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A Model For Analysing The Intention To Continue Using Digital Bank Applications: A Literature Review

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Abstract— *Digital banks and mobile banking apps have emerged as a result of technological advancements, which have drastically altered the way people interact with financial services. The hesitation felt when trying to use online banking apps when brick-and-mortar banks are not available highlights the critical nature of this research. 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 banks, behavioural intention,perceived usefulness, usage behaviour*

I. INTRODUCTION

The digital payments sector in Indonesia is expected to reach a certain level of maturity, reflected by a Gross Transaction Value of $313 billion by 2023. Stability and growth in this sector is important for the overall growth of the digital economy. When compared to Indonesia's economic growth of around 5%, there are indications of rapid growth in various digital finance sectors between 2021 and 2030 [1]. An era of digital banking is on the horizon, where all banking services will be carried out online, doing away with the necessity for physical branch offices, thanks to the rapid advancement of information technology, especially the digitalisation of the banking sector 4.0. Implementing, disseminating, and utilising technology in electronic formats is essential for digital banking to improve customer experience and bank performance. One potential drawback of online banking is that clients might be hesitant to use it because it doesn't involve a physical bank.

Innovations in digital banking emerged from Indonesia's technological advancements. Changes in customer habits have resulted from new businesses such as Grab, Shopee, Gojek, and Tokopedia. There is a marked increase in the use of digital money in startup transactions when compared to previous cases. As new risks and trends arise in the banking industry, digital banking is a response. This is demonstrated by the efforts of well-known Indonesian banks like Jenius, Digibank, TMRW, Bank Jago, and BCA Digital, who have introduced their digital banking services.

"Digital banks" are those that are "operating and conducting business exclusively through electronic channels," meaning that they do not have any physical presence other than their head office [7]. The most popular Indonesian digital banking applications are listed in Table 1. In addition to not having any physical locations to meet customers, digital banks stand out due to technological advancements in banking that allow customers more freedom of choice than is available with traditional commercial banks' mobile banking apps. Initiated by Jenius from BTPN Bank, digital banks have been operating in

Indonesia since 2016, but they have failed to achieve substantial traction. The public and investors in Indonesia have been impressed by the many technical advancements, such as digital banking, since the start of the COVID-19 pandemic in 2020. In addition to not having any physical locations to meet customers, digital banks stand out due to technological advancements in banking that allow customers more freedom of choice than is available with traditional commercial banks' mobile banking apps. Digital banks have been operating in Indonesia since 2016, with the launch of Jenius by BTPN Bank, but they have failed to garner much traction among customers. The public and investors in Indonesia have been impressed by the many technical advancements, such as digital banking, since the start of the COVID-19 pandemic in 2020. Digital banking transactions in May 2024 totalled IDR 5,570.49 trillion, according to Bank Indonesia (BI), which is a 10.82% increase from the same period last year. It can see the top 10 digital banking apps in Table 1.

TABLE 1.
MOST DOWNLOADED DIGITAL BANK APPS

No	Name of Digital Bank	Downloaded	Rating	Description
1	Neobank BNC Digital Bank	10 million+	4,1/5	275.000
2	Jenius	5 million+	3,9/5	183.000
3	Bank Jago	5 million+	3,6/5	61.000
4	SeaBank	5 million+	4,8/5	306.000
5	LINE Bank	1 million+	3,3/5	17.000
6	Blu by BCA Digital	1 million+	4,7/5	52.000
7	Allo Bank	1 million+	3,4/5	19.000
8	Digibank by DBS Indonesia	1 million+	4,4/5	64.000
9	TMRWby UOB ID	1 million+	4,2/5	28.000
10	Raya-Digital Bank	500.000+	4,6/5	6.000

Source: [8]

There will be 47.72 million digital bank account holders in Indonesia by the year 2021. This sum equals one quarter of Indonesia's adult population. By 2022, 59.92 million people, or 31% of the adult population, will have digital bank accounts in Indonesia. Compared to last year, this is a rise of 25.66 percent. There was a 24.7% increase, to 74.79 million, in the number of people with digital bank accounts four years later. By 2026, this will account for 39% of the country's adult population. Finder.com found that among all countries surveyed, Indonesia has the second-highest number of people using online banking. This can be used as evidence that people are excited about using online banking.

Some people are wary of using digital banking because they worry about the safety of their personal information and the dependability of services that don't involve face-to-face communication. Having a solid grasp of digital literacy is crucial in this particular situation. People show signs of interest in digital banking services before they actually use them. If people want to do something, they'll act on that desire (behavioural intention) [10]. In order to improve their services, businesses must use behavioural analysis. Companies need to know what makes customers choose their brands over the many others that provide similar products and services, so studying their behavioural intentions and usage behaviour is essential. Innovation in the banking sector can be seen in digital banking. Variables pertaining to system quality, which are thought to influence the use of digital banks, are incorporated into this research.

In order to research the factors impacting technology usage, especially in the banking industry, Reference [11] used demographic variables like age, income, and education. One aspect that affects the use of mobile banking is one's income level. Earnings from jobs, salaries, rent, interest, commissions, fees, and profits are all part of this category of income. The ability to manage wealth is strongly correlated with one's income, according to reference [12].

This is because of three main reasons related to money: investment, necessity, and speculation. Through the application of Technology Continuance Theory, one can evaluate the long-term viability of technology utilisation. Applying the model of technology acceptance theory can help determine how much of an impact the system has on users [13]. How much a technology is liked by its users is called its acceptance level. The Unified Theory of Acceptance and Use of Technology (UTAUT) is one of several models for how people perceive and react to new forms of technology.

The current technology acceptance theory is improved upon by this theory. According to reference [14], when compared to other theories, the UTAUT model shows a success rate of up to 70% variance in predicting the behavioural intentions of IT users [15]. UTAUT is a technology acceptance model derived from a combination of eight individual acceptance models, namely, TAM, TRA, MPCU, TPB, MM, SCT [13]. The UTAUT model shows that behavioral intention and use behavior are influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions. These four factors are moderated by gender, age, and experience. Over time, moderating variables are no longer relevant [16], so these variables are no longer used and replaced by other variables. Reference [16] in UTAUT3 added the personal innovativeness variable as one of the important factors in determining the adoption of new technology.

There is a significant generational gap in the adoption and use of these technologies., particularly Gen X and Gen Z. In today's digital age, Gen Z plays a significant role in technology adoption. Gen X, born between 1965 and 1980, is a group that experienced the transition from the analog to digital era. They are generally more cautious in adopting new technologies but have high adaptability when the benefits of the technology have been proven. On the other hand, Gen Z, born between 1997 and 2012, is the first generation to grow up in the internet era. They are very familiar with various forms of digital technology from an early age and tend to have high expectations of speed, convenience, and availability of digital services. This research is essential for understanding the dynamics of technology adoption in digital banking because of the differences between Generation Z and Generation X in terms of traits, behaviours, and requirements. To maximise the adoption of digital banking technology in Indonesia, the banking sector can use this understanding to develop more efficient strategies to attract and retain users from these two generational cohorts.

The purpose of this investigation is to build a research model that can analyze income levels, personal innovation, usage behavior, perceived usefulness, system quality, and behavioral intentions towards sustainable use intentions on the use of digital bank applications for Generation X and Generation Z. It is planned that the research model will use moderating variables, namely digital literacy. Researchers hope that this study's results will improve models used to study people's intentions regarding sustainable usage of digital banking apps. Banks can use this research as a starting point and reference when gauging customer interest in digital banking services.

II. LITERATURE REVIEW

A. Unified Theory of Acceptance and Use of Technology (UTAUT)

As part of its theory development process, [14] integrated the UTAUT, a comprehensive model. The UTAUT model provides insight into how people use and accept new technologies [15]. Theoretical foundations of technology acceptance have been discussed in reference [14]. Several factors show similarities in specific aspects, culminating in a cohesive model, as is evident upon reviewing the various theories. Changes made to the UTAUT framework between its launch and UTAUT 3 (Figures 2, 3 and 4)

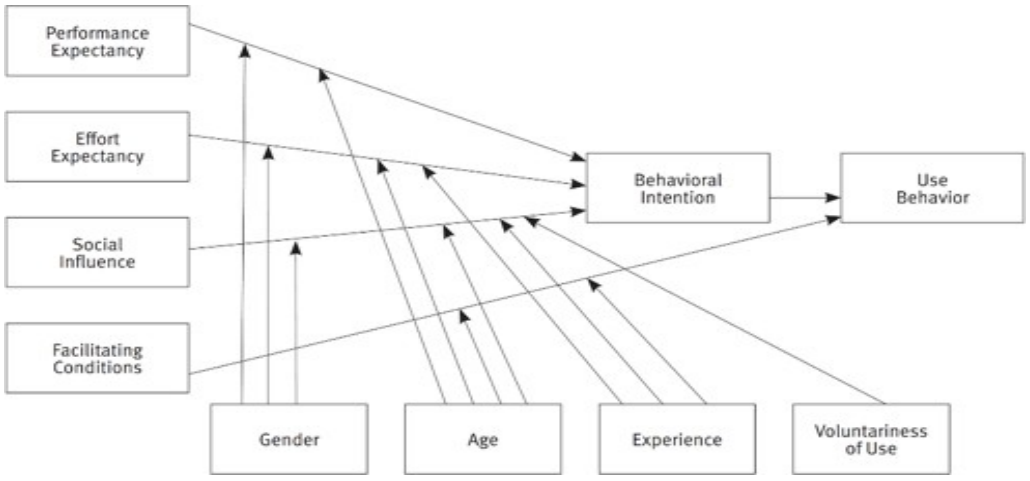

Figure 2. Framework UTAUT [14]

The goal of UTAUT is to provide a description for why people are interested in using IT systems and how they actually use them [18]. According to UTAUT, people are more likely to embrace and make use of technology if it meets four essential criteria: performance expectancy, effort expectancy, social influence, and enabling conditions [16]. Intention to use research has seen widespread adoption of the UTAUT model.

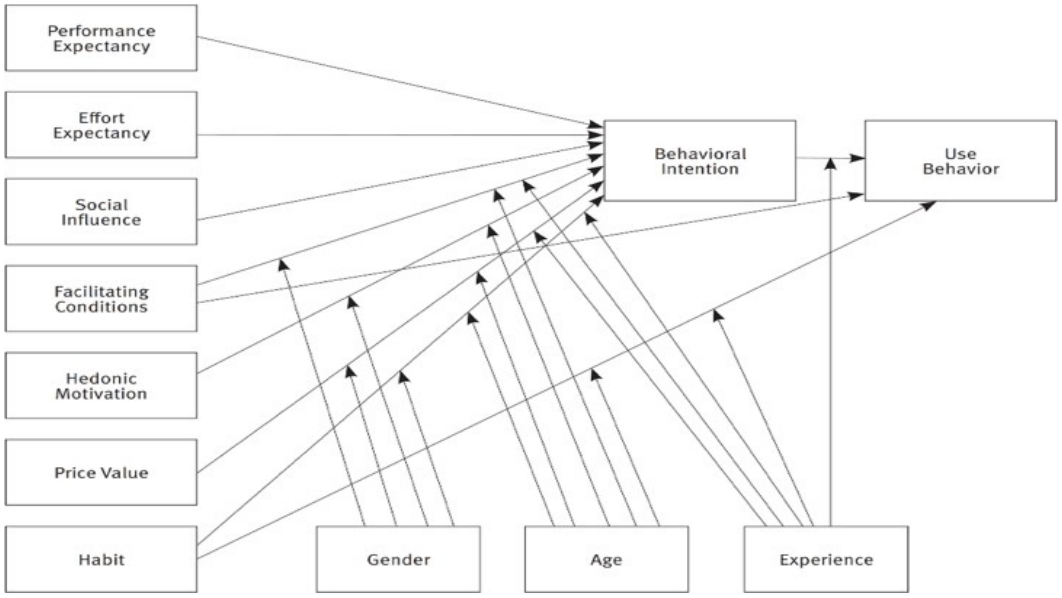

Figure 3. Framework UTAUT 2 [15]

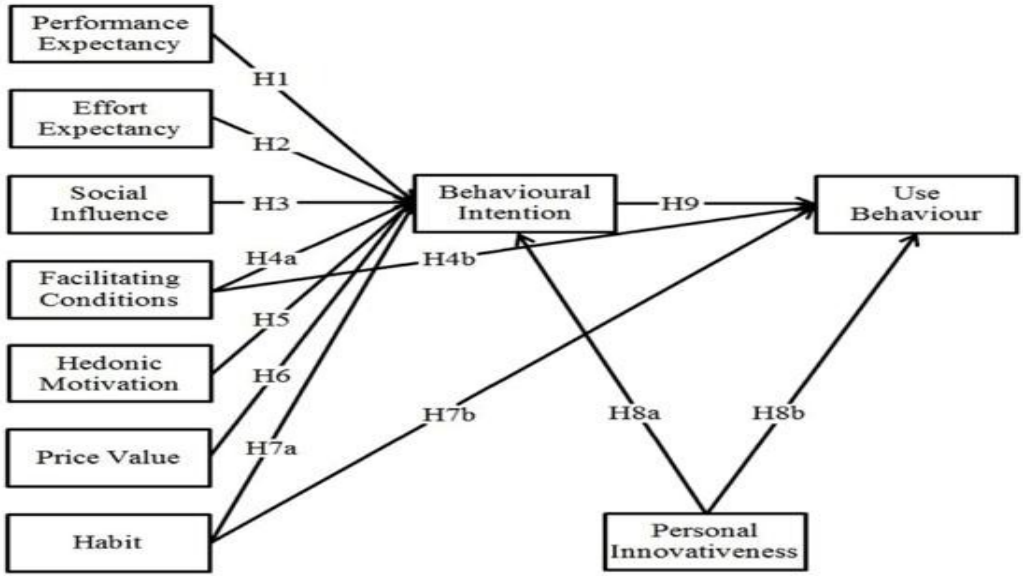

Figure 4. Framework UTAUT3 [16]

According to a case study, measuring 73% of the factors related to system acceptance using the UTAUT method yields better results than using the TAM method, which measures only 63%. In order to better evaluate user acceptance of technology, UTAUT2 was developed by reference [15] by adding a number of important variables. Expectations of performance and effort, as well as social influence, enabling conditions, hedonic motivation, price value, and habit, make up the independent variables in UTAUT2. With the addition of behavioural intention and usage behaviour variables, UTAUT2's dependent variable is very similar to UTAUT. Moderating factors like gender, age, and experience are part of UTAUT2, which also includes independent and dependent variables.

UTAUT2 has been widely used in several studies, so this theoretical model has received a lot of input from other studies. However, over time, mediating variables are no longer relevant. This was stated in the

research of [16] so the variable is no longer used and is replaced by another variable. The UTAUT3 model includes eight determinants of technology acceptance, namely performance expectancy, effort expectancy, social influence, facilitating conditions, habit, hedonic motivation, price value, and personal innovativeness, which is added as the eighth factor. A key attribute impacting technology acceptance is personal innovativeness in the adoption of information technology, according to reference [16]. A person's level of inventiveness is a strong predictor of how quickly they will embrace new technologies.

B. Technology Continuance Theory (TCT)

A framework that evaluates users' intention to persist in using a technology is TCT, as stated in [22]. The TAM [23], the ECM [24], and the COGM [25] are the three well-established measurement models that combine to form TCT. Satisfaction, confirmation, perceived utility, attitude, perceived usability, and user continuation intention are the six components that make up TCT. Integrating attitude and satisfaction into a single sustainable technology framework is TCT's principal contribution. In order to ensure long-term success, ECM looks at what keeps users coming back, rather than just how popular it is at first [24]. The TAM assesses users' initial acceptance of technology in a similar vein [26]. Satisfaction, a key factor in user behaviour, is also a part of COG. ECM's pre- and post-adoption phases involve assessing users' intentions to use technology, which is made more difficult by IS literacy. To study how people behave when they adopt new technologies, researchers came up with Technology Continuance Theory [27].

Compared to ECM, TAM, and COG, TCT has shown more explanatory power and is more applicable [27]. According to TCT, long-term use, not just initial approval, is what makes a service successful. As already mentioned in[28], [30], [31], and [32], a large number of researchers have investigated the foundational elements of TCT. According to [32], the main factors that influence a user's motivation to continue with online learning are their level of satisfaction and how well they perceive the suitability of the platform. Users' intention to persist in utilising the technology was significantly impacted by their perceived satisfaction and utility, according to a study conducted by [30]. In reference [30], the role of ECM in preserving trust in the online banking domain was discussed. Perceived benefits and expectation confirmation are two elements that have a substantial effect on consumer happiness and the desire to continue using online banking services, according to the results.

Users' propensity to continue using m-banking is substantially impacted by technological continuity, according to supplementary research conducted by Reference [33]. While clearly defined variables for ease-of-use and usability are recognised as foundational components, TCT's main advantage is that it unifies satisfaction and attitude into a continuation model [34]. When compared to TAM, ECM, and COGM, TCT is more desirable for research. This is because TCT has a favorable assumption value throughout its life cycle. Unlike other models, TCT provides significant qualitative and quantitative improvements in explaining consumer attitudes at various stages of confirmation. TCT in quantitative terms represents a strong explanation for continuance intention and satisfaction. in terms of qualitative TCT contributes theoretically to the combination of attitude and satisfaction, becoming one continuous model [34]. Framework Technology Continuance Theory is observable in Figure 5

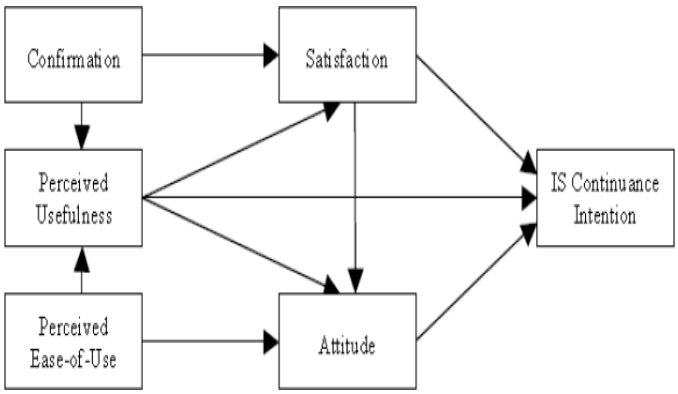

Figure 5. Framework Technology Continuance Theory

C. Digital Economy

The digital economy exists and develops along with the use of information and communication technology, which is also globalized in the world. The digital economy is a business whose activities are carried out through virtual media, such as the creation and exchange of value, transactions, and relationships between mature economic actors with the internet as a medium of exchange [35]. An economic domain that was built on top of digital information and communication technology is known as the digital economy. There is enormous untapped potential in the rapidly developing digital economy in Southeast Asia. Among the many possible areas included in the digital economy is the financial industry.

D. Digital Bank

An organisation that offers banking services online that were previously available only at brick-and-mortar locations is known as a digital bank. There is no requirement for a physical location, like a bank branch, to provide services in digital banks. The events may take place at a central location that houses the bank's operations, implying a lack of branches. It doesn't mean you don't need an office at all.

The idea behind online banking is to make it easier for consumers to handle all of their financial needs on their own, from opening an account to making a payment or closing it. The Consumer Protection Law and POJK No. 12/POJK.03/2018 are the rules that digital banks in Indonesia must follow to keep their customers' information safe. Digital Financial Services (LKD) and branchless banking both came from the ground up, and from that came digital banking services [38]. With the help of the internet and other forms of modern technology, banking services are constantly evolving to meet the needs of their customers in a way that is convenient, safe, and aesthetically pleasing [38].

E. Income Level

This research is planned to use personal income as the data source. In this study, the income indicator is the amount of income for one month. Monthly income includes total income earned from salary or bonus [39]. A person's attitude in managing cash inflows and outflows, investing long-term, and organizing finances according to needs is a reflection of a good and responsible income level [40]. Income refers to the amount of money a person earns in a given period of time, usually calculated monthly or annually [41]. Reference [42], explain that individuals who have high-paying and established jobs tend not to perceive mobile banking as risky, in contrast to other customers.

Some studies show that income is an important factor that strongly influences the adoption rate [43]. This is because people with higher incomes often have devices and access to the internet [44]. According to [45], Early adopters of mobile banking tend to be younger individuals with higher incomes. An American study found that higher incomes were associated with higher adoption rates. [46]. According to [47], there are four indicators for income levels, namely: (1) elements of income; (2) sources of income; (3) expenses; and (4) costs.

F. Personal Innovativeness

Important to consumer behaviour is the idea of personal inventiveness. One common definition of personal innovativeness is the tendency for consumers to embrace new products. An innovative person is one who isn't afraid to try out new things, especially when it comes to technology. The degree to which people are able to freely explore and engage in new experiences can encourage innovation or a desire for novelty. People who score high on the innovativeness scale are more open to trying new things, have a lot of energy, and are naturally curious. Customers who are more open to trying new things are likely to have a more positive attitude towards these innovative services. [49].

Personal innovativeness can be seen where individuals or groups accept a new idea or idea [501]. In Rogers' theory of innovation diffusion, it is found that individuals who have high personal innovativeness are expected to adopt earlier innovations. Innovation is often recognized as a personality construct that predicts the tendency of innovative consumers to adopt various technological innovations [52]. It can be concluded that the definition of personal innovation is the ability of individuals to use new information systems in the new era of Industry 4.0 [53]. According to [54], there are four indicators of personal innovation, namely: (1) new discoveries; (2) being the first; (3) willingness to adopt; and (4) Want to try

G. Behavioral Intention

One variable that influences usage behaviour is behavioural intention [55]. Behavioral purpose positively influences user use behavior, according to the UTAUT model [56]. This metric represents a propensity to keep using a certain piece of technology [19]. One definition of behavioural intention is an evaluation

of the strength of an individual's desire to perform a particular behaviour along with the probability that they will actually use the system to do so. [57]. This variable involves driving factors that influence individual behavior towards certain actions [58]; the research employs the aspects of performance expectation, effort expectancy, social influence, and enabling circumstances. Behavioral intention denotes the extent to which a person want to use technology [59]. This theory posits that conduct is subjective and that people are inclined to engage in certain actions when they believe such behaviors are endorsed by the majority. [60]. There are three indicators used in the behavioral intention variable [61], namely: (1) Intention to use, (2) Use for needs, and (3) Intend to make the best possible use of

H. Use Behavior

The frequency with which people use information technology is known as user behaviour. Based on the assumption that system engagement can enhance job performance [18], information technology will be utilised if the user expresses interest in the information system. A user's perceived acceptance of the technology they are using, the amount and frequency of their usage, and other similar factors are all part of the usage behaviour variables that can be measured. Analysis of system users has a major impact on IT utilisation. The usage behaviour variable [62] makes use of four indicators: (1) regular usage, (2) daily application, (3) business use, and (4) frequent usage.

I. Perceived Usefulness

Technology is seen by users as a tool that can improve their efficiency, accuracy, and productivity [63]. According to this assertion, one's conviction about the decision-making process is their perception of its usefulness. People are more likely to make use of the information system if they see it as useful. A user's decision to complete a purchase is heavily influenced by the perceived utility. When people see how useful a system is, they are more likely to want to use it. A technology's perceived usefulness is the degree to which its users think it will improve their efficiency and effectiveness. An increase in operational activities and, possibly, a rise in user engagement due to improved performance, are indicators of this [66]. When people think that a system or piece of technology will help them do their jobs better, that's what we mean when we talk about perceived usefulness. Individuals and businesses alike can experience performance improvement, depending on the importance of the technology used [67].

J. System Quality

An effective system is one that works as intended and doesn't cause any problems for its users, according to the definition of the system [68]. When assessing the efficacy of an information system, system quality is paramount [69]. How well the information system is used is dependent on its quality. System usage is greatly affected by system quality, according to research [70]. Good system quality will produce good feedback by its users and affect the use of the system [70], so that system quality will also affect the expectations of personal results and self-efficacy of its users [71].

The quality of a system is a reflection of the software and hardware that comprise it.. Reference [69] explain that system quality can be explained based on individual measurements of the system. People who have a high level of satisfaction will show a high evaluation of system quality, while people who show a low evaluation of system quality will have a low level of satisfaction [72]. System quality is closely related to user satisfaction, where the convenience of system reach, the convenience of learning or using the system, user restrictions, flexibility, and consistency of the system can increase user satisfaction. There are five indicators of system quality [73], namely (1) ease of use, (2) System reliability, (3) system speed, (4) ease of access, and (5) system security.

K. Continuance Intention to Use

Continuing use is defined by [74] as consumers who have certain expectations of a service or technology before use. After their first encounter with the service, they will think about continuing to use it or stopping. The intention to keep using a technology after the initial adoption phase is called continued use intention [24]. The desire to continue making use of technological applications is what we mean when we talk about sustainability, as mentioned in [75]. According to [76], adopters' decision to persist follows the initial acceptance decision, and sustainable use is defined as the ongoing utilisation of information systems. Consumers who are unhappy with the service or product will not use it again. One must consistently use, habitually employ, opt to use, and be inclined to endorse in order to be considered a significant indicator in sustainable utilisation [77].

L. Digital Literacy

The ability to understand, use, and evaluate information through digital technologies, including computers, mobile devices, and the internet, is called digital literacy. Digital literacy is crucial in today's linked world because it improves people's participation in learning, work, and social activities. [78]. According to [79], digital literacy involves more than just technical ability; it also includes an understanding of how to use technology safely and ethically. A study by [80] shows that digital literacy has a significant impact on the effectiveness of online learning, especially in contexts where students are expected to independently access and evaluate digital learning resources. This research highlights the importance of teaching students digital literacy skills in school so they can participate in the growing digital economy. Researchers found that people with higher levels of digital literacy were more likely to accept new technologies based on their perceived ease of use [81]. Numerous training and education programs, on both the individual and organisational levels, have as their primary goal the improvement of digital literacy. [82]. According to [83], there are four indicators for digital literacy, namely: (1) Ability to use a smartphone; (2) Supporting facilities; (3) Ability to use applications; (4) Understanding the user interface.

III. RESEARCH METHOD

The research method used was literature review, where we reviewed more than 80 journal articles from various international journals with themes and topics and variable choices that are in line with this research. There were 13 selected journal articles that were reviewed by looking for four important aspects, namely antecedent and indicators, concept and indicators, consequent and indicators, and research gaps. Through these four aspects, the modeling and novelty search for this research is relatively more accessible to understand

IV. RESEARCH AND DISCUSSION

The following are the results of a review of previous research totaling 9 Q1 Scopus-indexed journal articles, two Q2 Scopus-indexed journal articles, one Q3 Scopus-indexed journal article, and one DOAJ-indexed journal article, which examines four aspects, as follows:

Giovanis, Athanasopoulou, Assimakopoulos dan Sarmaniotis (2019) [84]

Antecedent & indicators: Perceived usefulness

- Mobile Banking (MB) will be a useful mode to do your banking transactions
- Using MB will make it easier to handle banking transactions
- MB makes it possible to do my banking transactions faster

Concept & indicators: Attitude

- Using MB is a good idea
- Using MB is wise

Consequent & indicators: Intention to Use

- Given the opportunity, I will use MB
- I am likely to use MB in the near future
- I am open to using MB in the near future

Research Gap:

This research focuses on users in Greece; howeverIn order to find culturally relevant differences or similarities, it is crucial to compare the four models in diverse nations..

Odoom, and Kosiba (2020) [85]

Antecedents & indicators: Performance expectancy

- Mobile money is advantageous for our enterprise.
- Mobile money enables the receipt of payments from clients.
- Utilising mobile payment systems enhances the efficiency of our disbursements to suppliers.to suppliers

Concept & indicators: Perceived Credibility of Agent

- The mobile money agent maintains the confidentiality of my personal information.
- I consider the mobile money agent's service secure for executing my mobile money transactions.
- I regard mobile money agents as trustworthy allies due to their integrity.

Consequents & indicators: Continuance Intention

- I intend to persist in utilising mobile money instead of discontinuing its use.

- My intention is to maintain the use of mobile money rather than resorting to alternative methods.

Research Gap: We gathered this sample from two major cities in the same country. It is recognised that there are limitations to using just one national sample. Taking into account the obvious homogeneity in the services provided by African businesses and the similarities in the purchasing habits of African consumers

Xie, Ye, Huang and Ye (2021) [86]

Antecedent & indicators: Performance expectancy

- Every day, I see new ways in which FinTech platforms improve my life.
- I have a better chance of seeing my investment grow in value if I use a FinTech wealth management platform.
- I am able to make better use of my unused capital thanks to a FinTech wealth management platform.

Concept & indicators: Perceived Value

- A FinTech wealth management platform is useful to me because it reduces the amount of work I have to do
- A FinTech wealth management platform is time-efficient, so I can see the value in using it.
- One way to save money on financial management is to use a FinTech wealth management platform.

Consequent & indicators: Adoption intention

- If given the opportunity, I will utilise MB.
- I am inclined to employ MB in the imminent future. –
- I am receptive to utilising MB in the forthcoming period.
- I plan to persist in using the FinTech wealth management platform in the upcoming months.
- I will consistently endeavour to utilise FinTech's wealth management platform in my daily activitie
- I intend to persist in the frequent utilisation of FinTech wealth management platforms.

Research Gap

FinTech constitutes a crucial component of an increasingly digitised global economy; however, the data was sourced exclusively from China, thereby constraining the generalisability of the findings to other nations.

Abu-Taieh, Al Hadid, Abu-Tayeh, Masa'deh, Alkhawaldeh, Khwaldeh, Alrowwad (2022)[87]

Antecedent & indicators: Performance Expectancy

- I utilise mobile banking in my daily routine.
- Utilising mobile banking enhances my likelihood of accomplishing essential tasks.
- Mobile banking enables me to accomplish tasks more swiftly.
- My productivity increases when utilising mobile banking.
-

Concept & indicators: Word of mouth

- I would acquaint others with mobile banking.
- I would readily endorse mobile banking to others.
- I would advocate for mobile banking to others.
- I would inform others about the advantages of mobile banking.

Consequent & indicators: Continued intention to use

- I express my enthusiasm for mobile banking to others.
- Individuals seeking my counsel on these issues should contemplate mobile banking.
- I would advocate for mobile banking to acquaintances and relatives
- I will post favourable messages regarding the mobile banking service I utilise on various Internet message boards.
- I plan to persist in utilising the existing mobile banking system.

Research Gap: The research team was unable to move around much because it was carried out during the COVID-19 pandemic.In particular, there is a relationship that has no effect: Environmental Factors Leading to Behavioural Intention

Harahap, Afandi and Siregar (2023) [88]
Antecedent & indicators: Intention to use
- Intention to try
- Plan to use
- Intention to behave

Intention to continue using
Concept & indicators: Triability
- Can try
- Easy to use

Opportunity to try
Consequent & indicators: Use behavior
- Satisfaction with use
- Recommend use

Research Gap: Focus on Muslim millennials who are proficient and familiar with Islamic digital banking. Islamic lifestyle was not found to be significant

Roh, Park & Xiao (2023) [89]
Antecedent & indicators: Atitude
- I have positive feelings towards fintech in general
- Using fintech is interesting to me.
- It would be a good idea to use fintech. Intention to continue using

Concept & indicators: Perceived Privacy
- I am confident that I know all parties who collect the information I provide when using fintech
- Opportunity to try

Consequent & indicators: Intention to use
- I intend to use fintech in the future.
- I intend to visit as many fintech sites as possible.

Research Gap: Data were only obtained from large cities in China while small cities were not covered

Raj, Amilan, Aparna, Swaminathan (2023) [90]
Antecedent & indicators: Behavioral intention
- I intend to persist in utilising CLT in the future. - I foresee the continued use of CLT.
- I will maintain my usage.
- I will frequently employ CLT moving forward.
- I will advocate for CLT services to my acquaintances and family.

Concept & indicators: Anxiety
- The security of CLT fails to instill confidence in me.
- I am apprehensive about potentially forgetting my username and/or password.
- I am concerned that inadvertently pressing the incorrect button while utilising CLT may result in the loss of crucial information.

Consequent & indicators: Use behavior
- How frequently do you employ this CLT in a standard week?
- How frequently do you utilise this CLT?
- What percentage of your total cash transactions is conducted through this CLT?

Research Gap: Non-probability sampling does not ensure adequate representation of the population. Focuses on the individual's perspective of acceptance of non-cash transactions.

Upadhyay, Upadhyay, Abed, dan Dwivedi (2022) [91]
Antecedent & indicators: Attitude
- Making use of contactless payment services through mobile banking is a smart move.
- I find the concept appealing.
- It's entertaining to use mobile banking (contactless) for payments.

Concept & indicators: Behavioral intention to use

- I plan to continue making use of mobile banking's contactless payment services, not cut them off.
- I don't intend to switch to any other ways of making payments.

Consequent & indicators: Use Behavior
- I make use of contactless payment services offered by mobile banking.
- I use mobile banking payment services, which are contactless, to pay for my purchases.
- To send money to loved ones or anyone else I'm in touch with, I use the contactless payment services offered by my mobile bank.

Research Gap: As a precaution against the spread of the COVID-19 pandemic, all data collection had to take place online. There is a relationship that does not have an effect, namely: Social Influence → Behavioral Intention

Popova, dan Zagulova (2022) [92]
Antecedent & indicators: Performance expectance
- Benefit
- Productivity
- Increasing effectiveness

Concept & indicators: Behavioral Intention
- Planning to use long-term
- Planning to use more often
- Planning to use more

Consequent & indicators: Use Behavior
- Use for information
- Use for transactions

Research Gap
This study considers respondents from one city only—Riga (Latvia)

Hilal dan Varela-Neira (2022) [93]
Antecedent & indicators: Proactive personality
- I take action to rectify areas that I find unappealing.
- Whatever the circumstances, I will see an idea through to completion if I am truly committed to it
- I have a knack for seeing promising opportunities.

Concept & indicators: Hedonic motivation
- Using mobile banking would be fun
- Using mobile banking would be very entertaining

Consequent & indicators: Mobile Banking Adoption Intention
- I intend to use mobile banking in the near future.
- In the future, I intend to utilise mobile banking.
- I think it would be a good move for me to start using mobile banking.

Research Gap: Studies have failed to account for cultural elements, such as gender roles, communism, individualism, etc., that may be unique to Lebanon.

Ali, Alim, Rahman dan Nuruzzaman (2022) [94]
Antecedent & indicators: Performance expectancy
- ICT is helpful;
- It speeds up my work;
- It makes my work more convenient when I'm on the go;
- It has the potential to enhance the quality of the services I provide.

Concept & indicators: Behavioral Intention
- I intend to make regular use of ICT going forward;
- I anticipate making use of ICT very soon; and
- I intend to keep using ICT for the foreseeable future.

Consequent & indicators: ICT usage behavior

- How long have you been utilising ICT in the tourism industry?
- How frequently do you typically use ICT for tour planning?
- How frequently do you use ICT to purchase tourism products?

Research Gap: The findings are not as comprehensive as they might be since this study relies only on cross-sectional data. Verification via qualitative research can allow for a broader generalization of the findings.

Bhatnagr and Rajesh (2023) [95]

Antecedent & indicators: Personal Innovativeness

- Looking for ways to use
- First to try new technology
- Likes to use new innovations of a technology

Concept & indicators: Behavioral intention to use

- Will use in the future
- Plan to continue using in the future

Will continue to use

Consequent & indicators: Behavioral Intention to Recommend

- Will recommend friends to use
- Will recommend friends to register
- Consider posting

Research Gap: This study was limited to the Delhi region and was conducted during Covid-19. Consequently, the results may not be applicable to other areas or situations that are not pandemic.

Kilani, Kakeesh, Al-Weshah, and Al-Debei (2023) [96]

Antecedent & indicators: Performance expectancy

- Complete tasks quickly
- Increase productivity
- Useful in daily life
- Complete important tasks
- Common in work

Concept & indicators: Continuance usage behavior

- Habit of using repeatedly
- Use for most financial transactions
- Utilize usage for bill payments, cash withdrawals, transfers, merchant purchases, and online shopping.

Consequent & indicators: Continuance Usage Intention

- Intend to use while having access
- Definitely use in the future
- Plan to continue using

Research Gap: This study may have derived its findings from cultural and linguistic characteristics specific to Jordan, which may not be applicable to other nations or languages.

Research Model Constructed

Overall, [22] research provides important insights into how perceived usefulness plays a role in shaping continuance intention. This finding emphasizes the importance of system developers and technology providers to ensure that the systems they offer truly provide significant benefits to users. Figure 4 displays the research model that was constructed in this study using the results of the experiments that were previously published.

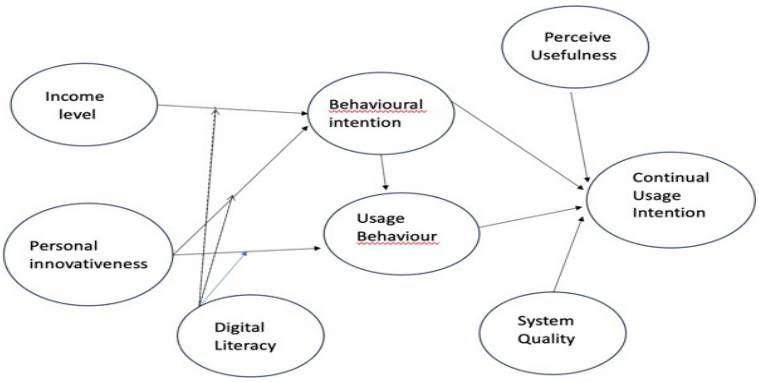

Figure 4. Research Model
Sources: [22], [97-100]

V. CONCLUSION

After going through a fairly long stage, namely a literature study by conducting a comprehensive review of previous research, including comparing and examining the variables in the previous model, a research model was successfully built using 8 variables. The novelty of this model is the use of digital literacy variables as moderating variables and the addition of system quality variables as one of the measuring variables for continued use intentions.

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