

Continued Usage Intention of Digital Bank Applications: A Literature Study

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Abstract:

The development of digital technology has significantly changed the way people interact with financial services, especially through the emergence of digital banks and mobile banking applications. The urgency of this research lies in the hesitation that occurs when using digital bank applications due to the absence of physical banks. The conditions that occur encourage research related to sustainable use intentions among bank customers from two generations, namely Generation X and Generation Z. This study aims to develop a research model for the use of digital bank applications. This study aims to build a research model that can analyze the differences (main discriminants) between two groups of users, namely Generation X and Generation Z using the UTAUT3 model and Technology Continuance Theory (TCT). This study was planned using a quantitative approach with a survey method involving respondents from Gen X and Gen Z who used digital bank applications for less than six months. The variables studied include income level, personal innovativeness, behavioral intention, usage behavior, perceived usefulness, system quality, continuous use intention, and digital literacy. The findings of this study are expected to provide insights for digital bank app developers and marketers in designing more effective strategies to retain users from different generations. By understanding the differences in motivations and needs between Gen X and Gen Z, digital banks are expected to optimize user experience and increase customer loyalty in an increasingly competitive market.

Keywords:

Digital bank, gen x, gen z, utaut.