ANALYSIS OF FACTORS INFLUENCING CONTINUANCE INTENTION OF DIGITAL BANK USERS IN JABODETABEK

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ABSTRACT

The rapid development of digital technology has significantly accelerated the transformation of the banking sector, particularly through the emergence of digital banking apps that allow customers to conduct financial transactions more efficiently and conveniently. Although the adoption of digital banking services in Indonesia continues to rise, previous studies have largely focused on early adoption behavior, with limited attention paid to users' intentions to continue using these services and the combined role of satisfaction and trust in this context. This gap highlights the need for a more comprehensive understanding of the factors that support the long-term use of digital banking applications. This study aims to examine the factors influencing users' intention to continue using digital banking services by analyzing the role of perceived ease of use, perceived usefulness, customer service quality, perceived security, and perceived risk in shaping customer satisfaction and trust. The study was conducted with a sample of 400 digital banking users in the Greater Jakarta area. The research findings indicate that customer satisfaction plays a crucial role in encouraging users to continue using digital banking apps, while customer trust also makes a positive contribution to long-term usage intentions. The structural model demonstrates strong explanatory power in explaining users' intentions to continue using the service. These findings indicate that enhancing the user experience, strengthening service quality, and effectively managing security and risk are key strategies for digital banking service providers to improve customer satisfaction, build trust, and encourage the sustainable use of digital banking services in Indonesia.

Keywords: *Technology Acceptance Model (TAM), Customer Service Quality, Perceived Security, Perceived Risk, Continuance Intention*

I. INTRODUCTION

The advancement of digital technology has significantly transformed the banking sector, particularly through the emergence of digital banking services that provide easier, faster, and more efficient access to financial services without spatial and temporal constraints. Therefore, the analysis of user behavior toward technology, especially in terms of continuance intention, has become an important focus in technology adoption research. [1].

In the field of information systems, continuance intention refers to a user's intention to continue using a technology after its initial adoption. Previous studies have shown that continuance intention is influenced by perceived usefulness and perceived ease of use, as proposed in the Technology Acceptance Model (TAM) In addition, Expectation Confirmation Theory (ECT) explains that continued usage is affected by the degree to which users' experiences confirm their initial expectations [2]. However, prior research has primarily focused on these general determinants, with limited attention to their application in the context of digital banking services. Furthermore, the integration of TAM and ECT in explaining continuance intention remains insufficiently explored. Therefore, this study aims to address this gap by examining the factors influencing continuance intention in digital banking through an integrated perspective. [3].

In the realm of digital banking, the rapid development of information technology is accompanied by the increasingly widespread use of the internet have led to the emergence of various digital banking applications that offer a range of financial services through mobile devices. Through these applications, users can carry out various financial activities such as opening accounts, transferring funds, paying bills, and managing personal finances digitally. This change reflects the growing public demand for practical, efficient, and easily accessible financial services.[4].

In Indonesia, the growth of digital banking has increased significantly in recent years, as reflected

in the rising number of digital banking application downloads on the Google Play Store. This trend indicates strong public interest in digital banking services. However, a high number of downloads does not necessarily correspond to sustained usage. Empirical evidence suggests that many users download digital banking applications due to promotional incentives or specific transactional needs, yet a considerable proportion of users do not continue to use these applications in the long term. This phenomenon indicates a gap between initial adoption and continuance usage of digital banking services [5].

This phenomenon is also reflected in user reviews on the Google Play Store during 2024–2025, which were analyzed as part of a qualitative assessment to identify common issues experienced by digital banking users. The findings indicate that users frequently report problems such as application glitches, failed transactions, slow customer service response times, and concerns regarding data security and transaction risks. These issues highlight critical aspects of user experience that may influence customer satisfaction and trust, which are further examined quantitatively in this study using a survey of 400 digital banking users and analyzed through the SEM-PLS approach.

In the context of digital financial services, system security, the quality of customer service, and risk perception constitute important determinants of the user experience. When users face technical difficulties or perceive uncertainty regarding system security, their satisfaction and trust in the service are likely to decline. Conversely, a positive user experience can increase customer satisfaction and trust, which ultimately encourages continuance intention toward digital banking services [6].

This study focuses on four digital banking applications with the highest number of downloads in Indonesia based on Google Play Store data, namely Jenius (Bank BTPN), Neobank (Bank Neo Commerce), Digibank (DBS Indonesia), and TMRW (UOB Indonesia). These four applications were selected because they represent various innovations in digital banking services that target different user segments and offer a variety of financial service features.

Based on this background, this study seeks to examine the factors that influence continuance intention among digital banking users in Indonesia. This study analyzes several variables, namely perceived usefulness, perceived ease of use, customer service quality, perceived security, and perceived risk, and assesses how these variables influence customer satisfaction a

nd customer trust in shaping the intention to continue using digital banking services.

II. LITERATURE REVIEWS

Despite the growing body of research on continuance intention in digital financial services, studies that comprehensively examine the interplay between technological factors, user experience, and risk-related perceptions in digital banking remain limited. Existing literature indicates that continuance intention is influenced by a combination of factors, including perceived usefulness, perceived ease of use, user satisfaction, and trust, as well as perceptions of risk and security associated with the service. [2], [3], [6]. In line with the rapid development of financial technology and the increasing adoption of application-based banking services, research in this area has grown significantly in recent years. However, prior studies tend to examine these factors separately, resulting in a fragmented understanding of users' decisions to continue using digital financial services.

A study conducted by Su (2022) examined the factors influencing continuance intention in mobile payment services in China by integrating the Value-based Adoption Model (VAM), the Expectation Confirmation Model (ECM), and habit theory. The findings indicate that utilitarian, hedonic, social, and health values significantly influence user habits, which in turn affect continuance intention. These results highlight that perceived value is a key determinant in sustaining the use of financial technology. However, compared to the context of digital banking in Indonesia, this study has several limitations. First, mobile payment services generally involve lower transaction complexity and risk compared to digital banking, which manages broader financial activities such as fund transfers, savings, and account management. Second, the study does not explicitly consider critical factors such as perceived risk, perceived security, and customer service quality, which are highly relevant in digital banking services where financial risk and data security concerns are more prominent. Therefore, this study extends the existing literature by incorporating these variables and examining their roles in shaping customer satisfaction, trust, and

continuance intention within the Indonesian digital banking context. [7].

A study by Pratama (2024) examined the effects of system features, perceived ease of use, perceived usefulness, security, and trust on user satisfaction in digital banking applications in Indonesia. The findings show that perceived ease of use, perceived usefulness, security, and trust have a significant positive effect on user satisfaction, while social influence is not significant. These results are consistent with the Technology Acceptance Model (TAM), which emphasizes the role of perceived usefulness and ease of use in shaping user evaluations. However, the study focuses primarily on satisfaction and does not examine continuance intention as a key outcome of user behavior. In addition, important variables such as perceived risk and customer service quality are not comprehensively addressed, despite their relevance in digital banking contexts. Therefore, this study extends prior research by incorporating these variables and positioning continuance intention as the main dependent variable [8].

Research by Sasongko, Handayani, and Satria (2021 analyzed various factors influencing the intention to continue using electronic money apps in Indonesia using the Expectation Confirmation Model (ECM). The study found that perceived usefulness, satisfaction, and trust have significant effects on continuance intention, emphasizing that user satisfaction and trust in digital systems are crucial factors in sustaining the adoption of financial technology. However, the study focused on electronic money applications and did not specifically examine factors relevant in the context of digital banking services, such as customer service quality and the perception of financial transaction risk [9].

Research conducted by Jurnawan and Oktavia (2024) also examined various factors influencing users' willingness to continue using digital banking apps in Indonesia. The study's findings indicate that the features available in the app, perceived ease of use, perceived benefits, security levels, and user trust positively contribute to user satisfaction and also encourage their intention to continue using the service on an ongoing basis. Despite providing valuable insights into the behavior of digital banking users, the study did not thoroughly examine the role of customer service quality in developing customer trust, which may ultimately influence continuance intention. [10].

Research by Putri, Gunawan, and Wibawa (2021) examined factors influencing continuance intention in online food delivery services during the COVID-19 pandemic. The findings show that user satisfaction and usage habits significantly affect continuance intention, while social influence, trust, and hedonic motivation are not significant. These results highlight the importance of post-use experience in shaping continued usage behavior. The relevance of this study to digital banking remains limited, as online food delivery services involve lower financial risk and less complex security considerations. In contrast, digital banking services require higher levels of trust, security, and risk management due to the nature of financial transactions. Therefore, applying these findings directly to digital banking contexts may be insufficient, highlighting the need for further research that incorporates risk, security, and trust as key determinants of continuance intention [11].

Furthermore, a study conducted by Tyas and Azizah (2022) investigated the factors influencing users' intention to continue using the DANA digital wallet application in Surabaya. The findings revealed that user satisfaction and self-efficacy had a significant effect on continuance intention, whereas perceived usefulness and perceived security did not demonstrate a significant influence. These results suggest that psychological factors also play a crucial role in sustaining the use of digital services. However, the study primarily focused on digital wallet applications and did not specifically address the determinants of continuance intention in the context of digital banking services. [12].

A study by Euglezyano and Murtiasih (2025) investigated the impact of perceived trust, perceived ease of use, perceived risk, cost, and word of mouth on the intention to use the BCA mobile banking application. The results demonstrated that perceived trust and cost have a significant effect on users' intention to adopt the application, while ease of use, risk, and word of mouth did not show a significant influence. This study contributes to explaining the factors that influence interest in using mobile banking, but has not yet comprehensively examined the relationship between customer trust, service quality, and the

intention to continue using the service in the context of digital banking [13].

Research conducted by Aprilia and Amalia (2023) examined the determinants of continuance intention in the use of digital wallets in Indonesia by applying the Technology Continuance Theory (TCT) framework and incorporating perceived security as an additional variable. The findings indicate that system usability, user satisfaction, and attitudes toward technology significantly influence users' intention to continue using digital wallet services, while security factors do not have a significant influence. These findings indicate that user experience factors have a stronger influence than security aspects in the context of digital wallet usage [14].

A study by Naufalia, Lateefa, and Yassar (2023) examined the factors influencing continuance intention in mobile payment applications such as GoPay, OVO, and DANA. The findings indicate that user satisfaction and technical system quality have a significant effect on continuance intention. These results are consistent with prior studies emphasizing the role of system quality and user experience in sustaining technology usage. However, the study does not explicitly examine the roles of customer trust and perceived risk, which are critical factors in digital banking services due to higher financial risk and security concerns. Therefore, further research is needed to incorporate these variables to provide a more comprehensive understanding of continuance intention in the digital banking context [21].

A study by Laksamana, Suharyanto, and Cahaya (2023) investigated the factors influencing the continuance intention to use mobile payment services in the fintech sector. The findings show that trust, perceived usefulness, perceived ease of use, perceived risk, and perceived security significantly shape users' attitudes, which subsequently affect their intention to continue using the service. Nevertheless, the study does not explicitly examine the contribution of customer service quality in developing user trust toward digital banking applications.[15].

A review of the literature indicates that research on continuance intention in digital services commonly focuses on variables such as perceived usefulness, perceived ease of use, trust, and satisfaction. However, limited studies have specifically examined the simultaneous roles of perceived risk, perceived security, and customer service quality in influencing customer satisfaction and trust within the context of digital banking applications in Indonesia.

Therefore, this study aims to address the existing research gap by providing a comprehensive analysis of the factors influencing continuance intention in digital banking services. This study contributes to the literature by integrating perceived usefulness, perceived ease of use, perceived risk, perceived security, and customer service quality into a unified framework, while also examining the mediating roles of customer satisfaction and customer trust in explaining users' post-adoption behavior.

III. RESEARCH METHOD

A. Research Design

This study employs a quantitative approach using a survey method with a causal (explanatory) research design to examine the factors influencing users' continuance intention in digital banking applications. The study adopts a cross-sectional design, in which data are collected at a single point in time from active users of digital banking services. This approach enables the empirical testing of causal relationships between variables through statistical analysis and allows for the systematic capture of user perceptions and experiences. Such a design is widely applied in information systems and financial technology research to explain factors influencing the adoption and continued use of digital technologies. [16].

The study proposes a conceptual model that integrates perceived usefulness, perceived ease of use, perceived security, perceived risk, and customer service quality as exogenous variables influencing continuance intention through the mediating roles of customer satisfaction and customer trust. This model is grounded in the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM), which emphasize the importance of perceived usefulness, ease of use, and satisfaction in shaping continued technology usage.Based on this framework, several hypotheses are developed, proposing that perceived usefulness, perceived ease of use, perceived security, and customer service quality positively influence customer satisfaction and trust, while perceived risk negatively affects them. Furthermore, customer satisfaction and customer trust are hypothesized to have a positive effect on continuance intention. [2] [3].

B. Research Population and Sample

The population in this study consists of users of digital banking applications in Indonesia, specifically Jenius, Neobank, Digibank, and TMRW. These applications were selected based on their high number of downloads and user activity on digital distribution platforms such as the Google Play Store, indicating their widespread adoption among Indonesian users. Therefore, these applications are considered representative of digital banking user behavior in Indonesia.

Purposive sampling was employed to select respondents based on predefined criteria, namely individuals who have experience using digital banking applications and conducting transactions through them. A total of 400 respondents were included in this study, which meets the recommended sample size requirements for SEM-PLS analysis to ensure stable parameter estimation and adequate statistical power. This sampling technique is appropriate for capturing relevant user experiences in technology adoption studies [17]. However, the use of purposive sampling may introduce selection bias, as the sample may not fully represent the entire population of digital banking users in Indonesia. Therefore, the findings of this study should be interpreted with consideration of this limitation [18].

C. Data Collection Techniques

The data were obtained through structured online questionnaires administered to respondents who fulfilled the predetermined research criteria. This method was chosen because it was more efficient in reaching digital bank users who are generally active users of digital technology.

The research instruments were compiled based on indicators that had been used in various previous studies on technology adoption. All indicators were assessed using a five-point Likert scale, with response options ranging from strongly disagree to strongly agree. This scale is commonly employed in studies of user behavior as it allows researchers to quantitatively capture respondents' perceptions and attitudes. [19]. Before being widely administered, the research instrument underwent validity and reliability testing to ensure that each indicator accurately and consistently measured the intended constructs [20].

D. Data Analysis Techniques

Structural Equation Modeling using the Partial Least Squares approach (SEM-PLS) was employed to analyze the data and test the simultaneous relationships among the latent variables in the proposed research model. The analysis was conducted using SmartPLS software. This technique was chosen due to its capability to evaluate complex relationships between independent, mediating, and dependent variables within a unified analytical model, particularly for predictive and exploratory research.

The analytical stages in this study include descriptive statistical analysis, testing of the measurement model to evaluate convergent and discriminant validity, and testing of the structural model to examine the relationships among variables and test the research hypotheses. SEM is widely used in information systems and fintech research because it provides a more comprehensive understanding of the factors that influence user behavior toward digital technology [18].

IV. RESULTS AND DISCUSSIONS

This chapter presents the results of an empirical analysis of the factors influencing users' intention to continue using digital banking services in Indonesia. Data analysis was conducted using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, processed using SmartPLS software.

The application of SEM-PLS permits the simultaneous estimation of the measurement model (outer model) and the structural relationships represented in the inner model, providing a comprehensive evaluation of the relationships between the constructs in the research model.

This research model integrates two main theoretical frameworks in technology adoption studies, namely:

- Technology Acceptance Model (TAM)
- Expectation Confirmation Theory (ECT)

The Technology Acceptance Model (TAM) explains how users' perceptions of technology influence its acceptance, Expectation Confirmation Theory (ECT) provides a theoretical basis for understanding how users' post-use evaluations affect their satisfaction and subsequent intention to continue using the technology.

A. Structural Research Model

The structural model examined in this study comprises eight main constructs that are interconnected in explaining digital banking usage behavior.

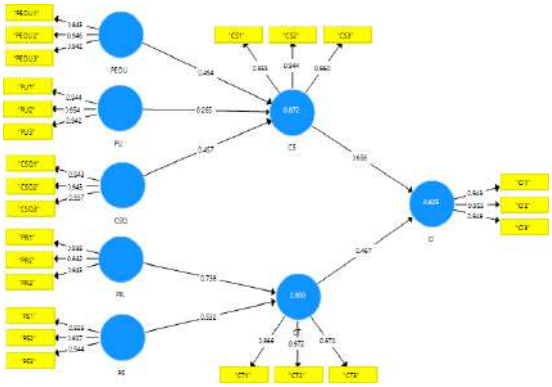

Figure 1 Structural Structural Equation Modeling (SEM-PLS)

The model shows the relationships between:

- PEOU → CS
- PU → CS
- CSQ → CS
- PS → CT
- PR → CT
- CS → CI
- CT → CI

Customer Satisfaction and Customer Trust serve as the primary mediating variables that link user experience to the intention of continued use.

B. Descriptive Analysis of Respondent Characteristics

This study involved 400 respondents who are active digital bank users in the Jabodetabek area..

Table 1 Distribution of Respondents by Gender

Category	Frequency (N)	Percentage (%)
Male	192	48.00%
Female	208	52.00%
Total	400	100.00%

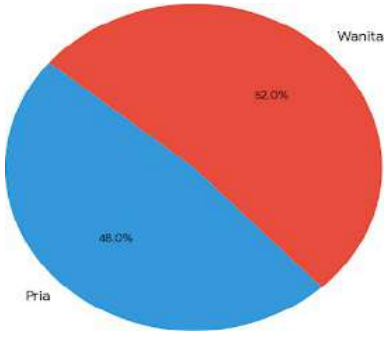

Figure 2 Distribution of Respondents by Gender.

The respondent distribution shows a relatively balanced composition between male and female users. This balanced proportion indicates that digital banking usage in Indonesia is not dominated by any particular gender group.

Table 2 Distribution of Respondents by Age

Category	Frequency (N)	Percentage (%)
18–24 year old	140	35.00%
25–34 year old	180	45.00%
35–44 year old	60	15.00%
≥ 45 year old	20	5.00%
Total	400	100.00%

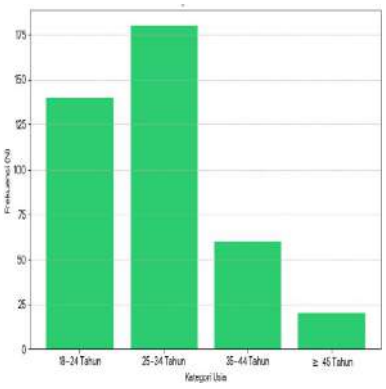

Figure 3 Diagram of Respondents by Age

The majority of respondents are in the 25–34 age group, indicating that digital banking is most widely used by the productive age group with a high level of digital literacy.

Table 3 Distribution of Respondents Based on Digital Banking Application

Category	Frequency (N)	Percentage (%)
Jenius	110	27.50%
Neobank	100	25.00%
Digibank	90	22.50%
TMRW	100	25.00%
Total	**400**	**100.00%**

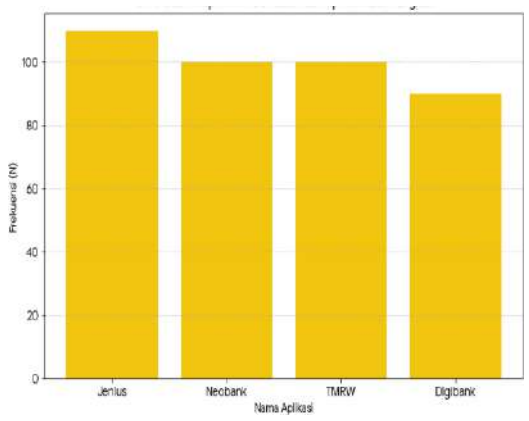

Figure 4 Distribution of Respondents by Digital Banking Application

The even distribution across the four applications implies that the study provides strong external validity in representing the experiences of digital banking users in Indonesia.

Table 4 Distribution of Respondents by Duration of Digital Banking Usage

Duration Category	Number of Respondents	Percentage
More than six months	251	63,00%
More than one year	149	37,00%
Total	**400**	**100%**

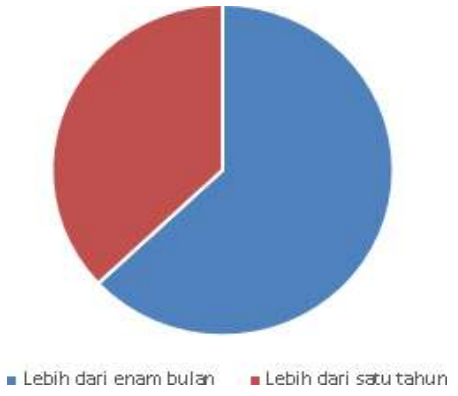

Figure 5 Distribution of Respondents Based on Duration of Use

Most respondents have used digital banking for more than six months, indicating that they are experienced users who are able to evaluate service quality objectively.

C. Descriptive Analysis of Research Variables

Perceived Usefulness

The Perceived Usefulness variable shows an average value of 4.40, which is in the very high category. This indicates that users perceive digital banking applications as providing significant benefits in supporting their transaction activities. The time efficiency indicator received the highest score (4.45), indicating that the main benefit perceived by users is increased efficiency compared to conventional banking services. Overall, these findings indicate that digital banks are able to provide strong functional value to users.

Customer Service Quality

The Customer Service Quality variable has an average value of 3.85, which is in the high category. Service responsiveness scored 3.85, while service reliability had the lowest score of 3.79, indicating that there is still variation in user experience regarding customer service quality. Meanwhile, service accessibility received the highest score (3.91), indicating that customer service is relatively easy to access. These findings indicate that customer service quality is already good, but still needs improvement, especially in terms of service reliability.

Perceived Security

The Perceived Security variable shows an average score of 4.18, indicating that users have a high level of trust in the security of digital banking applications. The personal data protection indicator received the highest score (4.22), indicating that data security is the aspect that users trust the most. In general, these results show that the security system implemented by digital banks has been able to create a sense of security for users in conducting financial transactions.

Perceived Risk

The Perceived Risk variable has an average value of 2.04, which is in the low category. This shows that users are relatively unconcerned about the risks of using digital banking applications. The system disruption risk indicator received the lowest score (1.98), indicating that most respondents do not consider the application to have significant performance risks. This low perception of risk shows that digital banking services have succeeded in building a good level of trust among users.

Customer Satisfaction

The Customer Satisfaction variable shows an average value of 4.49, which is in the very high category. The highest satisfaction comes from the benefits felt by users (4.55), which shows that the utility value of the service is the main factor driving user satisfaction. This shows that digital banking

applications have succeeded in meeting user expectations in terms of convenience, service quality, and benefits of use.

Customer Trust

The Customer Trust construct recorded a mean value of 4.52, indicating a very high level of user trust in digital banking services. The indicator of confidence in data confidentiality received the highest score (4.55), which shows that personal data protection is a major factor in building user trust in the application.

Continuance Intention

The Continuance Intention variable shows an average value of 4.52, which is in the very high category. The indicator of the tendency to choose the application again received the highest score (4.54), Suggesting a strong continuance intention among users to utilize digital banking applications in the future. These findings reflect a high level of user loyalty to digital banking services.

D. Evaluation of the Measurement Model. (Outer Model)

Loading Factor

Table 5 Loading Factor

Variable	Indicator	Loading Factor	Description
PEOU	PEOU1	0.943	Valid
	PEOU2	0.946	Valid
	PEOU3	0.942	Valid
PU	PU1	0.944	Valid
	PU2	0.954	Valid
	PU3	0.942	Valid
CSQ	CSQ1	0.943	Valid
	CSQ2	0.943	Valid
	CSQ3	0.937	Valid
PR	PR1	0.938	Valid
	PR2	0.942	Valid
	PR3	0.943	Valid
PS	PS1	0.926	Valid
	PS2	0.927	Valid
	PS3	0.944	Valid
CS	CS1	0.955	Valid
	CS2	0.944	Valid
	CS3	0.960	Valid
CT	CT1	0.966	Valid
	CT2	0.972	Valid
	CT3	0.970	Valid
CI	CI1	0.943	Valid
	CI2	0.955	Valid
	CI3	0.948	Valid

The loading factor values for all indicators exceed 0.70, confirming that the convergent validity criterion has been met.

Average Variance Extracted (AVE)

Table 6 AVE

Variable	AVE	Description
Perceived Ease of Use (PEOU)	0.890	Valid
Perceived Usefulness (PU)	0.896	Valid
Customer Service Quality (CSQ)	0.885	Valid
Perceived Risk (PR)	0.886	Valid
Perceived Security (PS)	0.870	Valid
Customer Satisfaction (CS)	0.908	Valid
Customer Trust (CT)	0.940	Valid
Continuance Intention (CI)	0.900	Valid

The AVE values for all constructions are above 0.50, confirming that the convergent validity criterion is satisfied

Construct Reliability

Table 7 Construct Reliability.

Variable	Cronbach's Alpha (α)	Composite	Des
PEOU	0.938	0.960	Reliabel
PU	0.942	0.963	Reliabel
CSQ	0.935	0.959	Reliabel
PS	0.925	0.952	Reliabel
PR	0.936	0.959	Reliabel
CS	0.949	0.967	Reliabel
CT	0.968	0.979	Reliabel
CI	0.945	0.964	Reliabel

All variables have Cronbach Alpha and Composite Reliability values > 0.70, so the research instruments are considered reliable.

E. Structural Model Evaluation

Coefficient of Determination

Table 8 R^2

Variabel Endogen	R2	R2 (Adjusted)	Strength Category
Customer Satisfaction (CS)	**0.872**	0.871	Strong
Customer Trust (CT)	**0.860**	0.860	Strong
Continuance Intention (CI)	**0.825**	0.824	Strong

These findings indicate that the proposed research model exhibits strong predictive power.

F. Hypothesis Testing

Table 9 Hypothesis Testing Results

Jalur Hipotesis	Original Sample (β)	Sample Mean (M)	STDEV	T Statistics	P Values	Keputusan

PEOU -> CS (H1)	0.494	0.495	0.026	19.181	0.000	Accepted
PU -> CS (H2)	0.265	0.265	0.024	10.806	0.000	Accepted
CSQ -> CS (H3)	0.457	0.453	0.023	19.461	0.000	Accepted
PS -> CT (H4)	0.532	0.533	0.027	19.951	0.000	Accepted
PR -> CT (H5)	0.738	0.736	0.022	33.735	0.000	Accepted
CS -> CI (H6)	0.656	0.657	0.023	29.029	0.000	Accepted
CT -> CI (H7)	0.467	0.466	0.024	19.644	0.000	Accepted

All hypotheses in this study are statistically accepted.

G. Synthesis of Research Findings

The Effect of Perceived Ease of Use, Perceived Usefulness, and Customer Service Quality on Customer Satisfaction

The Effect of Perceived Ease of Use on Customer Satisfaction

The first hypothesis confirms that Perceived Ease of Use exerts a positive and statistically significant impact on Customer Satisfaction ($\beta = 0.494$; $T = 19.181$; $P < 0.001$). This finding highlights the importance of usability as a primary determinant of customer satisfaction in digital banking environments. In accordance with the Technology Acceptance Model (TAM), user-friendly interfaces, clear navigation structures, and minimal technical obstacles contribute to more favorable user evaluations of the service. Thus, satisfaction in the post-adoption context is not only determined by the existence of features, but by how easy those features are to use consistently.

The Influence of Perceived Usefulness on Customer Satisfaction

The findings also reveal that Perceived Usefulness demonstrates a positive effect and significant influence on Customer Satisfaction. ($\beta = 0.265$; $T = 10.806$; $P < 0.001$). Although the coefficient is lower than that of ease of use, functional benefits remain an important component in shaping satisfaction. These results indicate that users are satisfied when the application improves transaction efficiency, speeds up banking activities, and provides tangible practical value. From an ECT perspective, perceived benefits reinforce expectation confirmation, which ultimately increases satisfaction.

The Influence of Customer Service Quality on Customer Satisfaction

The results demonstrate that Customer Service Quality has a positive and statistically significant impact on Customer Satisfaction ($\beta = 0.457$; $T = 19.461$; $P < 0.001$). These findings indicate that even though digital banks emphasize automation, the quality of service support remains important in maintaining the user experience. When operational problems occur, customer service functions as a recovery mechanism that determines whether negative experiences can be converted back into satisfaction. Therefore, the reliability and responsiveness of customer service remain strategic elements in the digital bank user satisfaction model.

The Influence of Perceived Security and Perceived Risk on Customer Trust

The Influence of Perceived Security on Customer Trust

The fourth hypothesis confirms that Perceived Security exerts a positive and statistically significant impact on Customer Trust ($\beta = 0.532$; $T = 19.951$; $P < 0.001$). These results confirm that security is a key prerequisite for building trust in digital financial services. Measures such as personal data protection, secure transaction systems, and clearly defined security mechanisms foster users' confidence that the application is reliable and trustworthy. In this context, security not only functions as a technical feature but also as a psychological foundation that supports long-term relationships between users and service providers.

The Influence of Perceived Risk on Customer Trust

Perceived Risk has the strongest influence on Customer Trust ($\beta = 0.738$; $T = 33.735$; $P < 0.001$), making it the most prominent finding in this model. Since risk is measured as the level of user concern, these results show that the lower the perceived risk, the higher the trust formed. These findings show that in the context of digital banking, trust is more effectively built through the minimization of potential losses, transaction errors, and operational disruptions than through security perceptions alone. Thus, risk mitigation becomes a key strategy in building user trust.

The Influence of Customer Satisfaction and Customer Trust on Continuance Intention

Pengaruh Customer Satisfaction terhadap Continuance Intention

Customer Satisfaction demonstrates a positive and statistically significant impact on Continuance Intention ($\beta = 0.656$; $T = 29.029$; $P < 0.001$) and emerges as the strongest determinant of continuance intention. This finding supports ECT, which places post-use satisfaction as the main driver of repeat usage behavior. In the context of digital banking, users tend to maintain usage when the application consistently provides an easy, useful, and satisfying experience. This means that user loyalty is determined more by the quality of the actual experience than by initial interest in the technology

The Influence of Customer Trust on Continuance Intention

Customer Trust also has a positive and significant effect on Continuance Intention ($\beta = 0.467$; $T = 19.644$; $P < 0.001$). These results indicate that trust remains an important foundation for maintaining the use of digital banking services, especially since these services are directly related to users' personal data and financial assets. Although its influence is lower than satisfaction, trust is still necessary for users to feel secure in continuing their relationship with service providers in the long term.

Synthesis of Key Findings and Model Contributions

The dominance of risk mitigation in trust formation

The strongest finding in the model is the influence of Perceived Risk on Customer Trust. This indicates that reducing users' concerns about system disruptions, transaction errors, and potential losses is the most effective mechanism for building trust in digital banking services.

Satisfaction as the main driver of continuance intention

The influence of Customer Satisfaction on Continuance Intention is the strongest path to loyalty. This finding shows that in the post-adoption stage, continued use is primarily determined by the quality of the user's actual experience when interacting with the application.

Integrative contribution of the research model

This model shows that Continuance Intention is formed through two main paths, namely satisfaction and trust. Satisfaction is built through ease of use, benefits, and service quality, while trust is formed through security and low perceived risk. With high R^2 values for Customer Satisfaction (0.872), Customer Trust (0.860), and Continuance Intention (0.825), this model has strong explanatory power in understanding the behavior of digital bank users in Indonesia.

V. CONCLUSION

This research explores the determinants of continuance intention among digital banking application users in Indonesia by integrating the variables of Perceived Ease of Use, Perceived Usefulness, Customer Service Quality, Perceived Security, and Perceived Risk, and examining their influence on Customer Satisfaction and Customer Trust. The PLS-SEM results confirm that all proposed hypotheses are supported, indicating positive and statistically significant relationships among the constructs.

The findings also suggest that Perceived Ease of Use and Customer Service Quality represent the key factors influencing Customer Satisfaction This shows that ease of use of the application and responsive customer service quality play an important role in creating a positive user experience. In addition, Perceived Risk proved to be the most dominant factor in building Customer Trust, which shows that the ability of digital banks to minimize operational and transaction risks is an important aspect in increasing user trust.

Furthermore, the results show that Customer Satisfaction is the strongest determinant of Continuance Intention, followed by Customer Trust. These findings indicate that the continued use of digital banking services depends not only on technological factors, but also on a satisfying user experience and trust in the security and reliability of the system.

Overall, the research model has strong predictive power in explaining the behavior of digital bank users. Therefore, digital banks in Indonesia need to prioritize improving the quality of user experience, strengthening security systems, and managing operational risks in order to maintain user loyalty in the long term.

Further research is recommended to expand the scope of respondents, consider other variables such as user experience or habits, and undertake comparative evaluations of digital banking platforms to develop a more comprehensive understanding of the behavior of digital financial service users.

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