

ABSTRACT

The rapid advancement of information technology has driven disruptive changes in the banking industry towards digitalization. Digital banks have emerged as a form of digital banking services, competing fiercely with conventional banks that also offer digital-based banking services. Digital banks are required to attract more customers while maintaining loyalty among existing customers for long-term business sustainability. This study aims to evaluate the post-adoption behavior of digital bank application users through satisfaction and continuance intention to use. The research focuses on Generation Z, who are highly proficient in technology and have personalized needs and preferences for banking experiences.

This study adopts an integrated model combining the DeLone and McLean information system success model and the UTAUT model to analyze the determinants of user satisfaction and continuance intention to use digital bank applications. The study population includes digital bank application users in Semarang City. The research involved 221 digital bank application users aged 17 to 27 in Semarang City, utilizing purposive sampling to ensure that participants were representative of the study's focus on Generation Z. Data were collected by distributing questionnaires using Google Forms and analyzed using PLS-SEM with SmartPLS 4 software.

The findings of this study indicate that system quality, service quality, performance expectancy, and social influence have a positive and significant effect on user satisfaction in the use of digital bank applications. Conversely, information quality, effort expectancy, and facilitating conditions do not show a significant influence on user satisfaction in the use of digital bank applications. Additionally, user satisfaction is proven to be a positive and significant determinant of continuance intention to use digital bank applications. These findings will provide guidance for digital bank application developers to meet user expectations and maintain a competitive advantage in the continuously evolving digital banking sector.

Keywords: DeLone and McLean Model, UTAUT, user satisfaction, continuance intention to use, digital bank, generation Z.