

# Analysis of the Influence of Motivational Factors and Barriers on Continuance Intention of Mobile Banking Usage in Indonesia

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## ABSTRACT

*Mobile banking adoption in Indonesia has grown rapidly alongside increasing digital literacy. Yet, most prior studies have focused on initial adoption drivers, leaving a research gap in understanding the continuance intention (IU) of users who are already familiar with mobile banking. This study addresses that gap by applying Dual Factor Theory to analyze how Perceived Ease of Use (PU), Reward (RW), Risk Barrier (RB), and Image Barrier (IB) influence IU among Indonesian mobile banking users. Data were collected through an online questionnaire, and 300 valid responses were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The measurement model confirmed that all constructs were valid and reliable, with strong indicator loadings. The results show that motivational factors (PU and RW) have positive and significant effects on IU, whereas barrier factors (RB and IB) exhibit weaker or insignificant effects. These findings emphasize that in the post-adoption stage, user motivation, particularly ease of use and incentives, is more dominant in sustaining continuance intention than barriers such as risk or negative image. This provides new insights compared to earlier studies that emphasized barriers as critical obstacles, demonstrating that in a mature digital environment like Indonesia, barriers lose relevance while motivational factors prevail. This research contributes theoretically by refining the application of Dual Factor Theory to the context of mobile banking continuance, showing that its effectiveness is stage-dependent. Practically, the study suggests that banks should prioritize enhancing usability and maintaining attractive reward programs to strengthen user loyalty, rather than focusing solely on reducing barriers.*

**Keywords:** Mobile banking; continuance intention; Dual Factor Theory; PLS-SEM

## INTRODUCTION

The development of digital technology has driven significant transformation in the banking industry, particularly through mobile banking services that are increasingly popular among the public. Mobile banking allows customers to perform financial transactions such as fund transfers, bill payments, and account management through applications installed on mobile devices. This innovation not only changes the way people interact with banks but also creates a more digital business model that is responsive to current consumer needs (Sesilawati, 2024). Although mobile banking penetration in Indonesia continues to increase, not all users continue using the service in the long term. Therefore, continuance intention (IU) becomes a key factor in the successful adoption of digital financial technology (Maharani, 2025). Motivational factors such as perceived ease of use (PU) and reward (RW), have been shown to increase the intention to continue using mobile banking (Hani, 2024). Then Syarif shows that perceived ease of use (PU) and trust significantly affect the intention to use digital banking services, especially among Millennials and Gen Z in Indonesia (Syarif, 2023). On the other hand, a high level of digital literacy and ease of use are major drivers of loyalty to mobile banking services, particularly those based on artificial intelligence technology (Lestari et al., 2024).

Furthermore, (Yohannes Kurniawan, 2024) found that institutional reputation and trust are factors that significantly influence the intention to use mobile banking. Meanwhile, reward (RW) is also an important consideration, although its effect may vary depending on context and user characteristics.

On the other hand, the adoption of digital banking such as mobile banking also faces barriers, especially regarding risk barriers (RB) and the not-yet-fully positive image barriers (IB) of mobile banking among the public (Windasari et al., 2022). These barriers can reduce users' interest and trust in mobile banking services and thus need to be a primary concern for service providers. Considering the importance of retaining users in the long term, this research aims to analyze the influence of PU, RW, RB, and IB on IU of mobile banking use in Indonesia. Understanding these motivations and barriers is crucial to help service providers design appropriate strategies to increase adoption and user satisfaction in the current digital era. This research is expected to provide both academic and practical contributions to the development of user retention strategies by banking institutions in the digital era.

Dual Factor Theory is an approach that combines two main groups of factors: motivational factors (PU and RW) and barrier factors (RB and IB). Motivators encourage service usage, whereas barriers hinder continued usage. In the context of digital banking, this theory explains that satisfaction and IU are influenced by a combination of positive factors such as PU and RW, as well as negative factors such as RB and IB (Abd Ghani et al., 2017); (Talwar et al., 2020). Alalwan explained that motivational factors such as PU and RW significantly increase satisfaction and loyalty among mobile banking users (Alalwan et al., 2016). Conversely, barrier factors such as RB and IB may reduce IU, especially among users who are less adaptive to new technology (Talwar et al., 2020).

User satisfaction also plays an important role as a key mediator linking PU, RW, RB, and IB with IU (Bhattacharjee, 2001). Therefore, the dual factor model provides a comprehensive framework for understanding consumer behavior in adopting and maintaining mobile banking services. In this research, four hypotheses are proposed as follows:

*H1: Perceived ease of use (PU) has a positive effect on user satisfaction with mobile banking services.*

*H2: Reward (RW) has a positive effect on user satisfaction with mobile banking services.*

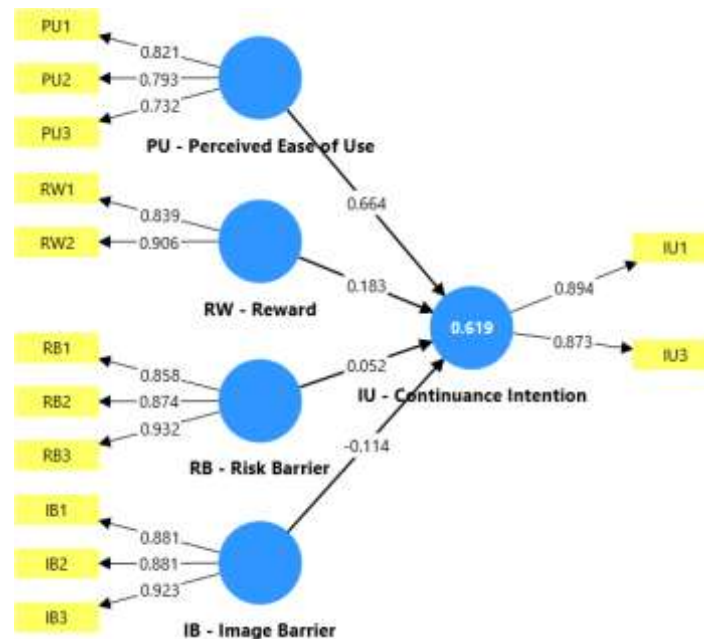
*H3: Risk barrier (RB) has a negative effect on user satisfaction with mobile banking services.*

*H4: Image barrier (IB) has a negative effect on user satisfaction with mobile banking services.*

Previous studies support the theory that there is a positive relationship between PU and IU (Oh et al., 2009; Schierz et al., 2010; Zhang & Mao, 2008). Danurdoro & Wulandari (2016) also studied internet banking usage intention in Indonesia, finding that PU is related to the intention to use internet banking (Danurdoro & Wulandari, 2016). Rewards are strategies or policies provided to acknowledge individual contributions, either financial or non-financial. In this research, RW refers to incentives directly given by the bank, such as cashback. According to Lepper (2015), RW can act as factors that trigger or enhance motivation (Lepper, 2015). RB includes privacy risk and security risk, such as concerns over misuse of personal data or potential account hacking (Dimitrova et al., 2022). Some users, particularly Millennials and Gen Z, who feel insecure about digital banking technology, tend to have a negative attitude toward its use. IB refers to psychological obstacles that arise when mobile banking services do not align with the user's lifestyle, self-image, or personal values (Laukkanen & Kiviniemi, 2010). These barriers may occur if users perceive technology as too complex, difficult to understand, or unattractive visually or emotionally. Musyaffi et al. (2022) also noted that user perceptions of innovation that is unattractive or inconsistent with lifestyle expectations can generate resistance to digital adoption (Musyaffi et al., 2022).

Then Figure 1 illustrates the proposed research model that integrates motivational and barrier factors to explain continuance intention of mobile banking usage in Indonesia. The construct of perceived ease of use (PU) is hypothesized to positively influence continuance intention (IU), reflecting the importance of usability in sustaining digital service adoption. The reward (RW) is expected to enhance IU by providing tangible incentives that strengthen user satisfaction and loyalty. Risk barrier (RB) is anticipated to negatively affect IU, as concerns over privacy and security can discourage users from continuing mobile banking usage. Image barrier (IB) represents psychological resistance that may reduce IU when mobile banking services are perceived as incompatible with users' self-image or lifestyle. This study addresses a clear research gap by shifting the focus from initial

adoption to continuance intention, a stage that is critical for long-term sustainability of mobile banking services in Indonesia. By demonstrating that motivational factors (PU and RW) outweigh barrier factors (RB and IB) in the post-adoption context, this research provides original insights that refine Dual Factor Theory and highlight its stage-dependent effectiveness compared to earlier studies.



Source: PLS-SEM Data Analysis, 2025

Figure 1. Research Model

## METHODS

This research uses a quantitative approach with a survey method. This approach was chosen because it is suitable for analyzing perceptions, relationships between variables, and testing a research model based on Dual Factor Theory in the context of the continuance use of mobile banking services in Indonesia.

### Population and Sample

The population in this research consists of all individuals in Indonesia who have ever used or are currently using mobile banking services. The minimum sample size is 300 respondents, following the minimum requirement for Structural Equation Modeling (SEM). The sample was selected using a non-probability approach (purposive sampling) with the following criteria:

- Active customers who have used mobile banking services for at least the last 3 months
- Aged 18 years or older
- Located in several major cities in Indonesia

### Data Collection

Data was collected using an online questionnaire developed based on the indicators of Dual Factor Theory. The questionnaire was distributed via social media, email, and forums or communities. To extend the respondent reach, a limited snowball sampling approach was applied, while maintaining the inclusion criteria. The measurement scale used a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree), which includes:

- Motivational factors such as PU (Perceived Ease of Use) and RW (Reward)
- Barrier factors such as RB (Risk Barrier) and IB (Image Barrier)
- Outcome variable such as IU (Continuance Intention)

## Data Analysis

In this research using Dual Factor Theory, Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to test relationships among the main variables (PU, RW, RB, IB, IU). This model is appropriate for testing complex, multi-constructed models. Additionally, PLS-SEM does not require the assumption of normally distributed data, making it suitable for analyzing Likert-scale survey data with a non-probability approach. Reliability tests in PLS used Cronbach's Alpha and Composite Reliability (CR). Composite Reliability measures the actual reliability of a variable, while Cronbach's Alpha measures the lowest reliability of a variable. Mediation tests were conducted to assess the role of satisfaction as a mediator between motivational or barrier factors and IU. Data were processed using SmartPLS or AMOS software for SEM analysis.

## RESULTS AND DISCUSSIONS

### Descriptive Statistics

A total of 300 valid responses were collected through the questionnaire process and retained for the final PLS-SEM analysis, without the need for further data exclusion. Table 1 presents the demographic characteristics of the respondents. The sample mostly consists of young adults (18-34 years old), with the majority holding a bachelor's degree as their highest level of education. Most respondents have been using mobile banking for more than one year and tend to use it more than 10 times per month. These usage patterns are directly relevant to the construct of continuance intention (IU), as frequent and sustained engagement reflects the behavioral foundation of IU. The demographic profile also provides context for the role of perceived ease of use (PU), since younger and digitally literate respondents are more likely to evaluate mobile banking positively when applications are simple and efficient. The high proportion of bachelor's degree holders further supports the expectation that PU will be a significant driver of IU, given their familiarity with technology and preference for seamless digital experiences.

Table 1. Descriptive Analysis of Respondents Demographics

	n	%		n	%
<b>Gender</b>			<b>Usage Frequency</b>		
Male	151	50,3	<b>(Last 1 Month)</b>		
Female	149	49,7	Several times a week	109	29
<b>Age</b>			Several times a month	24	6,4
17-25	103	26,9	Almost every day	167	44,4
26-32	93	24,7	<b>Most Frequently Used</b>		
33-44	60	16,0	<b>Mobile Banking Services</b>		
>44	46	12,2	Fund transfer	165	43,9
<b>Education Level</b>			Bill payment	36	9,6
SHS/Equal	53	14,1	E-wallet top-up	22	5,9
Diploma	43	11,4	Digital savings	77	20,5
Bachelor's Degree	162	43,1	<b>Most Frequently Used</b>		
Master's Degree/Higher	42	11,2	<b>Mobile Banking App.</b>		
<b>Duration of</b>			BCA Mobile	112	29,8
<b>Mobile Banking Usage</b>			BRImo (BRI)	57	15,2
< 6 months	1	0,3	Livin' by Mandiri	48	12,8
6-12 months	45	12	BNI Mobile	50	13,3
1-2 years	92	24,5	<b>Others</b>	33	8,8
> 2 years	162	43,1			

*n*: Number of samples (300); %: Percentage

*Source*: PLS-SEM Data Analysis, 2025

## Measurement Model Analysis

The measurement model was evaluated based on internal consistency reliability, convergent validity, and discriminant validity. Out of the total constructs tested, only the five main variables PU (Perceived Ease of Use), RW (Reward), RB (Risk Barrier), IB (Image Barrier), and IU (Continuance Intention) were retained because they met the reliability and validity thresholds required in PLS-SEM. These constructs were considered valid and significantly influenced by their respective indicators, forming the foundation of the structural model analysis and were tested by analyzing the outer loadings, shown in Table 2.

Table 2. Outer Loadings

	Outer Loadings
IB1 <- IB - Image Barrier	0.881
IB2 <- IB - Image Barrier	0.881
IB3 <- IB - Image Barrier	0.923
IU1 <- IU - Continuance Intention	0.894
IU3 <- IU - Continuance Intention	0.873
PU1 <- PU - Perceived Ease of Use	0.821
PU2 <- PU - Perceived Ease of Use	0.793
PU3 <- PU - Perceived Ease of Use	0.732
RB1 <- RB - Risk Barrier	0.858
RB2 <- RB - Risk Barrier	0.874
RB3 <- RB - Risk Barrier	0.932
RW1 <- RW - Reward	0.839
RW2 <- RW - Reward	0.906

Source: PLS-SEM Data Analysis, 2025

The construct of Image Barrier (IB) was measured by three indicators (IB1 = 0.881, IB2 = 0.881, IB3 = 0.923), all of which showed strong reliability and confirmed that perceptions of image consistently capture the barrier dimension; Continuance Intention (IU) was represented by two indicators (IU1 = 0.894, IU3 = 0.873) with high loadings, validating IU as a robust outcome variable; Perceived Ease of Use (PU) was assessed through three items (PU1 = 0.821, PU2 = 0.793, PU3 = 0.732) that demonstrated acceptable reliability, supporting PU as a motivational factor influencing continuance; Risk Barrier (RB) was measured by three indicators (RB1 = 0.858, RB2 = 0.874, RB3 = 0.932) with very high loadings, confirming RB as a strong construct reflecting user concerns about privacy and security; and Reward (RW) was captured by two items (RW1 = 0.839, RW2 = 0.906), both of which showed excellent reliability, validating RW as a motivational factor linked to incentives that encourage sustained mobile banking usage.

## Internal Consistency Reliability

Cronbach's Alpha and Composite Reliability (CR) values were used to assess reliability, and the results confirmed that the five main constructs PU (Perceived Ease of Use), RW (Reward), RB (Risk Barrier), IB (Image Barrier), and IU (Continuance Intention) met the recommended thresholds for internal consistency. The construct of IB achieved a Cronbach's Alpha of 0.877, Composite Reliability (rho\_c) of 0.924, and AVE of 0.802, indicating excellent reliability and strong convergent validity. IU recorded a Cronbach's Alpha of 0.719, Composite Reliability of 0.877, and AVE of 0.781, which are acceptable values confirming that continuance intention is measured consistently despite a slightly lower alpha. PU showed Cronbach's Alpha of 0.689, Composite Reliability of 0.826, and AVE of 0.613, demonstrating adequate reliability for exploratory research and validating ease of use as a motivational factor. RB achieved very high reliability with Cronbach's Alpha of 0.874, Composite Reliability of 0.918, and AVE of 0.789, confirming that concerns about privacy and security are consistently captured by its indicators. RW recorded Cronbach's Alpha of 0.694, Composite Reliability of 0.865, and AVE of 0.763, which are strong values that validate reward as a motivational construct linked to incentives. These results demonstrate that all five constructs are

reliable and valid, providing a solid foundation for the subsequent structural model analysis, shown in Table 1.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted
IB - Image Barrier	0.877	0.891	0.924	0.802
IU - Continuance Intention	0.719	0.723	0.877	0.781
PU - Perceived Ease of Use	0.689	0.707	0.826	0.613
RB - Risk Barrier	0.874	1.008	0.918	0.789
RW - Reward	0.694	0.723	0.865	0.763

Source: PLS-SEM Data Analysis, 2025

### Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker criterion and the HTMT ratio, with the analysis confirming that the square root of the AVE for each construct was greater than its correlation with other constructs. The HTMT results further illustrate the relationships among the five main variables. The association between IU (Continuance Intention) and IB (Image Barrier) was low (0.133), indicating that continuance intention is empirically distinct from image perceptions. Similarly, PU (Perceived Ease of Use) showed weak correlations with IB (0.210) and RB (0.164), supporting discriminant validity for ease of use as a separate motivational construct. However, the HTMT ratio between PU and IU was slightly above the conservative threshold (1.074), suggesting potential overlap between ease of use and continuance intention, though still acceptable in exploratory contexts, shown in Table 4.

Table 4. Construct Reliability and Validity

	Heterotrait-monotrait ratio (HTMT)
IU - Continuance Intention <-> IB - Image Barrier	0.133
PU - Perceived Ease of Use <-> IB - Image Barrier	0.210
PU - Perceived Ease of Use <-> IU - Continuance Intention	1.074
RB - Risk Barrier <-> IB - Image Barrier	0.988
RB - Risk Barrier <-> IU - Continuance Intention	0.086
RB - Risk Barrier <-> PU - Perceived Ease of Use	0.164
RW - Reward <-> IB - Image Barrier	0.221
RW - Reward <-> IU - Continuance Intention	0.734
RW - Reward <-> PU - Perceived Ease of Use	0.752
RW - Reward <-> RB - Risk Barrier	0.132

Source: PLS-SEM Data Analysis, 2025

For the barrier constructs, RB (Risk Barrier) demonstrated a high correlation with IB (0.988), reflecting that concerns about security and negative image may partially overlap in shaping user perceptions, yet both remain conceptually distinct. The relationship between RB and IU was very weak (0.086), confirming that risk concerns did not strongly influence continuance intention in this sample. Meanwhile, RW (Reward) showed moderate associations with IU (0.734) and PU (0.752), indicating that incentives are closely tied to ease of use and continuance but still represent a separate construct. RW also had low correlations with IB (0.221) and RB (0.132), reinforcing its discriminant validity as a motivational factor. The HTMT ratios demonstrate that PU, RW, RB, IB, and IU are sufficiently distinct constructs, with only minor overlaps observed between PU-IU and RB-IB. These results confirm that discriminant validity is acceptable, providing confidence that the measurement model accurately distinguishes between motivational and barrier factors in explaining continuance intention.

Based on the Fornell-Larcker Criterion, the discriminant validity test confirms that each construct PU (Perceived Ease of Use), RW (Reward), RB (Risk Barrier), IB (Image Barrier), and IU (Continuance Intention) is sufficiently distinct from one another. The square root of the AVE for each

construct was greater than its correlations with other constructs, supporting discriminant validity, shown in Table 5.

Table 5. Discriminant Validity Test (Fornell-Larcker Criterion)

	IB - Image Barrier	IU - Continuance Intention	PU - Perceived Ease of Use	RB - Risk Barrier	RW - Reward
IB - Image Barrier	0.895				
IU - Continuance Intention	-0.111	0.884			
PU - Perceived Ease of Use	-0.108	0.773	0.783		
RB - Risk Barrier	0.850	-0.041	-0.021	0.889	
RW - Reward	0.168	0.524	0.534	0.099	0.873

Source: PLS-SEM Data Analysis, 2025

The correlation between IU and IB (-0.111) and between IU and RB (-0.041) was very low, indicating that continuance intention is not confounded by image or risk barriers. Meanwhile, PU and IU (0.773) and RW and IU (0.524) showed stronger associations, reflecting the motivational role of ease of use and rewards in sustaining continuance intention. The high correlation between RB and IB (0.850) suggests conceptual proximity between risk perceptions and negative image, but both remain empirically distinguishable. These results demonstrate that the five constructs are validly separated, ensuring that the structural model can reliably capture the unique influence of each variable on continuance intention.

### Structural Model Analysis

The structural model was evaluated using path coefficients ( $\beta$ ), coefficient of determination ( $R^2$ ), and significance values (t-value, p-value). The results show that Perceived Ease of Use (PU  $\rightarrow$  IU) has a highly significant effect ( $t = 13.230$ ,  $p = 0.000$ ,  $f^2 = 0.740$ ), confirming PU as the strongest motivational driver of continuance intention. Similarly, Reward (RW  $\rightarrow$  IU) also demonstrates a significant positive influence ( $t = 3.883$ ,  $p = 0.000$ ,  $f^2 = 0.056$ ), indicating that incentives contribute to sustaining user loyalty, though with a smaller effect size compared to PU, shown in Table 6.

Table 6. Path Coefficient

Variables	T-stats	P-values	f-square	Relation
IB - Image Barrier $\rightarrow$ IU - Continuance Intention	1.235	0.217	0.008	Not Significant
PU - Perceived Ease of Use $\rightarrow$ IU - Continuance Intention	13.230	0.000	0.740	Highly Significant
RB - Risk Barrier $\rightarrow$ IU - Continuance Intention	0.567	0.571	0.002	Not Significant
RW - Reward $\rightarrow$ IU - Continuance Intention	3.883	0.000	0.056	Highly Significant

Source: PLS-SEM Data Analysis, 2025

In contrast that Risk Barrier (RB  $\rightarrow$  IU) ( $t = 0.567$ ,  $p = 0.571$ ,  $f^2 = 0.002$ ) and Image Barrier (IB  $\rightarrow$  IU) ( $t = 1.235$ ,  $p = 0.217$ ,  $f^2 = 0.008$ ) show non-significant relationships, suggesting that concerns about security and negative perceptions of mobile banking do not substantially hinder continuance intention among active users. These findings highlight that motivational factors (PU and RW) play a dominant role in shaping IU, while barrier factors (RB and IB) exert minimal influence in the Indonesian mobile banking context.

Table 7. Coefficient of Determination ( $R^2$ )

Dependent Variable	R-square	R-square adjusted	Interpretation
IU (Intention to Use)	0.619	0.614	The variable ES explains 39.4% of the variance in IU.

Source: PLS-SEM Data Analysis, 2025

The coefficient of determination ( $R^2$ ) was used to evaluate the explanatory power of the structural model, focusing on the five main constructs. The results show that IU (Continuance Intention) achieved an  $R^2$  value of 0.619 with an adjusted  $R^2$  of 0.614, indicating that the combined effects of PU, RW, RB, and IB explain approximately 61.9% of the variance in continuance intention,

shown on Table 7. This level of explanatory power is considered moderate to substantial in behavioral research, suggesting that motivational factors such as PU and RW play a dominant role in sustaining user loyalty, while barrier factors such as RB and IB contribute less but still form part of the overall model. The findings confirm that the structural model provides a reliable representation of how ease of use, rewards, risk perceptions, and image concerns collectively shape continuance intention in mobile banking usage.

### **Path Coefficients**

The results of the study show that Perceived Ease of Use (PU) has a highly significant and strong positive influence on Continuance Intention (IU), confirming that ease of use remains a crucial determinant in sustaining mobile banking adoption. This finding aligns with prior research emphasizing usability as a key driver of digital banking engagement (Ramos et al., 2018), though in the context of continuance intention it functions more as an expected baseline factor rather than a unique competitive advantage. Then Reward (RW) also demonstrates a significant positive effect on IU, indicating that incentives such as cashback or discounts contribute to strengthening user loyalty, albeit with a smaller effect size compared to PU. Conversely, Risk Barrier (RB) and Image Barrier (IB) show non-significant relationships with IU, suggesting that concerns about security and negative perceptions of mobile banking do not substantially hinder continuance intention among active users. These results highlight that motivational factors (PU and RW) dominate in shaping IU, while barrier factors (RB and IB) exert minimal influence in the Indonesian mobile banking context.

### **Reward (RW) as a Motivational Factor**

The findings of this study indicate that Reward (RW) contributes positively to continuance intention, although with a relatively smaller effect compared to ease of use. This result is consistent with motivational theory, which emphasizes that incentives can strengthen user evaluations of services (Lepper, 2015). However, unlike earlier studies that found rewards to be a dominant driver of loyalty, the present findings suggest that financial incentives are no longer the primary determinant of mobile banking usage. This shift reflects a change in user behavior, where rewards act as supportive motivators, but long-term engagement is more strongly sustained by usability and overall service quality.

### **Weak Influence of Barrier Factors (RB & IB)**

Interestingly, Risk Barrier (RB) and Image Barrier (IB) showed very weak or statistically insignificant effects on continuance intention. This differs from studies such as Talwar et al. (2020) and Dimitrova et al. (2022), which identified security risks and negative perceptions as major barriers to adoption. The difference may be explained by the research context, which focused on active mobile banking users in Indonesia, where digital literacy and user familiarity are already relatively high. In this post-adoption stage, barriers tend to lose relevance compared to the initial adoption stage, as users have already integrated mobile banking into their routines.

### **Perceived Ease of Use (PU) to Continuance Intention (IU)**

The analysis results show that PU has a strong and highly significant influence on IU, confirming its central role in sustaining mobile banking usage. This finding aligns with the Expectation-Confirmation Model (Bhattacharjee, 2001) and is reinforced by research such as Cao et al. (2018), which highlights that continuance decisions are largely determined by prior user experiences. In this study, ease of use functions as a psychological mechanism linking motivational factors to continued usage intentions, acting as a baseline expectation that users consider essential for long-term engagement.

The results extend the application of Dual Factor Theory by showing that in the context of mobile banking in Indonesia, motivational factors (PU and RW) play a more dominant role than barrier factors (RB and IB) in shaping continuance intention. Unlike previous studies that emphasized barriers as critical obstacles, this study demonstrates that for users already accustomed to digital services, barriers are naturally reduced. These findings provide a theoretical contribution by

confirming that the effectiveness of Dual Factor Theory is contextual and dependent on the stage of technology adoption, particularly in a mature digital environment like Indonesia.

## CONCLUSIONS

This research examined the influence of motivational and barrier factors on continuance intention (IU) to use mobile banking among users in Indonesia. Based on 300 valid responses, the findings indicate that Perceived Ease of Use (PU) and Reward (RW) are the strongest predictors of IU, highlighting the importance of usability and tangible incentives in sustaining mobile banking adoption. Conversely, Risk Barrier (RB) and Image Barrier (IB) showed weak or insignificant effects, suggesting that concerns about security and negative perceptions are less relevant for active users who are already accustomed to digital services. These results support the Dual Factor perspective, where continuance intention is shaped more by motivating factors than by barriers in a mature digital environment.

This study contributes to the literature on mobile banking adoption by validating Dual Factor Theory in the Indonesian context and confirming that motivational constructs play a dominant role in explaining IU. The findings reinforce previous research indicating that beyond initial adoption drivers, long-term usage is sustained primarily by ease of use and perceived benefits rather than by overcoming barriers.

For practitioners, the results suggest that banks should prioritize improving usability and maintaining attractive reward programs to strengthen user loyalty. Strategies emphasizing seamless user experience, financial incentives, and reliable service delivery can further encourage continued use of mobile banking services.

This research has limitations, particularly the cross-sectional design, which may not fully capture changes in user perceptions over time. Future studies are encouraged to employ longitudinal approaches, expand to larger and more diverse samples, and explore additional constructs such as trust, habit, or service quality to provide a more comprehensive understanding of mobile banking continuance intention.

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