

## **Continuance Intention of Jenius Digital Bank Users in Surabaya: A UTAUT Approach with Experience as a Moderator**

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**ABSTRACT:** Early adoption of digital technology doesn't guarantee ongoing use over time. This research intends to analyze the impact of three central components of the Unified Theory of Acceptance and Use of Technology (UTAUT), specifically performance expectancy, effort expectancy, and social influence, on the intention to continue using Jenius digital banking services in Surabaya. It additionally examines the moderating influence of experience. This study employs a quantitative method, utilizing an online survey given to 156 participants chosen via purposive sampling. Data were examined through Partial Least Squares Structural Equation Modeling (PLS-SEM) utilizing SmartPLS 4.0 software. The findings indicate that performance expectancy, effort expectancy, and social influence affect the intention to continue. Additionally, experience influences the connection between performance expectancy and effort expectancy with continuance intention. These results strengthen the significance of the UTAUT model in elucidating the ongoing usage of digital banking services.

**KEYWORDS:** Continuance Intention, Digital Banking, Experience, Financial Technology, UTAUT

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### **I. INTRODUCTION**

The growing public interest in financial services that are fast, flexible, and easily accessible has driven a shift in customer behavior from conventional banking to digital services. Today, customers expect banking transactions to be conducted instantly without time or location constraints, including activities such as account opening, fund transfers, payments, and personal financial management. Digital banks have emerged as a response to this transformation, offering technology-based banking services that can be accessed without the need for physical presence at branch offices (OJK, 2021), aligning with the increasingly prominent characteristics of the digital-native society.

A key player in the evolution of digital banking services in Indonesia is Jenius, a digital offering from SMBC Indonesia. Since its launch in 2016, Jenius has recorded rapid growth in terms of user numbers. According to the Annual Report (SMBCI, 2024), the number of registered users has continued to rise, from 4.39 million in 2022 and 5.23 million in 2023 to 5.92 million in 2024. However, only around 25% of these users are considered active, meaning they conducted transactions within the last 30 days. This indicates that approximately 75% of users remain inactive, reflecting a gap between initial adoption and sustained use of the service.

This phenomenon becomes even more relevant when viewed alongside data from the Indonesian Internet Service Providers Association, which reported that national internet penetration had reached 79.5%, or about 221 million users, in 2024 (APJII, 2024). With such extensive internet access, the use of digital financial services should, in principle, increase proportionally. However, in practice, many users only try digital banking services during the initial stage but do not continue using them consistently.

Furthermore, although the Jenius application had been downloaded more than 10 million times as of February 2025, its Google Play Store rating was only 3.3 out of 5. This indicates potential user dissatisfaction, which may stem from technical issues, complex features, or unmet expectations. This suggests that adoption does not necessarily guarantee loyalty. Negative experiences, such as difficulties in navigation, non-intuitive features, or unstable application performance, may lead users to discontinue usage despite initial interest.

The gap between high adoption rates and low active user numbers creates an important research opportunity, particularly concerning the factors influencing continuance intention in the use of digital banking services. Continuance intention is crucial for assessing the long-term success of a technology or digital service, as it signifies a user's deliberate choice to keep using the service after the initial adoption stage (Bhattacharjee, 2001).

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This research utilizes the Unified Theory of Acceptance and Use of Technology, formulated by (Venkatesh et al., 2003). The model consists of four primary components: performance expectancy, effort expectancy, social influence, and facilitating conditions. This study on digital banking persistence identifies three crucial factors considered vital: performance expectancy, effort expectancy, and social influence, as they greatly affect users' perceptions of benefits and ease of use.

To enrich the analysis, this study also incorporates experience as a moderating variable. User experience has the potential to make the link between the core constructs and continuance intention stronger or weaker. Prior research has produced varied outcomes concerning the influence of experience as a moderator (Alkawsi et al., 2021; Alosaimi et al., 2023; Izkair & Lakulu, 2021; Tusyanah et al., 2021), rendering it an interesting factor for additional investigation among Jenius users in Indonesia.

Consequently, this research investigates the impact of PE, EE, and SI on the CI of Jenius digital banking users in Surabaya. Additionally, the study intends to explore the moderating effect of experience in these relationships. The findings are expected to enhance theoretical understanding by broadening the UTAUT model in the context of continuance intention, while also providing actionable insights for digital financial service providers to boost user retention and develop service strategies centered around user experience.

## **II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Continuance Intention**

CI refers to a person's readiness or intention to persist in using a system or service continuously after the initial adoption (Saputra & Sholihah, 2023). Prior research (Chen et al., 2021; Lee et al., 2020; Lutfi, 2022), demonstrate that the original UTAUT constructs are significant in forecasting continuance intention, thus broadening the notion of behavioral intention to the realm of ongoing technology use. According to Bhattacharjee (2001), CI can be measured through three indicators: intend, plan, and will.

### **Performance Expectancy**

PE refers to the extent to which a system or technology offers advantages that improve performance (Venkatesh et al., 2003; Pertiwi & Purwanto, 2021). As stated by (Venkatesh et al., 2003), PE pertains to how effectively a system aids in accomplishing tasks or work. The indicators of PE include extrinsic motivation, job-fit, outcome expectations, perceived usefulness, and relative advantage (Venkatesh et al., 2003).

### **Effort Expectancy**

EE refers to how much an individual perceives a system or technology as user-friendly and requiring minimal effort to use (Venkatesh et al., 2003). This concept represents users' views on ease and accessibility while interacting with the system. The indicators of EE include complexity, ease of use, and perceived ease of use (Venkatesh et al., 2003).

### **Social Influence**

SI refers to the extent to which individuals are motivated to utilize a system or technology based on the views or expectations of important people in their social setting (Venkatesh et al., 2003). This concept emphasizes how social norms, peer pressure, and public opinion can impact people's decisions to use technology, particularly when they lack the necessary knowledge. Indicators of SI include image, subjective norm, and social factors (Venkatesh et al., 2003).

### **Experience**

Experience is the accumulation of knowledge, skills, and familiarity that individuals gain through direct involvement in using a system (Sari, 2024). According to (Angelina & Supriyono, 2024), user experience represents the overall outcome of consumer interactions with a service, encompassing both physical and emotional aspects. In the UTAUT model, experience is positioned as a moderating variable that can either reinforce or diminish the influence of the core constructs on users' intentions and behaviors (Venkatesh et al., 2003). Indicators of experience in this study refer to the act and relate (Damayanti et al., 2020), as well as perspicuity, efficiency, and dependability (Schrepp et al., 2014).

### **Performance Expectancy on Continuance Intention**

The greater the advantages that users recognize, the more probable it is that they will keep using the service. (Bhattacharjee, 2001) asserts that users are more inclined to continue using technology when their initial expectations of system benefits are fulfilled. Previous studies (Lutfi, 2022) and (Rengganis & Nuryana, 2024) demonstrate that PE exerts a meaningful and favorable effect on users' CI. Therefore, when a technology consistently delivers the expected benefits, the CI becomes stronger.

**H1: PE has a positive and significant effect on the CI of Jenius digital bank users.**

### **Effort Expectancy on Continuance Intention**

Effort expectancy plays an essential role in influencing whether users keep using technology over the long term. When users perceive an application as easy to operate and user-friendly, both technical and psychological barriers are reduced, thereby reinforcing continuance intention. (Wahyudi & Pertiwi, 2024) the willingness of users to continue utilizing services is influenced

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by the priority given to ease of use and the learning process. Similarly, (Al-Adwan et al., 2022) found that the simpler a system is to operate, the more likely it is that users will sustain usage.

### **H2: EE has a positive and significant effect on the CI of Jenius digital bank users. Social Influence on Continuance Intention**

At the early stage of technology adoption, users' decisions are often influenced by the experiences and encouragement of people around them (Lee et al., 2020). Social influence may also continue to play a role in fostering continuance intention, particularly when users receive support from their social environment, positive testimonials, or participation in user communities. Such support strengthens confidence and attachment to the system, thereby enhancing continuance intention. Studies by (Amaral & Watu, 2021) and (Raihan & Rachmawati, 2019) confirm that SI exerts a significant effect on users' decisions to sustain technology usage.

### **H3: SI has a positive and significant effect on the CI of Jenius digital bank users. Effort Expectancy on Continuance Intention Moderated by Experience**

Effort expectancy relates to how much people think the system is easy to comprehend and use (Saragih & Rikumahu, 2022) Within the framework of continuance intention, perceived ease is vital for users with less experience who encounter difficulties in adjusting to technology. In contrast, for seasoned users, the impact of EE on the CI tends to lessen, as simplicity of use is no longer seen as the primary element (Venkatesh et al., 2003). This result is backed by (Alkawsi et al., 2021) and (Muhammad et al., 2023), who discovered that experience influences the connection between EE and behavioral intention. Consequently, user experience can enhance or diminish the effect of EE on the CI.

### **H4: Experience moderates the influence of EE on the CI of Jenius digital bank users. Social Influence on Continuance Intention Moderated by Experience**

Social influence indicates how much people's choices to adopt technology are affected by the views or backing of their social surroundings (Aprianto, 2022). This influence is stronger among less-experienced users, as they tend to rely on others' views in deciding to adopt technology. In contrast, experienced users generally have greater confidence and independent judgment about technology benefits, making social influence less dominant in shaping continuance intention (Venkatesh et al., 2003). Earlier research by (Alosaimi et al., 2023) and (Sembiring et al., 2019) indicate that experience acts as a moderator in the connection between SI and behavioral intention. As a result, user experience can either improve or weaken the influence of SI on developing the CI.

### **H5: Experience moderates the influence of SI on the CI of Jenius digital bank users.**

## **III. RESEARCH METHODS**

This research utilizes a quantitative methodology to analyze the impact of PE, EE, and SI on the CI of Jenius digital bank users in Surabaya, while also exploring the moderating effect of experience. The sample was chosen using a non-probability approach via purposive sampling. Data gathering was performed using an online survey disseminated through Google Forms, employing a five-point Likert scale to assess participants' agreement levels with every statement. Of the 190 questionnaires gathered, only 156 responses were deemed valid for analysis since they satisfied the criteria of active users, characterized as individuals who performed financial transactions via the Jenius application in the past 30 days (SMBCI, 2024). The gathered data were examined utilizing the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique with the support of SmartPLS 4.0 software. The evaluation encompassed assessing the outer model, the inner model, and hypothesis testing to investigate the connections among the constructs within the research framework.

## **IV. RESULTS AND DISCUSSIONS**

This study involved 156 respondents who were categorized based on gender, age, occupation, and duration of Jenius application usage. Regarding gender, most respondents were female (67.2%), whereas male respondents represented 37.8%. According to age categories, the highest percentage of respondents was in the 21–25 age group (43.6%), indicating the prevalence of younger generations actively using digital banking services. In terms of occupation, the majority of participants were students (46.2%), while full-time employees comprised 30.8%. Concerning the length of use, most respondents had utilized Jenius for over six months (77%), with the largest shares in the "more than one year" and "6–12 months" categories, each comprising 60 respondents or 38.5%.

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### Evaluation of Measurement Model (Outer Model)

**Table 1. Outer Loadings**

	Continuance Intention (X1)	Effort Expectancy (X2)	Experience (Z)	Performance Expectancy (Y)	Social Influence (X3)
X1.1				0.734	
X1.2				0.923	
X1.3				0.753	
X1.4				0.895	
X1.5				0.882	
X2.1		0.931			
X2.2		0.942			
X2.3		0.947			
X3.1					0.941
X3.2					0.906
X3.3					0.875
Y1	0.762				
Y2	0.818				
Y3	0.822				
Z1			0.778		
Z2			0.717		
Z3			0.828		
Z4			0.855		
Z5			0.889		

Source: Data Processed (2025)

According to Table 1, the outcomes of evaluating all reflective indicators for each variable show that every indicator possesses high outer loading values, exceeding 0.70. Based on (Hair et al., 2019), this value indicates that every indicator of the corresponding variable is deemed valid in reflecting the constructs assessed in this research.

**Table 2. Construct Reliability and Validity**

	Cronbach's Alpha	Composite Reliability	AVE
Continuance Intention (Y)	0.722	0.843	0.642
Effort Expectancy (X2)	0.934	0.958	0.883
Experience (Z)	0.877	0.908	0.665
Performance Expectancy (X1)	0.910	0.923	0.707
Social Influence (X3)	0.893	0.933	0.824

Source: Data Processed (2025)

Referring to Table 2, every construct in this study's model has satisfied the requirements for reliability and validity. The values of Cronbach's Alpha and Composite Reliability for each variable surpass the minimum standard of 0.70, suggesting, as per (Hair et al., 2019), that there is strong internal consistency among the indicators used to measure the constructs. Additionally, all constructs demonstrate AVE values exceeding 0.50, suggesting that the indicators efficiently and reliably explain the variance of the constructs (Hair et al., 2019). Once these criteria are met, all constructs are considered reliable and valid, affirming that the measurement model is suitable to move on to the next structural analysis phase of this research.

### Evaluation of Structural Model (Inner Model)

**Table 3. R-Square**

	R Square
Continuance Intention (Y)	0.714

Source: Data Processed (2025)

Table 3 shows that the R-Square value is 0.714, suggesting that 71.4% of the variations in users' CI with Jenius services can be accounted for by the model's variables. The remaining 28.6% is attributed to other factors not included in this study. According to the classification proposed by (Hair et al., 2019), this R-Square value falls into the moderate-to-strong range, signifying that the model possesses a significantly strong predictive ability. These findings highlight that the UTAUT model applied in this study is relevant and effective in explaining the current usage patterns of digital banking services.

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## Hypothesis Testing

**Table 4. Path Coefficients (T-Values, P-Values)**

	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Result
Performance Expectancy (X1) -> Continuance Intention (Y)	0.172	2,604	0,009	Accepted
Effort Expectancy (X2) -> Continuance Intention (Y)	0.427	9,380	0,000	Accepted
Social Influence (X3) -> Continuance Intention (Y)	0.382	8,087	0,000	Accepted
Experience (Z) x Effort Expectancy (X2) -> Continuance Intention (Y)	0.283	4,688	0,000	Accepted
Experience (Z) x Social Influence (X3) -> Continuance Intention (Y)	0.181	3,305	0.001	Accepted

Source: Data Processed (2025)

### A. The Influence of Performance Expectancy on Continuance Intention

Path coefficients of 0.172, a t-statistic of 2.604 > 1.96, and p-values of 0.009 < 0.05 indicate that PE positively and significantly influences the CI of Jenius digital banking customers in Surabaya. The greater the advantages and effectiveness a user gains from using Jenius, the higher the chance they will keep using the service. This outcome is consistent with the UTAUT theory (Venkatesh et al., 2003), which asserts that PE significantly influences behavioral intentions connected to technology. In this context, performance expectancy implies the belief that Jenius efficiently and effectively supports financial management. When the benefits meet or exceed expectations, users will be encouraged to continue using the service. In this regard, (Pertiwi et al., 2025) contend that the effectiveness of a fintech service relies on its honesty, empathy, and ability to meet customer expectations. On the other hand, if they see no real advantages, they might become disinterested and move to a different service.

The job-fit indicator noted the highest average score, showing that most respondents believed Jenius fulfilled their financial requirements. The perceived usefulness exhibited a high average rating, suggesting that users recognized concrete advantages from the application in their everyday tasks. The traits of the respondents, mainly students and full-time employees, reinforce this conclusion, as this demographic is engaged online and appreciates the application's effectiveness and dependability. Research (Lutfi, 2022) backs this conclusion, demonstrating the effect of PE on the CI using accounting information systems, along with a study (Gavriel & Ardianti, 2023) that highlights the significance of performance expectancy for the ongoing use of QRIS in the fintech industry.

### B. The Influence of Effort Expectancy on Continuance Intention

The study revealed that EE significantly and positively influenced the CI of Jenius digital banking service users in Surabaya, evidenced by path coefficients of 0.427, a t-statistic of 9.380 > 1.96, and p-values of 0.000 < 0.05. This implies that the more easily users can access the features, interact with the interface, and traverse the application, the more likely they are to keep using it. In the UTAUT framework (Venkatesh et al., 2003), EE plays a crucial role in shaping intentions to use technology, impacting both the initial adoption phase and the continued usage afterwards. Accessibility promotes user familiarity and trust in using the application for everyday financial requirements. On the other hand, if users face challenges like a difficult interface or inconsistent application performance, their sense of ease of use will diminish and could affect their choice to move to other services seen as more convenient.

These findings are backed by the elevated average score for the complexity measure, showing that most respondents perceived the Jenius application as user-friendly and straightforward. The ease of use metric also received a high score, suggesting that users believed they could navigate the application without facing major technical challenges. A majority of respondents reported using Jenius for over six months, suggesting they have ample experience to assess its user-friendliness. Moreover, the dominance of participants from younger age demographics suggests that users possess a strong ability to adapt to technology and are well-versed in digital applications. This result aligns with research by (Saparudin, 2021) and (Al-Adwan et al., 2022), which determined that EE is an essential element in promoting ongoing technology usage, applicable to both digital financial services and online education systems.

### C. The Influence of Social Influence on Continuance Intention

The findings from this study suggest that SI has a positive and considerable impact on the intention of users in Surabaya to persist in using Jenius digital banking, as demonstrated by p-values of 0.000 < 0.05, path coefficients of 0.382, and a t-statistic of

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8.087 > 1.96. The likelihood that a person will regularly use the Jenius app increases with the perceived impact of their environment, such as friends, family, or the social community. The results are consistent with the UTAUT theory (Venkatesh et al., 2003), which acknowledges the importance of social impact in determining behavioral intentions, including continued use of digital technology. For Jenius, social influence can arise not just from direct invitations but also through casual conversations, social media posts, or reviews shared across different platforms. Seeing their social circle utilize and endorse Jenius instills in users a sense of assurance and affirmation that their decision is wise, regarding both its features and social acknowledgment. A significant amount of social influence that a person experiences will boost their likelihood of using the service regularly (Ningrum & Anwar, 2024).

Support for these results is reinforced by the highest average score for the social factors indicator, indicating the strong role of digital communities, peers, and media content in influencing app usage decisions. The characteristics of respondents, who were predominantly students and young people aged 21–25, were also important factors, given that this group is highly active in digital social interactions and easily influenced by collective opinions circulating on social media. This suggests that social influence in the context of digital services like Jenius is not limited to immediate personal environments but is also reinforced by existence in the broader digital space. These results align with the study (Li & Zhao, 2021) on SI on CI in using MOOCs platforms, as well as research (Amaral & Watu, 2021) which found that SI contributes significantly to driving CI towards digital information systems.

### **D. The Influence of Effort Expectancy on Continuance Intention Moderated by Experience**

The study's findings suggest that for Jenius users in Surabaya, experience influences the connection between EE and the CI using the service. Along with a t-statistic of 4.688 > 1.96 and p-values of 0.000 < 0.05, the path coefficient of 0.283 reveals a positive and statistically significant moderating effect. This suggests that the perceived ease of use has a greater effect on the intention to continue using the app as the user experience improves. This result contradicts the UTAUT prediction (Venkatesh et al., 2003), which states that experience reduces the impact of effort expectation. In this survey, experienced users prioritized convenience and efficiency from the beginning and as time progressed.

This reality is supported by the traits of the participants, with around 77% having utilized Jenius for over six months. The average indicator scores for the experience and effort expectancy variables were high as well, showing that users consider the app user-friendly and easy to access. Users with more experience generally have greater expectations regarding system reliability, navigational simplicity, and the convenience of updating features. When these expectations are fulfilled, they are motivated to continue using. These findings align with studies by (Tusyanah et al., 2021) and (Izkair & Lakulu, 2021) that demonstrated how experience enhances the effect of EE on CI across different digital service scenarios.

### **E. The Influence of Social Influence on Continuance Intention Moderated by Experience**

This research revealed that experience considerably and positively influenced the connection between SI and CI among Jenius users in Surabaya, with a path coefficient of 0.181, a t-statistic of 3.305 > 1.96, and p-values of 0.001 < 0.05. This indicates that as users gain more experience, the impact of SI increases in motivating their desire to keep using the service. This result challenges the UTAUT premise (Venkatesh et al., 2003), which claims that seasoned users ought to be less affected by social influence. Nonetheless, these findings indicate that experience indeed enhances the credibility of social recommendations, since users possess firsthand proof of the app's advantages. The impact of friends, family, the community, and online reviews is stronger when it resonates with the individual's own experiences.

The characteristics of the respondents reinforce this conclusion, as most have utilized Jenius for over six months. The relationship indicator in the experience variable achieved the highest score, showing respondents' participation in social interactions connected to app usage. A high score in social influence suggests that environmental factors are still taken into account. This shows that experience does not diminish social influence; instead, it amplifies it when experience matches social suggestions. This result aligns with studies by (Alosaimi et al., 2023) and (Izkair & Lakulu, 2021) indicating that SI on the CI in using technology is greater in individuals who have higher levels of experience.

## **V. CONCLUSIONS**

This research shows that the fundamental elements of the UTAUT model, namely PE, EE, and SI, substantially affect the continuance intention of Jenius digital bank users in Surabaya. The results show that ongoing use of the Jenius application is affected by how much users recognize real advantages, user-friendliness, and social assistance from their environment. Moreover, it was discovered that experience enhances the connections between PE and EE with continuance intention, indicating that users who are more acquainted with the application generally exhibit greater continuance intention. These findings strengthen the credibility of the UTAUT model in elucidating ongoing user behavior in adopting financial technology, while also offering valuable insights for the enhancement of Jenius digital banking services. Thus, it's crucial to maintain uniform user experiences and improve

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features alongside marketing tactics to boost perceived utility, simplicity, and social involvement. It is suggested that future research broaden the geographical range, involve a more varied group of participants, and take into account other pertinent factors to enhance the comprehension of the sustainability of digital banking services in Indonesia.

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