From Benefits to Engagement: An Analysis of the Influence of Perceived Usefulness, Attitude, and Satisfaction on Digital Bank User Retention

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Abstract. Bank Digital has become increasingly popular recently, offering convenience and numerous accessible features to assist users with their financial processes. Bank Digital represent new business model in the banking world, requiring further study to determine whether initial adoption successfully creates a positive customer experienced that leads to continued use.

In this research, satisfaction was used as a mediating variable. This study aims to identify factor influencing continued use intention by measuring it using moderating variable of Bank Digital satisfaction. The variable of usefulness and attitude toward use were also added as independent variable.

The research method was quantitative, with respondent form Bank Digital users in Indonesia. Data were processed using SmartPLS. The result of this study indicate that all formulated hypotheses were proven or accepted, POU and ATT had positive and significant effect on satisfaction; POU and ATT had a positive and significant effect on continuance intention through satisfaction. The R-squared values of POU and ATT explain 71.4%, while POU, ATT, and Satisfaction collectively explain 64.2% of the variance in Continuance Intention.

Bank Digital are expected to focus not only on attracting new users but also on retaining existing users so they remain satisfied and use Bank Digital continuously.

Keywords: Bank Digital, Continuance Intention, Perceived Usefulness, Attitude Towards Use, Satisfaction.

1 Introduction

The digitalization of the financial system has compelled banks to undergo massive transformations, its amazing condition [1], digitalization can reducing physical activities and increasing virtual operations [2]. Digital banking in the current era has become an integral part of society and is generally accepted [3], can access 24/7, ease of transactions, no need to queue, and even no need to visit a physical office, its very simple and efficient [4][5][6]. This extraordinary change, coupled with the emergence of new business models in the banking world, namely 'Digital Banks' – banks without physical offices [7] gives the impression of self-service, providing customers with a new experience. This experience may determine their continuance intention to use the service or to stop if it does not meet expectations [4]. Digital banks play the same role as conventional banks, being able to collect funds, disburse funds through P2P lending services, and are also equipped with a digital payment system [8]. These changes may still seem to merely transfer what already exists physically into digital form [9],

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but this phenomenon can at least increase financial inclusion and enable the creation of a "cashless society" as envisioned by the Indonesian Government [10].

Bank Indonesia projects rapid growth in digital bank transactions, expecting an increase of 23.3% in 2024 to reach IDR 71,584 trillion, and an 18.8% growth in 2025 to IDR 85,044 trillion [11]. This can be achieved given the increasing digital ecosystem and internet users. APJII results show that internet users in Indonesia reached 221 million people in the 2023-2024 period. This number increased by 1.31% compared to the previous period, which was 215 million users [12]. Will this projection truly materialize? Based on this, it becomes an interesting problem to study whether users' continuance intention in using digital banks is truly influenced by user satisfaction. This is because, fundamentally, users will continue to use the service when they are satisfied with the technology provided. In addition to satisfaction, we need to discuss the importance of sustained usage intention, as continuance intention becomes the answer for customers to continue using or to stop [7][13][14].

In this regard, Technology Continuance Theory (TCT) is an appropriate theory to understand the continued use and full adoption of digital banking, represented by the variables of perceived usefulness and attitude towards use, which will impact users' intention to continue using digital banks [10] [15] [16].

The main of this study is to investigate several key predictors of continuance intention regarding ‘Bank Digital’. First, the research seeks to determine whether a user's perceived usefulness to continue using it. Second, the attitude toward use affects their inclination for continued usage. Finally, a point question is to what extent user satisfaction impacts the ongoing use of ‘Bank Digital’ services.

2 Literature Review

2.1 Bank Digital

A BHI Bank primarily operates and conducts its business through electronic platforms, maintaining only a main headquarters and potentially a few limited physical branche (8).

2.2 TCT (Technology Continuance Theory)

The Technology Continuance Theory (TCT) was initially created to forecast whether users will continue to employ a specific technology. This framework combines three well-known information system models—the TAM, the expectation-confirmation model, and the cognitive model—to anticipate how people will use new technology over the long term. In addition to functional considerations, consumer actions can also be motivated by emotional factors, such as perceived usefulness and affective commitment [17].

2.3 Hypothesis Development

2.3.1 Perceived Usefulness on Continuance Intention

Perceived Usefulness reflects the benefits of using digital bank services. Usefulness is an important factor for both adopters and non-adopters of digital banking. If digital banks provide more benefits compared to conventional banks or other financial institution services, then the continuance intention in using digital banking will also increase. Perceived usefulness and attitude are the part important of the Technology Acceptance Model (TAM) that have impact to adopt a technology [19]. In the conditions of continuance intention, Foroughi et al. (2019)

in their research, have result that attitude significantly affects a user's intent to keep using e-banking [17]. Morever, Humbani and Wiese (2019) in their research confirmed the significant effect of perceived usefulness on a user's continuance intention. Multiple other studies have also demonstrated a positive correlation between perceived usefulness and continuance intention [17][18][19][20].
Therefore, the formulated hypothesis is:
H1: Perceived usefulness has a positive influence on Continuance Intention.

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2.3.2 Attitude towards on Continuance Intention

Attitude towards refers to a positive or negative evaluation of an object, and in this specific context, digital banks. Therefore, it implies that a positive evaluation of digital banks will largely determine their eventual acceptance and simultaneously increase the intention for continued use [18]. Attitude is defined as an individual's favorable or unfavorable feeling towards performing a particular action. Correspondingly, perceived usefulness is the extent to which an individual believes that using a certain system will enhance their task performance [19]. Thus, the formulated hypothesis is:
H2: Attitude towards has a positive influence on continuance intention.

2.3.3 Satisfaction on Continuance Intention of Digital Bank

Satisfaction refers to a "psychological or affective state resulting from a cognitive evaluation, i.e., the discrepancy between expectation-performance (confirmation)". The level of customer satisfaction with a product or service can be the main reason for repurchase decisions, which is conceptually similar to the intention to continue using technology [18]. Wang et al. (2019) [21] recently investigated mobile service quality and confirmed that user satisfaction positively impacts a user's intention to continue using mobile communication applications. User satisfaction has a direct effect on a user's continuance intention regarding Internet banking [18][19][20][21], Based on this, the hypothesis formulated is:
H3: Satisfaction has a positive influence on Continuance intention.

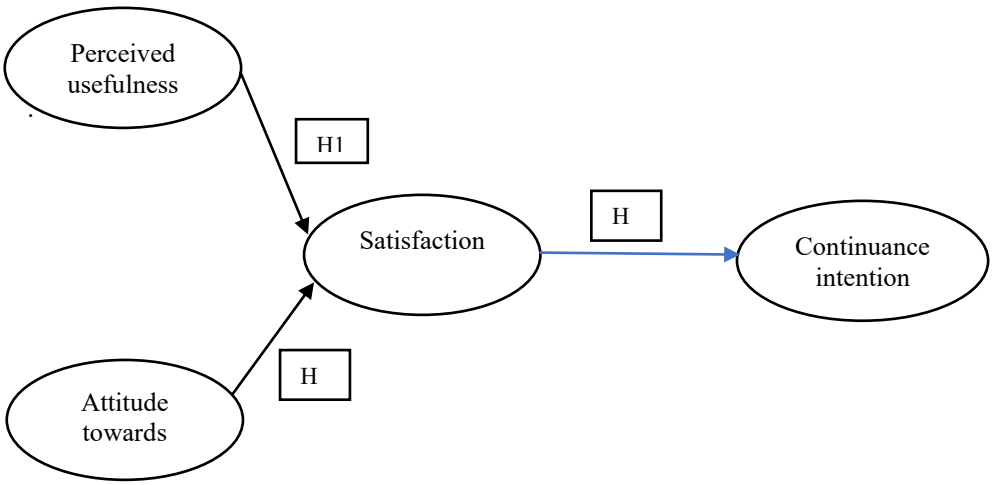

Figure 1 Research Model

3 Methodology

3.1 Population and Sample

The population in this study consists of general internet users who own mobile phones in Indonesia and have digital bank account like seabank, jago, blu etc.
Sampling was conducted using non-probability sampling.
Respondents ranged from 15-64 years old and had a digital bank account. Since the exact population size is unknown, the sample size was determined using the Lime-show formula, where the sample size is 96, as shown in the following calculation:

$$n = \frac{Z^2.p.(1-p)}{d^2} \quad \ldots\ldots\ldots\ldots\ldots \quad (1)$$

$$n = \frac{1{,}96^2.0{,}5.(1-0{,}5)}{0{,}1^2} \quad \ldots\ldots\ldots\ldots \quad (2)$$

$$n = \frac{3{,}8416.0{,}25}{0{,}1^2}$$

n = 96.04 = 96, rounded up to 100.

Data was collected using a Google Form with a 5-point Likert scale, where a score of 1 indicates "strongly disagree" and 5 indicates "strongly agree." [5]

3.2 Measurement Indicators

Measurement indicators tried to explain variable with indicator, to ensure the validity of research finding, the variable of this article is Perceived usefulness, Attitude Towards, Satisfaction and then Continuance Intention, can saw bellow.

Table 1 Measurement Indicators

Variable	Indicator
Perceived Usefulness	Faster, improves performance, increases productivity, increases effectiveness, easier, useful
Attitude Towards	Good, Wise, Beneficial, Advantageous, Positive
Satisfaction	Satisfied because effective, satisfied because efficient, overall satisfied
Continuance Intention	Does not stop, does not switch, continues to use (18)

3.3 Data Analysis Method

Data processing was performed using the Partial Least Squares (PLS) technique with SmartPLS version 4.0.9.5 software. The Partial Least Squares technique can be used to test the validity of theories, thus research using PLS is more suitable for data analysis. Additionally, PLS is useful for evaluating the relationships between variables and evaluating concepts formed with reflective or formative indicators.

3.3.1 Validity Test

Validity is used to evaluate whether the questionnaire is valid and can use to measurement. Several testing stages must be performed, such as convergent validity, AVE, and discriminant validity 0.7

3.3.2 Reliability

Reliability testing is used to evaluate the consistency of respondents in questionnaire items. Reliability can be tested through composite reliability, where a variable is considered valid if it has a composite reliability value ≥ 0.7.

3.3.3 Structural Model (Inner Model)

The Inner model describes the relationships between latent variables, assessed using R-Square for dependent variables, and the t-test and significance of the structural parameter path coefficients.

3.3.4 Hypothesis Testing

Hypothesis testing is performed using full model SEM analysis with SmartPLS. In this test, t-statistics and probability values are calculated through bootstrapping. In this case, a hypothesis can be declared accepted when the t-statistic exceeds the t-table value of 1.96 (α 5%), and its probability value can be observed. In other words, the hypothesis can be accepted (Ha) if $p < 0.05$. 10

3.3.5 VAF (Variance Accounted For) Test

The VAF test is used to identify the mediating effect between independent and dependent variables through a mediator variable. If the VAF value exceeds 80%, it indicates that the variable functions as a full mediator. A variable will be classified as a partial mediator if the VAF value ranges from 20% to 80%. However, if the VAF value is less than 20%, it means that the mediating effect is almost non-existent.

4 Analysis Results and Discussion

4.1 Analysis Results

4.1.1 Respondent Demographics

The following is a description of the data based on several demographic categories of the respondents.

Out of a total of 100 respondents, the majority are female (83 respondents or 83%), while males constitute only 17 respondents (17%). This indicates a dominant participation of females in this survey. Most respondents are aged 21-30 years old (74 respondents or 74%). Respondents under 20 years old are only 12 (12%), and those above 40 years old are very few, at 2 respondents (2%). This shows that the surveyed users tend to be in the younger age group, particularly in their early 20s.

The average education level of the respondents is relatively high. As many as 50 respondents (50%) have a Bachelor's degree (Strata 1/S1), followed by 32 respondents (32%) who have a high school equivalent education. 10% have a Diploma, and 8% have a Master's degree. This indicates that the majority of respondents are university graduates. There are aeducated person.

In terms of occupation, 40 % work as private employees, followed by students 32%. This shows that the survey was completed by various groups.

Regarding income, 46% respondent have income of less than IDR 3,000,000. As many as 27 respondents (27%) are in the IDR 3,000,000 - IDR 6,000,000 range, while 15 respondents (15%) have an income of more than IDR 9,000,000. Only 12 respondents (12%) have an

income between IDR 6,000,000 - IDR 9,000,000. This indicates that most respondents fall into the lower-to-middle income category.

The majority of respondents (87 respondents or 87%) have been using the service for more than 1 year, while 13 respondents (13%) have used it for less than 1 year. This indicates that many respondents are experienced users. In terms of usage frequency, 68 respondents (68%) use the service more than 3 times a week, while 32 respondents (32%) use it less than 3 times a week. This shows that the majority of respondents are active users.

This data indicates that the respondents are predominantly young women with high education, mainly working in the private sector and having lower-to-middle incomes. They also be active users of the 'Bank Digital'services, and usage experience. Bellow the table 2, responden description.

Table 2 Respondent Description

Description	Number of Respondents	Percentage
Gender		
Male	17	17.0
Female	83	83.0
Age		
< 20 Years Old	12	12.0
> 40 Years Old	2	2.0
21 - 30 Years Old	74	74.0
31 - 40 Years Old	12	12.0
Last Education		
Diploma	10	10.0
Master's	8	8.0
High School/Equivalent	32	32.0
Bachelor's (Strata 1)	50	50.0
Occupation		
Housewife	4	4.0
Private Employee	40	40.0
Student	32	32.0
Civil Servant/ASN/BUMN	12	12.0
Entrepreneur	12	12.0
Income		
< IDR 3,000,000	46	46.0
> IDR 9,000,000	15	15.0
IDR 3,000,000 - IDR 6,000,000	27	27.0
IDR 6,000,000 - IDR 9,000,000	12	12.0
Usage Duration		
< 1 Year	13	13.0
> 1 Year	87	87.0
Usage Frequency		
< 3 Times a Week	32	32.0
> 3 Times a Week	68	68.0

4.1.2 Evaluation of Measurement Model (Outer Model)

The first evaluation is validity and reliability of the research instrument.

4.1.2.1 Construct Reliability Test

First, Construct reliability was tested using Cronbach's Alpha, rho_A, and Composite Reliability. These values indicate the internal consistency of the indicators measuring a construct. Based on Table "Construct Reliability and Validity":

The Cronbach's Alpha value of Attitude Towards is 0.911, rho_A of 0.920, and Composite Reliability of 0.934. These values indicate excellent reliability.

The Cronbach's Alpha value of Continuance Intention is 0.967, rho_A of 0.968, and Composite Reliability of 0.976. This indicates very high reliability.

The Cronbach's Alpha value of Perceived Usefulness is 0.876, rho_A of 0.882, and Composite Reliability of 0.906. This also shows good reliability.

The Cronbach's Alpha value of Satisfaction is 0.947, rho_A of 0.949, and Composite Reliability of 0.960. These values indicate very good reliability.

All constructs in this study have Cronbach's Alpha, rho_A, and Composite Reliability values above the recommended thresholds (generally >0.7 for Composite Reliability and >0.6 for Cronbach's Alpha), thus it can be concluded that all constructs in the model have good and consistent reliability.

4.1.2.2 Construct Validity Test

Construct validity was assessed through Average Variance Extracted (AVE) and Discriminant Validity (Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio/HTMT).

Convergent Validity (AVE)

Average Variance Extracted (AVE) is used to measure convergent validity, where the AVE value must be greater than 0.5. Based on the "Construct Reliability and Validity" Table:

Attitude Towards: AVE value of 0.739.

Continuance Intention: AVE value of 0.910.

Perceived Usefulness: AVE value of 0.618.

Satisfaction: AVE value of 0.827.

All AVE values are above 0.5, indicating that each construct explains more than 50% of the variance of its indicators, thus it can be concluded that convergent validity is met for all constructs.

Table 3 Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude Towards	0.911	0.920	0.934	0.739
Continuance Intention	0.967	0.968	0.976	0.910
Perceived Usefulness	0.876	0.882	0.906	0.618
Satisfaction	0.947	0.949	0.960	0.827

4.1.2.3 Discriminant Validity (Fornell-Larcker Criterion and HTMT)

Table 4 Discriminant Validity

Fornell-Larcker Criterion

	Attitude Towards	Continuance Intention	Perceived Usefulness	Satisfaction
Attitude Towards	0.860			
Continuance Intention	0.766	0.954		
Perceived Usefulness	0.684	0.658	0.786	
Satisfaction	0.827	0.801	0.692	0.909

Based on the "Fornell-Larcker Criterion" Table, the square root of AVE (diagonal values) of each construct must be greater than the correlation between that construct and other constructs. All diagonal values are greater than the correlation values in the same row and column, indicating that discriminant validity is met

Table 5 Heterotrait-Monotrait Ratio (HTMT)

	Attitude Towards	Continuance Intention	Perceived Usefulness	Satisfaction
Attitude Towards				
Continuance Intention	0.816			
Perceived Usefulness	0.763	0.705		
Satisfaction	0.884	0.834	0.749	

HTMT values should be less than 0.90 (or 0.85 for stricter criteria). Based on the "Heterotrait-Monotrait Ratio (HTMT)" Table, all HTMT values between constructs are below the recommended thresholds

4.1.2.4 Evaluation of Structural Model (Inner Model)

The evaluation of the structural model aims to test the research hypotheses and the strength of relationships between constructs.

Path Coefficients and Significance
Path coefficients indicate the strength and direction of relationships between constructs. The significance of the relationships is determined by the T Statistics and P Values. Based on the "Mean, STDEV, T-Values, P-Values" Table:

- Attitude Towards -> Satisfaction: Path coefficient of 0.664 with T Statistics 10.959 and P Values 0.000. Since P Values < 0.05, it can be concluded that Attitude Towards has a positive and significant influence on Satisfaction.
- Perceived Usefulness -> Satisfaction: Path coefficient of 0.238 with T Statistics 4.190 and P Values 0.000. Since P Values < 0.05, it can be concluded that Perceived Usefulness has a positive and significant influence on Satisfaction.
- Attitude Towards -> Continuance Intention: Path coefficient of 0.532 with T Statistics 8.869 and P Values 0.000. Since P Values < 0.05, it can be concluded that Attitude Towards has a positive and significant influence on Continuance Intention.
- Perceived Usefulness -> Continuance Intention: Path coefficient of 0.191 with T Statistics 4.086 and P Values 0.000. Since P Values < 0.05, it can be concluded that Perceived Usefulness has a positive and significant influence on Continuance Intention.
- Satisfaction -> Continuance Intention: Path coefficient of 0.801 with T Statistics 18.446 and P Values 0.000. Since P Values < 0.05, it can be concluded that Satisfaction has a positive and significant influence on Continuance Intention.

All proposed hypotheses show significant and positive relationships between variables.

Table 6 T Statistics

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Atittude Towards -> Continuance Intention	**0,532**	**0,532**	**0,060**	**8,869**	**0,000**
Atittude Towards -> Satisfaction	**0,664**	**0,664**	**0,061**	**10,959**	**0,000**
Perceived of Usefullness -> Continuance Intention	**0,191**	**0,192**	**0,047**	**4,086**	**0,000**
Perceived of Usefullness -> Satisfaction	**0,238**	**0,240**	**0,057**	**4,190**	**0,000**
Satisfaction -> Continuance Intention	**0,801**	**0,800**	**0,043**	**18,446**	**0,000**

Table 7 Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Atittude Towards -> Continuance Intention	**0,532**	**0,532**	**0,060**	**8,869**	**0,000**
Atittude Towards -> Satisfaction					
Perceived of Usefullness -> Continuance Intention	**0,191**	**0,192**	**0,047**	**4,086**	**0,000**
Perceived of Usefullness -> Satisfaction					
Satisfaction -> Continuance Intention					

4.1.2.5 Coefficient of Determination (R2)

The R2 value indicates the proportion of the variance in the dependent variable that can be explained by the independent variables. Based on the "R Square" Table:

The R2 value for Satisfaction is 0.714. This means that 71.4% of the variance in Satisfaction can be explained by Attitude Towards and Perceived Usefulness. The remaining 28.6% is explained by other factors outside the model. The R2 value for Continuance Intention is 0.642. This indicates that 64.2% of the variance in Continuance Intention can be explained by Attitude Towards, Perceived Usefulness, and Satisfaction. The remaining 35.8% is explained by other factors outside the model. The R2 values of 0.714 and 0.642 indicate that the model has a moderate to strong predictive ability in explaining the dependent variables.

Table 8 R Square

	R Square	R Square Adjusted
Continuance Intention	0.642	0.639
Satisfaction	0.714	0.709

Effect Size (f2)

Although not presented in the given tables, the effect size (f2) can be calculated to assess how large the influence of each predictor variable is on the endogenous variables. Generally, f2 values of 0.02, 0.15, and 0.35 respectively indicate small, medium, and large effects.

Predictive Relevance (Q2)

Although not presented in the table, predictive relevance (Q2) is used to assess the model's ability to predict observed data. A Q2 value greater than zero indicates that the model has predictive relevance.

4.2 Discussion

This research explained in depth driven users to keep using ‘Bank Digital’, tried to integrated TCT (Technology Continuance Theory) with TFT (Task-Technology Fit (TTF) model. The research confirms variable that used are significant factors in their continued use, supporting prior findings. Nevertheless, a key distinction from earlier studies is the finding that perceived usefulness did not significantly influence attitude in this group of existing users; instead, its impact on continuance intention was direct. The study also advocated previous literature by showing that perceived ease of use is a strong positive predictor. These results suggest that for existing users, the practical value and ease of a service are critical for maintaining engagement and continued use.

4.2.1 Influence of Perceived Usefulness on ‘Bank Digital’ Continuance Intention

The result shown that all hypothesis is accepted, mean that the result is consistent with TAM developed by Davis (1989) (19). Perceived Usefulness is defined the degree to which person believes that using system will enhance their job performance. That, if user feel that ‘Bank Digital’ can make efficient, convenience and the feature help them manage their finances, they will always use bank digital and see that bank digital is beneficial tool. And with that, can help directly contribute continuance intention. Perceived usefulness here have fundamental position for Bank Digital continuance intention. To enhance continuance intention through the aspect of usefulness, digital banks need to continuously (1) Develop innovative features (2) Educate users about benefits (3) make a Personalize services.

Like an automated financial planning, e-commerce integration, or easily accessible investment services will strengthen the perception of usefulness. Investment advice based on user profiles, or customized product offerings will make digital banking feel more personal and beneficial.

4.2.2 Influence of Attitude Towards on Digital Bank Continuance Intention

This finding is in line with the Theory of Planned Behavior (TPB) by Ajzen (1991), which states that an user attitude towards a behavior (in this case, attitude towards using Bank Digital), shown that attitude towards is a strong predictor of that behavioral intention. A positive attitude towards Bank Digital reflects an individual's overall evaluation of using Bank Digital as something pleasant, interesting, or advantageous. User don't need many more time to made a transaction. This attitude is formed from the individual's beliefs about the consequences of using digital banking (e.g., convenience, security, efficiency) and their evaluation of these consequences.

If users have a good attitude towards about Bank Digital (e.g., feeling comfortable, trusting, and liking it), they will be continue its use. Conversely, a negative attitude will hinder continuance intention.

To strengthen positive user attitudes and encourage continuance intention, Bank Digital are advised to (1) Improve user experience (UX/UI): Ensure the application is easy to use, intuitive, and visually appealing, maybe this is a standard fulfillment. And than, (2) Provide responsive and effective customer service : Bank Digital must give Positive experiences in interactions with feature/tools can enhance overall trust and positive attitudes, (3) Build trust: in this condition, Data and transaction security are key, be an important things. Transparent communication regarding security measures and regulatory compliance can increase user trust and positive attitudes.

4.2.3 Influence of Satisfaction on Digital Bank Continuance Intention

This research finding that satisfaction driving continuance intentions, consistent with Customer Satisfaction theory and the Expectation-Confirmation Model (ECM) by Bhattacherjee (2001). Satisfaction is a key factor mediating the relationship between expectation and reality, and expectation can confirmation with the intention to using technology. In this research given a fact, that the satisfaction e a primary factor can increase continuance intention, because the expectation meet experiences. With satisfaction, users can loyal and will always use Bank Digital. As data, Satisfaction is the strongest predictor of continuance intention among the variables studied. This means that regardless of how beneficial or positive a user's initial attitude is, if they are not satisfied with their digital banking experience, they are less likely to continue using it. The mediation is good. Given the very significant influence of satisfaction on continuance intention, Bank digital must make customer satisfaction a top priority by; (1) Continuously monitoring customer satisfaction like Using satisfaction surveys, in-app feedback, and social media sentiment analysis to continuously monitor satisfaction levels and identify areas needing improvement, (2) Resolving issues quickly and effectively like a uilding an efficient customer support system to address user complaints or problems promptly and satisfactorily. (3) Ensuring optimal system performance like a reducing downtime, accelerating transactions, and ensuring application stability will directly increase user satisfaction. (4) reward program like a discount or exclusive benefits (5) enhancing privacy and security.

5 Conclusion

Form this research, as discussed above, this study successfully answered the problem formulation and proved that all hypotheses developed could be proven. Bank Digital demonstrates the ability of Indonesian banking to respond to all challenges of the times. Bank Digital will be support Indonesian cashless society, bank digital come with all of ease of use for society. Open account form home, and to do all transaction just from home, more efficient and effective. Because of its convenience and very useful presence, of course bank digital needs to pay attention to several things, the importance is not only focus on new users but also how to retaining them through rewarding experience ensuring high level of satisfaction.

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