
EXPLORING THE ROLE OF TRUST AND USER EXPERIENCE ON USERS' CONTINUANCE INTENTION IN DIGITAL FUND TRANSFERS: A MEDIATED MODEL THROUGH USER SATISFACTION



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Abstract

The rapid development of digital technology has transformed the way people conduct financial transactions, especially through mobile banking and e-wallet platforms such as DANA, OVO, GoPay, and FLIP. This study investigates the influence of trust and user experience on continuance use intention of digital fund transfer services, with user satisfaction serving as a mediating variable. A quantitative approach was employed, involving 100 respondents who actively use digital fund transfer services in the Jabodetabek area. Data were analyzed using Structural Equation Modeling Partial Least Squares (SEM-PLS). The findings reveal that both trust and user experience have significant direct effects on continuance use intention, and user satisfaction partially mediates these relationships. Trust was found to be the strongest predictor, highlighting the importance of perceived security, reliability, and integrity in sustaining usage. Positive user experience, including intuitive interfaces, responsive features, and efficient transaction processes, also significantly contributes to continued engagement. These results provide insights for digital financial service providers to enhance user satisfaction and loyalty by improving trust and user experience, thereby supporting sustainable adoption of digital fund transfer platforms.

Keywords: Trust, User Experience, User Satisfaction, Continuance Use Intention, Digital Fund Transfer, Mobile Banking, E-Wallet

INTRODUCTION

The rapid advancement of digital technology has profoundly transformed economic and financial activities, particularly in the way people conduct transactions. In today's digital era, individuals are no longer required to carry cash or wait in long queues at banks to transfer funds, as various digital transfer services are now readily accessible via mobile devices. These innovations not only accelerate the transaction process but also provide greater efficiency and convenience for users across different segments of society. This digital transformation is evident in the growing adoption of financial technology services, such as mobile banking and digital wallets, which have reshaped the financial services landscape in Indonesia (Bank Indonesia, 2025).

According to data released by Bank Indonesia, the number of digital economic and financial transactions reached 10.76 billion in the first quarter of 2025, illustrating a remarkable increase in the utilization of digital financial services (Bank Indonesia, 2025). This trend is also reflected in the significant rise of mobile banking users. For example, BRImo, a mobile banking application from Bank BRI, recorded 37.14 million users by September 2024, representing a 24.7% increase compared to the previous year. Similarly, BCA Mobile surpassed 31 million users, while Livin' by Mandiri reached 27.3 million users during the same period (Bloomberg Technoz, 2024). On the other hand, digital wallets have also shown substantial growth. DANA, for instance, emerged as the market leader with 179 million downloads in 2024 (Kismayanti, 2025). Furthermore, (Wearesocial.com, 2024) reported that Indonesia had 213 million internet users out of a total population of 275 million, with 97% accessing digital services through smartphones. These figures demonstrate the enormous market potential that has fueled the adoption of digital transfer applications such as DANA, OVO, GoPay, FLIP, and mobile banking services offered by major banks.

In terms of transaction value, digital financial activities have also shown a consistent upward trend. The value of interbank electronic money transfers reached IDR 366.3 trillion in 2023 and continued to grow, reaching IDR 303.0 trillion in just the first half of 2024 (Irhamni, 2024). Despite this remarkable growth, a gap remains between *initial adoption* and *continued use intention*. While many users download and initially use these applications, not all continue to engage with them regularly, and some eventually abandon their usage entirely (Amalia et al., 2025). This phenomenon highlights the importance of investigating factors that sustain long-term user engagement with digital financial services.

Alongside adoption challenges, issues related to user trust and satisfaction remain critical. The Indonesian Financial Services Authority (OJK) reported 22,907 consumer complaints by September 2024, of which 8,004 originated from the banking sector and 8,626 from the fintech industry (OJK, 2024). These complaints predominantly involved unethical debt collection practices, transaction errors, and concerns about data security (Bisnis.com, 2024). Such issues may reduce user trust, which in turn affects satisfaction and the intention to continue using digital services (Gefen et al., 2003; van Esterik-Plasmeijer & van Raaij, 2017).

Prior research has consistently emphasized that trust and user experience are crucial determinants of satisfaction and continuance intention in digital service contexts (Bahari et al., 2024; Sabukunze & Arakaza, 2021; Plasmeijer & van Raaij, 2017). Nevertheless, research gaps remain in understanding the mediating role of user satisfaction in linking trust

and user experience with continuance use intention, particularly in the context of fund transfer services in Indonesia. Considering the increasing competition in the digital financial services sector, service providers must not only focus on technological innovations but also pay attention to psychological factors and user experiences that foster satisfaction and loyalty.

The urgency of this study lies in its potential to provide a comprehensive understanding of the factors influencing the sustainability of digital transfer service usage. The novelty of this research lies in its integrative approach, which examines the influence of trust and user experience on continuance use intention while considering the mediating role of user satisfaction. Accordingly, this study is expected to contribute both theoretically to the literature and practically by offering insights for digital service providers to develop effective strategies to retain users.

REVIEW OF LITERATURE

Trust

Trust is generally defined as the willingness of a user to rely on a digital service provider based on the expectation that the service will perform reliably, securely, and ethically (Gefen et al., 2003). In the context of digital financial services, trust plays a central role in reducing perceived risks and uncertainties associated with online transactions, such as concerns over privacy, security, and misuse of personal data (Kim et al., 2017). Without trust, users are unlikely to continue engaging with digital financial applications, even if the technology offers convenience and efficiency.

User Experience (UX)

User experience refers to the overall perception and response that users have when interacting with a system, product, or service, encompassing aspects of usability, design, accessibility, and emotional satisfaction (Prasetyo et al., 2025). In mobile banking and digital payment contexts, UX includes ease of navigation, interface clarity, response time, and the ability of the application to meet users' needs seamlessly (Elysa et al., 2023). A positive UX enhances user engagement and builds long-term relationships between users and digital platforms.

User Satisfaction

User satisfaction is defined as the degree to which a user's expectations and needs are fulfilled by a system or service, often resulting from a comparison between expected performance and actual experiences (Djulianto et al., 2022). In digital financial services, satisfaction reflects whether users feel that applications meet their functional requirements (e.g., speed, accuracy, security) and psychological needs (e.g., confidence, comfort, assurance). High user satisfaction is positively associated with trust, loyalty, and continuance use intention (Elysa et al., 2023).

Continuance Use Intention (CUI)

Continuance use intention refers to the user's intention to continue using a technology or service after initial adoption (Ji et al., 2019). Rooted in the Expectation-Confirmation Model (ECM), CUI emphasizes the importance of post-adoption factors, such as perceived usefulness, trust, and satisfaction, in determining whether users remain engaged with a system over time. In the context of digital fund transfer applications, CUI is critical for the

sustainability of the service, as retaining existing users is often more challenging and costly than attracting new adopters (Zhou, 2013).

RESEARCH METHOD

This study employs a quantitative research design to examine the influence of trust and user experience on continuance use intention, with user satisfaction as a mediating variable, in the context of digital fund transfer services. A quantitative approach was chosen because it allows for the systematic measurement and statistical analysis of relationships among variables, providing more objective and generalizable findings (Hair, 2017). The population of this study consists of users of digital fund transfer services in the Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi) area. Respondents were selected based on a purposive sampling technique, with the main criteria being individuals who actively use mobile banking applications or electronic money (e-money) platforms such as DANA, OVO, GoPay, and FLIP. A total of 101 respondents were successfully collected for this study, which meets the minimum sample size requirement for Structural Equation Modeling using Partial Least Squares (SEM-PLS) analysis, as suggested by (Hair, 2017). Data were obtained through an online questionnaire distributed via digital platforms. The questionnaire consisted of items measuring four main constructs: trust, user experience, user satisfaction, and continuance use intention. The collected data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS), implemented through SmartPLS software. SEM-PLS was selected due to its ability to simultaneously estimate complex relationships between latent variables and assess both measurement and structural models (Hair, 2017).

RESULTS AND DISCUSSION

Outer Loading

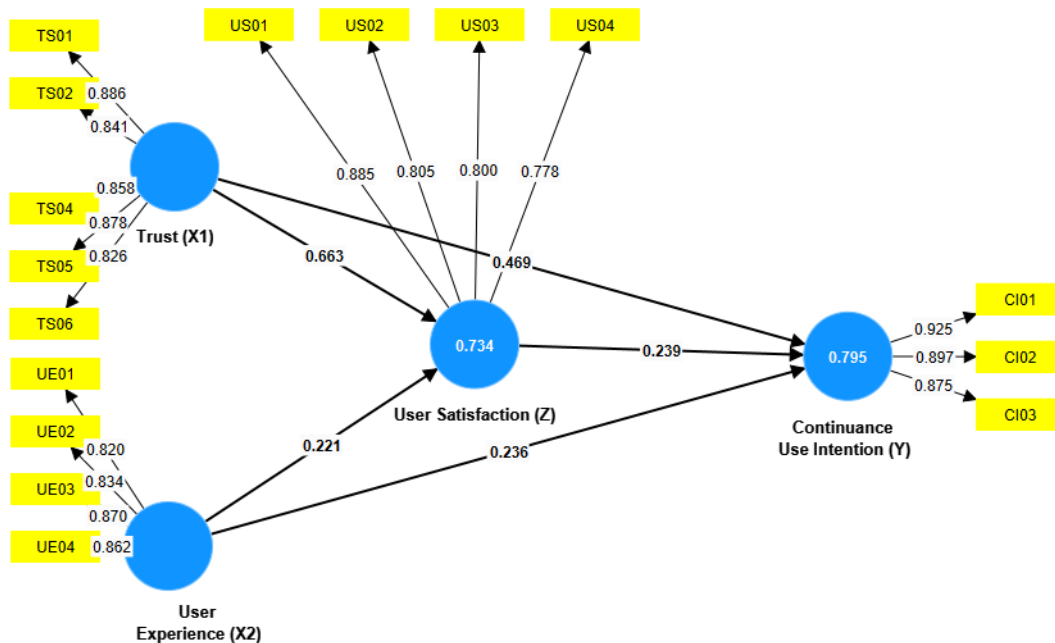


Figure 1. Conceptual Framework

Outer loading refers to the correlation between an indicator (observed variable) and its corresponding latent construct. It measures how well each item represents the underlying construct. A higher loading (≥ 0.70) indicates that the indicator strongly contributes to measuring the construct, although values between 0.60–0.70 are acceptable in exploratory research (Hair, 2017).

Table 1. Outer Loading

Variable	Indicator	Outer Loading	Criteria
Continuance Use Intention	CI01	0.925	Valid
	CI02	0.897	Valid
	CI03	0.875	Valid
Trust	TSO1	0.886	Valid
	TSO2	0.841	Valid
	TSO4	0.858	Valid
	TSO5	0.878	Valid
	TSO6	0.826	Valid
User Experience	UE01	0.820	Valid
	UE02	0.834	Valid
	UE03	0.870	Valid
	UE04	0.862	Valid
User Satisfaction	US01	0.885	Valid
	US02	0.805	Valid
	US03	0.800	Valid
	US04	0.778	Valid

The table above shows an outer loading value > 0.70 , indicating that convergent validity has been met. In reflective measurement, an indicator is considered convergently valid if its outer loading value is greater than 0.70.

Composite Reliability, Cronbach’s Alpha, and AVE

Composite Reliability (CR) and Cronbach’s Alpha are measures of internal consistency reliability. Cronbach’s Alpha evaluates reliability based on the assumption that all indicators are equally reliable. It is considered acceptable when values exceed 0.70 (Hair, 2017). Composite Reliability (CR) is a more advanced reliability measure that accounts for individual indicator loadings. CR values above 0.70 indicate satisfactory construct reliability (Hair, 2017). Compared to Cronbach’s Alpha, CR is often preferred in PLS-SEM because it provides a less biased estimate of internal consistency.

Furthermore, Average Variance Extracted (AVE) assesses convergent validity, showing the extent to which indicators of a construct share variance with the construct itself. An AVE value ≥ 0.50 suggests that the construct explains more than half of the variance of its indicators, confirming adequate convergent validity (Fornell & Larcker, 1981).

Table 2. Composite Reliability, Cronbach’s Alpha, and AVE

	Cronbach’s Alpha	Composite Reliability	AVE
Continuance Use Intention	0.882	0.883	0.809
Trust	0.910	0.911	0.736
User Satisfaction	0.834	0.840	0.669

User Experience	0.868	0.871	0.717
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The results of Table 2 explain that the composite reliability and Cronbach alpha values are said to be valid because they have a value > 0.80, and the AVE value is also declared valid because it has a value > 0.50.

R-Square (R²)

R-Square (Coefficient of Determination) indicates the proportion of variance in the dependent variable that can be explained by the independent variables in the model. In SEM-PLS, R² values of 0.25, 0.50, and 0.75 are considered weak, moderate, and substantial, respectively (Hair, 2017). A higher R² indicates stronger explanatory power of the model.

Table 3. R-Squared

	R-Squared
Continuance Use Intention	0.789
User Satisfaction	0.729

Based on the results of the table above, explain that the r-square value has a high value > 0.75.

Path Coefficient

Path coefficients represent the estimated relationships (strength and direction) between latent variables in the structural model. The significance of path coefficients is usually tested through a bootstrapping procedure in PLS-SEM (Hair, 2017).

Table 4. Path Coefficient

Hipotesis	Original Sample (O)	P Values	Criteria
Trust (X ₁) → Continuance Use Intention (Y)	0.469	0.001	Significant
User experience (X ₂) → Continuance Use Intention (Y)	0.236	0.028	Significant
Trust (X ₁) → user satisfaction (Z)	0.663	0.000	Significant
User experience (X ₂) → user satisfaction (Z)	0.221	0.028	Significant
User satisfaction (Z) → Continuance Use Intention (Y)	0.239	0.019	Significant
Trust (X ₁) → Continuance Use Intention (Y) melalui user satisfaction (Z)	0.158	0.001	Significant
User experience (X ₂) → Continuance Use Intention (Y) melalui user satisfaction (Z)	0.053	0.036	Significant

Trust in Continuance Use Intention

The empirical findings indicate that trust exerts a significant influence on continuance use intention, with a p-value of 0.001 (< 0.05). This statistical evidence highlights that higher levels of user trust in fund transfer services, particularly in terms of transaction security, data protection, and system integrity, significantly enhance users' willingness to continue utilizing the service. A strong sense of trust fosters a psychological assurance that the platform is capable of safeguarding sensitive information and ensuring transactional reliability, which in turn promotes user loyalty and long-term adoption.

This result is consistent with prior research. For instance, Ansori & Nugroho, (2024) demonstrated that trust significantly predicts continuance usage intention in the context of mobile payment applications in Indonesia. Similarly, (Hui et al., 2023), in their study on

mobile banking in Johor, Malaysia, emphasized that trust constitutes a critical determinant of sustained usage, especially among millennial users who are more concerned with digital security and transactional credibility. Moreover, (Sari & Mimba, 2025), within the framework of the Extended Technology Continuance Theory (TCT), revealed that perceived trust functions as a key predictor influencing users' continuance intention toward e-wallet applications. Collectively, these findings underscore the pivotal role of trust as a cornerstone in shaping long-term digital financial service adoption across various contexts and user demographics.

User Experience on Continuance Use Intention

The analysis reveals that user experience has a positive and significant effect on continuance use intention, with a p-value of 0.028 (< 0.05). These statistical results suggest that the more seamless and satisfying the experience users encounter while utilizing fund transfer services, whether through mobile banking or digital wallets such as DANA, OVO, GoPay, and FLIP, the greater their propensity to continue using these platforms over time. Positive user experiences are reflected in several critical aspects, including intuitive interface design, simple and efficient navigation, transaction speed, feature responsiveness, and overall usability. When these elements align to create a sense of convenience and satisfaction, users are more likely to form favorable impressions that foster continued usage intentions.

Interestingly, user experience can sometimes outweigh trust as a determinant of continuance intention, particularly when digital financial services succeed in integrating functionality into users' daily lives and provide tangible value in terms of convenience and efficiency. This finding underscores the fact that modern consumers not only seek security but also prioritize ease of use and enjoyment when interacting with financial technology platforms.

This study's findings are consistent with (Khasanah et al., 2023), who emphasized that user experience significantly influences continuance use intention in digital payment applications. Their research similarly highlighted that platforms delivering smooth, reliable, and user-friendly experiences have a stronger likelihood of retaining customers in the long run. The alignment between the present study and previous empirical evidence strengthens the argument that user experience is a central factor in sustaining adoption and loyalty within the digital financial ecosystem.

Trust in User Satisfaction

The results indicate that trust has a significant effect on user satisfaction, with a p-value of 0.000 (< 0.05). This strong statistical relationship suggests that the higher the level of user trust in fund transfer services, the greater the satisfaction they experience. Trust functions as a psychological assurance mechanism by providing users with confidence in the security, reliability, and integrity of the service. When users perceive that the platform can consistently safeguard their personal data, ensure transaction accuracy, and deliver services reliably, their expectations are more likely to align with actual experiences, thereby generating higher levels of satisfaction.

These findings are consistent with prior empirical studies. For example, (Nguyen & Dao, 2024) confirmed that trust is a critical determinant of user satisfaction, as users who perceive a platform as trustworthy tend to believe that their needs will be consistently fulfilled. Similarly, Arfiansyah (2021) highlighted that trust positively influences user satisfaction through several practical dimensions, including application functionality, service

speed, and user-friendly interface design. Together, these studies reinforce the argument that trust not only facilitates user confidence but also directly enhances satisfaction by shaping favorable user perceptions and post-usage evaluations.

In the broader context of digital financial services, these results underscore the pivotal role of trust as both a precondition and driver of user satisfaction. A trustworthy platform not only reduces users' perceived risks but also creates a positive emotional response, which strengthens satisfaction and further contributes to long-term user engagement and loyalty.

User Experience on User Satisfaction

The findings demonstrate that user experience exerts a positive and significant effect on user satisfaction, with a p-value of 0.013 (< 0.05). This result indicates that the overall perceptions and emotions users develop while interacting with a system significantly contribute to their satisfaction. User experience is not limited to technical performance but also encompasses usability, convenience, efficiency, aesthetics, and even emotional comfort during interaction (Syahfitri, 2025). When users perceive that a platform delivers not only functional benefits but also enjoyable and seamless interaction, their satisfaction tends to increase because the service is seen as capable of meeting, if not exceeding, their expectations.

This result is consistent with the work of Parahita & Toto Raharjo, (2024), who emphasized that customer experience is a multidimensional construct, covering rational, emotional, sensory, and even spiritual aspects, all of which strongly influence satisfaction outcomes. Similarly, (Isnoe & Azis, 2024). highlighted that digital applications offering easy navigation, attractive visual design, and responsive features enhance comfort and reduce users' cognitive burden, which ultimately strengthens satisfaction. In line with these findings, Hidayatuloh (2020) also confirmed that user experience significantly shapes user satisfaction by directly affecting how users evaluate the value and quality of their interactions with digital platforms.

Taken together, these empirical results underscore the critical role of user experience as a holistic determinant of satisfaction in the digital service context. Beyond functional reliability, platforms that successfully integrate intuitive design, aesthetic appeal, and emotional resonance into their service delivery are more likely to cultivate positive user perceptions, thereby enhancing overall satisfaction and fostering loyalty in the long run.

User Satisfaction on Continuance Use Intention

The results reveal that user satisfaction significantly influences continuance use intention, with a p-value of 0.019 (< 0.05). This finding suggests that satisfaction functions as both an emotional and cognitive evaluation of users' experiences with digital financial services. Key determinants of satisfaction include ease of navigation, transaction speed, interface design, and system stability. When users perceive that these aspects align with or exceed their expectations, their overall satisfaction increases, thereby reinforcing their intention to continue using the application over time.

The role of user satisfaction as a driver of continuance behavior has been widely acknowledged in prior research. For instance, Ashfaq et al (2020) identified satisfaction as a primary predictor of continuance intention in mobile financial applications, underscoring its central importance in sustaining long-term usage. Similarly, (Foroughi et al., 2019) emphasized that satisfaction cultivates positive attitudes toward e-wallets, which, in turn, strengthen user loyalty and reduce the likelihood of switching to competing platforms. This

process involves both emotional dimensions (such as feelings of comfort, enjoyment, and trust) and cognitive dimensions (such as perceived usefulness and efficiency), which collectively shape users' ongoing behavioral intentions.

Overall, these results confirm that satisfaction serves not only as an outcome of successful service delivery but also as a strategic determinant of continuance use intention in the digital financial ecosystem. By enhancing satisfaction through usability, reliability, and emotionally engaging experiences, platforms can ensure sustainable adoption, foster loyalty, and achieve long-term competitiveness in the digital payment industry.

Trust in Continuance Use Intention through User Satisfaction

The mediation analysis demonstrates that trust significantly influences continuance use intention through user satisfaction, with a p-value of 0.027 (< 0.05). This result implies that trust not only exerts a direct effect on continuance intention but also indirectly enhances users' willingness to sustain platform usage by fostering higher satisfaction. In other words, trust strengthens users' belief in the platform's reliability and integrity, which subsequently generates satisfaction and, in turn, reinforces continuance use intention.

This finding aligns with the Expectation Confirmation Theory (ECT), which posits that users' positive expectations and trust in a system lead to higher satisfaction, ultimately shaping their intention to continue usage. Specifically, trust acts as a psychological assurance mechanism that reduces uncertainty, encourages favorable experiences, and increases satisfaction levels, which subsequently translate into long-term behavioral commitment.

Empirical evidence from prior studies supports this mediating relationship. For instance, Bouhlel & Mzoughi (2024), in the context of mobile banking, found that trust improves satisfaction, which then significantly strengthens continuance use intention. Similarly, (Al-Dwairi & Al-Ali, 2022) emphasized that both trust and satisfaction serve as critical mediators in shaping continuance use intention for digital payment services, highlighting the layered process through which user confidence and positive evaluations of service quality translate into sustained adoption.

Taken together, these results underscore the dual role of trust: as a direct antecedent of continuance use intention and as an indirect driver via user satisfaction. This mediating mechanism provides valuable insights for digital financial service providers, suggesting that cultivating trust not only secures immediate loyalty but also enhances user satisfaction, thereby creating a sustainable pathway for long-term platform usage.

User Experience on Continuance Use Intention through User Satisfaction

The results indicate that user experience significantly influences continuance use intention through user satisfaction, with a p-value of 0.036 (< 0.05). This finding highlights that a positive user experience, reflected in easy navigation, responsive features, appealing interface design, and system reliability, enhances user satisfaction, which subsequently drives users' intention to continuously adopt digital fund transfer services. Satisfaction thus acts as a pivotal mechanism through which user experience translates into sustained platform usage.

This result is consistent with the findings of Peng and Bai (2025), who confirmed that user satisfaction mediates the relationship between user experience and continuance use intention. Their study emphasized that positive experiences generate both emotional satisfaction (comfort, enjoyment, and trust) and cognitive satisfaction (perceived usefulness and efficiency), which together strengthen users' long-term loyalty. In line with this, the

present study reinforces the notion that user experience is not merely a functional driver of system interaction but also a strategic determinant that indirectly affects continuance intention through the creation of satisfaction.

Taken together, these findings underscore the critical role of satisfaction as a mediating construct linking experiential quality to behavioral outcomes. For practitioners, this implies that investing in user-centered design, system responsiveness, and aesthetic appeal is not only essential for ensuring immediate usability but also for fostering satisfaction, which in turn sustains users' long-term engagement and loyalty to digital financial platforms.

CONCLUSION

This study confirms that **trust** and **user experience** significantly influence **continuance use intention** in digital fund transfer services, both directly and indirectly through **user satisfaction**. The findings indicate that users' confidence in the security, reliability, and integrity of digital platforms, combined with positive, seamless, and enjoyable interactions, drives sustained usage behavior. User satisfaction acts as a crucial mediating variable, strengthening the relationship between trust, user experience, and continuance use intention. Practically, these results suggest that service providers, such as mobile banking and e-wallet platforms (DANA, OVO, GoPay, FLIP), should prioritize enhancing security measures, streamlining interface design, and optimizing the overall user experience to retain loyal users. By integrating these strategies, platforms can foster higher satisfaction levels, reinforce trust, and ultimately encourage continuous engagement with digital financial services.

Conclusion: Trust and user experience significantly influence user satisfaction and continuance use intention in digital fund transfer services. User satisfaction mediates these relationships, underscoring its critical role in sustaining user engagement.

Theoretical Implications: This study extends TAM and TRA by integrating satisfaction as a mediating construct, providing a more comprehensive understanding of continuance behavior.

Practical Implications: Digital service providers should enhance system security, usability, and customer service to strengthen user trust and experience.

Limitations and Future Research: The study was limited to Jabodetabek. Future studies could expand geographically, include moderating variables, and apply longitudinal approaches.

Future Research

Future research could explore several directions to build upon this study. First, expanding the sample size and including respondents from broader geographic regions in Indonesia or other countries may enhance generalizability. Second, incorporating additional variables such as perceived ease of use, service quality, or social influence could provide a more comprehensive understanding of factors affecting continuance use intention. Third, longitudinal studies are recommended to examine changes in user behavior over time, particularly as new features, technologies, or regulatory policies are introduced. Lastly, qualitative approaches could be combined with quantitative analysis to capture deeper insights into user motivations, emotional responses, and decision-making processes in digital financial service adoption and retention.

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