. Second, the measurement model was

evaluated through validity and reliability testing to determine whether the indicators adequately measured their respective constructs. Third, the structural model was analyzed to assess the causal relationships among variables and to test the proposed research hypotheses. Finally, the significance of each path coefficient was examined to identify the factors influencing students' acceptance and utilization of Zoom for e-learning activities. The proposed research framework consists of five latent variables and six hypothesized relationships derived from the Technology Acceptance Model. The framework assumes that students' perceptions regarding the ease of use and usefulness of Zoom influence their attitudes toward the platform, which subsequently affect their behavioral intentions and actual usage behavior. Through SEM analysis, this study seeks to determine the extent to which TAM can explain technology acceptance behavior in the context of online learning during the COVID-19 pandemic. The following subsections present the operational definitions of the variables, the research framework used in the SEM analysis, the evaluation of the measurement model, and the results of hypothesis testing. The findings are then discussed in relation to previous studies and the theoretical assumptions of the Technology Acceptance Model.

Furthermore, the application of the Technology Acceptance Model in this study provides a systematic framework for explaining students' acceptance of Zoom as a learning technology. According to TAM, users tend to develop positive attitudes and behavioral intentions toward a system when they perceive it as easy to use and beneficial for accomplishing their tasks. In the context of online learning, these perceptions become increasingly important because students depend on technology not only as a communication tool but also as a medium for accessing learning materials, participating in discussions, submitting assignments, and interacting with lecturers and peers. Consequently, understanding the relationships among the TAM constructs can provide valuable insights into the factors that encourage or hinder the effective utilization of Zoom in higher education. In addition, the implementation of Zoom during the COVID-19 pandemic created a distinctive educational environment in which technology adoption was largely driven by institutional requirements rather than voluntary decisions. Unlike conventional technology acceptance studies where users have the freedom to choose whether to adopt a system, students in this study were required to utilize Zoom to support the continuity of teaching and learning activities. This condition offers an opportunity to evaluate whether the theoretical relationships proposed by TAM remain applicable under mandatory usage circumstances. The findings may therefore contribute not only to the practical improvement of online learning strategies but also to the theoretical understanding of technology acceptance in emergency and crisis-driven educational settings.

TABLE II. FRAMEWORK OF THOUGHT

Number	Variabel	Indicator	Question Number
1.	<i>Perceived Ease Of Use (PEOU)</i>	1. Ease when studying	PEOU1
		2. Easy to understand	PEOU2
		3. Easy to advanced	PEOU3
		4. Easy to use	PEOU4
		5. Easy to control	PEOU5
		6. Easy to remember	PEOU6
2.	<i>Perceived Usefulness (PU)</i>	1. Faster	PU1
		2. Improving performance	PU2
		3. Increasing productivity	PU3
		4. Easier	PU4
		5. Useful	PU5
3.	<i>Attitude Toward Using (ATU)</i>	1. Feeling happy	ATU1
		2. Enjoying	ATU2
		3. Boredom	ATU3
		4. Do not like	ATU4
4.	<i>Behavioral Intention (BITU)</i>	1. Use anytime	BITU1
		2. Using any conditions	BITU2
		3. Using continuously	BITU3
		4. Hoping to use	BITU4
5.	<i>Actual System Use (AU)</i>	1. User time	AU1
		2. User satisfaction	AU2
		3. Long use	AU3
		4. Expressing satisfaction to others	AU4
		5. Using almost every day	AU5

**B. Research Framework**

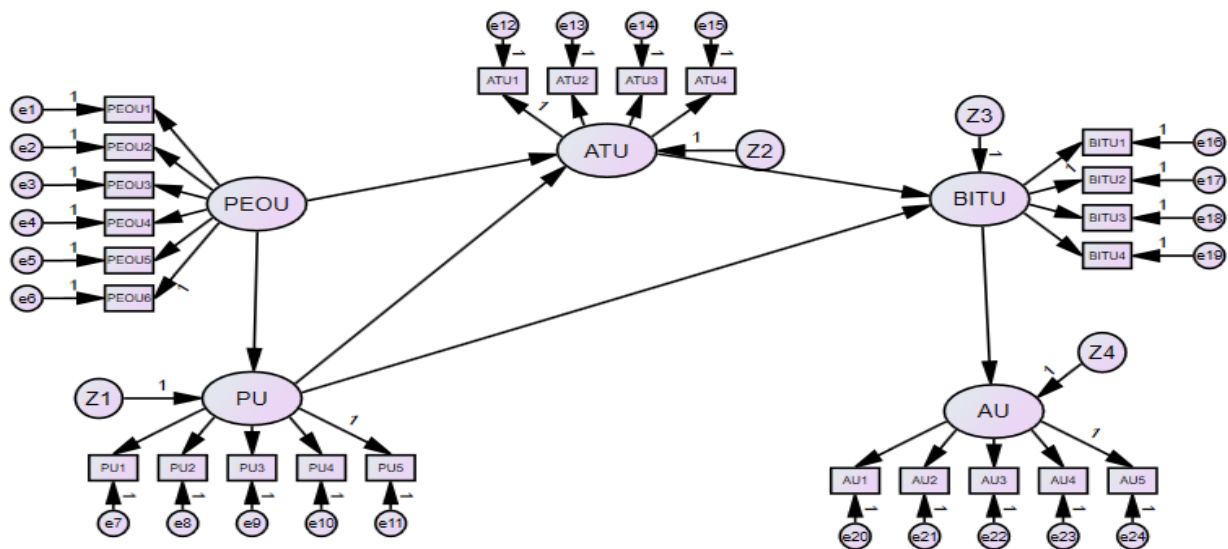


Fig. 5. Research Framework

### C. Characteristics of Respondents Based on Gender

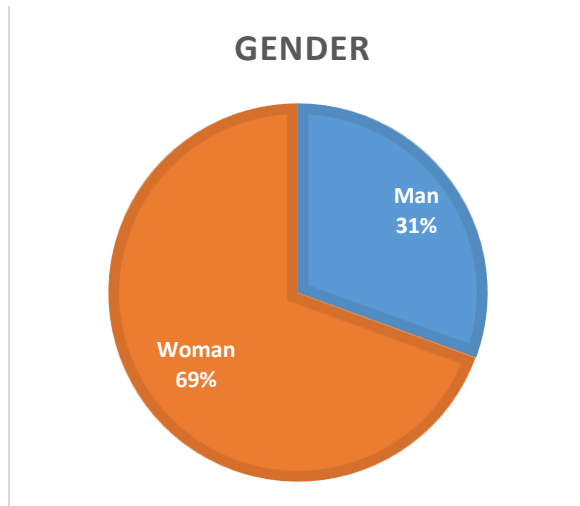


Fig. 6. Respondents Based on Gender

Based on the data from the image above, it can be concluded that the majority of respondents who use the Zoom application are female respondents. Female respondents total 243 or equivalent to 69%, while males total 107 people or equivalent to 31%.

### D. Respondent Characteristics Based on Faculty

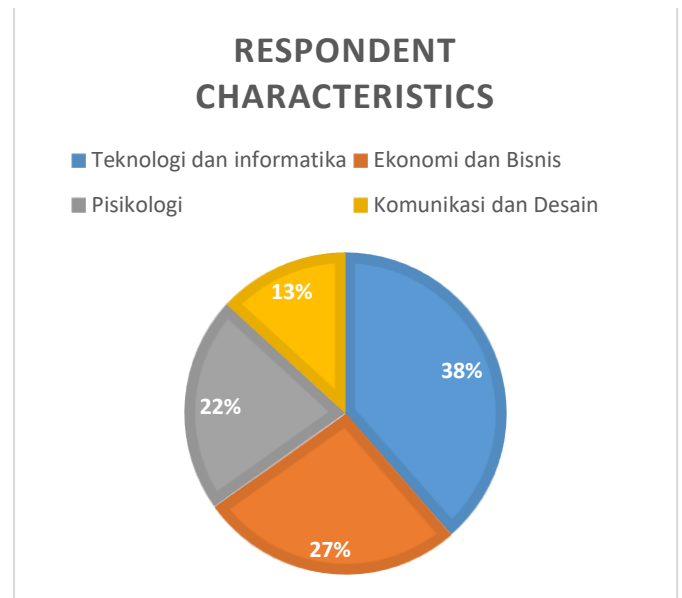


Fig. 7. Characteristics Based on Faculty

From the results of the questionnaire that was given to the respondents, it can be concluded that the respondents, totaling 135 people or equivalent to 38%, come from the Faculty of Technology and Informatics, 93 people or equivalent to 27% come from the Faculty of Economics and Business, then 76 people or equivalent to 22% come from the Faculty of Psychology, and lastly, 46 people or equivalent to 13% come from the Faculty of Communication and Design.

### E. Validity Test

Validity was assessed to determine whether the instrument effectively measures the constructs of the Technology Acceptance Model (TAM) in the context of Zoom. The instrument's validity is confirmed when the calculated  $r$  is greater than the table  $r$ . For this study, with 30 trial respondents and a significance of 0.005, the  $r$ -table constant is set at 0.361. Any indicators failing to meet this statistical requirement are excluded from further analysis.

TABLE III. FRAMEWORK OF THOUGHT

Correlations	Calculated R	Table R	Description
<b>1. Perceived Ease Of Use</b>			
1. Ease when studying	0,833**	0,361	Valid
2. Easy to understand	0,868**	0,361	Valid
3. Easy to advanced	0,806**	0,361	Valid
4. Easy to use	0,885**	0,361	Valid
5. Easy to control	0,838**	0,361	Valid
6. Easy to remember	0,677**	0,361	Valid
<b>2. Perceived Usefulness</b>			
1. Faster	0,877**	0,361	Valid
2. Improving performance	0,909**	0,361	Valid
3. Increasing productivity	0,898**	0,361	Valid
4. Easier	0,880**	0,361	Valid
5. Useful	0,837**	0,361	Valid
<b>3. Attitude Toward Using</b>			
1. Feeling happy	0,594**	0,361	Valid
2. Enjoying	0,579**	0,361	Valid
3. Boredom	0,556**	0,361	Valid
4. Do not like	0,781**	0,361	Valid
<b>4. Behavioral Intention</b>			
1. Use anytime	0,914**	0,361	Valid
2. Using any conditions	0,908**	0,361	Valid
3. Using continuously	0,845**	0,361	Valid

	Correlations	Calculated R	Table R	Description
4. Hoping to use		0,937**	0,361	Valid
5. Actual System Use				
1. User time		0,712**	0,361	Valid
2. User satisfaction		0,551**	0,361	Valid
3. Long use		0,454**	0,361	Valid
4. Expressing satisfaction to others		0,708**	0,361	Valid
5. Using almost every day		0,762**	0,361	Valid

### F. Reliability Test

Reliability refers to the stability and dependability of a research instrument when used to measure a consistent subject over time. A high reliability index suggests that the tool produces stable results despite multiple trials. To establish this in the current study, an Alpha value greater than 0.70 is required to categorize the data as reliable [12].

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,841	,854	5

Fig. 8. Reliability Test

### G. Structural Equation Model (SEM) Analysis

The next analysis is the Structural Equation Model (SEM) analysis using a full model, which is used to test the model and the strength of the relationships of each variable developed in this study [6].

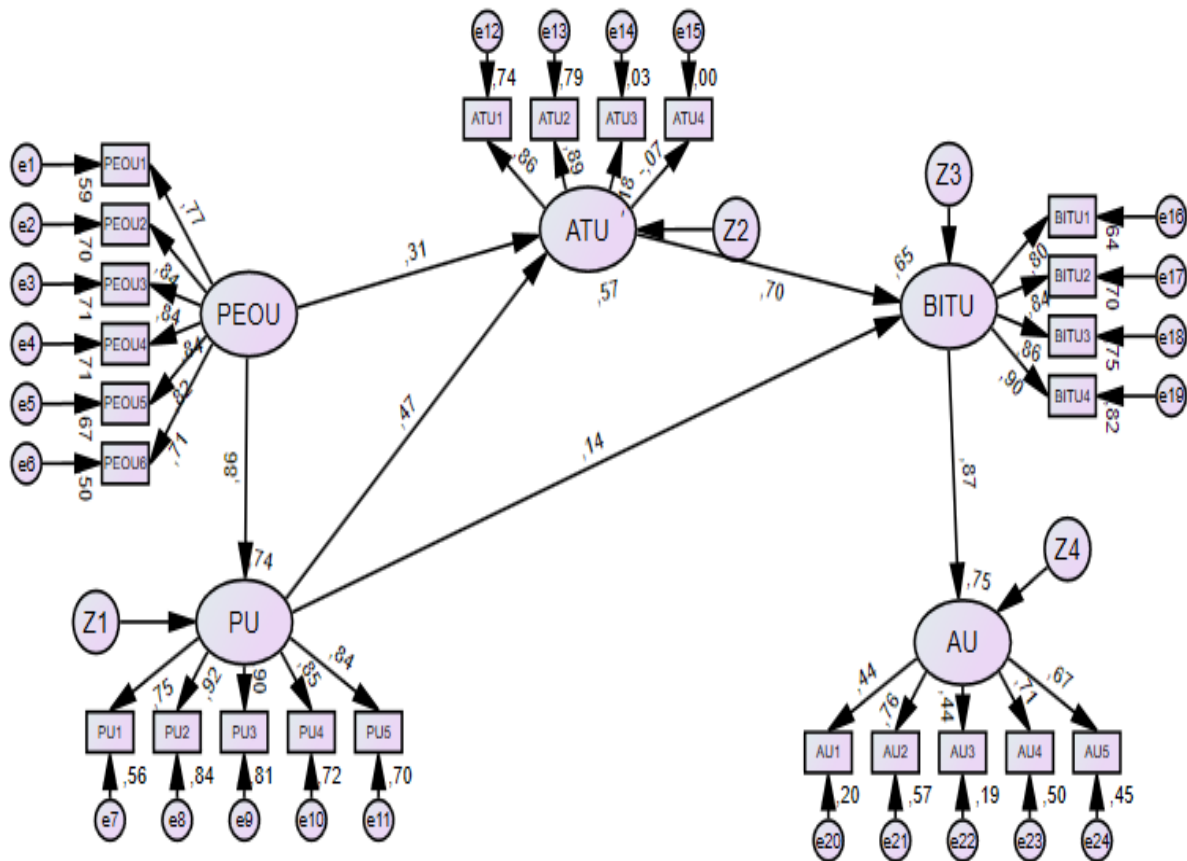


Fig. 9. Results of Structural Model Testing

showing the full results of the model analysis that describes the relationship between variables. In Structural Equation Model (SEM) analysis research, the researcher divides it into four stages, the following are the stages of structural equation model (SEM) analysis.

#### 1. Test of Sample Adequacy Assumption

According to, for an SEM model with up to 5 latent variables (constructs), and each construct explained by 3 or more indicators, a sample size of 100 to 150 data points is considered sufficient. Based on this statement, the minimum sample required for this study is 100 people, namely students from the Faculty of Technology and Informatics, Faculty of Economics and Business, Faculty of Psychology, and lastly

the Faculty of Communication and Design who use the ZOOM application. The total amount of data that has been collected is 350 samples.

## 2. Model Outlier Evaluation

Outliers are observations or data that have unique characteristics or data that appear to deviate in a data series [13]. In this study, outliers were evaluated using Mahalanobis values with degrees of freedom equal to the number of variables at a significance level of  $p < 0.05$ . If either the P1 or P2 value is below 0.05, it can be confirmed that the data contains outliers [14]-[16]. Based on the results of the research conducted by the author, there were 221 data points containing

outliers where these data had P1 and P2 values below 0.05. To handle this data, it was deleted as it could affect the subsequent data distribution [3].

## 3. Normality Test

To conduct testing on the indicator variables observed in the study, the first thing that must be done is to ensure that the data used is normally distributed. a distribution is said to be normal if the cr skewness or cr kurtosis values are between -2.58 and +2.58. However, if the data is below -2.58 or above 2.58, the distribution can be considered non-normal. The results of the normality test can be seen in the following table [2].

TABLE IV. FRAMEWORK OF THOUGHT

Variable	Min	max	skew	c.r.	kurtosis	c.r.
AU1	1,000	5,000	-,064	-,295	-,129	-,300
BITU4	2,000	5,000	-,015	-,069	-,408	-,946
BITU3	1,000	5,000	-,059	-,275	-,036	-,083
BITU2	1,000	5,000	,001	,004	-,197	-,457
BITU1	1,000	5,000	,048	,223	,032	,074
AU2	2,000	5,000	,029	,135	-,246	-,570
AU3	1,000	5,000	-,275	-1,276	-,068	-,158
AU4	2,000	5,000	,065	,300	-,344	-,798
AU5	1,000	5,000	-,336	-1,560	-,817	-1,894
ATU4	1,000	5,000	,355	1,646	-,442	-1,026
ATU3	1,000	5,000	-,140	-,649	-,404	-,936
ATU2	1,000	5,000	-,152	-,705	-,081	-,188
ATU1	1,000	5,000	,045	,210	,195	,451
PU1	1,000	5,000	-,344	-1,597	-,133	-,309
PU2	1,000	5,000	-,217	-1,008	-,253	-,587
PU3	1,000	5,000	-,202	-,938	-,625	-1,449
PU4	1,000	5,000	-,128	-,593	-,513	-1,190
PU5	1,000	5,000	-,494	-2,291	,339	,786
PEOU1	1,000	5,000	-,662	-3,071	,849	1,968
PEOU2	2,000	5,000	-,389	-1,803	,097	,225
PEOU3	1,000	5,000	-,378	-1,751	,397	,921
PEOU4	1,000	5,000	-,605	-2,806	,844	1,956
PEOU5	1,000	5,000	-,480	-2,228	,384	,891
PEOU6	2,000	5,000	-,352	-1,630	-,173	-,402
Multivariate					15,532	2,497

## 4. Model Fit Analysis (Goodness-of-Fit)

To determine whether the model meets the goodness of fit index, a full model likelihood test was conducted with the results shown in Table 4.9 below. This test was carried out to

see whether the model developed in this study can be considered a good model. The model evaluation results are considered good if the analysis results meet the requirements specified in the cut-off value [4].

TABLE V. FRAMEWORK OF THOUGHT

Indicator Fit	Cut off Value	Research Results	Model Evaluation
<i>Absolute Fit</i>			
Probalilitas	P > 0,05	0,000	Not Significant
Chi-square (x <sup>2</sup> )	< x <sup>2</sup> tabel (283,585)	703,691	Rejected
GFI	0 (not fit) s/d 1 (fit)	0,710	Fit

<b>Indicator Fit</b>	<b>Cut off Value</b>	<b>Research Results</b>	<b>Model Evaluation</b>
AFGI	0 (not fit) s/d 1 (fit)	0,646	Fit
<i>Incremental Fit</i>			
NFI	0 (not fit) s/d 1 (fit)	0,742	Fit
CFI	0 (not fit) s/d 1 (fit)	0,813	Fit
IFI	0 (not fit) s/d 1 (fit)	0,816	Fit
TLI	0 (not fit) s/d 1 (fit)	0,791	Fit
RFI	0 (not fit) s/d 1 (fit)	0,711	Fit
<i>Parsimonious fit</i>			
PNFI	0 (not fit) s/d 1 (fit)	0,662	Fit
PCFI	0 (not fit) s/d 1 (fit)	0,725	Fit

The table above shows the results of the model goodness of fit test. The first column shows the fit indicators, the second column shows the cut-off values, while the third column shows the analysis results.

The next test is the testing of regression weights (test of relationship strength). This test is conducted to measure the strength of the relationship of each variable proposed in this study.

## H. Hypothesis Testing

TABLE VI. FRAMEWORK OF THOUGHT

	<b>Variabel</b>		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>	<b>P</b>	<b>Label</b>
PU	<---	PEOU	1,100	,138	7,977	***	par_20
ATU	<---	PU	,448	,157	2,853	,004	par_21
ATU	<---	PEOU	,380	,206	1,851	,064	par_22

	Variabel		Estimate	S.E.	C.R.	P	Label
BITU	<---	PU	,131	,102	1,281	,200	par_23
BITU	<---	ATU	,674	,123	5,497	***	par_24
AU	<---	BITU	1,038	,144	7,191	***	par_25

#### IV. CONCLUSION

Based on the analysis and research results, this study can conclude that : (1) The perception of the usefulness (Perceived Usefulness) of the ZOOM application among UNIBI students is greatly influenced by the ease of its use (Perceived Ease of Use). In other words, the ease of system accessibility becomes a determining indicator for users in assessing how beneficial the platform is for supporting academic activities virtually. (2) The attitude of UNIBI students in using the ZOOM platform is greatly determined by their perception of the usefulness of the application. The significant influence of the PU variable on ATU confirms that the higher the perceived usefulness of an information system, the more positive the response or behavior of students in integrating the online media into academic activities. (3) The attitude toward using the ZOOM platform among UNIBI students is apparently not significantly influenced by the technical ease of the system. This finding confirms that even though an information system is considered easy to operate, it does not automatically build motivation or a positive attitude in respondents to continuously adopt ZOOM in virtual teaching and learning activities. (4) The magnitude of UNIBI students' intention to continue using ZOOM is significantly influenced by their perception of their attitude towards the application. The strong correlation between ATU and BITU confirms that students' behavioral patterns in using online educational media heavily depend on how they position their attitude towards the relevant technology. (5) The intention of UNIBI students to continue using the ZOOM platform apparently is not determined by the perceived usefulness they experience. The lack of a significant influence of the PU variable on BITU confirms that system effectiveness from the user's perspective is not the main driving factor that builds their commitment to using the virtual education media. (6) The actual use of the system (Actual Usage) is a direct consequence of the strong behavioral intention (BITU) of UNIBI students. This indicates that the frequency and intensity of utilizing the ZOOM application as a virtual education medium highly depend on the students' commitment and internal desire to continue adopting the technology in their academic routines.

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