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Integration of ECM-TAM in Influencing the Use of the BYOND by BSI Superapp

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ABSTRACT

Purpose: This study examines the determinants of continuance intention and actual use of the BYOND by BSI superapp among Generation Z in Yogyakarta by integrating the Expectation Confirmation Model (ECM) and Technology Acceptance Model (TAM).

Design/methodology/approach: A quantitative approach was employed using survey data from Generation Z users. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test relationships among confirmation, perceived ease of use, perceived usefulness, satisfaction, continuance intention, and actual use.

Findings: Confirmation significantly influences perceived usefulness and satisfaction. Perceived ease of use affects perceived usefulness but not continuance intention. Perceived usefulness positively affects satisfaction and continuance intention, although the latter is modest. Satisfaction is the strongest predictor of continuance intention, which in turn drives actual use.

Theoretical Contribution/Originality: This study extends ECM and TAM in the context of Islamic banking superapps and identifies the diminishing role of perceived ease of use in post-adoption behavior.

Research limitation and implication: The study is limited to Generation Z in Yogyakarta and selected ECM-TAM constructs. The findings highlight the importance of system reliability, performance stability, and user satisfaction in sustaining usage.

Keywords: *Continuance Intention, Actual Use, Perceived Usefulness, Satisfaction, Confirmation, Perceived Ease Of Use, ECM, TAM, Superapp*

JEL Classification: G21, O33, M15, D91

INTRODUCTION

The development of information technology in the era of the Industrial Revolution 4.0 has driven significant transformations in global digital infrastructure, including the increased use of the internet and mobile devices in Indonesia (Darmawan & Pasaribu, 2023). These advancements have also influenced the financial sector, where banking institutions have adapted through digital service innovations such as mobile banking to meet the growing demand for more efficient, practical, and competitive transaction services for modern customers (Kumar et al., 2023; Widanengsih et al., 2021). Along with the rising expectations for integrated services, banks no longer provide only basic services but have begun developing super app based applications that integrate various services into a single platform (Windyaningsih et al., 2025).

In this context, super apps represent an innovative solution that allows users to access multiple services within one platform, thereby enhancing efficiency and user experience (Roa et al., 2021). In Indonesia, several banks have adopted this concept, including Bank Syariah Indonesia (BSI) through its application, BYOND by BSI. This application is designed to deliver comprehensive digital banking

services, including transactions, investments, financing, and the integration of services based on Islamic principles (Mahrani & Harahap, 2025). Despite showing significant user growth, several challenges remain, such as users' difficulties in adapting to new features and technical issues that may affect user experience and continuance usage (Fitriah et al., 2025; Lakshmanan & Shanmugavel, 2025).

On the other hand, Generation Z, as the largest group of digital users in Indonesia, plays a strategic role in driving the adoption and use of digital financial services (GoodStats, 2025). Their high level of digital literacy and internet penetration makes this group a primary target for the development of super app services. Yogyakarta was selected as the research location due to its high level of digital literacy and the adaptive characteristics of its society toward technological innovation, making it a relevant context for examining the use of digital banking services (Indonesia baik, 2023).

Theoretically, research on technology usage often refers to the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM). TAM explains that technology adoption is influenced by perceived usefulness and perceived ease of use, while ECM emphasizes the importance of confirmation of expectations and user satisfaction in driving continuance usage (Davis, 1989 ; Bhattacherjee, 2001). Several studies have also integrated TAM and ECM to examine individuals' continuance intention in using various information systems (Buabeng-Andoh, 2025; Alshurideh et al., 2020; Al-Emran et al., 2020; Joo et al., 2016). However, previous studies have shown inconsistent findings regarding the relationships among these variables. This indicates the existence of a research gap that needs further investigation, particularly in the context of Islamic banking super apps and the characteristics of Generation Z users.

Based on this background, this study aims to analyze the effects of perceived usefulness, perceived ease of use, confirmation, and satisfaction on continuance intention and actual use in the use of the BYOND by BSI application among Generation Z in Yogyakarta. This study is expected to contribute to enriching the literature on the integration of TAM and ECM, as well as provide practical implications for the development of digital services in Islamic banking.

LITERATURE REVIEW

Theoretical Background

The Expectation Confirmation Model (ECM), developed by Bhattacherjee (2001), is an extension of the Expectation Confirmation Theory (ECT), which emphasizes that user satisfaction is formed based on the congruence between initial expectations and the actual performance of a system. In the context of information systems, ECM explains that confirmation and perceived usefulness influence satisfaction, which in turn determines continuance intention. This model focuses on the post-adoption phase and has been widely used to explain continuance usage behavior across various digital technology contexts.

Meanwhile, the Technology Acceptance Model (TAM), introduced by Davis (1989), explains that technology acceptance is influenced by two main constructs: perceived usefulness (PU) and perceived ease of use (PEOU). PU refers to the belief that a technology can enhance performance, while PEOU relates to the ease with which a system can be used. TAM primarily focuses on the pre-adoption stage; however, it has limitations in explaining post-adoption behavior as it does not consider user satisfaction.

Actual use refers to the real behavior of individuals in utilizing technology, which is reflected in the intensity, frequency, and duration of system or service usage (Rad et al., 2022; Harsanto et al., 2023).This concept emphasizes the extent to which users truly integrate technology into their daily activities. When a system is perceived as easy to use and capable of improving productivity, the resulting satisfaction will encourage users to continue using the system, which is reflected in consistent actual usage (Natasia et al., 2021).

Continuance intention in the context of information systems refers to the user's tendency or intention to continue using a system after the initial adoption stage. This continued usage may occur immediately after the first use (acceptance), thus clearly distinguishing between two concepts: initial acceptance (behavioral acceptance) and continuance usage (Bhattacherjee & Lin, 2015).

Satisfaction refers to the user's affective attitude toward a particular computer application that arises after direct interaction with the system (Doll & Hendrickson, 1998). According to Oliver (1993), satisfaction is formed when the actual performance of a product or service meets or exceeds the user's initial expectations. Thus, satisfaction is the result of a positive confirmation process between expectations and actual experiences after usage.

Perceived usefulness refers to an individual's belief that using a system or technology provides tangible benefits in improving the effectiveness and quality of their performance. Davis (1989) emphasizes that a technology is considered useful when it delivers meaningful advantages to users and directly contributes to achieving better performance outcomes.

Confirmation is defined as the user's perception of the degree of congruence between their initial expectations before using a system and the actual performance experienced after using it (Bhattacherjee, 2001). When expectations align with actual experience, users tend to perceive the service as useful and feel satisfied, which in turn increases the likelihood of continued usage (Habib et al., 2025; Yuan et al., 2016).

Perceived ease of use is an important construct in the Technology Acceptance Model (TAM) that influences users' intention to use a technology (Davis, 1989). PEOU is defined as the extent to which an individual believes that using a system or technology is easy to understand, learn, and operate without requiring significant effort (Alshurideh et al., 2024; Siswoyo & Irianto, 2023; Masoud & Abutaqa, 2017; Hidayat, 2023).

Previous Studies

Several previous studies have shown mixed findings regarding the effects of perceived ease of use, perceived usefulness, confirmation, and satisfaction on continuance intention and actual use. Research on continuance intention, such as studies conducted by Buabeng-Andoh (2025), Alshurideh et al. (2020), Al-Emran et al. (2020), and Joo et al. (2016), found that continuance intention has a positive effect on actual use.

Further studies on satisfaction also reveal inconsistent results. Buabeng-Andoh (2025), Alshurideh et al. (2020), and Joo et al. (2016) explain that satisfaction has a positive effect on continuance intention, whereas Al-Emran et al. (2020) and Savitha et al. (2022)found that satisfaction does not have a significant effect on continuance intention.

Similarly, studies on perceived usefulness demonstrate inconsistencies. Joo et al. (2016) found a significant positive effect of perceived usefulness on both satisfaction and continuance intention. In contrast, Al-Emran et al. (2020) and Buabeng-Andoh (2025) reported that perceived usefulness does not have a significant effect on continuance intention. Additionally, Gupta et al. (2020) found that perceived usefulness does not influence satisfaction.

Research on perceived ease of use, such as that conducted by Al-Emran et al. (2020), indicates that perceived ease of use has a positive effect on perceived usefulness and continuance intention. However, Buabeng-Andoh (2025) and Joo et al. (2016) found that perceived ease of use does not have a significant effect on continuance intention.

Moreover, the confirmation variable in several studies, such as Alshurideh et al. (2023), Buabeng-Andoh (2025), and Al-Emran et al. (2020), has been shown to influence perceived usefulness and satisfaction. Meanwhile, Alam et al. (2022) reported that confirmation does not affect satisfaction, and Joo et al. (2016) also found that confirmation does not influence perceived usefulness. These differences in findings indicate the existence of a research gap that requires further investigation.

Research Framework

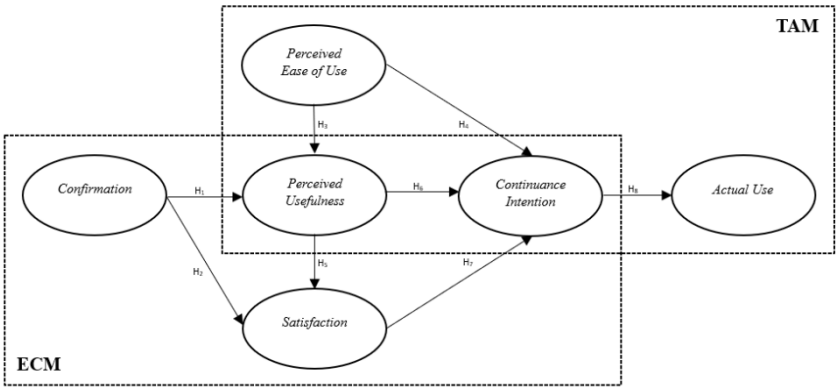

Figure 1. Research Framework

Source : (Bhattacherjee 2001; Davis, 1989; Joo et al., 2016)

1. **The Effect of Confirmation on Perceived Usefulness**

Confirmation is understood as the extent to which users' initial expectations of a technology service are met or exceeded. When these expectations align with actual experience, users tend to perceive the service as useful and feel satisfied, which ultimately increases the likelihood of continued usage (Habib et al., 2025; Yuan et al., 2016).

Research by Habib et al. (2025) shows that confirmation has a significant effect on perceived usefulness. This finding is supported by studies conducted by Rokhimah & Suhermin (2024), Al-Emran et al. (2020), and Buabeng-Andoh (2025), which also identify confirmation as a strong predictor of perceived usefulness. Based on this explanation, the proposed hypothesis is:

H1: Confirmation has a positive effect on perceived usefulness among Generation Z in Yogyakarta in using the BYOND by BSI super app.

2. The Effect of Confirmation on Satisfaction

Research conducted by Hidayat-Ur-Rehman et al. (2021) indicates that confirmation has a significant effect on satisfaction. This finding is reinforced by Qatawneh et al. (2025), Buabeng-Andoh (2025), and Rokhimah and Suhermin (2024), who consistently report that confirmation positively influences satisfaction. Based on this explanation, the proposed hypothesis is:

H2: Confirmation has a positive effect on satisfaction among Generation Z in Yogyakarta in using the BYOND by BSI super app.

3. The Effect of Perceived Ease of Use on Perceived Usefulness

Perceived ease of use is defined as the extent to which an individual believes that a system is easy to understand, learn, and use without requiring much effort (Alshurideh et al., 2024; Siswoyo & Irianto, 2023; Masoud & Abutaqa, 2017).

Research by Buabeng-Andoh (2025) shows that perceived ease of use has a positive effect on perceived usefulness. This finding is consistent with studies by Khomsatun et al. (2024), Bramulya et al. (2024), Natasia et al. (2021), and Harsanto et al. (2023) which also found a significant positive relationship between the two variables. Based on this explanation, the proposed hypothesis is:

H3: Perceived ease of use has a positive effect on perceived usefulness among Generation Z in Yogyakarta in using the BYOND by BSI super app.

4. The Effect of Perceived Ease of Use on Continuance Intention

Research by Al-Emran et al. (2020) shows that perceived ease of use has a positive effect on continuance intention. This result is supported by Bramulya et al. (2024), Ashfaq et al. (2020), M. Alshurideh et al. (2020), who also found that ease of use encourages continuance intention. Based on this explanation, the proposed hypothesis is:

H4: Perceived ease of use has a positive effect on continuance intention among Generation Z in Yogyakarta in using the BYOND by BSI super app.

5. The Effect of Perceived Usefulness on Satisfaction

Perceived usefulness refers to the level of an individual's belief that using a technology can improve effectiveness and efficiency in completing tasks. This perception reflects users' trust in the benefits of the service used (Widanengsih et al., 2021).

Research by Akbar et al. (2025) shows a positive relationship between perceived usefulness and satisfaction. This finding is supported by Al-Sharafi et al. (2022), Daragmeh et al. (2021), Puriwat & Tripopsakul (2021), who state that perceived usefulness significantly contributes to increased user satisfaction. Based on this explanation, the proposed hypothesis is:

H5: Perceived usefulness has a positive effect on satisfaction among Generation Z in Yogyakarta in using the BYOND by BSI super app.

6. The Effect of Perceived Usefulness on Continuance Intention

Research by Akbar et al. (2025) indicates that perceived usefulness has a significant effect on continuance intention. This finding is consistent with studies by Sasongko et al. (2021), Hidayat-Ur-Rehman et al. (2021), Qatawneh et al. (2025), which also found that perceived usefulness drives continuance intention. Based on this explanation, the proposed hypothesis is:

H6: Perceived usefulness has a positive effect on continuance intention among Generation Z in Yogyakarta in using the BYOND by BSI super app.

7. The Effect of Satisfaction on Continuance Intention

Satisfaction is an affective response of users after interacting with a system or technology (Doll & Hendrickson, 1998). Research by Hidayat-Ur-Rehman et al. (2021) shows that satisfaction has a significant effect on continuance intention. This finding is supported by (Savitha et al., 2022), Akbar et al. (2025), Alam et al. (2022), who also state that user satisfaction encourages continued usage. Based on this explanation, the proposed hypothesis is:

H7: Satisfaction has a positive effect on continuance intention among Generation Z in Yogyakarta in using the BYOND by BSI super app.

8. The Effect of Continuance Intention on Actual Use

Continuance intention is defined as the user's intention to continue using a system after the initial adoption stage (Bhattacherjee, 2001). This concept distinguishes between initial acceptance and continued usage (Bhattacherjee & Lin, 2015).

Research by Buabeng-Andoh (2025) shows that continuance intention has a significant effect on actual use. This finding is reinforced by Al-Emran et al. (2020) and Alshurideh et al. (2020), who state that continuance intention contributes to actual system usage. Based on this explanation, the proposed hypothesis is:

H8: Continuance intention has a positive effect on actual use among Generation Z in Yogyakarta in using the BYOND by BSI super app.

RESEARCH METHOD

This study employs a quantitative descriptive approach to examine and analyze phenomena based on numerical empirical data (Ali et al., 2022). The descriptive method is utilized to systematically and accurately present the characteristics of the research variables (Abdullah et al., 2022).

The population of this study consists of Generation Z customers of Bank Syariah Indonesia who reside in the Special Region of Yogyakarta and have used the BYOND by BSI application. A non-probability sampling technique with a purposive sampling method was applied, in which respondents were selected based on specific criteria to ensure the relevance of the data to the research objectives. A total of 174 questionnaires were collected; however, after screening based on predefined criteria and outlier testing, 146 valid responses were retained for further analysis.

The study utilizes both primary and secondary data sources. Primary data were collected through an online questionnaire distributed via Google Forms to respondents who met the specified criteria.

Secondary data were obtained from relevant literature, including academic journals, books, and prior studies related to the research topic.

The research instrument was developed based on established indicators from previous studies and measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The use of a five-point Likert scale allows respondents to express neutral positions or uncertainty, thereby enhancing response accuracy (Hertanto, 2017).

Table 1. Likert Interval

Answers	Score
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

Source : (Hertanto, 2017)

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. This method was chosen due to its robustness in handling complex research models involving multiple latent constructs, diverse indicators, and interrelated structural relationships (Rahadi, 2023).

The analysis procedure consists of two main stages: the measurement model (outer model) and the structural model (inner model). The measurement model is used to assess convergent validity, discriminant validity, and construct reliability through composite reliability and Cronbach's alpha. Meanwhile, the structural model is employed to evaluate the relationships among variables using collinearity assessment, path coefficients, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), in order to determine the model's explanatory power and test the proposed hypotheses (Hair et al., 2017).

RESULTS AND DISCUSSIONS

Outer Model (Measurement Model)

The measurement model is used to assess the validity and reliability of the latent constructs.

Convergent validity

Convergent validity is evaluated using outer loadings and Average Variance Extracted (AVE).

Table 2. Convergent validity

Variable	Item	Loading Factors	AVE	Description
Confirmation	CON1	0.851	0.736	Valid
	CON2	0.867		Valid
	CON3	0.856		Valid
Perceived Ease of Use	PEOU1	0.768	0.577	Valid
	PEOU2	0.761		Valid
	PEOU3	0.776		Valid
	PEOU4	0.766		Valid
	PEOU5	0.695		Not Valid
	PEOU6	0.790		Valid
Perceived Usefulness	PU1	0.739	0.617	Valid
	PU2	0.796		Valid
	PU3	0.751		Valid
	PU4	0.809		Valid
	PU5	0.816		Valid
	PU6	0.798		Valid
Satisfaction	SAT1	0.831	0.744	Valid
	SAT2	0.876		Valid
	SAT3	0.854		Valid
	SAT4	0.888		Valid
Continuance Intention	CI1	0.863	0.751	Valid
	CI2	0.841		Valid
	CI3	0.895		Valid
Actual Use	AU1	0.945	0.909	Valid
	AU2	0.962		Valid

Source: SmartPLS 3 Output (processed, 2026)

Based on the results of the convergent validity test, most indicators were declared valid as their outer loading values exceeded 0.70, indicating that they adequately represent their respective constructs. However, one indicator in the Perceived Ease of Use (PEOU) variable, namely PEOU5, was found to be not valid, with an outer loading value of 0.695. Therefore, this indicator was eliminated from the model.

After its removal, all remaining indicators achieved outer loading values above 0.70 and all constructs reported AVE values above 0.50, indicating that the constructs are able to explain the majority of the variance in their indicators. Thus, all constructs meet the criteria for convergent validity and are considered suitable for further analysis.

Discriminant validity

Discriminant validity is assessed using the Heterotrait–Monotrait ratio (HTMT).

Table 3. Discriminant validity

	AU	CI	CON	PEOU	PU	SAT
AU						
CI	0.627					
CON	0.602	0.817				
PEOU	0.344	0.591	0.714			
PU	0.571	0.770	0.854	0.749		
SAT	0.667	0.892	0.870	0.683	0.833	

Source: SmartPLS 3 Output (processed, 2026)

Based on the HTMT results, all values are below the threshold of 0.90, indicating that each construct is empirically distinct from the others. This suggests that the model demonstrates adequate discriminant validity, as each construct captures a unique concept without significant overlap.

Reliability Test

Reliability testing was conducted by examining Cronbach's Alpha and Composite Reliability (CR). A construct is considered reliable when both values exceed the minimum threshold of 0.70 (Hair et al., 2017).

Table 4. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Description
Confirmation	0.900	0.952	Reliable
Perceived Ease of Use	0.835	0.901	Reliable
Perceived Usefulness	0.821	0.893	Reliable
Satisfaction	0.845	0.890	Reliable
Continuance Intention	0.875	0.906	Reliable
Actual Use	0.885	0.921	Reliable

Source: SmartPLS 3 Output (processed, 2026)

Based on these results, all constructs demonstrate Cronbach's Alpha and Composite Reliability values above 0.70. This indicates that the indicators are internally consistent and reliable in measuring their respective constructs. Therefore, the measurement model is confirmed to be reliable and provides a solid foundation for further structural model analysis.

Inner Model (Structural Model)

The structural model is a key component of the path model used to examine relationships among latent variables (Hair et al., 2017).

Collinearity Assessment

Prior to evaluating the structural relationships, a collinearity test was conducted using Variance Inflation Factor (VIF) to ensure that there is no high correlation among predictor constructs. In PLS-SEM, a VIF value below 5 indicates that multicollinearity is not a concern (Hair et al., 2017).

Table 5. Full Collinearity Test (VIF)

Hypothesis	Path	VIF
H1	CON → PU	1.549
H2	CON → SAT	2.104
H3	PEOU → PU	1.549
H4	PEOU → CI	1.806
H5	PU → SAT	2.104
H6	PU → CI	2.539
H7	SAT → CI	2.285
H8	CI → AU	1.000

Source: SmartPLS 3 Output (processed, 2026)

The results show that all VIF values are below the threshold of 5, indicating that there is no multicollinearity problem among the predictor constructs. Therefore, the structural model estimation is considered reliable and free from bias caused by high intercorrelations.

Path Coefficients

Path coefficients represent the strength and direction of relationships between constructs. The significance of these relationships was evaluated using the bootstrapping procedure based on t-statistics (> 1.96) and p-values (< 0.05).

Table 6. Path Coefficients

Relationship	Original Sample (O)	T-Statistics	P-Values	Decision
CI → AU	0.552	8.616	0.000	Supported
CON → PU	0.528	6.673	0.000	Supported
CON → SAT	0.443	5.263	0.000	Supported
PEOU → CI	0.001	0.009	0.992	Not Supported
PEOU → PU	0.330	4.067	0.000	Supported
PU → CI	0.207	1.981	0.048	Supported
PU → SAT	0.412	4.910	0.000	Supported
SAT → CI	0.617	7.019	0.000	Supported

Source: SmartPLS 3 Output (processed, 2026)

The results show that seven out of eight hypotheses are supported. The only unsupported relationship is PEOU → CI ($p = 0.992$). Satisfaction has the strongest effect on Continuance Intention, indicating its dominant role in influencing users' continuance behavior.

R-Square (R^2)

The coefficient of determination (R^2) indicates the proportion of variance in endogenous constructs explained by exogenous variables. According to Hair et al. (2017), R^2 values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak, respectively.

Table 7. R-Square (R^2)

Endogenous Variable	R^2	Interpretation
Actual Use	0.304	Weak
Continuance Intention	0.612	Moderate
Perceived Usefulness	0.595	Moderate
Satisfaction	0.631	Moderate

Source: SmartPLS 3 Output (processed, 2026)

The R^2 value for Actual Use is categorized as weak, while Continuance Intention, Perceived Usefulness, and Satisfaction fall into the moderate category. This indicates that the model has adequate explanatory power.

Effect Size (f^2)

Effect size (f^2) was assessed to determine the contribution of each exogenous construct to the endogenous constructs. Based on Cohen (1988), values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects.

Table 8. Effect Size (f^2)

Relationship	f^2	Effect Size
CON → PU	0.444	Large
CON → SAT	0.253	Medium
PEOU → PU	0.174	Medium
PEOU → CI	0.000	No Effect
PU → SAT	0.219	Medium
PU → CI	0.043	Small
SAT → CI	0.429	Large
CI → AU	0.437	Large

Source: SmartPLS 3 Output (processed, 2026)

The results show that several relationships have large effects, while others are moderate to small, and PEOU → CI shows no effect.

Predictive Relevance (Q^2)

Predictive relevance (Q^2) was evaluated using the blindfolding procedure. A Q^2 value greater than zero indicates that the model has predictive relevance.

Table 9. Q-Square (Q^2)

Endogenous Variable	Q^2	Interpretation
Actual Use	0.266	Predictive Relevance
Continuance Intention	0.448	Predictive Relevance
Perceived Usefulness	0.359	Predictive Relevance
Satisfaction	0.459	Predictive Relevance

Source: SmartPLS 3 Output (processed, 2026)

All Q^2 values are greater than zero, confirming that the model has adequate predictive relevance for all endogenous constructs.

Discussions

H1: Confirmation has a significant effect on perceived usefulness

Confirmation significantly enhances perceived usefulness, indicating that users evaluate the value of the BYOND by BSI superapp based on how well it meets their initial expectations. When the system performs as expected or better, users are more likely to perceive it as beneficial for their financial activities. This finding supports the view that perceived usefulness is formed through post-adoption evaluation of system performance (Bhattacherjee, 2001).

H2: Confirmation has a significant effect on satisfaction

Confirmation also plays a crucial role in shaping satisfaction, suggesting that users feel more satisfied when their expectations are fulfilled. The alignment between expected and actual performance generates positive emotional responses toward the application. This finding reinforces the notion that satisfaction is largely determined by expectation confirmation in post-adoption contexts (Bhattacherjee, 2001).

H3: Perceived ease of use has a significant effect on perceived usefulness

Perceived ease of use positively influences perceived usefulness, indicating that systems that are easier to operate are more likely to be perceived as beneficial. When users can interact with the application effortlessly, they are able to focus on its functional value. This finding is consistent with the Technology Acceptance Model, which posits that ease of use enhances perceived usefulness (Davis, 1989).

H4: Perceived ease of use does not have a significant effect on continuance intention

Perceived ease of use does not significantly influence continuance intention, suggesting that ease of use is no longer a determining factor in the post-adoption stage. For Generation Z users, ease of use tends to be perceived as a basic requirement rather than a value-adding feature, so it does not strongly motivate continued usage. As users become more familiar with the system, their decision to continue using it is more influenced by perceived benefits and overall experience quality. This finding is consistent with prior studies indicating that the role of ease of use diminishes in the post-adoption stage as it is no longer perceived as a differentiating factor (Buabeng-Andoh, 2025; Joo et al., 2016).

H5: Perceived usefulness has a significant effect on satisfaction

Perceived usefulness significantly enhances satisfaction, indicating that users are more satisfied when the application provides tangible benefits in supporting their activities. When the system improves efficiency and effectiveness, users tend to evaluate their experience more positively. This finding supports the argument that functional value is a key driver of satisfaction in digital service usage (Bhattacherjee, 2001).

H6: Perceived usefulness has a significant effect on continuance intention

Perceived usefulness positively influences continuance intention, although its effect is relatively moderate. This suggests that users are more likely to continue using the application when they perceive it as beneficial, but usefulness alone is not sufficient to sustain long-term usage. This finding highlights that continuance intention is shaped by both cognitive evaluation of benefits and other factors such as satisfaction.

H7: Satisfaction has a significant effect on continuance intention

Satisfaction is the most influential factor in determining continuance intention, indicating that users who are satisfied with their experience are more likely to continue using the application. This highlights the importance of positive emotional evaluation in fostering user retention. The finding supports the view that satisfaction is a primary determinant of continuance intention in post-adoption behavior (Bhattacherjee, 2001).

H8: Continuance intention has a significant effect on actual use

Continuance intention significantly influences actual use, indicating that users' intention to continue using the application is directly reflected in their usage behavior. When users develop a strong intention, they are more likely to use the system consistently and repeatedly. This finding reinforces the role of behavioral intention as a key predictor of actual system usage. It is also in line with previous studies showing that continuance intention strongly determines actual use in technology contexts (Al-Emran et al., 2020; Alshurideh et al., 2023; Buabeng-Andoh, 2025).

CONCLUSION AND RECOMMENDATION

This study examines the determinants of continuance intention and actual use of the BYOND by BSI superapp among Generation Z in Yogyakarta by integrating the Expectation Confirmation Model (ECM) and Technology Acceptance Model (TAM). The findings highlight that confirmation plays a crucial role in shaping both perceived usefulness and satisfaction, emphasizing the importance of aligning system performance with user expectations. While perceived ease of use significantly enhances perceived usefulness, it does not directly influence continuance intention, indicating that ease of use is perceived as a basic requirement rather than a determining factor in post-adoption behavior.

Furthermore, perceived usefulness contributes positively to both satisfaction and continuance intention, although its effect on continuance intention is relatively modest. Among all variables, satisfaction emerges as the strongest predictor of continuance intention, underscoring the dominant role of affective evaluation in sustaining system usage. In turn, continuance intention significantly drives actual use, confirming that behavioral intention translates into consistent usage behavior. Overall, the

model demonstrates moderate explanatory and predictive power, with confirmation and satisfaction as key drivers in the post-adoption stage.

This study contributes to the literature by reinforcing the applicability of ECM and TAM in the context of Islamic digital banking, particularly among Generation Z users. It also highlights the diminishing role of perceived ease of use in influencing continuance intention, suggesting a shift in user priorities from usability to value and experience as familiarity with the system increases.

However, several limitations should be acknowledged. First, the sample is limited to Generation Z users in Yogyakarta, which may constrain the generalizability of the findings. Second, the model incorporates only selected constructs from ECM and TAM, potentially overlooking other relevant factors such as trust, perceived risk, and system quality.

Based on these findings, several recommendations are proposed. For practitioners, particularly Bank Syariah Indonesia, it is essential to prioritize system reliability, performance stability, and user satisfaction to strengthen continuance intention. For regulators, fostering digital banking innovation while ensuring system security and service quality remains critical. For future research, expanding the scope by including additional variables, broader demographic groups, or cross-regional comparisons is recommended to provide a more comprehensive understanding of continuance behavior in digital banking.

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