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THE EFFECT OF USER EXPERIENCE AND SYSTEM RESPONSIVENESS ON THE CONTINUED USE OF THE LIVIN' BY MANDIRI APPLICATION AMONG STUDENTS OF THE FACULTY OF ECONOMICS, UNIVERSITAS NEGERI JAKARTA, WITH USER SATISFACTION

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Abstract

This study examines how User Experience and System Responsiveness influence the continued use of the Livin' by Mandiri application among students of the Faculty of Economics at Universitas Negeri Jakarta, with User Satisfaction serving as a mediating variable. The research employs a quantitative approach, and the data are analyzed using Structural Equation Modeling (SEM) with the assistance of the SmartPLS software. The participants in this study are active students from the Faculty of Economics, Universitas Negeri Jakarta, who actively use the Livin' by Mandiri application.
The results demonstrate that User Experience and System Responsiveness both have a positive and significant impact on User Satisfaction. Furthermore, User Experience and User Satisfaction significantly contribute to the continued use of the application. However, System Responsiveness does not show a significant direct influence on continued use. The mediation analysis further indicates that User Satisfaction partially mediates the relationship between User Experience and continued use, while it does not mediate the relationship between System Responsiveness and continued use. These findings highlight the critical role of user satisfaction in encouraging the sustained use of digital banking applications over time.

1. INTRODUCTION

Despite the rapid increase in digital banking adoption, sustaining continued use remains a major challenge for financial institutions. Continued use reflects users' willingness to consistently rely on a digital application after initial adoption. Previous studies emphasize that users may discontinue usage if digital services fail to meet their expectations, highlighting the importance of understanding post-adoption behavior in digital banking contexts (Bhattacherjee & Lin, 2022).

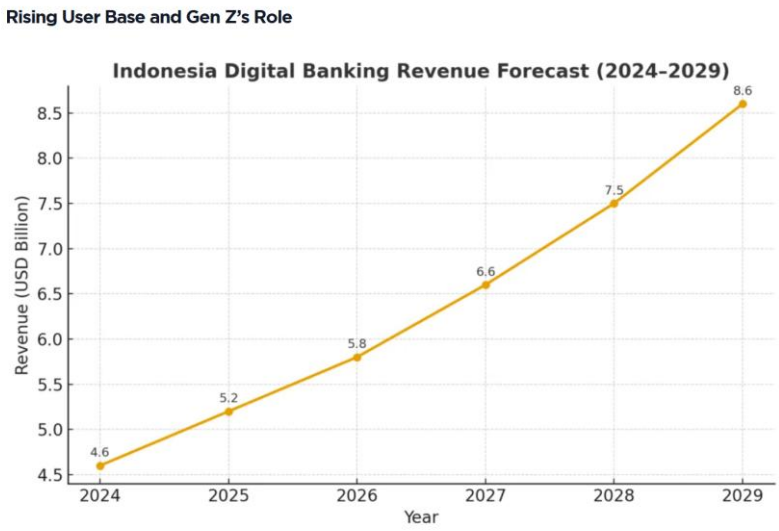


Figure 1. Indonesia's Digital Banking Revenue Forecast to Hit USD 8.6B by 2029 (2025)
Source: GoodStats.id 2025

User Experience (UX) is widely recognized as a critical factor influencing users' post-adoption evaluations of digital applications. UX refers to users' overall perceptions formed through interactions with a system, including ease of use, clarity of information, and comfort in navigating features. Recent studies indicate that a positive user experience significantly enhances user satisfaction and encourages sustained usage of mobile banking applications (Kim & Park, 2021).

In addition to experiential factors, system responsiveness serves as an important technical factor in influencing user perceptions of digital banking services. System responsiveness refers to the speed and reliability of system responses when users perform transactions. In mobile banking environments, delayed responses or system disruptions may lead to dissatisfaction and reduced usage frequency. Empirical evidence suggests that system responsiveness significantly influences user satisfaction and perceived service quality in digital financial services (Tam & Oliveira, 2022).

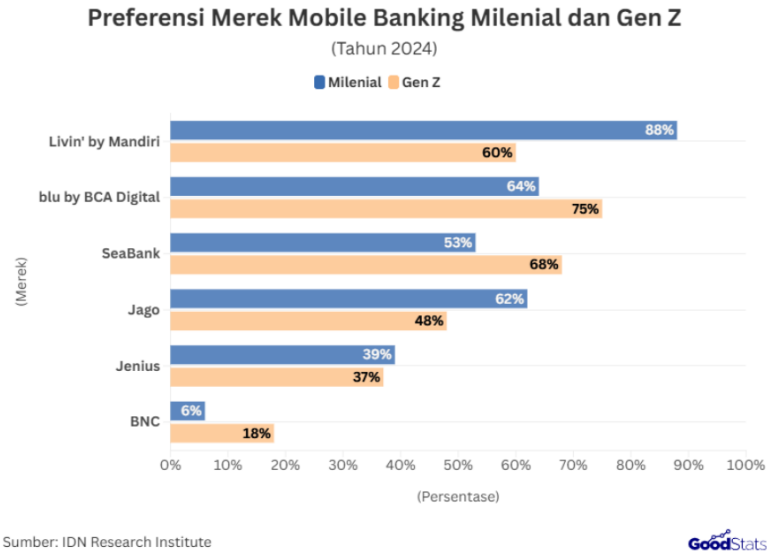


Figure 2. Preferensi Mobile Banking dan E-Wallet di Kalangan Generasi Muda (2024)
Source: GoodStats.id 2024

User satisfaction represents a key post-usage evaluation that reflects whether users' expectations are met by the digital service. In the domain of digital banking, satisfaction functions as a central mechanism linking system attributes and experiential quality to continued use behavior. Recent studies indicates that users who are satisfied with mobile banking applications are more likely to continue using them over the long term (Alalwan et al., 2023).

Livin' by Mandiri is one of the leading digital banking applications in Indonesia, offering integrated services such as fund transfers, bill payments, and digital investments. The application has experienced rapid user growth, particularly among Generation Z users who are highly familiar with digital technology. University students constitute a significant segment of digital banking users due to their frequent transaction needs and high digital literacy.

Students of the Faculty of Economics, Universitas Negeri Jakarta (FEB UNJ), actively utilize digital banking applications to support academic and personal financial activities. However, empirical studies that specifically

examine the continued use of the Livin' by Mandiri application among FEB UNJ students remain limited. In particular, research integrating user experience and system responsiveness with user satisfaction as a mediating variable in explaining continued use behavior is still scarce.

Therefore, This study seeks to examine the effect of user experience and system responsiveness on the continued use of the Livin' by Mandiri application among students of the Faculty of Economics, Universitas Negeri Jakarta, with user satisfaction as a mediating variable. The findings of this study are expected to contribute to the existing literature on digital banking and information systems, while also providing practical insights for banks in enhancing digital service quality and sustaining long-term user engagement.

2. LITERATURE REVIEW

This literature review discusses previous studies related to user experience, system responsiveness, user satisfaction, and continued use in digital services, especially mobile banking applications. The review focuses on how these variables have been examined in earlier research and how they are related to users' continued usage behavior. By reviewing relevant studies, this section helps build the theoretical basis for the proposed research model and supports the formulation of hypotheses used in this study.

2.1 Theoretical and Conceptual Background

This research is theoretically anchored in the Information System Success Model and the Expectation–Confirmation Theory (ECT), which are widely applied to explain post-adoption behavior in digital services. ECT explains that users' continued use of a digital application is driven by satisfaction formed through the confirmation of initial expectations during actual usage, particularly when the system delivers consistent value and performance (Bhattacherjee & Lin, 2022). Meanwhile, the Information System Success Model emphasizes the role of system quality and experiential factors in shaping user satisfaction and usage behavior, with system responsiveness representing a key dimension of technical system quality and user experience reflecting users' holistic interaction with digital interfaces (Tam & Oliveira, 2022; Alalwan et al., 2023). In the context of digital banking, these theoretical perspectives suggest that user experience and system responsiveness influence continued use both directly and indirectly through user satisfaction, forming the conceptual basis for examining post-adoption behavior of Livin' by Mandiri users among students of the Faculty of Economics, Universitas Negeri Jakarta.

2.1.1 User Experience (X_1)

User experience reflects users' holistic perceptions and emotional responses arising from interactions with a digital system. It encompasses functional and experiential elements such as usability, clarity of information, navigation flow, and visual comfort. In mobile banking applications, user experience plays a crucial role in shaping users' perceptions of service quality. Recent empirical evidence suggests that a positive user experience enhances users' comfort and confidence when performing digital transactions, which subsequently strengthens their evaluation of the application (Kim & Park, 2021). A well-designed user experience reduces cognitive effort and allows users to complete financial tasks efficiently, contributing to favorable post-usage evaluations.

2.1.2 System Responsiveness (X_2)

System responsiveness refers to the capability of a digital system to provide rapid responses and accurately to user actions. In mobile banking environments, responsiveness is particularly critical due to the real-time and sensitive nature of financial transactions. Delays, transaction failures, or system interruptions may negatively affect users' perceptions and lead to dissatisfaction. Recent studies indicate that system responsiveness is closely associated with perceived service reliability and user satisfaction in digital banking services (Tam & Oliveira, 2022). When users experience stable and responsive system performance, they tend to develop positive evaluations toward the application and perceive it as dependable for ongoing use.

2.1.3 Continued Use (Y)

In digital banking services, continued use represents users' continued engagement with a mobile banking application after they have first adopted it. Continued use serves as an important indicator of the long-term performance of digital financial services, as high adoption rates alone do not guarantee sustainable user engagement. Recent studies emphasize that users' decisions to continue using a digital application are shaped by their post-usage evaluations, particularly regarding perceived value and overall satisfaction (Bhattacherjee & Lin, 2022). When users perceive that a digital banking application consistently supports their financial activities effectively, they are more likely to rely on it as part of their daily routines.

2.1.4 User Satisfaction (Z)

User satisfaction represents users' overall evaluation of their experience with a digital application after usage. Satisfaction occurs when users perceive that the application meets or exceeds their expectations in terms of functionality, convenience, and reliability. In digital banking research, satisfaction is regularly identified as a key determinant of post-adoption behavior. Empirical studies conducted in recent years confirm that satisfied users are more likely to continue using mobile banking applications and integrate them into their routine financial activities (Alalwan et al., 2023). Satisfaction also reflects users' emotional responses to prior interactions, making it a critical psychological outcome of digital service quality.

2.2 Empirical Review and Hypothesis

Previous studies in digital banking and in information systems highlight that users' sustained engagement with mobile applications is largely determined by the quality of interaction experienced during use. In mobile banking services, user experience and system responsiveness shape users' perceptions of system performance, reliability, and overall usefulness. These perceptions gradually form user satisfaction, which has been widely acknowledged as an important factor influencing users' decision to continue using a system over time. Based on this perspective, the present study develops hypotheses to examine both direct and mediating relationships among user experience, system responsiveness, user satisfaction, and continued use of the Livin' by Mandiri application.

Summary of Research Hypotheses

No	Hypothesis	Statement
1	H1 (User Experience → User Satisfaction)	User Experience has a positive and significant effect on User Satisfaction among users of the Livin' by Mandiri application.
2	H2 (System Responsiveness → User Satisfaction)	System Responsiveness has a positive and significant effect on User Satisfaction among users of the Livin' by Mandiri application.
3	H3 (User Satisfaction → Continued Use)	User Satisfaction has a positive and significant effect on the Continued Use of the Livin' by Mandiri application.
4	H4 (User Experience → Continued Use)	User Experience has a positive and significant effect on the Continued Use of the Livin' by Mandiri application.
5	H5 (System Responsiveness → Continued Use)	System Responsiveness has a positive and significant effect on the Continued Use of the Livin' by Mandiri application.
6	H6 (User Experience → User Satisfaction → Continued Use)	User Satisfaction mediates the relationship between User Experience and the Continued Use of the Livin' by Mandiri application.
7	H7 (System Responsiveness → User Satisfaction → Continued Use)	User Satisfaction mediates the relationship between System Responsiveness and the Continued Use of the Livin' by Mandiri application.

2.2.1 The Effect of User Experience on User Satisfaction (H1)

User experience represents users' overall perceptions formed through repeated interactions with a digital application, including ease of use, clarity of navigation, and comfort during transactions. In mobile banking, a positive user experience reduces cognitive effort and creates a sense of control, which contributes to higher satisfaction. Prior studies have shown that intuitive design and smooth interaction significantly enhance user satisfaction in digital platforms (Al-Rahmi et al., 2020; Lankton et al., 2015; Saleem et al., 2022). When users feel comfortable and confident while using a mobile banking application, they tend to evaluate the service more positively. Therefore, a well-designed user experience is expected to increase satisfaction among Livin' by Mandiri users.

H1: User Experience has a positive and significant effect on User Satisfaction among Livin' by Mandiri users.

2.2.2 The Effect of System Responsiveness on User Satisfaction (H2)

System responsiveness refers to the ability of an application to respond promptly and accurately to user requests, including transaction speed and system stability. In mobile banking services, smooth system performance is essential to ensure that users can complete transactions without disruption. Previous studies suggest that responsiveness contributes to users' perceptions of service quality and can support satisfaction when system performance meets users' expectations (Jun & Palacios, 2016; Humbani & Wiid, 2018; Susanto et al., 2016). However, responsiveness is often perceived as a basic requirement rather than a factor that actively enhances satisfaction. Therefore, system responsiveness is proposed as a factor that may influence user satisfaction in the Livin' by Mandiri application.

H2: System Responsiveness influences User Satisfaction among Livin' by Mandiri users.

2.2.3 The Effect of User Satisfaction on Continued Use (H3)

User satisfaction reflects users' overall evaluation of their experience after using a system and comparing it with their initial expectations. According to expectation-confirmation theory, satisfied users are more likely to continue using a system because their expectations have been fulfilled. Empirical studies consistently show that satisfaction is a strong predictor of continued use in information systems and mobile banking services (Bhattacherjee, 2001; Lee & Kwon, 2011; Yuan et al., 2016). In the context of Livin' by Mandiri, users who feel satisfied with the application are expected to rely on it for future transactions and continue using it over time.

H3: User Satisfaction has a positive and significant effect on Continued Use of the Livin' by Mandiri application.

2.2.4 The Effect of User Experience on Continued Use (H4)

Beyond its influence on satisfaction, user experience can also directly affect continued usage behavior. Users who perceive an application as easy, efficient, and enjoyable tend to integrate it into their daily routines. Prior studies indicate that a positive user experience encourages habitual use and reduces users' intention to switch to alternative

platforms (Rana et al., 2017; Zhou, 2013; Kaur et al., 2020). Accordingly, Livin' by Mandiri users who experience smooth and enjoyable interactions encourage users to maintain their use of the application.

H4: User Experience has a positive and significant effect on Continued Use of the Livin' by Mandiri application.

2.2.5 The Effect of System Responsiveness on Continued Use (H5)

System responsiveness indicates the technical performance of a mobile banking application, particularly in terms of response speed, transaction processing, and system reliability. In digital banking services, adequate system responsiveness is essential to ensure that users can perform transactions efficiently and without errors. Previous studies suggest that poor system performance may discourage continued use, while acceptable responsiveness helps maintain system usability (Upadhyay & Jahanyan, 2016; Ali et al., 2021; Purnomo et al., 2022).

However, as mobile banking technology becomes more standardized, users may perceive system responsiveness as a basic functional requirement rather than a decisive factor in sustaining long-term usage. Therefore, system responsiveness is proposed as a factor that may influence continued use of the Livin' by Mandiri application, although its effect may not be decisive when users perceive system performance as a basic functional requirement rather than a differentiating factor.

H5: System Responsiveness may influence the Continued Use of the Livin' by Mandiri application.

2.2.6 The Mediating Role of User Satisfaction in the Relationship between User Experience and Continued Use (H6)

User satisfaction often serves as a psychological mechanism that explains how user experience leads to continued usage behavior. A positive experience enhances satisfaction, which in turn strengthens users' intention to keep using the application. Previous studies support the mediating role of satisfaction in the relationship between experience-related factors and long-term usage behavior (Chen et al., 2012; Foroughi et al., 2019; Al-Ghazali et al., 2021). In the Livin' by Mandiri context, the influence of user experience on continued use is expected to occur through user satisfaction.

H6: User Satisfaction mediates the effect of User Experience on Continued Use of the Livin' by Mandiri application.

2.2.7 The Mediating Role of User Satisfaction in the Relationship between System Responsiveness and Continued Use (H7)

System responsiveness may also influence continued use indirectly through user satisfaction. A fast and reliable system reduces waiting time and perceived effort, which enhances satisfaction and encourages users to remain loyal. Empirical research suggests that satisfaction mediates the relationship between system quality and continued usage in digital services (Sullivan & Kim, 2018; Afridi et al., 2021; Wahyuni et al., 2023). Therefore, user satisfaction is proposed as a potential mediating variable in the relationship between system responsiveness and continued use of the Livin' by Mandiri application. However, prior studies also suggest that certain system quality dimensions, when perceived as basic requirements, may not generate sufficient satisfaction to explain continued usage behavior.

H7: User Satisfaction mediates the effect of System Responsiveness on Continued Use of the Livin' by Mandiri application.

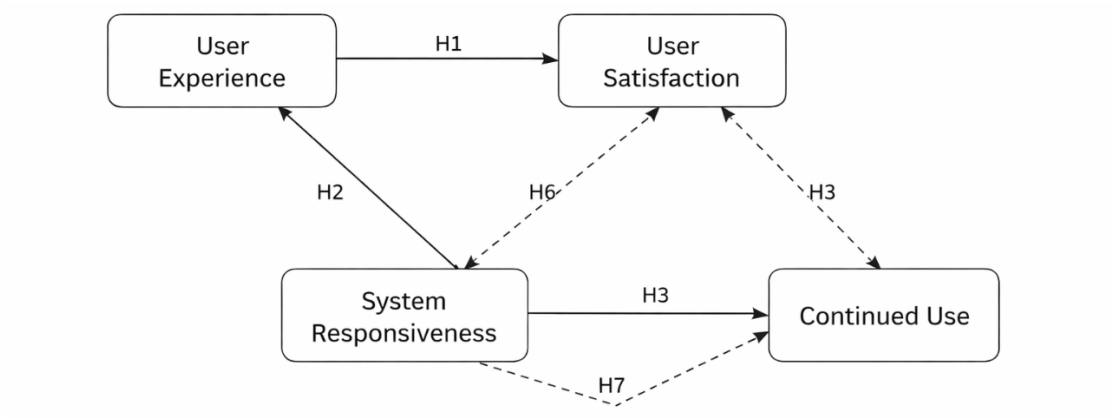


Figure 1. Conceptual Model of the Study

3. RESEARCH METHODOLOGY

3.1 Research Design

This research adopts a quantitative methodological framework using the Structural Equation Modeling (SEM) method, analyzed with the SmartPLS application. SEM was selected because this method enables simultaneous testing of complex variable relationships, covering both direct and indirect (mediating) effects. The Partial Least

Squares (PLS)-based SEM approach is considered appropriate for this study as it is predictive in nature, does not assume multivariate normality and works well with smaller sample sizes (Hair et al., 2021).

This research aims to analyze the effect of User Experience and System Responsiveness on the Continued Use of the Livin' by Mandiri application, with User Satisfaction acting as a mediating variable. Through the SEM-PLS approach, this study is able to identify the magnitude and direction of the relationships between variables to explain the role of user satisfaction in mediating post-adoption behavior in digital banking applications.

3.2 Population and Sample

The target population consists student from the Faculty of Economics, Universitas Negeri Jakarta (FEB UNJ), who use the Livin' by Mandiri application. FEB UNJ students were selected as the population because they represent a group with high digital literacy and frequent use of digital banking services for academic and personal financial activities.

The sampling technique used in this study involved a purposive sampling approach, with specific criteria applied to ensure the relevance of respondents. The criteria include: (1) students currently enrolled at the Faculty of Economics, Universitas Negeri Jakarta, and (2) students who actively use the Livin' by Mandiri application. This sampling method is appropriate because it allows the selection of respondents who have sufficient familiarity with the application to give accurate and informative responses.

3.3 Data Collection

Data collection was conducted via an online survey employing a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), assessing four key constructs: user experience, system responsiveness, user satisfaction, and continued use.

3.4 Data Analysis Technique

In this study, the data analysis process was carried out using the SmartPLS 4 software. The analysis included measurement model evaluation (validity and reliability tests) and structural model evaluation (path coefficients, R-square, and hypothesis testing). The data in this study were collected using a primary data collection method through an online questionnaire. The questionnaire was distributed using Google Forms to facilitate accessibility and efficiency in data gathering. This method was chosen because it allows respondents to complete the survey flexibly and ensures a wider reach among students.

The questionnaire consists of closed-ended statements designed to measure respondents' perceptions of user experience, system responsiveness, user satisfaction, and continued use of the Livin' by Mandiri application. All respondents participated voluntarily, and their responses were collected anonymously to ensure confidentiality and reduce response bias.

3.4.1 Measurement Model (Outer Model)

The measurement model evaluates the linkage between observed indicators and underlying latent constructs, while assessing the instrument's validity and reliability.

a. Convergent and Discriminant Validity

Convergent validity measures how strongly indicators of a construct correlate with each other. An indicator is deemed valid when its factor loading exceeds 0.70 and the Average Variance Extracted (AVE) surpasses 0.50, signifying that the construct accounts for over half of its indicators' variance..

Discriminant validity ensures that each construct is empirically distinct from other constructs. This study evaluates discriminant validity using:

1. The Fornell–Larcker Criterion, where the square root of AVE must be greater than the correlations between constructs.
2. Cross-loading analysis, in which each indicator should load higher on its corresponding construct than on other constructs.

If both criteria are met, the construct is considered to have adequate convergent and discriminant validity.

b. Reliability Test

Reliability testing examines the internal consistency among indicators for each construct. This is measured through Cronbach's Alpha and Composite Reliability (CR), with a construct deemed reliable when both metrics surpass 0.70, indicating consistent measurement of the latent variable.

3.4.2 Structural Model (Inner Model)

The structural model examines relationships among latent constructs, including direct and indirect (mediating) effects. Specifically, the R^2 value for User Satisfaction indicates a moderate level of variance explained by User Experience and System Responsiveness. Meanwhile, the R^2 value for Continued Use also reflects a moderate explanatory power of the model. In addition, the Q^2 values for both endogenous constructs are greater than zero, indicating that the model has adequate predictive relevance. The quality is assessed based on the following criteria:

a. R-Square (R^2)

The R^2 value represents the proportion of variance in the dependent variable explained by the independent variables, with the following criteria:

1. $R^2 \geq 0.75$ indicates a strong effect
2. R^2 around 0.50 indicates a moderate effect
3. R^2 around 0.25 indicates a weak effect

b. Q-Square (Q^2)

Q^2 assesses the model's predictive relevance. A Q^2 value above zero signifies strong predictive relevance.

3.5 Hypothesis Testing

Hypothesis testing in SmartPLS is conducted by evaluating path coefficients, t-statistics, and p-values obtained from the bootstrapping procedure. The criteria for assessing the statistical significance of variable relationships are as follows:

Path Coefficient:

1. A positive coefficient indicates a positive relationship between variables.
2. A negative coefficient indicates an inverse relationship.

P-Value:

1. If $p < 0.05$, the relationship is considered statistically significant.
2. If $p > 0.05$, the relationship is considered not statistically significant.

Both direct effects (e.g., User Experience → User Satisfaction) and indirect effects (mediated through User Satisfaction) are examined in this stage.

3.6 Mediation Analysis

Mediation analysis is conducted to examine the role of User Satisfaction in mediating the relationship between User Experience and System Responsiveness on Continued Use of the Livin' by Mandiri application. The mediation effect is evaluated by analyzing the direct effect, indirect effect, and total effect obtained from the bootstrapping results. The extent of the mediation effect is further assessed using the F-Square (f^2) value, with the following criteria:

1. 0.02 indicates a small effect
2. 0.15 indicates a medium effect
3. 0.35 indicates a large effect

If the f^2 value is below 0.02, the mediation effect is considered weak or insignificant.

4. RESULT AND DISCUSSION

Path Diagram of the Research Model

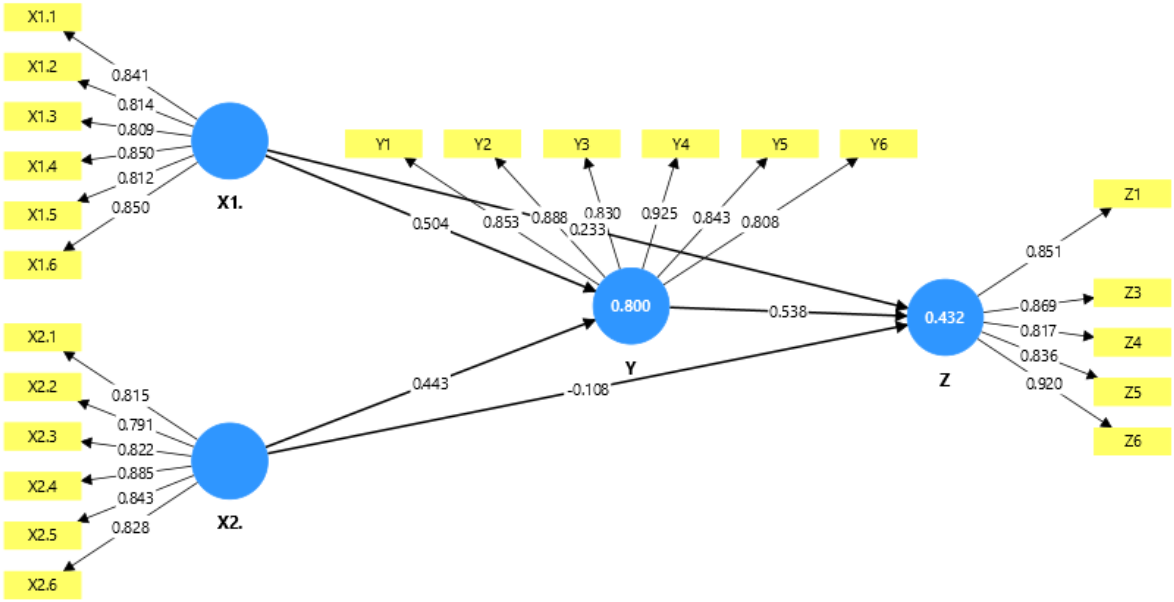


Figure 3. Outer Loading Evaluation
Source: Authors (2025)

Measurement Model Evaluation

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
User Experience	**0.909**	**0.911**	**0.930**	**0.688**
System Responsiveness	**0.910**	**0.912**	**0.931**	**0.691**
User Satisfaction	**0.928**	**0.932**	**0.944**	**0.737**
Continued Use	**0.911**	**0.915**	**0.934**	**0.738**

Hypothesis Testing Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
User Experience → User Satisfaction	0.504	0.501	0.072	7.011	0.000
User Experience → Continued Use	0.504	0.510	0.112	4.486	0.000
System Responsiveness → User Satisfaction	0.443	0.447	0.070	6.323	0.000
System Responsiveness → Continued Use	0.130	0.130	0.117	1.112	0.266
User Satisfaction → Continued Use	0.538	0.543	0.167	3.216	0.001

4.1 Measurement Model Evaluation

The measurement model evaluation assessed the validity and reliability of the study's constructs. Convergent validity was evaluated based on factor loadings and the Average Variance Extracted (AVE). Results demonstrate that all indicator loadings surpass the 0.70 threshold, confirming each indicator effectively captures its respective construct. Furthermore, AVE values for all constructs exceed 0.50, indicating that constructs account for more than 50% of their indicators' variance.

Discriminant validity was evaluated utilizing the Fornell-Larcker criterion alongside cross-loading analysis. For each construct, the square root of AVE exceeded inter-construct correlations, while indicators exhibited stronger loadings on their assigned constructs relative to others. These findings confirm the empirical distinctiveness of constructs, satisfying discriminant validity standards.

Reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR). The results show that all constructs have Cronbach's Alpha and CR values exceeding 0.70, indicating good internal consistency and reliable measurement of the latent variables.

4.2 Structural Model Evaluation

The structural model evaluation focused on examining the explanatory power of the proposed model using the coefficient of determination (R^2). The results indicate that the model has a moderate ability to explain variations in user satisfaction and continued use of the Livin' by Mandiri application among students. This suggests that the relationships proposed in the model are meaningful in explaining post-adoption behavior in digital banking.

In addition to evaluating the coefficient of determination (R^2), the structural model assessment also considered the significance of the structural paths. The results indicate that not all hypothesized relationships are statistically significant. Specifically, the path from System Responsiveness to Continued Use shows a weak and insignificant effect. This suggests that system responsiveness functions as a basic or hygiene factor, meaning that while adequate system performance is expected by users, it does not independently drive continued usage behavior in the context of digital banking applications.

4.3 Hypothesis Testing Results

Hypothesis testing utilized the bootstrapping method in SmartPLS to assess path coefficient significance and p-values. The results indicate that system responsiveness does not have a significant effect on continued use ($\beta = 0.130$, $t = 1.112$, $p > 0.05$). This finding suggests that system speed and stability are perceived as basic functional requirements rather than decisive factors that directly encourage users to continue using the Livin' by Mandiri application.

Furthermore, user satisfaction has a positive and significant effect on continued use, confirming that satisfied users are more likely to continue using the Livin' by Mandiri application for their financial activities. User experience is also found to have a direct positive and significant effect on continued use, indicating that experiential quality independently encourages sustained usage behavior. Consistent with these findings, the indirect effect of system responsiveness on continued use through user satisfaction is not significant, indicating the absence of a mediation effect.

4.4 Mediation Analysis

The mediation analysis was conducted to understand whether user satisfaction explains how user experience and system responsiveness influence continued use of the Livin' by Mandiri application. The results show that user satisfaction has a significant effect on continued use, indicating that students who feel satisfied with the application tend to keep using it over time.

User experience is found to significantly influence user satisfaction and also has a direct effect on continued use. This means that a positive experience, such as ease of use and comfortable interaction, encourages continued use both directly and through increased satisfaction. In this case, user satisfaction partially mediates the relationship between user experience and continued use.

On the other hand, system responsiveness does not have a significant direct effect on continued use. This finding suggests that system responsiveness is perceived as a basic feature that users expect to function properly. As long as the system performs adequately, it does not strongly determine whether users continue using the application. These results indicate that user satisfaction does not mediate the relationship between system responsiveness and continued use of the Livin' by Mandiri application. Although system responsiveness contributes to users' functional expectations, it does not generate sufficient satisfaction to explain continued usage behavior. Therefore, H7 is not supported.

4.5 Discussion

The results of this study show that students' continued use of digital banking applications is driven more by their overall experience than by purely technical aspects. User experience has a significant influence on both user satisfaction and continued use intention, indicating that students tend to value ease of use, clarity of features, and smooth interaction when deciding whether to keep using the Livin' by Mandiri application.

On the other hand, the results indicate that system responsiveness significantly affects user satisfaction, confirming that reliable system performance contributes to positive user evaluations. However, system responsiveness does not have a significant direct effect on continued use, suggesting that it is perceived as a basic expectation rather than a key driver of sustained usage.

In addition, user satisfaction plays an important role in encouraging continued use. When students feel satisfied with their overall experience, they are more likely to keep using the application over time. Overall, these findings suggest that maintaining long-term user engagement in digital banking requires not only reliable system performance but, more importantly, a positive and comfortable user experience.

5. CONCLUSION

This study examines the factors that influence the continued use of the Livin' by Mandiri application among students of the Faculty of Economics, Universitas Negeri Jakarta. The results indicate that user experience plays a central role in shaping both user satisfaction and continued use intention. When students perceive the application as easy to use and comfortable to interact with, they are more inclined to feel satisfied and keep using the application in the long term. User satisfaction itself emerges as an important factor that encourages sustained usage, showing that positive experiences can translate into long-term user commitment.

The findings also show that system responsiveness does not have a significant direct effect on continued use. This non-significant relationship represents an important finding, indicating that system responsiveness functions as a hygiene factor rather than a key driver of continued usage. This suggests that fast system response is generally viewed as a basic expectation rather than a factor that directly encourages continued usage. Students tend to view system performance as a minimum standard that must be met rather than a determinant of long-term engagement.

From a theoretical perspective, this study supports post-adoption behavior research by emphasizing the stronger role of experiential factors in explaining continued use. The results also underline the importance of user satisfaction as a mechanism that links positive user experiences with sustained usage behavior. In practical terms, the findings suggest that Bank Mandiri should prioritize improving user experience in the Livin' by Mandiri application, such as simplifying navigation, enhancing interface clarity, and ensuring features are easy to understand, especially for student users. While system responsiveness should continue to meet users' expectations, focusing solely on technical speed may not be sufficient to increase long-term use, especially without parallel improvements in overall user experience.

This study is limited to students from a single faculty and was conducted using a cross-sectional approach. Future research may involve a broader range of users or explore additional factors, such as trust and perceived security, to provide a more comprehensive understanding of continued use of digital banking applications. Longitudinal studies may also help capture changes in user behavior over time and offer deeper insights into how user experience and satisfaction develop in the long run. This study also finds that user satisfaction does not mediate the relationship between system responsiveness and continued use, suggesting that system responsiveness functions as a basic requirement rather than a driver of post-adoption behavior.

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