Unlocking the Potential of Continue Intention to Use of MyBCA between Generations

Fajar Aji*, Mohammad Ali Akbar, Ervin Adhitya, Rano Kartono Rahim
Universitas Bisa Nusantara, Jakarta Pusat, DKI Jakarta, Indonesia

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A B S T R A C T

BCA has just unveiled a brand-new digital platform called myBCA. Although myBCA provides more services overall than mobile BCA, users are hesitant to transfer over due to concerns about security. The myBCA app's rating in the Google Play Store is still 3.7 stars. This situation is emblematic of common challenges encountered in the digital landscape, where the introduction of new technologies often meets with user resistance, especially when security and usability concerns arise. The acceptance and continuance of using new technology are explained by TCT. There are three primary factors – e-service quality, perceived ease of use, and perceived risk – that affect how new technology is accepted. This research uses primary data involving 250 respondents. The data were analysed using structural equation models. The results showed that e-service quality and perceived ease of use have a significant and positive effect on user satisfaction. Yet, e-service quality directly has no significant effect on continued intention to use. Perceived risk has a negative impact on user satisfaction, both directly and indirectly, on continued intention to use. User satisfaction is able to mediate the influence of e-service quality, perceived ease of use, and perceived risk on continued intention to use the MyBCA app. Perceived ease of use is more sensitive to Gen Y and Gen Z, while perceived risk is more sensitive to Gen Y. The implication of this study suggest that companies should prioritize e-service quality and perceived ease of use while developing new technology.

A B S T R A K

BCA baru saja meluncurkan platform digital baru yaitu myBCA. Meskipun myBCA menyediakan layanan lebih lengkap dibandingkan BCA mobile, pengguna masih ragu untuk berpindah karena khawatir akan keamanannya. Rating aplikasi myBCA di Google Play Store masih 3,7 bintang. Situasi ini menunjukkan tantangan umum yang dihadapi dalam lanskap digital, dimana pengenalan teknologi baru sering kali mendapat penolakan dari pengguna, terutama ketika masalah keamanan dan kegunaan muncul. Penerimaan dan kelanjutan penggunaan teknologi baru dijelaskan oleh TCT. Ada tiga faktor utama, yaitu e-service quality, perceived ease of use, dan perceived risk yang mempengaruhi bagaimana teknologi baru diterima. Penelitian ini menggunakan data primer yang melibatkan 250 responden. Analisis data menggunakan model persamaan struktural. Hasil penelitian menunjukkan bahwa e-service quality dan perceived ease of use berpengaruh signifikan dan positif terhadap kepuasan pengguna, sedangkan e-service quality secara langsung tidak berpengaruh signifikan terhadap continued intention to use. Perceived risk yang memiliki dampak negatif terhadap user satisfaction, baik secara langsung maupun tidak langsung terhadap continued intention to use. User satisfaction mampu memediasi pengaruh e-service quality, perceived ease of use, dan perceived risk terhadap continued intention untuk menggunakan aplikasi MyBCA. Perceived ease of use lebih sensitif pada Gen Y dan Gen Z, sedangkan perceived risk lebih sensitif pada Gen Y. Implikasi dari penelitian ini memberikan saran kepada perusahaan untuk memprioritaskan e-service quality dan perceived ease of use dalam pengembangan teknologi baru.

Keywords:
E-service quality, Perceived ease of use, Perceived risk, User satisfaction, Continued intention to use.

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1. INTRODUCTION

BCA has just released a new digital platform, i.e., myBCA. This myBCA provides more complete services than BCA Mobile. All features available on BCA mobile are available on myBCA. MyBCA makes all customer transactions easier. myBCA is expected to replace BCA Mobile. While these two go hand in hand. The problem that occurs is that not many people are familiar with myBCA. Customers feel reluctant to switch from BCA mobile to myBCA because they are afraid of the lack of security. Yet, the features provided by myBCA are much more complete than BCA Mobile.

The rating of the myBCA application in the Play Store shows 3.7 stars, meaning that consumers assess the quality of this myBCA service as not entirely good. There are even consumers who rate the myBCA application 1 star because of frequent interruptions in access to the myBCA application. However, myBCA continues to strive to improve the e-service quality of its application in order to satisfy its customers so that they will still want to continue using it. These challenges stem from users' reluctance to switch due to concerns about security and unfamiliarity with the new platform. This phenomenon reflects a common occurrence in the digital landscape, where the introduction of new technologies or platforms is met with resistance or skepticism from users, particularly when issues such as security and usability are perceived as potential drawbacks.

The acceptance and continuance of using new technology depend on a variety of circumstances. A theoretical framework known as Technology Continuance Theory (TCT) integrates Technology Acceptance Model (TAM), Expectation Confirmation Model (ECM), and cognitive model for representing and explaining user behavior toward technology continuance (Khayer & Bao, 2019). TAM focuses on technology acceptance with several determinants, including e-service quality, perceived ease of use, and perceived risk. E-service quality is the performance of expectations and facilitating conditions. The perceived ease of use of the technology is related to effort expectancy, and social influence takes into account how social factors affect people's acceptance of new technology. The ECM focuses on elements that affect loyalty and retention. While the cognitive model focuses on an individual's post-consumption evaluation, i.e., satisfaction.

E-services are in the spotlight in the age of the internet. Due to digital banking services are available to customers around the clock, e-service quality is a crucial component of banks' success. According to Pasha & Razashah (2018), client happiness and bank loyalty are significantly impacted by the quality of the service. Additionally, according to Shared (2019), there is a strong association between all the elements of e-service quality and e-customer satisfaction.

The bank must focus on perceived ease of use, in addition to quality, to ensure that customers would adopt new technology. Behavioral intentions to use e-banking are positively impacted by attitudes toward it and perceived ease of use (Ahmad et al., 2020). Also, according to Garg & Sharma (2020), perceived ease of use significantly affects user satisfaction, which in turn affects users' intentions to continue using the product. Additionally, Kim & Lee (2014) research demonstrates that

user contentment and perceived usefulness have a favorable impact on intention to use. Customers are satisfied and motivated to keep using the program due to its simplicity of use.

Customer worries about the risk of adopting the new technology offered are one aspect that may function as a barrier to adoption. Security risk is connected to perceived risk. According to Esmaeili et al. (2021), loyalty is negatively impacted by perceived risk. Customers will feel less satisfied and hesitant to utilize it again due to this perception of risk. By identifying e-service quality, perceived ease of use, and perceived risk usage of myBCA, determine whether they are satisfied and want to continue using myBCA among different generational cohorts (Gen X, Y, Z). This research will focus on it.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

E-Service Quality

Service quality as perceived by clients in relation to a bank's superior customer service. According to Shared (2019), Dewi et al. (2019), the effectiveness of an electronic or online system in facilitating productivity and adequate service delivery affects every step of the interactions between a company and its consumers. (1) Reliability: commitment to delivering high-quality, accurate e-services and upholding the service guarantee; (2) Responsiveness: The capacity to respond quickly and seek assistance when an issue or concern arises; (3) Access: The capability to rapidly access the website and contact the business when necessary; (4) Fulfillment: The ability to meet user needs, (5) Design: An attractive design interface of application; (6) Efficiency: The user-friendly, well-organized website just requires a minimum quantity of information from the user. The quality of an e-service can boost usage. Islam et al. (2023) show how important e-service quality factors are in generating customer satisfaction for users of online banking. Pasha & Razashah (2018) and Shared (2019) revealed that e-customer satisfaction and all the components of e-service quality are strongly correlated. Kim & Lee (2014) also proved that quality is a significant factor in determining perceived usefulness and user satisfaction. Satisfied customers will be motivated to continue using the application due to its quality. Based on the literature and empirical study, it can be hypothesized:

H1. E-service quality positively influences satisfaction.
H2. E-service quality positively influences continued intention to use.

Perceived Ease of Use

According to Singh & Sinha (2020), perceived ease of use can be seen as the general public's or consumers' perception of how much time or effort is needed to learn and use a new technology. On the one hand, customers or people will positively judge a new technology or system if they think it will be easy to understand and learn, which means that it won't take them much time to study and comprehend how the new system or technology would work. On the other hand, consumer judgments could also take the form of unfavorable judgments, in which consumers or people claim or believe that a system or technology implemented by a company is overly complex, challenging to comprehend, and would require a significant amount of time for consumers or people to learn about it. In this situation,

consumers' or users' intentions to adopt the new system can be interfered with. Given the idea of perceived ease of use, it should be noted that businesses should be able to make sure that all systems or technologies they implement and make available to customers are those that are easy for users to understand, pick up, and use to increase the number of people who use the systems they have created.

Attitudes towards e-banking are influenced by perceived ease of use, and attitudes in turn positively influence behavioral intentions to use e-banking (Ahmad et al., 2020). Garg & Sharma (2020) and Kim & Lee (2014) revealed that perceived usability has a major impact on user satisfaction, which in turn affects users' intentions to continue using the product. Based on the literature and empirical study, it can be hypothesized:

H3. Perceived ease of use positively influences satisfaction.
H4. Perceived ease of use positively influences continued intention to use

Perceived Risk

In online transactions, perceived risk is a multifaceted construct made up of financial, physical, psychological, and social dangers (Salam et al., 2021). Five types of risk are represented by perceived risk: financial risk, social risk, time risk, security risk, and performance risk (Esmaeili et al., 2021). They stated five dimensions which could be applied to m-banking: (1) Performance risk is the harm brought on by subpar or broken m-banking servers. (2) The security risk alludes to hacker attempts at fraud and deception, as well as the potential loss of security for the impacted mobile banking users. (3) Time risk is the term used to describe any annoyance or loss of time brought on by payment, navigational, or reception delays. (4) Social risk implies that friends, family, and coworkers might be unwilling to utilize mobile banking. (5) The potential financial loss brought on by a mistake in a transaction or the improper usage of a bank account is referred to as financial risk.

The level of enjoyment will drop due to risk perception. Esmaeili et al. (2021) proved that loyalty is negatively impacted by perceived risk. Hanif & Lallie (2021) also showed that the primary factors influencing a person's intention to use mobile banking applications include perceived cyber security risks. Based on the literature and empirical study, it can be hypothesized as the following:

H5. Perceived risk negatively influences satisfaction.
H6. Perceived risk negatively influences continued intention to use.

User Satisfaction

According to Wilson et al. (2021), user satisfaction is characterized as customers's view or assessments of a company's capacity to meet or exceed their expectations. They will only be content in this situation if the business is able to meet or surpass all of their expectations for the effectiveness or caliber of the goods or services they receive from the business. In contrast, if a company is found to have failed to provide customers with suitable goods or services of a caliber comparable to that which customers are anticipating, it can be said that the company has fallen short of their expectations, which will make customers dissatisfied with the effort made by the company.

Intention to use is influenced by user satisfaction with the system, which is much more likely if the technology enhances subsequent individual, collective, or organizational performance. Additionally, they chose the attitude variable to be user satisfaction because it was linked to both usage and intention to use. Based on the literature and empirical study, it can be hypothesized:

H7. User satisfaction positively influences continued intention to use.

Continue Intention to Use

The continuance intention of the user can, therefore, be utilized to determine their aim. Purchase intentions are a step before customers actually make purchases. Te researchers were able to ascertain, using three seven-point items, a customer's behavioral intentions: (1) plan to use, (2) intenton to use in the future, and (3) believes to use in the future (Hanif & Lallie, 2021). TAM helps explain the behavior-intention model.

Conceptual Framework

The acceptance and continuance of using new technology are explained by TCT. There are three primary factors—e-service quality, perceived ease of use, and perceived risk—that affect how new technology is accepted and continuously used. The conceptual framework can be seen in Figure 1.

3. RESEARCH METHODS

This study employed a survey design created on Google Forms and disseminated over social media. The unit analysis of this study were the people who have used the MyBCA application; at least the MyBCA application has been installed on the cellphone and used for transactions. The specific characteristic of responden are gen X, Y and Z, and live in the Jabodetabek area. This research uses purposive sampling to select the research sample. According to Hair et al. (2018), the sample size required for this investigation was determined to be five to ten times as many indicators. To get a representative sample, multiply the survey's 25 items by 10 times. Therefore, the minimum sample size for this calculation is

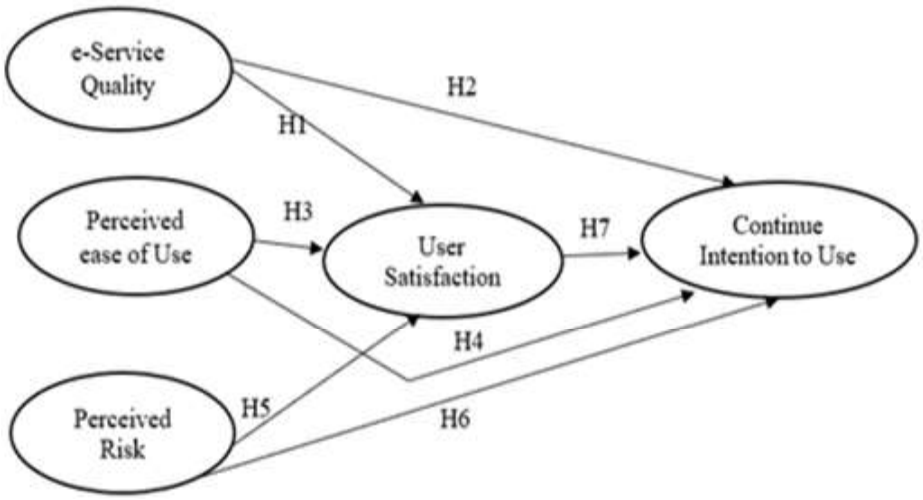

Figure 1
Research Conseptual Model

Sources: Theoretical Fremework

250. The research instrument is attached in Appendix 1, using a Likert scale with a scale of 5: strongly dislike to strongly like. This research made use of SEM-PLS to test the main hypotheses and data processing using SmartPLS 3.0 software assistance.

4. DATA ANALYSIS AND DISCUSSION

Characteristics of the Respondent

Respondents according to demographic characteristics can be seen in Table 1.

Table 1
Characteristics of the Respondent

Characteristic		Frequency	Percentage
Region	Bekasi	41	16.4
	Bogor	42	16.8
	Depok	34	13.6
	Jakarta	84	33.6
	Lainnya	8	3.2
	Tangerang	41	16.4
	Total	250	100.0
Generation	Gen X	18	7.2
	Gen Y	93	37.2
	Gen Z	139	55.6
	Total	250	100.0
Occupation	Housewife/Student college/ retired	31	12.4
	state-owned employees	39	15.6
	private sector employee	108	43.2
	Civil servants/military/ police	20	8.0
	self-employed	46	18.4
	Other	6	2.4
	Total	250	100.0
Income	<= 3 million	37	14.8
	3.1 - 6 million	120	48.0
	6.1 - 9 million	52	20.8
	9.1 - 12 million	21	8.4
	> 12 million	20	8.0
	Total	250	100.0
Long time using the MyBCA app	<1 year	24	9.6
	1-2 year	106	42.4
	> 2 year	120	48.0
	Total	250	100.0

Sources: Research data, processed

The total number of respondents is 250, 33% of whom live in the Jakarta area, and the rest are spread across Bekasi, Bogor, Depok, Tangerang, and others. 55.6% of them are Gen Z, and only 7% are Gen X; the rest are Gen Y. Most respondents are private employees, with most incomes ranging from 3.1 to 6 million rupiah. Among them, 42.4% have used the MyBCA application for 1-2 years, and 48% have used the MyBCA application for more than 2 years.

Outer Model Measurement Analysis

The results of the validity and reliability test of construct are presented in Table 2.

Based on the data in Table 2, Alpha's Cronbach, CR, and AVE values have met the requirements. Therefore, it can be concluded that the reliability value of the construct measurement is good. Then discriminant validity fornell-larcker testing is carried out. The construct has a higher value than the correlation with other latent variables (Sekaran & Bougie, 2016). The Fornell-Lacker results are displayed in Table 3.

Table 2
Validity and Reliability Test

Construct	Indicator	Loading factor	Cronbach's Alpha	Composite Reliability	AVE
Perceive ease to use	EU1	0.709	0.753	0.834	0.502
	EU2	0.724			
	EU3	0.713			
	EU4	0.716			
	EU5	0.679			
Continue intention	IU2	0.689	0.713	0.822	0.536
	IU3	0.759			
	IU4	0.728			
	IU5	0.749			
Perceive risk	PR2	0.716	0.726	0.829	0.548
	PR3	0.720			
	PR4	0.766			
	PR5	0.759			
User Satisfaction	SAT1	0.793	0.702	0.818	0.529
	SAT3	0.740			
	SAT4	0.681			
	SAT5	0.691			
e-Service quality	SQ1	0.701	0.705	0.817	0.528
	SQ3	0.709			
	SQ4	0.755			
	SQ5	0.741			

Sources: Research data, processed by Smart PLS

Table 3
Fornell-larcker Testing

	Continue intention to use	e-service quality	Perceive ease of use	Perceive risk	User satis-faction
Continue intention to use	0.732				
e-service quality	0.349	0.724			
Perceive ease of use	0.456	0.418	0.708		
Perceive risk	-0.391	-0.320	-0.348	0.740	
User satisfaction	0.648	0.491	0.470	-0.419	0.728

Sources: Research data, processed by Smart PLS

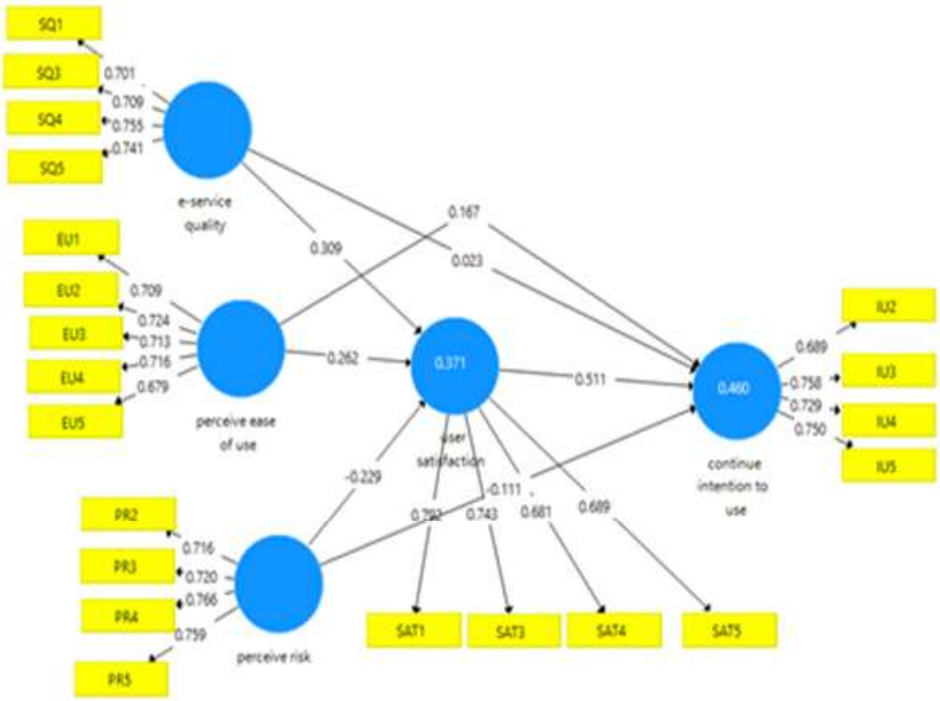

Figure 2
Path Diagram Result

Sources: SmartPLS output

The main diagonal value in Table 3 is greater than the value of the row below Therefore, it can be said that the discriminant validity is very good.

Inner Model Analysis and Hypothesis Testing

The inner model is the relationship between the constructs hypothesized in the study. The complete relationship between constructs can be seen in the following path diagram.

The contribution of e-service quality, perceived ease of use, and perceive risk to user satisfaction is 37.1%, while the contribution of e-service quality, perceived ease of use, perceived risk, and user satisfaction to continuing intention to use is 46.0%. The results of testing the relationship between constructs on the path diagram above can be seen in Table 4.

Hypothesis testing was done using the t-test. The t-test results are said to be significant if the p-value is <0.05. Based on Table 4, there are two insignificant hypothesis tests, i.e., the effect of e-service quality directly on continuing intention and the effect of perceived risk directly on continuing intention. However, the other five hypotheses are supported.

Table 4
Testing Hypothesis

Hypothesis	Path	Coefficient	p-value	Conclusion
H1. E-service quality positively influences satisfaction	service quality -> satisfaction	0.309	0.000	Accepted
H2. E-service quality positively influences continue intention to use	service quality -> continue intention	0.023	0.736	Rejected
H3. Perceived ease of use positively influences satisfaction	perceive ease to use -> satisfaction	0.262	0.000	Accepted
H4. Perceived ease of use positively influences continue intention to use	perceive ease to use -> continue intention	0.167	0.002	Accepted
H5. Perceived risk negatively influences satisfaction	perceive risk -> satisfaction	-0.229	0.000	Accepted
H6. Perceived risk negatively influences continue intention to use	perceive risk -> continue intention	-0.111	0.105	Rejected
H7. User satisfaction positively influences continue intention to use	satisfaction -> continue intention	0.511	0.000	Accepted

Sources: Research data, processed by Smart PLS

Table 5
Relation Between Variables in Generation Cohorts

Relation	Coefficient		
	GenX	GenY	GenZ
e-service quality -> user satisfaction	0.669**	0.312*	0.338***
e-service quality -> continue intention to use	-0.205	-0.029	0.047
perceive ease of use -> user satisfaction	0.215	0.186	0.252**
perceive ease of use -> continue intention to use	0.312	0.172*	0.138
perceive risk -> user satisfaction	-0.156	-0.346***	-0.146
perceive risk -> continue intention to use	0.231	-0.147	-0.153
user satisfaction -> continue intention to use	0.977*	0.575***	0.421**

Sources: Research data, processed by Smart PLS
*** Significance at level 0.1%
** Significance at level 1%
* Significance at level 5%

The results show that the effect of perceived ease of use and perceived risk on satisfaction can vary between generation cohorts. The perceived ease of use is more sensitive to Gen Y and Gen Z, while perceived risk is more sensitive to Gen Y. The other test results are consistent with the combined sample.

Discussion

E-service quality positively influences satisfaction, which is accepted. E-service quality plays an important role in user satisfaction. The results of this study prove that the e-service quality of the MyBCA app has a positive and significant effect on user satisfaction. This is in line with Shared (2019), who also revealed that there is a strong correlation between all the elements of e-service quality and e-customer satisfaction. Kim & Lee (2014) also proved that quality is a major determinant of user satisfaction.

E-service quality positively influences continued intention to use is rejected. E-service quality does not directly affect continuous intention to use, but indirectly, it is significantly affected. Without user satisfaction, e-service quality will not have an impact on continued intention to use. User satisfaction acts as a mediator between e-service quality and continued intention to use. In other words, it is not just the quality of the e-service itself that drives users to continue using it, but it is their satisfaction with the service experience. It depends on the nature of the e-service and the preferences of the users, certain aspects of e-service quality may be more or less important in influencing continued intention to use it.

Perceived ease of use positively influences satisfaction, which is accepted. In the launch of a new app, ease of use is very important. This research shows that perceived ease of use is the main determinant of user satisfaction. This can also be related to Garg & Sharma (2020) and Kim &

Lee (2014) who revealed that perceived usability has a major impact on user satisfaction, which in turn affects users' intentions to continue using the product. In generation Z, perceived ease of use is more sensitive to affecting satisfaction than other generation cohorts.

Perceived ease of use positively influences continued intention to use, which is accepted. This research shows that perceived ease of use is a determinant of continued intention to use the MyBCA app. This is in line with Ahmad et al. (2020), who revealed that perceived ease of use positively influences behavioral intentions to use e-banking. Perceived ease of use is more sensitive to influencing continued intention in gen Y than other generation cohorts.

Perceived risk negatively influences satisfaction, which is accepted. Perceived risk will reduce the level of satisfaction and, in turn, inhibit the user's desire to continue using the application. Empirical evidence from this study shows that perceived risk has a significant and negative effect on customer satisfaction directly. They may weigh perceived risks against the benefits and conveniences offered by the e-service, leading to a more nuanced evaluation process. In some cases, users may even perceive the benefits of the service to outweigh the perceived risks, resulting in sustained satisfaction despite acknowledged risks. The effect of perceived risk on satisfaction is more sensitive to Gen Y, compared to other generation cohorts. This result shows that generation Y considers the risk of using an application more than other generation cohorts.

Perceived risk negatively influences the continued intention to use, which is rejected. Perceived risk does not have a significant effect on continue intention directly, but indirectly perceived risk has a significant effect on continue intention through user satisfaction. Consumers who feel less satisfied are also reluctant to reuse. The results of this study indicate that user satisfaction is able to mediate the effect of perceived risk on the desire to continue using the MyBCA application. This highlights the crucial role of user satisfaction as a mediator in the relationship between perceived risk and continued usage intentions. E-service providers such as MyBCA can use these insights to refine strategies for managing perceived risk and enhancing user satisfaction. By prioritizing measures to address user concerns and improve satisfaction levels, providers can mitigate the negative impact of perceived risk and foster long-term engagement with their platforms.

User satisfaction positively influences continued intention to use. Satisfied customers will be motivated to continue using the application due to its quality and ease of use. Empirical evidence from this study shows that satisfaction mediates the effect of e-service quality and perceived ease of use on continuous intention to use.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Considering the study's findings, it can be concluded that e-service quality and perceived ease of use play an important role in the successful launch of new technologies. It is proven in this study that e-service quality and perceived ease of use have a significant and positive effect on user satisfaction. The most dominant factor influencing continued intention to use is perceived ease of use. While e-service quality directly

has no significant effect on continued intention to use, it indirectly affects continued intention to use through satisfaction. Likewise, perceived risk has a negative impact on user satisfaction, both directly and indirectly, and on continued intention to use.

This study proves that user satisfaction has a significant and positive effect on continued intention to use. People who feel satisfied will definitely continue to use it. User satisfaction is also able to mediate the influence of e-service quality, perceive ease of use, and perceived risk on the continued intention to use the MyBCA app. Perceived ease of use is more sensitive to Gen Y and Gen Z, while perceived risk is more sensitive to Gen Y. The implication of this study suggest that companies should prioritize e-service quality and perceived ease of use while developing new technology. This research highlights the importance of prioritizing e-service quality, perceived ease of use, and user satisfaction in the successful launch and adoption of new technologies. For further research, it can be applied to other new technologies or combine with Theory Planned Behaviour which lead to continue intention. The limitations of this study, is that it did not differentiate between old and new users wich may affect the acceptance of new technology.

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Corresponding authors
Author 1 can be contacted on e-mail: fajar.aji@binus.ac.id

Appendix 1. Measurement

No.	Variable	Indicator	Code	Measurement	Source
1.	E-service quality: the general assessment and determination by customers of the caliber and excellence of e-service provisions (Santos, 2003)	Reliability	SQ1	myBCA application is reliable	Shared (2019); Ahmad et al. (2020)
		Fulfillment	SQ2	myBCA application is fulfilment the need of consumer	
		Access	SQ3	myBCA application access does not occur interruptions	
		Efficient	SQ4	myBCA application don't waste time	
		Design	SQ5	Design of myBCA application is attractive	
2	Perceive ease of Use: the degree to which a user is prepared to use a system in which there is no effort required on his part (Davis, 1989)	Easy to learn	EU1	Learning to use this application at first time is easy	Wilson et al. (2021);Pozón-López et al., (2021); Rahmat (2019)
		Easy to control	EU2	I can easily control the myBCA application	
		Easy to understand	EU3	myBCA application is easy to understand	
		Easy to use	EU4	myBCA application is easy to operate	
		Easy to apply	EU5	myBCA application registration is very easy	

No.	Variable	Indicator	Code	Measurement	Source
3	Perceived risk : multifaceted construct made up of financial, physical, psychological, and social dangers (Salam, 2021)	Privacy risk	PR1	I wouldn't lose control over my privacy if I used a myBCA application	Hanif & Lallie (2021)
		Cyber security risk	PR2	myBCA application is harmless to use.	
		Insecure authorization	PR3	I am confident to use the myBCA application because I am sure that unauthorized parties cannot access my account	
		Insecure authen-tication	PR4	Using the myBCA app does not result in my bank account being used fraudulently	
		Financial risk	PR5	I feel secure using the myBCA application to pay my expenses	

No.	Variable	Indicator	Code	Measurement	Source
4	User satisfaction: customers's view or assessment of a company's capacity to meet or exceed their expectations (Wilson et al., 2019)	Satisfy	SAT1	I am satisfied with myBCA application	Wilson et al. (2021)
		No complain	SAT2	I am quite impressed with my overall myBCA application process	
		No regrets	SAT3	When I chose to use the myBCA application, I believe I made the proper choice	
		Happiness	SAT4	My interaction with the myBCA application has been excellent, and I am very happy with it	
		Positive word of mouth	SAT5	I will recommend people to use myBCA	
5	Continue Intention to use: the intention of a user to continuously use app (Garg & Sharma, 2020)	Plan to use	IU1	I'm going to use a myBCA app in the following three months.	Hanif et al. (2021); Wilson et al. (2021)
		Believing	IU2	In the future, I think I should utilize the myBCA application.	
		Motivation	IU3	I am motivated to continue using myBCA application	
		Keep using	IU4	I want to keep utilizing the myBCA application	
		Regularly use	IU5	I'll frequently utilize myBCA	