

## Examining the Effects of Social Influence, Facilitating Conditions, Perceived Usefulness, and Security on Customer Loyalty Through Continuous Usage Intention in BLU BCA

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### Abstract

The rapid shift toward online banking has accelerated the adoption of digital banking services, including blu by BCA. This study investigates the effects of social influence, facilitating conditions, perceived usefulness, and security on customer loyalty, with continuous usage intention serving as a mediating variable among blu by BCA users in Bekasi, Indonesia. A quantitative research design was employed, collecting data from 111 respondents through an online questionnaire. The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results reveal that facilitating conditions and security have a significant positive effect on continuous usage intention, which in turn positively influences customer loyalty. In contrast, social influence and perceived usefulness do not exhibit a significant impact within this research context. These findings underscore the critical role of system security and reliable infrastructural support in fostering sustained usage and strengthening customer loyalty in digital banking services. This study provides practical insights for digital banking strategy formulation and contributes theoretically to the advancement of consumer behavior models in the digitalization era.

**Keywords:** *Digital Banking; User Experience; Customer Loyalty; Convenience; Continuous Usage.*

### Introduction

The financial services industry is undergoing a profound transformation driven by rapid technological advancements. These developments have increasingly blurred the boundaries between financial institutions and the broader financial ecosystem (Feyen et al., 2023). The term financial technology (FinTech) refers to the application of digital technologies to deliver innovative financial solutions (Arner et al., 2015). FinTech has reshaped the banking sector by introducing more efficient, innovative, and decentralized business models that redefine how financial services are delivered and consumed (Bakri et al., 2024). This transformation is largely propelled by changes in consumer behavior, particularly the growing demand for flexible, efficient, and personalized digital financial services.

### Literature Study

The proliferation of digital technologies has had a substantial impact on the global banking system, leading to the continuous development of new financial products and services (Tashtamirov, 2023). Innovation, as a core driver of economic growth and industrial dynamics, is central to this transformation. This perspective aligns with Schumpeter's theory of innovation, which categorizes innovation into five forms: product innovation, innovation in

production methods, market innovation, innovation in sources of raw materials, and innovation in industrial organization. Within the banking context, product innovation—particularly in payment systems has manifested in the emergence of digital payments, online lending services, and mobile-based investment applications (Safitri et al., 2024).

The rapid expansion of e-commerce has further intensified the need for banks to adapt to digital transaction trends, including cashless payment systems such as e-money and internet-based banking services, which have experienced significant growth in Indonesia (Marlina & Bimo, 2018). This trend is reinforced by a substantial increase in the number of digital banking users in Indonesia, which nearly tripled between 2017 and 2022 (Yuspin et al., 2023). This upward trajectory reflects increasing public acceptance and reliance on digital banking services. According to Bank Indonesia, digital banking transaction values grew by 20.82%, reaching IDR 3,766.7 trillion in the first five months of 2022 (Indonesia.go.id, n.d.). Furthermore, in 2024, the Financial Services Authority (OJK) identified seven leading digital banks in Indonesia based on total assets, including SeaBank, Bank Jago, BNC, blu by BCA, Allo Bank, BBNI, and Bank Raya Indonesia (Laras & Rini, 2024).

The growing number of digital banking providers has intensified competition, compelling banks to continuously enhance their competitive advantage. One of the most critical challenges in digital banking adoption is ensuring information security and safeguarding customer privacy. The successful implementation of advanced digital technologies requires robust security systems to protect sensitive customer data and maintain user trust (Alwi et al., 2024). Consequently, data protection and trust-building have become central determinants of digital banking success. Beyond security, customer loyalty remains a key indicator of long-term competitiveness in the banking industry. Building and sustaining a loyal customer base is therefore essential for digital banks such as blu by BCA. In this context, several factors are expected to influence customer loyalty, including social influence, perceived usefulness, facilitating conditions, and security.

Accordingly, this study aims to examine the effects of social influence, perceived usefulness, facilitating conditions, and security on customer loyalty, with continuous usage intention serving as a mediating variable in the context of the blu by BCA digital banking application. The research focuses on users in Bekasi, Indonesia, with particular attention to understanding user retention and engagement among younger customer segments. While prior studies have investigated digital banking behavior in Indonesia, notable gaps remain. Susanto et al. (2023) examined digital banking adoption broadly with an emphasis on customer loyalty, whereas Halim et al. (2023) focused specifically on blu by BCA users but examined continuous usage intention as the primary outcome variable, incorporating factors such as social influence, perceived usefulness, and facilitating conditions.

To address these limitations, the present study introduces continuous usage intention as a mediating variable linking perceived usefulness, facilitating conditions, and security to customer loyalty as the ultimate outcome. Additionally, this study contributes contextually by focusing on blu by BCA users in Bekasi, a setting that has not been adequately explored in prior research, which has largely concentrated on Indonesia at the national level or on Jakarta specifically.

The proposed conceptual framework, illustrated in Figure 1, depicts the hypothesized relationships among the study variables. Continuous usage intention is conceptualized as a key

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mediating mechanism through which digital banking attributes influence customer loyalty. This framework suggests that users who consistently and frequently engage with digital banking services are more likely to develop long-term loyalty. Moreover, social influence, facilitating conditions, perceived usefulness, and security may exert both direct and indirect effects on customer loyalty. Based on the theoretical framework and prior empirical findings, the following hypotheses are proposed:

- H1: Social influence has a significant effect on continuous usage intention.  
 H2: Facilitating conditions have a significant effect on continuous usage intention.  
 H3: Perceived usefulness has a significant effect on continuous usage intention.  
 H4: Security has a significant effect on continuous usage intention.  
 H5: Continuous usage intention has a significant effect on customer loyalty.

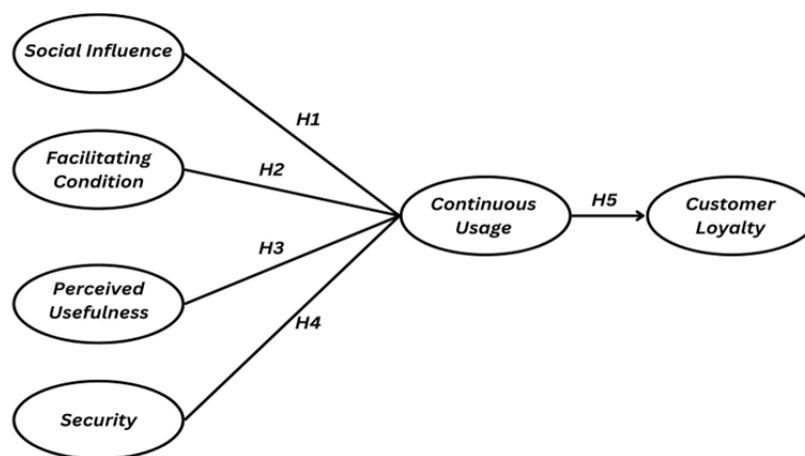


Figure 1.  
Conceptual Framework

## Research Methodology

### *Research Design*

This study employs a quantitative research design to examine the effects of perceived usefulness, facilitating conditions (convenience), and security on customer loyalty, with continuous usage intention serving as a mediating variable in the context of the blu by BCA digital banking application. A quantitative approach is considered appropriate as it offers a structured and systematic framework for collecting and analysing numerical data, enabling an objective assessment of relationships among variables. Through statistical analysis, this approach facilitates the identification of patterns, strengths of relationships, and potential causal linkages, thereby enhancing the measurability and generalizability of the findings.

Quantitative research, particularly when implemented through survey methods, has been widely endorsed in the literature for its effectiveness in capturing consumer perceptions and behaviours within a defined population (Siroj et al., 2024). The use of a standardized, survey-based design allows for consistent data collection across respondents and supports robust empirical testing of theoretical relationships. By employing closed-ended questions, the study ensures that responses can be systematically analyzed using descriptive and inferential statistical techniques, including hypothesis testing and structural modeling. Moreover, standardized measurement instruments help minimize interpretation bias and enable meaningful comparisons across different respondent groups.

Overall, the quantitative survey approach provides a statistically sound and objective foundation for analysing digital banking behaviour. By examining the interrelationships among usefulness, facilitating conditions, security, continuous usage intention, and customer loyalty, this study generates empirically grounded insights relevant to both academic research and managerial decision-making in the Indonesian digital banking sector, particularly for blu by BCA.

#### *Data Collection*

The data collection process was carefully designed to maximize response rates and ensure the quality and reliability of the data. Data were collected using an online survey method, which involves administering questionnaires through a web-based platform and storing responses in a format suitable for statistical analysis (Lefever et al., 2006). Online surveys offer several advantages, including efficiency in questionnaire preparation, data collection, storage, visualization, and collaboration, while also reducing time and cost constraints (Nayak & Narayan, 2019).

The questionnaire was distributed using Google Forms, a widely used and accessible platform that enables efficient data collection from geographically dispersed respondents. Online distribution enhances accessibility for both students and working professionals, allowing respondents to complete the survey at their convenience (Dillman et al., 2014). The initial distribution involved sharing the questionnaire with acquaintances to obtain early responses and feedback. Subsequently, the survey was disseminated more broadly through WhatsApp groups, social media platforms, and professional networks.

This multi-channel distribution strategy was adopted to reach a diverse and relevant respondent pool, specifically targeting students and workers in Bekasi who actively use the blu by BCA digital banking application. By leveraging widely used digital communication platforms, the study aimed to capture a representative sample that reflects the characteristics of blu by BCA users in the Bekasi area, thereby enhancing the external validity of the findings.

#### *Data Analysis*

Data analysis in this study was conducted using Structural Equation Modelling (SEM), which is well suited for examining complex relationships among multiple latent variables simultaneously. SEM enables the assessment of both direct and indirect effects, making it particularly appropriate for testing mediation models involving continuous usage intention and customer loyalty. The analysis was performed using Partial Least Squares SEM (PLS-SEM) with the SmartPLS software, which is suitable for predictive research models and relatively small to medium sample sizes.

The analytical process began with the estimation of path coefficients and factor loadings to assess the strength and direction of relationships among the constructs. This step provided quantitative evidence of how perceived usefulness, facilitating conditions, and security influence continuous usage intention and customer loyalty. Following model estimation, the reliability and validity of the measurement model were evaluated using established criteria, including Cronbach's Alpha and Composite Reliability for internal consistency, as well as

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Average Variance Extracted (AVE) for convergent validity. The  $R^2$  values and path coefficients were examined to assess the explanatory power of the structural model.

Subsequently, hypothesis testing was conducted using t-statistics and p-values derived from the bootstrapping procedure to determine the statistical significance of the proposed relationships. Hypotheses were accepted when the results met the established significance thresholds, indicating meaningful effects among the constructs. Finally, the results were interpreted to derive key insights into customer behaviour and loyalty formation in digital banking.

The findings from the SEM analysis form the basis for managerial recommendations aimed at improving service quality, strengthening continuous usage intention, and enhancing customer loyalty toward blu by BCA in Bekasi. This analytical approach ensures that the study's conclusions are empirically robust and practically relevant for strategic decision-making in the digital banking industry.

## Research Results and Discussions

### *Respondent Profile*

The data for this study was collected through an online questionnaire distributed via Google Forms to individuals residing or working in the Bekasi area. A total of 136 responses were received, and after screening, 111 respondents were identified as active users of blu by BCA, which aligns with the target population of this research. The questionnaire included several demographic questions such as gender, age, occupation, duration of blu BCA usage, and frequency of usage. These demographic factors were intended to support the descriptive analysis and contextual understanding of the sample characteristics. Subsequent data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach with SmartPLS software, which allows for the evaluation of both measurement and structural models in exploratory research contexts. The data processing of respondents' answers will be further discussed below, along with the analysis and results. Table 1 indicates that most respondents are 20–25 years old (72.1%) and are students (64%). The majority of respondents have been using Blu BCA for 6–12 months (33.3%) and use it 6–10 times a month (34.2%), indicating moderate user involvement.

Table 1.  
Respondent Profile

| Category             | Option    | Percentage (%) |
|----------------------|-----------|----------------|
| Respondent Screening | Yes       | 81.6%          |
|                      | No        | 18.4%          |
| Gender               | Male      | 36%            |
|                      | Female    | 64%            |
| Age                  | <20       | 20.7%          |
|                      | 20-25     | 72.1%          |
| Job                  | Student   | 64%            |
|                      | Employee  | 28.8%          |
|                      | < 3 Month | 13.5%          |

|                           |            |       |
|---------------------------|------------|-------|
| Duration using BLU<br>BCA | 3-6 Month  | 29.7% |
|                           | 6-12 Month | 33.3% |
|                           | > 1 Year   | 23.4% |
|                           | 1-5 Times  | 21.6% |
|                           | 6-10 Times | 34.2% |

### Outer Model Evaluation

To assess the measurement model's reliability and validity, this study employed Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). These indicators help evaluate how well the observed variables measure their respective latent constructs. Internal consistency reliability was first evaluated using Cronbach's Alpha, where a value of 0.70 or above is typically considered acceptable. However, in exploratory research, lower thresholds (e.g., 0.60–0.70) may still be tolerated (Hair et al., 2019). In the current study, most constructs achieved satisfactory values. However, Social Influence (SI) and Continuous Usage (CU) had Cronbach's Alpha values of 0.627 and 0.691, respectively, which were flagged in red by SmartPLS. Despite being below the conventional threshold, these values can be considered acceptable for early-stage or exploratory studies, particularly when supported by other validity metrics.

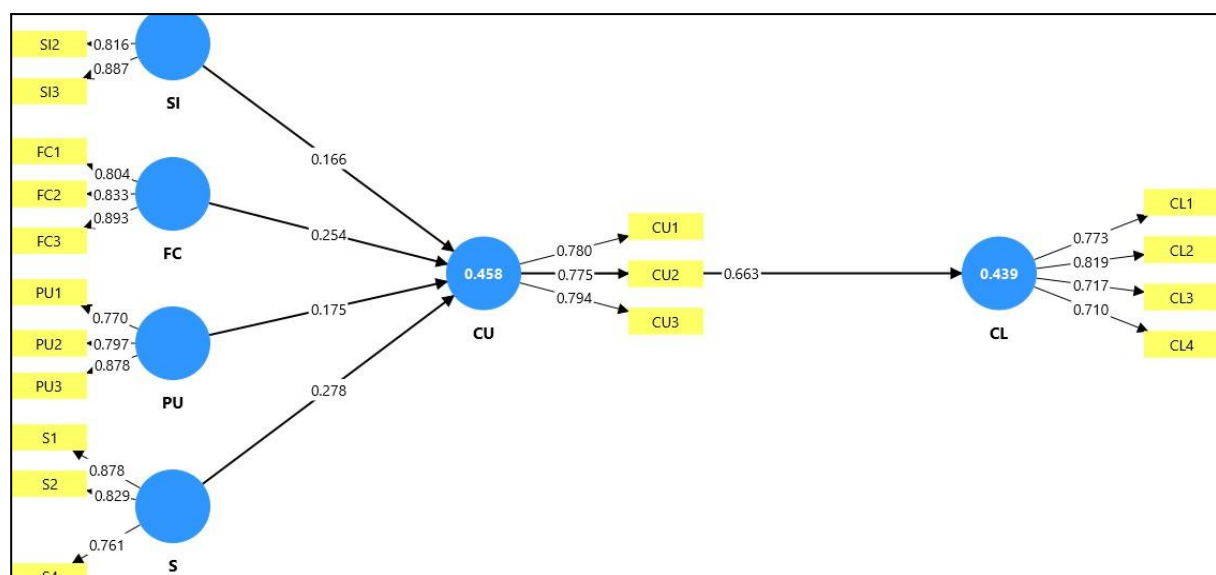


Figure 2.  
Structural Model

Composite Reliability (CR) offers a more precise reliability estimate than Cronbach's Alpha because it accounts for the actual loadings of the indicators. All constructs exceeded the minimum CR threshold of 0.70, with values ranging from 0.826 (CU) to 0.881 (FC). These results indicate acceptable to strong reliability for all constructs, further justifying the inclusion of SI and CU despite their lower Cronbach's Alpha values. Convergent validity was assessed using Average Variance Extracted (AVE). An AVE of 0.50 or higher indicates that the construct

explains more than half the variance of its indicators. All constructs in this study met this requirement, with AVE values ranging from 0.572 (CL) to 0.726 (SI), supporting adequate convergent validity across the measurement model. Additionally, all outer loadings were above 0.70, confirming strong indicator reliability. For instance, SI2 and SI3 had high loadings of 0.861 and 0.887, respectively, supporting the construct's internal consistency despite the lower alpha value. In conclusion, while SI and CU presented lower Cronbach's Alpha values, their strong composite reliability, AVE, and outer loading scores indicate that the measurement model maintains acceptable reliability and validity. Therefore, all constructs including the independent variables (Social Influence, Facilitating Conditions, Perceived Usefulness, Security), the mediator (Continuous Usage), and the dependent variable (Customer Loyalty) are considered suitable for further structural model analysis.

To evaluate discriminant validity in this study, the Heterotrait-Monotrait Ratio (HTMT) was employed. Discriminant validity assesses the extent to which constructs that are theoretically distinct are also empirically distinct from each other. The HTMT criterion has been widely recommended over traditional methods such as the Fornell-Larcker criterion and cross-loadings due to its higher sensitivity and accuracy in detecting discriminant validity issues (Henseler et al., 2015). According to established guidelines, an HTMT value below 0.90 indicates acceptable discriminant validity, while a stricter threshold of 0.85 may be applied in more conservative analyses (Gold et al., 2001; Henseler et al., 2015).

Table 2.  
Construct Validity and Reliability

| Variable                    | Item | Outer Loading | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|-----------------------------|------|---------------|------------------|-----------------------|----------------------------------|
| Social Influence (SI)       | SI2  | 0.861         | 0.627            | 0.859                 | 0.726                            |
|                             | SI3  | 0.887         |                  |                       |                                  |
| Facilitating Condition (FC) | FC1  | 0.804         | 0.802            | 0.881                 | 0.713                            |
|                             | FC2  | 0.833         |                  |                       |                                  |
|                             | FC3  | 0.893         |                  |                       |                                  |
|                             | FC4  | 0.804         |                  |                       |                                  |
| Perceived Usefulness (PU)   | PU1  | 0.770         | 0.751            | 0.857                 | 0.666                            |
|                             | PU2  | 0.797         |                  |                       |                                  |
|                             | PU3  | 0.878         |                  |                       |                                  |
| Security (S)                | S1   | 0.878         | 0.761            | 0.864                 | 0.679                            |
|                             | S2   | 0.829         |                  |                       |                                  |
|                             | S4   | 0.761         |                  |                       |                                  |
| Continuous Usage (CU)       | CU1  | 0.780         | 0.691            | 0.826                 | 0.613                            |
|                             | CU2  | 0.775         |                  |                       |                                  |
|                             | CU3  | 0.794         |                  |                       |                                  |
|                             | CU4  | 0.773         |                  |                       |                                  |
| Customer Loyalty (CL)       | CL1  | 0.773         | 0.749            | 0.842                 | 0.572                            |
|                             | CL2  | 0.819         |                  |                       |                                  |
|                             | CL3  | 0.717         |                  |                       |                                  |
|                             | CL4  | 0.710         |                  |                       |                                  |

As shown in Table 3, all HTMT values among the latent constructs are below the 0.90 threshold, with the highest value being 0.895 between Customer Loyalty (CL) and Continuous Usage (CU). This suggests that although these two variables are closely related, especially considering CU serves as a mediator for CL in the model, they remain empirically distinguishable. Furthermore, other inter-construct HTMT values, such as between Facilitating Conditions (FC) and Social Influence (SI) at 0.868, and between Social Influence (SI) and Continuous Usage (CU) at 0.757, also support the conclusion that each construct captures a unique aspect of user perception and behavior. The results confirm that all constructs in the model exhibit adequate discriminant validity, meaning that each variable whether independent (Social Influence, Facilitating Conditions, Perceived Usefulness, Security), mediating (Continuous Usage), or dependent (Customer Loyalty) is sufficiently distinct from one another in the minds of the respondents. This validates the robustness of the measurement model and ensures that the subsequent structural model analysis is not biased due to multicollinearity or construct overlap.

Table 3.  
Discriminant Validity Heterotrait - Monotrait Ratio

|                        | Customer Loyalty | Continuous Usage | Facilitating Condition | Perceived Usefulness | Security | Social Influence |
|------------------------|------------------|------------------|------------------------|----------------------|----------|------------------|
| Customer Loyalty       |                  |                  |                        |                      |          |                  |
| Continuous Usage       | 0.895            |                  |                        |                      |          |                  |
| Facilitating Condition | 0.376            | 0.701            |                        |                      |          |                  |
| Perceived Usefulness   | 0.498            | 0.627            | 0.605                  |                      |          |                  |
| Security               | 0.632            | 0.690            | 0.580                  | 0.411                |          |                  |
| Social Influence       | 0.479            | 0.757            | 0.868                  | 0.754                | 0.585    |                  |

### Inner Model Evaluation

The hypothesis testing results presented in the table 5 above provide valuable insights into the structural relationships between the independent variables (Social Influence, Facilitating Conditions, Perceived Usefulness, and Security), the mediating variable (Continuous Usage), and the dependent variable (Customer Loyalty) in the context of BLU by BCA users in Bekasi. The relationship between Social Influence (SI) and Continuous Usage (CU) (H1) yielded a path coefficient of 0.166 with a t-value of 1.811 and a p-value of 0.070, indicating that the effect is statistically not significant at the 5% level. This suggests that although SI has a positive influence directionally, it does not significantly impact users' continuous usage of the BLU app. Similarly, Perceived Usefulness (PU) (H3) also does not significantly influence CU, with a path coefficient of 0.175, a t-value of 1.767, and a p-value of 0.077, again above the conventional

significance threshold of 0.05. These findings indicate that users may not be primarily driven by peer influence or perceived benefits when deciding to continue using the app.

Conversely, Facilitating Conditions (FC) (H2) and Security (S) (H4) exhibit significant positive influences on Continuous Usage. The FC → CU path shows a coefficient of 0.254, t-value of 2.510, and a p-value of 0.012, confirming that users who perceive that they have adequate resources and support are more likely to continuously use the app. The strongest effect among the antecedents is observed in the relationship between Security and Continuous Usage, with a path coefficient of 0.278, t-value of 3.478, and p-value of 0.001, thus supporting H4. This highlights the critical role of system security in encouraging consistent user engagement in digital banking platforms.

Furthermore, the mediation path CU → CL (H5) shows a highly significant relationship, with a path coefficient of 0.663, t-value of 12.062, and p-value < 0.001. This confirms that Continuous Usage has a substantial direct influence on Customer Loyalty (CL), validating the mediating role of CU in the model. The strength and significance of this path underscore the importance of fostering habitual app use to enhance long-term customer loyalty. In summary, out of the five hypotheses tested, three were supported (H2, H4, and H5), while two (H1 and H3) were not. The results suggest that technical and system-related factors, such as facilitating conditions and perceived security, play a more significant role than social and attitudinal factors in promoting continuous usage of the BLU app, which in turn drives customer loyalty. These findings have practical implications for fintech service providers aiming to increase user retention and satisfaction through improved app infrastructure and security features.

Table 4.  
Total Effects

| Hypothesis | Relationship | Path Coefficient | Standard Deviation | T Statistics | P Values | Result        |
|------------|--------------|------------------|--------------------|--------------|----------|---------------|
| H1         | SI -> CU     | 0.166            | 0.092              | 1.811        | 0.070    | Not Supported |
| H2         | FC -> CU     | 0.254            | 0.101              | 2.510        | 0.012    | Supported     |
| H3         | PU -> CU     | 0.175            | 0.099              | 1.767        | 0.077    | Not Supported |
| H4         | S -> CU      | 0.278            | 0.080              | 3.478        | 0.001    | Supported     |
| H5         | CU -> CL     | 0.663            | 0.055              | 12.062       | 0.000    | Supported     |

The table 5 presents the results of the specific indirect effects analysis, which evaluates the mediating role of Continuous Usage (CU) in the relationship between the independent variables [Facilitating Conditions (FC), Perceived Usefulness (PU), Security (S), and Social Influence (SI)] and the dependent variable, Customer Loyalty (CL)]. The analysis indicates that

Facilitating Conditions significantly influence Customer Loyalty through Continuous Usage, as evidenced by a t-statistic of 2.546 and a p-value of 0.011. This result confirms that CU significantly mediates the effect of FC on CL. In practical terms, when users perceive adequate support, resources, and infrastructure for using the BLU app, they are more likely to engage with it continuously, which in turn enhances their loyalty to the service.

Similarly, Security (S) also exhibits a significant indirect effect on Customer Loyalty via Continuous Usage, with a t-statistic of 3.134 and p-value of 0.002. This finding suggests that users who perceive the system as secure are more inclined to use it consistently, ultimately fostering stronger loyalty. The significance of both these indirect paths underscores the importance of system-related and technological enablers in building sustained customer engagement and loyalty in digital banking contexts. On the other hand, the indirect effects of Perceived Usefulness (PU) and Social Influence (SI) on Customer Loyalty through Continuous Usage were found to be statistically not significant.  $PU \rightarrow CU \rightarrow CL$  yielded a t-statistic of 1.672 and a p-value of 0.095, while  $SI \rightarrow CU \rightarrow CL$  showed a t-statistic of 1.781 and a p-value of 0.075. These results suggest that while these variables may positively influence Continuous Usage, the strength of their indirect influence on Customer Loyalty is insufficient to reach statistical significance. This implies that attitudinal and social drivers, although relevant, are not as strong in creating loyal behavior as technical and secure conditions.

Table 5.  
Specific Indirect Effects

| Hypothesis     | t-statistics | P-Value | Result          |
|----------------|--------------|---------|-----------------|
| FC -> CU -> CL | 2.546        | 0.011   | Significant     |
| PU -> CU -> CL | 1.672        | 0.095   | Not Significant |
| S -> CU -> CL  | 3.134        | 0.002   | Significant     |
| SI -> CU -> CL | 1.781        | 0.075   | Not Significant |

Based on the R-square overview output from SmartPLS, the R-square value for Customer Loyalty (CL) is 0.439, and for Continuous Usage (CU) it is 0.458. These values indicate that the model explains approximately 43.9% of the variance in Customer Loyalty and 45.8% of the variance in Continuous Usage. According to Cohen (1988) and adopted by Hair et al. (2011), R-square values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak respectively. Therefore, both R-square values in this study fall within the weak to moderate explanatory power range. Despite being below the moderate threshold, such values are still acceptable in exploratory research. In this context, Continuous Usage is predicted by Social Influence, Facilitating Conditions, Perceived Usefulness, and Security, while Customer Loyalty is predicted through the mediating effect of Continuous Usage. These findings suggest that the model provides a basic yet meaningful explanation of the factors influencing continuous usage and loyalty among BLU by BCA users in Bekasi.

Based on Table 7, The f-square ( $f^2$ ) values in the matrix indicate the effect size of each predictor on the endogenous constructs. Following the guidelines by Cohen (1988), which are also adopted by Hair et al. (2011),  $f^2$  values of 0.02, 0.15, and 0.35 are interpreted as small, medium, and large effects, respectively. In this model, Continuous Usage (CU) shows a large effect on Customer Loyalty (CL), with an  $f^2$  value of 0.783, highlighting its substantial role in explaining CL. Meanwhile, among the predictors of CU, Security (S) demonstrates the strongest impact ( $f^2 = 0.108$ ), followed by Facilitating Conditions (FC) at 0.062, Perceived Usefulness (PU) at 0.040, and Social Influence (SI) at 0.028. These indicate small effect sizes, suggesting each independent variable contributes modestly to CU. Collectively, the results reinforce the importance of CU as a key mediator linking system-related factors to customer loyalty in the context of BLU by BCA.

Table 6.  
R-Square

| Latent Constructs | R Square | Evaluation Criteria by Cohen (1988) |
|-------------------|----------|-------------------------------------|
| Customer Loyalty  | 0.439    | Weak to moderate                    |
| Continuous Usage  | 0.458    | Weak to moderate                    |

The result demonstrates the hypothesized relationships between the independent variables such as Social Influence (SI), Facilitating Conditions (FC), Perceived Usefulness (PU), and Security (S), the mediating variable Continuous Usage (CU), and the dependent variable Customer Loyalty (CL). This model is designed to assess how user perceptions and contextual factors influence their continued usage of the BLU by BCA application, and how that continued usage translates into customer loyalty.

Table 7.  
F-Square

|                        | Customer Loyalty | Continuous Usage |
|------------------------|------------------|------------------|
| Customer Loyalty       |                  |                  |
| Continuous Usage       | 0.783            |                  |
| Facilitating Condition |                  | 0.062            |
| Perceived Usefulness   |                  | 0.040            |
| Security               |                  | 0.108            |
| Social Influence       |                  | 0.028            |

Initially, the proposed measurement model consisted of 20 indicators across six latent variables. However, during the data analysis phase using SmartPLS, it was found that two indicators SI1 (from Social Influence) and S3 (from Security) demonstrated outer loading values below the

recommended threshold of 0.70, and were marked in red by the software. These low loadings indicated that the indicators did not sufficiently represent their respective constructs and could potentially reduce the overall reliability and validity of the model.

Therefore, the researcher decided to remove SI1 and S3 from the model, reducing the total number of indicators to 18. This is a common and acceptable practice in PLS-SEM analysis, particularly when aiming to improve the model fit and ensure construct validity. Removing problematic indicators is justified when their inclusion could distort the interpretation of the structural relationships or weaken the measurement model's quality. This step was taken to maintain the robustness and clarity of the research findings, without compromising the theoretical framework.

### *Discussions*

This study sought to examine the effect of four key antecedents of facilitating conditions, security, social influence, and perceived usefulness on continuous usage intention, and ultimately customer loyalty of Blu by BCA customers in Bekasi. Based on the finding through PLS-SEM analysis, three hypotheses were supported and two hypotheses were not supported. This section critically analyses these findings by comparing them to the theoretical constructs developed in the literature review.

To begin, the hypothesis that facilitating conditions had a significant effect on continuous usage intention was upheld. This is in line with previous studies showing that when users perceive they have sufficient resources at their disposal, e.g., stable internet, technical support, and infrastructure, there is a higher chance of regular use of digital banking platforms (Dass & Ghani, 2023; Rahi et al., 2018). For Blu by BCA, the facilitating conditions such as clear transaction records, reliable performance, and operational trust seem to have a positive influence on facilitating regular use. The present discovery upholds the argument that robust enabling conditions remain pivotal in retaining digital banking customers.

Second, the relationship between security and habitual use was also confirmed. Users who perceived Blu by BCA as secure with two-factor authentication, biometric login, and auto-logout had a greater intention to use the application habitually. This supports research by Susanto et al. (2023) and Aravindh and Kumar (2024), which emphasized that online banking customers place a high value on financial security and data privacy. Security, therefore, is not only a functional necessity but also a strategic facilitator of trust and long-term engagement. Third, continuous intention to use came out to significantly directly influence customer loyalty, validating its mediating role between system-related variables (facilitating conditions and security) and loyalty. This validates theoretical frameworks such as TAM and ECM that posit repeated and satisfied interaction with a technology leads to increased loyalty (Avornyo et al., 2019). The depth of such a relationship in the current research highlights that encouraging frequent use based on technical power and safety is paramount in customer retention.

Conversely, though, social influence and perceived usefulness did not have an impact on ongoing usage intention, which contradicts expectations established in previous literature. The social influence hypothesis was denied, opposite previous research that cited its importance as a factor shaping behavioural intention within digital banking environments. Lan and Giang (2021), for example, found that social features such as peer word of mouth and perceived

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popularity influenced customer adoption choices in mobile banking. Their research argued that brand perception and peer endorsement could play a constructive part in trust and frequent usage. Nevertheless, results of the present study might show that Bekasi users, particularly among students and young adults, prioritize personal utility and safety over social conformity. This speaks to the shift from normative influence to individual standards of performance expectancy and privacy, indicating that in mature digital worlds, social influence might diminish in importance.

Similarly, the perceived usefulness hypothesis was also not supported despite strong theoretical backing from the Technology Acceptance Model (TAM). Jahangir and Begum (2008) noted that the degree to which users see a system improve their task performance is an important driver of continued use. On the other hand, our findings suggest that although users recognize Blu by BCA as useful, perceived usefulness in itself may not necessarily be able to guarantee repeated usage unless complemented with high facilitating conditions and security. The reason may be through a saturation effect where all digital banking apps are by default seen as useful thus watering down its discriminative effect.

On the whole, what the findings reveal is that technical enablers and perceived security are more significant in determining continuous use and loyalty than social or attitudinal factors. What this calls for is an understanding that functionality and reliability are of more value in online banking among digitally native groups than social approbation or theoretical usefulness. Strategically, banks like Blu by BCA must continue investing in security innovation and infrastructure rather than relying heavily on peer-to-peer marketing or so-called utility messaging

These results are supported by some studies. Recent studies indicate that social influence and perceived usefulness may not always contribute to sustained use or customer loyalty for online banking, with contextual and mediating factors playing a greater part. Asif and Sarwar (2024) found that even though perceived usefulness and ease of use significantly influenced intention to use online banking, social influence had no statistically significant impact-even when it was moderated by personal innovativeness. This aligns with studies that social influence has a greater effect on first-time adoption than on continued usage, as post-adoption loyalty shifts to internal app experiences (e.g., usability, security) rather than external peer influences. Similarly, perceived usefulness-while essential for initial trust and adoption-exhibits diminished direct effects on loyalty (Rizkyla et al., 2024). For example, through an exploration of a study on Google Playstore reviews such that users' satisfaction (mediated through ease of use and functionality) overrode perceived usefulness as continuance intention predictors, revealing loyalty is based on continued experiential rather than first-time perceptions of utility (Jurnawan & Oktavia, 2024). Furthermore, Prastiawan et al. (2021) demonstrated that perceived usefulness indirectly influences mobile banking adoption through attitudes but loyalty requires long-term satisfaction due to functional efficiency and reliability compared to perceived benefits.

These findings emphasize that customer loyalty in online banking is more an issue of internal performance, security, and seamless user experiences than external approval or transactional usefulness. Social influence and perceived usefulness can stimulate adoption but fail to sustain loyalty without robust post-adoption engagement processes. Eliminating two of these hypotheses also speaks to the context-specific nature of such behavioural models as TAM and UTAUT; even theoretical generalizability, however, has their usefulness re-calculated across differing populations of users as well as technological sophistication. Following studies should

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be cognizant of intervening factors like digital competence, technology saturation, or country-level socio-cultural features explaining those differences.

Another main finding of this study is the indication that the overall structural model has relatively weak explanatory power. This finding can be attributed to the reality that there are extremely limited users of Blu by BCA in the Bekasi area, which undermines the representativeness and generalizability of the findings. The limited number of users can be explained by the absence of a strong supporting digital ecosystem for Blu relative to its competitors. For instance, Seabank has managed to leverage the extensive digital ecosystem established with Shopee, one of Indonesia's most favored e-commerce sites (Jesslyn et al., 2023). Similarly, Bank Jago benefits from its integration with Gojek, allowing it to reach users through various daily digital services. The lack of these ecosystem-based partnerships may weaken Blu by BCA's user acquisition and retention of customers in Bekasi. This structural limitation highlights the importance of strategic digital ecosystem integration as a source of competitive advantage in the digital banking ecosystem in Indonesia.

### **Conclusions, Recommendations, and Future Research**

The findings of this study provide important theoretical and practical implications. From a theoretical perspective, the results reinforce the relevance of system-related constructs within established technology adoption frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). However, the findings also reveal that social influence and perceived usefulness, which are typically emphasized during the early adoption phase, become less salient in the post-adoption and continuous usage stage. This outcome aligns with recent digital banking literature suggesting that customer loyalty is increasingly driven by the quality of the user experience and perceived security, rather than by external social pressures or initial performance expectations.

This study further confirms that Continuous Usage Intention exerts a strong and decisive influence on Customer Loyalty, underscoring its critical mediating role in the digital banking context. Sustained and positive user experiences with the blu by BCA application emerge as a central mechanism through which long-term loyalty is formed. This finding is particularly significant, as customer loyalty in digital banking extends beyond mere retention and encompasses customer advocacy, engagement, and long-term customer lifetime value.

From a managerial perspective, the results suggest that blu by BCA should prioritize service development strategies that enhance supporting infrastructure, including system reliability, transaction speed, and ease of navigation. Additionally, strengthening security features, such as biometric authentication, multi-layer verification, and continuous customer security education, is essential for fostering sustained usage intentions. The evidence indicates that these functional and experiential elements are more effective in driving long-term loyalty than reliance on social influence mechanisms or generalized benefit communication alone. Accordingly, user experience-oriented marketing strategies may yield greater impact than conventional word-of-mouth or socially driven promotional approaches.

Regarding future research, several avenues merit further exploration. Subsequent studies could expand the sample size and increase respondent heterogeneity by incorporating users from different cities or regions, thereby enabling broader comparative analysis. Future research may also examine additional determinants of digital banking loyalty, such as digital literacy, brand trust, perceived risk, or advertising effectiveness, which may offer deeper insights across

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diverse customer segments. Moreover, the proposed research model could be tested across other digital banking platforms within or beyond BCA's ecosystem, either by replicating the current framework or adapting it to the specific characteristics of different digital banking products. Finally, longitudinal research designs are strongly recommended to capture changes in user attitudes and behaviours over time, particularly given the highly dynamic and rapidly evolving nature of Indonesia's digital banking landscape.

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