Volume 9 Issue 1 (2026) Pages 732 - 748
SEIKO : Journal of Management & Business
ISSN : 2598-831X (Print) and ISSN : 2598-8301 (Online)

The Influence of Perceived Confirmation and Perceived Usefulness on Continuance Intention to Use Mobile Banking with Satisfaction as a Mediating Variable in Generation Z in Indonesia

Natasya Salsabilla Murti[1]✉, Dewita Puspawati[2]
Accounting, Universitas Muhammadiyah Surakarta

Abstract

This research boldly seeks to dissect the impact of perceived confirmation and perceived usefulness on the ongoing intention to utilize mobile banking, with satisfaction acting as a pivotal mediating factor among Generation Z in Indonesia. Employing a quantitative methodology, the study surveyed 150 Generation Z individuals who have engaged with mobile banking services. Data analysis was executed through Structural Equation Modeling—Partial Least Square (SEM-PLS) utilizing SmartPLS 4.0. The findings reveal that perceived confirmation and perceived usefulness significantly influence satisfaction. Moreover, satisfaction profoundly affects the intention to continue using mobile banking. Additionally, satisfaction has proven to be an effective mediator for the effects of perceived confirmation and perceived usefulness on the intention to continue. These results underscore the critical alignment between user expectations and service performance, as well as the perceived advantages for users, in enhancing satisfaction and the longevity of mobile banking usage, especially within Generation Z.

Keywords: perceived confirmation, perceived usefulness, satisfaction, continuance intention, mobile banking.

✉ Corresponding author :
Email Address : b200220455@student.ums.ac.id
Received tanggal bulan tahun, Accepted tanggal bulan tahun, Published tanggal bulan tahun

INTRODUCTION

The evolution of digital technologies has ushered in monumental transformations across a multitude of life sectors, notably in the economic and banking realms. A standout innovation that society has greatly profited from is mobile banking banking services accessible via mobile devices that empower individuals to conduct transactions with utmost ease, security, and efficiency (Mauluddi, 2020). Mobile banking delivers unparalleled convenience across a spectrum of banking tasks, such as balance inquiries, fund transfers, and payment processing, all without constraints of location or time (Sulmi et al., 2021). This groundbreaking concept enables individuals to harness financial services through internet-based applications on their cellular devices, significantly enhancing the flexibility and convenience of transactions (Kamarudin & Nursiah, 2022).

Thus, mobile banking has emerged as a cornerstone of the contemporary digital financial services landscape. Mobile banking services are vital in daily life as they adeptly meet the demand for rapid and unrestricted banking solutions. When mobile

banking services align with consumer expectations, customer satisfaction with tech-driven services soars (Husni et al., 2023). Numerous studies have indicated that service quality, trust, and mobile banking performance profoundly impact satisfaction levels (Triyanti et al., 2021). Mobile banking is also regarded as a revolutionary advancement that elevates banking efficiency and the overall quality of life for society (Siyal et al., 2019). Hence, banks must perpetually enhance the quality of mobile banking services to sustain satisfaction and encourage continued service utilization (Lubis & Lukman, 2023).

Grasping the factors that shape consumer perception is essential for explaining the ongoing usage of mobile banking. A pivotal element in the Expectation Confirmation Model (ECM) framework is perceived confirmation, which refers to a user's evaluation of the alignment between their initial expectations and the actual service performance (Nurhidayah L & Puspawati D, 2025). Perceived confirmation encompasses not just service quality factors but also pricing and social dimensions that can sway consumer expectations (Tjokrosaputro et al., 2023). When the usage experience meets expectations, perceptions of service benefits amplify, while discrepancies in expectations tend to diminish these perceptions (Hossain et al., 2024). Prior research has demonstrated that confirmation has a positive effect on perceived usefulness and satisfaction (Foroughi et al., 2019).

Alongside perceived confirmation, perceived usefulness is crucial in shaping consumer assessments of mobile banking. Perceived usefulness signifies the consumer's belief that employing a specific technology can enhance their performance and activity efficiency. In the realm of mobile banking, advantages manifest through easy access, rapid transaction processing, and flexible financial services (Song & Jo, 2023). Several studies have confirmed that perceived usefulness affects the inclination to utilize digital banking services, encompassing both internet banking and mobile banking (Rahmatika, 2021). Furthermore, system security and credibility factors bolster perceived usefulness and fuel the intent to adopt mobile banking services (Septa & Ali, 2024). Nonetheless, perceived benefits do not automatically ensure ongoing usage.

Continuance intention embodies the user's resolve to persist in utilizing a system or service over an extended period. Within the realm of information systems, the drive for enduring use is heavily swayed by prior user experiences, particularly user satisfaction. Negative encounters and discontent are frequently the primary catalysts for users abandoning digital services. In the context of ECM, e-satisfaction is hailed as the pivotal element in determining the continuance of intention (Toli & Bharata, 2024). For mobile banking services, user satisfaction is cultivated through the perceptions of convenience, security, and reliability of the service (Fitria et al., 2021). Numerous studies have indicated that the caliber of mobile banking services exerts a positive impact on marital satisfaction (Antonov et al., 2022).

Despite the growing adoption of mobile banking, its sustained usage remains subject to a multitude of factors that have yet to be fully empirically validated. Several studies have highlighted that perceived confirmation and perceived usefulness are crucial in shaping satisfaction and ongoing consumption intentions, yet the relational mechanisms between such variables continue to yield varied outcomes. Consequently, this study seeks to dissect the mechanism behind the formation of the intention to continue using mobile banking among Generation Z in Indonesia, positioning satisfaction as a mediating variable within the framework of the Expectation

Confirmation Model (ECM). Academically, this research aspires to enrich the scholarly discourse on post-adoption behavior in digital financial services (Antonov et al., 2022). Practically, the outcomes of this research may provide a foundation for banks when crafting service strategies aimed at enhancing the experience and satisfaction of the younger generation (Princess Amalia & Hastriana, 2022).

LITERATURE REVIEW

The Expectation Confirmation Model (ECM) stands as a formidable theoretical framework renowned for elucidating the behaviors associated with information technology utilization during the post-adoption phase. This model underscores that the ongoing intention to engage with mobile banking transcends initial anticipations, hinging instead on the assessment of real experiences following the system's launch. Within ECM, confirmation signifies the extent to which a user's original expectations align with the perceived actual performance of the technology. When the system meets or surpasses these expectations, users forge positive assessments that manifest as satisfaction. Numerous studies have affirmed that ECM is pivotal in elucidating the persistence of intention regarding digital services due to its adeptness at capturing the evolving dynamics of perceived changes over time (Ubaidillah et al., 2023). Consequently, ECM is regarded as a fitting framework for investigating the durability of mobile banking adoption (Arizky, 2023).

In the ECM paradigm, satisfaction is strategically positioned as a critical factor that links cognitive assessment with consumer behavioral choices. Satisfaction emerges through post-use evaluation when users juxtapose the current system performance against their initial expectations, and these favorable evaluations propel the ongoing intention to use. Unlike Expectation Confirmation Theory (ECT), which centers on pre-use anticipations, ECM substitutes these with post-use advantages that hold greater relevance in the realm of information systems. Furthermore, the Technology Acceptance Model (TAM) enhances the ECM through the concept of perceived usefulness, which embodies the belief that technology can bolster consumer performance and efficiency (Princess Amalia & Hastriana, 2022). While TAM emphasizes initial adoption, perceived usefulness continues to play a role in shaping post-adoption satisfaction, thus its amalgamation with ECM offers a more thorough comprehension of the sustainability of mobile banking utilization (Pangastuti et al., 2023).

Continuance Intention

Continuance intention signifies a person's resolve to persist in utilizing a system or service following the initial adoption phase (Setyawan et al., 2023). Within the realm of information systems, intention continuance embodies a post-adoption behavior that showcases a user's choice to sustain service usage, drawing upon prior experiences rather than initial adoption choices (Chen et al., 2012). This intention exemplifies the degree to which users are eager to keep engaging with and using the system in a sustainable manner (Larassita et al., 2019). In the arena of digital financial services, intention continuance is also regarded as a manifestation of repurchase intent through financial applications (Amoroso & Chen, 2017). This notion has gained significance because it is more resourceful to retain current users than to lure in new ones (Mensah et al., 2019). Consequently, continuance of intent is frequently utilized as a vital gauge of the enduring success of mobile banking services.

Perceived Confirmation

Perceived confirmation is characterized as the user's viewpoint regarding the alignment between their initial expectations and the actual performance of the technology following its usage (Joseph, 2022). Within the Expectation Confirmation Model (ECM) framework, confirmation stands as a pivotal element that profoundly impacts user satisfaction (Dhia & Kholid, 2021). When the usage experience aligns with or surpasses expectations, users are likely to develop a favorable assessment of the service and bolster their confidence to continue using it (Kafashi & Nematollahi, 2019). On the flip side, discrepancies in expectations can diminish the perception of usefulness and satisfaction (Sarkar & Khare, 2019). Numerous empirical studies have demonstrated that perceived confirmation influences both satisfaction and the intent to continue using digital services, notably in mobile banking (Hossain et al., 2024).

Perceived Usefulness

The concept of perceived usefulness signifies a user's conviction that utilizing a technology can enhance the efficiency and efficacy of their tasks (Sulmi et al., 2021). In the realm of digital services, perceptions of usability are established when the system adeptly streamlines work and delivers concrete advantages to users (Hussein et al., 2020). Users who recognize the advantages of technology are likely to cultivate a favorable attitude towards the service (Salsabila et al., 2021). A multitude of studies indicate that perceived usefulness is crucial in influencing user satisfaction and the longevity of service engagement (Putra et al., 2023). Empirical evidence also demonstrates that perceived advantages boost mobile banking customer satisfaction (Oktafiani et al., 2021).

Satisfaction

Satisfaction is characterized as the emotional reaction of the user that arises after evaluating the actual performance of a service against their prior expectations (Hariguna & Ruangkanjanases, 2022). It embodies the user's sense of joy or disappointment derived from assessing their experience with a system (Krisdiyani & Rimadias, 2023). Within the realm of information systems, satisfaction stands as a crucial factor influencing post-adoption behaviors, as users who are pleased are more likely to continue utilizing the service (Usman et al., 2022). Numerous investigations have demonstrated that satisfaction among mobile banking users has a significant and affirmative impact on their intention to persist (Sinaga & Rofianto, 2024). Furthermore, e-satisfaction has been shown to be a vital catalyst that propels the intent to continue using digital services (Putri & Puspawati, 2024).

Hypothesis Development

Perceived confirmation embodies the alignment between anticipated expectations and the actual performance of technology, playing a critical role in fostering enduring intentions to utilize mobile banking (Qatawneh et al., 2025). Consequently, a hypothesis was established:

H1: Perceived confirmation impacts the intention to continue using mobile banking.

Perceived usefulness signifies the conviction that technology enhances consumer performance (Ilmi et al., 2020). In mobile banking, advantages like efficiency and seamless transactions propel sustainable consumption intentions, although

research findings suggest that results can differ based on context (Larassita et al., 2019). Thus, a hypothesis was posited:

H2: Perceived usefulness affects the intention to persist in using mobile banking.

Satisfaction is pivotal in promoting the intention for sustainable mobile banking use, stemming from a favorable user experience with the service. Numerous studies have demonstrated that satisfaction significantly affects the ongoing intentions and loyalty of consumers (Sinaga & Rofianto, 2024). Therefore, a hypothesis was proposed:

H3: Satisfaction influences the ongoing intention to use mobile banking.

Perceived confirmation is essential in shaping user satisfaction, as it indicates the alignment between expectations and the service's actual performance. Several studies have shown that confirmation positively and significantly impacts satisfaction in mobile banking usage (Nurhidayah L & Puspawati D, 2025). Thus, a hypothesis was established:

H4: Perceived confirmation affects satisfaction.

Perceived usefulness encapsulates the belief that services yield concrete benefits in achieving objectives, thereby impacting the persistence of usage (Ali et al., 2022). Multiple studies confirm that perceived advantages enhance the satisfaction of mobile banking users (Nurhidayah L & Puspawati D, 2025). Hence, a hypothesis was formulated:

H5: Perceived usefulness influences satisfaction.

In ECM, satisfaction arises from the alignment between performance and consumer expectations, subsequently affecting sustainable consumption intentions (Galih & Setiawan, 2024; Hong et al., n.d.). Confirmation serves as a crucial determinant of satisfaction in mobile banking and plays an indirect role in the intent to continue (Nguyen & Dao, 2024). Therefore, a hypothesis was articulated:

H6: Satisfaction mediates the effect of perceived confirmation on the ongoing intention to use mobile banking.

Within the TAM framework, perceived usefulness is a vital element shaping satisfaction and the sustainability of technological usage (Izza Ashsifa et al., 2020). When mobile banking is seen as secure, efficient, and valuable, satisfaction rises and promotes sustainable usage (Gilang Ramadhan & Indari, n.d.). Consequently, a hypothesis was proposed:

H7: Satisfaction mediates the impact of perceived usefulness on the ongoing intention to use mobile banking.

METODOLOGI

Research Design

This investigation employs a quantitative methodology through a descriptive research structure to scrutinize the elements that impact the intention to continue utilizing mobile banking among Generation Z in Indonesia. The theoretical framework of the study is anchored in the Expectation Confirmation Model (ECM), which highlights the significance of perceived confirmation, perceived usefulness, and

satisfaction in elucidating ongoing usage behavior. The data utilized is primary data acquired via an online survey using a meticulously crafted questionnaire. Research tools were developed employing a five-point Likert scale to gauge respondents' perceptions regarding each of the research constructs. Data analysis was executed utilizing the Structural Equation Modeling—Partial Least Square (SEM-PLS) technique with the assistance of SmartPLS 4.0 software. This method was selected as it effectively tests simultaneous relationships between latent variables and is fitting for predictive research models that involve mediating variables.

Population and Sample

The focus of this research was on Generation Z individuals in Indonesia who have actively engaged with mobile banking services. The method of sampling employed was non-probability sampling utilizing a purposive sampling strategy, where respondents were chosen based on specific criteria aligned with the study's aims. The criteria for respondents included those born between 1997 and 2012, residing in Indonesia, and possessing experience with mobile banking applications. The determination of sample size is guided by the principle of the number of indicators, which recommends 5 to 10 times the quantity of question items in the survey. With the study encompassing 15 indicators, the minimum sample size required is set at 150 respondents. This number was deemed adequate to fulfill the requirements for Structural Equation Modeling—Partial Least Square (SEM-PLS) analysis and sufficiently captures the characteristics of the target population under investigation.

Data Collection and Measurement

The population targeted in this study comprises Generation Z in Indonesia who have engaged with mobile banking services. The sampling strategy adopted is non-probability sampling employing a purposive sampling technique, which involves selecting respondents based on specific criteria that align with the study's objectives. The criteria for respondents encompassed individuals born between 1997 and 2012, residing in Indonesia, and possessing experience with mobile banking applications. The determination of the sample size is guided by the rule concerning the number of indicators, which is 5 to 10 times the number of questionnaire items. With a total of 15 indicators in this investigation, the minimum sample size required is 150 respondents. This number is deemed to satisfy the requirements for the Structural Equation Modeling—Partial Least Square (SEM-PLS) analysis and is adequate to represent the characteristics of the population under study.

The research variables and indicators are as follows:

1. Continuance Intention to Use Mobile Banking (Y) was adopted from the research by Yan et al. (2021) with 3 questions.
2. Perceived Confirmation (X1) was adopted from the research by Qatawneh et al. (2025) with 4 questions.
3. Perceived Usefulness (X2) was adopted from the research by Hossain et al. (2024) with 4 questions.
4. Satisfaction (Z) was adopted from the research by Lutfiani et al. (2024) with 3 questions.

Technique Analysis

In this research, data analysis was boldly executed using the Structural Equation Modeling—Partial Least Square (SEM-PLS) method, powered by SmartPLS 4.0 software. The SEM-PLS strategy was selected for its remarkable fit for predictive studies, intricate structural models, and its non-requirement for assumptions of normal data distribution (Hair et al., 2019). The initial analysis phase fiercely concentrated on assessing measurement models (outer models) to evaluate the quality of the research design and indicators. These assessments encompass rigorous convergent validity tests through loading factors and Average Variance Extracted (AVE) values, along with discriminant validity tests utilizing Fornell—Larcker criteria and cross loading. Furthermore, the construct's reliability was emphatically examined via Composite Reliability and Cronbach's Alpha values.

The subsequent phase is the evaluation of the structural model (inner model), aimed at testing the relationships between latent variables as per the research hypothesis. This evaluation includes a bold examination of the coefficient of determination (R^2) to gauge the exogenous variables' ability to elucidate the endogenous variables, alongside path coefficient analysis to discern the direction and strength of relationships between constructs (Hair et al., 2019). Hypothesis testing was assertively conducted through a bootstrapping procedure to derive t-statistics and p-values. A hypothesis is triumphantly accepted when the t-statistical value exceeds 1.96 and p-values fall below 0.05, indicating a significant influence between the variables within the research model.

RESULT AND DISCUSSION

Convergent Validity

Convergent validity assessments are designed to evaluate how effectively indicators within a construct can represent the latent variables being measured. The evaluation of convergent validity involves examining the outer loading and Average Variance Extracted (AVE) metrics. A construct is considered to possess convergent validity when the outer loading of each indicator surpasses the established minimum threshold and the AVE value is greater than 0.50. This assessment is crucial for confirming the precision of construct measurements within the research framework.

Tabel 1. *Convergent Validity Test*

Variable	Indicator	Loading Factor	AVE	
Perceived Confirmation (X1)	X1.1	0,829	0,683	Valid
	X1.2	0,812		Valid
	X1.3	0,861		Valid
	X1.4	0,805		Valid
Perceived Usefulness (X2)	X2.1	0,825	0,713	Valid
	X2.2	0,860		Valid
	X2.3	0,827		Valid
	X2.4	0,869		Valid
	X2.5	0,841		Valid
Satisfaction (Z)	Z1	0,877	0,779	Valid
	Z1	0,913		Valid

	Z3	0,856		Valid
Continous Intention to Use (Y)	Y1	0,836	0,705	Valid
	Y2	0,776		Valid
	Y3	0,902		Valid

According to Table 1, the criteria for convergent validity have been decisively fulfilled. This is demonstrated by the loading factor values for all indicators of perceived confirmation (X1), perceived usefulness (X2), satisfaction (Z), and continuous intention to use (Y) variables soaring above 0.70, alongside Average Variance Extracted (AVE) values in every construct surpassing 0.50. Consequently, it can be boldly asserted that the entire construct is valid and meets the stringent requirements of convergent validity.

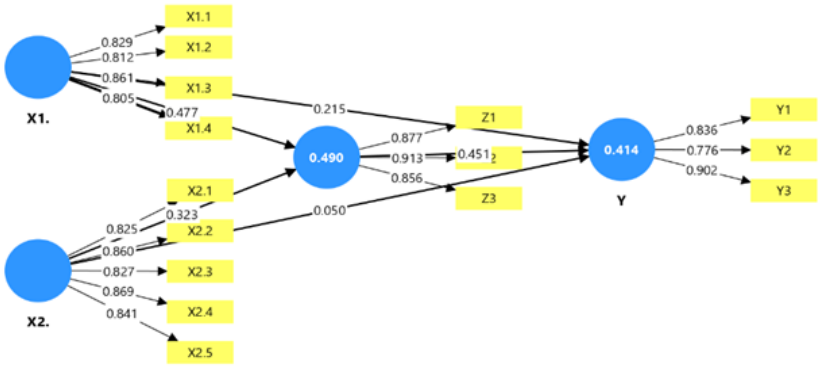

Figure 1. Output SmartPLS

Figure 1 clearly illustrates that every variable boasts outer loading values exceeding 0.70. Consequently, the outer loading findings assert that each indicator is deemed effective and capable of embodying the latent variable being measured, as the majority of indicators have successfully fulfilled the established outer loading standards. Table 4.3 showcases the loading factor values employed to elucidate the intensity of the connection between each indicator and the construct it pertains to.

Discriminant Validity

Discriminant validity serves to confirm that a construct possesses empirical distinctiveness and can be sharply differentiated from other constructs within a research framework. The assessment of discriminant validity was executed by juxtaposing the AVE root values with the correlations between constructs, as well as scrutinizing the cross-loading values of every indicator. Strong discriminant validity signifies that each construct embodies a unique concept and that there is no overlap in measurement among latent variables.

Table 2 *Fornell-Larcker Criterion*

	X1	X2	Y	Z
Perceived Confirmation (X1)	0,827			
Perceived Usefulness (X2)	0,511	0,845		
Continous Intention to Use (Y)	0,531	0,416	0,839	
Satisfaction (Z)	0,642	0,567	0,618	0,883

According to Table 2, it is evident that the AVE root value for the entire variable surpasses the correlation among the variables. Therefore, we can assert that each

construct possesses strong discriminant validity as it effectively differentiates itself from other constructs. In other words, the indicators within each variable have accurately assessed the intended concepts with no overlap between constructs.

Reliability Test

Reliability assessments are designed to evaluate the internal coherence of indicators when measuring a latent construct. In this research, reliability was determined through Composite Reliability and Cronbach's Alpha metrics. A construct is considered reliable when both indicators' values surpass the crucial threshold of 0.70. Conducting reliability tests is essential to guarantee that research tools yield measurements that are stable, consistent, and dependable in accurately portraying research variables.

Table 4 Reliability Test

Variable	*Composite Reliability*	*Cronbach's alpha*	
X1	0,847	0,846	Reliable
X2	0,909	0,900	Reliable
Y	0,827	0,791	Reliable
Z	0,858	0,858	Reliable

According to Table 4, it is evident that the values for X1, X2, Y, and Z boast Composite Reliability scores exceeding 0.70, which signifies that the construct is indeed dependable. Furthermore, the Cronbach's alpha value surpasses 0.70, reinforcing the notion that the construct is reliable.

Coefficient of Determination

Determination coefficients are pivotal in evaluating how well independent variables elucidate the shifts in dependent variables within structural models. The R-square value reveals the extent to which variation in the endogenous construct is accounted for by the exogenous construct influencing it. An elevated R-square value signifies a more robust predictive capacity of the research model. This assessment is crucial for gauging the explanatory strength of the formulated SEM-PLS model.

Table 5 ***R-Square***

Variable	R-Square
Continous Intention to Use (Y)	0,403
Satisfaction (Z)	0,438

According to Table 5, the Adjusted R2 value stands at 0.403, or 40.3%. This data reveals that 40.3% of the variables related to continuance intention can be accounted for by perceived confirmation, perceived usefulness, and satisfaction. Conversely, the remaining 59.7% is attributed to factors that lie beyond the scope of this study model. Additionally, the adjusted R-Square value for the Z variable is 0.438, equating to 43.8%. This indicates that 43.8% of the satisfaction variable is elucidated by perceived confirmation and perceived usefulness, while the leftover 56.2% is accounted for by additional variables not included in the research framework.

F-Test

The qualification of a model or fit model seeks to evaluate how well the research model aligns with empirical data. The assessment was conducted utilizing various goodness-of-fit metrics, including SRMR and NFI. The model is deemed valid when the values fall within the suggested thresholds. This assessment is crucial to confirm that the relational framework among variables in the model can effectively depict the phenomenon being studied.

Table 6 Model Fit (NFI)

	Model Structure	Estimated Model
SRMR	0,070	0,070
d_ULS	0,596	0,596
d_G	0,307	0,307
Chi-square	277,713	277,713
NFI	0,811	0,811

According to Table 6, the NFI score of 0.811 demonstrates that the model boasts an impressive 81.1% match rate, categorizing it as high (71—100%). Furthermore, an SRMR value of 0.070 further confirms that the model is either robust or well-aligned with the research data.

Hypothesis Test

Hypothesis testing is executed to examine causal connections amidst latent variables as outlined in the study's theoretical framework. In SEM-PLS, this testing is conducted via an analysis of path coefficients, t-statistics, and p-values derived from the bootstrapping method. The hypothesis is deemed valid when the t-statistic surpasses the critical threshold and the p-values fall beneath the predetermined significance level, signifying a substantial impact between constructs.

Table 7 *Path Coefficient*

	Coeff	t-stat	P -Values	
X1 -> Y	0,215	1,495	0,135	Not Significant
X2 -> Y	0,050	0,493	0,622	Not Significant
Z -> Y	0,451	2,952	0,000	Significant
X1 -> Z	0,477	6,204	0,000	Significant
X2 -> Z	0,323	4,155	0,000	Significant
X1 → Z →Y	0,215	2,860	0,004	Significant (Mediation)
X2 → Z → Y	0,146	2,563	0,010	Significant (Mediation)

Sumber: Penulis, (2026)

Based on the data presented in Table 7, we can boldly assert that the findings from the hypothesis testing are as follows:

1. From the test outcomes, perceived confirmation (X1) exerted no significant impact on the intention to persist in using mobile banking (Y) with a p-value of 0.135 > 0.05. This indicates that the validation of user perceptions has failed to directly enhance the sustainability intentions of mobile banking utilization, leading to the rejection of H1.
2. The analysis results made it clear that perceived usefulness (X2) had no significant impact on the intention to continue using mobile banking (Y) with a p-value of

0.622 > 0.05. In other words, the perception of usability has not directly motivated users to keep using mobile banking, thus H2 was rejected.

3. The satisfaction variable (Z) demonstrated a significant influence on the intention to continue using mobile banking (Y) with a p-value of 0.003 < 0.05. This indicates that as user satisfaction rises, so too does the intention for sustainable mobile banking use among Generation Z in Indonesia, leading to the acceptance of H3.
4. According to the test results, perceived confirmation (X1) significantly impacted satisfaction (Z) with a p-value of 0.000 < 0.05. This implies that alignment between expectations and mobile banking performance can elevate user satisfaction, making H4 a welcome conclusion.
5. The test findings revealed that perceived usefulness (X2) significantly influenced satisfaction (Z) with a p-value of 0.000 < 0.05. Thus, the greater the perception of mobile banking benefits, the higher the satisfaction among Generation Z users, which results in the acceptance of H5.
6. From the results of the indirect effects testing, perceived confirmation (X1) significantly affected the intention to continue using mobile banking (Y) via satisfaction (Z) with a p-value of 0.004 < 0.05. Conversely, the direct effect of X1 on Y (H1) was not significant. This highlights that satisfaction fully mediates the relationship between perceived confirmation and the intention to continue using mobile banking, leading to the acceptance of H6.
7. The results of the indirect effect testing indicated that perceived usefulness (X2) significantly affected the intention to continue using mobile banking (Y) through satisfaction (Z) with a p-value of 0.010 < 0.05. Meanwhile, the direct influence of X2 on Y (H2) was not significant.
8. This showcases that satisfaction serves as a full mediator in the relationship between perceived usefulness and the intention to continue using mobile banking, resulting in the acceptance of H7.

Discussion

Based on the findings from the hypothesis testing, perceived confirmation did not exhibit a notable impact on the intention to continue using mobile banking. These outcomes highlight that the alignment between users' initial expectations and the perceived actual performance of mobile banking is insufficient to directly fuel continued usage intentions. Within the framework of the Expectation Confirmation Model (ECM), confirmation signifies the degree to which the user's real experience aligns with their initial expectations. Nonetheless, this alignment appears to act merely as a cognitive prerequisite rather than a decisive factor in reuse choices. Users are inclined to conduct deeper evaluations in the form of satisfaction before establishing sustained intentions. Therefore, confirmation operates more indirectly through satisfaction. These findings align with the research of Ubaidillah et al. (2023) and Putra et al. (2023), which demonstrate that perceived confirmation affects continuance intention through user satisfaction as a mediating factor.

The hypothesis testing results revealed that perceived usefulness had no substantial effect on the intention to persist in using mobile banking. These insights suggest that the perceived usefulness recognized by users has not been a pivotal factor in ongoing use decisions. Conceptually, perceived usefulness embodies the belief that technology can enhance the efficacy and efficiency of user activities. However, in the realm of mobile banking, those functional advantages are likely perceived as standard service expectations. Consequently, perceived usefulness loses its power in distinguishing reuse intentions. The decision to continue utilizing the service is more heavily swayed by emotional assessments such as satisfaction, comfort, and trust. These conclusions resonate with Nurhidayah L&Puspawati D (2025), who assert that perceived usefulness lacks a direct effect on continuance intention when satisfaction acts as an intervening variable.

According to the test results, satisfaction demonstrated a positive and significant influence on the intention to continue using mobile banking. These findings affirm that satisfaction is a crucial element in motivating users, particularly Generation Z, to persist in using mobile banking services. Satisfaction is formed through an evaluative process wherein the user contrasts initial expectations with their actual experiences using the service. If the performance, features, and advantages of mobile banking meet or surpass expectations, a favorable evaluation arises that bolsters the intention to continue using mobile banking. Thus, satisfaction functions as a connective mechanism between cognitive assessments and behavioral choices. These results align with the work of Ladkoom & Thanasopon (2020) and Ashsifa (2020), who found that user satisfaction has a positive and significant impact on the intention to continue using mobile banking.

Mobile Banking User Satisfaction Formation

The outcomes of the hypothesis evaluation revealed that perceived confirmation wields a substantial impact on the satisfaction of mobile banking users. This evidence suggests that satisfaction levels are predominantly shaped by the alignment between the user's original expectations and the perceived actual performance of the service. Within the Expectation Confirmation Model (ECM) framework, confirmation is deemed the primary factor influencing satisfaction as it lays the groundwork for post-commitment assessment. When users ascertain that mobile banking performance meets or surpasses their initial expectations, the emotional response that arises is typically favorable, leading to heightened satisfaction. Thus, confirmation functions as a critical evaluative mechanism that connects the usage experience with the development of satisfaction. These findings resonate with the research of Ubaidillah et al. (2023), which affirmed that perceived confirmation significantly impacts satisfaction in the realm of financial technology services.

From the analysis, perceived usefulness emerged as a powerful influencer on the satisfaction of mobile banking users. These insights imply that the greater the perceived advantages of utilizing the service, the higher the satisfaction levels users experience. Perceived usefulness encapsulates the conviction that technology can enhance the effectiveness and efficiency of user activities. When mobile banking is perceived as delivering concrete benefits, such as transaction ease, time efficiency, and accessibility, users will cultivate a favorable assessment of the service. This assessment is subsequently mirrored in the rising satisfaction derived from its use. Therefore,

perceived usefulness not only functions as a cognitive evaluation but also directly impacts the user's emotional response. The findings of this study align with those of Simbolon & Klesia (2024) and Ashsifa (2020), who asserted that perceived usefulness has a noteworthy effect on the satisfaction of financial technology users.

The Role of Satisfaction in Forming Continuance Intention in Mobile Banking

Based on the outcomes of hypothesis evaluation, this research boldly asserts that satisfaction acts as a crucial mediating variable in the dynamic between perceived confirmation and the intention to persist in using mobile banking. These remarkable findings reveal that the alignment between users' initial expectations and the actual service performance does not directly generate the desire to continue using mobile banking. Perceived confirmation first shapes the user's emotional assessment, which is mirrored in satisfaction levels. When users determine that mobile banking has met or surpassed their initial expectations, this positive evaluation amplifies satisfaction. Satisfaction then emerges as the pivotal force driving users to sustain their engagement with mobile banking. Without satisfaction, the alignment between expectations and performance merely remains at a cognitive evaluation stage and fails to exert enough strength to cultivate a continuance intention regarding mobile banking usage.

Empirical evidence illustrated that the direct link between perceived confirmation and the intention to continue using was not significant, leading to the rejection of the direct influence hypothesis. Nevertheless, when satisfaction was introduced as a mediating variable, the indirect influence gained significance. This discovery emphatically affirms that satisfaction serves as a complete mediation variable within this relationship. This trend aligns with the Expectation Confirmation Model (ECM) framework, which positions satisfaction as the outcome of a post-commitment evaluation that dictates continuance intention. Confirmation acts as the initial catalyst for evaluating the experience, yet decisions for ongoing use are forged only when users experience satisfaction. These revelations coincide with the findings of Ubaidillah et al. (2023), showcasing that perceived confirmation impacts continuance intention via satisfaction. Moreover, satisfaction has also been validated as a mediator in the relationship between perceived usefulness and the intention to continue using mobile banking.

The evidence indicated that perceived usefulness does not directly influence continuance intention, but significantly affects satisfaction, further driving continuous use intention. Within the realm of mobile banking, which has become a prevalent service, functional advantages such as time efficiency and transaction simplicity are frequently regarded as service benchmarks. Therefore, these advantages only influence sustainability intentions if they succeed in generating user satisfaction. The outcomes of the mediation analysis reveal that satisfaction operates as a complete mediation in this relationship. These insights reinforce the assertion that satisfaction is a critical mechanism for translating perceived benefits into the intention to persist in using mobile banking, consistent with the works of Ashsifa (2020) and Nurhidayah L & Puspawati D (2025).

CONCLUSION

The authors extend their profound appreciation to all individuals and groups who contributed to the successful completion of this study. Special thanks are directed

to the respondents who generously devoted their time to engage in this research. Furthermore, the authors express their gratitude to the supervising lecturers and other key stakeholders who provided invaluable guidance, feedback, and support that enabled the research to be executed effectively. It is hoped that the findings of this study will significantly advance the field of knowledge, particularly in information systems and the user behavior regarding financial technology.

According to the analysis conducted using Partial Least Square (PLS), this study determined that perceived confirmation and perceived usefulness do not have a direct impact on the intention to continue using mobile banking among Generation Z in Indonesia. Conversely, satisfaction is demonstrated to exert a positive and significant influence on the intention to continue, making it a crucial element for sustained usage. Additionally, perceived confirmation and perceived usefulness positively impact satisfaction. Mediation analysis revealed that satisfaction fully mediates the relationship between perceived confirmation and perceived usefulness to continuance intention. These results affirm that within the Expectation Confirmation Model (ECM) framework, the intention to continue using mobile banking is shaped by satisfaction as a post-evaluative measure, rather than through direct cognitive evaluation.

This study faced several limitations, including a focus solely on Generation Z respondents in Indonesia, a restricted selection of variables within the ECM constructs, reliance on self-reported data collection methods, and a cross-sectional research design. Hence, future research is recommended to encompass cross-generational perspectives, incorporate additional variables such as trust, perceived risk, and system quality, and adopt a longitudinal research approach. From a practical standpoint, banks must emphasize enhancing user satisfaction through performance that aligns with user expectations and bolstering the functional advantages of mobile banking. Tailoring the user experience to fit the characteristics of Generation Z is vital for fostering the ongoing adoption of mobile banking.

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