The Effect of Self Service Quality on Sustainable Intention through Perceive Satisfaction and Perceive Ease To Use in my BCA Users in Pasuruan

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Abstract:

Digital transformation in the banking sector has encouraged the acceleration of technology-based services, one of which is through the use of mobile banking applications such as myBCA. The purpose of this study is to analyze the direct and indirect influence of these variables in order to obtain a strategic picture in increasing the loyalty of digital banking application users. This study uses a quantitative approach with a survey technique of 190 respondents who are active users of the myBCA application. Data analysis was carried out using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) method using the help of SmartPLS 4 software. The results of the study show that self-service quality, perceive satisfaction, and perceive ease to use have a significant effect on sustainable intention, both directly and through the role of mediation. These findings reinforce the importance of developing service features and improving user experience as key factors in driving the sustainability of the use of digital banking services. This research provides theoretical contributions in the development of user behavior models as well as practical implications for the management of digital banking strategies in Indonesia.

Keywords: self service quality, perceive satisfaction, perceive ease to use, sustainable intention, mobile banking.

1. INTRODUCTION

In the last decade, the banking industry has undergone a significant transformation due to the rapid penetration of digital technology. This change has prompted the emergence of the era of digital banking, which is a technology-based financial service that allows customers to make transactions online without a physical presence at a branch office (Johan, 2024).

One example of the success of digital banking transformation in Indonesia is Bank Central Asia (BCA). Based on data Annur (2022), the app achieved the highest Top Brand Index score among other mobile banking apps in 2022. This indicates the high trust and preference of the public for BCA's digital services. Other data that shows BCA's dominance in digital transactions can be seen from the volume of transactions made by customers through mobile banking, reaching 10,109 million transactions (Kusnandar, 2022).

Some customers BCA's in industrial areas such as Pasuruan also stated that the application interface is less intuitive and difficult to use by certain people who are not familiar with technology.The Pasuruan area is interesting to research because of its characteristics as an industrial area with a high need for fast, stable, and efficient financial services. Unfortunately, application development innovations from m-BCA to myBCA have not been studied in depth in the context of industrial cities such as Pasuruan.

This research focuses on self-service quality or technology-based self-service quality, which is proven to affect the level of adoption and sustainability of service use by customers. The two main mediation variables analyzed were perceived satisfaction and perceived ease of use. Both play an important role in bridging the relationship between service quality and sustainable intentions in application use.

Perceive satisfaction reflects the extent to which customer expectations are met through the experience of using digital services. These aspects include system reliability, speed of service, intuitive interface design, and the availability of responsive customer support. High satisfaction can strengthen customer loyalty and improve the bank's image amid fierce competition in digital financial services (Komalasari & Lestari, 2024).

Meanwhile, perceived ease of use is related to the ease of use of the application for customers from various backgrounds. The user-friendly and uncomplicated application allows for wider adoption, especially among people who are unfamiliar with digital technology. In the context of Pasuruan, this convenience is important considering the large number of industrial workers who need quick and practical access to banking services (Tantrinesia et al., 2023).

Through this research, it is hoped that BCA can gain more in-depth insights into the factors that affect the sustainability of the use of the myBCA application in Pasuruan. These findings will help banks formulate strategies to improve service quality, develop more adaptive interfaces, and systems that are more responsive to customer needs. Therefore, the proposed research title is **"The Effect of Self Service Quality on Sustainable Intention through Perceive Satisfaction and Perceive Ease To Use in myBCA Users in Pasuruan"**

2. RESEARCH FRAMEWORK

Theoretical Foundations

a.   Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) developed by Davis (1989) It is the most commonly used theoretical framework to understand and predict user acceptance of information technology. This model states that the two main variables that affect the acceptance of technology are perceived usefulness and perceived ease of use. These two variables affect user attitudes, which then determine the intention to use a technology in a sustainable manner (Davis, 1989).

b.   Service Quality

Service quality is a measure of the extent to which a service is able to meet or even exceed customer expectations. In a business context, the quality of service is very important because it is directly related to the level of customer satisfaction and loyalty to the company. According to Parasuraman et al. (1985),

the quality of service is determined by the company's efforts to meet the needs and desires of customers in a timely and consistent manner. The two main factors that affect the perception of service quality are expected service and perceived service. If the service received meets or even exceeds expectations, then the quality of service will be assessed positively. But if the service doesn't meet expectations, customers tend to rate the quality low. In this case, customer perception is the main indicator in assessing quality, as emphasized by Kotler (in Chandra and Keni, 2019), that quality should be seen from the customer's point of view, not just from the perspective of the service provider.

c.   Self Service Quality

Self Service Quality is a measure of the extent to which self-service technology is able to meet or exceed customer expectations regarding the quality of services provided.. This concept covers not only the technical aspects, but also the customer's perception of the ease of use, convenience, security, and effectiveness of the system. According to Hamid et al. (2023), the improvement of the quality of self-service contributes greatly in improving customer satisfaction and experience, while reducing reliance on the workforce for basic tasks. If implemented optimally, self-service quality can increase customer satisfaction, loyalty, retention, and encourage positive recommendations (Pangesti et al., 2024). In addition, in the digital context, Billyarta and Sudarusman (2021) emphasizes the importance of e-selfqual as a website-based measure of service, which reflects the overall quality of online services.

d.   Perceive Satisfaction

According to Kotler and Keller (2021), satisfaction can be either a feeling of pleasure or disappointment, depending on the extent to which the customer's expectations are met. Oliver (2019) emphasizing that satisfaction is not a passive condition, but a reflection of the fulfillment of expectations that affect repeated decisions in the future. Bharmawan and Hanif (2022) adding that satisfaction is a post-consumption evaluation, where customers rate the actual experience against initial expectations. Schalock et al. (2000) Identify several factors that affect perceived satisfaction, such as quality of work life, dignity, community integration, and level of independence. In mobile banking services, Abdennebi (2023) highlighting that satisfaction is influenced by four key indicators: first, the willingness to recommend services to others as a form of trust; second, the belief that using such services is the right decision; third, satisfaction with the transaction process, including efficiency, convenience, and security; and fourth, general satisfaction with the quality of service, including ease of access and customer support.

e.   Perceive Ease to Use

Perceived ease of use is an important concept in the Technology Acceptance Model (TAM) developed by Davis (1989), which refers to the extent to which a person believes that the use of a technology will not be physically or mentally difficult. Arta and Azizah (2020) mentioning that a user-friendly and easy-to-understand system will speed up the user adaptation process. Squirting (2020) It also emphasizes that the perception of ease includes aspects of understanding the interface, accessibility, and non-burdensome user experience. Several other researchers also reinforced the importance of perceived ease of use. Adyas & Ainurahmah (2020) Explains that the design of the system should facilitate the user's work, not add to the burden. Maharani & Sari (2019) also emphasizing that the belief that the system does not require much effort is very important especially when new technologies are introduced. In this case, Putri et al. (2022) states that the perception of convenience directly affects the user's interest in a system.

f.   Sustainable Intention

Originally defined by Hill et al. (1977), behavioral intention represents the strength of a person's resolve to engage in a particular behavior. This intention essentially predicts the likelihood that a person will perform the behavior in question. In the world of mobile commerce, behavioral intention is specifically linked to a consumer's likelihood of using mobile banking services (Zarmpou et al., 2012). Building on this foundation, subsequent research by Wang et al. (2019) explored user continuance intention, which they defined as the continued and routine use of mobile services (m-services). This concept of continuance intention emphasizes a continuous adoption model in which users consistently engage with m-banking services over an extended period. Wang et al. (2019) suggest that the continued use of Information Systems (IS) can be viewed as a series of decisions involving two aspects: rational calculations derived from assessments of IS usefulness and affective/emotional responses to IS use.

Hypothesis Development

In the context of self-service technology, service quality plays a crucial role in shaping customer satisfaction, as evidenced by (Naruetharadhol et al., 2021) which shows that the quality of mobile banking services has a significant effect on the sustainable intentions of users, and by Satria & Hidayat (2019) who found that improving the quality of self-service technology has a positive impact on customer loyalty through satisfaction.

Hypothesis 1 (H1): Self service quality has a positive and significant effect on perceived satisfaction.

Ease of use is the perception that a system is easy to understand and operate (Davis, 1989). In the TAM model, ease of use not only influences user intent, but can also form trust. When users feel comfortable using mobile banking applications, they will have a positive experience that then builds trust in the system (Naruetharadhol et al., 2021). Study by Hidayat-your-Rehman et al. (2021) emphasizing that perceived ease of use indirectly affects trust through increased user satisfaction.

Hypothesis 2 (H2): Self service quality has a positive and significant effect on perceived ease of use.

In the context of self-service technology, service quality plays a crucial role in shaping customer satisfaction, as evidenced by Naruetharadhol et al. (2021) which shows that the quality of mobile banking services has a significant effect on the sustainable intentions of users, as well as by (Satria & Hidayat, 2019) who found that improving the quality of self-service technology has a positive impact on customer loyalty through satisfaction.

Hypothesis 3 (H3): Self-service quality has a positive and significant effect on sustainable intention.

Research Sari and Hendayani (2023) It shows that a high level of satisfaction significantly increases loyalty as well as continued intention in the use of technology. In a competitive digital ecosystem, satisfaction serves not only as an indicator of the success of a service, but also as a strategic element to retain users and strengthen the position of services in the midst of market competition.

Hypothesis 4 (H4): Perceived Satisfaction by users has a positive and significant effect on Sustainable Intention.

In digital services and information technology, perceive ease to use plays an important role in forming sustainable intentions, namely the intention to continue using a technology in a sustainable manner. Prakarsa et al. (2023) supports this view by showing that the perception of ease of use has a significant influence on the sustainability of the use of digital systems such as Learning Management Systems (LMS). Therefore, the aspect of ease of use must be a priority in the design and development of digital technology to increase loyalty and retain users in the long term.

Hypothesis 5 (H5): Perceive Ease of Use has a positive and significant effect on Sustainable Intention.
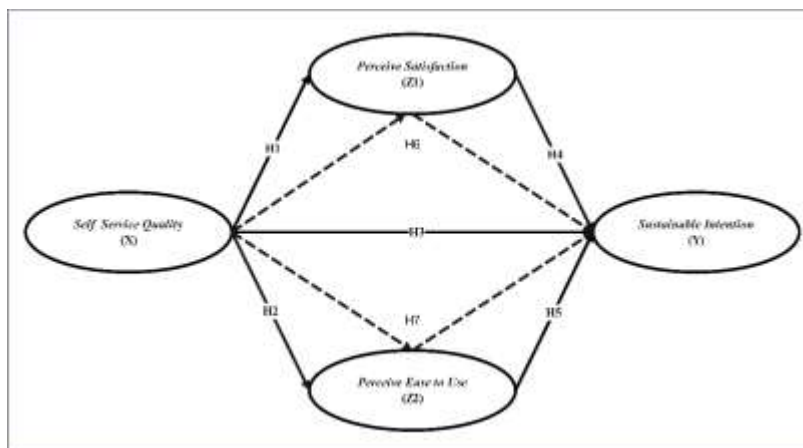
The influence of self-service quality on sustainable intention is indirectly strengthened through the mediating role of perceived satisfaction. Based on research Sari and Hendayani (2023) and Naruetharadhol et al. (2021), service quality that includes reliability, speed, ease of access, and personalization is proven to create a positive user experience and increase customer satisfaction with digital services.

Hypothesis 6 (H6): Self Service Quality has a positive and significant effect on Sustainable Intention through Perceive Satisfaction.

Self-service quality has a significant influence on sustainable intentions indirectly through the role of mediating perceived ease to use. Research Prakarsa et al. (2023) Reinforcing these findings by proving that the perception of ease of use plays an important role in shaping sustainable use intentions in the context of technology, as well as that perception is formed in response to the quality of service. Therefore, it can be concluded that perceived ease to use functions as a mediator that strengthens the relationship between self-service quality and sustainable intention, so the development of quality self-service must consider ease of use as a strategic element in increasing user retention and loyalty.

Hypothesis 7 (H7): Self Service Quality has a positive and significant effect on the user's Sustainable Intention through increasing Perceive Ease to Use.

4. Research Model

Picture 1. Research Model

Source: Naruetharadhol et al. (2021); Abdennebi (2023); Arta & Azizah (2020); Firmansyah et al. (2021)

3. RESEARCH METHODS

The research design entitled "The Influence of Self Service Quality on Sustainable Intention through Perceive Satisfaction and Perceive Ease to Use in My BCA Users in Pasuruan" uses a quantitative approach with a survey method. The design of this study is explanatory, which will explain the causal relationship between these variables, with perceived satisfaction and perceived ease to use as mediating variables.

The data entered through Google Forms is then checked for completeness and validity, then processed and exported into Excel format for further analysis using SmartPLS 4 with the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. In this study, there are 4 main variables measured through 19 indicators, so that the minimum number of samples required is 95 respondents and a maximum of 190 respondents. The population in this study is all active users of the myBCA application who are domiciled in the Pasuruan City area and its surroundings, especially those within the scope of

BCA Pasuruan Branch Office services. The criteria for respondents in this study include: (1) domiciled in the Pasuruan City area and its surroundings, (2) at least 17 years old, and (3) active users of the myBCA application in the last three months.

The operational definition of each variable based on previous literature is as follows:

Table 1. Operational Definition

Variable	Dimensions/Indicators	Source
Self Service Quality (X)	-Functionality -Pleasure -Security -Design -Guarantee -Comfort - Customization	Naruetharadhol et al. (2021)
Perceive Satisfaction (Z1)	- Mobile Banking recommendations to others - Right decisions - Satisfaction with the transaction - Satisfied with the service	Abdennebi (2023)
Perceive Ease to Use (Z2)	- Ease of learning - Easily do what users want - Ease that can increase user desire - Ease of operation	Arta and Azizah (2020)
Sustainable Intention	- MyBCA as an option - Like MyBCA - Continue to use MyBCA - Using MyBCA in the Future	Firmansyah et al. (2021)

The measurement of all variables was carried out using a questionnaire instrument with a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree) (Scott, 2022).

4. ANALYSIS AND DISCUSSION

1. Result Analysis

a. Descriptive Statistics

Based on respondent characteristics data, as many as 100 respondents (52.6%) were male and 90 respondents (47.4%) were female. Judging from age, the majority were in the range of 32-46 years as many as 70 respondents (36.8%), followed by the age group over 46 years old as many as 68 respondents (35.8%), and the age group of 17-31 years as many as 52 respondents (27.4%). In terms of education level, most of the respondents were 92 high school/vocational school graduates (48.4%), followed by junior high school graduates as many as 35 people (18.4%), elementary school as many as 30 people (15.8%), S1 as many as 21 people (11.1%), and S2 as many as 12 people (6.3%). Meanwhile, based on the duration of using the myBCA application, as many as 96 respondents (50.5%) have used

the application for less than 3 months, and 94 respondents (49.5%) have used it for more than 3 months. While the descriptive statistics of the variables are as follows:

Based on the results of the descriptive analysis, the Self Service Quality variable has a total mean of 3,509 which is in the "Agree" category, with the mean value of each indicator ranging from 3,479 to 3,547. This shows that respondents generally assess the quality of myBCA's self-service positively. For the Perceive Satisfaction variable, the total mean of 2,803 is in the "Neutral" category, with the mean for each indicator ranging from 2,774 to 2,826, indicating that user satisfaction has not yet been fully formed. The Perceive Ease to Use variable also obtained a total mean of 2,803 and is classified as "Neutral", indicating that the perception of ease of use of the application is not high enough. Meanwhile, the Sustainable Intention variable has a total mean of 2,731 which is also in the "Neutral" category, with the mean value of each indicator ranging from 2,679 to 2,795, indicating that users' continued intention to continue using myBCA is still moderate and has not fully led to a long-term commitment.

b. Outer Model

1) Convergent Validity

The results of convergent validity in this study are as follows:

Table 2. Convergent Validity

Variable	Items	Loading	AVE
Self Service Quality	SSQ.1	0.859	0.755
	SSQ.2	0.853	
	SSQ.3	0.881	
	SSQ.4	0.886	
	SSQ.5	0.871	
	SSQ.6	0.855	
	SSQ.7	0.877	
Perceive Satisfaction	PS.1	0.914	0.832
	PS.2	0.916	
	PS.3	0.911	
	PS.4	0.909	
Perceive Ease to Use	LITTLE.1	0.882	0.800
	LITTLE.2	0.904	
	LITTLE.3	0.896	
	LITTLE.4	0.895	
Sustainable Intention	SI.1	0.890	0.781
	SI.2	0.877	
	SI.3	0.868	
	SI.4	0.899	

Based on the results of convergent validity, it can be seen that the indigo loading factor is above 0.7 and AVE is above 0.5 so that the model in this study is valid in a covergent manner.

2) Discriminant Validity.

a) Cross Loading

The results of cross loading in this study are as follows:

Table 3. Cross Loading

	Self Service Quality	Perceive Satisfaction	Perceive Ease to Use	Sustainable Intention
SSQ.1	**0.859**	0.623	0.574	0.655
SSQ.2	**0.853**	0.571	0.597	0.614
SSQ.3	**0.881**	0.612	0.611	0.661
SSQ.4	**0.886**	0.596	0.522	0.623
SSQ.5	**0.871**	0.619	0.584	0.650
SSQ.6	**0.855**	0.569	0.537	0.607
SSQ.7	**0.877**	0.634	0.572	0.676
PS.1	0.673	**0.914**	0.418	0.643
PS.2	0.592	**0.916**	0.427	0.619
PS.3	0.657	**0.911**	0.410	0.646
PS.4	0.611	**0.909**	0.419	0.666
LITTLE.1	0.578	0.410	**0.882**	0.594
LITTLE.2	0.615	0.431	**0.904**	0.634
LITTLE.3	0.557	0.398	**0.896**	0.567
LITTLE.4	0.601	0.399	**0.895**	0.624
SI.1	0.660	0.651	0.556	**0.890**
SI.2	0.611	0.570	0.623	**0.877**
SI.3	0.648	0.608	0.588	**0.868**
SI.4	0.689	0.662	0.626	**0.899**

Based on the results, it is known that overall the correlation results between each indicator and its construct are greater than the correlation results of the indicators with other constructs, and the indicators of each latent variable are better than the other variable indicators, so it is declared to be discriminatically valid.

(b) Fornell-Larcker Criterion

The results of the fornell-larcker criterion in the study are as follows:

Table 4. Fornell-Larcker Criterion

	Self Service Quality	Perceive Satisfaction	Perceive Ease to Use	Sustainable Intention
Self Service Quality	0.869			
Perceive Satisfaction	0.695	0.912		
Perceive Ease to Use	0.658	0.458	0.894	
Sustainable	0.739	0.706	0.677	0.884

Intention

It can be seen that the square root value of the variable in this research model is above 0.5 so that it is discriminatically valid.

c) Heterotraitt-Monotrait Ratio (HTMT)

The results of the Heterotraitt-Monotrait Ratio (HTMT) in this study are as follows:

Table 5. Heterotraitt-Monotrait Ratio (HTMT)

	Self Service Quality	Perceive Satisfaction	Perceive Ease to Use	Sustainable Intention
Self Service Quality				
Perceive Satisfaction	0.738			
Perceive Ease to Use	0.705	0.495		
Sustainable Intention	0.796	0.766	0.742	

An HTMT value below 0.9 indicates that the variables in this study are discriminantly valid.

3) Reality Test

The results of the reality test in this study are as follows:

Table 6. Feasibility

Variable	Cronbach's Alpha	Composite Realibility
Self Service Quality	0.946	0.946
Perceive Satisfaction	0.933	0.934
Perceive Ease to Use	0.916	0.918
Sustainable Intention	0.906	0.908

Based on the results of the reality test, it can be seen that the values of CA and CR have been above 0.7, which means that the model in this study is reliable.

4) Multicollinearity Test

The results of the multicollinearity test in this study are as follows:

Table 7. Outer VIF

Items	VIVID
SSQ.1	2.942
SSQ.2	2.786
SSQ.3	3.430
SSQ.4	3.615
SSQ.5	3.129
SSQ.6	2.850
SSQ.7	3.239
PS.1	3.419
PS.2	3.684
PS.3	3.378
PS.4	3.344
LITTLE.1	2.666
LITTLE.2	3.086
LITTLE.3	3.036
LITTLE.4	2.856
SI.1	2.785
SI.2	2.589
SI.3	2.430
SI.4	2.898

Based on the results obtained in table 9, it can be seen that the VIF value is < 5 so that there are no symptoms of multicollinearity between indicators in a variable in all groups. Next, an analysis of the inner VIF was carried out to see the symptoms of multicollinearity between dependent variables on independent variables.

Table 8. Inner VIF

	VIVID
SSQ → PS	1.000
SSQ → LITTLE	1.000
P.S. → SI	1.266
LITTLE → IF	1.266

Based on the results obtained in table 10, it can be seen that the VIF value is < 5 so that there are no symptoms of multicollinearity between dependent variables on independent variables in all groups.

c. Inner Model

1) R Squared

The results of r squared in this study are as follows:

Table 9. R Squared

Variable	R-Squared	R Squared Adjusted
Perceive Satisfaction	0.484	0.481
Perceive Ease to Use	0.433	0.430
Sustainable Intention	0.681	0.676

Meanwhile, the R2 value for the Perceive Ease to Use variable is 0.433, which falls into the medium category. Meanwhile, the Sustainable Intention variable is 0.681, which is included in the medium category. This shows that the research model has sufficient predictive ability to explain Perceive Satisfaction, Perceive Ease to Use, and Sustainable Intention.

2) F Squared

Table 10. F Squared

	F-Square
SSQ → PS	0.937
SSQ → LITTLE	0.763
SSQ → SI	0.078
P.S. → SI	0.224
LITTLE → IF	0.202

Table 12 shows that Self Service Quality (SSQ) has a large influence on Perceived Satisfaction ($f^2 = 0.937$) and Perceived Ease to Use ($f^2 = 0.764$), as well as a small influence on Sustainable Intention ($f^2 = 0.078$). Perceived Satisfaction has a moderate effect on Sustainable Intention ($f^2 = 0.224$), as well as Perceived Ease to Use with a value of f^2 of 0.202. These results show that all paths in the structural model make a significant contribution to the sustainable intention of using the myBCA application.

3) Q Squared

Table 11. Q Squared

Variable	R-Squared
Perceive Satisfaction	0.479
Perceive Ease to Use	0.428
Sustainable Intention	0.541

Based on Table 13, the Q^2 value for Perceived Satisfaction is 0.479, Perceived Ease to Use is 0.428, and Sustainable Intention is 0.541. All three values are above zero, which indicates that the model has predictive capabilities that are relevant to these constructs. The highest Q^2 value is found in Sustainable Intention, indicating that the model is best able to predict the intention of sustainable use of the service compared to other constructs.

4) SRMR

Table 12. SRMR

Model Fit and Quality	Value
Standardized Root Mean Square Residual (SRMR)	0.038

The Standardized Root Mean Square Residual (SRMR) value indicates that the model has an excellent fit with an SRMR of 0.038 below the ≤ limit of 0.08.

d. Hypothesis Test

Table 13. Hypothesis Test

Hypothesis	Structural Relationship (Path)	Original Sample	Standard Error	T Statistic	P-Value	Results
H1	SSQ → PS	0.695	0.036	19.309	0.000	Accepted
H2	SSQ → LITTLE	0.658	0.043	15.208	0.000	Accepted
H3	SSQ → SI	0.259	0.066	3.895	0.000	Accepted
H4	P.S. → SI	0.372	0.055	6.722	0.000	Accepted
H5	LITTLE → IF	0.337	0.053	6.373	0.000	Accepted
H6	SSQ → PS → SI	0.259	0.041	6.262	0.000	Accepted
H7	SSQ → LITTLE → IF	0.222	0.040	5.525	0.000	Accepted

Based on the results in Table 4.18, all hypotheses in this study were declared accepted because each had a p-value of 0.000 < 0.05. H1 shows that there is a significant influence between self-service quality on perceived satisfaction among myBCA users in Pasuruan. H2 proves that self-service quality has a significant effect on perceived ease of use, and H3 shows a direct influence of self-service quality on sustainable intention. H4 and H5, respectively, show that perceived satisfaction and perceived ease to use have a significant influence on sustainable intention. Furthermore, H6 and H7 were also accepted, which means that there was an indirect influence of self-service quality on sustainable intention through perceived satisfaction and perceived ease to use as mediation variables. These findings indicate that the entire relationship path between variables in this research model is statistically significant.

5. DISCUSSION

a. The Effect of Self Service Quality on Perceived Satisfaction

In the context of the ever-growing digital economy, self-service quality is a strategic element in shaping customer satisfaction, especially in the digital banking sector such as myBCA. The quality of self-service not only reflects the technical efficiency of the application, but it also reflects how financial institutions build trust and long-term relationships with their users. Zeithaml (2018) Dividing service features into concrete dimensions such as interface design, speed, and security, as well as abstract dimensions that include comfort and emotional satisfaction. In myBCA, these two dimensions are present simultaneously through features such as biometric authentication, intuitive navigation, and five-year transaction history that form a positive perception of users on service quality. The satisfaction felt, according to Kotler and Keller (2021), is the result of an affective evaluation after the user compares expectations with the actual performance of the service.

The findings of this study show that there is a positive and significant influence between self-service quality on perceived satisfaction, in line with the results of the study Naruetharadhol et al. (2021) and Satria and Hidayat (2019) who found that the quality of digital services, The user-friendly interface, stable system, and fast transaction process all contribute to the perception of user satisfaction. This is further strengthened by features such as QRIS integration and multi-account access that add value to the digital experience of myBCA users.

From a theoretical perspective, this relationship is strengthened by the SERVQUAL framework by Parasuraman et al. (1988), where the dimensions of reliability, responsiveness, and assurance are the main constructs in assessing service quality. Practically, these findings indicate that BCA needs to continue to innovate and evaluate the features of its digital services on a regular basis based on user

feedback. Therefore, the quality of self-service is not only a technological factor, but also a key instrument in building satisfaction and sustainability in using the myBCA application.

b. The Influence of Self Service Quality on Perceived Ease to Use

Referring to the Technology Acceptance Model framework, the perception of ease of use is one of the main determining factors in technology adoption (Davis, 1989). In this case, self-service quality plays an important role because it includes clarity of view, system response speed, connection stability, and flexibility of access to complex digital banking services. The results of this study show that there is a positive and significant influence between self service quality on perceived ease to use. These findings confirm that the higher the quality of self-service felt by users, the greater their perception of ease of using the application. This is in line with studies (Prakarsa et al., 2023) which emphasizes that the comfort and practicality of the system are greatly influenced by the quality of the features offered, especially if the system is designed with simple navigation, user-friendly interface design, and minimal technical barriers. Users will find it helpful in completing financial transactions if the system is able to provide an efficient and non-confusing experience.

This finding is even more relevant if it is related to the characteristics of the respondents in the study, the majority of whom are productive age individuals with secondary to upper education, and work in the industrial sector and businesses in the Pasuruan area. With a high level of economic activity, users need digital banking services that are not only fast but also easy to use. Therefore, self-service quality is the main driver in shaping the perception of ease of use which ultimately strengthens loyalty and sustainability of application use. The practical implication of this result is the importance of BCA to continue to develop myBCA features that are not only functional but also easy to operate, so that they can support customers' banking activities efficiently in the midst of the economic life dynamics of the industrial community.

c. The Influence of Self Service Quality on Sustainable Intention

Based on the results of this study's analysis, it was found that self-service quality has a positive and significant effect on sustainable intention, which means that the higher the quality of service felt by users, the greater their desire to continue using the application in the long term. These findings also reinforce the results of the study Naruetharadhol et al. (2021), which shows that the quality of service features has an influence on sustainable intention through the perception of utility and positive user experience. Dimensions such as functionality, convenience, security, and personalization are important indicators in assessing digital self-service. The features of myBCA such as biometric security, easy navigation, digital payment integration, and five years of transaction history provide an efficient and convenient experience, as well as reinforce the perception that the application is able to meet users' financial needs quickly and reliably. This fosters emotional trust that contributes to loyalty and sustainability of use.

This condition is even more relevant when it is associated with the characteristics of the research respondents, namely active users of myBCA in the Pasuruan region which is dominated by productive people with a background in secondary to upper education and high economic activity, especially in the industrial and service sectors. This group has a need for digital banking services that are efficient, flexible, and accessible at any time. Therefore, the perception of the quality of self-service plays a big role in determining whether users will continue to use the application or switch to other services. Strategically, these findings show that improving self-service quality not only impacts the efficiency of

the system, but is also an important key in building loyalty and sustainability of the relationship between users and digital banking applications such as myBCA.

d. The Effect of Perceived Satisfaction on Sustainable Intention

Based on the theory of consumer satisfaction put forward by Oliver (1997), satisfaction is the result of a post-use evaluation that arises from a comparison between expectations and reality. When an application like myBCA is able to meet or exceed user expectations, users tend to build an emotional attachment that encourages loyalty and a desire to continue using the service. The results of this study show that perceived satisfaction has a positive and significant effect on sustainable intention. This indicates that the higher the user satisfaction rate, the more likely they are to continue using and even recommending the app to others. These findings are in line with the results of the study Sari and Hendayani (2023), and supported by Zeithaml (2018) which states that satisfaction serves as a transition variable between the perception of service quality and customer loyalty. In the context of myBCA, satisfaction is influenced by various factors such as clarity of information, ease of navigation, transaction efficiency, and a sense of security while using the service. Consistent satisfaction will strengthen loyalty and lower the potential for users to move to other apps.

The characteristics of the respondents in this study also strengthened the findings. The majority are active users of myBCA who come from the productive age group, have high to upper education, and work in the industrial and service sectors in the Pasuruan area. The practical implications of these findings are the importance of maintaining consistent service quality as well as responding to user feedback to continue creating a satisfying experience. Thus, perceive satisfaction can be a strategic foundation in strengthening the sustainability and retention of digital banking application users such as myBCA.

e. The Effect of Perceived Ease to Use on Sustainable Intention

In the digital service ecosystem, perceiving ease to use is one of the key factors that determine the sustainability of using an application. This convenience includes the extent to which users feel that interaction with the system is not difficult, intuitive navigation features, and the transaction process can be carried out without technical barriers. This study shows that perceived ease of use has a positive and significant effect on sustainable intention. These results are in line with the findings Prakarsa et al. (2023) and Naruetharadhol et al. (2021), stating that the elements of functionality, convenience, and user-friendly design increase the perception of ease and user loyalty. A frustration-free user experience and a sense of confidence help shape a positive perception of the app. The compatibility between user expectations and ease in practice is the basis for the desire to continue using the application in the long term, especially in banking services that demand efficiency and speed.

This finding is also strengthened by the characteristics of the respondents in the study, the majority of whom are productive age groups with high to upper secondary education levels and work in the industrial and service sectors in the Pasuruan area. With high mobility and fast transaction needs, digital banking applications such as myBCA must be able to provide services that are not only functional but also easy to use. The practical implications of these results are the importance of applying the principles of user-centered design in application development, including a simple interface, logical navigation, and responsive system support. Therefore, the perception of ease of use is a strategic foundation in strengthening user loyalty and encouraging the sustainability of application use in the midst of increasingly fierce competition for digital services.

f. The Influence of Self Service Quality on Sustainable Intention through Perceive Satisfaction

Referring to the Expectancy Disconfirmation Theory, satisfaction arises when the performance of a service exceeds or at least meets the expectations of the user (Oliver, 1980). In the context of myBCA, features such as system reliability, interface convenience, and transaction security are the main drivers for the formation of positive perceptions that breed satisfaction and loyalty. The findings of this study are consistent with studies conducted by Sari and Hendayani (2023) and Naruetharadhol et al. (2021), which suggests that satisfaction is a mediator that strengthens the relationship between service quality and sustainability intentions. This means that high service quality will be more effective in encouraging sustainable use if it is accompanied by a high level of user satisfaction. In this case, satisfaction is not only the result of the experience of using the application, but also the driver of the formation of user loyalty and preference for digital banking applications. Therefore, application development strategies such as myBCA need to be focused on creating a comprehensive experience that is fun, interactive, and responsive to user needs.

This finding is even more relevant when it is associated with the characteristics of respondents who are active users of myBCA in the Pasuruan area. These characteristics indicate that they have high demands on fast, efficient, and satisfactory financial services. Therefore, the perception of satisfaction has proven to be an important pathway in bridging the influence of service quality on the decision to continue using the application. In conclusion, perceived satisfaction plays a crucial mediation role, and improving service quality must always be accompanied by attention to user satisfaction to ensure the long-term sustainability of the relationship between users and the myBCA application.

g. The Effect of Self Service Quality on Sustainable Intention through Perceive Ease to Use

In the context of digital banking, self-service quality not only has a direct impact on sustainable use intention, but also has an indirect influence through perceiving ease to use. When users feel that an app is easy to access, navigate, and use to complete transactions, they tend to have a more positive experience and have fewer barriers. The results of this study show that perceived ease to use plays a significant mediator in the relationship between self service quality and sustainable intention. These findings are consistent with research Prakarsa et al. (2023), which emphasizes that service quality will have more impact when accompanied by the perception of convenience. In the context of myBCA, features such as biometric security, QRIS integration, and a user-friendly interface create the perception that the app is easy to use, which ultimately drives long-term usage intentions. The practical implications of these findings emphasize the importance of designing digital services that are not only complex in features, but also simple in use, in order to create an efficient and enjoyable experience for users.

The characteristics of the respondents in this study also strengthen the relevance of the results. The majority of respondents are active users of myBCA in the Pasuruan area with a background of productive age, secondary to upper education, and employment in the industrial and service sectors. This group has a high level of mobility and a great need for fast and practical digital services. Therefore, the perception of ease of use is an important mediating factor that bridges service quality with the intention of continuous use. The easier the application is to use, the more likely users are to continue to rely on it in their daily financial activities, especially in areas with high transaction intensity such as Pasuruan.

6. CONCLUSSION

Based on the results of the analysis on the influence of self-service quality, perceived satisfaction, and perceived ease of use on the sustainable intention of myBCA application users in the Pasuruan area, a number of important findings were obtained. First, self-service quality has been proven to have a positive influence on perceived satisfaction and perceived ease to use. This reflects that functional,

secure, and responsive feature design can create a pleasant experience, as well as give the impression that the app is easy to use without requiring a lot of effort. In addition, self-service quality also has a direct effect on sustainable intentions, which shows that users tend to continue using applications in the long term if they feel that the system is reliable and convenient to access.

Furthermore, perceive satisfaction and perceive ease to use each have a positive influence on sustainable intention. The satisfaction that arises from a positive experience while using the application is an important foundation for the formation of user loyalty. On the other hand, the ease of understanding and operating the application increases the convenience and confidence of users, which ultimately strengthens their intention to continue using the digital service consistently. Thus, these two variables play an important role in maintaining the sustainability of the use of the myBCA application.

Finally, this study also found the mediating role of perceived satisfaction and perceived ease to use in strengthening the relationship between self-service quality and sustainable intention. This means that service quality not only has a direct influence on the intention of continuous use, but also forms a positive perception through the path of satisfaction and ease of use. This mediation process underscores the importance of a user experience-based approach in designing long-term loyalty-oriented digital services. These findings are relevant to the characteristics of active users of the myBCA application in Pasuruan who need practical, efficient, and easily accessible services in the midst of their high mobility.

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